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**Pathways to Sustainable Development of Mutual Support Elderly Care (MSEC)
in Rural China**

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Abstract

This study, via a comparative qualitative analysis of five typical Chinese villages, explores sustainable pathways for rural mutual support elderly care. It identifies addressing integrated "healthcare and elderly care" as crucial. Achieving sustainability requires strengthening village collective economic organizations' core role, building a multi-stakeholder governance model integrating government, society, collective, and family, and designing hybrid mechanisms blending local trust with modern incentives. Policies should empower village collectives, and practice should prioritize establishing village-level health and elderly care service stations to systematically transition rural elderly care from traditional mutual aid to institutionally supported models.

Keywords: Mutual support elderly care (MSEC); rural elderly care; multi-stakeholder collaboration; sustainable development

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1.0 Introduction

By the end of 2024, China's population aged 60 and above reached 310 million, accounting for 22% of the national total (Statistics, 2025). The aging trend in China is particularly pronounced in rural areas. Coupled with the continuous outflow of young and middle-aged labor, the traditional family-based elderly care function has sharply weakened (Zhong et al., 2020). Concurrently, At the same time, constrained by economic development levels and fiscal investments, rural elderly care infrastructure remains weak, and existing service resources are inadequate to meet the growing daily needs of the rural elderly population (Wang & Zhu, 2023).

The supply of elderly care services in rural areas of China is insufficient, and the research and practice of mutual assistance in elderly care started relatively late (Wang & Di, 2023). Although academia has conducted certain studies based on literature and case analyses, systematic and institutionalized research on rural mutual assistance elderly care has yet to be carried out (Zhong et al., 2020). For a long time, the government has been the dominant force in Mutual Support Elderly Care (MSEC) in China. With policy support, two forms have emerged: one is a formally recognized MSEC model characterized by fiscal funding, institutional development, and standardized provision of facilities; the other is an informal MSEC model involving participation from various groups such as relatives, neighbors, and friends (Wang, 2017). Its essence is based on the spontaneous mutual aid behaviors of the elderly (Liu, 2017).

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According to the March 2025 policy directive by the Central Committee and State Council, rural eldercare remains a key vulnerability in China's social welfare framework (China & Council, 2025). The document emphasizes mutual aid-based care as a viable supplementary model (China & Council, 2025; Wang & Di, 2023).

The introduction of the "Opinions" has injected strong impetus into the research on the path to improving the quality of rural mutual aid-based elderly care and clarified the direction. It also enhanced the urgency and application value of research on the sustainable development of rural mutual aid-based elderly care in China. It shows that national resources, policies, and services will be more inclined towards rural areas to make up for the urban-rural gap and ensure that elderly people in rural China have equal access to essential elderly care services.

In recent years, though governments across China have actively invested in the development of rural elderly care service systems, and the coverage of mutual-support elderly care models has gradually expanded, multiple challenges persist in practice (Ji, 2018). Research indicates that the main challenges include irregular operations of Mutual Support Elderly Care (MSEC) facilities in rural areas and a narrow scope of services (primarily focused on basic daily living assistance and simple recreational activities), a lack of willingness among rural residents to participate in MSEC, low utilization rates of mutual-support service facilities, and the absence of effective resource integration and long-term incentive mechanisms and support systems (Ji, 2018; Mi & Li, 2021; Zhong et al., 2020). How to systematically improve the sustainable development of rural mutual aid-based elderly care and make it a truly effective support for the rural elderly care system is an urgent practical problem to be solved.

This study aims to identify the key challenges of rural mutual-support elderly care in China, pinpoint the critical factors affecting its sustainability, and construct a multi-stakeholder collaborative framework. It further proposes actionable pathways. Theoretically, the research seeks to provide new analytical perspectives for the study of rural elderly care models. Practically, it aims to offer systematic solutions to enhance the quality of rural elderly care services for policymakers and implementers.

2.0 Literature Review

In Chinese academia, "rural mutual-support elderly care" typically refers to a model where elderly community members voluntarily form mutual-aid groups to collectively provide basic elderly care services. Its core features include low cost, low institutionalization, and strong social networks (Ji, 2018; Zhong et al., 2020). Rooted in deep traditional culture, its historical form primarily relied on informal mutual assistance within families. This tradition persists, making rural mutual-support care in China distinct from Western models that rely entirely on the state or market. It instead fully leverages neighborhood trust, mutual aid traditions, and the potential of younger, healthier elderly in rural "acquaintance societies" (Wang & Zhu, 2023). Liu (2019) shows that it serves as both a modern adaptation of the traditional "raising children for old-age support" concept and an effective supplement to the national formal pension system. It is of significant practical importance for enhancing rural social cohesion and addressing aging pressures (He, 2020; Liu, 2017).

