

Tran Quy Long

Access to Social Security for the Rural Elderly in Vietnam*

Abstract: The current situation of the socio-economic life of the elderly now in part reflects Vietnam's historical characteristics. The socio-economic structure in Vietnam has changed drastically due to the development of market relations, migration, the transformation of traditional society and modern agricultural societies that are creating forms and levels of socio-economic risk for the elderly. Based on the data from two communes, the article shows that, older men are more likely to receive monthly social transfers than women. Elderly people with higher education receive higher monthly social benefits than those with lower education. The elderly in rural areas surveyed hardly enjoy any social welfare programmes. The only beneficiaries are those who must be 80 years or older without a pension or other allowance. Some older people are entitled to benefits but only from programmes not reserved for the elderly. In order to live, the elderly still have to work, mainly in agriculture. This fact reflects the contrast and inadequacy of retirement and health regulations, which stipulate that workers must stop working at a certain age. The enjoyment of social welfare differs between elderly groups with different personal and social characteristics. It can be said that elderly people in rural areas who are not entitled to social welfare benefits are "double disadvantaged". This mandates that the policy should be aimed at all the elderly in ensuring social welfare. Along with this, it is necessary to have a roadmap to increase the level of monthly social welfare benefits for the elderly to gradually achieve the minimum living standard because the current level of support for the elderly in Vietnam is still much lower than the comparable level for the poor. The process of population ageing in Vietnam is bringing great opportunities as well as great challenges, requiring new approaches to pensions, social pensions, health and the social environment for the elderly in rural areas.

Keywords: elderly care, social security, care diamond, rural elder, social pension, Vietnam.

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1. Introduction

The elderly is a particular societal group that is considered to be disadvantaged. The current socio-economic status of the elderly partly reflects Vietnam's historical characteristics. A majority of the elderly in Vietnam today are generations born during the war; many of them once participated in the country's resistance and reconstruction. Born and growing up in severe conditions, they lack the conditions for health protection and material saving for old age. As the country moves to a market mechanism, they face difficulties in adjusting to change (Nguyen The Hue 2015). In addition, the socio-economic structure in Vietnam has drastically changed due to the development of market relations, migration and the transformation of traditional agricultural society to a modern one, creating socio-economic risks for the elderly.

Vietnam's became an ageing population in 2011 with the proportion of people over 65 reaching 7% and those aged 60 and over reaching 10%. According to the 2014 Vietnam intercensal population and housing survey, the dependency ratio of the elderly in the country increased from 8.4% in 1989 to 10.2% in 2014 (GSO 2015, p. 135). It projects that the ageing index in Vietnam will increase to 141% by 2044 and 158% by 2049. This means an increase of 104.7% in about 35 years (four times that of the period from 1989–2014) (UNFPA 2011, p. 17). Population ageing will pose many difficulties for current and future social security systems, especially in rural areas, because the elderly there make up a larger proportion of the population than in urban areas. Giang Thanh Long and Wade D. Pfau (2009) show that only 35% of old people receive social benefits and most of them are from urban areas. This means that a large number of people who are more vulnerable to poverty are not covered by the current scheme (Giang Thanh Long and Pfau 2009).

This study was conducted on the basis of an analysis of the survey data of the elderly in two rural areas: Thach Chau commune, Ha Tinh province, and Pho Cuong commune, Quang Ngai province. Its purpose is to understand the characteristics and situation of access to social security for the elderly in rural areas. In addition, it also aims to discover any shortcomings in access to social security for the elderly in rural areas.

2. Theoretical framework

The International Labour Organisation (ILO) provides one of the most widely accepted definitions of social security, a definition that has evolved over time on the basis of a series of international conferences, covenants and conventions. According to the ILO (1984) definition: "Social security is the protection that society

provides for its members through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, invalidity and death; the provision of medical care; and the provision of subsidies for families with children” (UNDP and DFID 2005). It can be said that the ILO concept of social security shows its nature, method and purpose. Thus, in terms of content, social security contributes to ensuring citizens’ income and life; its mode of operation is through public measures; the goal is to create “welfare” for all members of society and is therefore socially and deeply humanistic.

