

Satisfaction Effectiveness Analysis of Rural Mutual Aid for Elderly in China

Taking Feixiang Mode as an Example

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Abstract— Rural mutual aid for elderly is a feasible path since China has gradually entered the stage of the deep population aging caused serious rural pension problems. This paper takes the most influential and the most widely implemented Feixiang mode as an example to explore satisfaction effectiveness of rural mutual aid for elderly in China. It is found that the rural mutual aid for elderly mode effectively meets the basic needs of the elderly, such as life care and spiritual comfort, but has some problems such as the narrow object of elderly support, lack of necessary medical resources support and so on. There is still a certain development gap between the rural mutual aid for elderly mode and the ideal mode. This paper also puts forward countermeasures and suggestions, hoping to provide useful policy reference for the improvement of rural mutual pension mode.

Keywords—Deep population aging; Rural mutual aid for elderly; Support demand

I INTRODUCTION

China has gradually entered the stage of the deep population aging in recent years. According to the 2017 Statistical Bulletin on National Economic and Social Development issued by the National Bureau of Statistics, 158.31 million people aged 65 and over, accounting 11.4 % of the total population [1], live in rural areas. Compared with the urban areas, the rural areas are lack of pension resources, and the inversion of the distribution of pension resources and the urban and rural elderly increase the pressure of the traditional family endowment mode. With a large number of rural laborers working in the city, the lack of family support for the elderly makes the function of family support exist in name only. The left-behind elderly cannot get life care, spiritual comfort and medical care and other basic security making the problem of rural support for the elderly become increasingly serious. Based on the limited pension resources of the government and the weakening function of family pension, Fei Xiang County of Hebei Province took the lead in exploring the "rural mutual aid for elderly mode" in 2008, which was recognized by the Ministry of Civil Affairs and promoted nationwide. The mode of rural mutual aid support for the elderly has gradually become a research hotspot of scholars,

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but most of them perfect the rural mutual aid for elderly mode from the aspects of system construction, laws and regulations and financial support, and few of them study the effect of the essential index of the rural mutual aid for elderly mode, that is, the degree of satisfaction of the needs of the elderly, such as life care, spiritual comfort and medical care. In this regard, this paper takes the existing 10-year development experience of the Feixiang mode as an example to explore the effectiveness and characteristics of the rural mutual aid for elderly mode to provide useful policy reference for the improvement of the rural mutual aid for elderly mode.

II THE RISE OF MUTUAL AID PENSION MODE IN RURAL CHINA

A. Deep Population Aging

Academia generally refers to the population aged 65 reached 14% as a deep ageing. By the end of 2017, the population aged 65 and over accounted for 11.4% of the country's total population, half of whom lived in rural areas. The National Office for Ageing predicts that around 2050, the proportion of China's aged 60 and above will reach 34.9% [2]. All aspects of social life will be profoundly affected by it, China will enter the depth of population and even serious aging stage, which means that the gap of pension reserve and the people's pension anxiety are getting worse. According to the 2017 China Pension Finance Survey, 55.8% of the residents think that they need a pension reserve fund of less than 500,000 RMB, and 26.4% think that they should start the pension reserve fund before the age of 30 [3]. Under the circumstance of limited government financial support, the government invests high-quality pension resources in the construction of urban pension, and 50% of the rural elderly are excluded from the pension system. The inversion of pension resources and the urban-rural distribution of the elderly make the rural endowment more severe.

B. Weakened Family Pension Function

Family pension has always been the main mode of rural pension. In the family pension structure, based on intergenerational cohabitation, the young labor force solves the problem of rural pension as the main body of family

endowment through intergenerational support. With the rapid development of industrialization and urbanization in our country, the countryside is declining day by day, and a large number of laborers go to the cities to work. By the end of 2017, the total number of migrant workers had reached 286.52 million [4]. The separation of intergenerational residence and the lack of family support for the elderly destroy the basic conditions of family support [5]. The family support for the elderly mode is faced with the problems of manpower, funds and material shortage. The function of family support for the elderly is seriously weakened and the problem of rural left-behind elderly support needs to be solved urgently.

C. Advantages of Rural Mutual Aid for Elderly Mode

Under the predicament that the government system design cannot solve the problem and the function of family endowment is weakened, people take the lead to explore the rural mutual endowment mode with the following outstanding advantages: 1. Match the existing economic situation in rural areas [6]. This mode takes advantage of the current situation of the shortage of people, money and things in the countryside, and fully mobilizes and links the existing social capital in the countryside, including the relatively sound of village-level administrative system, rich resources of the elderly population, a large number of idle houses and neighborhood mutual assistance culture, to root in the rural local advantages of resources. The second is high efficiency of rural mutual aid for elderly mode. The old rural idle schools, factories or houses will be renovated with household goods. Villagers collectively provide basic amenities such as water, electricity and heating. Older people provide care for each other without having to hire a special person. The monthly pension cost is only 20 to 30 RMB, and the investment cost of the rural mutual pension mode is small and the effect is obvious. 3. The needs of all parties are basically met. The rural mutual aid for elderly mode provides basic services for the elderly [7], realizes the elderly have a home and a sense of security, and liberates the migrant workers from the pressure of pension. Its low-cost construction and operation is within the scope of the government's financial capacity. It is based on the above advantages that the mode of rural mutual aid for elderly has been rapidly promoted throughout the country.

