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Improving the Efficiency of Social Insurance Implementation with Interpersonal Communication in Dien Bien Province

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Abstract

The media affects workers' perception of the State's social security policies and system. Awareness will impact workers' actions and behavior. The article provides the implementation of social insurance in Dien Bien province. Currently, the proportion of workers participating in social insurance in Dien Bien province has reached 14% ^[2], this rate is too low compared to the labor force in the province and the general level of the country. The relatively low social insurance participation rate of Dien Bien province has affected the goal of social security development in the northern mountainous provinces of the State. The social insurance agency of Dien Bien province has strengthened the propaganda of social insurance policies but has not brought high efficiency. Due to the remaining difficulties

such as the low level of knowledge of the area, it is difficult to reach the people due to the complex terrain; The area where people live mainly ethnic minorities has had a great impact on the effectiveness of communication according to the official channel on social insurance policies through newspapers, radio and television. The authors proposed to the social insurance agency of Dien Bien province to apply interpersonal communication methods to support the communication of the State's policies. Hopefully, with this proposal, the insurance policy will go through influential people in villages such as Union officials, Association officials or Village elders, and Village chiefs to support the rate of workers participating in social insurance.

Keywords: Social Insurance, Dien Bien, Interpersonal Communication

1. Introduction

The northern mountainous provinces are strategically located in defense and security with advantages in forestry, hydropower, forest product processing industry, and ecotourism. It is also an important place in trade with Laos and China due to its border stretching from East to West. Dien Bien province is located on the western edge of northwestern Vietnam and is the only province that shares a border with 2 countries Laos and China. As a mountainous province, Dien Bien has up to 90% of the population are ethnic minorities, education, social and health activities are still very difficult. In recent years, the State has applied many policies to support economic development for the northern mountainous areas, including Dien Bien province. However, up to now, in the province, the poverty rate is still high, and regular activities mainly rely on the allocated budget. The resolution of the XIII Party Congress stated that the northern mountainous provinces should attach importance to security and social security ^[1]. Developing social insurance beneficiaries in Dien Bien province, in addition to ensuring the lives of ethnic minorities, also contributes to ensuring security and socio-political stability for border areas. In Dien Bien province, in recent years, the development of participants in social insurance, health insurance, especially voluntary social insurance and household health insurance has been paid special attention. However, by the end of April 2022, the coverage rate of social insurance has reached 14%, and health insurance 95%, while Resolution No. 28 of the Central Committee sets the target of striving in 2021, 2025, and 2030, the labor force of social insurance participation age will reach about 35% respectively. 45%, 60% ^[2]. Recognizing the importance of expanding social insurance participants, Dien Bien Province social insurance has instructed district social insurance agencies in the province to strengthen propaganda about the State's social insurance policy to employees. However, this activity is not very effective. So, what is the reason why the communication on social insurance in Dien Bien province has not been as effective as expected? If interpersonal communication is applied, how should it be applied to increase the number of employees participating in social insurance in Dien Bien province?

2. Theoretical Basis

2.1 Communication

Communication, which corresponds to the term "Communication" in English, is a basic form of activity of any social organization. This activity is a process of exchanging and sharing knowledge, experiences, information, thoughts, and feelings. This process takes place continuously between a minimum of two or more people to enhance mutual understanding, change perceptions, and move towards adjusting behaviors and attitudes in accordance with the development needs of individuals, groups, or social communities. In short, communication is a process of communicating information. Communication content is done through words, and writing, i.e. language or also through gestures, behaviors to express emotions and attitudes.

2.2 Interpersonal communication

Communication is carried out in a variety of methods such as communication through mass media, newspapers, radio, and television. Currently, the 4.0 technology revolution also brings a breakthrough to communication with the method of communication via the internet. However, this supposedly formal method of communication can be effective depending on the characteristics of each economy. In areas where the economy is still backward, the level of knowledge is not high, and the access to electronic devices is low, informal communication such as word of mouth from one person to another called interpersonal communication will be effective. Interpersonal communication is a form of communication in which individuals participate in organizing, exchanging information, communicating, and linking individuals, influenced and influenced by each other. Andy Sernovitz (2020) stated, "In the processes of interaction or contact with each other in daily life, people always communicate with each other with words or gestures" [3]. Thus, when applying, it is necessary to be flexible in choosing the appropriate communication method according to regional conditions and living habits of people.

