

## Current Situation And Solutions On Social Security Policy In Ho Minh City

**Ho Dieu Mai**

Branch of the National Academy of Public Administration in Ho Chi Minh City  
hdieumai@gmail.com

**Nguyen Van Trinh**

Institute of Economy, Society and Environment Research  
ngvantrinh@yahoo.com

### ABSTRACT

We are accelerating the process of industrialization and modernization of the country, along with the process of integration into the world economy. In such conditions, it is greatly important to handle these relationships in order to ensure social security and economic growth. Our goal is to build Ho Chi Minh City as a socialist city, everyone desires to solve well social security issues so as to ensure the preeminent characters of our regimes. We have made many achievements in ensuring social security for the city people with many practical programs and policies such as creating jobs, giving incentives to people with meritorious services, building charitable houses and house of affection... These programs have greatly contributed to creating an effective social security network to ensure a stable society. However, along with the process of integration and implementation of the socialist-oriented market economy mechanism, which is a model of Vietnam's own, we are still surprised and somewhat lacking in socio-economic operation. The negative effects of the market economy along with the negative effects from the crisis in recent years in the world have made us confused at times. Therefore, the city needs to pay attention to research to form social security policies suitable to the new situation, contributing to ensure social stability, creating conditions for growth and sustainable development of the city.

Keywords: policies, social security, current situation, solutions, Ho Chi Minh city



## **1. INTRODUCTION**

Social security has a great role to play in social life, which is to promote social progress. The development of society is a process in which economic and social factors often interact with each other. The development of the world in recent years has set the goal of ensuring certain improvements in the well-being of each person and the benefit of all people; ensuring a more equitable distribution of income and wealth, moving towards social justice; achieving productive efficiency, job security, expansion and improvement in public health and education income; preserving and protecting the environment... Meeting the essential needs of people in difficulty and misfortune is a priority issue in the world's development strategy. The first network of social security has provided protection and relief for them. The later development of other network has created a variety of social security that address the different needs of many groups of people in cases of "social risk". However, it must be seen that social security does not eliminate poverty, but only contributes to poverty reduction and promotes social progress.

Ho Chi Minh City has been together with the whole country to get through more than six years of joining the World Trade Organization (WTO). This process has strongly promoted the operation of the market economy mechanism in the economy. It can be said that the market economic mechanism as well as the process of international economic integration have brought many benefits to the economy such as promoting competition, expanding markets, developing science and technology... For many years, Ho Chi Minh City has developed and implemented policies and solutions to ensure social security for the people. The system of social security policies is increasingly synchronous and complete in the following areas: hunger eradication and poverty reduction, job creation, development of insurance system, incentives for people with meritorious services to the country, social assistance, expansion of public social services, and creating favorable conditions for people to enjoy culture, health and education better. Along with constantly increasing resources and efforts in implementation, social security work is better and better guaranteed, making an important contribution to improving the people's material and spiritual life, stabilizing and developing economy and society of the city. However; competition also gives many negative impacts such as bankruptcy, unemployment, etc. On the other hand, the problems of natural disasters, epidemics or negative socio-political problems have made the poor and disadvantaged groups in society very vulnerable; The standard of living is not uniform and the gap between the rich and the poor tends to widen; Unemployment is still high and volatile; One of the biggest shortcomings of the current social security system is that welfare and social security are not properly distributed among population groups and a part of the population is still missed in the social security network... From this situation, an assessment of the social security issue in the city is essential in order to guide policy or program orientations to create a social security network for the members in the society being safe is a matter of special concern. At the same time, it is required that state management actors need to further promote their roles to solve problems and inadequacies, in order to improve the effectiveness and efficiency of the social security policy system.

## **2. CURRENT SITUATION OF SOCIAL SECURITY POLICIES IN HO CHI MINH CITY**

### **2.1. Current situation of social preferential policies**

- 2017: The total number of elderly people wishing to live long and celebrating their longevity in the city is 46,994 people with a total budget of more than 5.5 billion VND; The number of elderly people who are granted health insurance cards is 615,480 people and 204 people are supported with house repair.

