



EU-CHINA
Social Protection Reform Project
中国欧盟社会保护改革项目

Component 1

**Research on Gender Equality in the
Reform of Employment
and Social Security
in
Chengdu and Luzhou,
Sichuan Province, P. R. China**

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1. Theoretical analysis on employment, social security and gender difference

Concept of welfare state advocated by Beveridge Report points out that social security system is a basic social policy to guarantee income and eliminate poverty. The Beveridge Report proposes that it is necessary to protect humanity through social insurance, national assistance and voluntary insurance. It divides the public into six social groups after defining the concept of pension, subsidy and subvention, analyzes the different protection demand of every group and finally expounds the relevant problems about contribution and treatment from social security system. The whole report lays a solid foundation for different social group sharing the welfare of 'From Cradle to Grave'. As we all know, the core of social insurance emphasizes the equivalence of rights and obligations and different groups have their own characteristics in terms of payment, retirement age, life expectancy and treatment. Although the original intention of system design is based on social equity as the premise, however due to the impacts of life cycle, labor cycle and labor employment characteristics caused by the gender, social security system is still facing challenges of gender equality.

Operating mechanism of social security contains three aspects: fund collection, fund management and benefit payment. Fund collection of social security is based on contribution or tax from labors and it has directly relationship with labor market. Benefit payment provides social security expenditure when participants retire or meet the payment requirements. Calculation of benefit level, determination of payment time and risk sharing are different according to different social security system design and mode choice. Retirement age and life expectancy are two important factors with gender difference, and both of them directly affect system operation and risk sharing, even final equality of social security system. Therefore, as we can say that labor employment, social security and gender differences have close relationship between each other. Any single problem to be well solved among them is based on the premise that all the three parts are in harmony.

1.1 Labor employment and social security

From the perspective of conception, labor employment means some activities that persons who have the ability to work in their labor age engage into some kinds of work, and then receives remuneration and revenues to earn a living. Social security is social system that government intends to promote the welfare of population and provides monetary assistance to people with an inadequate or no income through assistance measures, finally improves health and well-being for the public, especially for potentially vulnerable groups such as children, the elderly, the sick and the unemployed. In summary, labor employment is a necessary way for workers to maintain subsistence and even reduce social poverty. When labors are impacted by the factors, such as old-age, unemployment, illness, work-related injuries which lead to labor income decline, or even lose labor income, at this time, social security system plays a role of social stabilizer to protect labors and minimize the probability of poverty at this time. As we all know, labors have the right of social security, meanwhile they must fulfill the corresponding social obligations. Contribution or tax for

social security system is the duty of citizens. It ensures the financial stability of social security system and maintains the effect of income distribution and social protection.

From the perspective of life cycle, labor employment cycle is highly unified with the operating cycle of social security system. Taking old-age insurance system for example, it is a typical income smoothing system based on life cycle, which can effectively redistribute the income of workers from the early stage of employment to retirement. The whole distribution process is highly unified with the labor employment process. Starting age and retirement age of labor employment are directly related to the calculation of the contribution years and benefit level, finally related to financial sustainability of whole system.

1.2 Labor employment and gender difference

There are extensive studies between labor employment and gender differences with human capital theory, labor market segmentation theory, and feminist theory. They interpret gender discrimination and gender segregation caused by gender from different perspectives. Generally, human capital especially education level of women is lower than that of man. The occupational discontinuity due to marriage, housework, child care affects the accumulation of working experience. Most of women have to choose informal works with the feature of flexibility. Under the background of labor market segmentation, due to differences in physical conditions and disposition discrepancy of human capital elements, women also are prone to subordinate sector employment with lower wage. Otherwise, the characteristic of women themselves limit their job choice, meanwhile traditional gender concept had a stranglehold on employers and employees. It causes that a considerable part of women can't achieve occupational upward flow, even stay in the vulnerable segments of labor market.

1.3 Social security and gender difference

The essence of the social security system is no gender preference, and there are also no obvious gender discrimination and gender difference in the system design. Even according to women's own characteristics, social security system provides some items such as maternity insurance and female allowance, etc. to safeguard the corresponding female rights and interests. Facing the fact of lower ability of competition and lower level of initial wage distribution, it needs a fair and reasonable social security system to realize social value of women and maintain living level, so as to effectively prevent wage declining fast and income gap between genders.

The relevant problems of social security and genders mostly refer to gender as an important parameter which affects the system performance through the transmission mechanism from labor employment to social security. Taking old-age insurance for example, female statutory retirement time is often earlier than male, female labor employment time is then shorter than male, female average income is lower than male, and female life expectancy is longer than male on average from physiological statistics, thus they receive benefit over a longer period than male. So, it means that women have shorter contribution accumulation and longer life expectancy which leads to lower benefit level. Even, because of longer expectation of life, some participants dispute that women are in an advantageous position which can be summarized as 'Less Contribution, Earlier

Retirement and Longer Receiving Cycle'. Thus, the gender equality and gender rationality between contribution and benefit of old-age insurance become a hot issue in society.

2. Foreign study and experience learning of gender equality

The development of female employment and social security encounters the impact of global aging. The statistics data from UN shows that the population above 60 will increase to 56%, from 2015 to 2030, and the proportion of aging population will change from 12.3% to 16.5%. As the female life expectancy is longer, female will be the principal part of aging population. In the whole world, the male life expectancy is 67 and female life expectancy is 71 is predicted to be in 2025. In 2050, life expectancy will respectively increase to 74 and 79, and the life expectancy gap is 5 years. The female proportion in the population above 60 in the world is 54%, in the population above 80 is 61% during the period 2010-2015. Thus, the increasing female proportion in population and aging population leads to a feature of 'Feminization of Aging'. From the data analysis, we can say that elderly women are easy to suffer poverty, and more vulnerable than men. Therefore, solving aging problem is to solve the problems of aging female.

As mentioned in the previous paragraph, taking old-age insurance for example, the gender difference of social security comes from the relative status and different conditions faced by men and women in the labor market, as well as the qualification requirement and benefit structure of old-age insurance (Bertranou, 2001), among which gender difference and life cycle difference in the labor market become more important influential factors (OECD, 2012). Schalkwyk & Woroniuk (1998) points out that labor market participation rate of female is lower than that of male, the proportion of female working in the informal sectors is higher than that of male, female working life is shorter than male because of the responsibilities of fertility, nurturing and family care which are resulting from either physiological or sociological factors, thus female income level is lower than male. The phenomenon mentioned above show that in the aspect of contribution ability, contribution level and contribution years, female is weaker than male, and it directly reflects in the benefit level through the mechanism designed for old-age insurance. Generally speaking, the closer the system design to contribution and working life, the more it is prone to have gender differential problems (Ginn, 2001). So, female is not only weaker in the labor market, but also in the field of coverage rate and benefit level of old-age insurance. A study of ILO shows that, the coverage rate of mandatory contribution pension in the working population from 15 to 64 is 31.5%, and for female is 26.4%. Some women excluded from the pension system cannot obtain benefit after retirement (ILO, 2014). At the same time, benefit gap is bigger than income gap. OECD points out that average pension benefit of gender difference above 65 is 34% in 23 OECD countries in 2009. In 2010, the female public pension benefit level in US is 40% lower than male. Although British government adopts specific measures to promote the female benefit level, the female average benefit level is still 21% lower than male in 2015.