2.3 The role of the media in social insurance propaganda

Communication helps social insurance agencies bring information about social insurance policies to the people, persuade people to change their perceptions, and mobilize people to participate. In addition, the social insurance agency can use the media to poll public opinion before changing policies to support people participating in social insurance. Thanks to the media, the State has a basis to adjust social security policies, creating a high consensus among the people.

Communication helps people update information on new policies and laws on social insurance. Help people understand information about payment and benefit conditions of social insurance. The media plays a role in helping people respond, raise their voices, and protect their legitimate rights and interests. Thus, communication exists inevitably in any society and historical form. The communication factor plays an important role in influencing people's participation in social insurance.

3. Method

The article uses qualitative research methods. The author collects data on the situation of social insurance participation of employees in Dien Bien province through

the report summarizing the social insurance work of Vietnam social insurance in the years 2020 to 2023. From this report, the author evaluates the participation rate and growth rate over the years. At the same time, based on the socio-economic situation in Dien Bien province, the author draws out the reasons affecting the expansion of social insurance participants. Along with collecting secondary data, the author also conducts research and exchanges with social insurance officials in districts to identify forms of policy propaganda in each district used and evaluate the advantages and disadvantages of these forms through the results of social insurance development work. Identify the suitability of interpersonal communication in communication work at the district social insurance, Dien Bien province, and methods of applying this form of communication effectively.

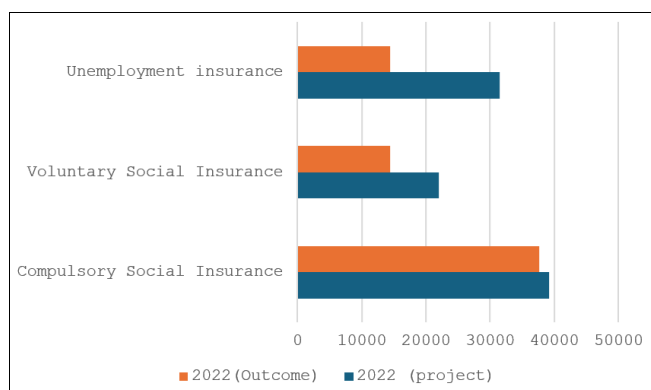
4. Implementation of Social Insurance in Dien Bien Province

Dien Bien Province is located on the western edge of northwestern Vietnam, to the east is Son La Province, to the west by Phongsali Province of Laos, to the south by Luang Prabang Province of Laos, to the north by Lai Chau Province and China. "Dien Bien is the only province that shares a border with Laos and China that is more than 400 km long with a border with Laos of 360 km and a border with China of 40.86 km" [4]. Dien Bien has a complex terrain, mainly steep, rugged hills and strong divisions. "Dien Bien province has 10 district-level administrative divisions, including 1 city, 1 town and 8 districts with 129 commune-level administrative units, including 9 wards, 5 towns and 115 communes" [5]. "The average population of Dien Bien province in 2022 is preliminarily 635,921 people, an increase of 1.73% compared to 2021 (10,832 people); which: Urban population 96,668 people, accounting for 15.20%; rural population 539,253 people, accounting for 84.80%; male population 322,959, accounting for 50.79%; The female population is 312,962, or 49.21%" [6]. According to the 2019 census, Dien Bien province has 42 ethnic groups living including Thai, Mong, Kinh, Dao, Khmu, Ha Nhi, Giay, La Hu, Lu, Hoa, Khang, Mang, Tay, Nung, Muong. In particular, "the Mong ethnic group is the ethnic group with the largest population with 228,279 people, accounting for 38.1% of the province's population. The Mong ethnic group ranked second with 213,714 people, accounting for 35.6% of the province's population. Kinh ethnic group has the third largest population with 104,061 people, accounting for 17.3% of the province's population" [7].

