

Research on the development direction of rural mutual assistance for the elderly

Yangyang Wang^a, Jiaying Li^{b,*}

Guangxi Minzu University, Nanning, China

^a2323623890@qq.com, ^b3392412865@qq.com

*Corresponding author

Abstract: In the context of the aging of the rural population causing the traditional family pension model to gradually decline, rural mutual assistance pension has emerged and become a key supplement to traditional family pension and an important development trend in the field of pension services. However, its current practice faces many difficulties, such as the lagging of pension ideas due to the confinement of traditional concepts, insufficient and unstable funding sources, and limited service levels due to lack of professional knowledge and skills. In the face of these difficulties, comprehensive measures can be taken to continuously optimize the practical path of rural mutual assistance pension and promote the high-quality development of rural pension security.

Keywords: Aging; Rural Elderly Care; Mutual Assistance Elderly Care

1. Background

The report of the 20th CPC National Congress clearly proposed to promote the development of the elderly care industry and the elderly care industry, optimize the allocation of elderly care services, and make basic elderly care services benefit all elderly people. According to the statistics of the seventh national census, the population aged 65 and above in China is 190.64 million, accounting for 13.50% of the total population, and the aging degree is deepening ^[1]. Due to factors such as lagging economic development, changes in population structure and insufficient social security, the elderly care problem in rural areas is particularly prominent. The traditional family elderly care model is gradually weakening, and institutional elderly care is difficult to cover comprehensively, so rural mutual assistance elderly care has come into being. The "14th Five-Year Plan for the Development of the National Aging Industry and the Elderly Care Service System" promulgated in 2022 proposed "relying on village-level neighborhood mutual assistance points, rural happiness homes, etc. to build a rural mutual assistance elderly care service network", which has created a new development platform for China's elderly care industry and provided an important opportunity to improve the rural elderly care service system, which is conducive to the implementation of the strategy of actively coping with population aging. The development of the rural mutual assistance elderly care model is not only an important measure to solve the elderly care problem of rural elderly people, but also an important path to promote the high-quality realization of rural governance modernization ^[2].

2. The connotation and advantages of rural mutual assistance for the elderly

2.1. The connotation of mutual assistance in elderly care in rural areas.

At present, there is no universally recognized standardized definition of rural mutual assistance for the elderly, but this precisely highlights its profound historical heritage and rich practical accumulation, rather than meaning that it is a new concept that suddenly appeared. In rural communities in my country, the concept and practice of mutual assistance for the elderly are deeply rooted and have a long history. In the Confucian system, the concept of mutual assistance for the elderly occupies an important position and has profoundly influenced the elderly care practice in ancient society. The mutual assistance model for the elderly in ancient China mainly relies on the family system based on blood relations. Relatives and friends within the family form a unique mutual assistance network for the elderly by supporting each other and sharing the responsibility of elderly care. This mutual assistance model based on blood relations not only reflects the deep emotions and responsibilities between family

members, but also effectively guarantees the basic living needs of the elderly. Although Chinese society has experienced countless changes and changes of dynasties, the relationship network generated around blood and geographical relations has not dissipated. This community relationship network based on blood and geographical relations provides a solid organizational foundation and cultural support for the development of the rural mutual assistance model for the elderly.

Nowadays, scholars have conducted in-depth discussions on the definition of rural mutual-aid elderly care from multiple dimensions, such as its practice form, social foundation, and functional objectives. As a new elderly care model rooted in rural communities, rural mutual-aid elderly care is centered on solving the elderly care problems of rural elderly people through mutual assistance and cooperation among rural elderly people, as well as the support and participation of the community. This model not only combines the advantages of traditional family elderly care and community elderly care, but also reflects the mutual assistance culture and community autonomy spirit of rural society.

