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### Analysis of the Current Situation and Recommendations on Expanding Voluntary Social Insurance Coverage for Informal Workers in Vietnam

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#### Abstract

Vietnam is a country with a high rate of informal labor compared to other countries in the world. However, only a very small proportion of informal workers participate in voluntary social insurance. Expanding voluntary social insurance coverage is one of the important goals in social security policies in Vietnam. In this article, the author used a combination of data collection methods from secondary data sources, statistical analysis methods, synthesis, comparison, contrast and systematic approach. By doing so, the author has clarified the theoretical basis for expanding voluntary social insurance coverage, and the current status of

voluntary social insurance coverage according to law and actual coverage in Vietnam. In order to increase opportunities for informal workers to access voluntary social insurance and expand voluntary social insurance coverage, based on research results, the author proposes recommendations on solutions: (i) perfecting the voluntary social insurance policy; (ii) reforming administrative procedures, strengthening communication and propaganda about voluntary social insurance; (iii) promote sustainable employment and strengthen the social and economic position of informal workers.

**Keywords:** Voluntary Social Insurance, Coverage Expansion, Informal Workers, Vietnam

#### 1. Introduction

According to the "Overview Report on informally employed workers in Vietnam" by the General Statistics Office (2022) <sup>[1]</sup>, the rate of informal workers in Vietnam is high compared to other countries in the world. In 2021, Vietnam had 33.6 million workers with informal jobs, accounting for 68.5% of the total number of employed workers. The majority of informal workers do not have a labor contract or have an unwritten contract (nearly 79%) and only 15.3% have a labor contract. With this reality, informal workers will face job insecurity, disadvantages in salary agreements, not receiving benefits and not being fully guaranteed conditions. labor. The proportion of workers with labor contracts of 1 month or more but without social insurance still accounts for a large proportion. Up to 97.8% of informal workers do not participate in any type of insurance, and 35.5% of them are salaried workers. Only a small proportion (2.1%) of informal workers said they participate in voluntary social insurance, however, risk allowances under the voluntary social insurance system are very limited. (includes only retirement and death). The voluntary social insurance program in Vietnam has been officially implemented since 2008, aiming at employees who do not have a labor relationship but have the need and ability to participate in social insurance and pay social insurance themselves to ensure their retirement benefits. and death. Expanding voluntary social insurance coverage is one of the important goals of social security policies in Vietnam. Resolution No. 28-NQ/TW issued on May 23, 2018 of the 7th Conference of the Central Executive Committee of the Communist Party of Vietnam, term XII on social insurance policy reform clearly states "Implement synchronously reform contents to expand social insurance coverage, towards the goal of universal social insurance", including reform contents directly related to the type of voluntary social insurance, which is "Voluntary social insurance (with current pension and death benefits, gradually expanding to other other level) based on the contributions of employees without labor relations; have appropriate support from the state budget for farmers, the poor, low-income people, and informal sector workers to expand social insurance coverage"/ "expand insurance regimes". Voluntary social insurance, creating favorable conditions for transition between voluntary social insurance and compulsory social insurance"/ "Accelerating the process of increasing the number of workers participating in social insurance in the non-governmental sector awake... Research and design short-term social insurance packages with payment rates, benefit levels, and transaction methods suitable for workers in the informal sector. According to statistics from Vietnam Social Insurance, by the

end of 2021, about 1,449,820 workers were participating in voluntary social insurance, equivalent to about 3.25% of the working-age force; exceeding the goal of developing voluntary social insurance participants in Resolution No. 28-NQ/TW dated May 23, 2018 of the XII Central Executive Committee on social insurance policy reform (By 2021, 1% of the workforce of working age will participate in voluntary social insurance). The number of people participating in voluntary social insurance and the participation rate compared to the labor force has increased continuously over the years, reflecting remarkable results in implementing the goal of expanding voluntary social insurance coverage. However, compared to 33.6 million workers with informal jobs (2021), the number of people participating in voluntary social insurance is very small. Although the current provisions of social insurance law in Vietnam have expanded statutory coverage to informal workers, but the actual level of voluntary social insurance coverage is still low in terms of both the number of participants and benefits.