- 2018: The total number of elderly people wishing to live long and celebrating their longevity in the city

is 46,994 people (in which, submitting to the President to sign the birthday cards for 234 people who turn 100 years old); with a total budget of more than 5.5 billion VND; The number of elderly people who are granted health insurance cards is 615,480 people and 204 people are supported with house repair.

- 2019: The total number of elderly people wishing to live long and celebrating their longevity in the city is 46,994 people with a total budget of more than 5.5 billion VND; The number of elderly people who are granted health insurance cards is 615,480 people and 204 people are supported with house repair.

- 2020: The total number of elderly people wishing to live long and celebrating their longevity in the city is 46,994 people with a total budget of more than 5.5 billion VND; The number of elderly people who are granted health insurance cards is 615,480 people and 204 people are supported with house repair. [18]

## **2.2. Current status of social protection policy**

### **Regular social support**

- 2017: Implemented regular social assistance policies in the community, as of June 2019, the city has made a monthly social allowance for 129,091 people.

- 2018: Implemented social assistance policies according to Decree 136/2013/ND-CP stipulating social assistance policies for beneficiaries of social protection. In the first 9 months of 2018, the whole City has provided monthly social assistance for 133,644 people;

- 2019: Implemented social assistance policies according to Decree No. 136/2013/ND-CP stipulating social assistance policies for beneficiaries of social protection. The city has implemented a monthly social allowance for 145,348 people (Data as of December 15, 2019).

- 2020: Continued to implement regular social assistance policies according to Decree 136/2013/ND-CP stipulating social assistance policies for beneficiaries of extraordinary social protection and assistance, settlement of funeral fees, supported for cremation costs in the community conducted in a timely, complete and correct manner. Up to now, it has made monthly social allowance for 144,487 people, with a total budget of 72,198,480,000 VND. [17]

### **Unscheduled social assistance**

- 2017: Unscheduled relief work and support policy to encourage cremation at the community of the city were also conducted in a timely, complete and correct manner.

- 2018: Unscheduled relief work, settlement of funeral fees, support for cremation costs in the community were conducted in a timely, complete and correct manner. In the first 9 months of 2018, funeral support for 4,123 people was settled, with a budget of 3,133,480,000 VND copper (Data as of August 31, 2018).

- 2019:

Unscheduled relief work, settlement of funeral fees, support for cremation costs in the community were conducted in a timely, complete and correct manner. In 2019, funeral support was settled for 5,917 people; with a budget of 4,496,920,000 VND (Data as of December 15, 2019).

- 2020:

Advised and proposed the City People's Committee to support 18,707 lottery ticket sellers who have difficulties in reducing their income, stopping working due to the impact of the Covid-19 epidemic, total support budget is 14,030,250,000 VND from source of the City Fund for Covid-19 Prevention and Control [11].

In addition to implementing the State's social assistance policies, the City has issued and implemented many schemes, programs and plans on the elderly, people with disabilities and children with specially difficult circumstances.... Through that, the Party committees and authorities at all levels, social organizations have implemented many propaganda activities; supported vocational training, job search; health care, rehabilitation; legal aid, social assistance, organized longevity celebration, accessed to culture, transportation, public works.

The work of coordination with departments, branches and districts in managing beggars and people living in public places in Ho Chi Minh City is greatly timely, solving immediate problems, and ensuring the lasting, especially in urban areas.

Although the situation of beggars and people living in public places in the city has been basically solved, it is necessary to have solutions for regular and continuous implementation and close coordination of the districts and adjacent areas bordering to the city gateway.