2.2. Advantages of rural mutual assistance for the elderly

2.2.1. Reduce pension costs and improve service efficiency

Rural areas are short of elderly care resources. As an innovative practice, the mutual-aid elderly care model has effectively integrated scattered resources within rural communities and reduced the cost of elderly care^[3]. For example, the hollowing out of rural areas has led to many houses being idle, and many elderly people living alone in two- or even three-story buildings. The government can invest in renovation or build nursing homes, welfare homes, mutual-aid canteens, etc. to reuse idle resources and save operating costs. In addition, the mutual-aid elderly care model makes full use of the human resources within the community, especially the elderly who are healthy and have the ability to care and the surplus labor force in rural areas, to provide daily care and emotional support for the elderly who need care, thereby reducing the human cost of the traditional elderly care model. The government integrates the use of idle houses and mutual assistance and cooperation among neighbors to promote the rational allocation and efficient use of elderly care resources and improve the quality and efficiency of elderly care services.

2.2.2. Enhance community cohesion and promote social harmony

The rural mutual-help elderly care model breaks the limitations of traditional family-based elderly care, expands elderly care from the "small family" to the "big family", and strengthens the connection and interaction within the community. By building a mutual-help network based on family ties and acquaintance society, this model not only deepens the emotional connection between the elderly, but also promotes positive interaction and mutual support among neighbors, thereby significantly enhancing the emotional integration and social capital accumulation within the community. The mutual-help elderly care model not only enriches the spiritual and cultural life of the elderly, but also effectively alleviates the loneliness and psychological pressure of the elderly through sharing experiences and exchanging emotions, and improves the life satisfaction and happiness of the elderly. At the same time, this model has also promoted the significant enhancement of community cohesion, formed a community community based on common values and sense of responsibility, and laid a solid foundation for the harmony and stability of rural society.

2.2.3. Help rural revitalization and achieve common prosperity

The rural mutual-aid elderly care model has played multiple key roles in the journey of rural revitalization and common prosperity. It has reduced the burden of elderly care for rural families, allowing family members to focus more on economic production. The released labor force has become a valuable resource for rural revitalization and promoted the increase and enrichment of farmers' income. At the same time, this model has also stimulated the development potential of the rural elderly care industry, which not only meets the needs of the elderly, but also drives the growth of related industrial chains and injects new vitality into the rural economy. For areas that have just escaped poverty, the promotion of the mutual-aid elderly care model will help consolidate the results of poverty alleviation and prevent the occurrence of poverty. By providing stable elderly care services for rural elderly people, their economic pressure and psychological burden can be reduced, and the risk of returning to poverty due to illness, disability and other reasons can be reduced.

3. Problems faced by rural mutual assistance for the elderly

3.1. *Insufficient financial support*

3.1.1. *Limited government investment*

A stable source of funds is the prerequisite for ensuring the sustainable development of mutual-aid elderly care. At present, the most prominent and urgent problem of rural mutual-aid elderly care is the funding problem^[4]. In recent years, the government has shown a significant positive attitude in promoting the development of elderly care services, and the intensity of financial investment has increased significantly. However, in the face of the city's large elderly population and the continued increase in demand for elderly care services, the existing government financial support is still insufficient. This limitation in funding allocation has seriously restricted the further expansion and deepening of community mutual-aid elderly care projects, making it difficult for services to fully cover and fully respond to the increasingly diversified needs of the elderly. This limitation in funding has seriously restricted the further expansion and deepening of community mutual-aid elderly care projects, making it difficult for services to fully cover and fully respond to the increasingly diversified needs of the elderly.

3.1.2. *Lack of motivation for social donations*

As an important supplementary source of funds for elderly care services, social donations show a significant mismatch between their potential energy and actual contributions. The scale of social donations is relatively small and the enthusiasm for participation is not high. There are multiple deep-seated reasons behind this phenomenon. On the one hand, the public's awareness of elderly care services is still insufficient, and there is a lack of a deep understanding of its core position and far-reaching value in the social welfare system, which limits the stimulation of donation willingness. On the other hand, at present, the incomplete donation channels and unhealthy donation mechanisms in rural areas of Guangxi are key factors restricting the enthusiasm of social donations, including cumbersome donation processes, low transparency, and lack of effective feedback and incentive mechanisms, which weaken the motivation and confidence of potential donors.

