

Exploration and Development Direction of Chinese Maternity Insurance System: Learn in France

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Abstract. As a kind of social insurance system, the maternity insurance system means the state organ provides in-kind and cash compensation to pregnant women and postpartum mothers and babies through social insurance legislation to protect the basic life of women and babies and promote the recovery of women and work ability. The Chinese maternity insurance system is backward in a rapidly developing society and cannot fully protect female populations' reproductive rights. Different countries' regulations on the maternity insurance system will vary in the specific content, depending on the economy, culture, historical tradition, political system and social policy. However, it is undeniable that under the trend of globalization, the maternity insurance systems of various countries are of reference significance to China. This article will draw inspiration in France maternity insurance system for the advancement of the Chinese maternity insurance system through comparative analysis, and promote the improvement of the system and the under-construction system for protecting women's interests. At present, there exist some urgent problems in the Chinese maternity insurance system, which can be mainly summarized as the narrow scope of protection, limited relief channels and low universality. Referring to France, China can take more effective measures such as compulsory medical insurance, establishing clear laws, and following the example of France's addition of "male maternity leave" to eliminate workplace discrimination and child support subsidies, so as to improve public acceptance and dissemination, and then popularize the maternity insurance system.

Keywords: Maternity insurance, social security, Women's rights and interests, French maternity insurance law.

1. Introduction

In 2020, Jiang Hui joined a chain supermarket in Leshan City as a cashier with a monthly salary of 3,100 yuan. In January 2024, she gave birth to her second child smoothly. In March, satisfying the request of the enterprise, the declaration materials for maternity allowance were submitted to the medical security service center in the jurisdiction. According to the "Maternity Allowance Approved Form" provided by the District Medical Security Service Center to Jiang Hui, the allowance can be calculated for 173 days, and the total maternity allowance is 35,214.41 yuan. But in fact, Jiang Hui only got a maternity leave salary of 11,676.66 yuan. Jiang Hui originally thought that the difference in the allowance would be reissued, but later he was told that the maternity leave salary had been paid and would no longer make up the difference. Jiang Hui said: Arbitration and litigation are both a road of no return. The job will definitely not be kept, and the time and economic costs should also be considered. Although I am reluctant, the litigation cycle is too long to afford. Therefore, after 105 days of recovery, Jiang Hui finally had to give up the struggle for the full maternity allowance and chose pre-trial mediation. While accepting the compensation plan given by the company, she took the initiative to terminate the labor relationship with the company.

China is still relatively backward in the maternity protection system and cannot protect the reproductive rights and interests during the period of maternity experiencing by female workers. This article is going to analyze the weaknesses and shortcomings of research in the theoretical field of the Chinese maternity insurance system, strive to promote the formulation of China's Maternity Insurance Law and improve the environment and conditions of social security system, which now lack for the rights and interests during the period of maternity experienced by female workers.

2. The Maternity Insurance System of China

The definition in China: a social insurance system through the nation to legislate that the state relative organs and the society provide services in medical areas, allowances for maternity and maternity leave when pregnant and giving birthing female workers interrupt their labor for a period of time.

2.1. Nature and Relevant Regulations being Implemented

In China, the word of “maternity insurance” originated from the contradiction between childbirth and labor among early female employees. The maternity insurance system for employees, who has a staff and works in the companies of China at that time, was established in 1951 and is an integral part of the Labor Insurance Regulations of the People's Republic of China. The so-called “maternity insurance system”, established by the state organs and institutions, was born in 1955, which is “the Regulations of the State Council on Maternity Leave for Female Staff” promulgated by the former State Council. For the purpose of further improve the conditions in protection of both the women’s health and the infants’ health, and satisfy the desire for better overall quality of the nation, the state has passed the scientific demonstration of medical experts and maternal and child health experts on the physical condition and nutritional health care of postpartum women and newborns, and referring to the experience and practices of maternal and child health care in other countries, “the Regulations on Labor Protection of Female Employees” was promulgated in July 1988.