In practice, rural mutual-support elderly care in China primarily exists in four models:

- (1) Mutual Support Happiness Homes (centralized, village-led residences).
- (2) Elderly Mutual Care Centers (small-scale, neighborhood-based service stations).
- (3) Time Banks (institutional attempts for service hour deposit and exchange).
- (4) Paired Mutual Support (decentralized assistance among neighbors, relatives, or volunteers).

Among these, the Mutual Support Happiness Homes model, originating in Feixiang County, Hebei, in 2008, has gained strong promotion by civil affairs authorities due to its high level of organization and has developed rapidly, especially in resource-limited central and western rural regions (Zhao, 2015; Zhong et al., 2020). However, Chen and Huang (2017) note that models like Time Banks, which rely more on systematic coordination, commonly face challenges in practice, such as service record security, exchange sustainability, and insufficient grassroots management capacity.

Despite diverse practical explorations, academic research reveals systemic issues hindering its sustainability. According to data from the Ministry of Civil Affairs, by the end of 2023, there were approximately 145,000 rural mutual-support elderly care service facilities in China. Yet their actual effectiveness and sustainability fall far short of expectations (Affairs, 2024). Literature widely indicates that the current challenges stem not from a lack of facilities, but from deeper institutional and governance problems. These primarily include: (1) a lack of institutional standards, leading to chaotic operations, homogeneous services (mainly basic living care and recreation); (2) an absence of long-term incentives, resulting in low resident participation and underutilized facilities; (3) insufficient multi-stakeholder collaboration, with ineffective coordination among government, village collectives, social actors, and the elderly themselves; and (4) a shortage of professional support, lacking stable funding, technology, and human resources (Ji, 2018; Zhao, 2015; Zhong et al., 2020). These identified problems point directly to the core objective of this study: how to systematically address these issues through institutional innovation and mechanism design, rather than increasing the supply of facilities.

In contrast, countries with severe aging populations, like those in Northern Europe and Japan, began earlier research on institutionalizing community-based mutual support in elderly care. Glass (2009) provided a detailed report on the "Senior Spirit Communities" in the United States. The research found that unmarried, divorced, and childless elderly people are more willing to choose cohousing communities. Mutual assistance is the main factor in choosing senior spirit communities (Glass, 2009). Germany has a long history of multi-generational cohabitation and community development, which has a positive impact on the health, care, and well-being of elderly residents (Kehl & Then, 2013). Japan has established a "Regional Inclusive Care System" in community elderly care services, emphasizing the collaborative efforts of the government, communities, and families, effectively alleviating the scarcity of elderly care resources in rural areas (Hatano et al., 2017; Tamiya et al., 2011). Warburton and Winterton (2017) explored the positive influence of volunteer services on rural communities with scarce services and an aging population. Van Gasse and Wyninckx (2024) explored the

social support experience of the elderly in cooperative housing projects in Belgium. The results indicated that cooperative housing has obvious benefits for the elderly and emphasized the necessity of conducting in-depth research in this field.

However, international experiences cannot be directly transplanted. China's unique rural socio-cultural structure, administrative system, and significant urban-rural divide necessitate exploring localized sustainable development paths. A key gap in current research is the lack of an integrated analytical framework to systematically explain how multi-dimensional factors—institutions, actors, resources, and culture—interact to influence the sustainability of mutual-support elderly care (Wang & Yan, 2025). Recent studies, particularly in the last five years, have not sufficiently addressed frontier issues such as enabling digital tools, diversified funding mechanisms, and targeted incentive policies (Hua, 2025).

Building on previous research, this study focuses on rural China, aiming to construct a multidimensional framework for analyzing the sustainability of mutual-support elderly care and to identify key influencing factors and mechanisms. It seeks to bridge the gap between "problem description" and "systematic solutions" by proposing an institutionalized, actionable pathway that connects policy, community, and individual levels.

