

Discussion on if unemployment insurance can promotes employment in BaoDing

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Abstract

Unemployment insurance through practice of constantly exploring new functions, from "the light" in employment, a single function to protect life, promoting employment, unemployment prevention "a variety of functions, in recent years, along with our country economic development into the new normal, reform into deep waters, from baoding city structural unemployment problem increasingly prominent, recruitment difficult and difficult employment, employment situation is increasingly serious, so you need to unemployment insurance has played a more important role in promoting employment. This paper first analyzes the main problems of unemployment insurance in promoting employment, then analyzes the improvement of the function of unemployment insurance in practice, and finally puts forward countermeasures and Suggestions on how to improve the ability of unemployment insurance to promote employment.

Keywords

Unemployment Insurance, Promotion of Employment, Functional Improvement, Counter measures and Suggestions.

1. Introduction

With the initial establishment of the social security system, the unemployment insurance has improved since it was established, it played a significant role in the society stability development. In recent years, with the slowdown of economic development, accelerate the transformation of the mode of economic growth, and the need of urbanization development, the stress of employment in BaoDing becomes severer, the problem of structural unemployment are increasingly worst, the government of BaoDing more and more prefers that we should use the unemployment insurance to solve the unemployment caused by the stress of downward economic, and we can use the unemployment insurance to promote the reemployment of unemployed Persons.

Structural unemployment is the most intractable one of all the unemployment problems. In recent years, the problems of structural are very prominent in BaoDing, getting a job is difficult, finding an appropriate employee is difficult to. With the implementation of the innovation-driven development strategy, the emerging small and medium-sized enterprises of science and technology are constantly emerging and in urgent need of a large number of high-quality labor force. However, the overall quality and professional skills of the labor force in the market are low, unable to adapt to the needs of enterprises. So, in order to meet the needs of our economic development and alleviate the pressure of employment in our city, we need to improve the unemployment insurance system and strengthen the role of unemployment insurance in job introduction and vocational training constantly. This paper focuses on the problems of unemployment insurance in Baoding City in promoting employment, from the improvement of the function of "emphasizing security while neglecting employment" to "protecting life, promoting employment and preventing unemployment", and explores how to improve the ability of unemployment insurance to promote employment.

2. The troubles of the unemployment insurance in promoting the employment The difficulty of collecting and paying unemployment insurance fund, expand a face is hard too

In Baoding city, it's hard for the government to get the unemployment insurance fund, the resistance to the collection and payment of unemployment insurance fund is very large, and the expansion of coverage is also slow. The main reasons are that the policy implementation of unemployment insurance is not strong enough for many years, people have insufficient understanding of unemployment insurance, enterprises and institutions are not very active in participating in the insurance, and people do not pay enough attention to unemployment insurance. Unemployment is social problem which is a long-standing and not easy to control. The unemployment insurance is social guarantee program designed to solve this problem, it's belong to the social security system, which is similar to endowment insurance, maternity insurance, medical insurance and work-related injury insurance, the data of the past five years (table 1) show that the number of insured people is lower than basic social insurance such as endowment insurance. Because the coverage rate of unemployment insurance is not very big, the beneficiaries of it are very limited, and the number of people who can enjoy unemployment insurance treatment is relatively small. As the pressure of the current economic downturn increase, many reasons have resulted in some unemployed people not enjoying unemployment insurance treatment, so they cannot get re-employment training subsidy, thus they cannot fully play the role of unemployment insurance for the unemployed. And the collecting and paying the fund is difficult, and the expansion of coverage is also difficult too, it also weakens the effectiveness of unemployment insurance in promoting employment.

Table1 Number of participants in social insurance at the end of the year from 2012 to 2016

Unit: 10,000 people

	Basic endowment insurance	Urban residents' basic medical insurance	Employment injury insurance	Maternity insurance	unemployment insurance
2012	78796	53641	19010	15429	15225
2013	81968	57073	19917	16392	16417
2014	84232	59747	20639	17039	17043
2015	85833	66582	21433	17771	17326
2016	88777	74392	21889	18451	18089

Data source: 2016 China statistical yearbook, 2016 human resources and social security annual statistical bulletin

2.1 The level of unemployment insurance is not high

The low level of unemployment insurance in baoding is mainly reflected in two aspects: first, the coverage rate of unemployment insurance is low; Second, the replacement rate of unemployment insurance is low.

