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Workers' Knowledge of Vietnam's Voluntary Social Insurance Regime

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Abstract

Using appropriate research methods, the article has built a theoretical basis for "Knowledge", "Voluntary Social Insurance", benefits, participation conditions, participants, benefit levels, and regulations. Voluntary Social Insurance benefits and payment rates are prescribed in Vietnam's Social Insurance Law. The results of the experimental assessment of workers' knowledge of voluntary social insurance in Nam Dinh province show that workers' "Knowledge" of voluntary social insurance is still very low.

Most workers do not understand and have never experienced voluntary social insurance. There are two main reasons why workers' knowledge of voluntary social insurance is low: education and how to implement theory from laws, decrees, and instructions to practice. For the above reasons, the author offers two solutions: improving the educational level of workers and disseminating legal policies on voluntary social insurance.

Keywords: Knowledge, Workers, Voluntary Social Insurance, Vietnam

1. Introduction

Knowledge is a familiarity or a form of awareness. Knowledge is also said to be practical skills, awareness of phenomena, events or can also be understood as "familiarity with objects or situations". Knowledge represents true belief, and it is different from justification or conjecture. There are many ways to create knowledge. Knowledge from experience means that after experiencing an event or an activity ourselves, we use our senses and gain knowledge about it. Many theoretical studies of knowledge also consider "introspection" as a source of knowledge. It is the human mental state and is not influenced by "external physical objects". Other sources of knowledge can be mentioned as "memory, rational intuition, inference and testimony". Many fields have studied different aspects of knowledge. The study of "formal epistemology" holds that "rules govern how knowledge and related states behave and their relationships to each other." Vietnam's economy is on the rise, workers' lives are improved, richer, more diverse and there are many service choices. This is the good side of rapid economic development. However, its downside also creates many negative consequences such as air and water pollution, leading to more complicated diseases and illnesses than before. Society has many risks and is always on the rise. Therefore, the need for protection and care when sick or in old age is becoming more and more urgent. Voluntary social insurance is a type of social insurance organized by the State in which insurance participants have the right to choose the payment level and payment method appropriate to their finances and income. The voluntary social insurance regime helps participants have retirement and death benefits when they are no longer able to work. Participating in voluntary social insurance is a way to protect yourself and your family when facing income or health difficulties. Although it is important and provides social security, many workers are still hesitant to participate in voluntary social insurance. The main reason is because they do not understand the benefits that voluntary social insurance will bring. Therefore, knowledge voluntary social insurance plays an important role in the goal of developing social security in our country. This study was conducted with three objectives. The first goal is to clarify the theoretical basis, basis and benefit regime of the voluntary social insurance regime. The second objective is to evaluate employees' knowledge of the voluntary social insurance regime. What is the reason why workers have not participated in this healthcare regime?

2. Theoretical Basis

2.1 Knowledge

Vietnamese Dictionary (2010)^[8] that knowledge is the accumulation of facts and data that you learn or experience. Knowledge comes from being aware of a problem and having information about it. Substantive knowledge is the facts and ideas that we gain through research, investigation, observation, or experience. According to the authors Bolisani *et al.* (2018)^[1], knowledge has been defined previously by many researchers (pp.1-22). Klein, (1998)^[5] argues that knowledge accepted in philosophy

