



**INTERNATIONAL JOURNAL OF
ENTREPRENEURSHIP AND
MANAGEMENT PRACTICES
(IJEMP)**
www.ijemp.com



**TOWARDS SUSTAINABLE RURAL ELDERLY CARE:
AN OVERVIEW OF PENSION MODELS IN HEILONGJIANG
PROVINCE, CHINA**

Putri Rozita Tahir^{1*}, Liu Tong²

¹ Faculty of Business and Management, DRB-HICOM University of Automotive Malaysia, Malaysia
Email: putri@dhu.edu.my

² Department of Economics and Finance, Geely University of China, China
Email: liutong@bgu.edu.cn

* Corresponding Author

Article Info:

Article history:

Received date: 01.10.2025

Revised date: 14.10.2025

Accepted date: 09.11.2025

Published date: 22.12.2025

To cite this document:

Tahir, P. R., & Tong, L. (2025). Towards Sustainable Rural Elderly Care: An Overview of Pension Models in Heilongjiang Province, China. *International Journal of Entrepreneurship and Management Practices*, 8 (32), 224-231.

DOI: 10.35631/IJEMP.832015

This work is licensed under [CC BY 4.0](https://creativecommons.org/licenses/by/4.0/)



Abstract:

China's rapidly aging population presents a major social and economic challenge, particularly in rural provinces such as Heilongjiang, where demographic decline and urban migration have weakened traditional family-based elderly care systems. This paper provides a comprehensive overview of the rural pension models available to elderly people in Heilongjiang namely, family-based care, institutional care, and community-based services and analyzes their structural characteristics, limitations, and interrelationships. Drawing on recent policy reports, national surveys, and academic literature, the study highlights that while family care remains culturally dominant, it is increasingly unsustainable due to the rise of "empty nest" households and declining rural incomes. Institutional care, though expanding, faces barriers of affordability, stigma, and uneven quality across rural areas. Meanwhile, community-based services are emerging as a promising yet underdeveloped model, constrained by weak infrastructure and limited government support. The paper proposes a diversified, complementary framework integrating all three models, emphasizing the role of policy coordination, fiscal support, and social innovation. It also identifies research gaps related to financing mechanisms, integration of health and long-term care, and digital inclusion for the elderly. The analysis is conceptually guided by the welfare pluralism perspective, which recognizes the interdependence of state, family, market, and community actors in elderly support. The study reveals that while family-based care remains culturally rooted, demographic and economic pressures require stronger institutional and community-based interventions. The paper concludes by proposing a complementary, integrated care framework to support policy development in rural aging management.

Keywords:

Population Aging, Rural China, Pension Model, Social Policy

Introduction

The issue of population aging has become one of the most profound demographic transformations of the 21st century. China, in particular, is experiencing this transition at an unprecedented speed and magnitude, reshaping its social and economic landscape (World Health Organization [WHO], 2020; Feng et al., 2017). According to the WHO (2020), individuals aged 60 and above already account for more than 18% of China's total population that represents a proportion projected to increase sharply in the coming decades. This demographic shift is particularly pronounced in Heilongjiang Province, a region in northeast China characterized by its vast rural areas, declining fertility rates, and large-scale youth migration to urban centres (Chen & Sun, 2013; Zhao, 2016). As a key agricultural province, Heilongjiang faces dual challenges: the restructuring of its rural economy and the mounting demand for social care systems designed to support elderly populations left behind in villages (Chang & He, 2018; Cui & Xie, 2015).

Globally, population aging presents complex implications for labour markets, healthcare systems, and social welfare policies (Ayalon & Green, 2017; Brown & Brown, 2017). However, China's rural aging problem is uniquely shaped by cultural traditions such as filial piety, economic disparities between urban and rural regions, and uneven policy implementation (Chen & Li, 2019; Li & Wang, 2018). The intersection of these factors underscores the urgent need to examine how rural communities adapt to changing patterns of elderly support.

This study focuses on Heilongjiang Province as a case to explore the three dominant rural pension modes. They are family-based care, institutional care, and community-based services. These modes represent distinct socio-cultural and policy frameworks through which rural elders receive physical, emotional, and financial support (Brodaty & Donkin, 2009; Liu & Tan, 2016). By analyzing their evolution, current practices, and structural challenges, the paper identifies key gaps in the existing system and proposes a sustainable model for integrating family, institutional, and community care mechanisms.

