

Implementing Social Security Policy in the Current Context: A Case Study of Ho Chi Minh City, Vietnam

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ABSTRACT

Ensuring the implementation of social security policies in Ho Chi Minh City is not only a requirement for the central political system but also for local authorities, especially in promoting the role of resource mobilization and ensuring the implementation of policies. The Party Committee, Government and People of the City are implementing Resolution 98, the study of the implementation of social security policies in Ho Chi Minh City plays a very important role in summarizing practices, ensuring that the City maintains its leading role in socio-economic development; actively grows, improves the quality of people's lives, and contributes to the overall development of the country.

Keywords: Social Security; Policy; Social Security Policy; Social Security Assurance; Ho Chi Minh City

INTRODUCTION

Problem Statement

Social security is one of the important policies of our Party and State that has been thoroughly grasped and ensured to be implemented in the development periods of the country. In recent years, despite facing many difficulties and challenges, social security work in Vietnam continues to achieve many positive results, policies are constantly improving, the material and spiritual life of the people is being taken care of better and better with the goal of "leaving no one behind".

Caring for social security, investing resources to solve social security issues for the development of the people of Ho Chi Minh City is the consistent policy of the City Party Committee. The Party Committee, the government, the Fatherland Front, and organizations in the city.

Despite many achievements, the work of ensuring social security in Ho Chi Minh City still has shortcomings. The city is the locality with the highest rate of migrants in the country, so it needs a lot of resources to build schools, hospitals, etc. Some policies lack cohesion and do not encourage people to actively participate. The gap between rich and poor in income and access to social services between regions and population groups. Housing issues for population groups, especially the poor and workers, are still inadequate... All of these challenges pose to the city's leaders in implementing social security policies in the city in the coming time.

After merging with Binh Duong and Ba Ria - Vung Tau, Ho Chi Minh City has become the largest metropolis in the country. The need for a synchronous, unified and "covering" social security policy system for all people in the region has therefore become very urgent.

RESEARCH METHOD

The article is based on the guidelines of the Communist Party of Vietnam, the policies and laws of the State on ensuring Social Security. Inheriting and developing the theoretical viewpoints of scientists on implementing Social Security policies. At the same time, inheriting the research of political science, philosophy and collected data reflecting the practical issues that need to be researched locally.

Design 02 sociological survey forms to survey 03 subjects: policy beneficiaries, people directly implementing policies and department-level leaders at Ho Chi Minh City units. Specifically:

- **Beneficiaries:** 300 ballots (Select 5 inner-city districts and 5 suburban districts; each district and county selects 02 wards and communes, each ward and commune issues 15 ballots).
- **Officials and Civil Servants Implementing the Policy:** 175 ballots (City level: 25 ballots/5 departments; district level: 50 ballots/10 districts; 100 ballots/20 wards and communes).
- **Department-Level Leaders:** 20 ballots/5 departments
- The selected locations for distributing survey ballots include:
- **Provincial Level:** Office of the People's Committee, Department of Labor, War Invalids and Social Affairs, Department of Natural Resources and Environment, Department of Education and Training, Department of Tourism.
- **District Level:** District 1, District 6, District 8, Tan Phu District, Thu Duc City
- **District Level:** Binh Chanh District, Can Gio District, Cu Chi District, Hoc Mon District, Nha Be District.
- **Commune Level:** At the above mentioned districts, communes will be selected with the following criteria:
 1. Districts select 3 wards and communes.
 2. In the same survey area with 2 subjects: beneficiaries and cadres, civil servants, and public employees directly implementing social security policies.
 3. There are ethnic minorities residing.
 4. There are social security policies identified in the research scope.

The survey results will be a very important source of primary information for analysis based on combining with secondary information to get a practical overview of the implementation results of some social security policies, grasp the practice of organizing policy implementation, the relationships between subjects participating in policy implementation, the role of local authorities (mainly ward and commune levels) in finding resources, propagating and mobilizing, evaluating and maintaining the implementation results of social security policies in Ho Chi Minh City.

Theoretical Basis for Implementing Social Security Policies

Social Security

In the most general sense, social security is the guarantee of the implementation of human rights to live in peace, to freely do business, reside, move, and express opinions within the framework of the law; to be protected and equal before the law; to study, to have a job, to have a house; to be guaranteed income to satisfy essential living needs in case of risks, accidents, old age, etc.

In a broad sense, social security is the guarantee of the implementation of human rights to live in peace; to freely do business, reside, move; to be protected and equal before the law; to study, to have a job, to have a house; guaranteed income to satisfy essential needs in case of accidents, illness, old age, etc. In a narrow sense, social security is the protection of society for its members through a series of public measures to overcome difficulties caused by natural disasters, illness, maternity, work accidents, unemployment, disability, old age, medical care and medical subsidies for families with young children, lonely elderly people, homeless orphans.

