Exploration and Outlet of Rural Pension in Henan Province

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Abstract

With the continuous development of China’s economy and society, some social problems are gradually prominent, such as the pension problem has become more and more prominent, which not only affects the national economy and people's livelihood, but also affects the stability of social order. Based on the research on the present situation of rural family pension and social pension in Henan Province, this paper finds out the existing problems in its development, deeply analyzes the causes of the problems, and puts forward reasonable solutions on this basis, hoping to provide suggestions for solving the rural pension problems in Henan Province.

Keywords

Rural old-age care; Pension mode; Perfect countermeasures.

1. Introduction

According to the data of the National Bureau of Statistics, as of 2019, the proportion of the elderly aged 65 and above in the total population in China is 11.47%. This proportion is on the rise and increasing obviously, which means that the elderly population in China is increasing gradually. Today, with the aging becoming more and more serious, the problem of providing for the aged has become an unavoidable stumbling block, which is not only reflected in the moral and legal requirements, but also related to the national economy and people's livelihood, and even affects the stability of social order. Henan Province, as a province with large population and labor output, is facing more serious pension problems than other provinces in the current aging problem. Especially in the vast rural areas, how to solve the problem of rural pension has become one of the key problems in Henan Province.

Figure 1. Comes from data from the National Bureau of Statistics

2. Present Situation of Rural old-age Care in Henan Province

As a large agricultural province, Henan Province has a relatively backward economic development, a low level of urbanization and a large proportion of rural population.
Constrained by many subjective and objective factors such as the level of economic development, ideological and cultural concepts, infrastructure construction and so on, the rural pension in Henan Province presents two pension modes: home-based pension and social pension.

2.1. The Implementation of Family Pension Responsibility Is Not in Place

Children have limited responsibility for supporting the elderly, and they have not fulfilled their obligation to support them. What’s more, they let their parents bear the responsibility of raising their children under the guise of supporting the elderly. This leads to the situation that the economy is flowing backward from generation to generation, and the old-age care exists in name only, which is not uncommon in the vast rural areas of Henan Province. In addition, due to the continuous development of science and technology, medical care and other aspects, the life span of the elderly population has been continuously extended, and the physical quality of the elderly has been greatly improved compared with before. In rural areas, there are generally elderly people with working ability, and they still choose to earn income by selling labor as their source of livelihood. This also makes it a matter of course for children to evade their maintenance obligations.

2.2. Weakness of Social Pension

First, due to the limitation of land, capital and nursing staff, the scale of old-age care institutions is generally small. Second, in the process of construction, the policy support of land application and financial subsidy is often not implemented in place, which dampens the enthusiasm of applying for old-age service institutions, resulting in insufficient effective supply. Third, the income of the rural elderly in Henan is relatively low. If the old-age care institutions charge high fees, the occupancy rate is low, and the fees are low, so they can’t make ends meet. Moreover, the entry conditions are harsh for the rural elderly, and most people still can’t enjoy this service. In addition, influenced by the traditional concept of "raising children and preventing old age", the old people's resistance to social pension also restricts their development. The management mechanism of social pension is not perfect, and the lack of service management leads to the decline of people's trust in social pension. The service ability, level and attitude of service personnel are uneven, which can't meet the needs of the elderly, which makes the development of social pension more and more difficult. In addition, in the aspect of old-age policy, due to the difference of actual development in different places, there are also differences in some security systems for old-age care, which also causes great troubles in management.

2.3. The Quality of Old-age Care Is Not High

① Economic level restriction

Different from the developed areas in the east and other provinces with higher economic level, Henan Province has many attributes, such as large agricultural province, large population province and large labor export province, with low per capita income level and poor consumption capacity of residents. As can be seen from the work report of Henan provincial government, in recent years, the financial allocation policy has been mainly implemented in compulsory education schools, public health and performance pay in primary medical and health institutions. Because there are many aspects that need to be taken into account from a macro perspective, the government has different development tendencies, and there are also great differences in the allocation of funds. Henan Province also has different emphasis on providing for the aged, so it has failed to develop in depth. Especially in rural areas, old-age care faces many development problems, such as uneven income of old-age care, widening gap, and poor social old-age care services.

② Lack of spiritual pension
No matter the existing family pension model or social pension model, most of them pay attention to material pension, but neglect spiritual pension and cultural pension. This part, which is often overlooked, is the most important issue for the elderly. The rural old-age model in Henan Province is now in such an extremely primitive and old state. Due to the influence of their living standards for a long time, most of them who are farmers are more concerned about material and have been pursuing better living conditions. Although there are such pursuits as "children and grandchildren go around their knees" and "care for the elderly" in Chinese traditional farming society, the premise of these companions is based on self-sufficiency in the farming era. At the moment of rapid economic development, all the development is extremely dependent on the economy. In order to pursue better living conditions, most of the children choose to sacrifice their family affection and company.