3.0 Methodology

This study employs a qualitative comparative case study design, conducting in-depth analysis of five representative villages: Lianzhang (Guangdong), Xiaogang (Anhui), Liyukou (Shaanxi), Shuiyu (Beijing), and Ma'anshan (Jilin). Case selection follows the principle of maximum variation, encompassing diverse economic development levels, collective economy strengths, and population structures, aiming to systematically identify key mechanisms affecting the sustainability of mutual-support elderly care through contextual comparison. Data collection utilizes focus group interviews. Each group consists of five local villagers aged 40-70, ensuring representation across gender, family structure, and economic status. Interviews revolve around three core themes, as detailed in Figure 1.

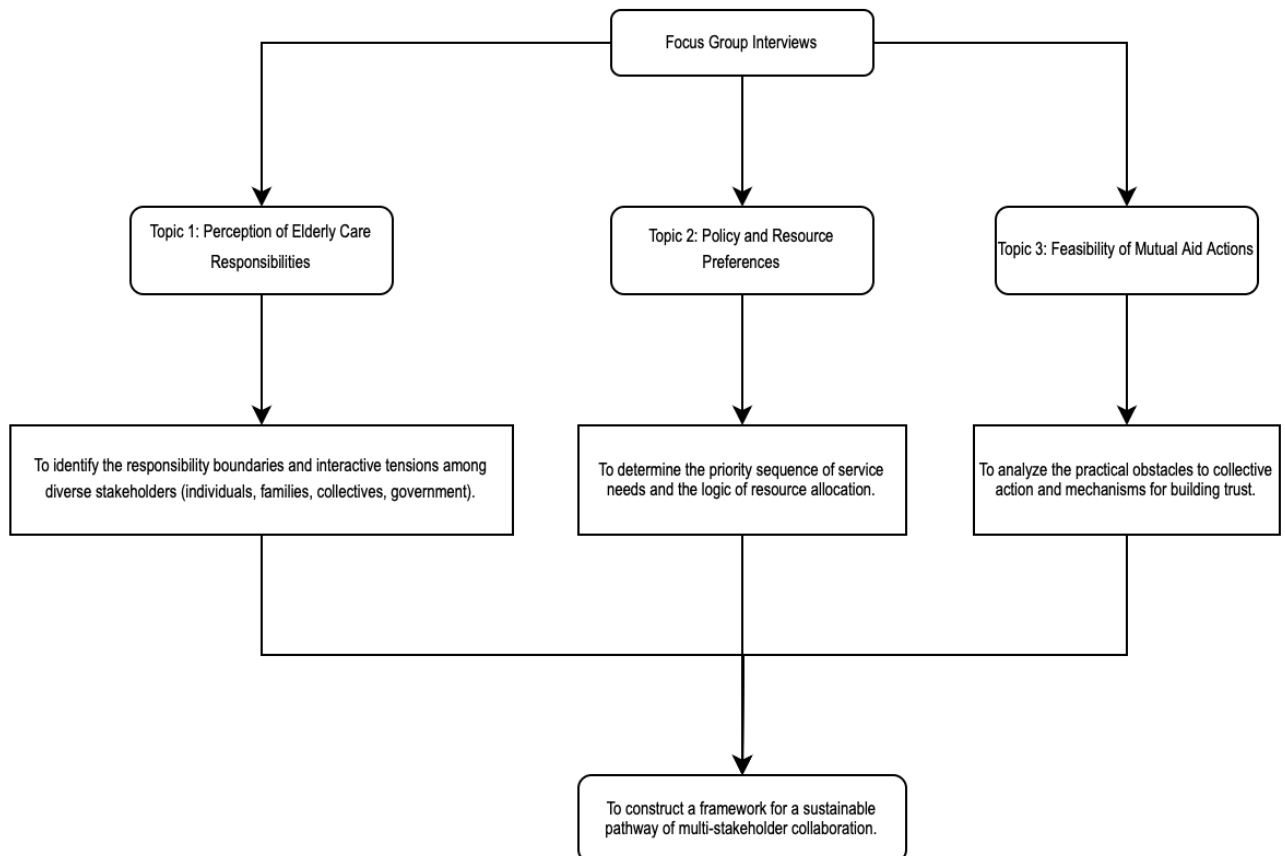


Fig. 1: Data collection methods and research path diagram
(Source: Researcher)

Data analysis employed a combined strategy of thematic analysis and cross-case pattern matching. First, interview transcripts from each village were coded to identify core themes. Subsequently, a structured comparison was conducted based on predefined dimensions (e.g., strength of the collective economy, degree of population outflow) to move beyond the specifics of individual cases and construct a more broadly explanatory analytical framework. This approach ensured validity and reliability through data triangulation and strict adherence to research ethics.