The relevant regulations being implemented include: (1) “The Regulations on the Labor Protection of Female Employees” promulgated by the State Council on July 21, 1988 stipulates that the applicable subjects are female employees of all working places in the People's Republic of China, including state organs, people's organizations, enterprises and institutions. The maternity leave for female employees has been increased from the original 56 days to 90 days, which include a prenatal leave and a maternity leave for difficult childbirth; a maternity leave for multiple births will be added for each additional baby, and each of the above leave is 15days. (2) On September 4, 1988, the ministry, conducting and coordinating all tasks for Chinese labor, issued “the Notice on Several Issues on the Fertility Treatment of Female Employees”, which stipulates that if a female employee is less than 4 months pregnant and miscarries, she shall be given a maternity leave within 15 to 30 days according to the opinions of the medical department; abortion after being pregnant for more than 4 months. At that time, a 42-days-long maternity leave will be given, and the salary will be paid during the maternity leave. If a female employee is pregnant, the examination fee, delivery fee, hospitalization fee and medicine fee shall be borne by the unit when the medical institution in the unit or the designated medical institution examines and gives birth, and all the necessary expenses for giving birth shall be covered by the original medical funding channel. If a female worker has rested for a whole maternity leave and she is still unable to work due to physical reasons, after being certified by the medical department, she shall enjoy the treatment in accordance with the relevant regulations on the employee's illness. (3) On July 5, 1994, the Eighth National People's Congress passed the Labor Law, which stipulates that female employees in China, who tends to raising a child and is already in the process, shall enjoy at least 90 days of maternity leave during childbirth, and workers shall enjoy social insurance in accordance with the law that regulates the main compensations and preferential policies during childbirth.

2.2. Present Situation

According to the existing regulations and the Statistical Express of the Development of Medical Security in 2023 of the National Medical Security Administration of China, the current situation of China's maternity insurance can be stated from the following two aspects.

2.2.1. Solutions for the Maternity Treatment of Chinese Employees

First, the expenses for maternity shall be borne and managed by the employer. The legal basis is the regulations of the protection of labor of Female Employees (State Council Decree No. 9)

promulgated by the State Council in 1988. Its scope of application includes all state organs, people's organizations, enterprises, institutions and their female employees in China. The relevant treatment standards shall be implemented in accordance with the Notice on the Fertility Treatment for Female Employees (Labor Insurance [1988] No. 2) issued by the former Ministry of Labor in the same year. The specific method is that when female employees enjoy their maternity leave and are absent from their working positions, their salary still shall be paid as they are; if a female employee is pregnant and examines or gives birth at the medical institution of the unit or the designated hospital institution, her examination fee, delivery fee, surgery fee, hospitalization fee and drug fee will be borne by the unit.

Second, the measures for ensuring the rights of maternity. The legal basis is the Labor Law and the Measures for trial in the Implementation of Maternity Insurance for employees who works in enterprises (No. 504 of the Ministry of Labor [1994]). Its core content is to implement social insurance and social coordination of maternity expenses to satisfy the needs brought by the socialist market economy system and the establishment of a modern enterprise system, and to promote fair competition for enterprises and equal employment for women. The specific method is that enterprises, regardless of the proportion of male and female employees, pay maternity insurance premiums at a uniform rate (up to 1% of the total wages of employees) and establish a maternity insurance fund. The material compensation of maternity and the fees expended in maternity and medical areas for employees are covered by the maternity insurance fund. At present, maternity insurance mainly covers urban enterprises and their employees. The competent unit is the labor security administrative departments at all levels, and the social insurance agency is responsible for the operation.

2.2.2. The Number of Insured People, the Proportion and Capital Investment

Statistics recorded in the end of 2023 show that 24,907,600 female workers have participated in acquiring and enjoying the maternity insurance, with an annual increase of 3,004,100. The treatment expenditure of the fund in maternity insurance is 106.910 billion yuan, an increase of 11.775 billion yuan or 12.38% over the previous year [1].