3.2. *Bound by Traditional Concepts*

3.2.1. *Influence of cultural traditions*

Chinese traditional culture is deeply rooted in family ethics. On the one hand, family responsibility, filial piety and other cultures not only shape the atmosphere of respect and care for the elderly in society, but also strengthen the obligation of children to support their parents. This cultural tradition has a strong moral constraint. In this context, the support of children for their parents is not only a manifestation of biological continuation, but also a mandatory requirement of social moral norms, making family care a way of supporting the elderly that meets the general moral expectations of society. On the other hand, traditional employment concepts affect the willingness to serve. Traditional concepts believe that providing elderly care services is an inferior service behavior, and healthy elderly people are unwilling to provide assistance to the elderly. As a result, young service providers lack enthusiasm and sense of honor in their work, which directly affects the service mentality and service level of service providers.

3.2.2. *Low social awareness*

Due to the constraints of traditional concepts, many elderly people and their families have a biased understanding of mutual assistance in elderly care. They believe that mutual assistance in elderly care is simply mutual assistance between neighbors, and cannot provide professional and systematic elderly care services. This lack of understanding has led them to be skeptical about mutual assistance in elderly care and unwilling to try or accept this new elderly care model. In addition, as a newly developed elderly care model, mutual assistance in elderly care lacks government policy guidance and support, and its basic concept and operating model have not yet spread among the general public^[5]. Although mutual assistance welfare homes have been built in some villages and have been in operation for many years, the operating results are not ideal. Not only have they not produced a good impact, but they have also caused a crisis of trust in mutual assistance in elderly care among the public.

3.3. Insufficient supply of professional services

3.3.1. Lack of professional talents

In the construction and development of the rural mutual-aid elderly care system, the lack of professional talent has become a significant bottleneck. The effective operation of the mutual-aid elderly care model is highly dependent on a team of talents with professional knowledge and skills, including but not limited to comprehensive service skills such as health management, psychological counseling, and daily life care. However, the economy in rural areas is relatively underdeveloped, and there is a relative shortage of professional elderly care service talents. In addition, due to relatively poor living conditions, working environment and salary, many professionals are unwilling to work in rural areas, making it difficult for rural elderly care service institutions to attract and retain talents^[6]. This situation seriously restricts the development of the mutual-aid elderly care model towards higher quality and wider coverage.

3.3.2. Service quality needs to be improved

First, there are large differences in service levels. The quality of mutual-aid elderly care services depends to a large extent on the professionalism and service capabilities of service providers. However, since most current service providers are volunteers or retired elderly people, there are significant differences in their professional backgrounds, service experience and training levels, which directly leads to uneven service quality. In the long run, it may not only affect the trust and satisfaction of the elderly, but also have an adverse impact on the overall development of the mutual-aid elderly care model. Second, the types of services are relatively single. At present, the level of mutual-aid services in most rural areas mainly remains at the basic level, such as providing basic daily care, leisure and entertainment, rehabilitation and health care, spiritual comfort and other services are relatively few, and some even do not have them. In addition, there is a lack of customized service plans for special groups such as those with better or worse economic conditions and elderly people living alone. This makes it difficult to improve the quality and level of elderly care services.

4. Development direction of rural mutual assistance for the elderly

4.1. Broaden funding channels

4.1.1. Strengthen government leadership and investment

Given the essential nature of mutual-aid elderly care as a social public service, its fairness is difficult to achieve solely through market mechanisms, so it needs to rely on strategic planning and strong promotion at the government level. The government should play a core role in building and maintaining a good order in this system to ensure that mutual-aid elderly care can move forward steadily and achieve sustainable development. In view of the limitations of rural mutual-aid elderly care capabilities, the government urgently needs to introduce a series of policies and measures to safeguard the effective operation of mutual-aid elderly care. At the same time, with the help of the government's credibility, it will enhance the villagers' confidence in the future benefits of mutual-aid elderly care, incorporate it into the core agenda of grassroots governance, clearly define responsibilities and powers, and further increase support for the mutual-aid elderly care model, especially in terms of policy guidance and financial support.

4.1.2. Stimulate the vitality of social capital and promote diversified investment

The public welfare nature of mutual aid for the elderly determines the importance of government financial support, but in the long run, it is necessary to guide social capital to actively participate in order to enrich the source of funds. The government should play the leverage role of fiscal investment and enhance the public's confidence in the mutual aid for the elderly model through resource redistribution. In addition, all sectors of society are encouraged to not only provide direct service support, but also participate in fund donations and investment cooperation to share the financial and manpower needs of elderly care services. To this end, tax incentives and policy incentives can be adopted to attract social capital into the field of rural mutual aid for the elderly, and broaden the source of funds through diversified channels, such as donations, cooperative construction and other models.