The International Labor Organization (ILO) emphasizes: "Social security is the protection that society provides to its members through a series of public measures, to solve socio-economic difficulties caused by the cessation or reduction of income, caused by illness, maternity, work accidents, unemployment, disability, old age and death; at the same time, ensuring medical care and subsidies for families with many children" (Beyond HEPR, 2005).

Resolution No. 15 dated June 1, 2012 of the Party Central Committee affirmed that "social security includes ensuring people a minimum level of income, participating in Social Insurance, assisting people in particularly difficult circumstances, etc. through improving people's self-security capacity, State support, the operation of the insurance system and voluntary contributions of organizations and individuals" (Communist Party of Vietnam, 2012).

Social security is guaranteed and becomes a constitutional right in Article 34 of the 2013 Constitution “Citizens have the right to social security” (National Assembly, 2013).

The Institute of Labor Science and Social Affairs - GIZ Organization considers “social security as a system of state and private intervention policies to reduce poverty and vulnerability, enhance the self-protection capacity of people and society against risks or threats of reduced or lost income, ensure stability, development and social justice” (Institute of Labor Science and Social Affairs (ILSSA) and GIZ, 2010).

The XIII Congress document sets out the policy of “Developing a comprehensive social security system, moving towards universal coverage with policies to prevent, minimize and overcome risks for people, ensuring assistance for vulnerable groups. Reforming the multi-layered social insurance system, based on the principles of contribution - enjoyment, sharing - sustainability” (Communist Party of Vietnam, 2021).

From the above different concepts, the thesis defines social security as follows: social security is a system of policies and programs implemented by the State and social forces to ensure that all people have at least a minimum level of income, and have the opportunity to access at a minimum level of basic and essential social services, such as education, health care, housing, clean water, information, etc. through improving people's self-security capacity and the assistance of the State and social partners.

Structure of Social Security

In Vietnam, the structure of the social security system consists of 5 pillars:

- (1) Social insurance
- (2) Health insurance
- (3) Unemployment insurance
- (4) Social subsidies
- (5) Social incentives.

In essence, these five pillars aim to perform 3 strategic functions of the social security system: risk prevention, risk reduction and risk overcoming.

Social Security Policy

The Vietnamese Encyclopedia states: “Policy is a specific set of standards to implement guidelines and tasks. Policies are implemented within a certain period of time, in specific areas. The nature, content and direction of the policy depend on the nature of the political, economic, cultural and social guidelines and tasks.” (Vietnamese Encyclopedia, 2010).

The nature of social security is to create a multi-layered safety net for all members of society in case of reduced or lost income or other risks. Social security policy is a basic social policy of the State to perform the function of preventing, limiting and overcoming risks, ensuring income and life security for members of society.

Social security policy is a system of policies and programs of the State and social organizations to assist and support the whole society, individuals facing risks or social events to ensure a minimum standard of living and improve their lives.

Implementing Social Security Policy

Implementing social security policy is the entire process of implementing specific activities on the basis of mobilizing and arranging resources to implement social security policies in practice according to a defined order and plan to achieve the set goals.

- Entities participating in implementing social security policies
- Entities implementing are state agencies and their personnel - these are the entities responsible for implementing social security policies;
- The Fatherland Front and socio-political organizations participate in implementing social security policies;
- Entities participating are non-state partners;
- Entities participating as beneficiaries of social security policies.

Implementation Of Some Social Security Policies in Ho Chi Minh City

Over the past 50 years, Ho Chi Minh City has continuously developed comprehensively, affirming its role as the leading economic - cultural - social center of the country. In that journey, the health sector and the social protection sector have played a particularly important role, contributing to building a city of love, humanity and sustainable development. The city has always been a pioneer in implementing mechanisms and policies to help mobilize and effectively use resources to protect, care for and improve the health, stature, longevity and quality of life of the people; focusing on implementing sustainable social development, ensuring progress, social justice, social security and human security. In particular, gradually consolidating and comprehensively developing from

preventive medicine, grassroots health care to specialized health care, towards the goal of comprehensive health care; At the same time, we are constantly expanding free medical examination and treatment programs and health insurance for the disadvantaged and those in difficult circumstances. These policies not only demonstrate the City's profound social responsibility but also strongly spread the spirit of "remembering the source of water when drinking", connecting the community and contributing to building a humane and strong health-social system to serve the goal of long-term development.