2.3. Social Functions

2.3.1. The Recognition of Women's Fertility Value

Women's fertility is the need of social development and should be compensated by society. Therefore, China provides policy support for protecting female workers' reproductive rights and interests. Working women not only have to engage in economic activities, but also have the vocation of having children and do their best for the reproduction of the labor force, which often has mutual influence. With the implementation of maternity insurance, the state adopts legislation to institutionally guarantee that working women will not lead to unemployment when giving birth to children, and to receive corresponding compensation, which improves the enthusiasm of the majority of female population to participate in social activities and affirms the values of female workers.

2.3.2. A Guarantee for the Basic Livelihood of Female Employees

Female employees leave work during childbirth and cannot work normally. The state formulates relevant policies to ensure that they enjoy relevant treatment when they leave their jobs. This includes maternity allowance, medical services and special protection policies for those who cannot work normally during pregnancy.

2.3.3. Improve the Quality of the Population

The Maternity Insurance Law guarantees their basic salary so that their living standards are not reduced by leaving their jobs. At the same time, it provides them with medical services to monitor the normal growth of the fetus. For women who are sick or exposed to toxic and harmful substances during pregnancy, necessary examinations should be done to protect the normal growth of the fetus and improve the quality of the population.

2.4. Existing Problems

2.4.1. The Narrow Protection Objects of the System

China's maternity insurance system originated from the contradictions between childbirth and labor of early workers. China's early development was dominated by the labor force, so the birth of the system for ensuring the relative right in maternity was based on the conditions of "employees", which also led to the current narrow and incomprehensive protection of the Chinese maternity insurance system, and a lack in real protection of women from the perspective of reproductive rights. And now China's maternity insurance is independently outside the system that ensures the operation of insurance in medical area, which means they are two independent systems, and only some cities are trying to merge the two insurances [2].

2.4.2. The Single Way of Judicial Relief

There are two typical cases of maternity insurance in China.

Case 1: Qiu, a female worker in a leather factory in Fujian, signed a five-year labor contract with the factory in November 1993. Qiu gave birth to a child in September 1998, and the medical expenses were 1,470 yuan during the hospitalization. The factory believes that there are many female employees in the enterprise and they can't afford too much maternity expenses. They can only implement the contract method and pay Qiu 2,000 yuan at once. Qiu's labor contract has expired. To this end, Qiu filed a complaint with the local labor arbitration organ in 1998, asking the factory to reimburse him for all maternity medical expenses and pay maternity allowance during maternity leave.

Case 2: Yue, a female employee of a pharmaceutical factory in Harbin, joined the work in 1996 and signed a 10-year labor contract with the factory. In February 2000, Yue gave birth to a child and took 4 months of maternity leave according to the factory regulations. When she went to work, her original position had been replaced by others, and the leaders of the department did not arrange the work. Yue submitted an application for labor dispute arbitration to the Labor Dispute Arbitration Committee in December 2000.

The parties in these two cases all used labor arbitration to obtain the corresponding compensation. At the same time, there is no relevant judgment on the website of arbitration document in China. It can be obviously observed that there is a single judicial remedy in China's maternity insurance system, and at present, there is only labor arbitration.

2.4.3. Low Popularity

According to the data of the National Medical Insurance Administration, 249.03 million people participated in maternity insurance in 2023, an increase of 2.82 million over the previous year (an increase of 60.2%) [3]. Although the proportion of growth is large, referring to the statistics of the Chinese seventh national census, the female population is about 600 million, and the adult female population is about 400 million. The proportion of the protection group of the maternity insurance system is less than 50%, which is low. This leads to the problem of low penetration rate. Of course, this is also due to the lack of universality of education and law in China. In particular, there are many cultural contradictions in remote areas and ethnic minorities in China, which may lead to the inability to popularize. There are large geographical differences and obstacles in the overall protection of the birth protection law and even women's rights, which further reduces the prevalence rate.