### **2.3. Current status of poverty reduction policies**

To implement the poverty reduction policy, Ho Chi Minh City has developed and promulgated many policies to ensure the security of the material and spiritual life of the people, including the poverty reduction policy. The city's Party Committee has always focused on poverty reduction, considering this as a key task in the party's annual action program. The socio-economic development policies of the City Party Committee have integrated socio-economic development with social security policies and sustainable poverty reduction. The City People's Council has issued a resolution on the poverty reduction program for the period of 2016-2020, which is a big task parallel with developing and implementing the 5-year plan from 2016 to 2020; On that basis, the city issued a decision approving the "Poverty reduction scheme for the period of 2016-2020" - a new poverty standard (1,100,000 VND/person/month for rural areas; 1,300,000 VND/month for urban areas) [12]. Accordingly, in the period of 2016-2020, Ho Chi Minh City has assessed the implementation of the poverty reduction policy in many ways and methods to see the advantages, limitations, and causes of limitations and inadequacies of poverty reduction in order to adapt the policy to specific historical conditions. Therefore, the method of multidimensional poverty measurement has been applied by the City government for the period of 2017-2020.

Using the Alkire Forster method in measuring, implementing policy and monitoring multidimensional poverty will help analysts and policy makers see:

- (1) A big picture, not separating poverty dimensions for different groups of subjects, different geographical areas; it facilitates analysis and comparison of multidimensional poverty among research object groups by characteristics, space and time.
- (2) The correlation between two, three or more deficits, the support is more effective if at the same time ameliorating several deficiencies.
- (3) Multidimensional poverty monitoring and indicators have the ability to assess the different needs of the target group and help identify a number of needs that need to be prioritized for support; which supports budget allocation based on need.

- Objects: The object of measurement and analysis of this method can be a population cluster, school, ... or a household or an individual, depending on the purpose of research and application of policies appropriate to specific circumstances of each country.

- Dimensions and component indicators: Dimensions and number of component indicators in multidimensional poverty are determined depending on socio-economic conditions, specific characteristics of each country, each territory and each specific period.

Global multi-dimensional poverty which has been officially used since 2010 includes three dimensions of health, education and living standards. Each dimension is measured through two component indicators: The health dimension includes two indicators: child mortality and nutrition; the education dimension consists of two indicators, namely the number of years of schooling and the attendance status; The standard of living dimension includes 6 indicators which are electricity, sanitation, drinking water, floors, cooking fuel and property ownership. This method does not limit the number of dimensions nor the number of indicators.

- Deficiency threshold: To define a household as multidimensional poor, two following deficiency thresholds need to be established: (1) Deficiency threshold of each component indicator; (2) Multidimensional deficiency threshold. Total deficiency score of each household (plus large indicator deficiency) is greater than or equal to the multidimensional deficiency threshold (2) will be multidimensional poor households. According to the Organization for Poverty and Human Development Initiatives (OPHI), when the deficiency score is from 1/5 to less than 1/3 of the total deficiency, it is in the vulnerable group; from one-third of the total deficit score or more is the multi-dimensional poor group, and from one-half of the total deficit score or more is the severe multi-dimensional poor group.

In summary, the results of poverty reduction have had a positive impact on the socio-economic development of the City; the production, business, and services of the poor have contributed significantly to the overall economic development results of the City (annual and periodical GRDP targets), especially contributing to complete the target of building new rural communes in the city (56/56 communes completed the target of poor households).

The income of the poor increased steadily and the city controlled the bottom of the city's poverty (reaching 28 million VND/person/year); At the same time, 4-5 basic deprivation indicators have been completed, not only having the meaning of each indicator but also having a great impact on the household economy, material and spiritual life of each poor household and social community, making a significant contribution to maintain social order and safety.

- Regarding income criteria: used to assess poverty is appropriate, however, in practice a part of households providing insufficient information to benefit from the policy and make it difficult to assess poor or non-poor households.

- Regarding multidimensional criteria: As a new approach, the process of reviewing tools has changed compared to the past, identifying and assessing poverty in both income and multi-dimensional areas; therefore, the wards, communes, towns, neighborhoods, hamlets and people are still confused (especially some of the deficiency indicators have different age-related cut-off points, easy to confuse).

