

Research on the Practical Difficulties and Countermeasures of Mutual Aid Pension Model for the Aged in China's Rural Areas

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Abstract. Under the background of the rapid development of aging today, the problem of pension in China is attracting more and more people's attention. With the continuous migration of rural young and middle-aged labor force to cities and towns, the pension pressure of the aged in rural areas is significantly higher than that in cities and towns, while the existing pension system built "on the basis of aged-care at home, relying on the community pension, with institutional pension as supplement" has certain drawbacks, more and more people begin to explore the new model of rural mutual aid pension. Therefore, on practical difficulties of mutual aid pension model in rural areas, this paper explores how to improve the mutual aid pension model in rural areas, so as to build a new rural mutual pension system, and provide ideas to solve the rural pension problems.

1. Introduction

According to the latest data of the National Bureau of Statistics, China's population aged 60 and above reached 249 million in 2018, accounting for 17.9 percent of the total population, and it is predicted that by 2050, 35 percent of China's population will be over 60 years old, making it the most aging country in the world. [1] In recent years, with the continuous acceleration of urbanization, more and more young and middle-aged labor force has migrated from rural area to cities and towns, and the degree of rural aging has been higher than that of cities. Because of the low level of rural economic development and the serious empty nest phenomenon, the pressure of rural old-age care has been higher than that of cities and towns. In the context of the rapid development of aging, how to solve the problem of old-age care has become the most important development in rural areas.

2. The definition and development status of rural mutual aid pension mode

2.1 The definition of rural mutual aid pension mode

Different scholars have different views on the definition of rural mutual aid pension mode. Gan Mantang et al. (2014) believe that mutual aid for the aged is a kind of mutual support and care for elders and elders with poor health by using the pension mutual aid design in the pension insurance system, that is, relying on the non-elderly people outside family members and the relatively young elder in good health on the basis of the voluntary principle [2]. Qi Feng et al. (2018) believe that rural mutual aid for the aged refers to people living together, the younger people help the elderly, provide services for them, enhance the sense of self-identity of the elderly, while alleviating the lack of national financial resources, the shortage of pension resources and other problems [3]. Therefore, as a supplement to the existing pension mode, the rural mutual support pension mode emphasizes the realization of the old-age needs of the rural elderly through mutual assistance among the elderly other than neighbors or family members on a voluntary basis.

2.2 The development status of rural mutual aid pension mode

The report of the 19th National Congress of the Communist Party of China clearly points out that the main mode of aged care in our country is based on home pension, supported by community pension as support and supplemented by institutional pension. However, in most rural areas, it is

difficult to improve the institutional pension and community pension in a short time due to the lack of funds and professionals, and the family pension shows a weakening trend because of the serious phenomenon of empty nests in rural families. In 2007, the "rural happiness home" was born in Feixiang county, Hebei province. As a typical representative of the pilot project of mutual aid for the aged, it has been a mode for all regions to follow. The village committee provides concentrated living conditions for the elderly, and through the mutual help idea of "the young take care of the elderly and the healthy take care of the weak", the elderly's life needs can be satisfied at a low cost and their spiritual comfort needs can be taken into consideration [4]. Although this mode provides a direction for solving the problem of rural old-age care, there are still many problems in its implementation and promotion. Therefore, how to build a well-organized rural mutual aid old-age care mode in line with local characteristics, so as to solve the problem of old-age care in rural areas, has become the focus of academic circles.

3. The realistic dilemma of China's rural mutual aid in the old-age care mode

3.1 The shackles of the traditional concept of the old-aged care

Traditional culture has influenced people's concept of old-age care. Home-based old-age care with "family culture" and "filial culture" as the core has been the main way of rural old-age care for thousands of years. In this traditional pension mode, the elderly often live with their children, who need to take care of them in life and comfort them in spirit. However, with the large number of out-of-work in rural labor force, the problem of rural hollowing is becoming more and more serious, and the original home pension mode is forced to be impacted, but the traditional family concept that the family value higher than the social value has not changed completely. It is still a long way to go from the traditional relatives who rely only on blood-related relations to take care of the social care with the aid of non-blood-related relations. It also indicates that it is important to spread the mutual aid concept and to attach importance to the cultural guiding role, in order to change the rural pension mode of the existing stage.