3. The Maternity Insurance System in France

A major feature of the French social security system is that it has a long-standing family policy with fertility support as the core. The period when France has started to establish family policies back early in the history and few countries do the same that early. As early as the early 20th century, it introduced a family policy with mother-infant support as the main content, with the aim of ensuring and improving fertility [4].

3.1. Nature and Relevant Regulations being Implemented

In 1939, the government promulgated the Family Law to provide material incentives for families with many children. The allowance is progressive according to the number of children. There are two forms of the allowance: (1) Ordinary family allowance. Regardless of the employment status and status of parents, as long as the family has children, they can get it. (2) Single-income family allowance. As long as one of the parents has a salary income, the child can also get a supplementary family allowance after the age of 2. In terms of taxation, income tax decreases according to the family population. For families and families with many children, housing loans and housing allowances are given preferential treatment, and scholarships or free education are increased. In 1985, the law also stipulated that if the child's mother died during child support, the father could be given leave to take care of the child. The ultimate aim of the French fertility policy is to achieve a high fertility rate under the premise of ensuring that the family decides their own size, hoping to increase the fertility rate to 2.1% to ensure that the population reaches the replacement level. In terms of birth control, France has always opposed the implementation of birth control for women of childbearing age in the past, and has had very severe punishment measures for abortion, but recently, the French government has relaxed restrictions on birth control. The government has directly or indirectly supported the dissemination of modern contraceptive technology and information. In 1975, it was announced that abortion within 10 weeks of pregnancy was legal; since 1983, sterilization has been allowed for the purpose of birth control [5].

Relevant laws include: the French Constitution, the Social Security Law, and the French Fertility Act of 2019. Referring to the regulations in France, there is a threshold condition for enjoying welfare benefits, that is, work more than 200 hours in the three months before maternity leave. And there will be an annual adjustment of the standard of maternity treatment every year. At present, the maternity allowance is paid as much as the basic daily wage. Women will be compensated a 6-week leave before and a 10-week leave after giving birth when having the first two children; and enjoy a compensation during a 8-week leave before and a 18-week leave after giving birth when having the third child. In the case of difficult childbirth, another 2 weeks should be added to the compensation before delivery. The daily subsidy is no more than 64.92 euros. The only case of being paid a subsidy is that the birth and adoption are smooth. Except the maternity allowance, France pays child-rearing allowance at the same time, which means a four-months allowance or milk tickets [6]. In the case of childbirth, parent-child relationship, parenting or adoption, the cooperative spouse shall receive a uniform rest allowance in accordance with the conditions stipulated in Article L.623-1. When they call for the replacement of salaried employees at work, professional or family, they usually provide additional allowances [7].

3.2. Present Situation

France's first legislation in ensuring the rights of maternity, originated in 1928, have later revised six times respectively from 1945 to 1999. The system ensuring women's maternity rights in France can be summarized in the model of social insurance, and all employees can be covered in its maternity insurance [8].

3.3. Social Functions

3.3.1. Lower Burden of Childbirth and Higher Fertility Rate

The French government has established a "family allowance" system with mother-infant support as the main content, providing a wide variety of allowances for all families with children, including basic family allowance, maternity allowance, childcare allowance, nursing allowance, school year allowance, etc., covering almost all the needs of a child from birth to adulthood; to the disabled Provide additional education allowances and family support allowances for children and single-parent families; provide moving allowances and housing allowances for families with multiple children and difficulties, allowing these families to enjoy priority in social security housing; provide childcare

services for unemployed single mothers to help them find jobs; implement a spouse paternity leave system, etc. France's fertility rate is at the highest among Western European countries.

3.3.2. Provide Special Protection for Women in Remote Areas

France's maternity insurance is included in the social security system, and France's social security, especially medical security, has high coverage, and is rich in resources and equipment [9]. At the same time, the compulsory medical insurance in France has included the aspects protected by the maternity insurance to further strengthen the implementation and coverage of the maternity insurance system [10].