## 2. Theoretical Basis

### 2.1 Informal Labor

The 17th International Conference on Labor Statistics (ICLS17) in 2003 introduced and approved the conceptual framework of informally employed workers (also known as informal workers). Accordingly, workers with informal jobs, also known as informal workers, are those who do jobs that are not protected by labor law according to law or in reality, do not have to pay income tax or enjoy other social protection and employment regimes (such as not being given advance notice of layoff, not being given severance pay, not being paid an annual salary or not being given sick leave, etc.). According to this definition, self-employed workers and establishment owners are identified as informal workers when their workplace is in the informal sector. All unpaid family workers are identified as informal workers. Salaried workers who do not have a labor contract, are not paid social insurance by their employer, or do not have any commitments to ensure social benefits in the labor sector are also identified as informal workers; regardless of whether they work in either formal or informal sector establishments. Informally employed workers always exist in every economy as an objective necessity and as a foundation for the economy; Informal jobs are a temporary shelter to solve employment problems, especially when the economy encounters shocks. However, according to ILO statistics, the majority of informal jobs are concentrated in the informal sector of countries, is inversely proportional to per capita income and positively proportional to poverty in countries (ILO, 2013)<sup>[5]</sup>.

Informal workers often work in undeclared jobs that are temporary or short-term in nature, have working hours or salaries below prescribed thresholds, and sometimes do not fully comply with legal regulations. Informal workers are at risk and have uncertain incomes, but most are not guaranteed the right to social security. The cause comes from several basic reasons such as: (i) many actors in the informal economy have incomes that are too low and/or unstable to pay social insurance contributions. festival; (ii) Even if informal workers have the ability to pay, they may not be willing to do so for many reasons including insufficient trust in social insurance institutions, feelings of perceived gaps between the types of benefits offered and

what they consider priority needs, procedures to apply for and receive benefits are complex (time-consuming); (iii) In addition, long contribution periods to enjoy some benefits, especially pensions, may also be unattractive to many informal workers, whose jobs are largely temporary, precarious, unstable income. High risks and low social security coverage put informal workers in a very vulnerable situation. Therefore, informal workers are considered a vulnerable group of workers, difficult to access state policies and need to be protected. The extension of social protection to the informal economy is considered a key principle to support the transition to formality and reduce poverty (ILO, 2013)<sup>[5]</sup>.

### 2.2 Voluntary Social Insurance

According to Van Ginneken (2003), there are three basic policy approaches to expanding social security at the national level, which are (i) expanding and adjusting statutory social insurance regimes; (ii) promoting contributory programs-often community-based-for workers in the informal economy, especially in low-income developing countries; and (iii) promote tax-funded social benefits to vulnerable groups who may not otherwise benefit from contributory schemes. In many countries around the world, social insurance is considered a basic pillar of social security policy. Because social insurance has wide coverage and a stable fund source, based on the fund creation mechanism from the contributions of participating parties. According to the Social Protection Floor (SPF) model of the International Labor Organization (ILO), social insurance includes a mandatory social insurance program and a voluntary social insurance program. The concept of voluntary social insurance and regulations on payment/benefit regimes have certain differences between countries. In general, voluntary social insurance is the State's social insurance policy to implement the common social security goals of each country and is a social insurance program based on the voluntary contributions of employees. The voluntary social insurance regime in each country can include many different regimes, of which the most basic is the retirement regime; In addition, it may include other social insurance regimes such as sickness, maternity, and labor accident benefits... In fact, voluntary social insurance has been implemented in many countries around the world (eg America, Poland, Finland, China, Thailand...). At the same time, many countries have succeeded in expanding social insurance coverage through developing voluntary social insurance programs, such as Indonesia, Malaysia, Mongolia, Australia, China, Japan... (ISSA, 2018a; ISSA, 2018b)<sup>[7, 8]</sup>. In Vietnam, voluntary social insurance was first regulated in the Law on Social Insurance No. 71/2006/QH11 issued on June 29, 2006, and officially implemented in 2008; to create opportunities for all workers in the informal sector to participate in social insurance. Currently, according to the provisions of the Law on Social Insurance No. 58/2014/QH13 issued on November 20, 2014, effective from January 1, 2016 to present, "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 a policy of supporting social insurance contributions so that participants can enjoy retirement and death benefits".