During the peak of the COVID-19 pandemic, Ho Chi Minh City was also a place that clearly demonstrated the spirit of solidarity and affection of the whole country. The City received support from all provinces and international friends. In addition to local resources, the City also received especially large support from 163 working groups across the country, with a total of 23,748 medical staff. Of these, there are 18,092 medical staff, students and pupils from 37 hospitals, 28 medical universities and colleges under ministries and branches and 38 medical delegations from provinces and cities. These forces directly participated in the admission and treatment work at field hospitals, COVID-19 resuscitation hospitals, F0 centralized quarantine facilities, and supported the work of collecting samples for testing and vaccination in Thu Duc city and districts. In addition, 5,656 military medical officers also provided emergency support and participated in F0 care at home through the mobile medical station system, helping to expand medical access to the community and reduce the burden on hospitals. This unprecedented campaign to mobilize medical personnel not only demonstrates the spirit of solidarity and strong mutual support throughout the industry, but also contributes decisively to disease control, protecting the health and lives of millions of people in Ho Chi Minh City. This is also a valuable lesson in preparing and responding to future medical emergencies.

Based on the practice of health care activities in the City in recent times, especially during the COVID-19 pandemic prevention period, the City has implemented many solutions to strengthen cooperation and professional support in the health sector with neighboring provinces and cities, aiming to improve the quality of health care for people in the area, while reducing the burden on the City's hospitals. Not only is it cooperation and technical transfer support between general and end-line specialized hospitals in Ho Chi Minh City and provincial hospitals, but it is also building a network of specialties from end-line hospitals in Ho Chi Minh City to provincial, district and grassroots health hospitals, prioritizing specialties such as obstetrics, pediatrics, neurosurgery and trauma surgery, stroke, cardiovascular, oncology, etc.; Strengthening the connection and data exchange in epidemic prevention and control, industry management... The City's health sector also signed a cooperation agreement, providing comprehensive support to the health sector in provinces and cities with many difficulties such as Tra Vinh, Ca Mau... in accordance with the motto: "Ho Chi Minh City for the whole country, the whole country for Ho Chi Minh City".

2025 marks the 50th anniversary of national reunification, and also 50 years of the health sector accompanying the common development of Ho Chi Minh City and the whole country. The health sector has continuously developed with outstanding marks:

First, the health system of Ho Chi Minh City has been consolidated and developed. This is thanks to the attention and close direction of the Central and City leaders... with specific resolutions and policies to help the health sector develop, especially Resolution No. 31-NQ/TW of the Politburo on the direction and tasks of developing Ho Chi Minh City until 2030, with a vision to 2045.

Many infrastructure development and equipment procurement projects, many construction works, renovations and upgrades of general and specialized hospitals, and medical centers have been completed and put into effective use, contributing to reducing overload for hospitals... Many community health care activities have come into life. The development of specialized techniques in different specialties such as pediatrics, obstetrics, surgery, cardiology, oncology... continues to bring many positive results on par with countries in the region.

In the planning project of Ho Chi Minh City, the City orients the development of the health system according to the model of specialized medical clusters. Currently, 3 medical clusters have been formed including: Specialized medical cluster in the central area; Specialized medical cluster in Tan Kien commune (Binh Chanh district) and Specialized medical cluster in Thu Duc city. Each specialized cluster includes at least one university in the health sector responsible for training high-quality medical human resources; building high-quality general and specialized hospitals; building a hospital-school model. This is one of the solutions to help the health sector develop specialized medical care, aiming to become the health care center of the ASEAN region.

Second, the health sector has gradually consolidated and comprehensively developed from preventive medicine, primary health care to specialized medicine. Accordingly, there are inseparable tasks: improving disease prevention capacity, strengthening primary health care and developing community health care, professionalizing emergency activities outside the hospital.

Third, developing specialized medical techniques that approach the level of countries with developed health systems in the world.

In recent times, many specialized and modern medical techniques have been and are being focused on by hospitals in Ho Chi Minh City and have brought positive results. Specifically, organ transplantation, cardiovascular intervention, ECMO, orthopedic trauma, obstetrics, pediatrics, surgery, robotic endoscopic surgery, fetal intervention... There have even been specialized medical techniques that are on par with countries with developed medicine, becoming a destination for learning and improving expertise for many doctors from countries in the region and around the world.

Ho Chi Minh City aims to soon become a healthcare center for the entire ASEAN region, contributing to keeping domestic people from having to go abroad for medical treatment and attracting a large number of tourists to Ho Chi Minh City for healthcare.

Fourth, the City strives to turn the healthcare sector into a high-quality service sector. In addition to meeting domestic quality standards and criteria, with the goal of reaching the world, general and specialized hospitals in Ho Chi Minh City have made efforts to achieve international certifications on expertise and hospital quality from prestigious international organizations.