4.0 Findings

This study, centered on the dual goals of "promoting multi-stakeholder participation" and "enhancing elderly care service functions," reveals the core contradictions, common needs, and pathways for the transformation of mutual-support elderly care in rural China through in-depth case studies of five representative villages. The key findings are summarized in Tables 1 and 2.

Table 1. Core findings and sustainable pathways for rural mutual support elderly care

Core Dimension	Key Issues	Common Needs & Findings	Direction for Sustainable Pathway
Governance & Participation	Single leading actor, ambiguous responsibilities, prevalence of village committee acting alone.	Strong collectives drive effective collaboration. Villagers highly trust the credibility and organizational capacity of village collective economic organizations (e.g., Xiaogang, Liyukou), viewing them as the core hub for sustainable operation.	Establish a "collective-led, multi-stakeholder governance" framework, strengthening the resource integration and organizational core role of the collective economy.
Services & Needs	Homogeneous services, prioritizing recreation over integrated medical care, mismatch between supply and demand.	"Integrated medical and elderly care" emerges as the absolute priority. All five villages, after discussion, unanimously prioritized establishing integrated medical and elderly care service stations as the primary investment choice (see Table 2). Needs have evolved from economic security to health and professional care.	Upgrade service orientation towards "quality aging with integrated care," prioritizing the development of village-level medical and elderly care service capabilities.
Incentives & Sustainability	Lack of incentives; systems like "time banks" face trust deficits.	"Immediate and tangible" incentives outperform "future promises." Villagers prefer incentives linking points to material rewards or collective benefits (e.g., Xiaogang) or integrating with village conventions and reputational recognition.	Design a "points-plus" composite incentive system, combining material rewards, honorary recognition, and institutional trust to ensure sustained participation.
Institutions & Culture	Policy disconnects, lack of legal and financial safeguards; dual nature of local trust.	Integration of "formal organizations" and "informal norms" is essential. Successful practices rely on the credibility of village collectives to activate and regulate local social capital.	Implement "culturally embedded governance," promoting top-level institutional design while fully empowering village collectives for localized innovation.

(Source: Researcher)

Table 2. Analysis of consensus on priority areas for elderly care resource investment in five villages

Village Type	Representative Village	Initial Diverse Preferences	Consensus After Discussion	Reflected Common Need Level
Resource-constrained	Lianzhang, Ma'anshan	Cash subsidy, insurance	Establish integrated medical & elderly care station	Survival & Safety Needs (Addressing the core difficulty of "access to medical care")
Development-leading	Xiaogang, Liyukou	Insurance, filial subsidy	Establish integrated medical & elderly care station	Quality & Development Needs (Enhancing service quality, aligning with industrial vision)
Peri-urban with sound security	Shuiyu	Cash subsidy, filial subsidy	Establish integrated medical & elderly care station	Quality & Security Needs (Achieving "quality aging" based on existing security)

(Source: Researcher)

The findings reveal a core paradox in achieving sustainable rural mutual support elderly care in China. While villagers' demand has demonstrably shifted towards professional integrated medical and care services, the collaborative governance structures and long-term incentive mechanisms required to sustain such services are generally weak or absent.

Therefore, the future pathway necessitates systematic institutional reform, not merely adding services. The key lies in strengthening the capacity and credibility of village collective economic organizations. Acting as a central hub, they must connect upwards to government resources and policies, integrate downwards with villager participation and social capital, and link horizontally to professional service forces. This effectively organizes fragmented needs, resources, and actors, ultimately enabling a sustainable transition from "passive elderly care" to "active aging." This directly addresses and refines the study's dual core objectives: promoting multi-stakeholder participation and enhancing service functionality.

5.0 Discussion

The study reveals that rural mutual-support elderly care in China is essentially a "semi-institutionalized" arrangement, highly reliant on the village's informal social structure and the credibility of grassroots organizations. This aligns with Wang and Yan (2025) i emphasis on the importance of "social capital and virtue-based governance." However, it further demonstrates that relying solely on cultural traditions or administrative promotion is insufficient for achieving sustainability. The key lies in constructing a hybrid governance framework characterized by "strong organizational leadership, embedded soft culture, and robust institutional safeguards." This necessitates policy design to abandon a "one-size-fits-all" mentality in favor of a flexible, tiered, and gradual adaptive logic.

