

# The Research on Pension Problems of Rural Elderly Living Alone in China from the Perspective of Good Governance<sup>1</sup>

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## Abstract:

Along with China entering an ageing society, the pension problems of rural elderly living alone, are increasingly prominent and have become a significant factor which restricts the establishment of harmonious society. By the perspective of good governance, the paper shows the status of rural elderly living alone and suggests corresponding countermeasures to improve and establish the multilevel pension service system for them.

Key Words: Good Governance; Rural Elderly Living Alone; Pension

## 1. THE BASIC CONNOTATION OF GOOD GOVERNANCE

### 1.1. Introduction of good governance

Since the end of 20th Century, the objectives of the government had been expanded and deepened with the development of market economy. However, the government behaviors cannot always represent the public interests. Therefore, the western developed countries launched the large-scale reform of public administration system. The idea and value orientation of the government governance also had undergone profound changes, and the government's governance and good governance theory in this reform had become gradually mature.

In 1995, in the report, entitled "Our Global Partnership" by the Commission of Global Governance, the governance was defined as "the sum of many ways by which a variety of public and private institutions manage their public affairs, and the continuous process to make the conflicting or the different interests reconcile and take joint action".<sup>1</sup> The highest realm of governance is to pursue good governance.

According to Yu Keping, good governance is to maximize the social management process in the public interest, to establish a new relationship between political state and civil society,

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and to realize a cooperative management between government and citizens in public life. The spirit of good governance basically includes the following 10 aspects: legitimacy, rule of law, transparency, accountability, responsiveness, effectiveness, participation, stability, probity and justice.<sup>2</sup>

## 1.2. Basic requirements to solve the pension problems of rural elderly living alone in China

Based on the interpretation of good governance, we find, only the joint cooperation and active communication among the government, citizen and society, can achieve good governance. So solving the pension problems of the elderly by the idea of good governance should include the following aspects:

### 1.2.1. The optimization of government management

Good governance is an interactive management process, in which not only the government authority but also the authority of cooperation is needed. Therefore, when we use the idea of good governance to solve the pension problems of rural elderly living alone, it is necessary to change the traditional management idea, which can be achieved by regarding the society as a whole system of interrelated elements, emphasizing the enthusiasm of all sectors, and turning the single central government into the polycentric governance.<sup>3</sup>

### 1.2.2. The rising of civil society

Civil society is the sum of all non-governmental organizations and relationship except the state and the market, including those organizations that work for social specific needs and public interest, for example, non-governmental organizations, volunteer groups, community organizations, interest groups.<sup>4</sup> The development of civil society is directly related to the implementation effect of good governance functions. The continuous development of China's civil society makes the rural communities, interest groups and volunteers become principal parts in pension cause of the rural elderly living alone.

### 1.2.3. The innovation of the social management.

According to the economic and social development and the basic national conditions in China, to effectively solve the pension problems, we should change pension ideas, broaden public service supply channels, strengthen the construction of the grassroots communities management and service system, strengthen the service function of the rural society, and full play the basic role of social groups and the masses in pension.<sup>5</sup>

## 2. PERSPECTIVE ON STATUS OF ELDERLY LIVING ALONE PENSION IN CHINA'S RURAL AREA ---- TAKING MAYU TOWN, QINGXU COUNTY, TAIYUAN, SHANXI PROVINCE AS THE RESEARCH OBJECT

### 2.1. The research background of rural elderly pension who living alone in China

Since 21st Century, the problem of population aging in China has become more and more serious, and with the urbanization and modernization process, a large number of young rural labors move to cities and towns, so a great number of the rural elderly living alone emerge. Due to the influence of the traditional pension concept, current economic conditions, pension model, and other factors, the pension of rural elderly living alone has a series of problems, and the pension situation is not optimistic.

### 2.2. The pension status of the investigated town

#### 2.2.1. The basic facts of the investigated area

The paper takes Mayu Town, Qingxu County, Taiyuan, Shanxi Province as the research object. The town is mountainous and far away from the county center, so it is less affected by the development of the county, and has a poor economy. In the town a large number of young and middle-aged labors move to the cities and towns to work, so many elderly live alone at home, and the sample we choose in some degree is typical in the study of elderly living alone problems.

This survey includes 200 individuals from four villages of the town: West Village, Taoyuan Village, Huang Po village, Zaoping village. The investigation adopted questionnaire and individual interview methods, through the questionnaire to understand the basic situation of elderly life and the pension difficulties who live alone, through the interview to get any information which is more difficult to obtain by the questionnaire, to have a deeper understanding on the pension status.