3.4. Advantages

3.4.1. Wide Coverage and Stable Source of Funds

The French maternity insurance system can be classified as a social insurance system, providing maternity cash subsidies and medical treatment. The main practice of this system is to establish a unified fund by legislating the proportion of financing for the disease or maternity insurance fund by individuals, employers and the government, from which the fund pays for all those expenses in maternity or medical areas for the covered group [11]. In France, the system generally covers all employees, and there are special regulations for special industries such as railways, banks, public officials and self-employed people.

3.4.2. High Standard of Maternity Allowance

The system adopted by the payment of maternity allowance in France is to refer to a certain proportion of daily wages, which stipulates that the maternity allowance enjoyed by the insured is as much as the prenatal income. Women will be compensated a 6-week leave before and a 10-week leave after giving birth when having the first two children; and enjoy a compensation during an 8-week leave before and a 18-week leave after giving birth when having the third child. In the case of difficult childbirth, another 2 weeks should be added to the compensation before delivery. The daily subsidy is no more than 64.92 euros [12].

3.4.3. Comprehensive Preferential Policies

The rest period in France is at least a 6-week leave before the delivery and a 10-week leave after the delivery. Regarding the starting point and due date of maternity leave, France allows women whose due date of giving birth is earlier than the actual date to extend the maternity leave, the leave will start from the date of actual delivery. Women who have only given birth for a 6-week rest are not allowed to participate in the work, otherwise the employer will be subject to mandatory punishment, but the baby is hospitalized after birth without the mother's care, except for women who have other special care. At the same time, for taking care of the new-borns, fathers can also have maternity leave and other rights in the special case of their mother's death due to childbirth. Cases of being allowed to extending the maternity leave in France: women will be compensated a 6-week leave before and a 10-week leave after giving birth when having the first two children; and enjoy a compensation during a 8-week leave before and a 18-week leave after giving birth when having the third child. In the case of difficult childbirth, another 2 weeks should be added to the compensation before delivery [12].

4. Comparative Analysis of the Cause of the Problems

4.1. The Legislative Background and Social Environment Lead to a Limited Scope of Protection

The system for ensuring the rights during maternity in China originated from the contradictions between childbirth and labor of early workers. China's early development was dominated by labor force, so the birth of the maternity insurance system was based on the conditions of "workers". The

starting point of the Chinese system for ensuring the rights during maternity is still to ensure labor and fertility as the main starting point, not even to protect all women and only target women's labor, ignoring women's rights. Benefit and protection. This has also led to the problem that the current protection targets of China's maternity insurance system are narrow and not comprehensive, and there is no real protection of women from the perspective of reproductive rights.

French welfare system is one of the earliest systems that ensures fundamental compensations established in the world. Not only is the proportion of public expenditure to GDP at the forefront of Western countries and even the world, but the Gini coefficient has also been maintained at a low level below 0.3 for a long time [13]. It is one of the countries with the smallest gap between the rich and the poor in the world. It has a high degree of social equity and a good maternity insurance policy. Will be the foundation. France's relevant regulations on child welfare and the application for extended maternity leave due to personal health conditions can also better reflect that it focuses more on humanitarianism and the protection of women's reproductive rights in the purpose of its establishment, which is different from that in China.

4.2. The Imperfection of Relevant Laws Leads to a Single Way of Judicial Relief

China's existing legal provisions on the system for ensuring the protection of the rights about maternity are clearly stipulated in the legal provisions. Only on July 5, 1994, when the Eighth National People's Congress passed the Labor Law, female employees enjoyed at least a 90-days leave for protecting and enjoying their rights in maternity, and workers enjoyed social insurance treatment in accordance with the law during childbirth. The rest of the relevant provisions are clarified in "the Notice on Several Issues of the Fertility Treatment of Female Employees" issued by the Ministry of Labor on September 4, 1988. Compared with the mandatory nature of the law, the current claims of rights and interests related to maternity insurance can only be relieved through labor arbitration.

