



**Received:** 19-12-2023 **Accepted:** 29-01-2024

## International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

### Solving the Unemployment Insurance Regime for Workers in Ninh Binh Province

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#### **Abstract**

The negative effects of the COVID-19 pandemic have not yet passed, but once again, thousands of workers working in industrial zones and clusters in Ninh Binh province are facing a situation of reduced income., even losing their jobs when the Lunar New Year is approaching. Many businesses cannot import raw materials, discount goods, cannot export, cannot sign new orders... so they have to cut labor contracts and reduce working hours for thousands of workers.

The negative effects of the COVID-19 pandemic have not yet passed, but once again, thousands of workers working in industrial zones and clusters in Ninh Binh province are facing a situation of reduced income., even losing their jobs when the Lunar New Year is approaching.

In order to support unemployed workers to enjoy their right benefits and return to the labor market soon, many solutions need to be implemented to quickly resolve unemployment insurance policies for workers... Thereby, ensuring legitimate benefits, reducing difficulties for workers when they lose their jobs.

The article presents the current situation of solving unemployment insurance regimes for workers in Ninh Binh, and also makes recommendations to strengthen the implementation of policies to solve unemployment insurance regimes for workers. in Ninh Binh in the near future.

**Keywords:** Unemployment, Insurance, Ninh Binh Province

#### 1. Introduction

Ninh Binh province currently has 21 businesses having to cut more than 20,000 workers. In particular, according to the province's functional branches, the textile and garment industry has 8 large units, employing many workers, with more than 5,200 workers having their working hours reduced, and 240 workers having their contracts terminated.

The main reason is that businesses lack production contracts, lack of input raw materials and fuel due to the impact of changes in the world; Bank interest rates increase; or because it is difficult for businesses to access loans for production development. Some other businesses depend on fixed orders, when markets in some countries are closed, creating large inventories and making it difficult to sell products.

Currently, businesses are trying to overcome the above difficulties by proactively sharing and linking orders; Focus on improving quality, reducing production costs, contributing to reducing product prices and creating new competitiveness. Therefore, it is necessary to implement the unemployment insurance regime for workers in Ninh Binh province.

### 2. Theoretical basis for unemployment insurance

Unemployment insurance is an important insurance regime that helps ensure stability for workers when they lose their jobs. When a worker loses their job and meets the conditions, they can receive unemployment insurance benefits from the insurance agency.

Conditions to receive unemployment insurance benefits include:

- The employee's labor contract or working contract is terminated, except in the following cases:
- The employee terminates the labor contract or the working contract violates the law;
- Employees receiving monthly pension or disability allowance.

- The employee has paid unemployment insurance for at least 12 months within the 24-month period before terminating the labor contract. For fixed-term and indefinite-term labor contracts, the unemployment insurance payment period is at least 12 months within a 36-month period, i.e. 3 years before the termination of the labor contract.
- Employees have registered at the Employment Service Center and submitted documents to receive unemployment benefits.
- After 15 days from the date of submitting the application for unemployment insurance, if the employee has not found a job, except in special cases such as:
  - ✓ Going for military service,
  - ✓ Participate in study for a period of 12 months or more.
  - ✓ Sent to a reformatory, drug treatment facility, detained, imprisoned,
  - Go abroad to settle or work abroad under a labor contract.

#### 3. Research methods

The article uses qualitative research methods including two basic methods: Data collection, synthesis and analysis and evaluation. Based on the synthesis of data related to the settlement of unemployment insurance regimes for workers in Ninh Binh province, the article offers solutions to remove difficulties and obstacles in paying unemployment insurance regimes. career for workers in Ninh Binh province in the coming time.

# **4.** Current situation of solving unemployment insurance regime for workers in Ninh Binh province

# **4.1** Some results achieved in resolving unemployment insurance regimes for workers in Ninh Binh province

Recently, the implementation of unemployment insurance policy in Ninh Binh province has achieved positive results.