At the early stage of social insurance in Western countries, because of lower labor market participation rate, the female coverage rate of old-age insurance is still in the lower level. With female labor market participation rate increasing in 1960s and 1970s, the female coverage also increases step by step. Otherwise, the old-age insurance coverage of female is still lower than

male's nowadays, even in some developing countries, the situation is that the female proportion in informal employment is obviously higher than male. It holds the female old-age insurance coverage still in the low position. Besides, because of flexible employment it is also hard for women to participate into the supplementary pension plan and it increases the probability of female poverty in the elderly (Frericks, 2007).

In order to solve gender difference problem, Western developed countries tried their best to make policies to protect women's pension rights and alleviate poverty of elderly women in past 30 years.

2.1 Increasing system coverage for flexible and informal employment

With the development of society and economy, industrial structure adjustment makes the labor force gradually transferred to the tertiary industry. Labor employment has been out of the fixed and long-term characteristics, especially in the service industry from the tertiary industry. The proportion of flexible employment and informal employment is further increasing. Social security system corresponding to the employment mode, so the traditional mode of the old-age insurance system has to gradually adapt to the new development. As mentioned earlier, compared with the male employment, women are more involved in flexible employment and informal employment, so increasing the coverage of flexible and informal employment solves the problems of social security for women on the other side. In Europe, governments adopt flexible contribution rates and methods to encourage informal employment groups joining the pension system according to the occupational vulnerability of informal employment. Another way to increase the coverage of informal employment is through compulsory or semi-compulsory participation. As a representative of pension privatization since 1980s, Chilean government propose in Congress for impose mandatory personal account system to self-employed employees in 2006. Italy and the UK extend the 'automatic registration' mechanism to self-employed employees in the pension system. In order to encourage informal employment groups, the government needs to provide additional financial support for the system. Besides, in order to match the informal employment characteristics, some informal social security schemes have been designed, such as mutual savings, cooperatives to provide economic security for informal employment groups, but the protection level is relatively weak, only as the beneficial supplement and the interim system.

2.2 Building system to protect derivative social security right

In Western countries, traditional qualification for social security rights is based on the Male Breadwinner Model. As the main source of income for the family, men are engaged in related labor and have the right of social security through contribution to social security system. Women are more family oriented, and even if the feature of employment is mostly short-term and flexible, so it is difficult to participate into the formal social security system. In the common pattern with Male Breadwinner Model, female social security right is obtained through marriage and family relations from spouse. This is called derived social security right. Derived social security right does not come from the beneficiaries' contribution and employment experience. Survivor annuity is one form of derived social security right that responds to the risk caused by male death. It also can use a way of joint annuity that ties the pension right with both sides of spouse to compensate the contribution

of women to the whole family. In addition, in order to effectively cope with the impact of divorce on single women, some countries have introduced the 'Pension Splitting' policy. It equally allocates the pension rights and interests of spouses when divorce, mainly related to individual accounts.

Along with the change of social employment patterns, more women take part into the labor market, and the traditional male breadwinner model has already been changed. Women and men as separate individuals participate into the labor market. Derived social security right, which is on behalf of the attachment of women to men, has been greatly changed. Therefore, the relevant concept of traditional derivative social security right also begins to keep pace with the new times. It becomes more 'gender neutral' in many systems, which is accessible to men as well as to women (to widowers as well as to widows), and mostly focuses on compensation for division of labor.

2.3 Providing family care and elderly allowance

With the female participation rate in the labor market continuing to improve, more and more women participate into the pension system based on their employment experience, but it is interrupted by family responsibilities, such as nurturing and family care, etc. In the employment related pension system, women's employment interruption and lower income level are reflected by benefit differences. Some countries have introduced family care allowance in pension system, and compensated the women's contribution to the family care (Patricia Frericks, 2014). Family care allowance can be used directly to subsidize family care, and can also help women achieve minimum contribution years. Besides, the feminization of aging means it is necessary to provide elderly allowance and minimum pension protection, as well as the financial support based on the household survey or universal benefits supported by government finance.

2.4 Implementing gender equality of the statutory retirement age

In view of population aging and female elderly poverty, low benefit level, early retirement, and short contribution years are the important reasons for the lack of pension accumulation and elderly income. Therefore, delaying retirement is not only a trend to maintain the financial stability and sustainable development of the old-age insurance system, but also an important measure intended to solve the poverty problem for women. The Western countries take the statutory retirement age as the core of reform, which effectively matches women's longer life expectancy, higher pension demand and longevity risk. Statistic data from US Social Security Bureau shows that 130 countries or regions have achieved gender equality for the statutory retirement age, and the proportion is 73.9%. In 2014, the average age of retirement in OECD for men is 64 and for women is 63.1. It is expected that men and women's average statutory retirement age will be 64.8 and 64.1 in 2030, and it will reach 65.6 and 65 in 2050 in OECD countries. That means it will basically achieve gender equality in legal retirement age from some kind of policy choice in the middle of the twenty-first century.

3. Reform and development in gender equality of employment and social security- case study of Chengdu and Luzhou, Sichuan, P. R. China

In the past 30 years, China pays more attention on protection of rights and interests of women and there is a survey on the social status of women from the beginning of 1990 every ten years. Through the progress of investigation, it comprehensively and objectively reflects gender equality and women's development, achievement and existing problems in China. The survey then promotes the development of gender equality policy and planning. In the latest survey in 2010, it shows that females still encounter some problems in the aspect of economic income and labor income, which have higher rate of discrimination in labor market than males. Female occupation level is still in the low position which influences income increase, and decision-making positions at all levels are still lack of gender balance as well. Through the continuous promotion of old-age and medical insurance system of urban and rural residents, the social security system covering urban and rural areas has been gradually improved.

According to the survey, among non-farm registered women, 73.3% pension benefits can be attained, and 87.6% social medical insurance is guaranteed. With implementation of the new rural cooperative medical system and new rural old-age insurance, the proportion of women who have registered social care in rural areas has reached 95%, and the proportion of those who can obtain social security protection is 31.1%. Urban and rural social security situation between male and female are almost the same. During the survey period, 87.3% duration of maternity leave in urban units meets the state regulation when they have the last child. The basic salary or income during the period of maternity leave is about 73.6%.

Compared with 2000, the coverage rate of old-age insurance and medical insurance for women in urban units improved respectively by 25.4% and 46.1%. The gender coverage gaps of old-age insurance and medical insurance narrowed significantly, and female is separate lower 25.4% and 46.1% than male. The duration of maternity leave in urban units is improved 9.8% higher, compared to the situation in the previous decade.

As we can say that under the background of sustained economic and social development in China, the work of women's employment and social security has made successful progress. It promotes equal payment for equal work in the labor market, and opposes employment discrimination and gender differences. In terms of social security, with the implementation of a series of social security policy such as urban worker old-age insurance, urban and rural resident old-age insurance, urban worker medical insurance and urban and rural resident medical insurance, the labors between urban and rural areas all have social security right and obtain pension and medical protection. System design keeps gender neutral which takes the obligation of contribution and the right of receiving benefit as the basic principle. Both men and women achieve full coverage in the system.

As the Western economic and populous province, Sichuan conscientiously implements the national fundamental policy in women's employment and social security. Especially, Chengdu as the national urban and rural comprehensive reform pilot area, there are many pilot policies in promoting the employment and development of social security. In this paragraph, we will mainly analyze the situation of female employment and social security development in Chengdu and Luzhou.