First of all, from the perspective of the coverage of unemployment insurance, according to the "social insurance law" regulation, unemployed insurance cover part of town enterprise or business unit worker, and all the workers from the unemployment risk has not been completely covered, town enterprise worker, the rural laborer, individual worker is free from the "national treatment", has not been included in the scope of unemployment insurance in accordance with the law. The coverage rate of unemployment insurance in Baoding City remains at about 30%, and shows a downward trend. The coverage rate is on the low side. As shown in Table 2, the registration rate of unemployment insurance is declining as the increase of urban employment.

Secondly, the coverage rate (the coverage rate = the average unemployment insurance the average wage of on-job workers in cities and towns) in Baoding is about 20%, Well below the replacement rate set by the international labor organization. According to the provisions of the international Labour organization, the replacement rate of unemployment insurance benefits should not be less

than 50% of the original salary of the unemployed, which was later revised to 60%. Low replacement rate of unemployment insurance is not conducive to play the role of unemployment insurance in protecting life and promoting employment, resulting in more fund balance of unemployment insurance in Baoding city, and the fund cannot be well used.

Table 2 coverage of unemployment insurance in baoding in 2011 and 2017

year	Number of insured persons / 10,000 people	Urban employment population / 10,000 people	Unemployment insurance registration rate /%
2011	51.9	153.11	33.90
2012	52.1	163.01	31.96
2013	48.6	172.31	28.20
2014	49	181.51	27.00
2015	49	190.61	25.71
2016	49.1	200.41	24.50
2017	50.0	210.81	23.72

Note: the data are from the statistical announcement of national economic and social development from 2011 to 2017 on the official website of Baoding bureau of statistics

2.2 The function of promoting re-employment is insufficient

Employment is the foundation of people's livelihood. Re-employment training of unemployed people is the key to play the role of unemployment insurance in promoting employment. However, Baoding's function of promoting reemployment is not fully developed. There are many problems in reemployment training. The first is that reemployment training is not in place and guidance is unscientific, here are some points as follows

- ① Training time is not flexible enough, some unemployed people are not regular, can not meet the needs of this part of personnel training.
- ② The content of training is not rich enough, the project is scarce, and the re-employment service can not meet the needs of the unemployed for various professionalization.
- ③ Limited training environment, poor training conditions, insufficient teachers, limited teaching space, can not meet the various training requirements of a large number of unemployed people.
- ④ The training effect is not obvious enough, there is not too much grounding gas and technical training, even for the trained personnel, the level of re-employment is not very high, the competitiveness is not strong, leading to the low success rate of re-employment.

The second is that the introduction of the job is not very exactly, the employment information is not asymmetric. The situation of the employment in Baoding is different, firstly the forms of job introduction are not diversified enough. The information exchange is blocked, which lead to the employer cannot find the right person, job seekers cannot find the right job too. Secondly is that nowadays, with the popularization of the Internet, all kinds of employment information have become convenient and transparent, but the amount of information is too large and the number of recruitment posts is too large. It is difficult for ordinary job seekers to find suitable Posts quickly and accurately. This requires our relevant employment agencies to organize local employment information effectively and pertinently so as to improve its accuracy and authenticity. Career recommendation to different unemployed people, help them make scientific career planning, and make effective employment guidance, so that they can quickly and successfully obtain employment. However, The

guarantee for the smooth development of this work is the subsidy of unemployment insurance to employment agencies. Although the unemployment insurance fund balance is relatively large in Baoding City, the accumulation scale of the fund is also expanding, and the funds used to promote employment are increasing, the expenditure structure of the unemployment insurance fund in Baoding City is still unreasonable, the proportion of employment promotion funds is small, and the scale of funds used for job introduction and vocational training is also small, resulting in the low success rate of job introduction and vocational training. The effect is not ideal, and the job introduction is not accurate. Therefore, the continuous rationalization of unemployment insurance expenditure structure will help to further strengthen the function of unemployment insurance in promoting employment.