consists of three basic types. The first type of knowledge is "Knowledge-that". It is also known as propositional knowledge, which can be expressed using a proposition that asserts one's knowledge and is certain about it. The second form of knowledge is "Knowledge-how". It "demonstrates practical ability", like "he knows about voluntary social insurance". The third form of knowledge is "knowledge by acquaintance". It attributes knowledge "to familiarity with a known object based on direct prior experience, essential features of propositional knowledge in their definition" (p.92). Steup & Neta, (2020) ^[10] argue that the definition of knowledge has a widespread "agreement" from many philosophers, "knowledge involves cognitive success or cognitive contact within fact, like making a discovery. It is also widely accepted that propositional knowledge is a form of true belief". Research by author Zagzebski, (1999) ^[11] suggests that knowledge is unified by many common characteristics but "its exact definition is still controversial". The author argues that there are many "disagreements regarding goals and methods in epistemology and other fields" and that researchers are also "concerned with disputes over the standards of knowledge that people intend to maintain, such as what degree of certainty is necessary. One approach is to focus on the most salient features of knowledge to provide a definition that is useful in practice" (p.99). Authors Silva, (2019) ^[9] and Crumley, (2016) ^[2] also argue that many people have searched for a "common core" among "diverse forms of knowledge", and one example is that "they are all related to several types of cognition, or they all belong to a particular type of successful performance" (pp.723-746), (pp.51-52). Klausen, (2015) ^[4] researched analytical philosophy and said that "knowledge is often considered a mental state of an individual. But the term is sometimes used to refer to a characteristic of a group of people as group knowledge, social knowledge, or collective knowledge" (pp.813-839). In an old study by Magee & Popper, (1971) ^[6], knowledge was defined differently than it is today. The two authors believe that "knowledge is stored in documents, such as "knowledge is in the library" (pp.74-75). Steup & Neta (2020) ^[10] present the view of "the meaning of knowledge". Consciousness in English". The authors believe that it has a very broad meaning and "includes many different meanings that some other languages distinguish by using certain words". Thus, from many definitions by authors, we can see that knowledge is "representing true belief and it is different from justification or conjecture. There are many ways to create knowledge. Knowledge from experience means that after experiencing an event or an activity ourselves, we use our senses and gain knowledge about it.

2.2 Voluntary Social Insurance

According to the Law on Social Insurance (2014) ^[7], it is stipulated in Article 3, "Social insurance is a guarantee to replace or compensate part of an employee's income when he or she reduces or loses income due to illness, pregnancy, etc. property, labor accidents, occupational diseases, reaching the end of working age or death, based on contributions to the social insurance fund." and "Voluntary social insurance is a type of social insurance organized by the State in which participants can choose the payment level and payment method appropriate to their income and the State has the policy to support payment Social insurance for participants to enjoy retirement and death benefits." (Law

No. 58/2014/QH13). Also in Clause 2, Article 4, the Law on Social Insurance (2014) ^[7] stipulates that "participants in voluntary social insurance will enjoy benefits from two pension and death benefits like insurance participants." required by society". To clearly understand the benefits, participation conditions, participants, benefits, and payment levels, let's review the regulations in the Social Insurance Law.

Benefits of participating in voluntary social insurance

When participating in Voluntary Social Insurance, participants will have five main benefits as follows: Firstly, Voluntary Social Insurance participants will receive a monthly pension when they get old, if they qualify. Age and Social Insurance payment time. The pension is calculated as a percentage of the average monthly income paid for Social Insurance. Pensions are also adjusted according to the consumer price index and economic growth." Second, participants in Voluntary Social Insurance will be given free health insurance cards throughout the pension period. You will receive free or discounted medical examinations and treatment at public medical facilities. Third, "Partially supported by the State when participating in voluntary social insurance. The support level is calculated as a percentage of the monthly Social Insurance payment according to the poverty standard of rural areas for a maximum period of 10 years. Fourth, participants in Voluntary Social Insurance will receive "funeral benefits and survivor benefits upon death." The funeral director will receive a benefit equal to 10 times the participant's base salary in the month of death. Relatives of participants will receive a one-time death benefit, calculated according to the number of years of paying Social Insurance, each year is calculated by 1.5 - 2 months of the average monthly income paid for Social Insurance. Festival." Fifth, participants in Voluntary Social Insurance will be able to "Enjoy one-time social insurance in some special cases, such as not wanting to continue participating, going abroad to settle, or suffering from dangerous diseases" life-threatening. The benefit level is calculated based on the number of years of paying Social Insurance, each year is calculated by 1.5 - 2 months of the average monthly income paid for Social Insurance.