The study contributes to the broader discourse on rural aging by emphasizing the interdependence between demographic realities, cultural values, and institutional innovations (Davey et al., 2013; Wiles et al., 2012). Ultimately, understanding the dynamics of rural elderly care in Heilongjiang offers lessons not only for China but also for other developing nations grappling with the social consequences of rapid population aging (WHO, 2021; Zhang & Zhang, 2015).

Literature Review

The literature on elderly care in rural China is extensive but remains fragmented and regionally uneven. Most studies converge on three primary pension models namely family-based, institutional, and community-based care. Each of these reflect different historical, cultural, and policy contexts (Chang & He, 2018; Chen & Sun, 2013; Liu & Tan, 2016). These models are

shaped by Confucian ideals, demographic transitions, and the evolution of China's social security reforms (Feng et al., 2017; Zhao, 2016). Although the family remains the cornerstone of elderly support, emerging evidence suggests a gradual diversification of care arrangements as economic modernization and urbanization reshape traditional social structures (Li & Wu, 2017; Cui & Xie, 2015). Compared with provinces such as Sichuan and Henan, Heilongjiang features a faster rate of population aging and greater rural out-migration, which intensifies reliance on non-family-based care. This distinct demographic pattern makes Heilongjiang a meaningful case to examine emerging pension diversification pathways.

Family Based Care

Family-based care has long been considered the most deeply rooted and culturally significant mode of elderly support in China, underpinned by the Confucian virtue of filial piety (Chen & Li, 2019; Li & Wang, 2018). In rural Heilongjiang, elderly individuals often rely on their children for daily living assistance, healthcare, and financial support. However, structural changes particularly labour migration and declining fertility rates have undermined the sustainability of this model (Brodaty & Donkin, 2009; Liu & Wang, 2019). The phenomenon of “empty-nest households,” where older adults live alone or only with a spouse, has become widespread, contributing to social isolation and mental health challenges (Hu et al., 2016; Jin & Zheng, 2020). Recent survey data indicate that nearly 47% of rural elderly households in Heilongjiang are classified as “empty nest”, where older adults live alone or only with a spouse. This condition intensifies emotional vulnerability and limits daily care support, reinforcing the urgency to diversify pension support structures (Cui & Xie, 2015; Zhao, 2016).

Furthermore, limited pension income and inadequate rural healthcare infrastructure restrict the ability of families to provide sustained support (Chen & Sun, 2013; Feng et al., 2017). While intergenerational transfers remain common, they are insufficient to offset the economic insecurity faced by elderly rural residents. Scholars emphasize that the family-based model, while culturally resilient, is increasingly strained by socioeconomic realities and demographic imbalances (Brown & Brown, 2017; Ayalon & Green, 2017). As a result, the family system is gradually transitioning from a primary to a partial form of support, supplemented by institutional and community mechanisms (WHO, 2020; Zhang & Zhang, 2015).

Institutional Care

Institutional eldercare comprising nursing homes, long-term care centres, and welfare institutions has gained policy prominence as China seeks scalable solutions to aging-related challenges (Feng et al., 2017; Chang & He, 2018). In Heilongjiang, government programs have encouraged the establishment of rural eldercare facilities, aiming to provide professional medical services, social engagement, and stable housing. Studies have shown that institutional settings can improve quality of life for elderly individuals with chronic diseases and cognitive impairments (He, Ma, & Li, 2018; Bharucha et al., 2007). However, widespread cultural resistance persists. Many rural residents associate institutionalization with abandonment by their children, which conflicts with traditional values of filial duty (Li & Wang, 2018; Chen & Li, 2019).

Affordability remains another critical barrier. The average rural pension in Heilongjiang is insufficient to meet the costs of private nursing homes, and public institutions are few and often concentrated in urban centres (Zhao, 2016; Cui & Xie, 2015). Quality disparities are also significant. Staff shortages, inconsistent training, and outdated infrastructure hinder the

reliability of institutional care (Allen et al., 2014; Ayalon & Green, 2017). In comparative studies, institutional models in rural China lag international standards in service accessibility, resident satisfaction, and integrated care (Brown & Brown, 2017; WHO, 2021). Consequently, institutional eldercare remains an important yet underutilized option, often serving as a last resort for elderly individuals without family caregivers or sufficient economic means.