III REGIONAL PRACTICE OF RURAL MUTUAL AID FOR ELDERLY MODE IN CHINA

The rural mutual aid for elderly mode in China is first appeared in Feixiang County, Hebei Province. After investigation by the Ministry of Civil Affairs, it was extended to Hebei, Sichuan, Shaanxi and Hubei Province. On the basis of it, the local government carried out the regional practice suitable mutual aid pension mode in local areas. There are three ways to summarize the practice of the mutual aid pension mode in the countryside of our country. First is Feixiang mode. Following the principle of "Village-level sponsorship, mutual assistance, public participation and government support", the village collectively renovates a large number of idle houses for mutual aid and welfare homes for the elderly to live in centralized, and to bear the water, electricity, heating and other daily expenses. 60-year-old people voluntarily apply for occupancy with food and clothing and other daily necessities.

It achieves the collective hospital construction, centralized housing, self-protection and mutual assistance services, and each elderly need to invest around 2000 RMB per year [8]. Second is pair up to help each other. With geographical distance or interest as a link, the elderly or the elderly and volunteers help each other in pairs to provide care for their lives. This mode is widely used in Langzhong city of Sichuan province, Qingjian county of Shaanxi province and Tongling city of Anhui province. Third is association of mutual volunteers. The village committee organizes the left-behind women and the left-behind elderly to establish mutual aid volunteer associations, and provides old-age care services for the elderly through incentive mechanisms such as fee subsidy, time bank and member bonus points system. This mode mainly exists in Wuhan City, Beijing Fengtai District and Xinyang City, Henan Province, to explore how to solve the problem of social resources shortage of mutual support for the elderly pension. Although the rural mutual aid for elderly mode is different in different regions, it is carried out under the basic principle of "Village-level sponsorship, mutual service, public participation and government support", which lays the foundation for the study of rural mutual aid for elderly mode to meet the satisfaction effectiveness of this paper.

IV SATISFACTION EFFECTIVENESS ANALYSIS OF RURAL MUTUAL AID FOR ELDERLY FOR THE ELDERLY IN CHINA

Feixiang mode has been developed for 10 years since 2008. The Ministry of Civil Affairs and the Hebei Provincial Government have issued various preferential policies and financial subsidies to support its perfection, and replicated it to more than 20 provinces such as Hebei, Gansu, Shandong, Hubei, Sichuan, Inner Mongolia and so on as a typical representative [9]. Other types of rural mutual aid for elderly mode are developed on the basis of it [10]. Therefore, this paper takes the most influential and the most widely implemented Feixiang mode as an example, according to the old-age pension idea of having a sense of security, welfare and medical care, to explore the effectiveness of rural mutual aid for elderly mode to meet the satisfaction effectiveness [11].

A. Living Care

Feixiang mode is mainly aimed at the elderly who are over 60 years old and can take care of themselves, and the elderly can be divided into three levels according to their age: the oldest, the older and the younger. The older the aged, the more high-quality pension resources they can get, and the younger the aged, the more pension services they can provide. Old people share oil, rice, noodles and other basic living expenses. Mutual assistance solves the elderly laundry, cooking and other basic life problems, to achieve the care of the daily life of the elderly. However, the government's special support funds and financial subsidies for rural mutual aid for elderly can only maintain the operation of mutual aid welfare homes, the county financial subsidy for each old person living in each year is only 350 RMB [10], an average of 0.96 RMB per person per day. The material living standard of the elderly is generally low, which is only a simple life in the low level of the countryside. Moreover, when the elderly suffer from serious illness, disability, semi-disability and intellectual

disability, they are taken home by their sons and daughters, and the problem of providing for the aged of this kind of elderly people is still unsolved. The rural mutual aid for elderly mode is selective. It can be seen that rural mutual aid for elderly mode is low-level and the object is not comprehensive.