Conditions and subjects participating in voluntary social insurance

Under Clause 4, Article 2 of the Law on Social Insurance No. 58/2014/QH13 issued on November 20, 2014, Vietnamese citizens aged 15 years or older are not included in the group of subjects participating in Insurance. All compulsory social insurance can participate in voluntary social insurance. Accordingly, to participate in voluntary social insurance, you need to meet the following conditions: "Be a Vietnamese citizen at least 15 years old; Not subject to compulsory social insurance; Have the need and ability to pay voluntary social insurance." (Law No. 58/2014/QH13). Subjects participating in voluntary social insurance include: "Employees working under labor contracts of less than 01 month; People who work part-time in villages, hamlets, hamlets, villages, residential groups, quarters, and quarters; Domestic workers; People participating in production, business and service activities do not receive salary; Cooperative members do not receive salaries or wages working in cooperatives or cooperative unions; Farmers and workers create their own jobs; The employee is eligible in

terms of age but not eligible in terms of contribution period to receive pension; Other participants meet the qualifications.” (Law No. 58/2014/QH13).

Voluntary social insurance payment rates

According to Article 87, the Law on Social Insurance (2014) [7] stipulates in detail the voluntary social insurance payment rates for employees as follows: "Employees specified in Clause 4, Article 2 of this Law, pay monthly 22% of the monthly income chosen by the employee to contribute to the retirement and death fund; The lowest monthly income as a basis for paying social insurance is equal to the poverty standard for rural areas and the highest is 20 times the base salary. Participants can choose one of the following payment methods: "Monthly; Every 3 months; Every 6 months; Every 12 months; Pay once for many years to come at a lower rate than the monthly payment or pay once for the missing years at a rate higher than the monthly payment compared to regulations". The monthly voluntary social insurance payment of participants is calculated according to the formula:

Contribution level = 22% x Income level chosen to pay voluntary social insurance-State level of payment support Which: The income level chosen to pay Social Insurance will be chosen by the employee but must ensure: "Lowest = Poverty household standard in rural areas according to Clause 1, Article 3 of Decree 07/2021/ND-CP = 1.5 million VND (2023); Highest = 20 x Base salary". The state support level for voluntary Social Insurance is calculated as a percentage (%) of the monthly Social Insurance payment according to the poverty standard of rural areas for a maximum period of 10 years.

Table 1: Voluntary Social Insurance benefit rate table

Group	Lowest monthly payment (Not supported by the State)	Percentage (State support)	Support amount in 2023 (State monthly support)	Lowest payment (Monthly after State support)
People from poor households	330,000 VND	30	99,000 VND	231,000 VND
People from near-poor households	330,000 VND	25	82,500 VND	247,500 VND
People belonging to another category	330,000 VND	10	33,000 VND	297,000 VND

Source: Vietnam Social Insurance

Voluntary social insurance benefits

According to the provisions of Chapter IV, Social Insurance Law (2014) [7] of Vietnam, details about the specific voluntary social insurance benefits are as follows: Social insurance participants who have paid for 20 years or more will be entitled to pension benefits regardless of whether they participate in compulsory or voluntary contributions. Therefore, individuals who have not paid compulsory social insurance for 20 years and have reached retirement age, can continue to pay voluntary insurance for up to 20 years to enjoy a pension according to the law regulations. Benefits and benefits received from the pension regime include:

"Monthly pension rate. According to Article 3 of Decree 134/2015/ND-CP, the monthly pension rate is calculated according to the formula: Monthly pension = Benefit rate x Average monthly income paid for Social Insurance" and "Receive a one-time pension when retiring". Benefits and benefits received from the death benefit include Funeral allowance equal to 10 times the base salary for people who have paid social insurance for 60 months or more or are receiving a pension and death benefits" (Law No. 58/2014/QH13).