#### 2.2.2. The pension status of elderly in the investigated area

The pension of elderly living alone in rural area are complicated social problems, and in order to solve the social problems fundamentally, we must have a clear understanding for the rural elderly living alone pension status. This paper takes 4 villages of the investigated town as an example, analyzing the pension problems of rural elderly living alone from three aspects: daily life, health care and spiritual life, to make good preparation for solving pension problems of rural elderly living alone.

#### (1) The livelihood is instable, and income is generally lower

Never being retired, as long as the body conditions allows, most of them won't stop work-

ing. The survey finds 74% of the rural elderly living alone are engaged in labor to various degrees. In addition to farming and breeding, 8% of the elderly have to look after grandchildren, so they have heavy labor burden. Only 26% of them, due to poor physical condition or the age, basically are not engaged in labor. (table I)

Table I The condition of rural elderly living alone labor burden

Category	Frequency (n=200)	Percentage	Cumulative percentage
The elderly who are often engaged in farming or breeding.	120	60%	60%
The elderly who are engaged in farming occasionally.	12	6%	66%
The elderly who need to look after grandchildren.	16	8%	74%
The elderly who don't work basically.	52	26%	100%

The source of livelihood of the rural elderly living alone is mainly from their labor income and children's economic assistance. More than 95% of the elderly living alone have 2 or more than 2 children, and the living expenses are given by their children once or twice each year, but this support is irregular; coupled with limited natural condition, the grain production is low because of drought, wind or sand, therefore the elderly, who rely on their own labor income to pension, often face economic difficulties. According to related laws in China, these elderly belong to the children-supporting group, those who are not included in this category can enjoy subsidies or aids from the governments. The investigation shows that the economic income of elderly living alone in the four villages is generally not high, and per capita income is just about 3000 Yuan one year, so life is difficult. If the elderly are in good physical condition, the income can maintain their daily life, however, once unexpected accident occurs, the elderly life would be influenced seriously and even the basic living couldn't be guaranteed.

(2) Health is worsening, and the way of medical assistance is simple

Because the rural elderly have been engaged heavy labor for a long time, many of them are in poor physical condition and suffer from various diseases when they are old. The Investigation shows, in the four villages, 21% of the elderly living alone have two kinds of senile or chronic diseases, and 18% elderly suffer from various diseases, and 74% of them are sick all the year round. (Figure I) When they get sick, only 5% of the elderly can obtain good treatment and 25% of them take medicine by themselves, and most of the rest adopt the intermittent treatment ; which means that they go to the village or township clinic for treatment when their illness is severe and stop treatment immediately when illness gets a bit better, and they go to the village clinic or the county hospital when illness is aggravating again, which leads to illness uncontrolled or even eradicated. Some elderly are influenced by traditional

The Research on Pension Problems of Rural Elderly Living Alone in China from the Perspective of Good Governance ideas and adopt superstitious way, eventually illness is aggravated or deteriorated. (Figure II)

Figure I Physical condition of rural empty nest elderly Frequency (n=200)

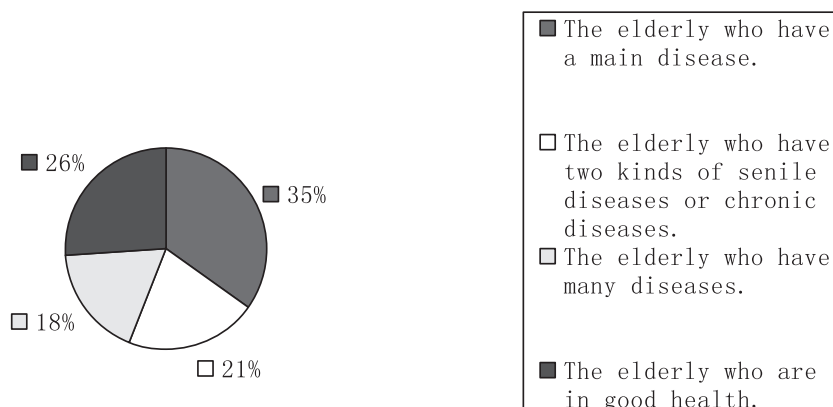
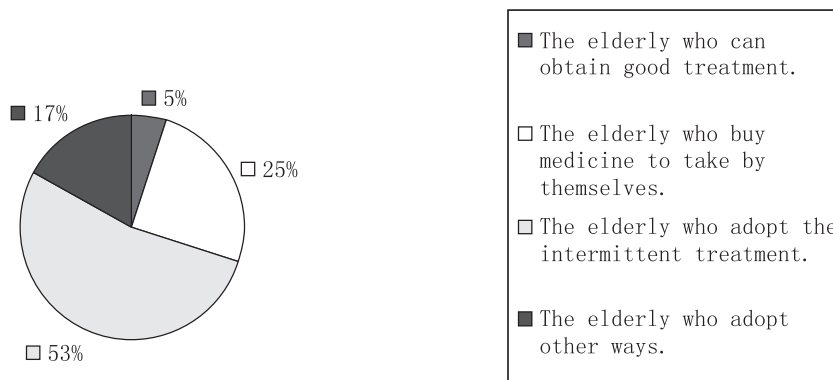