3.1 Reform and development in gender equality of employment and social security in Chengdu

3.1.1 Female employment policy

3.1.1.1 Job service

Government provides employment information registration services, instruction service (including employment, job demand and supply, salary level, occupational skill training and promotion, and employment and social security policy), information services, job recommendation and self-employment platform service to persons with statutory labor age, working ability and employment intention.

3.1.1.2 Entrepreneurial support

Government provides entrepreneurial guarantee loan, entrepreneurship training, entrepreneurship training subsidy, entrepreneurial subsidy, and flexible employment social insurance subsidy to entrepreneurs who meet the relevant requirement.

Providing guarantee loan to entrepreneurs

It meets the condition in the following:

(1) Urban and rural labors that are in the labor age and have entrepreneurial intention and ability with Chengdu hukou, employment and entrepreneurship certificate or employment and unemployment registration certificate or college graduation certificate

(2) Full-time college students holding entrepreneurial entity in Chengdu

(3) Labor intensive small enterprises in the administrative areas of Chengdu that recruit new employee more than 30% total number of employees with 1 year above labor contract

Discount standard of guarantee loan is 100,000 Yuan for individual with maximum 3 years. In accordance with the benchmark interest rate announced by the People's Bank, the loan interest floats two percentage points and the loan obtains financial discount with full discount interest for the first year, 2/3 discount for the second year and 1/3 discount for the third year. Discount standard for enterprises meeting the requirement is 2 million with 50% discount of benchmark interest rate announced by the People's Bank.

Providing entrepreneurship training and training subsidy to entrepreneurs

It includes trainees in the following:

(1) Poor family labors

(2) Graduating college students

(3) Urban and rural middle and high school students who do not study further

(4) Rural floating labors

(5) Urban registered unemployed labors

(6) Non- graduating college students

(7) Migrant workers returning to rural area

Government provides training subsidy to persons with entrepreneurial intention and participating in entrepreneurial training. For non- graduating college students, the subsidy standard is 900 RMB per person, and for poor family labors, graduating college students, rural floating labors, urban and rural middle and high school students who do not study further, and urban registered unemployed labors, the subsidy standard is 1200 RMB per person.

Providing entrepreneurial subsidy to persons meeting the requirements

The main targets of subsidy are persons in the following:

(1) Full-time college students in Chengdu

(2) College graduates during the period of undertaking service projects for the basic units in Chengdu

(3) College graduates who have been unemployed within 5 years

(4) Entrepreneurial entity in the innovation and entrepreneurship districts for college student in Chengdu with industrial and commercial registration and civil affairs registration

The subsidy standard is 10 thousands for every entrepreneurial entity or entrepreneurial project.

3.1.1.3 Employment management

Chengdu implements unemployment registration system and provide employment and entrepreneurship certificate or employment and unemployment registration certificate to self-employed labors, flexible employment labors, labor employed in community, unemployed registered labors and college graduates who has set up in business.

Implement work with identifying persons with employment difficulties

Persons with employment difficulties:

(1) Urban resident with Chengdu hukou

(2) Rural resident with Chengdu hukou whose remaining land area is lower than the local standard (200m² per person) after land expropriation

(3) Participant of old-age insurance or medical insurance for 1 year with unemployment registration and without Chengdu urban hukou (for women 40 above and for men 50 above)

(4) Disabled persons with disability certificate and working ability

(5) Low-income family members

(6) Person who have been unemployed for more than 1 year

(7) Self-employment retired soldiers

3.1.2 Female social security policy

3.1.2.1 Maternity insurance

Chengdu municipal people's government promulgated maternity insurance policy that makes relevant provisions to maternity treatment of female employees in May 2006.

As we know that, both male and female worker should contribute to maternity insurance. So the female workers in maternity insurance system can obtain maternity medical expense and maternity allowance when they fulfill the requirements of family planning policy and marriage law, as well as contribution regulation. Medical insurance institution provides financial support to working units, which should be used to keep the welfare level when female employee is in the period of maternity leave. If the financial support from medical insurance institution is not enough, the remaining parts should be supplemented by working units. If the financial support from medical insurance institution is enough, the remaining parts should be used as welfare of employee. In addition, the planned family planning fee shall be settled by the medical insurance institution according to the standards formulated by the price department.

The female workers participate into maternity insurance can obtain financial subsidy for giving birth in the hospital or complication resulted from birth control operation. It is afforded by maternity insurance fund.

If male workers participate into maternity insurance and their spouses don't participate into maternity insurance, they will obtain once maternity allowance about 50% maternity medical expenses when they meet relevant requirements.

3.1.2.2 Social insurance allowance for flexible employment

Social insurance allowance for flexible employment is implemented nationwide and different areas have different requirements of receiving allowance. Its target groups are in the following in Chengdu.

(1) Persons with employment difficulties should have Chengdu hukou and employment and unemployment registration certificate. They are now undertaking flexible work and have already participated into social insurance system as individuals

(2) Graduate students with Chengdu hukou and unemployment registration, who undertake flexible work within 3 years and contribute to social insurance system as individuals

The subsidy standard is 70% premium of urban worker old-age insurance and medical insurance.

Relevant departments provide unemployment benefit, funeral subsidy, death benefit, maternity allowance and one time remaining unemployment benefit for entrepreneurial success.

3.1.2.3 Elderly service and elderly subsidy

Chengdu begins to build a modern elderly service with the concept of supply side structure reform in order to improve the development of elderly service industry and aging industry. It has to allocate the responsibilities of government, community, elderly institution and individual itself, and finally combine medical care with elderly care in order to meet the demand of aging population. Chengdu government supports the development of elderly service institution, encourage social capital to development aging industry, and provide elderly allowance to improve the performance of aging work, which will enhance the sense of acquisition in the field of social welfare.

Government implements subsidy policy to promote the elderly industry. It provides 11 thousand Yuan for each bed in the private elderly service institution and also supports the construction of day care centers in community (300 thousand Yuan each in urban area and 250 thousand Yuan each in rural area)

Government as well gives subsidy for construction of community nursing home. With the relevant planning, there will be 200 new community nursing homes in Chengdu from 2016 to 2018, and 67 will be built in 2017. Every nursing home can obtain subsidy for 800 thousand Yuan one time. If private elderly service institution receives an elderly person above 60 with Chengdu hukou it will obtain monthly 150 Yuan per bed.

The elderly service allowance for elderly with financial difficulties is monthly 200 Yuan per person for institution-care, 500 Yuan per person for home-care. The care service allowance for elderly with financial difficulties is monthly 600 Yuan per person for institution-care, 400 Yuan per person for home-care. The care service allowance for semi-disabled elderly is monthly 400 Yuan per person for institution-care, 200 Yuan per person for home-care.

The elderly above 80 with Chengdu hukou can get old-age allowance. The minimum allowance for 80 to 89 is monthly 50 Yuan per person, for 90 to 99 is monthly 200 Yuan per person, and for 100 above is monthly 500 Yuan per person.

In addition, Chengdu also offers a wide range of preferential policies and measures in the aspects of public facilities, access to scenic spots, transportation, medical treatment, community care services and so on.

