

The role of the government in rural pension services

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Abstract: Based on the specific historical background and national conditions, the issue of rural farmers has always been the focus of government attention. In recent years, on the one hand, with the increase in urbanization rate and the increase in population mobility between urban and rural areas, most of the new generation of young people in rural areas are no longer bound by land because of studying in cities, working in cities, and entrepreneurial cities. Of parents are difficult to integrate into the ever-changing urban life and can only provide for their old age in the countryside. On the other hand, as a provider of public services, the government starts with subsidies and old-age insurance at the level of rural old-age care, and “provides” the quality of rural old-age care services. Although a certain effect has been achieved, it will inevitably increase the burden of national transfer payments, and it also makes the provision of rural pension services lack market vitality. In the context of multiple subjects, the government should cooperate with the market, voluntary organizations, non-profit organizations and families to properly return power to the society and the market, mainly to provide maintenance public services and social public services to improve rural areas. Quality of elderly care services.

1. Introduction

The article elaborates on the relevant concepts and connotations of “service-oriented” government, makes a corresponding comparative analysis around the rural pension service model, analyzes the problems of the government in rural pension services, and discusses the government’s participation in the context of multi-agent participation. The role of rural pension services should be positioned, and put forward their own views and opinions on this. In rural elderly care services, the government has changed from “provided” to “serviced”. On the one hand, it will help the government to have a clearer role positioning for itself and no longer place itself in the center of providing elderly care services. On the other hand, it is also conducive to breaking the shackles of the traditional rural single-family pension model, cooperating with multiple parties to jointly improve the efficiency of elderly care service provision, and reduce the pressure of rural family pension.

As for the research on the role of the government in the rural elderly care service, scholars have given many views. For example, Guo Wei and Li Xia found that the family pension function in the western rural areas is obviously weakened on the whole, but the national macro policy system and the adaptive function of the family make the family still the main body of pension supply [1]. And Liu Ruoqi thinks that the government bears the most important responsibility in the rural pension service, which is mainly reflected in four aspects. Politically, we should establish a sound legal system, continue to promote and improve the new rural insurance and new rural cooperative medical system, and explore the elderly care insurance system. In economy, we should strengthen the financial support for the elderly service, improve the overall ability of funds, and develop the pension industry. In terms of culture, it advocates neighborhood mutual assistance, develops volunteer teams extensively, and mobilizes the elderly association to participate. In terms of social supervision, we should strictly enforce the market access system, strengthen the performance evaluation and training

of employees, and establish a scientific and reasonable incentive mechanism [2]. Chen Wangdan also believes that in the process of social, economic and cultural development, the grass-roots administrative units are the bridge connecting villagers and rural communities, and their role is very important [3]. At the same time, from the aspect of system construction, Zhao Hongyan believes that the establishment of a perfect rural pension service system has a very far-reaching practical significance for promoting the construction of a harmonious socialist society in China [4]. Wu believes that the key functions of rural public service can be established through the decision-making of township government and the service of Miao nationality [5]. From the perspective of endowment insurance, Qiu Yunsheng thinks that with the gradual return of government responsibility in rural endowment insurance, how to reconstruct the responsibility system of the government in the new rural endowment insurance mechanism has become a practical problem [6].

2. The Orientation of Government Role in the Multi-agent Interaction of Rural Pension Service

2.1 Analysis of the Problems and Causes of Domestic Rural Pension Model

At present, the rural old-age care in our country is still dominated by the family old-age support model, that is, the children are responsible for the old-age support work. However, judging from the current situation, most of the rural labor-capable population choose to go out to work, and only during the holidays can they return to their rural homes to fulfill their obligations to support the elderly. However, with the increasing pace of life in today's society and the increasing pressure of people's lives, the income of rural residents working in cities is mostly only at the general level of maintaining daily life such as personal eating and wearing, which further increases its own The economic burden, coupled with the limitation of their working hours, may also face the risk of deducting the cost of lost work, which also increases the difficulty of supporting the rural family to a certain extent. Secondly, the nursing home is also an important carrier of the relationship between the work of balancing the elderly with children and the elderly. However, compared with urban nursing homes, rural nursing homes have a lot of room for improvement in infrastructure, staff quality and service levels. This is firstly due to the lack of government finances. Because many elderly people suffer from chronic diseases, the requirements for nursing homes are also very stringent. The lack of funds makes rural nursing homes unable to establish a perfect pension system and corresponding foundation. facility. At the same time, due to rural staff limitations, most of the employees employed in nursing homes have not received professional training, but rely on experience to provide services, attitudes towards the elderly and the quality of services are also uneven. Various malpractices have determined that many children are reluctant to send their parents to nursing homes, which has further exacerbated the defects of rural pension models.