3. Methods

The research uses methodology, document research methods and data investigation. Through the methodology, we have built a theoretical basis for "Voluntary Social Insurance" and its benefits, participation conditions, participants, benefits, and voluntary Social Insurance payment levels. Voluntary provisions are stipulated in the Social Insurance Law. Through the document research method, we also build an overview of "Knowledge". The documents used in this research method have clear origins and are taken from reports, documents, and research of other authors on "Knowledge". The content is quoted clearly and per regulations. Finally, we conduct an empirical assessment of workers' knowledge of Voluntary Social Insurance in Nam Dinh province, Vietnam using a data survey method. A questionnaire was developed by the author to assess workers' knowledge. This questionnaire includes regulations in the Social Insurance Law, Voluntary Social Insurance section such as age to participate, fee level, form of premium payment, benefit period, benefit conditions, procedures and humanitarian significance of this policy is the knowledge within the knowledge of employees. Knowledge is measured on a 5-point Likert scale (In which: 1 is completely disagree, 2 is disagree, 3 is neutral, 4 is agree and 5 is completely agree). The knowledge scale is denoted as KLD and includes 6 observed variables numbered in order from KLD1 to KLD6. The content of each survey variable and the symbol for each variable are shown in the table below.

Table 2: Scale for measuring knowledge about voluntary social insurance

Symbol	Variables
KLD1	You clearly understand the regulations in the Social Insurance Law, and Voluntary Social Insurance section (age, fees, registration procedures).
KLD2	Do you know that if you participate in voluntary social insurance for at least 20 years or more, you will receive a monthly pension?
KLD3	You firmly grasp your rights when participating in voluntary social insurance.
KLD4	Do you know about the relationship between Compulsory Social Insurance and Voluntary Social Insurance (ie, if you are participating in Compulsory Social Insurance, if you quit your job, you can participate in Voluntary Social Insurance and vice versa? again).
KLD5	Do you think that Voluntary Social Insurance is a social security policy of the Vietnamese government that has great significance in creating pension opportunities for all people when they reach the end of working age?
KLD6	Do you think that the coverage of Social Insurance, including voluntary Social Insurance, is proportional to social stability?

Source: Created by the author

4. Results of Experimental Research

4.1 Characteristics of the Study Sample

Regarding the educational level of the surveyed workers. According to the educational level structure table, we see that those with less than a high school education participating in the survey are 31 people, accounting for 9.1%, and 213 people with high school education, accounting for 62.3%. Intermediate school accounts for 26%, college accounts for 1.5% and finally those with university degrees account for the lowest rate of 1.2%. This rate relatively reflects the actual educational level structure of informal sector workers in Nam Dinh.

Table 3: Results on the educational level of surveyed workers

Value	Frequency	Percent	Percent valid	Cumulative percentage
Below high school	31	9.1	9.1	9.1
High school	213	62.3	62.3	71.3
Intermediate level	89	26.0	26.0	97.4
College	5	1.5	1.5	98.8
University	4	1.2	1.2	100.0
Total	342	100.0	100.0	

Source: Author's data processing results

Regarding the social insurance participation status of surveyed employees. In the section on the current status of participating in voluntary social insurance in Nam Dinh, it is stated that the number of people participating in voluntary

social insurance is mainly workers who have participated in compulsory social insurance and want to participate. Continue participating to have enough time to enjoy pension and other Social Insurance benefits. According to survey data on the status of participating in voluntary social insurance of surveyed employees, 90.1% of respondents have never participated in voluntary social insurance and only 9.9% of respondents have never participated in voluntary social insurance. Ask to select answers that have already participated. This data is relatively consistent with the current situation in Nam Dinh.

Table 4: Results of voluntary social insurance participation of surveyed employees

Value	Frequency	Percent	Percent valid	Cumulative percentage
Not yet	308	90.1	90.1	90.1
Used to	34	9.9	9.9	100.0
Total	342	100.0	100.0	

Source: Author's data processing results

4.2 Employees' Knowledge of Voluntary Social Insurance

The regulations in the Law on Social Insurance in the Voluntary Social Insurance section such as age to participate, fee level, the form of premium payment, benefit period, benefit conditions, procedures, and humanistic meaning of this policy are the main provisions of the Social Insurance Law. is the knowledge that is within the knowledge of workers.