3.2 A single source of funds and a strong administrative color

Taking Feixiang Mutual Aid Happiness Home as an example, it mainly relies on village collective investment, government financial allocation, social donation and other means to raise funds, which has effectively promoted the establishment of rural mutual aid happiness home. However, due to the poor collective economic situation of most villages and the lack of township enterprises, the way of relying on village collective and social donations to raise funds is not stable, and can not provide long-term funds to ensure its normal operation. The smooth operation of mutual aid happiness home depends to a large extent on the support and guidance of the government in terms of funds and administration. In addition, although it is organized by the villagers' autonomous organization, its operation and management cannot be separated from the help and support of the government. The construction standards and supporting facilities of the center have been listed in the work assessment scope of government agencies. Although it is conducive to the growth and popularization of the center, it is easy to make the center tend to fulfill the work targets and ignore the real needs of the elderly.

3.3 Lack of professional support

The rural mutual aid pension mode mainly depends on the self-management and mutual care of the elderly, and lacks the professional social workers to guide the life and spirit of the rural elderly, as well as the equipment of professional medical staff and medical facilities. Relying solely on the mutual aid among the elderly can indeed reduce the operating cost of the mode of mutual support for the aged. However, with the declining physical condition of the elderly, the young elderly and the family members who come to take care of the elderly rely on their living habits to take care of and communicate with the elderly. This lack of professional service mode is not conducive to the prevention and rehabilitation of the elderly's own diseases [5]. At the same time, from the way of

mutual aid, the rural mutual aid pension mode is usually carried out in the form of simple meals, swapping, playing cards and so on, while other public welfare collective entertainment activities are less carried out. This kind of spiritual comfort service around food and family can only alleviate the loneliness of the elderly, and can't make old people's daily life more rich and colorful, so it need more elderly social work intervention and support.

4. Countermeasures and suggestions

4.1 Spread the concept of mutual aid and attract social organizations to join

Change the traditional concept of relying on family members to support the aged, cultivate the cultural consciousness of mutual assistance, the culture of filial piety concept and carry forward the spirit of public welfare culture, "expend the respect of the aged in one's family to that of other families", which not only meets the daily life care needs of the aged, but also meets their spiritual comfort needs[6]. At the same time, carry on the propaganda and promotion to the rural mutual aid pension service, improve people's awareness of mutual aid pension, encourage groups or individuals to actively participate in mutual aid pension services and donations. Release the construction, operation status as well as social participation of mutual aid pension services actively through the mutual aid pension information network, in order to realize the external supervision of mutual pension services from all walks of life, at the same time, release the demand information of mutual aid happiness institute to the outside world, and appreciate the social organizations and individuals involved in mutual aid pension services[7]. Attract more social organizations to join them and provide support for funding, resources, services while relying on the mutual aid of the villagers by spreading the concept of mutual assistance.

4.2 The government shall step up its support and establish a team of professional social workers

Because the rural mutual aid pension model is greatly influenced by the natural conditions, human characteristics and interpersonal resources in rural areas, which would easily lead to inadequate projections of forward-looking issues when establish the system. Therefore, it is necessary to formulate practical preferential policies, encouragement policies, service standards and support measures and establish special support funds for rural mutual aid pension according to the actual situation of rural mutual aid pension, in order to provide stable financial support and policy support for rural mutual aid pension organizations. Actively introduce relevant regulations to attract professional volunteers, social workers, health care workers, psychological counselors and other service groups to join the ranks of rural mutual aid pension. At the same time, in the process of promoting mutual aid pension model in rural areas, the government must divide its own functions, powers and responsibilities, avoid excessive intervention in rural mutual aid pension autonomous organizations, and give full play to its enthusiasm and autonomy.

4.3 Build "four in one" community of pension ways

The current existing pension system built "on the basis of aged-care at home, relying on the community pension, with institutional pension as supplement" is not firm, which will not be able to cover all the aged groups for a long time at least, while "those who help themselves help more", autonomous mutual aid pension in the elderly group can solve at least 80% of the pension needs, which is an effective and low cost mode to relieve the pension pressure of the aged in China.[8] Elderly people who can take care of family members in rural areas can choose traditional family pension; Elderly people who are mentally lonely with certain ability, and are willing to live in a centralized way can choose mutual aid pension model; Elderly people with "five guarantees" or those who can't take care of themselves but have economic ability can choose institutions such as nursing homes; Elderly people who can't take care of themselves and are reluctant to choose institutional pension can choose to buy the home care service provided by the community pension service system at a low price if their children cannot take care of them. Therefore, with the help and

guidance of the government and other social sectors, “four in one” community of pension ways integrating traditional family pension, community home-based pension, institutions pension, new type of mutual aid pension built in rural areas is a good complement and perfection of the existing pension system, which has some reference significance to solve the existing pension problems in rural areas.

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