Community- Based Care

Community-based care models have emerged as a viable bridge between family and institutional support, aiming to deliver flexible, localized services that promote “aging in place” (Davey et al., 2013; Wiles et al., 2012). These models include community day-care centres, home-visit programs, volunteer caregiving networks, and recreational activities designed to enhance social inclusion among rural elders (Greenfield et al., 2017; Liu & Tan, 2016). In Heilongjiang, pilot programs have demonstrated potential in improving emotional well-being, reducing caregiver burden, and extending independent living (Jin & Zheng, 2020; WHO, 2021). Community-based initiatives also align with China’s policy direction of integrating healthcare, social assistance, and digital services into local governance frameworks (Chen & Sun, 2013; Zhao, 2016).

Despite these advantages, rural community care remains underdeveloped. Funding shortages limited professional training, and low awareness among the elderly hinder large-scale adoption (Hu et al., 2016; Li & Wu, 2017). Infrastructure challenges such as poor transportation and weak digital connectivity, further constrain service delivery in remote areas (Cui & Xie, 2015; Feng et al., 2017). Scholars argue that to achieve sustainability, community-based models require greater public investment, intersectoral collaboration, and cultural adaptation to local needs (Ayalon & Green, 2017; Brown & Brown, 2017). Nevertheless, these models represent a crucial pillar in the transition toward a diversified, inclusive, and cost-effective rural pension system in Heilongjiang (WHO, 2020; Zhang & Zhang, 2015).

Table 1 below summarizes the comparative characteristics, strengths, and weaknesses of the three major rural pension models in Heilongjiang, based on synthesized literature.

Table 1:Comparative Analysis of Rural Elderly Care Models in Heilongjiang Province

Pension Model	Key Characteristics	Strengths	Challenges / Limitations	Representative Sources
Family-Based Care	Rooted in Confucian filial piety; elderly depend on children for financial, emotional, and daily support.	Strong cultural legitimacy; emotional closeness; low formal costs.	Declining due to migration and smaller families; high caregiver burden; social isolation of “empty nest” elders.	Chen & Li (2019); Li & Wang (2018); Brodaty & Donkin (2009); Liu & Wang (2019)
Institutional Care	Nursing homes, welfare centers, and long-term	Provides professional medical and	Cultural stigma of “abandonment”;	Feng et al. (2017); Chang & He (2018);

Pension Model	Key Characteristics	Strengths	Challenges / Limitations	Representative Sources
	care institutions supported by government policies.	social services; structured environment; reduces burden on family caregivers.	affordability challenges; limited rural access; uneven service quality.	He, Ma, & Li (2018); Zhao (2016)
Community-Based Care	Localized care services such as day-care centers, home visits, and social participation programs.	Promotes “aging in place”; flexible and low-cost; enhances emotional well-being and community cohesion.	Underfunded; low awareness among elderly; inadequate infrastructure; shortage of trained caregivers.	Davey et al. (2013); Liu & Tan (2016); Wiles et al. (2012); Jin & Zheng (2020)

Sources: Authors

Theoretical Context

To deepen the conceptual grounding, this study draws on the Welfare Pluralism Theory, which highlights the need for shared responsibility among government, family, market, and civil society in social care provision. Additionally, the Active Aging Framework emphasizes health participation and security for the elderly, supporting the call for integrated services. These frameworks help explain the transition from singular family-based models to diversified pension arrangements in rural China.

Research Gaps and Future Directions

Although the literature offers a strong foundation for understanding rural pension systems, several gaps remain in both theoretical framing and empirical validation. First, comparative analyses across different rural regions are limited. Most existing studies focus on specific provinces or urbanized areas, overlooking inter-provincial differences in demographic composition, economic development, and social policy implementation (Chen & Sun, 2013; Feng et al., 2017). For Heilongjiang, empirical evidence on how pension mode preferences vary across rural townships and counties is still scarce. Longitudinal studies are necessary to capture the evolving dynamics of elderly care preferences as migration patterns, health conditions, and policy environments change over time (Li & Wu, 2017; Liu & Tan, 2016).

Second, affordability and financial sustainability remain underexplored. While policy discussions emphasize the need for government subsidies, few studies quantify the extent to which current pension benefits meet real household costs of care in rural China (Cui & Xie, 2015; Zhao, 2016). More nuanced economic models should assess how public and private

financing mechanisms such as micro-insurance or community mutual aid funds, can be integrated into rural care systems (Jin & Zheng, 2020; WHO, 2020).