4.2. Deepening publicity, education and concept innovation

4.2.1. Reshape the concept of elderly care and break the shackles of tradition

The traditional concept of "raising children to provide for old age" is deeply imprinted in social consciousness, causing most elderly people to regard out-of-family elderly care as a helpless choice and to be skeptical of other elderly care models. Diversified elderly care needs have not been fully released. In addition, due to their limited abilities, it is difficult for the elderly to play an active role in mutual assistance elderly care. To this end, the country should continue to improve the level of elderly security and encourage the elderly to plan for elderly care in advance; at the same time, it should advocate that high-income elderly groups change their elderly care awareness and jointly promote the positive transformation of mutual assistance elderly care from subjective demand to effective demand, thus forming a virtuous cycle system of mutual assistance elderly care services [7].

4.2.2. Strengthen social publicity and promote cognitive upgrading

In view of the lack of enthusiasm of both the supply and demand sides of mutual-aid elderly care due to deviations in concepts, it is necessary to increase the publicity of mutual-aid elderly care. Specific measures include: regularly holding lectures on elderly care knowledge, building and improving the psychological identification mechanism; making full use of modern technical means such as the Internet, building a multimedia publicity matrix, broadening publicity channels, and setting up columns on social media platforms (such as WeChat, QQ, Xuexi Qiangguo, etc.) to enhance the elderly's cognition and willingness to participate in the mutual-aid elderly care model. At the same time, combined with the advantages of mutual-aid elderly care, organize a variety of publicity activities, invite experts to go deep into rural areas to explain, promote the traditional virtues of filial piety and respect for the elderly, and expand the influence of mutual-aid elderly care in rural areas. The media should actively report successful cases and advanced experiences, stimulate the enthusiasm of the elderly for mutual assistance, tap potential needs, and attract more elderly people to integrate into the mutual-aid elderly care system.

4.3. Strengthening the construction of talent team and improving the quality of elderly care services

4.3.1. Strengthen the construction of talent team

Encourage colleges and universities to offer courses related to elderly care services, strengthen practical teaching links, and improve the professional quality and practical ability of graduates. Establish and improve a salary distribution system based on job value, ability quality, and performance contribution, and effectively improve the salary and benefits of rural elderly care service talents [8]. Regularly organize rural mutual aid elderly care service talents to participate in professional training to improve their professional quality and service skills. The training content may include knowledge in geriatric psychology, rehabilitation nursing, nutrition and diet, etc. Focus on cultivating young professional talents and establish a talent echelon that combines the old, the middle-aged and the young. Through mentoring and other methods, let young talents grow rapidly in practice. According to the years of work and service quality, give rural mutual aid elderly care talents a certain post allowance, improve their income level and clarify their promotion channels. Increase investment in rural mutual aid elderly care facilities, improve the working environment and conditions, and improve the job satisfaction and sense of belonging of practitioners.

4.3.2. Introduction and collaboration of professional service agencies

Strengthen cooperation with professional organizations such as medical institutions and legal service agencies to provide more professional and efficient service support for the elderly, especially to achieve deep integration in the field of health care and nursing care. On the one hand, promote the construction of health service centers, extend medical services to families, provide door-to-door medical services for elderly people with limited mobility, and encourage the establishment of elderly care facilities such as day care centers to build a medical and nursing care service model. On the other hand, improve the professional quality of medical staff, update their knowledge and skills through regular business training, and ensure that high-quality medical and health care services are provided to the elderly. At the same time, strengthen the promotion of health education and disease prevention, advocate scientific and appropriate exercise, and improve the physical fitness and quality of life of the elderly population.

5. Conclusion

As a new model of elderly care, rural mutual assistance elderly care plays an important role in alleviating the pressure of rural elderly care and improving the quality of life of the elderly. However, its development still faces many difficulties and challenges. In the future, it requires the efforts and support of the government, society and individuals to promote the sustainable development of rural mutual assistance elderly care through measures such as expanding fund raising, deepening publicity and education and concept innovation, strengthening talent team building and improving the quality of elderly care services.

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