Thirdly is that the unemployment insurance system lacks effective incentive mechanism to promote employment. There isn't any time limit for the shorten enjoy unemployment insurance system to promote their employment incentives as soon as possible so that town enterprises and employees are eligible to enjoy unemployed insurance treatment, the vast majority of according to their should enjoy the time limit, even if a job, still enjoy unemployed insurance treatment in, also will appear the phenomenon of "hidden" employment. As for the people who should pay for the insurance, the unemployment insurance isn't establish any incentive measure to encourage them to pay for the unemployment insurance and pomote they work steadily. Because some of the objects of unemployment insurance payment do not have unemployment and may not enjoy unemployment insurance treatment for life, they feel that paying unemployment insurance premium becomes a kind of economic "burden". There is a sense of "loss" when they pay unemployment insurance premium but do not enjoy unemployment insurance treatment, which leads to low enthusiasm for the unemployment insurance payment.

2.3 Promoting Reemployment Fund has a small scope of application

On the one hand, because of the information asymmetry, the job training and Job referral program cannot meet the different needs of the unemployed, The project has not really been implemented, and the occupations introduced cannot match the skills of the vocational training. The effect of vocational training and vocational introduction is not obvious, which leads to the need for the employer to retrain new employees or continue to dismiss new employees. Although as the "regulation on unemployment insurance", in addition to expenditure on unemployment insurance, the government should expand the scope of unemployment insurance funds used to promote employment. However, the real use of unemployment insurance funds by the municipal government for vocational training and employment introduction of unemployed persons is very limited, and the scope of funds used to promote re-employment is small, and the role is not significant. On the other hand, because of the lack of the money and policy. There is little incentive to encourage the unemployed to reemploy and start their own businesses. The lack of effective incentives for unemployed people to increase the intensity of job search, lack of determination to achieve early re-employment. At the same time, there is a lack of policy support, technical assistance and financial subsidies for the unemployed who are willing to start their own businesses. Independent entrepreneurship can not only help the unemployed return to the labor market, but also create more employment opportunities for more unemployed people. Therefore, the government can effectively use the unemployment insurance fund of surplus to provide more substantive help to these groups, and also expand the scope of the use of the re-employment fund.

3. Useful practices of the unemployment insurance system in promoting employment

During the 1980s, unemployment insurance is built preliminarily, the main function is safeguard life, 1999 "unemployed insurance byelaw" was promulgated, made clear unemployed insurance besides the function that has safeguard life, still have the basic function that promotes obtain employment.

The social insurance law of the People's Republic of China was officially promulgated in 2014, meeting the needs of China's economic development. Unemployment insurance of Baoding city

follows the principle of seeking truth from facts, combines the actual need of economic development of Baoding city, improves constantly in details, develops and expands continuously, and gradually develops towards the direction that is conducive to protecting social rights and interests of laborers. At present our city's unemployment insurance has taken many beneficial improvement and the attempt in the promotion employment aspect.

3.1 Increase the treatment of unemployment insurance appropriately and reduce the rate of unemployment insurance

In recent years, the government of Baoding have raised the standards of unemployment insurance payment and subsidy gradually. The unemployed people have been given medical insurance and heating allowances. The level of many welfare benefits has been improved. At the same time, in order to alleviate the burden of enterprises and give full play to the role of unemployment insurance in promoting employment, the contribution rates of unemployment insurance units and individuals have been reduced since March 1, 2015. This measure has relieved the pressure of enterprise development to a certain extent and contributed to the sustainable development of enterprises.

3.2 Helping Difficult Enterprises

Our city uses policy means to help enterprises with difficulties, mainly in two aspects. On the one hand, we allow enterprises with difficulties to defer payment of unemployment insurance within a certain period of time. If the unemployment insurance fund is sufficient, on the premise of ensuring the payment of unemployment insurance benefits, enterprises can apply for it. Local unemployment insurance agencies put forward audit opinions and submit them to the administrative departments of human resources and social security at the same level for approval. For enterprises with very difficult production and operation, they can postpone the payment of unemployment insurance premiums for up to 12 months.