In Dien Bien province, with many supportive policies and the participation of the whole political system, Social Security has approached people's lives. The number of participants and coverage is expanded. In 2022, despite being affected by the COVID-19 epidemic, the implementation and implementation of the Social Insurance policy has achieved some high results. "The issuance of social insurance books to participants is carried out promptly; settle and pay social insurance policies to ensure accuracy, objectivity, transparency, correct, sufficient and timely expenditure; gradually improve service quality, ensure benefits and meet the needs of participants" [8]. Also according to data from the Conference of the Steering Committee for the implementation of social insurance and health insurance policies in Dien Bien province in 2022: "The number of people participating in Social Insurance,

Health Insurance and Unemployment Insurance is 618,406 people, an increase of 5,644 people over the same period last year; total revenue from Social Insurance, Health Insurance, Unemployment Insurance, Labor Accident and Occupational Disease Insurance was VND 1,279,753 million, reaching 100.25% of the delivery plan, an increase of VND 39,614 million over the same period last year; manages 14,878 pensioners and monthly Social Security benefits" [8]. According to a report of the Social Insurance Agency of Dien Bien province, "as of May 2023, 50,749 people are participating in Social Insurance, of which compulsory social insurance is 37,470 people, Social insurance is 13,279 people) reaching 89.6% of the delivery plan; Health insurance is 596,210 people (reaching a coverage rate of 92.5% of the population), reaching 97.0% of the delivery plan" [9].

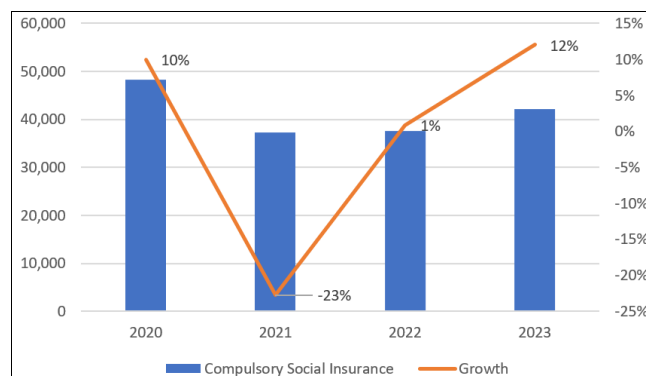
In addition to the results achieved in the implementation of the social insurance policy in the province, there are still some difficulties and obstacles that need to be overcome such as subjects participating in compulsory social insurance, voluntary social insurance has increased year by year but is still not high; the proportion of employees participating in Social Insurance still accounts for a small proportion compared to the labor force; evasion and delay in paying social insurance, health insurance and voluntary insurance, leading to prolonged debts still occur in many enterprises; the mobilization and development of participants in household health insurance still face many difficulties. In particular, in 2022, there have been many fluctuations in the number of people participating in social insurance. The summary data on the number of people participating in Social Insurance and Unemployment Insurance in 2022 is much lower than the plan set at the beginning of the year. Specifically, the plan for the number of people participating in compulsory social insurance is 39,223 but the number implemented is 32,656, reaching just over 80% of the plan. Similarly, Voluntary Social Insurance has a plan of 21,971 participants but implemented in 2022 only 14,390, reaching nearly 70% of the plan [10]. The reason is that in the period of 2022, the socio-economic situation in Dien Bien province is affected by the covid 19 epidemic, so people's incomes decrease. Many workers had to withdraw Social Insurance 1 time, causing a serious decrease in the number of people participating in Social Insurance.



Source: Calculations from Vietnam Social Insurance Final Report [10]

Fig 1: Summary of the number of beneficiaries participating in Social Insurance, Unemployment Insurance according to the plan and implementation in 2022

Although in 2023, social insurance policies are focused on implementation and the participation rate of social insurance has grown compared to 2022. "Specifically, compulsory social insurance of 42,184 people, an increase of 12% over the same period in 2022, reaching 83.44% of the plan; Voluntary social insurance of 324,469 people, an increase of 16,229 people over the same period, reaching 105% of the plan; Health insurance was 621,653 people, an increase of 4% over the same period, exceeding the plan by 3.91%" [8]. However, the number of employees participating in Social Insurance is even lower, the growth rate is negative in 2021. The situation of enterprises owing social insurance and unemployment insurance of employees is still high.