- Regarding the survey tools and approach, they are different from the previous period (people self-reported, previously surveyed by collaborators), so there are cases where people do not fully understand and declare inaccurately, making it difficult to negotiate.

- The group of poor households subject to social protection, households with special difficulties cannot be affected by the solution to support livelihoods and jobs to increase income and reduce poverty, but mainly mobilize social resources to increase income, affecting the implementation of poverty reduction goals in

each locality.



### **3. SOME SOLUTIONS ON IMPLEMENTATION OF SOCIAL SECURITY POLICIES IN HO CHI MINH CITY**

#### **3.1. Solutions to effectively implement preferential policies – for the elderly**

Firstly, promoting the role of the elderly. Departments, divisions, branches, mass organizations, People's Committees of districts, families and communities encourage and create conditions for the elderly to contribute their experience and knowledge to the construction and development of the City.

Encouraging, promoting and creating conditions for the elderly to participate in economic activities, such as job restoration and traditional vocational training in agricultural and fishery extension according to specific conditions and capabilities. Promoting the role of the elderly in crime prevention, maintaining security and order and national defense.

Creating conditions for the elderly to participate in contributing ideas to develop policies and laws, especially issues related to the elderly; professional consulting, technique, research and application of science and technology in the fields of health and education of the city.

Secondly, ensuring the security of material life for the elderly. Get a raise on financial support for the elderly alone to a living standard, at least equal to the minimum wage set by the state. Continuing to review and promptly settle monthly social protection policies for the elderly; studying and amending and supplementing policies to support the elderly on being provided with free health insurance cards. Promoting propaganda to mobilize people, business community and other sectors to form a financial fund to serve the goal of supporting the elderly.

Developing and improving the activities of existing fitness and cultural clubs (in terms of facilities as well as types of activities) to attract more and more elderly people to participate. Strong measures are taken to prevent rough treatment to the elderly,

Thirdly, ensuring the security of the spiritual life for the elderly. Interested in the cultural and spiritual life of the elderly: Building a lifestyle, creating a culturally appropriate environment for the elderly in public places for all ages, maintaining family, clan and community relationships, in caring for and promoting the roles of the elderly; organizing cultural, physical training, sports and entertainment activities suitable for the elderly, supporting and creating favorable conditions for the formation of cultural and sports clubs for

the elderly in local; encouraging and supporting the construction of grassroots care funds for the elderly in accordance with law to provide financial assistance to elderly people who are lonely, disabled or often sick; expanding and improving the quality of activities of the elderly and the Elderly Association. Stepping up propaganda and education programs on the care and promotion of the role of the elderly.

Fourthly, promoting socialization and strengthening the participation of parties in policy implementation for the elderly. Encouraging organizations and individuals to take care of lonely elderly people with no support and no source of income.

Building models to help lonely and disabled elderly people in the community; ensuring social security in all aspects for the elderly such as employment, medical care, social welfare, savings; launching movements and mobilizing resources to organize poverty reduction, support regular difficulties for the elderly.

Creating favorable conditions for land incentives and other financial policies to encourage the socialization of building concentrated nursing and care facilities for the elderly. Strengthening counseling, guidance and training activities on self-care and health improvement for the elderly and their families.

Fifthly, improving health care social services for the elderly. Specifically, it is necessary to develop a system of health care service centers, free medical examination and treatment for the elderly, and supporting at-home examination. Researching to form specialized geriatric departments in major hospitals in the city, district health centers; there is an intensive training program to improve the quality of activities for the team of collaborators and volunteers taking care of the elderly.

Investing in repairing and upgrading social protection facilities of the Labor - Invalids and Social Affairs sector to suit the elderly to ensure concentrated nurture of the elderly without help and towards investment in a dedicated area to take care of the elderly old age with good economic conditions (but the descendants cannot take care of them, send money to contribute to care).