Figure II The measures taken by the rural empty nest elderly when they get sick Frequency (n=200)



### (3) Spiritual comfort is deficient, and cultural life is boring

The Investigation shows, the good wishes of elderly living alone that “children and grandchildren are full of house” has been broken by the reality of children’s long-term working outside. When their lives are monotonous and lack of children’s daily care, elderly living alone will have some psychological problems. Long separating from their children results in the lack of basic sense of security; the huge gap between the elderly devotion to children and the children feedback to parent’s results in a greater sense of loss. In the four villages, 84% of elderly living alone are uneducated and 16% of them only receive primary school education, so the degree of education of the elderly is generally low. In addition, the rural cultural facilities are not advanced and the entertainment is extremely limited, so watching TV and listening to the radio and chatting are main cultural life for them, and they often feel lonely and lost.

### 3. THE CAUSES OF THE PENSION STATUS OF RURAL ELDERLY LIVING ALONE BASED ON GOOD GOVERNANCE.

#### 3.1. The absence of governance system of the pension problems.

In recent years, Chinese legal systems of the pension have embraced continuous improvement. “The Law of Social Insurance”, the rural pension insurance regulation, the new type rural cooperative medical care regulation and other legal systems provide corresponding system guarantee for the development of Chinese pension causes. The new rural pension insurance regulation issued by the State Council, in 2009, has great significance for the rural elderly pension especially for rural elderly living alone pension. The study reveals, the basic pension of the new rural pension insurance for rural elderly accounts for a certain proportion of the rural elderly whose economic income is low, and it indeed is a material help.

However, the system requirements that farmers who are at least 60 years old and can't enjoy primary pension insurance of urban workers, can receive a monthly basic pension and don't need to pay anything, and in line with the insurance conditions of their children shall be insured. This provision is called binding clause by scholars. Under this policy, in Ma Yu Town, if children are not insured, parents will not be able to receive the national basic pension. In order to enjoy the basic pension, some elderly will be into the state of war with children who don't want to insure. The new type rural cooperative medical care regulation also plays an important role in solving medical problems of the elderly; however, at present, because of many problems which the nearby Rural Health Institutes confront, such as drug safety, medical treatment and services, medical environment, diagnosis and treatment equipment and so on, the rural elderly feel unsatisfied with treatment and forced to choose the hospitals in Qingxu County or Taiyuan when they are sick; in addition, the new type rural cooperative medical care regulation is not perfect, so reimbursement of medical expenses is difficult.

The social relief system has been introduced into China, but only the absolutely poor can be the beneficiary; although the elderly living alone of the four villages belong to the impoverished, the survey finds, they are not the main objects of the relief, and only 3% of the elderly enjoy the minimum living security and social assistance. The absence of the legal system in support of the rural elderly living alone makes the entire process of elderly living alone pension disorderly and inefficient. Therefore, at present, the specific legal system for their pension in China must be formulated urgently to make the pension process legitimate and practically protect the legitimate rights and interests of the rural elderly living alone.

#### 3.2. The absence of governance subjects

The emergence of elderly living alone have various reasons, therefore, an effective solution to their pension problem is multiparty participation. However, during the process of solving the current problems, the governance subjects are often absent or dislocated.

Because it is still at the starting stage in solving the pension problems, governmental departments in all levels have been undertaking a great deal of social work, still, there are a series of problems: first, in the aspect of function operation, responsibilities of governmental departments in all levels are unclear; although there are many departments involved in rural elderly living alone pension management, the phenomena of mutual prevarication and wrangling between departments are serious. Secondly, in the aspect of pension services, on one hand, insufficient rural pension service policies make the current Chinese rural pension service backward, and the pension service socialization degree is generally lower. On the other hand, the government can't play the leading function well and fails to fully mobilize social forces to participate in the cause. For example, there is a nursing home in Ma Yu Town, but the qualification for admission to nursing homes is strict, only the elderly who have no children can be allowed to live in it; and the elderly who have children, can only choose to stay alone or expensive privately-owned nursing homes in Qingxu County.