On the other hand, stable post subsidies will be given to enterprises in difficulty. In order to prevent unemployment risk effectively, incentive unit of choose and employ persons does not lay off as far as possible or little lay off, to the unit of choose and employ persons that can stabilize worker troop effectively, can apply for stable post allowance, charge is spent by the list in unemployed insurance fund. Enjoy the unit of stable hillock allowance to be able to use it will begin the turn hillock of the worker to groom, skill raises groom, post allowance and insurance premium of pay society, cannot use in disorder commonly.

3.3 Strengthen the support of unemployment insurance fund for reemployment training

Firstly, we should establish and improve the modern training system gradually, improve the management ability of managers, optimize the training environment of software and hardware, strengthen the construction of training team, enrich training projects, improve vocational level, and strive to test the effect of training with employment rate. For example, our city establishes the first training course of unemployment insurance online in order to improve the efficiency of unemployment insurance agencies and insured units at the municipal level, counties (cities, districts) and realize e-government. Secondly, the support of unemployment insurance fund for reemployment training should be increased appropriately. We will introduce an active employment support policy, encourage various training institutions to join the market of re-employment training, and provide unemployed people with more vocational skills choices in line with their own. Finally, we encourage capable workers to take the initiative to start their own businesses, so as to promote employment through entrepreneurship.

3.4 Play the role of unemployment insurance in stabilizing posts

The Municipal Human Resources and Social Security Bureau in Baoding issued a notice that our city launched the "escort action" of unemployment insurance assistance to stabilize posts in 2018. Make a full coverage of the main body of enterprises in our city in 2018, we have implemented the policy of unemployment insurance to support enterprises to stabilize their jobs, and encouraged enterprises to take measures not to lay off or reduce the number of employees so as to protect enterprises from

difficulties and upgrade, reduce unemployment and stabilize employment. We will give priority to supporting enterprises that have a major impact on local economic employment in reducing excess production capacity, eliminating backward production capacity, tackling air pollution, and upgrading poverty alleviation and upgrading. Join unemployed insurance lawfully, already successive capture expends 1 year (contain) above and do not owe capture, last year downsizing rate does not exceed 4.5%. The subsidy standard is the lowest level of unemployment insurance in our city in 2018. The number of subsidies is calculated by 50% of the people who participated in unemployment insurance at the end of last year. The period of subsidy is 6 months.

A total of 532 enterprises in our city have implemented the subsidy policy of stabilizing posts. There are 136799 steady jobs. And we achieved positive results in reducing the burden of enterprises, safeguarding the rights and interests of workers, maintaining employment and social stability.

3.5 Online application for unemployment insurance skills subsidy

In the province, our city took the lead in the trial run on the Internet to declare subsidies about upgrade skills, so that employees can handle business at home. This can both facilitate the masses and is a beneficial attempt to promote employment with Unemployment Insurance. In order to improve the level of professional skill and ability about career changes of employees of enterprises participating in Unemployment Insurance, they can apply for the corresponding subsidy who in accordance with the law to participate in Unemployment Insurance and pay at least 36 months of premiums (including the regarded as payment period) enterprise workers and have obtained a junior (level five), intermediate (level four), advanced (level three) vocational qualification certificate or certificate about vocational skill level after January 1, 2017

4. How to improve the effect of unemployment insurance in promoting employment

Although the Baoding Municipal Government has made many useful attempts in promoting unemployment insurance to promote employment, there is still much room for improvement and needs to be continuously improved and perfected. To this end, the article puts forward suggestions from five aspects.

4.1 Adjusting the administrative measures of unemployment insurance payment on the orientation of promoting employment

Through the promotion of employment as the orientation, effectively adjust the administrative measures of unemployment insurance payment. Linking the receipt of unemployment insurance benefits with the active search for work, so as to encourage the unemployed to find jobs as soon as possible. This concept is well reflected in the unemployment insurance system in Sichuan Province. Such as some provisions: "refuse to accept the work recommended by the department or institution designated by the local people's government without a proper reason" and "without just reason, successive two months did not explain to organization of unemployment insurance agency seek a job according to the facts and accept vocational guidance, vocational training circumstance" stop to enjoy unemployed insurance treatment. And we should refine these rules further and enhance their operability. On the one hand, we should clarify the extension of "justification". This article believes that it mainly refers to some objective reasons, such as illness, natural disasters and so on. On the other hand, the agency should establish a set of effective management system for the unemployed, truthfully record the situation of the unemployed persons to fulfill the relevant obligations, and use it as the basis for the implementation of the policy. Considering that some of the unemployed are not familiar with the unemployment insurance system, the agency staff should also fulfill the obligation to inform in writing, to inform the unemployed to seriously fulfill the relevant obligations and actively look for work.

