Analysis on the Influencing Factors of Female Migrant Workers Participating in Social Security

Jinfeng Ma¹,a, Hui Wang²,b and Weifeng Li³,c

¹School Of Political Science And Law University Of Jinan, Shandong 250022, China
²School Of Political Science And Law University Of Jinan, Shandong 250022, China
³School Of Political Science And Law University Of Jinan, Shandong 250022, China

¹1261542528@qq.com, b1175218674@qq.com, cliweifeng96@163.com

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Abstract. With the influx of migrant workers into cities, female migrant workers have also increased. However, due to the unequal attitude of women in society and the special reasons of women themselves, there are many problems in their participation in social security. Based on the status of domestic research, this paper makes a simple analysis of the status of female migrant workers' participation in social security, and mainly analyzes the factors that imagine female migrant workers' participation in social security. The analysis includes personal factors, family factors, business factors and institutional factors, and hopes to make some contributions to further increase the participation of female migrant workers in social security.

1. Introduction

Social security is a "national life guarantee system established by the state or society and economically welfare, socialized". Achieving social equity, including gender equity, is the basic goal of social security policy. In the long-term social cognition habits, migrant workers have always been regarded as vulnerable groups, and female migrant workers are special groups with the same status as farmers, workers and women because of their gender and other factors. Living in the city, in addition to the hardships of labor, the pressure of competition and the worries of social security, they also face the pressure of urban social exclusion and gender discrimination. This paper starts with the social security aspect and discusses the influencing factors of female farmers' participation in social security.

2. Significance

The research on social security is very mature, and the development of social security in China has also been fruitful. Especially after the reform and opening up, people’s ideas have also made great progress. Social security brings benefits to women, but because social security policies take more into account its economic and social functions, less attention is paid to the gender impact of policies, and the fairness of social security is difficult to reflect. Looking at it from a gender perspective, it is not difficult to find that social security policies imply gender injustice. Taking female farmers' famous workers as the research object, investigating the gender equity of social security policy, analyzing the restrictive factors of social security policy gender equity, and proposing corresponding policy recommendations, in theory will help broaden the gender perspective of social security research, enrich social security and in practice, gender research is conducive to enhancing the gender awareness of policy makers and implementer. Breaking through the traditional gender interest pattern from the source, improving women's status in the enjoyment of social security resources and promoting social harmony.
3. Analysis of the Factors Affecting the Social Security Status of Female Migrant Workers

3.1 Personal reason
The age of female migrant workers has a significant impact on their participation in social security. The younger female migrant workers in their 20s and the female migrant workers over the age of 40 have lower participation rates, and female migrant workers in the middle of the two age groups have the highest participation. Young women have less experience in society, and the purpose of going out to work is mostly for personal development or for no clear purpose. There is little understanding of the social security system or the goal of personal development is not clear, and social security is considered less. Older female migrant workers are less educated and have more family pressures, which have a certain impact on their participation behavior.

On the other hand, the average wage of female migrant workers working in cities is 200 yuan lower than the average wage of male migrant workers. Moreover, female migrant workers are 20% to 30% more likely to bring their parents or children to work in cities than male migrant workers. Female migrant workers have low incomes and heavy burdens on living expenses, so that they do not have extra money to pay social security payments.

3.2 Family Factors

3.2.1 Economic factors
The family economic status of female migrant workers has a certain impact on whether they participate in insurance. With the increase of family income, the proportion of female migrant workers participating in social insurance has also increased accordingly. However, when household income exceeds a certain level, the proportion of participating in social insurance has gradually decreased. A lower level of protection does not have a major impact on their lives. If you want to participate in the insurance, you will also choose a higher level of commercial insurance.

3.2.2 Domicile
The social security system is closely related to the household registration system. The household registration in different provinces and urban areas may have a certain impact on the participation of social security. Female migrant workers in other provinces are far away from the original local society, from the original geographic relationship, and face a more insecure living environment. They are more willing to participate in social insurance and pay more attention to their social insurance rights.

3.2.3 Family status
In rural areas, participating in social insurance involves the redistribution of family property. Individuals' status in the family may affect whether they buy social insurance or not. At the same time, the economic status of female migrant workers in the family will also have an impact on whether they participate in insurance. If the wages of female migrant workers are higher, they will have more initiative to decide whether to participate in insurance.

3.3 Enterprise factor
The nature of the unit has a great influence on the participation of female migrant workers in insurance. Women migrant workers working in state-owned enterprises, collective enterprises and three-capital enterprises are more likely to get insurance. For the female migrant workers of useful work units, enterprises or employers are the main responsibility subjects of social insurance. The absence of employer responsibility will directly lead to the female migrant workers can not participate in the social insurance system. The nature of the unit is different, the operating conditions are different, the norms of employment behavior are different, and the supervision of the relevant government departments on their participation in social security will also be different, so the participation status of female migrant workers in different units will show great differences. For female migrant workers without work units, individuals need to bear all the insurance costs. The heavy pressure of payment makes them hesitate to accept social insurance.

In addition to insufficient understanding of the unit responsibility of social insurance and neglect of their social security rights, an important reason why female migrant workers can not
enjoy social insurance is their "loss of rights" in social insurance participation. In the actual employment process, employers often take the initiative, female migrant workers have no right to choose whether to participate in social insurance, their choice is to engage in this job or not. Under the current intense employment pressure, the unequal bargaining position between the labor and management forces the female migrant workers to submit to the standard, which leads to the situation that the female migrant workers are in the absence of social insurance.

3.4 Institutional factors

3.4.1 Obstacles to the dual household registration system
The separation of household registration between urban and rural areas leads to the separation of various rights of urban and rural residents, and the policy system bound with household registration restricts the opportunities for rural households to enjoy urban citizenship treatment. The long-term existence of dual economic and social structure makes the employment of migrant workers in cities at a disadvantage, so they can only seek jobs in the secondary labor market. Female migrant workers are born in rural areas where traditional gender culture dominates. Under the common restriction of traditional gender culture and backward economic development level in rural areas, the human capital of female migrant workers is at a disadvantage compared with male migrant workers. After entering the city, the dual labor market highlights the weakness of the human capital of female migrant workers, which makes female migrant workers in a more disadvantageous position in the secondary labor market.

3.4.2 Imperfect social security system
It is mainly manifested in three aspects: first, the coverage is narrow. At present, there is no special social insurance system for migrant workers in most areas. In terms of basic old-age insurance, the basic old-age pension of enterprise workers only covers the migrant workers in units. Secondly, the level of payment is relatively high. The current social insurance payment level is relatively high for both enterprises and female migrant workers themselves. The reason why most of the female migrant workers do not participate in the basic pension insurance and basic medical insurance is that the cost of participating in the insurance is higher. The wages of female migrant workers are lower, and the social insurance premium is a big burden for them.

3.4.3 Poor publicity of the social security system
Most of the female migrant workers do not participate in social insurance because they do not know how to participate. The information asymmetry of relevant policies is an important reason that affects the participation of female migrant workers in social insurance. The lack of the right to know has led to misunderstandings among many people, who believe that it is not necessary to participate in social insurance. For example, some female migrant workers do not think it necessary to participate in basic old-age insurance, basic medical insurance, industrial injury insurance, maternity insurance and unemployment insurance.

4. Summary
The study found that the social security participation rate of female migrant workers is generally low, and there is a big deviation between social security participation and social security needs. The risks faced by female migrant workers and the demand for social security are different from those of male migrant workers to some extent, but there is no significant gender difference in their participation in social insurance. The status of social security of female migrant workers is affected by factors such as individual, family, enterprise and system.

References