3.1.3 Development of female employment and social security

3.1.3.1 Development of employment

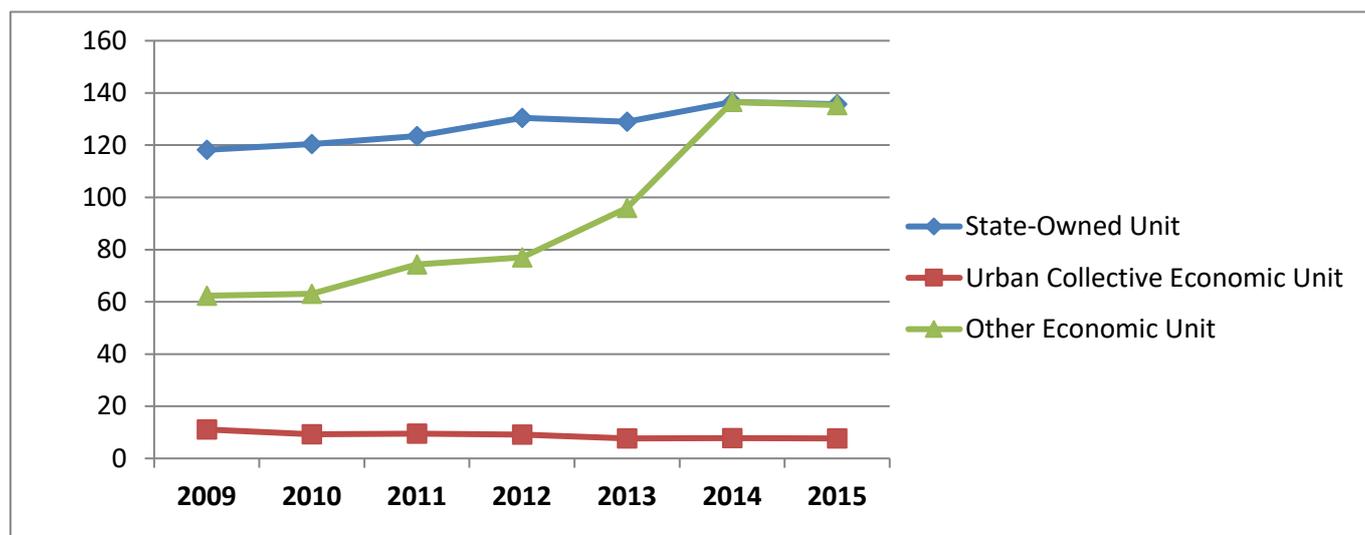
3.1.3.2 Development of social insurance

Table1: 2009-2015 Sichuan female employment in different enterprises¹unit, million

Year	State owned enterprises	Urban collective enterprises	Other economic units	Total employment
2009	1.1822	0.1109	0.6233	1.9164
2010	1.2041	0.0929	0.6303	1.9273
2011	1.2343	0.0948	0.7434	2.0725
2012	1.305	0.091	0.77	2.1660
2013	1.2894	0.0767	0.9594	2.3255
2014	1.3652	0.0779	1.3651	2.8082
2015	1.3572	0.0768	1.3531	2.7871

Table 1 shows, 2009-2015, Sichuan Province, the number of female employment in the state-owned and other economic units in increasing employment in the collective economic units in which females decreased year by year, the number of people employed by the state-owned units and other economic units in a higher proportion. Meanwhile, as for the growth rate, the growth rate of women's employment in other economic units is much higher than that of the other two kinds of units (see Figure 1), which basically reflects the gender characteristics of women's employment flexibility.

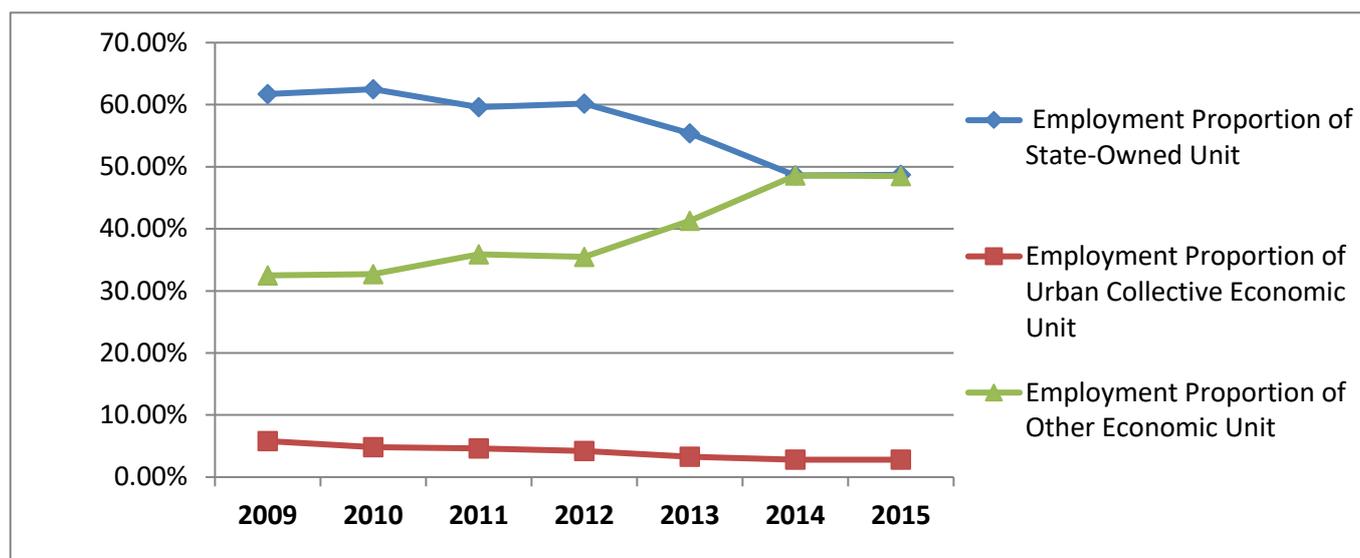
Figure3.1: 2009-2015 unit of female employment trend of state, collective and other economic units in Sichuan Province: 10000 people



¹Data source: 2009-2015 year statistical yearbook of Sichuan province (follow up chart data source)

In 2009-2015 years, the employment preferences of women in Sichuan Province in state-owned, collective and other economic units have also changed (see Figure 3.2). The proportion of employment in the collective economic unit is very low, and the proportion of the occupation is slowly declining year by year, from 5.8% in 2009 to 2.8% of 2015. The employment decline in the proportion of state-owned units and other economic units increased the proportion of employment development trend showing a shift in the rate of change of both a high degree of unity, and began to realize the equal proportion in 2014, each representing about 48% of total employment of women.