### 2.3 Expand Voluntary Social Insurance Coverage for Informal Workers

Informally employed workers always exist in every economy as an objective necessity and serve as a foundation for the economy; Informal jobs are a temporary shelter to solve employment problems, especially when the economy encounters shocks. It can be said that informal sector workers currently hold an important position and role in economic growth, job creation, increased income, and poverty reduction. However, in current reality, a very large part of informal workers do not enjoy basic social security policies and regimes (such as social insurance, unemployment insurance, insurance for labor accidents and occupational diseases, working hours and rest regime, vacation, sickness, maternity...). This leads to the situation of "leaving the safety net" for a large number of workers, meaning they suffer a lot of disadvantages because they are not fully protected by the labor legal system. Expanding and adjusting social insurance regimes is one of three basic policy approaches to expanding social security at the national level (Van Ginneken, 2003). According to the ILO, there are two methods to expand social insurance coverage: expanding social insurance participants and increasing protection levels for participants (Schmitt, V., & De, L., 2013) <sup>[11]</sup>. The voluntary social insurance program is considered an important solution to increase the rate of social insurance coverage and improve people's welfare, achieving the goal of universal social security coverage in developing countries.

To expand voluntary social insurance coverage, a number of orientations to adjust voluntary social insurance policies have been applied by countries around the world such as: (i) Adjust policy regulations on minimum payment level, payment time, business scale, benefit levels... (for example, in Cambodia, in the period 2009-2010, the contribution rate to the National Social Security Fund (NSSF) was adjusted down from 0.8% to 0.5% of pre-tax salary to cope with the impact of global economic crisis; in Thailand, the number of employees of enterprises participating in compulsory social insurance was gradually adjusted from 20 employees in 1990 to 10 employees in 1993; and by 2002, enterprises with 1 or more employees were subject to compulsory social insurance participation); and (ii) Expand statutory coverage to informal workers. For example, freelance workers, family workers (Philippines), freelance workers and online workers (Indonesia), and online workers (Malaysia) are new targets in the voluntary social insurance program; (iii) Adjust regulations on administrative procedures and program implementation in the direction of facilitating and simplifying procedures for registration, payment, and collection of social insurance; to increase the attractiveness and improve compliance of employees in participating in social insurance.

### 3. Methods

In this article, the author used secondary data collected from: (i) Documents of the International Labor Organization and conclusions at the International Labor Conference; (ii) previous research related to ensuring social security and expanding voluntary social insurance coverage in the informal economy and informal workers; (iii) Statistical reports on the labor situation and informal employment of the General Statistics Office of Vietnam; (iv) Report on annual work results of Vietnam Social Security; (v) Legal

documents that serve as the basis for implementing voluntary social insurance policies in Vietnam (such as: Social Insurance Law). At the same time, the author used the following data analysis methods: (i) Descriptive statistical method for secondary information collected from the Report of Vietnam Social Insurance and Vietnam General Statistics Office; (ii) Methods of synthesis, analysis, comparison to synthesize and analyze research works related to this study; From there, compare and select valuable findings closely related to the topic of expanding voluntary social insurance coverage for informal workers to include in the theoretical basis of the article; and (iii) A systematic approach is used in research to analyze and evaluate the current situation of expanding voluntary social insurance coverage for informal workers; Propose recommendations to implement the goal of expanding voluntary social insurance coverage (including expanding legal coverage and actual coverage) for informal workers in Vietnam.

## 4. Results

### 4.1 Legal Coverage of Voluntary Social Insurance in Vietnam

In Vietnam, voluntary social insurance was first regulated in the Law on Social Insurance No. 71/2006/QH11 issued on June 29, 2006, and officially implemented in 2008; aimed at employees who do not have a labor relationship but have the need and ability to participate in social insurance and pay social insurance themselves to ensure retirement and death benefits. From January 1, 2016, a voluntary social insurance policy will be implemented according to the provisions of Law on Social Insurance No. 58/2014/QH13 issued on November 20, 2014. The content of the voluntary social insurance policy is specified in Chapter IV of the 2014 Social Insurance Law, including 2 chapters (retirement regime, death benefit) with 10 articles (from Article 72 to Article 81); basically inheriting the provisions of the 2006 Social Insurance Law.

#### *Regarding the Scope of Subjects Participating in Voluntary Social Insurance*

According to the provisions of Law on Social Insurance No. 71/2006/QH11 issued on June 29, 2006, participants in voluntary social insurance are Vietnamese citizens of working age, not subject to compulsory social insurance. Thus, only working-age women from 15 to 55 years old and men from 15 to 60 years old are eligible to participate in voluntary social insurance. This regulation limits the number of participants in voluntary social insurance and limits the participation and benefits of a large number of people in the area who have no labor relations outside this age group. Starting from the above practical situation, in order to develop participants in voluntary social insurance, regulations on subjects participating in voluntary social insurance changed when Social Insurance Law No. 58/2014/QH13 was issued and applied on January 1, 2016. According to the provisions of Clause 4, Article 2 of the Law on Social Insurance No. 58/2014/QH13, Participants in voluntary social insurance are Vietnamese citizens aged 15 years or older and are not subject to compulsory social insurance according to the provisions of the law on social insurance. From this regulation, it can be seen that in terms of social insurance coverage according to the law, all workers in the informal sector and informal workers are eligible to participate in voluntary social insurance.