Table 5: Results of analyzing the knowledge scale

Note: Frequency symbol is FQC

Criteria	KLD1		KLD2		KLD3		KLD4		KLD5		KLD6	
	FQC	%	FQC	%	FQC	%	FQC	%	FQC	%	FQC	%
Totally disagree	66	19.3	86	25.1	49	14.3	35	10.2	52	15.2	80	23.4
Disagree	133	38.9	102	29.8	161	47.1	158	46.2	137	40.1	119	34.8
Neutral	71	20.8	62	18.1	66	19.3	79	23.1	80	23.4	60	17.5
Agree	41	12.0	65	19.0	29	8.5	28	8.2	39	11.4	57	16.7
Completely agree	31	9.1	27	7.9	37	10.8	42	12.3	34	9.9	26	7.6

Source: Compiled and analyzed from author's survey data

According to the results from data collected and analyzed using SPSS 22.0 software, we see that the first observed variables in the knowledge component are KLD1 "Do you clearly understand the regulations in the Social Insurance Law part 1?" Voluntary social insurance (age, fee, registration procedure)." Of the 342 valid questionnaires selected for data analysis, up to 66 workers participating in the survey answered Strongly disagree, accounting for 19.3%, and 133 workers participating in the survey responded with the choice. Disagree accounted for 38.9%, 71 workers were asked to stand in a neutral position, accounting for 20.8%, accounting for a low rate of 12. The percentage of workers who were encouraged to agree was 41 people and completely only 31 employees completely agreed with this answer, accounting for 9.1%. Therefore, the majority of surveyed workers do not clearly understand the ages, procedures, fees, and payment methods of Voluntary Social Insurance.

With the second survey variable KLD2 "Do you know the regulations for participating in voluntary social insurance for at least 20 years or more to enjoy a monthly pension?", 86 workers were interviewed. Respondents responded Strongly Disagree, accounting for 25.1%, and 102 workers were

asked to disagree, accounting for 29.8%. The "Neutral" level was selected by 62 employees, accounting for 18.1%, and in addition, only 65 employees chose to answer "Agree", accounting for 19%, and completely agree, accounting for the total percentage. The rate is 7.9% with 27 employees participating in the interview choosing this option. It can be seen that workers do not clearly understand and do not feel safe and effective when they have to pay fees for at least 20 years to enjoy benefits.

With the third survey variable KLD3, "You firmly understand your rights when participating in voluntary social insurance." The aggregated data shows that 49 employees voted to strongly disagree, accounting for 14.3%, 161 employees disagreed, accounting for 47.1%, and 66 employees disagreed. 19.3% of respondents chose the neutral option, 29 workers participating in the survey chose to agree, accounting for 8.5%, and 37 employees completely agreed rate 10.8%. We can see that the percentage of employees choosing completely to disagree and disagree answers is more than 60%, which means that employees participating in the survey do not fully understand the benefits they receive when participating in voluntary social insurance.

The fourth survey variable KLD4 "Do you know about the relationship between Compulsory Social Insurance and Voluntary Social Insurance (ie, if you are participating in Compulsory Social Insurance, if you quit your job, you can participate in Social Insurance?" voluntary social insurance and vice versa). There were 35 opinions saying they completely disagree with this statement, accounting for 10.2%, 158 opinions disagreeing from workers participating in the survey, accounting for 46.2%, and 79 opinions from employees. Survey participants were still undecided and neutral, accounting for 23.1%. In contrast to the above opinions, only 28 workers participating in the survey were asked to agree, accounting for 8.5%, and 42 workers were asked to completely agree, accounting for 12.3%. From the results of the fourth survey variable, it can be seen that not many workers know about the additive relationship between Compulsory Social Insurance and Voluntary Social Insurance. The number of people choosing to agree and strongly agree means they know about this relationship.