Despite its conceptual and mechanistic strengths, rural mutual-support elderly care faces significant structural risks. Chief among these is the dwindling pool of participants and organizational fragility due to the ongoing exodus of young and middle-aged adults (Ji, 2018), a point that aligns with Zhong et al. (2020) observation on the "lack of resource integration mechanisms." In response, this study

contends that reliance on moral obligation or volunteerism alone is insufficient. It is imperative to mitigate these risks through institutionalized, multi-stakeholder collaboration. For instance, villagers in this research generally viewed sustainable operation as dependent on village collective economic organizations (e.g., cooperatives) rather than informal volunteer groups. This provides a concrete vehicle for the "institutionalization" path suggested by (Zhao, 2015) – specifically, having economically capable and publicly trusted village collectives lead the establishment of a clear, collaborative governance platform, thereby elevating the model from "spontaneous mutual aid" to "organized mutual support."

Regarding service functions, the study supports a "tiered and categorized" service philosophy (Ji, 2018). This concept is concretized through a consensus observed across the five villages: prioritizing the establishment of integrated healthcare and elderly care service stations. This consensus clarifies that the primary weakness and key direction for upgrading rural elderly care lies in improving access to basic medical and care services. Consequently, resource allocation and policy design should first ensure the provision of "essential guarantees and strengthened integrated care," before expanding to services like emotional support and social engagement.

In terms of incentives, the research finds that relying solely on modern credit-based tools like "time banks" tends to fail in villages with weak social trust (e.g., Ma'anshan Village). A more viable approach is to combine such tools with credible commitments from village collectives in economically stronger villages (e.g., Xiaogang Village, Liyukou Village), such as redeeming points for goods or collective benefits. This finding reinforces and deepens the perspective of Wang and Di (2023): effective incentives must be an organic blend of traditional cultural values (like reputation and social standing) and modern institutional rewards (like points and material benefits), creating a dual-drive system that employs both "soft" and "hard" approaches.

This study indicates that advancing the sustainable development of mutual-support elderly care in rural China requires coordinated efforts from policy, practice, and research. Policymakers should clarify their legal status and fiscal support, empower village collective economic organizations, and encourage locally adapted approaches. Practitioners should establish village collective-led collaborative platforms, prioritize integrated health and elderly care services, and develop participation mechanisms that blend local trust with modern incentives. Future research should delve into the operational models of village collectives across diverse settings and explore how to effectively integrate digital tools and modern credit systems with rural social capital, providing a theoretical foundation for institutional innovation.

6.0 Conclusion and Recommendations

This study focuses on sustainable pathways for rural mutual-support elderly care in China. The analysis indicates that this model serves as a crucial supplement to addressing the shortage of elderly care resources in rural areas, with its sustainability hinging on four core elements: multi-stakeholder collaborative governance, precise optimization of service functions, effective design of incentive mechanisms, and systematic policy support.

Based on the findings, four actionable recommendations are proposed:

1. Establish a "1+N" Collaborative Governance Platform: Centered on the village collective as the core hub, this platform would coordinate government bodies, social organizations, volunteers, and families (N) to form a cooperative network with clear rights, responsibilities, and standardized operations.
2. Implement a "Basic-Extended-Empowerment" Three-Tier Service System: Prioritize meeting basic needs such as integrated health and elderly care, gradually expand services for emotional support and social engagement, and ensure precise allocation of resources.
3. Innovate a "Points+" Composite Incentive Mechanism: Integrate institutional tools like "Time Banks" with local honors such as "Mutual Aid Stars" to provide both immediate and long-term rewards, thereby sustaining participation.
4. Refine a Flexible "Central-Local" Policy Framework: The central government should clarify the legal status and fiscal guarantees, while local authorities are encouraged to develop context-specific institutional innovations. Efforts should also promote the formal registration of mature organizations to secure stable resource support.

This research is based on qualitative analysis of five representative villages; its sample scope and size are limited, and the generalizability of its conclusions to broader regions requires further validation. Future studies could expand the comparative case analysis to include villages from diverse regions and contexts, encompassing a wider range of development levels and cultural backgrounds, to enhance the inclusivity and explanatory power of the theoretical framework.

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Paper Contribution to Related Field of Study

This paper contributes to rural gerontology and social policy by identifying key pathways for the sustainable development of Mutual Support Elderly Care (MSEC) in rural China. It highlights the importance of multi-stakeholder collaboration, a shift from basic caregiving to comprehensive support, and the establishment of effective incentive and institutional frameworks to address the challenges of an aging rural population.

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