Third, the integration of healthcare and social care services is still underdeveloped, despite being central to the World Health Organization's (2021) framework for healthy aging. In Heilongjiang, fragmented service delivery and limited coordination between health and welfare departments hinder holistic care for the elderly (Hu et al., 2016; He, Ma, & Li, 2018). There is a need for cross-sectoral strategies that align public health, social security, and local governance to enhance efficiency and equity.

Fourth, technological and digital innovations such as telehealth, e-monitoring, and AI-enabled service platforms, remain largely absent in rural aging literature. While urban pilot projects have explored digital eldercare, rural application remains minimal due to digital illiteracy and poor connectivity (Feng et al., 2017; Liu & Wang, 2019). Incorporating technology into rural eldercare models could help bridge service gaps and reduce administrative burdens.

Finally, qualitative perspectives on cultural attitudes and lived experiences are underrepresented. Quantitative surveys dominate existing studies, often neglecting the voices of the elderly themselves. Ethnographic and participatory approaches can yield deeper insights into how values, trust, and intergenerational expectations shape pension decisions (Li & Wang, 2018; Chen & Li, 2019). Addressing these research gaps would strengthen the theoretical and practical foundation for developing inclusive and context-sensitive elderly care models in rural China (WHO, 2021; Zhang & Zhang, 2015).

Policy Implications

Developing an inclusive and sustainable rural pension system in Heilongjiang requires coordinated multi-level policy reforms. At the national level, policies should prioritize fiscal transfers and targeted subsidies to address financial inequalities between rural and urban pensioners (Chen & Sun, 2013; Feng et al., 2017). The provincial government should strengthen interdepartmental coordination among social security, healthcare, and community development agencies to ensure integrated service delivery (WHO, 2021; Liu & Tan, 2016). Meanwhile, local administrations need to enhance community infrastructure, promote volunteerism, and provide incentives for public-private partnerships in eldercare service provision (Greenfield et al., 2017; Zhao, 2016). In addition, capacity-building initiatives should focus on training rural care workers and expanding digital literacy among older adults to foster technology-enabled aging-in-place solutions (Liu & Wang, 2019; Jin & Zheng, 2020). Collectively, these policy measures can create a balanced, multi-tiered care ecosystem that promotes economic efficiency, social inclusion, and intergenerational solidarity in rural China (WHO, 2020; Zhang & Zhang, 2015).

To ensure effective implementation, local authorities should develop M&E indicators to track service utilization, quality of care, and social participation outcomes among the elderly. These indicators should incorporate cultural expectations, particularly the continued importance of filial values, while recognizing the shifting realities of rural household structures.

Lessons can also be drawn from Japan's Long-Term Care Insurance (LTCI) and South Korea's community-based eldercare collaboratives, which demonstrate how public financing can complement family involvement while maintaining social dignity.

Conclusion

This paper examined the evolving rural pension modes in Heilongjiang Province, focusing on family-based, institutional, and community-based care systems. The findings reveal that while family remains the dominant model, its capacity is declining due to demographic aging, youth migration, and financial pressures (Brodaty & Donkin, 2009; Chen & Sun, 2013). Institutional care offers professional support but is constrained by affordability, cultural stigma, and rural-urban disparities (Feng et al., 2017; He, Ma, & Li, 2018). Community-based care has shown promise in bridging these gaps, promoting social participation and cost efficiency, yet remains underdeveloped and underfunded (Liu & Tan, 2016; Zhao, 2016).

As China continues to urbanize and digitize, Heilongjiang's experience demonstrates the need to balance cultural continuity with adaptive eldercare innovations. A diversified and integrated care ecosystem uniting family, institutional, and community support—offers a pathway for rural elders to age with dignity and security (WHO, 2020; Zhang & Zhang, 2015). Future research should investigate integrated financing models, digital support services, and cross-regional comparative frameworks to further strengthen the sustainability of rural pension systems (Chang & He, 2018; Liu & Wang, 2019).

Acknowledgements

This research is made possible with the support from the Management of DRB-HICOM University of Automotive Malaysia and Geely University of China.