In the ILO’s assessment and ranking, social security in Vietnam belongs to group B, with the characteristics of adequate social security, but where the social security budget is limited and its coverage is restricted. Group B includes countries with extensive policy systems, but where, due to economic difficulties and crises, there is no guarantee of implementation resources, resulting in low coverage rates (ILO 2010). The characteristics of the current social security model are the activities supported and implemented by the state. The state undertakes two functions: both a policy issuer and a policy implementer through its apparatus. Financial resources to implement social security are mainly from the state budget; contributions from individuals are remarkably infrequent. People are still not aware of the principle of paying in to insurance schemes. There are no specific and proper social security policies for residents in rural areas and areas with difficult living conditions (Dang Nguyen Anh 2013, p. 4).

Elderly people are considered one of the important elements of society. However, the gradual withdrawal from social relations and social activities is a natural manifestation of humanity when it comes to ageing, so there needs to be a social security system to respond to changes in the elderly. Shahra Razavi (2007) has identified four main components of the social welfare system for people in general and the elderly in particular including the state, market, the voluntary sector and the family (Razavi 2007, p. 21). However, in the field of social security, East Asian countries are still strongly influenced by Confucian ideology regarding families. Catherine Jones (1990, 1993) first argued that in Confucian societies problems are those of the group and community problems rather than personal problems. Despite a dramatic transformation in modern society, this idea of community still exists. The implementation of social security for the elderly in an East Asian society like China is therefore still undertaken by the family. In East Asian countries, there is thus a significantly low cost for welfare compared to the financial costs of economic growth: social policies are absent while the family becomes a backup provider (Meng Yuan Chen 2017, p. 6).

3. Literature review

Social security in general and for the elderly in particular were mentioned very early in legal documents in Vietnam. The 2013 constitution clearly stated: "Elderly people are respected, cared for by the State, family and society, taking care of their role in national construction and defense." Social security for the elderly is also mentioned in many laws, ordinances, decrees and decisions. However, the current social security programmes in Vietnam mainly aim to cover people who work in the formal economic sector, while vulnerable social groups, including elderly people in rural areas, still face many difficulties in accessing this network. For most elderly people, the most important form of day-to-day provision stems from their own economic activity, alongside benefits from co-residing with adult children (married sons in particular) and informal transfers from family members. While state transfers exist, their coverage is limited and skewed to specific groups, with only a minority in receipt of them (Evans and Harkness 2008).

Many policies and programmes for the elderly have been issued according to different target group but concentrated only on social insurance policy (namely retirement and death), health insurance and social assistance (UNFPA 2011, p. 36). Elderly people in Vietnam receive social pensions (non-contributory pensions) under Decree 06/2011/ND-CP. Accordingly, beneficiaries of social pensions include: (i) elderly people aged 60 to 79 who are poor and live alone or live with their elderly spouse and do not have children's support, and (ii) people aged 80 and older who do not have a contribution-based pension. This is an important source of income for the elderly, especially those who live alone without any family support (Giang Thanh Long and Dharmapriya Wesumperuma 2012, p. 173). The social pension has become one of the most important social assistance policies in Vietnam for people aged 80 and older, covering nearly 80% of the total population with little deviation (UNFPA and ILO 2014, p. 3).

The results of the national surveys show that the percentage of elderly people in Vietnam with access to social security is quite low, especially pensions (only about a quarter of the elderly). According to the 2017-2019 World Social Security Report, of more than 11 million elderly people (aged 60 and older) in Vietnam, 2.3 million have pensions, 1.3 million receive social allowances, and about 6–7 million have no income (ILO 2017, p. 351). If more people were entitled to other types of social assistance, there would be about 1.586 million more people, including 97,000 aged 60–79 and over 1.48 million in the group aged 80 years and over. If pensions and other types of social assistance are included, 43.8% of the elderly receive these. Thus government policies to ensure income for the elderly, especially those between the ages of 60 and 79, are still not fully satisfactory (UNFPA and ILO 2014, p. 1).

Recent research in Tien Giang and Ninh Binh shows that about 30.7% of the elderly enjoy social benefits, reflecting the role and contribution from the state sector in the field of social security for the elderly (Trinh Duy Luan and Tran Thi Minh Thi 2017, p. 112).