4.2 Strengthening the pertinence of re-employment services for the purpose of achieving effectiveness

The training of employment services should be targeted and aimed at achieving effectiveness. In practice, some unemployed people do not know their skills gap and suitable work, aimlessly participate in some vocational training and job introduction. The effect is bound to be unsatisfactory. We can learn from Germany in this respect. Staff of the HR service agencies should first communicate fully with the unemployed, including in the areas of education, work experience and career aspirations, etc. Then, putting forward some targeted vocational training recommendations for them to participate in and introducing some work that suits their characteristics for them. At the same time, relevant departments should further improve management methods, update service facilities, and improve service levels. The other relevant departments should strengthen supervision and inspection.

4.3 Appropriate expansion of unemployment insurance fund expenditure in the context of encouraging employment

The expenditure of the unemployment insurance fund shall be based on the principle of "income over expenditure, with a slight balance", and the scope of promoting employment expenditure should be expanded on the premise of safeguarding the basic livelihood of the unemployed.

The first is the addition of financial expenditure items to encourage participation in vocational training and job introduction. Participation in vocational training and career introduction in addition to paying for training and introduction fees, a related fee will be charged. At present, the unemployed people receive a lower living allowance. These related expenses are also a burden that cannot be ignored for them. It is easy to dispel their enthusiasm for participating in vocational training and job introduction. Therefore, the participants can be given transportation subsidies, living allowances, etc., as a sign of encouragement.

The second is the addition of financial expenditure items to encourage participation in encouraging early employment and self-startup. At present, it is stipulated that unemployed people will no longer enjoy unemployment insurance after obtain employment, which is not conducive to encouraging unemployed people to work in advance. We should learn from international experience and allow those who are employed in advance to receive unemployment insurance premiums for a certain period of time as a reward for their early employment. For those who are self-employed, they should be allowed to receive all the unemployment insurance benefits as a starting capital one time and receive certain entrepreneurial subsidies from the unemployment insurance fund at the same time. The third is to try to subsidize temporary employment, public welfare jobs and microloan interest subsidies, etc. The direction of expenditure cannot be limited to the two expenditures of employment introduction and vocational training alone. For example, government should increase subsidies for accommodation, catering, transportation, etc., and encourage employment in different places for unemployed people seeking employment in different places. At the same time, government should increase support for vocational training, innovate training forms, optimize training content, and focus on training effects to improve training quality.

4.4 Draw lessons from foreign experience and gradually improve the system

First, expand the coverage of unemployment insurance. The coverage rate of the unemployment insurance system in the United States is as high as 90%, as long as the employed persons in the category listed in the National Unemployment Insurance Law must participate in the national unemployment insurance. The coverage rate is also high in Germany, where employed persons who are employed for 18 hours and more per week are required to participate in the national unemployment insurance. Many informal workers face greater unemployment risks. Therefore, it is important to include such personnel in the scope of unemployment insurance coverage. However, due to the rapid transition between employment and unemployment status, the inclusion of such personnel in the scope of protection will also significantly increase the pressure on insurance expenditures. Some people receive unemployment insurance benefits in the form of temporary occupations. In this regard, it is necessary to establish a sound supervision mechanism. This article believes that personal

accounts can be established for management, and insurance premiums are not paid when temporary unemployment occurs. Thereby effectively preventing them from maliciously receiving unemployment insurance benefits and abusing unemployment insurance benefits.

