

Research on the rural embedded pension mode under the background of aging population

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Abstract: *The aging of rural population is an important issue related to the development of rural areas and the whole country. At present, the development of rural pension is faced with such problems as the weakening of family pension function, the lack of vitality of institutional pension development and the lack of institutional foundation for mutual pension. The traditional pension model cannot meet the new demand for pension, so it has become the need of The Times to explore a new pension model in rural areas. This paper proposes the embedded pension model, on the basis of clarifying the basic connotation of embedded pension, analyzes its internal logic and value of The Times, and combines with China's national conditions to study the difficulties in the practical application of this pension model, and puts forward the corresponding countermeasures and suggestions.*

Keywords: *embedded pension; Rural elderly care; Population aging; Pattern exploration*

1. Connotation of embedded pension

The "embedded" theory was first proposed by Karl Polanyi, a Hungarian political economy. He took the word "embedded" as the logical starting point for criticizing market liberalism, and believed that economy does not exist alone, but depends on political, cultural, religious and other factors. Society is a complex complex, of which economy is only one part. The perfection of social function requires the coordinated development of many factors. On this basis, Harvard University professor Granovetter innovatively proposed the theory of social embedding. He believed that as individuals, people do not exist in isolation, but are embedded in a specific social system and obtain extensive social support with the help of emotion, service and other resources. In China, scholar Hu Hongwei proposed the concept of "community embedded pension model" based on the reality of China. He believed that the embedded pension model is the supplement and integration of two modes of institutional pension and community pension, that is, with the community as the carrier, the concept of resource embedding, function embedding and diversified operation mode embedding, and the market operation mode embedding in the community through the competition mechanism. We will integrate surrounding elderly care service resources to provide specialized, personalized and convenient elderly care services for the elderly.^[1]

Combined with the embedded theory of scholars and the concept of community embedded pension model, the embedded pension model proposed in this paper is a pension model built within the scope of villages, based on family pension, supported by collective organizations and relying on the strength of social organizations. This model effectively integrates the limited pension resources in rural areas, and through the setting of pension institutions embedded in villages, meets the needs of the elderly in their native pension and enhances their sense of gain, happiness and security. Its purpose is to create a new pension model that does not leave home, and realize the retirement at home.

2. The internal logic of embedded pension

2.1 Emotional support of acquaintance society

Fei Xiaotong once proposed the concept of "acquaintance society" in his book Rural China. He believed that people in the same environment understand each other and maintain close relations, and the construction of such close relations comes from a certain geographical basis. Even though people's spatial and geographical locations have changed during the continuous development of rural areas, this cultural tradition has been passed down. The local concept of "proximity is better than proximity" is still practiced in rural areas. On this basis, the close relationship between neighbors and the friendship between people also become the emotional support for the construction of the embedded rural pension model. In the

embedded pension institution, people in the village can maintain the original neighborhood relationship even if they live in the pension institution, and at the same time, they can build new neighborhood relationship in this institution. A new emotional network is established, and the elderly still live in a society of acquaintances.

2.2 Reasonable allocation of Limited Resources

The current supply of public service for the aged presents the characteristics of heavy city and light countryside in planning arrangement, resource allocation and system construction. Compared with urban institutional pension, community pension and other diversified pension path, rural pension mainly relies on family pension. Endowment resources are relatively short, and there are supply gaps in professional endowment service personnel, endowment infrastructure, endowment funds and other aspects to varying degrees. On the one hand, the embedded endowment institution can integrate the existing endowment resources in rural areas. Through joint construction and joint management, the effective allocation of limited resources can be realized to maximize the needs of the elderly in rural areas.^[2] On the other hand, through the external embedment of social organizations, high-quality urban resources can be attracted to flow and accumulate in rural areas, so as to realize the city feeding the countryside and balance and optimize the allocation of urban and rural endowment resources.

2.3 Joint participation of multiple subjects

Embedded pension based on the government, collective, family and other subjects to work together. In rural areas, the role of the family, as the main pillar for the aged, has been transformed from life care and emotional care to economic support. In addition, the government plays an important role in the process of social organizations entering rural old-age care. The government only implements a series of preferential policies for social organizations and guides social organizations to enter rural areas by virtue of institutional advantages, so as to revitalize idle resources in rural areas through the strength of social organizations. Under the joint participation of multiple subjects, embedded pension institutions provide professional services, which not only solves the dilemma of rural young people who can't take care of the elderly when they go out to work, meets the diversified needs of rural pension, but also brings employment opportunities for some young people who stay in rural areas.