### **Regulations on Voluntary Social Insurance Payment Rates and Voluntary Social Insurance Payment Support Levels**

According to the provisions of Article 87 of the Law on Social Insurance No. 58/2014/QH13, from January 1, 2016; The monthly voluntary social insurance payment is equal to 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 voluntary social insurance is equal to the poverty standard for rural areas and the highest is 20 times the base salary. Since 2018, the State has a policy to support voluntary social insurance contributions for voluntary social insurance participants, the level of social insurance premium support for voluntary social insurance participants is specified in detail in Clause 1, Article 14 of Decree No. 134/2015/ND-CP dated December 29, 2015, detailing several articles of the Social Insurance Law on voluntary social insurance. Accordingly, voluntary social insurance participants are supported by the State with premiums based on a percentage (%) of the monthly social insurance payment according to the poverty standard of rural areas. Specifically: 30% support for voluntary social insurance participants from poor households; 25% support for voluntary social insurance participants from near-poor households; and 10% support for other subjects. The duration of support depends on each person's actual time participating in voluntary social insurance, but must not exceed 10 years. Regulations on supporting voluntary social insurance contributions for participants in voluntary social insurance have created conditions to expand participants and increase the level of voluntary social insurance coverage.

### **Voluntary Social Insurance Benefits**

The voluntary social insurance program in Vietnam only implements two long-term regimes (retirement and death benefit), specifically: (i) First, the retirement regime of voluntary social insurance is prescribed in Section 1 Chapter IV of the 2014 Law on Social Insurance, including 08 articles (from Article 72 to Article 79); regulations on subjects, conditions, time, and level of retirement benefits (including pensions, one-time benefits upon retirement, and one-time social insurance); reserve the time to pay social insurance, pause, and continue to enjoy pension. The 2014 Law on Social Insurance stipulates that the retirement regime of voluntary social insurance is linked to the mandatory social insurance policy by stipulating the same pension conditions; The method of calculating the pension rate and the average salary and monthly income paid for social insurance are the same; The time of paying voluntary social insurance and compulsory social insurance is accumulated. This creates conditions for employees to

flexibly and conveniently switch between two types of social insurance in accordance with their labor relations, needs and financial capabilities. Although the retirement regimes in mandatory social insurance and voluntary social insurance policies are basically quite similar; but there are still some differences such as the retirement regime of voluntary social insurance does not include premature retirement or retirement due to reduced working capacity. Second, (ii) The death benefit of voluntary social insurance is prescribed in Section 2 Chapter IV of the Law on Social Insurance, including 02 articles: Article 80 on funeral benefits and Article 81 on survivor benefits. The death benefit of voluntary social insurance has met its requirements of compensating for risks to relatives of voluntary social insurance participants or people who have participated in voluntary social insurance and are enjoying pensions and die. However, the voluntary social insurance death benefit does not have a monthly death benefit but only a one-time death benefit. Thus, compared to the compulsory social insurance program, the benefits of voluntary social insurance participants are less than those of compulsory social insurance.

### **4.2 Effective Coverage of Voluntary Social Insurance Coverage in Vietnam**

#### **Regarding Subjects Participating in Voluntary Social Insurance**

Statistical data from the Vietnam Social Insurance General Statistics Office of Vietnam (table 1) shows that the number of people participating in voluntary social insurance increased from 203,871 people (2016) to 1,449,820 people (2021); ratio compared to the working-age workforce increases from 0.43% in 2016 to 3.25% in 2021 (an increase of 7.25 times compared to 2016). The number of participants and the participation rate compared to the labor force have increased continuously over the years, reflecting remarkable results in implementing the goal of expanding voluntary social insurance coverage. After 5 years since implementing premium support for voluntary social insurance participants (From January 1, 2018), the number of voluntary social insurance participants in Vietnam has increased more than 4 times, exceeding the goal of developing voluntary social insurance participants in Resolution No. 28-NQ/TW dated May 23, 2018 of the XII Central Executive Committee on social insurance policy reform (by 2021, 1% of the workforce of working age will participate in voluntary social insurance). However, compared to 33.6 million workers with informal jobs (2021), the number of people participating in voluntary social insurance is very small, and voluntary social insurance coverage is still very limited.