Second, perfecting the payment mechanism of unemployment insurance. Government gives labor-intensive companies preferential rates. They employ more employed people, and the double stimulus of paying unemployment insurance premiums based on “wage totals” and efficiency wages may bring layoff pressure to such enterprises. Leading companies to lay off employees and raise social unemployment. Because of their high sensitivity to labor costs, the unemployment insurance system should offer rate concessions to businesses with high levels of employment. Encouraging companies to maintain a high level of employment and similar companies with lower levels of employment to increase the number of employees, thereby further alleviating employment pressure in society. Use differential rates to suppress dismissal. Compared with the unified unemployment insurance rate in China, the United States implements a floating unemployment insurance contribution rate, that is, the “experience rate”, which determines the unemployment insurance rate that the enterprise should pay according to the actual situation of the employee’s dismissal. Therefore, we can use the US mechanism to implement different rates for companies with different dismissal volumes. This will not only put pressure on companies that have High dismissal rate to promote them change strategies to reduce the amount of dismissal, but also can encourage companies with small disbursement to maintain a higher level of employment. At the same time, it is need to increase the contribution rate for industries with higher unemployment risk rate, lower the contribution rate for industries with lower unemployment risk rate, and encourage enterprises with high unemployment risk to take responsibility for rising unemployment rate.

Finally, improving the payment mechanism of unemployment insurance. Shorten the payment period and reduce the payment of insurance gradually in one issuance period. It should shorten the payment period of unemployment insurance benefits and adopt a declining payment method. That is the longer you takes to receive, the less you receive. At the same time, it is necessary to increase the restrictions on receiving insurance benefits, so as to effectively increase the willingness and intensity of unemployed people looking for work. Reemployment wages partly to replace unemployment insurance benefits. The current system stipulates that reemployment wages completely replace unemployment insurance benefits, causing some unemployed people to abandon low wages or temporary work. Therefore, partial replacement should be implemented. That is, when the reemployment wages of unemployed persons are lower than the unemployment insurance premium or the minimum wage level in the region, it is stipulated that they can continue to receive unemployment insurance premiums in proportion to the difference to ensure the basic living standards of the unemployed after reemployment and avoid them choose to continue to receive unemployment insurance benefits when the wages for re-employment are too low.

4.5 Implement social responsibilities and increase support at the government level

First, establish a professional training system with smooth communication and timely feedback. Unemployed persons in the UK who have successfully obtained a skills certificate after training can receive more unemployment insurance premiums based on the level of the skill certificate obtained. Unemployed people in the US can extend the period of receiving unemployment insurance benefits by regularly participating in government vocational training. Unemployed people who participate in vocational training in countries such as Germany and Italy can receive living allowances and transportation expenses in addition to unemployment insurance benefits. Unemployed people in countries such as Australia and Spain can also receive insurance benefits such as illness and work-related injuries if they participate in vocational training. The Baoding Municipal Government can increase the funds for vocational training and establish a smooth communication and feedback channel to timely listen to the opinions and suggestions of the unemployed, understand what skills training programs they really need, and track the follow-up effect of various vocational training. Thus, further improving the effectiveness and practicability of vocational training.

Second, establish a reemployment network platform for the unemployed. By establishing a distance education platform for unemployed people on the Internet, providing a perfect and abundant distance education services and improving their hardware knowledge reserves to increase their competitiveness in the job market. At the same time, build an intermediary platform between enterprises and unemployed people that company publishes recruitment information on the platform and the unemployed can independently carry out job consultation and submit the resume to provide abundant information resources for the re-employment of the unemployed and speed up the pace of their re-employment.

Finally, establish a resource sharing database. Build a resource sharing database between unemployed people, enter the basic information of each unemployed person into the system and upload the useful information obtained by them to the system. Encouraging unemployed people to share resources through this system, and find like-minded partners to provide a pool of talent resources for unemployed people with entrepreneurial will, which is conducive to the team building of the entrepreneurial team.

5. Conclusion

Baoding Government and related departments have been constantly exploring to continuously improve the role of unemployment insurance in promoting employment. Regardless of it is for the job seeker or for the company, some policy support has been made.

For active job seekers, new training and employment projects are constantly being developed to promote employment by providing more public employment jobs and to give job seekers a real sense of the role that unemployment insurance plays in promoting employment. For enterprises that have difficulties in operation and have room for development, they are subsidized through the unemployment insurance fund to stabilize the enterprise and reduce the burden on the enterprise, so that the enterprise can feel the role of unemployment insurance. In the future, we must continue to explore more ways to play the role of unemployment insurance to promote employment, help the unemployed and difficult enterprises out of the predicament, and let fewer people become unemployed

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