The study finds that the function of the market is seriously weak in the elderly living alone pension. On one side, the elderly fail to live in private nursing homes due to the high service fees, on the other side, a number of qualified, credible and branded pension service enterprises and intermediary organizations, because of the lack of the government support, are unprofitable and are forced to choose to give up. They can't shoulder their expected responsibility.

In rural areas, the village committees are the organizations which can provide support and service for rural elderly living alone; however, in the four villages, the simple structure and aged members prevents the village committees playing practical support in the elderly living alone pension. The rural elderly voluntary associations have been set up in Ma Yu town, which are made up of enthusiastic elderly, who are familiar with each family and have deep feelings; however, these associations are hard to play functions due to the lack of local government attention, and there are many difficulties in funds, organization and construction.

Traditionally, families play important roles in the elderly pension, however, in the four villages of Ma Yu town, we can find, with a large number of young and middle-aged labors leaving, elderly living alone get less and less support and care from family, and the effect of families on the pension gradually decrease.

### 3.3. The absence of governance fund

At present, the way of social security investment funds is single. Firstly, the spending of central finance on the rural elderly living alone pension business is limited. The central government, as the main subject of social security investment fund, indeed plays an important role in pension security construction. However, compared with other countries, the ratio of the expenditure of China's central government for the social security is lower. In the study, we

find, rural elderly living alone can't get other extra allowance from the central finance, except for basic pension of 55 Yuan per person a month and Medicaid oldest-old age allowance of 200 Yuan per person a year for the elderly who are over 60 years old in the villages. Secondly, the spending of local finance on the rural elderly living alone pension business is limited. Due to the backward economy of Ma Yu Town, the subsidies of the pension and medical care from the local government to the rural elderly, especially for rural elderly living alone, are rare.

Thirdly, the family material support for the elderly living alone pension is weak. Survey data shows, compared with the period when children lived home, only 25% of elderly living alone feel that the economic condition get better, and 65% of them feel that there is no change at all, and 10% of them feel that the condition even get worse. Consequently, affected by the economic status of the children, their pension consciousness and other factors, elderly living alone funding from children is little and unstable. Fourthly, due to limited industrialization and socialization, other social organizations, such as communities, enterprises and institutions, social organizations, provide limited funds for elderly living alone pension.

In short, due to the increasing aging population and the rising pension demand, rural elderly living alone pension is faced with seriously funding plight.

#### 3.4. The absence of governance concept

In the rural area, the concept of "rearing children for their late years" is deeply ingrained. In the study, we find, the elderly at the young spend all painstaking and savings on children, and hope to get the children's care in their old years. With their age increasing and working ability declining, mostly rural elderly are poor because of little saving and no pension. Along with the development of market economy, money worship and the individualism has impacted Chinese tradition of respecting and loving the elderly. The study finds, weakened pension concept makes the family position of the elderly decline, and influenced by the factors of migrant workers, some families even have the phenomenon of no support for the elderly or even abuse them. Weakened pension concept directly affects the family pension function. More than 60% of elderly living alone are in trouble because of the children's disobedience and spiritual distress; both of them are beyond their toleration.

#### 3.5. The absence of governance supervision

If a social enterprise is expected to realize low-cost and high-efficiency operation, we must establish a long-term supervision mechanism. The rural elderly living alone pension business is a complex social system, and the government and other governance subjects need to invest a lot of human, material and financial resources, therefore, carrying out effective supervision in the pension business is particularly important. Whether or not we can guarantee that the government's cost on pension and health is really used for the elderly, at least we can ensure that



pension service provided by the governance subjects can effectively meet demand of the elderly and provide quality and efficient service for the rural elderly living alone. All these call for the establishment of corresponding supervision mechanism. However, the study finds, the regulatory supervision mechanism specifically for elderly living alone pension has not been established in Ma Yu town yet.

#### **4. THE COUNTERMEASURES TO CHINA'S RURAL ELDERLY LIVING ALONE PENSION PROBLEMS FROM THE PERSPECTIVE OF GOOD GOVERNANCE**

Faced with the pension problems of the rural elderly living alone becoming more serious, pushing all the work to the government is unrealistic and unworkable. So we must change the pension ideas and introduce the idea of good governance, replace the government separate management by various social forces participation.