3. The era value of embedded pension model

3.1 Solve the problem of family pension weakening

Due to the imbalance of economic development between urban and rural areas in China, with the acceleration of industrialization and urbanization, a large number of rural labors have flocked to cities and towns. Although the rural labor force to work in cities has provided economic support for the rural family pension to some extent, due to the long-term separation of children and parents, the intergenerational relationship of rural families is gradually divided^[3]. The rural elderly often stay at home alone, lack of care in life, and lack of comfort in spirit. The problems of empty-nest elderly and left-behind elderly in rural areas are prominent, and the family pension is facing more pressure and difficulties. The elderly who still have the ability to work and can take care of themselves are in a better state of retirement. For the elderly who have lost the ability to work and cannot take care of themselves, the embedded institutions provide a good place for them. Here they can enjoy professional services to provide for the elderly at home, and their children can also reduce their worries about the elderly's survival at home alone.

3.2 Break through the dilemma of traditional pension methods

Due to the influence of traditional ideology and culture and the limitation of economic development level, on the one hand, the elderly in rural areas have an aversion to institutional pension. They do not accept this pension method and still rely on the traditional way of family pension. However, due to the weakening of family pension function, a large number of empty-nest elderly and left-behind elderly appear in rural areas. On the other hand, profit-oriented elderly care institutions are not willing to invest in rural areas due to the weak infrastructure and weak institutional pension demand in rural areas. The existing rural elderly care institutions are generally distributed in street towns, but far away from the rural elderly residential areas, few elderly people choose to leave home to live in elderly care homes, which

makes the development of institutional elderly care in rural areas lack market vitality. The embedded elderly care institutions, by shortening the distance between the elderly care institutions and the home through the centralized residence of the rural elderly, can realize the nearby elderly care and the elderly care in the original residence, break the traditional elderly care mode of concentration in different places, fit the traditional rural concept of "born in and grew up in Sri Lanka" of the rural elderly, and become an acceptable elderly care mode.

3.3 Change the concept of elderly care services

Traditional institutions for elderly care adhere to the concept of providing services, which are more to meet the basic material needs of the elderly. The embedded elderly care institutions advocate the active participation of the elderly in management, so that the capable elderly become the main body of management. They can not only enjoy the high-quality services of the institutions, but also realize their residual value through participation in management. In addition, the new concept of mutual assistance services among the elderly has also been formed in the embedded institutions. The elderly living in the institutions have established a friendly and mutual-aid relationship based on emotion. They help each other and organize and participate in collective activities for the elderly at ordinary times. This not only meets their basic needs for life care, but also meets the social needs of the elderly through exchanges between them, thus achieving spiritual comfort. Although the elderly live and live in the nursing home, they are satisfied with daily life care and spiritual comfort just like at home, dispelling the worries of the elderly entering the nursing home, gradually changing the traditional cognition of the rural elderly to the nursing home, thus making institutional pension possible.

4. The reality dilemma of embedded pension

4.1 Limited ability to mobilize rural resources

Embedded pension mode requires social organizations to actively explore and integrate the endogenous resources of the village and realize further development by activating these resources. The first is the integration of infrastructure resources, which is highly dependent on the synergistic effect of the government. If the government cannot effectively cooperate with social organizations to provide help, social organizations will have difficulties in embedding in rural old-age care. Secondly, social organizations need to mobilize rural human resources. On the one hand, they can attract local young people as labor resources of pension institutions, and on the other hand, they can make rural old people join embedded pension institutions as customer resources. However, at present, most of the young people in rural areas choose to go out for work, the local available labor resources in rural areas are less, and the rural families are becoming empty-nesters. The empty-nesters in rural areas generally have serious problems of spiritual emptiness and loneliness, lack of expectations for their later life, low willingness to participate in embedded pension institutions, and even have feelings of rejection for nursing homes.

4.2 Low degree of marketization of elderly care services

Rural public resources are less. Compared with cities, elderly care services present the characteristics of greater investment, longer cycle, less income and higher risk, so it lacks the power to supply rural elderly care services. In addition, market capital mainly focuses on costs and benefits, and is only interested in the best profit opportunities, even generating skimming effect ^[4]. In addition, the overall economic level of rural areas is not high, high fees and selective service provision, which also makes it difficult for ordinary rural elderly people who need elderly care services the most to bear the cost, so as to obtain effective services. Non-profit social organizations and social workers are mostly concentrated in cities, and the rural social pension service system lags behind in planning, investment, construction, management and service, resulting in inadequate participation of rural social organizations in pension services.

4.3 Insufficient legal system guarantee

The legal system is an important guarantee for social organizations to embed in rural old-age care, but there is currently a lack of legal system in this field. First, the legal system is inadequate. From a national perspective, the government has actively advocated the exploration of new pension models in rural areas and encouraged some areas to carry out pilot work, but no formal legal documents have been

formed, which are not legally mandatory and binding. Because the specific implementation regions and cases of the embedded pension model are relatively limited, and the mature operation rules have yet to be summarized, there is a lack of overall specification and element determination of the embedded pension model from the policy and institutional level ^[5]. Secondly, the system is not standardized and clear enough. China has not yet a policy document that clearly stipulates the embedding of social organizations into rural old-age care, nor has it put forward a standard for its operation and development.