Figure 3.2:2009-2015 female employment proportion of state, collective and other economic units in Sichuan Province



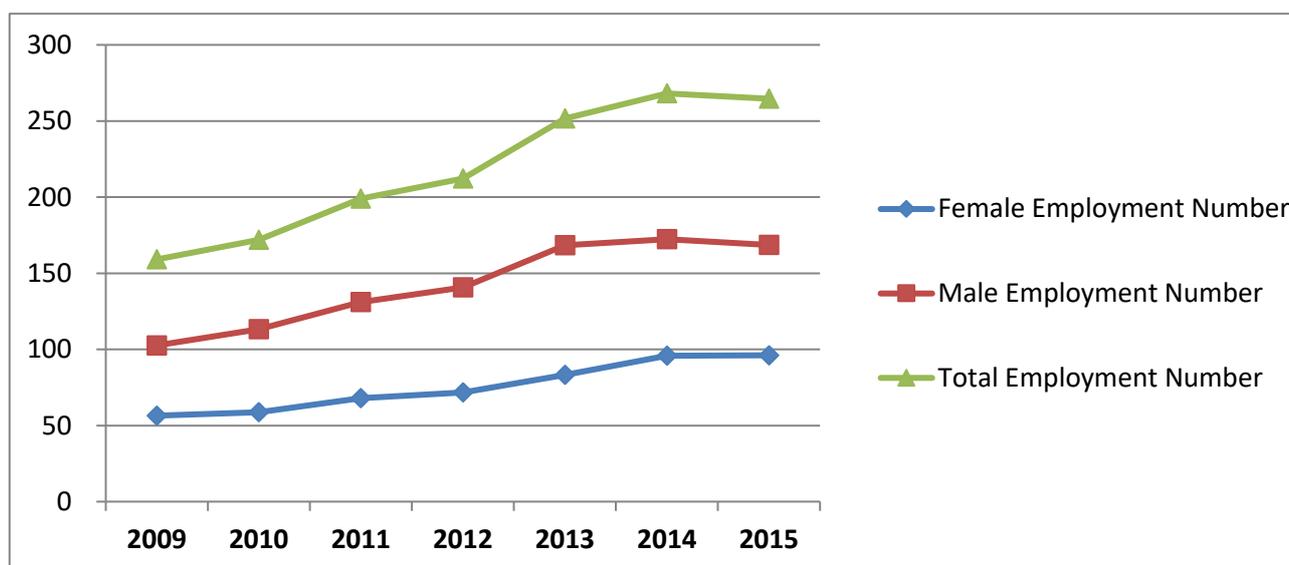
Chengdu city women's employment status in accordance with the basic trend of Sichuan Province, specifically (see Table 3.2), 2009-2015, the number of employment of state-owned and collective economic units and other women in Chengdu increased year by year, male employment is much higher than that of female employment, which reflects the male has the obvious advantage in the job market, but the growth of men and women the employment trend remained synchronized (see Figure 3.3).

Table3.2: 2009-2015 statistics table for the employment of men and women in the state, collective and other economic units of Chengdu: ten thousand people

Year	Female employment	Male employment	Total employment
2009	56.47	102.62	159.09
2010	58.81	113.24	172.05
2011	67.87	131.05	198.92
2012	71.61	140.69	212.30
2013	83.27	168.40	251.67

2014	95.75	172.35	268.10
2015	96.13	168.53	264.66

Figure 3.3:2009-2015 unit of employment trend of men and women in Chengdu, state-owned, collective and other economic units: 10 thousand people



(2) Coverage in Social insurance By the end of 2015, the number of basic old-age insurance, unemployment insurance, urban basic medical insurance, industrial injury insurance and maternity insurance in Chengdu was 5 million 707 thousand and 500, 3 million 331 thousand and 300, 8 million 954 thousand, 3 million 461 thousand and 100 and 3 million 661 thousand and 400, respectively. In 2009-2015 years, the situation of social insurance participation in Chengdu is detailed in Table 3.

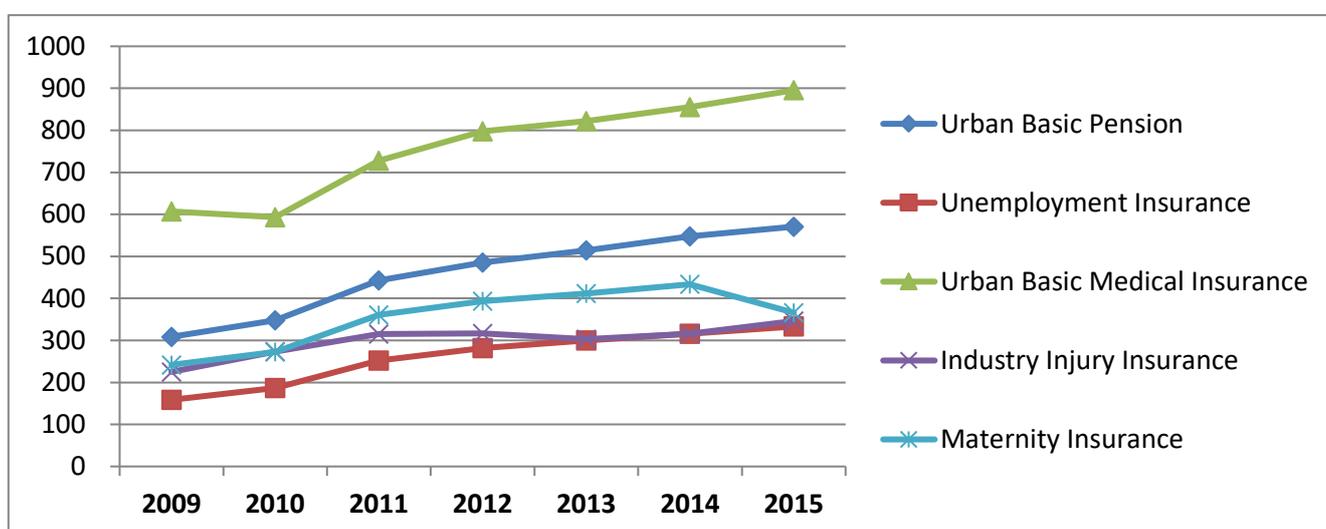
Table 3.3:2009-2015 social insurance participation unit in Chengdu: ten thousand people

Year	Urban Basic pension	Unemployment insurance	Urban basic medical insurance	Industry injury insurance	Maternity insurance
2009	308.68	158.68	606.84	225.12	241.86
2010	348.01	186.79	593.31	273.27	272.31
2011	442.47	252	728.02	314.87	361.04
2012	485.39	281.55	797.91	316.57	393.73
2013	514.45	299.85	822.1	303.3	411.37

2014	547.54	316.15	855.32	315.83	433.52
2015	570.75	333.13	895.4	346.11	366.14

As shown in Figure 3.4, in addition to individual years, the number of social insurance coverage in Chengdu increased year by year, and the collection rates of all kinds of insurance were all above 97%, and some of them had reached 100% in the past 2009-2015 years. There is no difference between male and female workers in the process of social insurance participation. With the more women choose to engage in formal occupation, their basic labor and social security rights have been effectively protected.

Figure 3.4:2009-2015 of the changing trend of the number of social insurance participants in Chengdu: ten thousand people



3.2 Reform and development in gender equality of employment and social security in Luzhou

3.2.1 Female employment and social security policy

With unified policy arrangement of Department of human resources and social security of Sichuan Province, the policies of employment and social security in Luzhou are similar to that in Chengdu, only some differences in welfare standard according to different social and economic development.

In the aspect of employment, Luzhou also offer relevant job service to female group, and encourage labor groups with some conditions to undertake their own business. Relevant departments provide entrepreneurship guarantee loan, unemployment benefit, funeral subsidy, death benefit, maternity subsidy and one time remaining unemployment benefit for unemployed successful in entrepreneurial endeavor.

Government offers employment and unemployment registration service, identifies persons with employment difficulties and provides social security subsidy for flexible employment. The one-time employment allowance standard is 3000 RMB per person for families with employment difficulties,

families with non-employment, and graduates with disability, and the one-time entrepreneurial subsidy is 800 RMB per person for family with employment difficulties, family with non-employment, urban and rural family with subsistence allowance, and graduates with disability and already obtained national student loans.