References

- Allen, J., Hutchinson, A. M., Brown, R., Livingston, P. M., & Agar, M. R. (2014). *User experience and care integration in transitional care for older people from hospital to home: A meta-synthesis*. *Qualitative Health Research*, 24(6), 815–826.
- Ayalon, L., & Green, O. (2017). *Live and let die? Ageism and organizational death in residential care facilities*. *Ageing & Society*, 37(1), 134–155.
- Bharucha, A. J., Pandav, R., Shen, C., Dodge, H. H., & Ganguli, M. (2007). *Predictors of nursing facility admission: A 12-year epidemiological study*. *Journal of the American Geriatrics Society*, 55(6), 823–829.
- Brodaty, H., & Donkin, M. (2009). *Family caregivers of people with dementia*. *Dialogues in Clinical Neuroscience*, 11(2), 217–228.
- Brown, R. T., & Brown, S. L. (2017). *Gender and the institutional landscape of long-term care*. *Research on Aging*, 39(5), 662–686.
- Chang, S., & He, M. (2018). *Factors associated with different types of elderly care models in China: A cross-sectional study*. *BMC Public Health*, 18(1), 623.
- Chen, H., & Sun, H. (2013). *The development and challenges of the new rural social pension insurance system in China*. *International Social Security Review*, 66(1), 81–103.
- Chen, L., & Li, X. (2019). *Cultural level and preference for institutional care among the elderly in China*. *Journal of Aging & Social Policy*, 31(4), 289–305.
- Cui, B. Y., & Xie, Y. (2015). *The impact of land loss on elderly care security and labor supply: The social security function of rural land*. *Chinese Journal of Population Resources and Environment*, 12(2), 154–165.
- Davey, J. A., de Joux, V., Nana, G., & Arcus, M. (2013). *Aging in place: The role of home and community in maintaining independence and well-being of older people*. *Ageing & Society*, 33(1), 39–60.

- Feng, Z., Liu, C., Guan, X., & Mor, V. (2017). *China's rapidly aging population creates policy challenges in shaping a viable long-term care system*. *Health Affairs*, 36(3), 385–392.
- Gitlin, L. N., & Schulz, R. (2012). *Family caregiving of older adults*. In R. H. Binstock & L. K. George (Eds.), *Handbook of aging and the social sciences* (7th ed., pp. 167–187). Academic Press.
- Greenfield, E. A., Oberlink, M. R., & Scharlach, A. E. (2017). *Mobilizing community-based services and supports for older adults: Realities, priorities and strategies*. Routledge.
- He, B., Ma, J., & Li, L. (2018). *The effect of nursing home institutionalization on the quality of life and medical outcomes of patients with dementia*. *BMC Geriatrics*, 18(1), 1–10.
- Hu, H., Zhang, J., Zhao, L., & Chen, Y. (2016). *Social support, informal social activities and the prevention of cognitive impairment among older adults in China: A community-based study*. *BMC Geriatrics*, 16(1), 1–10.
- Jin, J., & Zheng, X. (2020). *The effect of China's new rural pension insurance on elderly labor supply and rural community development*. *China Economic Review*, 63, 101479.
- Liu, S., & Tan, S. (2016). *Community-based elder care: A study of six cities in China*. *Journal of Aging & Social Policy*, 28(3), 193–209.
- Liu, Y., & Wang, Q. (2019). *Gender differences in community-based elderly care service utilization and needs in China*. *Journal of Aging & Social Policy*, 31(2), 139–157.
- Li, J., & Wang, Y. (2018). *Cultural capital and family elder care decision-making: Evidence from rural China*. *Ageing & Society*, 38(6), 1254–1275.
- Li, X., & Wu, Y. (2017). *Analysis on the sustainability of rural social pension insurance system in China: Based on the perspective of financial adequacy*. *Journal of Quantitative & Technical Economics*, 34(2), 105–119.
- Wiles, J. L., Leibing, A., Guberman, N., Reeve, J., & Allen, R. E. (2012). *The meaning of "aging in place" to older people*. *The Gerontologist*, 52(3), 357–366.
- World Health Organization. (2020). *World report on ageing and health*. World Health Organization.
- World Health Organization. (2021). *Integrated care for older people: Guidelines on community-level interventions to manage declines in intrinsic capacity*. World Health Organization.
- Zhang, X., & Zhang, J. (2015). *Elderly care and life satisfaction of rural elderly in China: The mediating role of health*. *Quality of Life Research*, 24(8), 1971–1979.
- Zhao, Q. S. (2016). *Rural elderly care: Analysis of dilemmas, model selection, and strategic conceptualization*. *Agricultural Economic Problems*, 10, 70–82.