Responding to the 5th statement KLD5 "Do you think that Voluntary Social Insurance is a social security policy of the Vietnamese government that has great significance, creating pension opportunities for all people when they retire? end of working age." The results obtained were 52 opinions that completely disagreed, accounting for 15.2%, 137 opinions chose to disagree, accounting for 40.1%, and 80 employees chose the neutral option and accounting for a rate of 23.4%, the number of people agreeing and completely agreeing with the statement is 39 people, accounting for 11.4%, and 34 people, accounting for 9.9%. In general, the number of workers who agree and completely agree with the above statement is quite low, in other words, the majority of them do not think that Voluntary Social Insurance is an important and important social security policy that has great significance to society.

Finally, with statement KLD6 "Do you think that the coverage of Social Insurance, including voluntary Social Insurance, is proportional to social stability?" According to the summary table, we see that 80 employees participating in the survey chose to completely disagree, accounting for 23.4%, 119 employees chose to disagree, accounting for 34.8%, and 60 employees chose to disagree. Employees gave a neutral opinion, accounting for 17.5%, 57 people chose to agree, accounting for 16.7%, and 26 people chose to completely agree, accounting for 7.6%. With this result, we see that the majority of interviewed workers do not think that the coverage of Voluntary Social Insurance is proportional to social stability.

Thus, with the above analysis data, we see that the level of knowledge of workers about voluntary social insurance is still very low. The cause of this situation, according to observations from survey data and information related to interview respondents, is due to the low level of education of workers, leading to poor knowledge of issues society is limited. The second reason is due to the institutionalization and legal documents and instructions for implementing the Social Insurance Law such as circulars and decrees that overlap and cause confusion for workers. Participation procedures are still cumbersome, with no on-site instructions for employees on the process of participating in voluntary social insurance.

5. Discussion

From the results of empirical research, we see that workers'

knowledge of voluntary social insurance is still very low. Most workers in Nam Dinh do not clearly understand or have ever experienced voluntary social insurance. Through data analysis and discussion with workers, the author also identified two main reasons leading to low workers' knowledge of Voluntary Social Insurance: education and theoretical implementation from laws, decrees, and instructions to reality. For the above reasons, we offer solutions to improve the educational level of workers and disseminate legal policies on voluntary social insurance.

For solutions to improve educational levels. Through actual investigation, the educational level of workers in Nam Dinh province is mostly at the level of graduating from junior high school and high school. At these educational levels, workers are only taught cultural subjects but are not provided with knowledge in social subjects. This fact leads to a low knowledge of social knowledge among workers. Therefore, improving educational levels or improving practical and social knowledge can be considered a "long-term solution" to developing human resources in parallel with skill training for workers in Nam Dinh province. Vocational schools, in addition to teaching specialized occupations, should supplement workers' knowledge of social knowledge. Design a teaching program with subjects such as Social Security and Social Insurance.

For solutions to popularize legal policies on voluntary social insurance regimes. In the previously promulgated Social Insurance law, some inadequacies exist, such as the age for paying voluntary Social Insurance, the payment method, or the payment level. However, the above shortcomings have been limited in the new Social Insurance law passed by the National Assembly. Thereby, the Voluntary Social Insurance policy has been significantly changed and expanded, making it easier for workers to access Voluntary Social Insurance. In the short term, we need to popularize the legal policy on the recently passed voluntary social insurance regime. Reforming administrative procedures is simple and easy to understand. Special workers do not do research work. Therefore, letting them research a certain law and the accompanying circulars and decrees on their own is unthinkable. Therefore, officials who work to propagate voluntary social insurance should not give people documents and tell them to research and implement them themselves. The way to help people access information is with simple, concise instructions and a quick process that does not cause difficulties.

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