In addition, Ho Chi Minh City always identifies social protection as one of the pillars of the social security system. A series of practical support policies have been implemented for people with disabilities, orphans, the elderly, people with meritorious services and poor households. Many models and initiatives have been implemented such as the One-stop model for care and support for women and children who suffer from violence, abuse, and sexual abuse (implemented at Hung Vuong Hospital and starting to be implemented at Children's Hospital 1, City Children's Hospital and City Orthopedic Trauma Hospital) with the Center for Social Work, Vocational Education for Youth of the City....

In particular, as soon as the City transferred the social protection functions and tasks to the Department of Health, the Department of Health issued Plan No. 2842 dated March 24, 2025 on implementing the Comprehensive Health Care Program for subjects at the Social Protection Centers under the Ho Chi Minh City Department of Health for the period 2025 - 2030 and organized a Conference to sign a cooperation agreement between the Hospital and the Social Protection Center to improve the capacity of social assistance activities, creating conditions for the social protection centers to receive comprehensive health support (medical examination and treatment, human resource training, technology transfer) from the hospitals under the Department of Health, at the same time building relationships between hospitals and social protection centers, contributing to improving the quality of health care and social security services. In the field of education and training, in recent years, the City has always paid attention to directing the synchronous and drastic implementation of fundamental and comprehensive innovation in education and training in the spirit of Resolution No. 29-NQ/TW of the Party Central Committee; promulgating and perfecting many programs, plans, mechanisms and policies and devoting many resources to prioritize the development of education, including Action Program No. 46 of the City Party Committee on comprehensive and fundamental innovation in education and training, focusing on building school facilities, teaching equipment, teaching staff, innovating and improving the quality of comprehensive education at all levels, aiming to build Ho Chi Minh City into a center for training high-quality human resources in the country and the Asia region. Notable achievements in recent times include:

- Investment in educational infrastructure: The City has focused on investing in building and upgrading educational infrastructure, from preschool to university. Many new schools have been built, ensuring enough places for all school-age children living in the city. The education system at all levels and grades has been expanded and diversified in types. In addition to the public general school system, there is also a non-public (private) school system that basically meets the minimum learning needs of the people's children. Enhance advanced and modern teaching and learning support equipment; build smart classrooms, advanced and modern libraries; synchronous infrastructure and information technology equipment, 100% of educational institutions are equipped with information technology systems and apply information technology in management and teaching. - Improve the quality of education: The quality of general education and key education in the city has been improved. With the recognition as a member of the UNESCO Global Learning Cities Network, the City continues to propose development action programs to make Ho Chi Minh City a place where all people, regardless of age or nationality, can continue to learn; create an open learning environment where every citizen can develop the skills and knowledge necessary to adapt and develop in the digital world. The education sector has implemented the City's breakthrough Programs and Projects on Education (Smart education and lifelong learning project, project to build international human resources for 8 shared majors and universities, project to improve international standard IT capacity, project to popularize and improve English proficiency for high school and vocational students in Ho Chi Minh City, etc.) according to the roadmap and in accordance with reality; develop the model of "School implementing high-quality, advanced programs, integrating regionally and internationally" to contribute to equipping students with the necessary skills for international integration. Developing digital education, smart education, adapting to the development of artificial intelligence; developing digital school models, smart schools.

- Promote digital transformation: The education and training sector has deployed digital transformation solutions in professional practice and school management; completed data collection and identity verification with the national population database, laying the foundation for other digital transformation solutions; the educational geographic information system (GIS) has been completed, up to now, 100% of districts, towns and Thu Duc city have implemented online enrollment for first-level classes, bringing more convenience, fairness and efficiency to the city's residents with school-age children. - Ensure equity in access to education for all subjects: Consolidate and firmly maintain the results of universalizing preschool education for 5-year-old children, universalizing primary education, universalizing lower secondary education, and eliminating illiteracy. Focus on developing preschool education facilities in industrial parks and export processing zones to create conditions for workers' children to access quality preschool education; at the same time, continue to promote the effectiveness of the pilot model of accepting children from 6 months to 18 months old. Develop inclusive, specialized and semi-specialized education methods to meet the right to education of learners who are children in special circumstances and people with disabilities. Develop and submit to the People's Council for promulgation Resolutions on specific policies to support tuition fees for public and non-public high school students and continuing high school students in Ho Chi Minh City; Resolution on developing specific policies to support tuition fees, money for organizing 2 sessions/day of teaching, and lunch money for preschool children in Thanh An island commune, Can Gio district; support for ferry fares and lunch for students residing in Thieng Lieng hamlet studying at Thanh An Secondary and High School (Thanh An island commune, Can Gio district) and policies for ethnic minorities, children from disadvantaged groups, children with disabilities, poor or near-poor households; ... meeting the necessary requirements for students, are humane policies of the City, making an important contribution to ensuring social security.

All aim to ensure the right to study and develop of students, not leaving any child behind.