### **3.2. Solutions to effectively implement social protection policies**

Firstly, promulgating incentive policies on land, taxes, fees, charges, credits and insurance in order to mobilize 123 socialization of organizations and individuals to participate in assisting the beneficiaries of social protection. Researching and perfecting social protection policies in order to create an administrative and social legal environment for social protection beneficiaries to access basic and integrated social services. Developing a system of indicators to monitor and evaluate the implementation of social protection policies. Focusing on building long-term programs and plans, annually concretizing the plan's contents into the local socio-economic development program in order to well implement social protection work in the social security system of the city.

Secondly, effectively carrying out propaganda work. Promoting propaganda & dissemination of guidelines and policies of the Party and State in the implementation of social protection policy to all levels of party committees, authorities and the whole society to raise awareness and action. Promoting information dissemination on visual mass media, billboards, posters, leaflets, conferences and seminars. Supporting organization to advise, consult, connect customers to access support services including domestic and non-public facilities.

Thirdly, solutions on the field of monthly, unscheduled help. Reviewing and grasping the situation of people's life, especially on holidays, New Year's Day, the period near natural disasters, epidemics in order to have a plan to provide timely support for the food-deficient households. Timely and fully

implementing social assistance policies for the elderly and disabled people as prescribed in Law and Decree 136/ND-CP dated October 21, 2013 of the Government 124 on support policies for elderly people and people with disabilities. Building a database system for managing beneficiaries of social policies, researching and making payments according to the banking system to reduce risks and convenience for beneficiaries.

### **3.3. Solutions to effectively implement the poverty reduction policy**

Firstly, policy communication. All levels, branches and mass organizations regularly carry out propaganda and education, raise awareness for the poor, avoid dependence, self-deprecation, and rise up out of poverty; at the same time mobilizing the whole society, clans and groups to help and sponsor along with state policies to support the poor to develop production, increase income and stabilize life. Developing a bulletin of the poverty reduction program to be broadcast once a week on radio waves of the wards; propagating and educating the poor themselves to be self-reliant and to rise out of poverty sustainably.

Secondly, about implementation planning. The City Poverty Reduction Steering Committee needs to develop a detailed plan for each year, help the People's Committee to implement it, and the Department of Labor, War Invalids and Social Affairs (the Steering Committee's standing body) shall monitor and encourage direct, inspect and supervise the implementation process; at the same time, implementing a number of effective social protection policies. Local authorities need to promote their role at the grassroots, organize meetings and dialogues with poor households to know the causes of poverty of each household in order to have appropriate solutions for each specific household. Fatherland Front Committee with the role of advocacy and supervision assumes the prime responsibility for mobilizing the "Fund for the Poor" to focus on providing housing assistance to poor households, ensuring 100% of the poor's houses without temporary houses, dilapidated and severely degraded houses; together with mass organizations to mobilize resources to directly help poor households to overcome difficulties.

Thirdly, improving the efficiency of social services for the poor. The City Fatherland Front Committee should coordinate with functional agencies and mass organizations to organize regular mobilization in various forms to raise funds for the poor; The main purpose of fund spending is to support housing for the poor (because, for the city, due to limited resources, the city budget only supports 60% of the total support for housing improvement for the poor households). The city Fatherland Front Committee and the Department of Labor, War Invalids and Social Affairs need to coordinate with localities to verify the current situation of temporary houses and severely damaged houses of poor households, to make 129 plans to build houses of compassion. and upgrade and repair the house every year. Completed construction, finalization and payment with budget 60% of the funds; 40% of the spending from the City's Fund for the Poor.

Fourthly, supporting production, employment and improving living standards for people:

Job creation and vocational training: The localities should survey to have a firm grasp of the list of laborers of poor age and children of poor households, classifying workers who need vocational training, qualified workers to be recruited into enterprises, and workers supported only by policies on job creation. On that basis, close coordination with the city's Department of Labor - Invalids and Social Affairs, the Management Board of the Industrial Park and Export Processing Zone to give priority to introduce laborers working in enterprises, supporting vocational training according to the requirements of the

Ministry of Industry and Trade on poverty reduction scheme and project on supporting job change and job creation by the City People's Committee.