Although social pensions are limited, they can help improve harsh living conditions and reduce poverty. Qualitative interviews confirm that social pensions provide important support for respondents. About 95% said their small social pension helps them meet daily spending to a certain extent (Giang Thanh Long and Dharmapriya Wesumperuma 2012, p. 173).

Being elderly and being retired are not synonymous in most developing countries, including Vietnam. The large informal sector means that economic activity in household businesses and agriculture is still the major source of income for Vietnamese families. This means that elderly people both continue to be economically active until quite late in life and also play a large role in household duties, enabling others to be more economically productive (Evans and Harkness 2008). Elderly people without pensions they have to depend on savings and family. Recent research shows that the majority of elderly people in Vietnam today are dependent on the support of descendants and other relatives. This trend has tended to increase in recent years. According to Vietnamese family survey data in 2006, 30% of older people aged 61 and older live on their children's support; 40% live from their own labour; the number of elderly people living on pensions and other supports accounts for only about 25%; some have other sources, such as previous savings or support from spouses, brothers, sisters and neighbours (MCST et al. 2008). The limited social pension compared to the total expenditure of older households has prompted older people to continue working to ensure additional income. In addition to the earning motivation, older people continue to work to maintain a sense of independence from their children and relatives (Giang Thanh Long and Dharmapriya Wesumperuma 2012, p. 175).

Individual characteristics are linked to the probability of the elderly being covered by social security policies. There is a clear difference between men and women. According to the Vietnam Family Survey 2006, 19% of elderly women said their main source of income is pensions or other state supports, while for men the figure is 33%. This is why older women have to rely more on support from their children and grandchildren. 51.8% of elderly women said they had to rely primarily on their children's support, compared to only 26.5% of men (MCST et al. 2008, p. 150).

The number of elderly people in rural areas with a pension or other state support as a main source of living is inconsiderable. According to the Vietnam Family Survey in 2006, 35.6% of the elderly in the cities receive such support, compared

to only 21.9% of the elderly in rural areas. In contrast, 35.2% of the elderly in rural areas are self-employed, compared to only 17.5% of the elderly in the cities (MCST et al. 2008, p. 150). The coverage of social pensions for the elderly aged 80 and older is 78% in rural areas and 88% in urban areas (UNFPA and ILO 2014, p. 3). Similarly, a recent study found that elderly people in rural areas receive four times lower pensions than those in urban areas (Trinh Duy Luan and Tran Thi Minh Thi 2017, 112).

There are certain differences in terms of age groups. At about 26%, the proportion of elderly people currently living on pensions, disability benefits or social policy allowances is almost the same in all three groups (61–70, 71–80 and 81 years and above). However, the data show that a large proportion of elderly people still live from their own labour: in the 61–70 age group this is 41.1%; in the 71–80 age group it is 21.8% and in the 81 and older it is still 5.6% (MCST et al. 2008). Similarly, one author's analysis also shows that dependence on the support of descendants increases with age, from 26.3% (age group 60–69) to 46.6% (age group 70–79) and 66.7% (group of 80 years or older). The elderly in the poorest quintile are more dependent on their children than the wealthy (48.9% of the elderly in the poor and 38% of the elderly in the wealthy group depend on their children) (Nguyen The Hue, 2015).

The 60–64 age group accounts for 78% of elderly people who do not receive any state support; the 65–69 age group accounts for 73%, the 75–79 age group accounts for 72%, and the 70–74 age group accounts for 64%. Despite Decree 136/2013/ND-CP, particularly for the over 80s, 19% of people aged 80–84 and 15% of people 85 or older do not receive any income support from government programmes (UNFPA and ILO 2014, p. 3).

The social-pension coverage is similar for both men and women aged 80 and over because it is not dependent on their role in the labour market. Similarly, social pensions are also more evenly distributed among different income groups (UNFPA and ILO 2014, p. 3). Conversely, the policy for the elderly in the 60–79 age group who are poor, living alone or living with their spouse in sickness and have no support from children or relatives is insufficient. This shows a clear contrast to the social pension policy for people aged 80 and older. Strict regulations on beneficiaries may cause low coverage. First, the policy is aimed at the poor who do not have support from the family, so a very small number of elderly people meet the actual conditions. In addition, the actual coverage is even lower because the Department of Labour, Invalids and Social Affairs has difficulty in determining who belongs in this target group.