##### **4.1. Perfect the rural pension system which is suitable to China's actual conditions**

A sound legal system is an important guarantee for effective development of rural elderly living alone pension business. Therefore, the government should perfect the relevant legal system of rural elderly living alone pension business, and promote the normalization and legalization of the pension business. In order to achieve rapid development, it is necessary to make the human resource, fund raising, operation mechanism and other aspects of the rural elderly living alone pension business clear.

First, improve the pension system in the rural areas. Based on the pursuit of "guarantee the basic, and cover the wide", to improve the rural elderly especially elderly living alone pension treatment, the new rural pension insurance should be on the basis of keeping pace with the actual economic development level and the actual situation of the farmers. Second, improve the social relief system. On one hand, to realize fairness and justice of the social relief, the legislative should bring the rural social relief into the legal orbit, and make the rural social relief legal and rule-based, on the other hand, socialization of rural social relief system should go forward step by step, meanwhile, governments should fully mobilize the enthusiasm of all sectors of society to invest in social relief, forming multi-level relief system with government guidance and social participation.

Third, promote the construction of the rural social welfare system, since it is an important guarantee for the improvement of the rural social security system. Therefore, the plan should be sound, the distribution should be reasonable and the welfare policy should be improved; also, to form the long-term social welfare of the rural elderly living alone pension, all sectors of society should be encouraged to participate in the investment of social welfare. Fourth, promote the new type rural cooperative medical care system. The study finds, the rural elderly living alone are mostly in apt to slide into disease stage, so the government should consider

about the rural reality in fund raising and management system, improve the proportion of subsidy to gradually realize the function change of cooperative medical security from serious illness security to the combination of prevention and treatment by matching medical assistance policy to the elderly who really have difficulties on economy. Fifth, establish perfect transfer system of rural land management rights. On the voluntary premise of rural elderly, the land of the rural elderly living alone can be transferred smoothly with the participation of village committees. Not only can we achieve the land scale management and promote the development of agricultural production, but also it is more important to provide a strong economic support for the rural elderly living alone pension.

#### 4.2. Make the pension subjects of rural elderly living alone clear

As mentioned above, good governance requires cooperation management between the government and citizen on public life, so as to realize the maximization of public interests. In good governance, the government, as the meta governance role, still need to play an major role in the social management process. However, good governance emphasizes citizen participation, cooperation and the transformation of government administrative way, from “the paddlers” to “the helmsman”.<sup>6</sup> Therefore, to solve the pension problems, not only the government but also the other governance should play their roles.

The government should exert effect on rural elderly living alone pension by its Meta governance role. First of all, the government should play the role of financial support. Secondly, the government should play the role of the organizer and leader. By mobilizing all social forces to participate in management and forming the power of multi-center participations. Thirdly, the government should intensify the building of rural infrastructure, such as the establishment of rural nursing homes and senior citizen activity center in order to the elderly live more happily. Finally, it should innovate on the pension service supply mode, taking the form of the purchase, the franchise, the duty-free allowance, vouchers to provide the pension service.<sup>7</sup>

The family is the basic unit of society, and family pension is the most traditional pension mode in China. The culture of “filial piety” requires that pension should comply with social moral custom, and the family is the main pension subject, therefore, the children should often go home and have more contact with parents, which is consistent with the wish of the elderly that children and grandchildren are full of house of the elderly, and can also reduce parents’ loneliness; second, to improve the material life level of elderly living alone, children should give parents certain support in the economy.

The village committee is the most grass-roots community, although many areas have not built new rural community, the traditional rural is a society of acquaintances, so the village committee has the great advantage in solving the pension problem. The village committee can master more information of the elderly, and meanwhile it has strong emotion with the elderly,

so it can play a major role in the health care and the spiritual support for the elderly in their daily lives. According to the elderly age and health status, village committee should provide different service of the life. For example, the villages investigated should set up rural elderly service team and provide different services for them. In health care, the villages can contact with local medical institutions and organize medical services, such as the regular physical examination, the establishment of health files, free treatment of common diseases, to help the elderly reduce pain by multiple channels. For the elderly living alone who are in bad health, the village committee needs to provide free door-to-door service to make them more convenient.

In addition, to fully play a supporting role of volunteers, the teenager, the elderly who are relative younger, the Party members and cadres as the main forces, should provide service on daily life and medical care, and psychological service for the elderly, making the elderly get more social support.