3. The construction of medical facilities is not perfect
In rural areas of Henan Province, the medical level of village doctors is limited, and the infrastructure construction such as clinic medical care is often imperfect. The needs of the elderly for seeking medical treatment can not be effectively met. When the left-behind elderly may encounter sudden illness or have difficulty in achieving long-distance medical treatment, their health and even their life safety cannot be guaranteed. This is also a common phenomenon in the vast rural areas of Henan Province, which should be paid more attention to.

3. The causes of the Current Situation of Providing for the Aged in Henan Province

3.1. Economic Factors
The fundamental reason for the imperfection of infrastructure construction in any region is the backwardness of economic development in that region. Because the rural economy of Henan Province mainly depends on agriculture, and the profit of agricultural products is low, the income of children working at home can not meet the expenses of most families, so they choose to go out to work. This leads to problems in providing for the aged, such as children's failure to fulfill their obligation of providing for the aged and the lack of spiritual support for the aged. The backward level of rural economic development also causes many problems, such as the imperfection of medical and health infrastructure in rural areas and the weakness of social pension institutions.

3.2. Policy Implementation Is Not in Place and Feedback Channels Are Not Smooth
Henan Province has 2451 townships, 45651 administrative villages and 46.38 million rural population. Under the five-level administrative planning, a large number of administrative units will inevitably lead to the lag of policy implementation and the imperfection of popularization. This leads to various problems when the old-age security and various old-age policies are implemented in rural areas. For example, the old-age security fund cannot be paid in full and on time, and the old-age institutions take the opportunity to enrich themselves. However, when the elderly encounter the above problems, they do not know how to exercise their rights to safeguard their legitimate rights and interests because there is no clear problem response channel or the problem response channel is not smooth.

3.3. Solidification of Ideas and Concepts
Henan Province, located in the central region of China, has existed as the center of politics, economy and culture since ancient times. Influenced by ideological and cultural concepts, customs and habits, most elderly people are unwilling to accept new things. Social pension institutions are difficult to popularize in vast rural areas, and some people are influenced by the
concept of "raising children to prevent the elderly". Children think that they must support the elderly at home, and it is an unfilial behavior to go to social institutions to support the elderly, which also hinders the popularization of pension institutions to a great extent.

3.4. Imperfect Infrastructure
As one of the most important aspects of the problem of providing for the aged, medical and health problems have always been a difficult problem for the Chinese people. Although in order to solve the problem of "poverty caused by illness" of rural farmers and improve the medical and health level of farmers, the country has implemented a new rural cooperative medical system nationwide. And since the implementation of the system, it has effectively solved the problem of farmers' medical care, improved the level of farmers' medical security, and made more farmers share benefits. However, as far as the pension level is concerned, the rural areas of Henan Province lack the infrastructure matching with the system, which has a great impact on the pension problem in rural areas of Henan Province.

In addition, in addition to the medical and health aspects, the cultural and entertainment infrastructure construction in the vast rural areas of Henan Province is also very scarce, and the life of most elderly people is just a simple "restaurant bedroom courtyard". The elderly also enjoy the right of recreational life, and excessively monotonous daily life can easily cause great damage to the psychological level of the elderly, which also creates a great burden for the elderly.

4. Solution Measure
4.1. Strengthen the Concept of Old-age Care and Implement the Responsibility of Old-age Care
The key to strengthening the concept of old-age care lies in how to make each old-age subject consciously accept the obligation of old-age care. The first measure to achieve this goal is to strengthen ideological education, so that the concept of providing for the aged can be deeply rooted in the hearts of the people, and the subject of providing for the aged can voluntarily assume the responsibility of providing for the aged. Secondly, we should strengthen the propaganda of public opinion, and use the forms or literary works we like to see and hear to influence the ideology of the elderly. Only when we put the responsibility of providing for the aged into practice and let the elderly "depend on the old" can we solve the problem of providing for the aged well.

4.2. Increase Policy Support to Ensure Effective Supply
It is far from enough for social pension institutions to rely solely on government construction. However, social pension institutions have high barriers to entry and high risks, which leads to many enterprises and individuals unwilling to engage in related industries, and the high fees lead to fewer customers. The old people's distrust of pension institutions also makes the pension institutions unable to make ends meet, resulting in insufficient social supply. For this problem, the government can issue corresponding policies, such as the government's financial subsidies for social pension institutions to ensure the normal profits of social pension institutions, reduce the entry threshold of social pension institutions, improve the supply of pension institutions, ensure the effective supply of society, and let the elderly "have a sense of security".