**Table 1:** Number of people participating in voluntary social insurance and number of people receiving one-time social insurance in Vietnam (2016-2021)

Year	2016	2017	2018	2019	2020	2021
Number of people participating in voluntary social insurance	203,871	224,243	277,190	558,109	1,125,236	1,449,820
Percentage of participants compared to labor force in working age (%)	0.43%	0.47%	0.57%	1.14%	2.34%	3.25%
Number of people receiving one-time social insurance	5,249	5,779	8,053	7,879	11,887	12,365
Percentage of people receiving one-time social insurance (%)	2.6%	2.6%	2.9%	1.4%	1.1%	0.8%

Source: Vietnam Social Security; General Statistics Office of Vietnam

#### **Regarding Benefits**

In the period 2016-2021, after 6 years of implementing the 2014 Social Insurance Law, there are over 54 thousand

employees quitting their jobs to receive monthly pensions (on average, about 9 thousand people receive new pensions/year). Along with the monthly pension, the

retirement regime in the voluntary social insurance type also includes a one-time social insurance regime. Although voluntary social insurance policies are designed to increase the number of retirees. However, in recent times, the number of voluntary social insurance participants receiving one-time social insurance benefits is quite high (detailed data in table 1), affecting efforts to develop voluntary social insurance participants. Regarding the death benefit, in the period 2016 - 2020, there were 337 people who received monthly survivor benefits and 2,486 people who received one-time survivor benefits under voluntary social insurance.

### 4.3 Recommendations

It can be seen that, although the current provisions of social insurance law in Vietnam have expanded legal coverage for informal workers; the actual level of voluntary social insurance coverage is still low in terms of both the number of participants and benefits. Although the design of voluntary social insurance policy in Vietnam has had many remarkable results; However, there are still many limitations, making it difficult to access and expand voluntary social insurance to informal workers (which are mostly precarious, low-income and unstable jobs), such as:

1. Regulation of voluntary social insurance contribution rate equal to 22% of selected income is quite high compared to the income of the majority of workers in the informal sector; Meanwhile, the level of support for paying voluntary social insurance is still low (the highest level of support only achieved is 30% of the minimum payment level, 10% for subjects other than poor and near-poor households); so it does not seem to create incentives for informal workers to participate.

2. The regulation on contribution time to enjoy retirement benefits is too long, causing many workers to not have enough motivation to participate in voluntary social insurance (similar to the compulsory social insurance policy, you must pay full social insurance for 20 years or more to be eligible for pension).

3. Voluntary social insurance benefits are still incomplete compared to mandatory social insurance, making this type not attractive enough to attract workers to participate (Participants in voluntary social insurance are not entitled to maternity, sickness, occupational disease or labor accident benefits; the retirement regime of voluntary social insurance does not include retirement before age or retirement due to loss of ability; The survivorship regime does not have monthly survivorship but only one-time survivorship; In some cases, the one-time death benefit that the employee's relatives receive is less than the amount the employee has paid into the social insurance fund, causing negative psychology for the employee's relatives).

4. Combining regulations on dossiers and procedures for retirement benefits of employees participating in voluntary social insurance and compulsory social insurance, causing difficulties for voluntary social insurance participants in practice.

In the context that informal sector workers account for a large proportion of the employment structure, it is necessary to consider voluntary social insurance policies more comprehensively, including appropriate policy adjustments. From the previous analysis, the author proposes a number of recommendations to realize the goal of expanding voluntary social insurance coverage for informal workers in Vietnam (including both statutory and effective coverage

expansions). As follows:

Firstly, continue to improve the voluntary social insurance policy, including a number of proposals: It is necessary to research and increase the level of support for voluntary social insurance contributions for participants. This form of financial support is considered effective for low- and middle-income groups of workers. Research to supplement short-term regimes in the voluntary social insurance policy to increase its attractiveness, contributing to expanding social insurance coverage in the spirit of Resolution No. 28-NQ/CP. Research to reduce the conditions for pension enjoyment from 20 years of social insurance payment to 15 years of social insurance payment so that more people can enjoy pension when they retire, especially for those who have a short time to participate in social insurance due to job characteristics or participate in social insurance late or have unstable jobs. In case the Law stipulates reducing the conditions for receiving a pension from having a period of social insurance payment from full 20 years to 15 years, It is necessary to research and regulate the pension calculation formula for male employees whose social insurance payment period is from 15 to less than 20 years. Amending regulations on conditions for one-time social insurance benefits to encourage employees to reserve the time to pay social insurance and limit one-time social insurance benefits; It is recommended to regulate the content of dossiers and procedures for handling retirement benefits for participants in voluntary social insurance immediately after the content of regulations on retirement benefits for participants in voluntary social insurance to workers can easily find and execute. Additional research in cases where employees do not receive one-time social insurance benefits can choose to receive monthly benefits for employees who have reached pension age but have not met the conditions for the number of years of social insurance payment, or are not old enough to receive social pension benefits.

Second, continue to reform administrative procedures, and strengthen communication and propaganda about voluntary social insurance, specific proposals are as follows: Promote the application of information and communications technology (ICT) in the management of the social insurance system, creating a premise to ensure openness and transparency in social insurance fund management, creating favorable conditions for workers to access, register, collect and enjoy social insurance benefits; gradually modernize the social insurance management system; complete the online public service system on the Internet. In propaganda activities, it is necessary to focus on improving employees' understanding of social insurance policies, because this is an important factor in deciding to participate in social insurance; Innovate the content, form, and methods of communication to ensure practicality, effectiveness, focus, diversity, and flexibility in accordance with the characteristics of each region, customs, and traditions, cultural traditions and psychology of each population group; Focus on promoting the advantages of modern and multimedia forms and methods of communication on Internet applications; ensure people have the best access to all information about social insurance policies. Communication work must be conducted regularly, continuously, proactively and promptly; innovate and improve the quality of social insurance media documents and publications in a way that is easy to understand, practical, and concise in accordance with people's

awareness. Foster and improve the quality of civil servants, public employees, and employees in terms of capacity, professionalism, sense of responsibility, sense of service, and compliance with administrative discipline; Build a modern and professional social insurance industry, aiming at the satisfaction of people and businesses.

Third, focus on strengthening solutions to promote sustainable employment and strengthen the social and economic position of informal workers; There needs to be other support policies such as support for capital access opportunities for self-employed workers and facility owners. Specifically: Increase opportunities to access vocational training and supplement training and update career knowledge for informal workers; This is considered an important solution to enhance the role and position of informal workers in accessing sustainable employment opportunities. The Government needs to continue to implement and further strengthen policies to support informal workers in borrowing capital for production, starting businesses, and creating sustainable jobs. Localities need to strengthen propaganda and dissemination of vocational training policies and models; Carry out enrollment work, vocational training and employment consulting for workers, especially rural workers. Vocational education institutions implement solutions to improve training quality; diverse and flexible training programs and training forms; Closely associated with the business, training as required and ordered by the business.

## 5. Conclusion

Social insurance is an important pillar of Vietnam's social security system. Gradually and steadily expanding social insurance coverage, towards the goal of universal social insurance, which is one of the important goals that the Vietnamese social insurance system is aiming for; especially expanding voluntary social insurance coverage for informal workers. In a context where the rate of social insurance coverage is still low, the number of people participating in voluntary social insurance is still small compared to the potential, the group of workers in the informal sector accounts for a large proportion of the employment structure; Policymakers in Vietnam need to consider voluntary social insurance policy comprehensively, including making appropriate policy adjustments to facilitate and be more effective in policy implementation, communication needs to be easy to understand and the right audience, there needs to be active participation of social organizations and beneficiary groups in the process of construction, implementation, monitoring and evaluation. In this article, the author uses a combination of data collection methods from secondary data sources, statistical analysis methods, synthesis, comparison, contrast and systematic approach. The author has analyzed and clarified the theoretical basis for expanding voluntary social insurance coverage for informal workers, and analyzed the current status of statutory coverage and effective coverage of voluntary social insurance in Vietnam. In order to increase opportunities for informal workers to access voluntary social insurance, based on research results, the authors propose recommendations on: (i) perfect the voluntary social insurance policy, expand voluntary social insurance coverage according to law; (ii) recommendations on reforming administrative procedures, strengthening communication and propaganda about voluntary social

insurance, and expanding actual voluntary social insurance coverage; (iii) promote sustainable employment and strengthen the social and economic position of informal workers.

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