In general, Ho Chi Minh City's attention to education has made significant progress, meeting the needs of the people and contributing to the sustainable development of the city. The City's educational development indicators have always been among the leading localities in the country. The City has become an educational center of the country and is gradually becoming an educational center of the region. These efforts not only help students and residents of the City access modern education, but also contribute to building a dynamic, creative and internationally ready young generation. All aim to train high-quality human resources, contributing significantly to the sustainable and prosperous development of Ho Chi Minh City in particular and the country in general.

Issues Raised in Implementing some Social Security Policies in Ho Chi Minh City

Issues of Policy Implementation

To implement social security policies, in Ho Chi Minh City, relevant agencies from the central to local levels have developed plans and implementation programs including the following basic contents: Plan on organization and operation; Plan on provision of material resources; Plan on implementation time; Plan on inspection and supervision of policy implementation; Expected rules and regulations on organization and operation; On responsibilities, tasks and powers of cadres, civil servants and state agencies participating in and organizing policy implementation; On measures to reward and discipline individuals and groups in organizing policy implementation, etc. and the implementation plan at which level is considered and approved by the leaders of that level. After being approved, the policy implementation plan has legal value and is implemented by everyone.

Through the exchange and collection of contact information between the above subjects, it was also mentioned, but through the survey data, it was shown that in order to set out the orientation and goals for implementing programs and projects, the authorities at all levels conducted a fairly good survey of people's opinions with a proportion of 83%, in which the level of assessment of maintaining regular participation in this activity was 75.1% (187/249 votes), occasionally or rarely participating: 18.9% (47/249 votes) and the fact that people were not present when invited to attend meetings to discuss plans accounted for a proportion of about 1.2% (3/249 votes).

Assessing the suitability of policies when implemented in Ho Chi Minh City through a survey of 12 policies with 300 questionnaires, the policies were assessed at a very suitable level and suitable with the lowest rate of 61% for special credit policies and over 90% for policies such as health insurance policies, free medical examination and treatment for the poor (96%), sustainable development policies (91%), projects under Decision 755/QĐ-TTg (90%). According to the survey results, the opinion on whether it is necessary or not to maintain the organization for people to participate and give opinions before implementing policies between the team of officials and civil servants implementing 61% (107/175 votes) and the people with a proportion of 76% (228/300 votes) also has a difference but not significant and in general, the majority agree with the opinion that it is necessary to conduct exchanges with people to listen and find appropriate ways to implement policies, that before implementing any program or plan, it is necessary to have activities for people to participate, give opinions and propose solutions to have more appropriate and effective implementation in practice.

Regarding the Organizational Structure and Coordination of Policy Implementation

With a specific and clear organizational structure and coordination process design, in reality, coordination activities in consulting, implementation and reporting still have some problems:

Firstly, most policies are implemented by many agencies, the process is clear but in reality, the lack of coordination has reduced the effectiveness of the policies and wasted State resources. To implement social security policies, there is the participation of many different organizations, unions and even the mobilization of businesses and individuals. However, the participation of the Fatherland Front, Youth Union, Women's Union, Veterans Association, Farmers' Association has not been really effective, even in some places it is done spontaneously or passively. This assessment is also shown through the survey data that the author collected through the survey form with 50.3% (88/175 votes) of civil servants and public employees and 30% (6/20 votes) of leaders and managers from the District level and above who were asked said that the coordination with Associations and Unions was not good.

Second, the lack of a unified process also leads to the implementation of the same social security policy in Ho Chi Minh City, each District still has different operating methods. Because of this, the orientation of the level of necessity and importance at each stage of the implementation process in each District is also different.

The results of comparing the assessment of coordination activities of agencies and units participating in implementing a policy show that coordination activities take place in the districts and towns of Ho Chi Minh City, with specific assignments and tasks, but the assessment of the level of coordination is different between the people and the leading officials, civil servants, and public employees. Through the survey, up to 67% of people answered "don't know" when asked about the assessment of the level of coordination of functional agencies while the people are the subjects of the policy and people can participate in activities of providing resources and monitoring the policy implementation process.

Third, it is necessary to establish mechanisms and create favorable environments for bottom-up feedback activities. Survey practice shows that the feedback mechanism is relatively poor and most wards and communes have not received feedback from relevant functional units that play a leading role in implementation. In the same survey, the subjects were cadres, civil servants and leading civil servants, when asked to assess that the coordination activities were not as good as expected, with the assessment rates being 73.1% (Cadres, civil servants) and 40% (leading civil servants), respectively.

Human Resources for Implementing Social Security Policies

The problem being raised is the lack of cadres and civil servants from the City level to the grassroots level, not only in terms of quantity but also in terms of quality, which has directly affected the process of implementing policies.