In short, the pension is the responsibility of the whole society, and only the maximum mobilization of the community participation in the pension, can we hope to make the rural elderly living alone pension problems be solved exactly.

#### 4.3. Establish multiple channels of fundraising

The rural elderly living alone pension needs to have sufficient funds as the foundation, therefore we must set up multiple channels of fundraising which is dominated by the government.

The government should increase investment from the following points: first, the government should increase financial investment on the pension of rural elderly living alone and improve the ratio of the expenditure of the total finance for them. Second, the government should increase the support to the rural economy and increase investment in agricultural science and talents. Increasing the income of the farmer by the agricultural industrial structure adjustment, the elderly can obtain more powerful economic security for pension. Third, the government should provide policy support for rural elderly living alone pension, such as preferential tax and loan, to attract social forces to participate actively in the rural elderly living alone pension.

In addition, by encouraging and guiding the enterprises, social organizations and individuals with a variety of forms to donate and investment in the pension of the rural elderly, we open up multiple funding channels from state and market and community and individual. At the same time, we can also play the role of medias, and make more social forces to participate in the rural empty nesters pension. Only through good cooperation and common efforts of all aspects of the society, can we provide sufficient funds for the pension of the rural elderly living alone.

#### 4.4. Guide the peasants to change their pension concepts.

The rural elderly should try to change the traditional idea of the pension and give full play to their enthusiasm and initiative to alleviate the problem of daily care, medical care, psychology and other aspects. On the one hand, in the countryside, along with the strengthening of the publicity, the peasants need to establish the consciousness of nipping in the bud and start pension savings at a young age, such as the purchase of old-age insurance, pension funds or other financial products.<sup>8</sup> At the same time, as long as the physical conditions permit, the elderly should engage in economic activities to increase income, reducing dependence on their children in the material. On the other hand, they need to foster a positive and healthy attitude. In the daily life, the elderly should have more contact with the relatives and neighbors and establish a good interpersonal relationship. In addition, the elderly should cultivate their own interests and actively participate in various activities, such as playing bridge, singing traditional opera, to resolve the loneliness and maintain a pleasant mood by enriching their daily life. In a word, elderly living alone need to strengthen their own adjustment ability to drive away the lonely feeling caused by the absence of children.

We should strengthen publicity and carry forward the traditional virtues of loving the elderly and setting up the concept of filial piety. For the children who respect and love the elderly, we can award the honorary title of “excellent family”. For the children who don’t support parents and even abuse them, according to the relevant laws and regulations, should be give appropriate punishment. In short, we should make the whole society to form the atmosphere of respecting and loving the elderly and make the filial piety concept to be set up again.

#### 4.5. Establish the supervision and evaluation mechanism of good governance

We can proceed from the following aspects to establish all-round, multi-level supervision and evaluation mechanism of good governance for rural elderly living alone pension, and make their benefits maximizing:

First, we should improve the laws and regulations of rural elderly living alone pension supervision and evaluation. According to the perfect supervision and evaluation system, we can urge all governance subjects to exercise responsibilities in the range of laws and regulations, so as to ensure that the pension business operation for the elderly with high efficiency and quality. In addition, we need to correct inefficient behavior of participants in the pension process and make the corresponding adjustment to the unreasonable part of the pension mechanism and give the certain legal sanctions for participants who violate laws and regulations.

Second, We should establish supervision and evaluation mechanism of the pension service for the rural elderly living alone, as service object, they must also participate in the activity,

The Research on Pension Problems of Rural Elderly Living Alone in China from the Perspective of Good Governance and evaluate the demand for pension services and self-care ability and care condition of families and the quality and quantity of pension service provided by governance subject.<sup>9</sup> Third, we should perfect the mechanism of professional supervision and evaluation and achieve professional management. Professional pension supervision and evaluation agency is established by the professional service personnel, representatives of the elderly, the government departments' relevant staffs, business representatives and other components. On the one hand, it can supervise the behavior of governance subjects and the mechanism of operation; on the other hand, it can also provide some suggestions for the rural elderly living alone pension for a better development in future.

## 5. CONCLUSION

In brief, the emergence of rural elderly living alone is the inevitable result of China's economic and social development, and it is an unavoidable social problem. Facing these problems, we must change the old understanding and introduce the idea of good governance, transform government separate management into various social forces participation. Only by playing the roles of multiple subjects in the pension, can we maximize the benefits of the rural elderly living alone pension and solve the problems effectively.

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