4.4 There are few models for reference

As a new type of pension model, embedded pension model is currently in the embryonic stage of development and promotion. At present, the embedded pension model is only carried out in several economically developed urban communities such as Shanghai, Beijing and Shijiazhuang, while the development of urban communities with relatively backward economic conditions is relatively weak. However, there is a huge difference between rural and urban development, so the development of rural embedded elderly care cannot copy the experience of urban community embedding. The development of embedded pension model in rural areas is now in the exploratory stage. Some economically developed rural areas in eastern coastal areas have carried out initial exploration, but due to their own development problems, there is no experience for promotion.

5. Development path of embedded pension

5.1 Integrate resources to provide one-stop elderly care services

The distribution of rural resources is mainly concentrated in the street town center, and the villages far away from the street town center are restricted by traffic, so it is difficult for the elderly to obtain living materials. Rural embedded pension service is based on pension institutions, through the integration of rural limited resources, to solve the problem of allocation of rural pension resources in the last kilometer. The most basic is to integrate the elderly's food, clothing, housing and transportation into the embedded pension service system to ensure balanced food nutrition, comfortable clothes, comfortable living and convenient travel for the elderly, so as to build a one-stop service for the elderly in rural areas. ^[6]More importantly, rural medical resources should be integrated. Embedded pension institutions can make it more convenient for the elderly to see a doctor by introducing medical teams to provide services for the elderly.

5.2 Market participation to meet diversified needs for elderly care

According to Maslow's hierarchy of needs theory, human needs can be divided into five levels, from low to high, which are physiological needs, safety needs, belonging and love needs, respect needs and self-actualization needs. The needs of the rural elderly have shifted from the previous low level of physical and security needs to the higher level of belonging, love, respect and self-realization needs. However, in rural areas, the family is the main force for the elderly, and the government is the provider of auxiliary and welfare subsidies. Most of these can only meet the basic material needs of the elderly. Therefore, the development of rural embedded pension model should focus on the needs of the elderly at different levels, through the market-oriented participation of social organizations, to better develop and improve basic services to better meet the physiological and safety needs of the elderly, and to organize and carry out various forms of elderly activities to meet the social needs of the elderly.

5.3 Improve the system and standardize the social pension organizations

Social organizations are the important subjects of embedded pension, and the capital investment of social organizations brings vitality to the development of rural pension services. However, in the process of social organizations participating in the development of rural old-age care, we need to improve the system protection. First of all, the local government should formulate and improve local preferential policies, form formal legal documents and conduct social publicity, and attract the active participation of social organizations by virtue of the system and policy advantages. Secondly, establish and improve relevant laws and regulations on the development of rural old-age care model, clarify the requirements for social organizations to participate in rural old-age care, provide norms for social organizations to embed in the development of rural old-age care, enable social organizations to truly base on the actual situation in rural areas, solve the problems of rural old-age care, and provide more professional and high-

quality old-age care services.

5.4 Actively explore, based on local old-age care reality

At present, the exploration of embedded pension model focuses on the development of embedded pension in urban communities. Many cities have carried out the practice of embedded pension, which makes this model more and more popular. But the rural area has the concept of embedded pension initially, the practice case is few, lack of local experience for reference. There are great differences between urban and rural areas in economic development level, cultural concept and resource endowment, so it is not possible to directly introduce the urban community embedded pension model into rural areas, and it needs to be further explored in combination with the development level of rural economy. In addition, China has a vast territory, and the level of rural development in different regions is also uneven, and there are great differences in rural areas. Therefore, it is necessary to base on the local old-age care reality, not only to accurately analyze the degree of local aging and the overall situation of the elderly, but also to combine the local economic development level, resource endowment, policy support and other factors. We should explore ways to support the elderly that are in line with the actual conditions of the region and adapt to local conditions.

6. Conclusion

Embedded pension model provides a new way of thinking for rural pension, it activates social pension resources, solves the problem of the last kilometer of rural pension service, and becomes an effective path choice for rural pension. But we have to see that due to the economic development level of rural areas, coupled with its unique characteristics of resource endowment and the influence of traditional rural cultural concepts and customs, the embedded pension model in the practice of development is faced with various difficulties. At present, the development of the rural embedded pension model is still in the preliminary exploration stage. All regions should combine the local actual conditions and construct the rural embedded pension model with local characteristics according to local conditions, so that the embedded pension model can really develop into a kind of pension model that can be promoted and popularized.

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