Many cadres and civil servants also hold many other tasks, so they have not spent time on research, consulting, and proposing to further improve the quality of consulting, management, and organization of implementing social security policies in the area. The team of cadres and civil servants monitoring the implementation of many social security policies in the area, especially the team of cadres and civil servants at the commune level, are mostly part-time, change frequently, and have uneven professional capacity, so the implementation of policies faces many difficulties and does not meet the requirements. At the same time, awareness of responsibility for implementing social security work at some local Party committees and authorities is still slow and not resolute, causing a lack of knowledgeable and dedicated staff to do this work. The staff arrangement structure of the Steering Committees at the district, commune and commune levels is not strong enough, leading to failure to truly meet the requirements of the task.

Mobilizing Investment Resources to Implement Social Security Policies

The results of implementing social security policies are still not really sustainable, the risk of falling back into poverty is still high. Because currently, the poor are enjoying many support policies, especially direct support policies (health insurance, education, housing policies, etc.), leading to a mentality of dependence and waiting for support from the State. In addition, propaganda work to raise people's awareness of proactiveness and self-awareness to escape poverty has not been very effective. In many localities, the number of workers who are members of poor and near-poor households who go to vocational training to find jobs to improve their lives and their families is very small.

The results of resource mobilization for social security policy implementation in Ho Chi Minh City show that, for the poor and near-poor standards, the housing standards for people with meritorious services in the city are higher than the national average, the city's budget for poverty reduction is quite high, the mobilization of social resources is very large, and there are many subjects who contribute to the program to benefit themselves. This is difficult for other localities to learn, leading to policy comparisons between localities; Good policies to care for poor and near-poor households will attract free residents to settle down to be cared for by the city. This will also

create great pressure on the issue of migration - one of the factors affecting the effectiveness of social security policy implementation in the city. Under normal conditions, this is a seemingly simple issue, but in the context of the COVID-19 pandemic, this is an extremely difficult problem. Implementing social security policies in Ho Chi Minh City as analyzed, resources are invested from the state budget mainly from the central budget, the budget of the City, districts, and mobilized from socio-political organizations, so the resources for programs and projects under social security policies are relatively large compared to other localities, but the situation of the budget not being arranged in a timely manner during the policy implementation process leads to the situation where the policy has been issued but waiting for funding to be implemented, or has been arranged but is behind market prices, causing difficulties for local implementation. At the same time, the process of establishing and allocating capital sources is only specifically determined for each year, and medium-term capital has not been allocated, causing confusion for localities in planning the budget for the following year and implementing decentralization and empowerment to the grassroots and community. For some specific and influential policies with strong impacts such as poverty reduction policies, policies applied to ethnic minorities, etc., the allocation and search for capital resources in recent years have been supplemented, issued and adjusted support levels, helping these subjects better access basic, minimum needs in health, education, housing, clean water, etc. However, there are currently too many policies leading to overlap, division, fragmentation, limiting the ability to impact.

An existing difficulty in implementing social security policies and poverty reduction in Ho Chi Minh City is that there has not been a capital source for loans to support poverty reduction (formerly known as the Hunger Eradication and Poverty Reduction Fund) and job creation for 2021 and 2022. These are two key preferential credit programs implementing the city's sustainable poverty reduction program. The reason is that the 2019 Public Investment Law has come into effect, with regulations on public investment subjects, so the arrangement of additional capital sources for loans for these two programs in 2021 and 2022 still has different opinions among the competent authorities (specifically the Department of Planning and Investment and the Department of Finance) in the work of consulting on capital sources, so the People's Committee has not yet submitted to the People's Council of Ho Chi Minh City to arrange capital sources. Through monitoring of localities, it is seen that many files of poor and near-poor households are piling up but cannot be resolved because capital sources have not been arranged. Meanwhile, the need to access capital for economic development of poor and near-poor households is very large. If people do not access it in time, it is very easy to fall into the black credit trap.

Inspection and Supervision of Social Security Policy Implementation

When looking at the nature of inspection and supervision of social security policy in Ho Chi Minh City, it is necessary to study more carefully and have solutions suitable to the specific conditions of the City because:

1. Inspection and supervision work, although being carried out regularly, is still heavily administrative in nature, leading to low quality and effectiveness of this activity such as: not detecting problems and limitations in timely policy implementation, not having positive actions to overcome or having plans to adjust to suit the reality. Therefore, it has affected the effectiveness, efficiency as well as ensuring the suitability and sustainability of the policy during implementation.
2. The team of officials and civil servants performing inspection and supervision functions are not trained or coached in inspection and supervision skills. If there is any, they are often guided on the operational process of inspection and supervision rather than on the criteria and requirements of inspection and supervision work, so the level of participation and effective participation in this work is somewhat limited.
3. Creating conditions and an environment for mass organizations, people and even policy beneficiaries to participate in inspection and supervision activities is extremely necessary and useful to help agencies implementing policies make timely adjustments (if any) and enhance democracy in the process of implementing policies. Through the survey, up to 83% (249 votes/300 votes) of people and organizations when asked answered that they were not allowed to participate in inspection and supervision activities of the implementation process and the results achieved in implementing social security policies for units assigned to implement, showing that the expansion of subjects participating in this activity is limited.
4. Awareness of the implementation of some social security policies at the grassroots level in some places is still limited, due to the appearance of some limitations such as the lack of management methods, appropriate reporting regimes, untimely summaries and assessments of policy implementation results, etc., which have caused certain impacts on inspection and supervision work.
5. Subjectivity and formalism still occur due to many different causes, both objective and subjective. This leads to inappropriate practices that are not promptly remedied, causing negative consequences for society, affecting people's trust in the state and wasting resources of the state, localities and policy subjects.
6. There are not many timely forms of commendation and rewards or measures to replicate typical individual and collective models in implementing and effectively implementing social security policies to motivate

and encourage the spirit of cadres and civil servants in bringing policies into life, at the same time, there will also be positive impacts in supporting the propaganda and dissemination of social security policies.

Communication Work, Advocacy for Expanding Coverage and The Level of Impact of Social Security Policies

The current situation of immigration causes difficulties for Ho Chi Minh City in communication work, advocacy for expanding coverage and the level of impact of social security policies, raising issues that need attention, including: The problem of population growth due to immigration, solving the problem of unemployment in working age, the problem of reducing social evils, traffic accidents, the problem of ethnic minorities in immigration, although rarely mentioned, but extremely sensitive, in the long term, most of the current policies only solve the problem of temporary livelihoods but cannot solve the long term, which will be a difficult problem for keeping people in their ancestral land. Although the Ho Chi Minh City government has tried to diversify popular propaganda forms, seek different media channels for people to promptly grasp information and coordinate effectively in implementing policies, people's access to and use of information has not yet achieved the desired results. Survey data shows that the organization and implementation of social security policies in the locality, according to people's assessment, only 4.7% said the results were good, 57.7% met the requirements and the remaining 61.6% said it was not good and somewhat weak. At the same time, people said that propaganda activities were not carried out regularly with 236/300 votes asked (87.2%) during the policy implementation period and people also said that the quality of propaganda work was not really good with 212/300 votes (70.6%) saying it was only at a normal level and 3/300 votes (1%) saying it was very good. During the research process, when conducting a survey on this content for cadres, staff and leaders of units directly involved in propaganda and policy dissemination, there were also comments that propaganda was carried out in many forms but the frequency of propaganda work was still not high with 133/175 votes (76%) saying that propaganda took place occasionally and only 42/175 votes (24%) saying it was done regularly, this number had a larger proportion when surveying with leaders with 18/20 votes (90%) saying it was occasional and 2/20 votes (10%) saying it was regular.

The Synchronization of Social Security Policies in the Context Of Administrative Unit Mergers in Ho Chi Minh City

A prominent proposal is that people aged 60 to under 75 who are not pensioners or state-sponsored; poor households, near-poor households, disadvantaged students, orphans, people with mild disabilities, people whose unemployment benefits have expired but are still unemployed after 3 months... will be supported to buy health insurance cards or participate in voluntary social insurance. If approved, this humane policy will help more than 2.8 million beneficiaries, with an estimated budget of about 1,600 billion VND/year.

However, there are still many cases that are easily "slipped through the net" of social security, most vulnerable to health incidents or job loss. These are single women raising young children who are not poor or near-poor households; freelance workers such as motorbike taxi drivers, street vendors, housekeepers, seasonal workers; students with difficulties but do not meet the criteria for poverty; single people outside the age standard; fishermen, farmers in island and remote areas...

Therefore, proactively designing policies to cover the most disadvantaged and vulnerable groups will help all people participate in the meaningful social security network. Ho Chi Minh City is implementing the 2024 Law on Social Insurance, the Law amending and supplementing a number of articles of the Law on Health Insurance (effective from July 1, 2025) with many new regulations.

This is also considered an important time to perfect the social insurance system in 168 wards, communes and special zones. In the megacity with about 14 million people, in the first 5 months of 2025, the social insurance of region XXVII (including Ho Chi Minh City, Binh Duong and Ba Ria - Vung Tau before) paid more than 9,000 billion VND to about 1.2 million beneficiaries of sickness, maternity, convalescence, one-time social insurance benefits, accident insurance, retirement, death benefits, etc.