The lower the elderly's level of education, the less they can rely on pensions or social assistance and the greater their reliance on their children. Over 60% of

illiterate or literate people believe that they have to depend on their children, compared to only 5% of those with high school and above. In contrast, only 11% of illiterate or literate people receive pensions or allowances, while for those with lower secondary education the figure is 39.4% and for high school and above it is over 80% (MCST et al. 2008, p. 151). The study by Martin Evans et al. (2007) shows that characteristics at the individual level are associated with an elderly person's probability of receiving welfare. People with post-secondary education are more likely to receive allowances (Evans et al. 2007, p. 35).

4. Source of data and analytical methods

This article analyses the results of a questionnaire survey for elderly people in Thach Chau commune of Ha Tinh province and Pho Cuong commune of Quang Ngai province in 2017. The survey sample was 307 people from 60 to 85 years old. The survey's qualitative information from in-depth interviews with the elderly is also used. This includes experiences, assessments and expectations about issues related to access to social security for the elderly.

Bivariate and descriptive analysis techniques are used to describe the situation, difficulties and levels of policy support for different age groups. On this basis, appropriate solutions to social security needs of the elderly in rural areas today are proposed.

5. Current access to social security for the elderly in rural areas

5.1. Rate of receipt of social transfers

According to the data analysis, of the 307 elderly people surveyed, less than half (47.2%) receive monthly payments from the government. This indicates that elderly people in rural areas still have to work to "self-secure" themselves, because due to the particular characteristics of agriculture they do not have social insurance.

At 20.8%, elderly people who receive monthly support due to their merit during the country's revolution make up the largest proportion (Figure 1). This is followed by 16% of the elderly who receive monthly pension transfers and 8.1% who receive support for the elderly over 80 years old and any other source of income. The supports for the poor and others are very low. From this result, it can be seen that 52.8% of the elderly in rural areas in the survey area do not receive any regular formal transfer from the government. It can be said that receiving a pension, especially a social pension, is a very important factor for the elderly, because it not only contributes greatly to improving their lives, but is also meaningful for their

entire family. In times of crisis, social pensions can be considered the main source of household income, and often help young people and their families to overcome unemployment or underemployment.

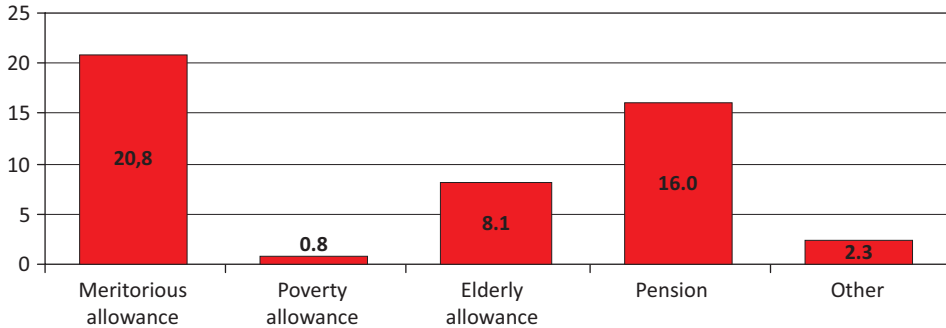


Figure 1. Types of support that older people receive

Source: IFGS 2017.

Qualitative information from the survey shows that the elderly who do not receive any social transfer packages from the state, primarily rely on the family or the elderly themselves for the care and financial support.

I now have no land. As a farmer, I don't have a pension, nor do I receive any support from the state, but I can't live on my children [IDI, male, born in 1936, Quang Ngai].

A month's spending for food is about 2 million VND [Vietnamese dong], each child gives 200 thousand VND so I get 1.4 million, plus 270 thousand subsidies [IDI, male, born in 1933, Quang Ngai].