Credit support: By providing loans to poor households from different sources with preferential conditions in terms of interest rates and terms, there is a guidance on how to use capital effectively. Ensuring 100% of poor households to get a loan (poor household loans and student loans) at the Bank for Social Policies to produce, do business, create jobs, improve their lives, and review procedures and mechanisms for lending and debt collection in a timely manner, with quick and effective capital turnover, creating favorable conditions for poor households to access loans.

Guidance on how to do business, transfer technology and experience to poor households: The District People's Committees direct functional departments and People's Committees of wards to replicate and disseminate models and experiences on poverty reduction over the years, especially models to help the poor in poverty reduction to rise out of poverty effectively and sustainably.

Replication of poverty reduction model: Replicating and disseminating effective models and experiences of job creation and poverty reduction, especially the model of mass organizations to help poor households do business, support the removal of temporary houses, and support to improve living conditions, support medical examination and treatment.

Fifthly; checking, monitoring and evaluating the policy. Monitoring and evaluation is carried out closely and continuously every quarter, six months, one year, in order to evaluate the entire program implementation process, objectives and achieved results; promptly correcting and learning from the shortcomings; replicating and praising good results. Establishing methods of collecting and processing information at all levels, managing poor households using computer software. Reporting, synthesizing, analyzing and evaluating the implementation of Project 131 on poverty reduction according to a unified and scientific form.

Implementing the Poverty Reduction Project to ensure democracy, publicity, transparency, with the participation of the people, under the supervision of the Vietnam Fatherland Front Committee and mass organizations. To ensure sustainable poverty reduction, continue to implement a number of support policies within 2 years for households after escaping poverty such as health, education, credit, social allowance. Poor households who have no labor, no source of income, only social protection beneficiaries are allowed to make their own monitoring lists; combine support under the sponsorship of the budget in combination with mobilizing organizations and mass organizations for long-term support.

Sixthly, reviewing, amending, supplementing and perfecting current mechanisms and policies. On the basis of inheritance and development towards an ever-expanding direction, study policies to support the poor in a multi-dimensional direction; raise the standard of social allowance regularly in accordance with the actual situation. The City People's Committee needs to study and issue support policies for poor localities and households to create conditions for economic development, increase income and enjoy multi-dimensional social services.

Legal aid policy: Developing public services, establishing organizations to participate in free legal aid for poor households in need in the fields of land, housing, inheritance, household registration, civil status, marriage and family policies, social insurance, labor and employment.



## CONCLUSION

Social security policy has a particularly important role, as a goal and as a driving force for rapid and sustainable development in all development stages. Effectively implementing social progress and justice, ensuring social security in each step and each development policy is a major policy of our Party and State. Social security is the guarantee of income and a number of other essential conditions for individuals, families and communities to assist members of society in the face of extraordinary risks and impacts on the economy and society and environment in order to continuously improve the material and spiritual life of the people. The current social security system includes the following basic contents: Social incentives, social protection, poverty alleviation, job creation, social insurance, health insurance. Social security policy is a system of guidelines, directions and measures to ensure income and a number of other essential conditions for individuals, families and communities in the face of socio-economic and natural fluctuations, causing them to be reduced or incapacitated to work or lose their jobs, sickness, disease or death; for the lonely old people, orphans, the disabled, the weak, the war victims, the people affected by natural disasters. After 30 years of implementing the renovation policy, the work of ensuring social security in our country has achieved many important results. However, the work of ensuring social security in our country still has many shortcomings and weaknesses: poverty reduction has not been sustainable, people in ethnic minority, deep-lying and remote areas still face many difficulties, the gap between rich and poor tends to widen; underemployment in rural & urbanized areas and unemployment in urban areas remains high; resources to implement social security are limited, mainly relying on the state budget, with low coverage and support levels. Therefore, despite extremely difficult and inadequate conditions, the Party and State have always paid special attention to the work of ensuring social security. Awareness, viewpoints and mechanisms and policies for the development of the social security and social welfare system have been gradually improved through the congresses of the Party.

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