4.3. Ethics and Professional Skills Training for Service Personnel
In addition to the scarcity of social pension institutions, the lack of service personnel is also an important problem. At present, the cultural quality and skill level of the practitioners are low, and they can not reach the market access qualification, which is also a problem that can not be
ignored. In order to achieve long-term development, we must change our service consciousness. Service personnel of public pension institutions and social pension institutions should strengthen professional ethics and skills training, and have enough patience, care and concern for the elderly, so that the elderly can experience the warmth and warmth of human feelings, improve service skills and meet the diverse needs of the elderly.

4.4. Strengthen Supervision and Effectively Protect the Rights and Interests of the Elderly

Both public pension institutions and social pension institutions should be included in the supervision and management system, and the government should come forward to build a perfect management and supervision system. In this way, on the one hand, management and supervision can improve the operation ability and service level of old-age care institutions, on the other hand, it can increase the trust and happiness of the elderly, strictly control the operation of old-age care institutions, and implement social old-age care.

The phenomenon of backward flow of old people's economy from generation to generation and the phenomenon of "kickback" of old-age security fund are also urgent problems to be solved. In rural areas, most elderly people also bear the responsibility of raising them from generation to generation. Some children take the old-age security fund as a "kickback" in the name of providing for the elderly, and the elderly can't even guarantee their old-age needs. Therefore, it is particularly important to strengthen the protection of the rights and interests of the elderly. In this regard, we should improve the legal supervision and punishment mechanism, and strictly deal with the problems found. At the same time, in view of the above problems, we should also establish or smooth grassroots reflection channels, timely reflect the demands of the elderly, actively help the elderly to solve the problems encountered, and improve the satisfaction and satisfaction of the elderly.

4.5. Encourage Family Company

At present, the spiritual needs of the elderly are greater than the material needs. One of the important manifestations is that the elderly yearn for family companionship, and the spiritual demands of the elderly cannot be met, resulting in the spiritual loneliness and emptiness of the elderly. To this, it needs the joint efforts of individuals, enterprises and the government. For example, enterprises can implement the paid vacation system for returning home with the elderly, which, on the one hand, encourages migrant workers to better fulfill their pension responsibilities, on the other hand, increases their sense of belonging, killing two birds with one stone. The government can issue relevant regulations to give certain spiritual and material rewards to the children who conscientiously perform the obligation of accompanying and supporting, and impose certain penalties on those who do not or do not conscientiously perform the obligation. Only the binding force of external factors is obviously not enough, but also need to change the pension concept from the main body of pension personnel themselves, in order to fundamentally solve the spiritual demands of the elderly.

4.6. Improve the Construction of Public Infrastructure

The mode of "combination of medical care and nursing care" is a mode of providing for the aged with "medical care" as the foundation and "nursing care" as the core. This model divides the elderly into four stages: health active period, auxiliary life period, mobility inconvenient period and hospice care period. The customer groups are divided according to whether the mobility is free or not. The elderly in different stages have different degrees of freedom to act independently, and their needs for "medical care" and "maintenance" are also quite different. The elderly in active health period have low demand for "medical care", focusing on "nursing". This model will not only provide necessary physical examination for these elderly people, but also meet their leisure and entertainment needs and provide a large number of recreational
activities, such as tourism and holiday, chess and card singing and dancing, etc. Facing the elderly in the auxiliary life period, this model pays attention to health care, providing informal medical care such as TCM health care and sports health care for the elderly, and introducing family and community care. For the elderly in the mobility-impaired period, this model will guide them into formal medical treatment, and take measures to seek medical treatment in time for sudden diseases and properly manage chronic diseases, so as to help them recover as soon as possible and return to normal social life. At this stage, the proportion of "medical treatment" is generally greater than that of "nursing". When it comes to hospice care, the old people in this mode will maintain their dignity and handle their affairs with dignity. With the change of the stage, the demand for "medicine" is increasing, the demand for "support" is basically unchanged, but the proportion is decreasing. Combined with the development of rural economy in Henan Province, this scheme can be realized through the docking of public nursing homes and hospitals. According to the stage of the elderly, depending on the nursing home and the hospital, we should choose the pension mode of "medical first", "medical first" or "medical and nursing equally". The responsible parties can set up special departments to strengthen communication and help the realization of the pension mode of "medical and nursing combination".

References