Source: Calculations from Vietnam Social Insurance Final Report [10]

Fig 2: Number of people participating in social insurance in 2022, plan and reality

The reason for the above existence must be mentioned: Dien Bien is a mountainous province, 90% of the population are ethnic minorities, living mainly in highland villages, so medical examination and treatment conditions are still limited in health care and disease prevention. The area of Dien Bien province is large, the terrain is difficult, and the population is sparsely distributed, so it is difficult to propagate and mobilize to each household. It is difficult for social insurance officers to reach people because they have a habit of traveling for many days and do not have a specific time at home. The income of people in the area is still too low, and the poverty rate is high, leading to workers not being interested in the State's social insurance policy.

Educational activities in Dien Bien still face many difficulties, including inadequate facilities or obstacles to school. "The literacy rate in Dien Bien is 73.1%; There are more males literate than females and more urban than rural" [11]. People lack an understanding of social insurance policies, and living facility conditions are not guaranteed.

The population mainly speaks ethnic minority languages, so the consultation of social insurance agency officials is difficult. Media programs on social insurance in the official mass media are not interesting and known by the people, for this reason, communication through television, newspapers, speakers, and radio is less effective.

5. Applying Interpersonal Communication in Social Insurance Propaganda in Dien Bien Province

Although mass communication has developed strongly, applying appropriate communication methods determines the outcome of this activity. The reason why the social insurance participation rate of people in the area is still low,

it shows the disadvantage of improper application of communication methods. Meanwhile, group communication and interpersonal communication developed and played an extremely important role in disseminating information about social insurance in the locality. Researchers often conceive of the process of interpersonal communication in a cyclical pattern, in the form of a closed circle, which consists of four main stages: Broadcasting, transmitting, receiving, and responding. Thus, it can be said that the process of interpersonal communication must be understood as a process of exchanging information between one individual and another, in which the media subject and object are flexibly transformed, the process of receiving and exchanging information often takes place simultaneously. For the propaganda of social insurance in Dien Bien province to achieve better results, the author proposes some solutions to apply interpersonal communication methods as follows:

Interpersonal communication through local front association and union officials. The effective communication of social insurance in the locality cannot deny the role of association officials in mobilizing and propagandizing people in the area, they are close and directly in close contact with the situation of people's lives. From mutual understanding, closeness will help the propagation of social insurance policies more conveniently. With such importance, the social insurance of Dien Bien province and districts in the area should focus on developing this force. Provide information and training on changes in social insurance policies for them. There are forms of encouragement to motivate them in interpersonal propaganda such as giving certificates of merit and commending them at training sessions.

Integrate communication programs on social insurance policies in village community meetings. Through discussions with people, the majority of workers answered that they did not understand the social insurance policy. Thus, our communication is not going well or in the right method. In this integrated program, employees better understand social insurance policies. From the inadequacies of the social insurance policy, employees give specialized officials to synthesize and give remedies following the aspirations of employees.

Culturally respectful minorities Village elder, Village chief. This can be a way for social insurance agencies to exploit and reach people through daily channels. Dien Bien province has 10 district-level administrative divisions, including 1 city, 1 town, and 8 districts with 129 commune-level administrative divisions, including 9 wards, 5 towns, and 115 communes. The social insurance agency should focus on supporting the target group of commune, district, and village officials to be deeply aware of the State's social insurance policy, thereby influencing the people in the village.

Thus, for employees in Dien Bien to participate in social insurance actively and self-consciously, propaganda work in addition to providing information about benefits, it is necessary to help people understand the meaning and profound humanity of social insurance in life. Good use of interpersonal communication methods is decisive to the results of social insurance policy propaganda. With some of the solutions proposed above, the authors hope to help social insurance agencies in Dien Bien province accomplish the

goal of developing participants not only compulsory social insurance but also voluntary social insurance.

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