B. Cultural Life and Spiritual Comfort

The data from the Fourth Sample Survey of the Living Conditions of the Elderly in Urban and Rural China show that the spiritual comfort services for the elderly are seriously inadequate, and the spiritual loneliness of the elderly in rural areas is particularly prominent. Rural mutual aid for elderly mode provides an effective way to solve the problem of mental loneliness of the elderly. Feixiang mode takes the village as a unit to build mutual help and welfare homes, since the rural people are born and grown here under the constraints of geographical space with poor fluidity and the elderly have similar life experience and ideas, familiar with each other with deep feelings. The "familiar" society in Mr. Fei's "Rural China" is evident here. On the basis of this culture, the elderly get emotional communication and spiritual comfort through formal and informal cultural mutual assistance. Formal forms of cultural mutual assistance include Yangko team, chess competitions and festivals, while informal forms of cultural interaction include chatting, playing cards and visiting doors, which enriches the spiritual and cultural life of the elderly. In addition, the elderly reunites with children who returned home at the end of the year can alleviate the pain of missing [12]. Overall, the rural mutual aid for elderly mode effectively solves the spiritual loneliness of the elderly, but compared with the cultural life of urban pension, there are still some gaps, concentrated in the form of cultural life, quality and other aspects.

C. Medical Care

According to the data of the Survey Report on the Living Conditions of the Elderly in Urban and Rural China (2018) [13], the proportion of the elderly suffering from chronic diseases in China is relatively high, and about 60% of the elderly are suffering from severe pain. This data is roughly consistent with the health status of the elderly in the Feixiang mode. Most of the rural elderly began to engage in high-intensity agricultural production at the age of fifteen or sixteen and last until the age of sixties or seventies when they are unable to engage in agricultural production or become paralyzed before they can stop. Overwork in the body causes the elderly to plant the roots of their illness when they are young, and all of their physiological functions decline in their old age. The vast majority of the elderly suffer from varying degrees of illness and chronic diseases. The elderly do not have basic nursing knowledge and medical knowledge, the survival rate of sudden-onset diseases is very low, they have a great demand for professional care and health care. Rural mutual endowment fund is limited, the fund structure is relatively simple, the government financial support only has the subsidy function, the social donation, the family investment and the elderly savings fund is limited and unstable. In addition, rural life, transportation, food and clothing and other conditions are difficult, the elderly and mutual welfare homes are unable to hire professional medical staff, and rural

health service stations are lack of technical conditions, rural mutual aid for elderly mode urgently needs medical resources to support.

V CONCLUSION

At present, China is developing towards the stage of deep aging population, but the limited social pension resources and the weakening of the traditional family endowment function, resulting in the increasingly serious problem of rural pension. Feixiang mode, as the representative of the rural mutual aid for elderly mode, with matching the existing economic situation in rural areas, mutual pension efficiency and basically meet the needs of all parties and other advantages, has been rapidly promoted, effectively solving the problem of rural pension support. However, there are three shortcomings in meeting the demand for elderly pension: First, the rural mutual aid for elderly mode cannot take into account the disability and other special elderly, showing low-level material pension. Second, compared with the city, the cultural service of the rural mutual aid for elderly shows a significant gap, with urban and rural dual color. Finally, rural mutual aid for elderly mode lacks the necessary medical and health care services and urgently needs the support of medical resources. Therefore, this paper puts forward suggestions on the strength of social organizations, urban-rural integration and exploring self-hematopoiesis mechanism, hoping to provide useful policy reference for the improvement of rural mutual aid for elderly mode.

A. Linking External Social Capital

Rural mutual aid for elderly mode faces the problems of professional skills, lack of funds and materials, and this unfavorable environment cannot be reversed in a short period of time, so it is particularly important to be good at linking external social capital. External social capital mainly includes two aspects: social organization and urban-rural integration. Rural pension service is closely related to media, universities, hospitals, enterprises, social work institutions and other social organizations, which can provide services such as compulsory physical examination, health care knowledge lectures, cultural and entertainment, volunteer resources and social donations, so as to fill the service gaps of rural mutual aid for elderly mode. On this basis, gradually build urban-rural integration, the use of a large number of idle houses and land in rural areas to develop special agricultural interesting parks, to attract urban residents and children to experience idyllic life, to provide financial support for the rural mutual aid for elderly mode [14].

B. Explore Self-hematopoiesis Mechanism

At present, rural mutual aid for elderly mode is based on the government financial support as the main source of funds, assisted by village collective funds, social donations, family donations and the savings of the elderly themselves, the total amount of funds is less and the source is unstable [15]. The lack of funds is an important reason why the rural mutual aid for elderly mode cannot meet the basic needs of the elderly. Under the circumstance of limited financial support from the government, rural mutual aid for elderly mode should make use of the existing rural resources to explore the self-hematopoietic mechanism. This paper argues that a large number of idle land resources is the breakthrough of

self-hematopoiesis. Through negotiation with the left-behind elderly to obtain their land ownership to form mutual aid pension+ cooperative mode and through self-management, land circulation and market operation and other ways to obtain capital gains can broaden the sources of rural mutual pension funds to meet the basic needs for elderly pension support.

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