Farming now has lower profits because of fertiliser, pesticides and labour costs. I have to try to work, I should have taken a break because I'm now seventy years old [IDI, female, born in 1945, Quang Ngai].

In the current policies of elderly care in Vietnam, the prioritised group is “people with meritorious deeds”, often referred to as the beneficiaries of the social policies. The reason for this priority is because the group is connected to those who participated in and contributed to the country's resistances over nearly half a century (1945–1985). With the moral tradition of “when drinking water, remember its source”, grateful to those who have contributed to the revolutionary cause, the state's social assistance policies have prioritised this group. This includes elderly people who are parents of martyrs, war invalids themselves, sick soldiers, victims of Agent

Orange, members of families with meritorious services to the revolution, families with children who are officers in the armed forces (Trinh Duy Luan and Tran Thi Minh Thi 2017, p. 103). Compared to the popular model in other countries, this preferential policy for people with meritorious services is specific to Vietnam. It aims to fulfil the lofty goal of gratitude for the special sacrifice, merit and dedication of those who have contributed to the revolution and the country; to fulfil the responsibilities of the state and society in caring and ensuring that people with meritorious services have a stable and improved life.

Table 1 shows the percentage of elderly people in the survey area who are “social policy beneficiaries”. In the survey sample in Ha Tinh and Quang Ngai, 21.2% of the elderly receive monthly benefits as victims of the war. Each type of these beneficiaries only accounts for a few per cent of the overall sample, with the highest being the group of wounded soldiers/sick soldiers (11.7%). With very modest subsidies, elderly people in “policy beneficiary” families receive different levels of monthly allowance. Because they depend on the state budget and the balance between economic and social sectors, these subsidies are not sufficient to ensure the minimum needs of the elderly. Depending on the economic conditions of each family, these subsidies are of varying importance in supporting income and ensuring the life of the elderly (Trinh Duy Luan and Tran Thi Minh Thi 2017, p. 104).

Table 1. Proportion of the group of “social policy beneficiaries” of the elderly

Social policy beneficiaries	N	Percent
Parent of a martyr	2	0.7
Wounded soldier/sick soldier	36	11.7
Victims of Agent Orange	4	1.3
Family with merits to the revolution	12	3.9
Others	11	3.6
Not applicable	262	78.8
Total	307	100.0

Source: IFGS 2017.

In addition to the elderly who are entitled to a monthly allowance as a target group of social policy, there are other elderly groups who also enjoy social policy supports. Unlike the previous group, these groups do not have the characteristics associated with the history of war. They receive regular benefits because they face personal risks, due to their extremely difficult socio-economic conditions, putting them in the vulnerable/disadvantaged elderly groups.

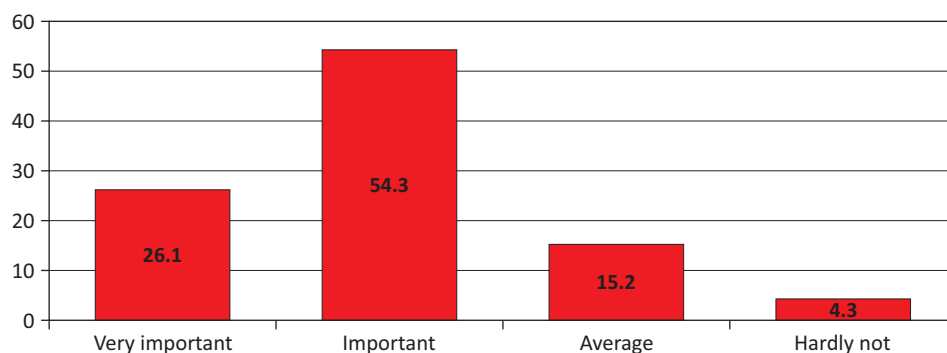
Table 2. Proportions of the group entitled to elderly care benefits

Social policy beneficiaries	N	Percent
Invalid	4	1.3
Poor, low income	4	1.3
Over 80 years old without pension/other allowances	27	8.8
Others	9	2.9
Not applicable	263	85.3
Total	307	100.0

Source: IFGS 2017.