2.2 Contrastive analysis of foreign pension models

Western countries are influenced by their cultural background and economic level. Their advantages are obvious. The resistance to the implementation is relatively small, and it is easier for citizens to accept and support. Housing pensions greatly meet the needs of individuals. Great freedom, but also reduce the burden of national fiscal welfare expenditure. But at the same time, it lacks the concern and maintenance of family, and dilutes the emotional connection between the elderly and their families. In the specific implementation, it is greatly influenced by the cultural, economic and family background of the individuals, and it is not easy to coordinate. The home care model in East Asian cultural circle countries has achieved remarkable results in the trend of specialization of care services, the reduction of the burden of care for family members, and the maintenance of family relationships. It is an effective innovation of the original universal care model. However, it does not alleviate the dependence of the elderly on the family and society, and stimulate the endogenous power of the elderly group to improve the current status of old-age care. We need to think further.

2.3 The role positioning of each subject in rural pension service

The first is government guidance. In the context of multiple subjects of rural pension services, the government should believe that the market itself can be well-positioned to meet the needs of rural pension services. The government only needs to formulate relevant laws and regulations to achieve a policy Control, legal control, clarify their role positioning, do a good job of “leader”, guide the market, families, volunteers, non-profit organizations and other parties to provide effective rural pension services, this is Proper meaning of the government. The second is private participation, rapid social development and a vibrant market environment, which has spawned many market participants. With the further strengthening of aging and weaker rural old-age care services and old-age facilities, for private capital, there is a broader market for old-age care services in rural areas, and market participants participate in rural old-age care services, mostly based on the “profit-making” model. Services, such as setting up private nursing homes in rural areas, charge a fee to provide services. If private capital participates in rural old-age care services, it will help to improve the quality and efficiency of rural old-age care services, reduce the state’s financial burden and alleviate the contradiction of family old-age care. The third is family provision. On the one hand, for families with economic ability, young and middle-aged people who have not left the countryside, and the elderly have the ability to take care of themselves, it is also a good choice for the family to support the elderly for emotional needs. On the other hand, families are mainly devoted to providing emotional support and avoid creating a weakened family atmosphere for the elderly. It makes it easier for the elderly to accept the new model of old-age care and reduce the mental burden of the elderly. The fourth is that volunteers and non-profit organizations play social functions. Volunteers and non-profit organizations can just make up for the loopholes caused by market choices because of their public welfare. Carry out a “duck bottom” to provide elderly care services to families and elderly people with lower incomes who cannot afford higher pension expenses. Not for profit, the organization’s surplus is not distributed to internal members. Based on the non-profit organization’s non-governmental, public welfare, non-profit and voluntary nature. Therefore, it is reasonable for nonprofit organizations to participate in the provision of pension services.

2.4 Analysis of the Interaction among the Subjects in Rural Pension Service

Under the support and guidance of government policies, first of all, the market as the first-tier provider of rural old-age care services, strives to improve the old-age environment and the quality of old-age care services, and absorbs a part of the elderly group; second, the family as an intermediate link Capabilities and emotions require voluntary home-based old-age support. They can also provide part of the old-age service. Finally, volunteers and non-profit organizations serve as the bottom pass to provide public welfare old-age services for the elderly with financial difficulties and families

2.5 The role of government deviates from “provider” to “leader”

We all know that the development of an effective market requires a promising government to incubate, and a promising government also has a problem of how the government can properly intervene. As Lin Yifu believes, a high-quality system should be an effective market plus a promising government. Neither of them is dispensable. In the context of the diversified subjects of rural pension services, the government should believe that the market itself can meet the needs of rural pension services very well. The government only needs to formulate relevant laws and regulations to achieve a policy control and a legal one. Control, clarify your role positioning, do a good job of “leader”, guide the market, families, volunteers, non-profit organizations and other parties to provide effective rural pension services, this is what the government should do Meaning.

The government has changed from a “provider” to a "leader". First, it has given the market greater vitality and space, which is conducive to the further development of the economy; second, it is conducive to the elderly rural groups to enjoy higher-quality elderly care services while not It will restrict the space for young people to fight harder. The third is to reduce the government’s financial burden, reduce the social unfairness caused by the original single-level pension insurance system, and

benefit social stability. Fourth, the government can more effectively play its own functions and rationally allocate public resources. However, in the process of transformation, we must pay special attention to the following issues: First, we need to break the shackles of the traditional concept of "care for the elderly". The elderly must pursue high-quality and high-quality elderly care services for their own goals; second, the government It is necessary to clarify its role positioning, do a good job of coordinating all parties, actively cooperate with the leading role, maintain the quality of the law, system, economy, policy environment, etc. to prevent loopholes; third, do a good job of the ideological work of the masses to avoid Reacts counter productively.

3. Conclusion

In the context of multiple subjects, the government should cooperate with the market, voluntary organizations, non-profit organizations, and families to properly return the power to the society and the market. The government should mainly do the market and individuals can't do it, unwilling to do it or not. The good thing is to mainly provide maintenance public services and social public services to improve the quality of rural pension services. In rural elderly care services, the government has changed from "provided" to "serviced". On the one hand, it will help the government to have a clearer role positioning for itself and no longer place itself in the center of providing elderly care services. On the other hand, it is also conducive to breaking the shackles of the traditional rural single-family pension model, cooperating with multiple forces to jointly improve the efficiency of pension service provision and reduce the pressure on rural families.

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