Compared with France's inclusion of relevant provisions in the Constitution and the Social Security Law, and clarifies the standard of the amount of subsidies, the length of general maternity leave and the adjustment of the length of maternity leave under special circumstances, the source of the amount of maternity allowance, and the inclusion of compulsory medical insurance, etc. in the two codes, which not only have compulsory guarantees, but also are relatively perfect in terms of clarity, so that Maternity insurance and related rights and interests also provide better judicial remedies.

4.3. Lack of Social Concepts and Social Security Leads to Low Popularity

The current institutional content of ensuring the related rights in the area of maternity in China, the fragmentation of the system violates fairness and systematic coordination, affects the realization of maternity insurance rights, the imbalance in the protection of income protection rights due to differences in local legislation, and the incoherent provisions on the attribution of the subject of financing obligations in local legislation are inconsistent, which affects the popularity of the protection of maternity insurance rights [14]. At the same time, because China is in the middle of development and has a large difference in development, the popularization of education and law in some regions still needs to be improved. Some remote women cannot have a more comprehensive and clear understanding of Why should they protect or how to ensure their reproductive rights and interests and ignore the maternity insurance system, which also leads to the low popularity of China's maternity insurance system.

France has undergone many revisions and improvements, and the overall popularity of education in its society is relatively high, the overall level of population quality is relatively high, there are small differences in regional development, and there is a lot of social security investment [15]. Therefore, France have relatively perfect implemented the insurance system for ensuring the related rights in the area of maternity and the degree of popularity is high.

5. The Directions of Development in Chinese Maternity Insurance System

Firstly, for the problem that the object of institutional protection is single and limited to female workers, China should start from the purpose of establishing the maternity insurance system, from ensuring social labor efficiency to protecting women's rights and interests, especially reproductive rights. The current development advantages of Chinese society are different from those of labor force in the early stage of development, so the direction of institutional establishment should also be changed, especially the prosperity of patriarchy in China's feudal period has also led to the shift of the purpose of establishment. France's relevant regulations on child welfare and the application for extension of maternity leave due to personal health conditions can better reflect that it focuses more on humanitarianism and the system for ensuring the women's reproductive rights in the purpose of its establishment.

Secondly, for the single means of judicial relief, China will establish legal provisions that can be the base of the maternity insurance in the process of improving the system in the follow-up, so as to enhance the coercive force and increase the judicial channels such as litigation, so as to ensure relief. Referring to France, the clear legal provisions guarantee the compulsory medical insurance system and the content related to childbirth contained in it are more legally effective, thus enhancing the practical function of the maternity insurance and promoting the implementation. Judicial remedies also have strong legal protection and more ways.

Finally, for the problem of low universality, it is necessary to propose and implement more effective compulsory measures. China can establish compulsory insurance to maximize the effect of ensuring the rights and interests of female populations before it is fully popularized. At the same time, referring to the bill passed by France in early 2019, and the provisions in the French Social Security Law that fathers can also receive corresponding benefits when their spouses take maternity leave, the root cause of discrimination in the workplace in France (the female labor force is delayed due to the maternity insurance system and is recognized from the perspective that its labor value is not as good as that of male labor, and the female labor maternity allowance, some enterprises believe that the cost of male labor is low and the income is greater) to eliminate workplace discrimination, which is more effective and more popular than China's measures to only increase the compensation for female labor.

6. Conclusion

This article analyzes the relative backwardness of the system that aims to ensure the related interest of maternity in the environment of the rapid development in China. It aims to improve the China's system that ensures the related interests of maternity and accelerate the establishment of the maternity insurance law. This article suggests that China should expand the scope of protection and strengthen protection measures, increase relief channels and take more effective measures. However, this article only refers to France's maternity insurance. It lacks relatively perfect relevant institutional research in other countries and more actual data statistics in Chinese society. Further comparative research can be carried out by combining the maternity insurance systems of more countries and after more accurate questionnaire survey and relevant statistics for the female group, especially female workers and acquisition situations of maternity insurance, we can establish the unique maternity insurance system and a protection system for more rights of female population that are more suitable for Chinese women's groups and the current social situation in China.

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