Table 2 presents the number and percentage of elderly people in the group entitled to benefits due to difficult circumstances. In the entire survey sample, there are only 44 people in this group, accounting for 14.7%. In particular, there are 27 people aged 80 years and over without pension/allowance or family support. Under the government policy, this group received 270,000 Vietnamese dong (VND) per month.

For the elderly in this second group, social security policies are considerably important. The results in Figure 2 show that four fifths of those entitled to this support confirmed it was very important or important to them (80.4%). Though, in the social security policy for the elderly, the criteria to determine the levels of social allowance based on the average living standard of society achieved in each period is an improvement, it is still restricted by the state budget and also associated with the adjustment of the minimum wage. Nevertheless, elderly people's assessment partly reflects the importance of the policy.

**Figure 2.** Evaluation of the elderly about the importance of subsidies

Source: IFGS 2017.

Analysing the characteristics of the elderly receiving all types of monthly social transfers from the state shows that men are 20 percentage points higher than women, at 58.6% compared to 38.5%. This is due to the lower proportion of female workers participating in social insurance, and fewer women with pension contributions. The problem is that, due to their higher life expectancy, women are becoming a majority of the elderly and continue to suffer social disadvantages related to social security. In addition, men are more likely to have participated in war, so the percentage receiving social policy allowances as war invalids/sick soldiers and victims of Agent Orange is also higher.

Analysis shows that the proportion of elderly people receiving monthly social transfers rises with age. Accordingly, 32.9% of elderly people in the 60-69 age group received monthly allowances, and this increased to 48.2% in the 70-79 age group and reached 89.6% in the over-80s group. The reason is that the oldest group are entitled to the subsidies under Decree 136/2013/ND-CP. However, about 10% of people aged 80 and older claim they do not receive any monthly social assistance. This result shows that there are still omissions or bottlenecks in the provision of social assistance among the over 80s. A recent report also shows a similarity, that despite Decree 136/2013/ND-CP for the people aged 80 and older, 19.0% of those in the 80-84 age group and 15.0% of those aged 85 and older do not receive any income support from government programmes (UNFPA and ILO 2014, p. 3).

Education has a relationship with the proportion of elderly people receiving monthly social allowances. Compared to the two groups with primary and lower secondary education and lower secondary education, the proportion of older people with higher education receiving monthly social allowances is about 26% higher (Figure 3).

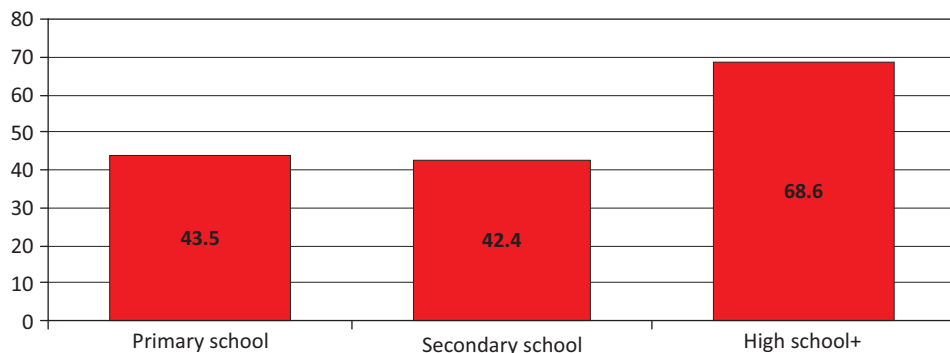


Figure 3. Percentage of monthly allowance of elderly people by education

Source: IFGS 2017.

5.2. Income from social transfers

According to the survey, the elderly receive an average of VND 2,247,834 a month from social benefits. Table 3 shows that older women receive less than half the monthly amount than men. This shows that women are always more disadvantaged than men because they were previously not allowed to work in the public sector and so would not receive retirement pensions, especially in rural areas.

Older people in higher age groups have a lower average monthly income. Specifically, the 60–69 age group has an average income of VND 2,467,979 while for the 69–70 age group it is VND 2,512,283 and for the over 80s it is VND 1,671,023.