In the aspect of social security, female participants get relevant welfare and social security, including maternity insurance. Nowadays, Luzhou government is planning to amend relevant policies of maternity insurance.

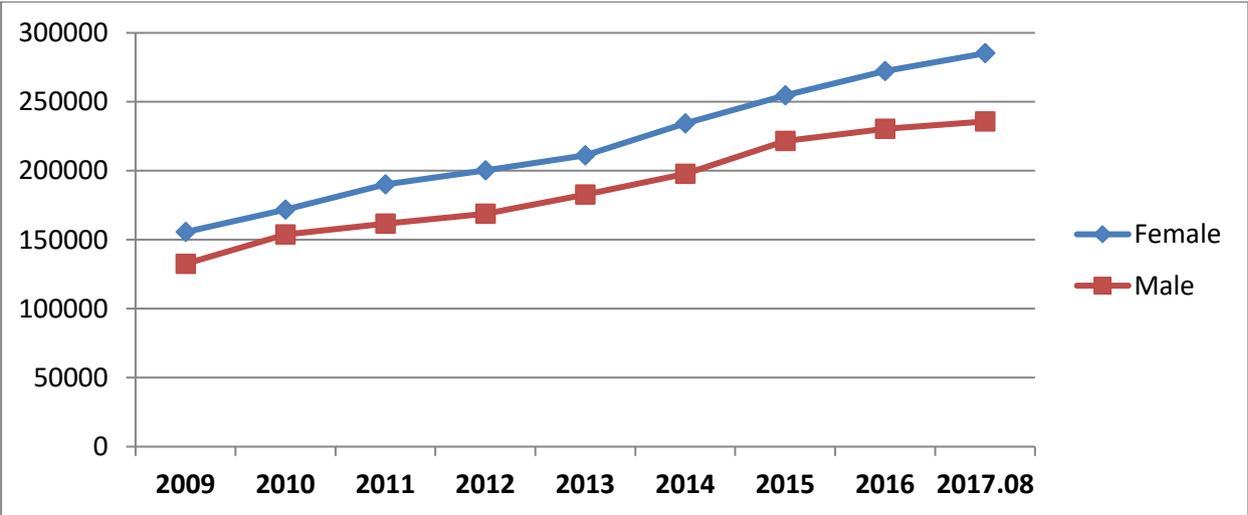
The elderly above 80 with Luzhou hukou can get old-age allowance. The minimum allowance for above 100 is 6000 per person each year, for 90 to 99 is 1320 per person each year, and for 80 to 89 is 200 per person each year. In order to promote the development of elderly service industry, government offers subsidy no less than 35 thousand Yuan for new bed, and 5 thousand Yuan for bed maintenance in public elderly service institution, as well as on less than 10 thousand Yuan for private elderly service institution. Besides, each new urban day care center can obtain subsidy for 300 thousand Yuan, and each new rural day care center can obtain subsidy for 250 thousand Yuan. For home-care model, it offers service target no less than 300 Yuan per person each year.

3.2.2. Development of employment and social security

3.2.2.1 Development of employment

We find that participant amount of urban worker old-age insurance increases from 2009 to August 2017. The participant amount of male is higher than that of female, which reflects real employment situation in urban area.

Figure 3.5: Participant amount of urban worker old-age insurance from 2009 to Aug, 2017 in Luzhou
Unit: Persons

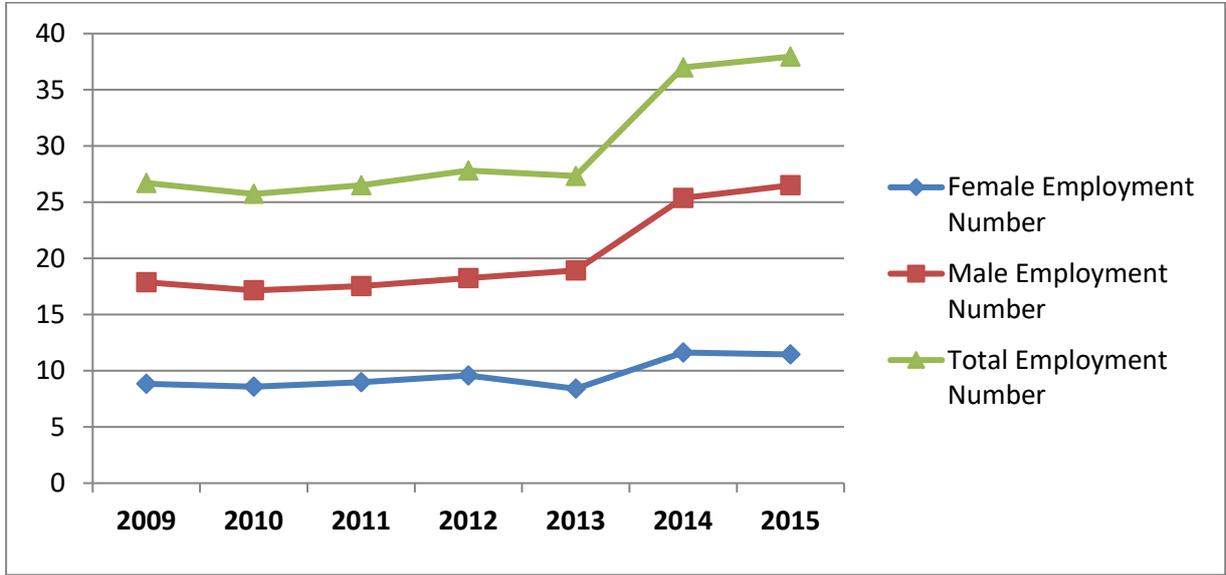


3.2.2.2 Development of social security

As shown in Table 4, in the 2009-2013 years, the number of female employment in state-owned, collective and other economic units in Luzhou basically lingered around 90 thousand. In 2014, Luzhou began to benefit from the implementation of the policy of industrial development and employment promotion, and the number of female employment increased significantly. At the same time, similar to the city of Chengdu, the number of male employment in Luzhou is higher than that of women, and the two are in the same pace with the increase in the number of employment.

Table 3.4:2009-2015 statistics table for the employment of men and women in the state, collective and other economic units of Luzhou: ten thousand people.

Year	Female employment	Male employment	Total employment
2009	8.84	17.87	26.71
2010	8.58	17.15	25.73
2011	8.97	17.53	26.50
2012	9.57	18.23	27.80
2013	8.40	18.93	27.33
2014	11.62	25.38	37.00
2015	11.45	26.50	37.95



(2) Participation in Social insurance

By the end of 2015, the number of basic old-age insurance, unemployment insurance, urban basic medical insurance, industrial injury insurance and maternity insurance in Luzhou was 784 thousand and 200, 204 thousand and 800, 1 million 40 thousand, 220 thousand and 171 thousand,