At the same time, the Health Insurance Fund paid nearly 12,000 billion VND for more than 13 million medical examinations and treatments using Health Insurance cards. These figures are proof of the essential role of social insurance policies, Health Insurance, as well as the great financial pressure on the social security system in the future. In order to encourage people to participate in voluntary social insurance, some experts proposed that Ho Chi Minh City consider supporting 50% of the Health Insurance contribution for employees who are confirmed to work 3-6 months in a year; 70%-100% support for those who have worked for 6 months or more. In addition, voluntary social insurance participants are supported by the state with the highest level of up to 50% of the voluntary social insurance contribution, helping them to soon meet the conditions for retirement, pension and health insurance. This is a necessary solution, helping to reduce the burden of social security in the future.

However, in the context of rapid population aging, comprehensive and long-term social security care is a significant pressure on the city. Experience over the years has shown that community strength, from social organizations, businesses, and unions, is an important pillar to help expand the sustainable social security network.

From the price stabilization supermarket model, mobile medical stations, scholarships for disadvantaged children to support programs for people with disabilities, lonely elderly people... have shown positive effects if there is synchronous coordination. In the new context of a megacity, this network should be organized professionally, with a mechanism to recognize, honor and encourage contributions to social security work. Technology is also used as a powerful arm to shorten processing time and reduce administrative procedures for those in need of support.

POLICY IMPLEMENTATION OBJECTIVES TO ENSURE SOCIAL SECURITY IN HO CHI MINH CITY

Objectives

Continuously improving and enhancing the material and spiritual life of the people and ensuring social security are regular and important tasks of the Party Committee, the Government, the entire political system and the whole society.

Implementing the Social Security Policy in Ho Chi Minh City must be consistent with the level of socio-economic development and the ability to mobilize and balance the City's resources in each period; prioritizing people in particularly difficult circumstances, the poor and ethnic minorities.

1. *First*, implementing a rights-based social security policy in a universal direction; with a roadmap towards universal coverage, raising the City's poverty line to twice the national minimum living standard.
2. *Second*, ensuring social security through multi-layered, comprehensive social security policies, sharing and developing a social security service delivery system so that people can easily access and benefit.
3. *Third*, sustainably developing and balancing social security funds in the long term, especially balancing the revenue and expenditure of pension and death insurance funds, unemployment insurance, health insurance, other social funds, etc.
4. *Fourth*, achieving people's satisfaction with effective social security policies, preventing, limiting and overcoming social risks.

Solutions to Ensure Social Security in Ho Chi Minh City

Improve the leadership capacity of the City Party Committee, the management role of the City People's Committee, the role of the Vietnam Fatherland Front Committee and socio-political organizations, promote the role of the people in participating in building and implementing social security policies

Innovate the leadership method of the Party Committee, the management and governance role of the City Government, promote the role of the people, and enhance the sharing of responsibilities between the State, enterprises, people, communities and social organizations, in which the State is the main subject with a leading role. Promote the role of the Vietnam Fatherland Front and socio-political organizations in monitoring and social criticism of social security policies and guidelines. Building a comprehensive social security system, establishing a Ho Chi Minh City Social Security Center operating under the model of a Social Security Fund

The social security system needs to be based on a life-cycle approach, sustainable, inclusive, shock-responsive, gender-sensitive and ensure continued rapid economic development, leaving no one behind.

Focus on developing Social Insurance - the main pillar of social security

Expand the coverage of Social Insurance in Vietnam in general, in Ho Chi Minh City in particular, effectively, focusing on promoting participation in compulsory Social Insurance.

Mobilize resources, expand investment in social security, focus on organizing inspections and evaluating implementation results

Increase investment in social security. Continue to promote the role and responsibility of the Fatherland Front and socio-political organizations at all levels in deploying, propagating and monitoring the implementation of social security policies.

Strengthening the connection between social security and employment policies, developing social housing, and digital transformation to build a sustainable social security system for the City

Focusing on optimal coordination between social security policies and effective employment policies, developing social housing, building digital government, focusing on administrative reform, providing public services, and bringing convenience to people and businesses.

Strengthening coordination and linkage in implementing social security policies to promote the role, responsibility, and proactive participation of individuals, families, communities, agencies, and organizations in ensuring social security

From a governance perspective, if combining the management of all social security programs within the same institution is not feasible, Ho Chi Minh City should aim to increase the level of policy consistency between different social security regimes and significantly increase the level of coordination and cooperation between agencies managing different social security policies.

CONCLUSION

Social security and social security policy implementation are considered global issues, of interest to countries, but each country has different content, purpose, and methods. Ho Chi Minh City is making efforts to accelerate and synchronize social security policies to ensure the rights of all people. That is proof of a humane development model, in the spirit that Prosperity is not only economic growth, but also the ability to create a safer, fairer and happier society for all people, leaving no one behind!

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