Handle a large number of unemployment insurance applications

According to statistics from the Industrial Park Management Board of Ninh Binh province, currently the whole province has over 42,000 thousand workers working in more than 70 enterprises in industrial parks. The entire province has 21 businesses having to cut labor (an increase of 5 businesses compared to the first quarter of 2023) with more than 20,000 workers affected, of which, more than 19,700 workers have had their working hours reduced, nearly 670 workers. contract was terminated.

Data from Ninh Binh Employment Service Center shows that in the first 9 months of the year, the center received 2,900 people applying for unemployment insurance benefits. To date, documents have been evaluated and submitted to department leaders to make decisions for 2,590 people eligible for unemployment insurance benefits. Total unemployment benefit payment is 29,808,483,754 VND; 20 people receiving unemployment benefits were supported with vocational training with an amount of VND 92,950,000.

The above results are thanks to the center's good propaganda and consulting work for workers when implementing the unemployment insurance policy. In particular, the center also supports workers who are losing their jobs and advises on finding new jobs. As a result, many cases returned to the labor market after receiving counseling. For unemployed workers who do not have a need to find a new job, the unit receives applications, evaluates and resolves the subsidy payment regime promptly and in accordance with regulations.

Implement correct, sufficient and timely benefits for employees

In the first 6 months of 2023, due to difficulties with orders, many units and businesses in Ninh Binh province continue to cut working hours, stop overtime, and do not renew new labor contracts. Temporarily postpone labor contracts waiting for orders... especially at units and businesses in the fields of textiles, electronics, wood processing, and leather shoes.

The main reason is that businesses lack production contracts, raw materials and fuel inputs due to the impact of changes in the world. In addition, some businesses have difficulty accessing loans for production development. Some other businesses depend on fixed orders, when markets in some countries are closed, creating large inventories, making it difficult to sell products...

Therefore, many units and businesses in Ninh Binh continue to have to cut labor, causing thousands of workers to fall into unemployment. The entire Ninh Binh province has over 3,000 workers applying for unemployment benefits.

In the context of businesses and business establishments having to narrow production and cut labor, with proactive research and application of legal documents on unemployment insurance, Ninh Employment Service Center Binh (Department of Labor, War Invalids and Social Affairs) of Ninh Binh province has ensured the timely and correct settlement of unemployment insurance policies.

# 4.2 Some difficulties in resolving unemployment insurance regimes for workers in Ninh Binh province

In addition to the results achieved, in the process of resolving the unemployment insurance regime for workers in Ninh Binh, there are still some difficulties and problems as follows:

- Firstly, unemployment insurance settlement files are increasing day by day, the number of officials working directly at the unemployment insurance department is still lacking compared to the actual situation.
- Second, the unemployment insurance software sometimes temporarily stops working, leading to interruptions in the implementation process, thus significantly affecting the settlement of unemployment insurance benefits for workers.
- Third, synthesizing reports, looking up data and other professional activities still have to be done manually, so it faces many difficulties;
- Fourth, some contents in legal documents on unemployment insurance have not yet been guided or specified in some contents, some documents still have overlaps in regulations, consistent with the actual situation, there are also cases that arise outside the regulatory documents, leading to difficulties in local implementation; Up to now, there has been no written guidance on the process of storing unemployment insurance records.

# 5. Solution to unemployment insurance regime for workers in Ninh Binh province

To increase the effectiveness of the unemployment

insurance policy to reach more workers, in the coming time, Ninh Binh province needs to implement some of the following basic measures:

- Firstly, it is necessary to recruit and train additional staff to handle unemployment insurance regimes and policies for workers.
- Second, increase the application of information technology, promptly repair and upgrade unemployment insurance software so that unemployment insurance payments to workers can be carried out continuously.
- Third, the team of officials in charge of unemployment insurance needs to improve working methods to meet the needs of the digital economy.
- Fourth, specify relevant legal documents in implementing unemployment insurance payment policies for employees.

#### 6. Conclusion

In the process of resolving the unemployment insurance regime for unemployed workers in Ninh Binh province, if flexible measures are applied, it will contribute to reducing difficulties for workers and creating favorable conditions for them to return to work. back to the labor market. These are important steps in building a stable and sustainable labor environment for Ninh Binh province.

### 7. References

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