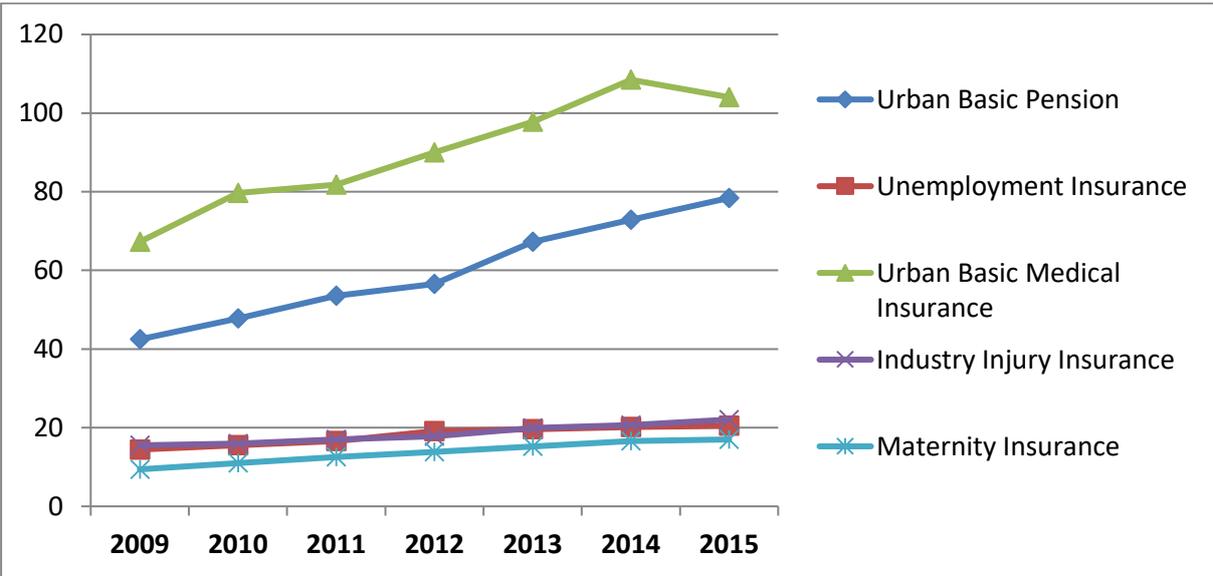
respectively. In 2009-2015 years, the situation of social insurance participation in Luzhou is detailed in Table 3.5.

Table 5:2009-2015 social insurance participation units in Luzhou: 10 thousand people

Year	Urban Basic Pension	Unemployment Insurance	Urban Basic Medical Insurance	Industry Injury Insurance	Maternity Insurance
2009	42.47	14.45	67.27	15.52	9.41
2010	47.76	15.56	79.67	15.98	11.02
2011	53.51	16.59	81.84	17.041	12.54
2012	56.55	19.1	90.02	17.84	13.81
2013	67.26	19.58	97.76	19.92	15.24
2014	72.83	20.14	108.47	20.69	16.61
2015	78.42	20.48	104	22.06	17.01

As shown in Figure 3.6, in the 2009-2015 years, the number of social insurance participants in Luzhou also showed an increasing trend. The collection rates of all kinds of insurance were at a high level. Men and women workers could participate in social insurance projects equally.

Figure 3.6:2009-2015 of the changing trend of the number of social insurance participants in Luzhou: ten thousand people



3.2.2.3 Retirement age and benefit

From the statistical data in Luzhou, monthly average pension benefit of urban worker old-age insurance is 1885.88 Yuan, monthly average pension benefit of organs and institutions is 4276 Yuan, and monthly average pension benefit of urban and rural resident old-age insurance is 76 Yuan by Aug, 2017. Thus it can be seen that there are still existing benefit difference among different system. It will also be reflected on female benefit between urban and rural areas or between different occupations.

Figure 3.7: Pension benefit of urban worker old-age insurance, urban and rural resident old-age insurance, and organs and institutions in Luzhou Unit: Yuan

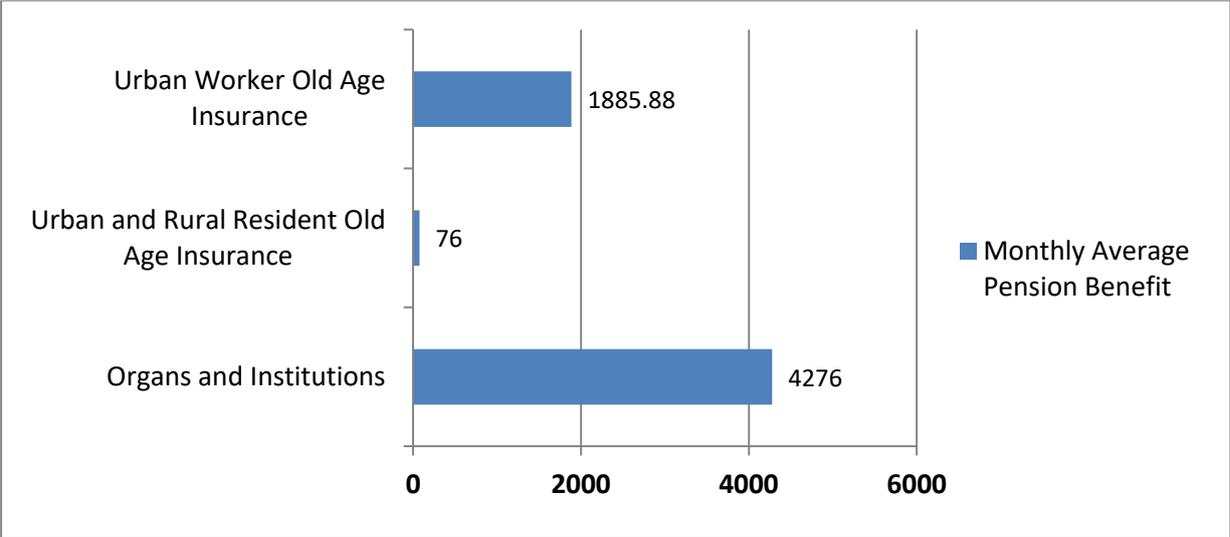
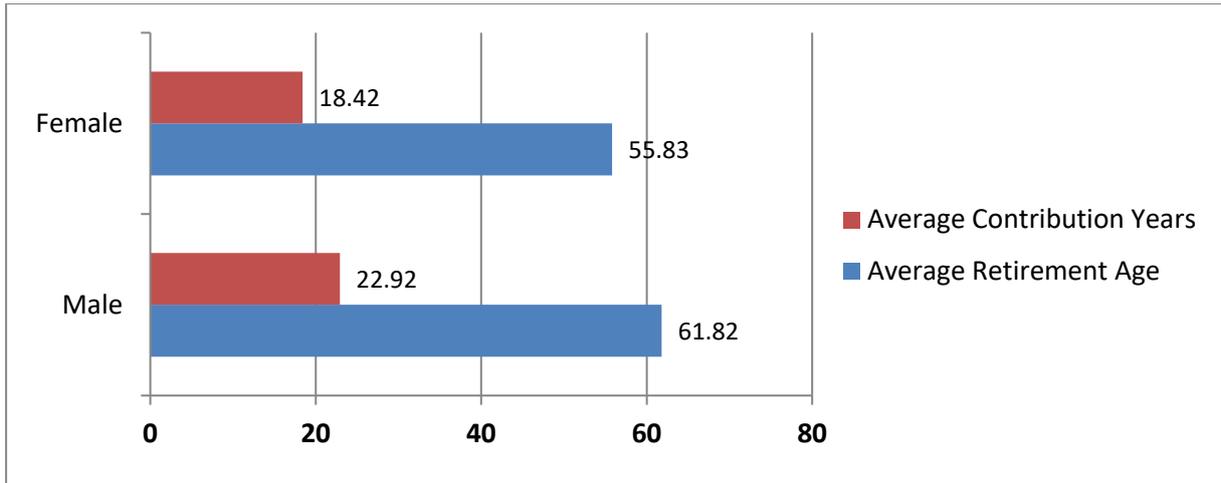


Figure 3.8 indicates that female average retirement age is 55.83, average contribution years is 18.42, and male average retirement age is 61.82, average contribution years is 22.92 in urban worker old-age insurance in Luzhou. The male and female average retirement age meet the requirements of statutory retirement age and both average contribution years exceed minimum 15.

Chart 19: Average contribution years (Unit: Years) and average retirement age (Unit: Years-old) of urban worker old-age insurance in Luzhou



From data analysis about employment and social security in Chengdu and Luzhou, we find that the amount of female employment increases year by year, as well as participant rate of social insurance. The female participant amount is less than male. It is on the one hand because the rate of male undertaking formal employment is higher than that of female, and on the other hand, the male population is more than female population. It indicates that female employment and social security is a hot issue in the society, and women pay more attention to protect their interests and rights. Even in Chengdu, the female participant amount of urban worker old-age insurance and medical insurance are more than male participant. Otherwise, benefit differences still exists between urban and rural system. The gender problem caused by contribution years and retirement age has a common feature in the whole country. It is necessary to build a top-down reform path from the overall development of employment and social security.

4. Policy suggestions for gender equality of employment and social security

The data analysis of female employment and social security in Chengdu and Luzhou reflects not only the features in Chengdu and Luzhou themselves, but also the common problems in the whole country. It is necessary to give constructive policy suggestions to the government from the overall concept.

4.1 Actively guide and support female employment, and build a benign relationship between employment and social security

From the analysis of current situation of employment and social security in Chengdu and Luzhou, we find that both sides introduce relevant policies to promote social employment, and encourage qualified labors with employment intention to starting their own business. With the concept of 'Widespread Entrepreneurship and Innovation', the whole society encourages young people to seize the new opportunities, abandon the inherent concepts between formal and informal employment, and actively participate into the development of the era of entrepreneurship and employment. It is necessary to combine the current development model of emerging Internet economy with women's own advantages. Relatively stable employment means continuous labor income and cash flow that are not only the financial basis of social security system, but also the

important economic basis of elderly life protection. On the other hand, social security system with financial balance strengthens the protection of labor risk. In this way, employment and social security form a positive interaction. As we all know, given the disadvantaged position of women in the labor market, any design of social security related to employment and income is disadvantageous to women. Therefore, we should implement policies of employment promotion and entrepreneurship support, help laborers find their accurate occupational positions in the labor market, and fully protect the employment rights of women through gradually increasing the labor participation rate and reducing gender difference in salary. It will realize the goal of real 'Equal Position, Equal Payment', which helps women obtain equal opportunity of occupational development.

4.2 Accelerate the structural reform of old-age insurance system to promote gender equality in the urban and rural system

Data analysis of pension gap between urban and rural areas in Chengdu and Luzhou shows that the benefit of organs and institutions is higher than that of old-age insurance for urban workers, and the latter is as well as high as that of urban and rural residents benefit. It reflects area difference and occupation difference in the old-age insurance system, further it also shows the benefit difference of women themselves between formal and informal employment in urban and rural areas. Urban and rural resident old-age insurance is not related to income, and participants would like to choose the lower contribution level, so the benefit stays in the low position. Although benefit difference exists, it implies the equivalence of contribution and treatment and it is the result of system design.

Therefore, under the background of current 'Top Design Reform' of pension system, it is important to deepen the structural reform of old-age insurance system, in order to promote fair between urban and rural, as well as gender equity with the concept of 'Fairness, Justice and Sharing'. So we need to seize the favorable time window of system integration, through introducing the mechanisms of social gender evaluation and social gender budget to promote the goal of structural reform. At the same time, government should further optimize the achievements of double-track reform, and realize the fair, reasonable and unified urban and rural resident old-age insurance system among different regions, different occupations and different genders. Besides, with the era of information technology and development concept of 'Internet +', flexible employment will become more widespread, the reform of social security system must adapt to match the transformation of employment mode in the new period.

4.3 Optimize parameter reform of old-age insurance system to promote the equalization of retirement age between men and women

Parametric reform of old-age insurance system is an important content of 'Top Design Reform'. It is also a scientific design based on the institutional theory. At present, the benefit gap between genders is closely related to the parameter design in the current system. Nowadays, the gap between statutory retirement age and remaining years after retirement is the main reason for the benefit difference. At present, the statutory retirement age for women in urban areas is 5 or 10

years earlier than that for men. According to the sixth national census in 2010, average life expectancy of male is 72.38, and average life expectancy of female is 77.37. The average life expectancy gap rises from 3.70 to 4.99 years compared with the data ten years ago. Taking the retirement age of men aged 60 and women 55 as a benchmark, the average remaining life after retirement for men and women are 22.37 and 12.38 years respectively, and gender gap has reached 9.99 years. In Chengdu, the average life expectancy of women has reached 80.09 in 2015, 4 years higher than men. In addition, there are still various forms of early retirement existing. Although the contribution years are more than 15, it is also little considering the growth of remaining life. That is why elderly population is still prone to poverty. Statistic data of Chengdu reflects the situation further. In 2016, women's monthly pension benefit is only 74.3% of men's benefit, which directly reduces the standard of living of elderly women. Therefore we should take the life cycle and the employment cycle as a starting point of system reform, and emphasize the accumulation ability of women's pension wealth in mechanism design. It is important to raise the female retirement age with the opportunity of delaying retirement in order to realize gender equality. This is the core element of reducing benefit gap and gender difference during the parameter reform process of old-age insurance system.

4.4 Building a female compensation mechanism in social security system

There is an interdependent relationship between employment, family division and social security, which makes production; reproduction and redistribution systems interact with women's position. Due to lack of diversification and socialization care service system for aging population and children, women bear more family responsibilities such as children care and elderly care with comparative advantage of female characteristics. Women need to spend a lot of time, spirit and emotion on them, so the value of family responsibilities should be recognized and reevaluated. Establishing a female compensation mechanism in social security system is to introduce gender consciousness to the system and emphasize the effect and value of family work. Then, all the female contribution to the society and family should be compensated and it is a new way to recognize labor division. We can learn from foreign experience to objectively evaluate the contribution between genders, provide compensation mechanism in the aspects of contribution level and contribution years. It is also necessary to provide more humane maternity policy, such as longer period of maternity leave. In addition, providing family care allowance with relevant requirements can compensate family work.

4.5 Building a female interest distribution mechanism in social security system

Fast pace and high-pressure life style in the modern society brings a great impact on family stability, and the divorce rate has been rising steadily. At the same time, the physiological characteristic that women's life expectancy is higher than men's also determines the existence of more elderly widowed women. Both two factors will impact on women's elderly life. Male breadwinner model will still exist for a long time with new style, which means that only husband is protected by social security system and wife's elderly welfare is vulnerable. In the design of the existing social security system, if elderly women divorces, men and women as individuals are independent in the social security rights and it obviously ignores the family contribution of

women; if elderly women lose her spouse, the survivor protection is very low which directly breaks the elderly financial balance. Thus, it is possible to introduce a sharing mechanism of derived social security rights in the premise of reducing negative effect of gender attachment in order to provide life protection for female aging population.

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