Older people's educational level is proportional to the receipt of monthly allowances. People with elementary school education or less receive about VND 1.4 million a month, those with lower secondary education have VND 2.066 million. At VND 3.854 million, those who with a high school education or above receive the highest monthly allowance. The difference in a amount of monthly social transfers between the two highest and lowest education groups is about 2.4 million. This shows that, because of the low education level, this group of elderly people did not participate in work or economic activities with social insurance, so when they are old there are limitations in receiving social allowances.

Table 3. Income from social security according to the characteristics of the elderly

Characteristics		N	Mean (VND)
Sex	Male	78	2,714,743
	Female	67	1,704,268
Age	60–69	49	2,467,979
	70–79	53	2,512,283
	80+	43	1,671,023
Education	≤ Primary school	57	1,429,964
	Secondary school	53	2,066,113
	≥ High school	35	3,854,971
Living standard	Poor	15	983,666
	Average	121	2,315,404
	Better-off	9	3,446,333
Total		145	2,247,834

Source: IFGS 2017.

Elderly people with higher living standards have higher monthly social allowances. According to the analysis, the elderly in the poor living standards group

receive less than VND 1 million a month, or half the average. The average level of social transfers to the average living standard group is VND 2.3 million and for the better-off group VND 3.4 million.

5.3. Correlation between social security and life of the elderly

Figure 4 presents the relationship between having access to social security benefits and assessments on income sources to ensure the life of the elderly. It can be seen that those who receive social security say that their living standards are basically higher than those who do not. The results show that about 70% of the elderly who receive social allowances believe that their lives are basically guaranteed, while about 50% of the group cannot receive any social security – a difference of 20 percentage points.

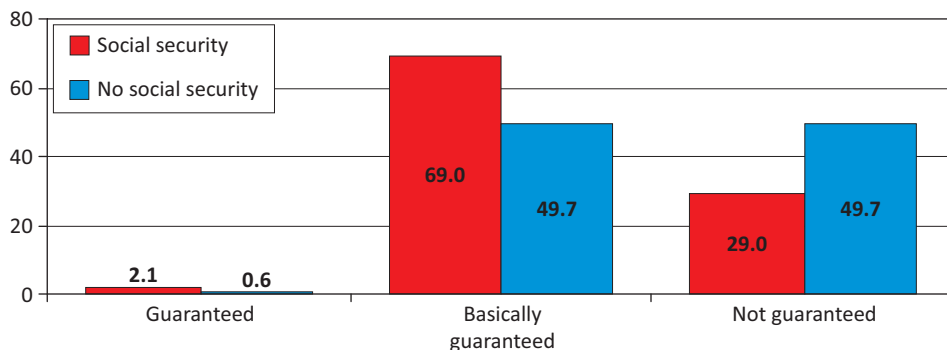


Figure 4. Assessing the level of assurance of income sources according to social security beneficiaries

Source: IFGS 2017.

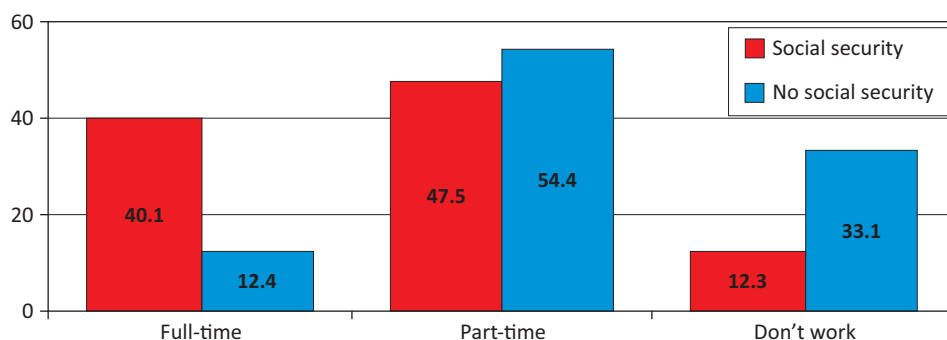


Figure 5. Economic activities by social security beneficiaries

Source: IFGS 2017.

Failure to receive any social security allowance affects the economic activities of the elderly. Figure 5 shows the working status of the elderly in the group not entitled to social security. Only 12.3% of the elderly who receive social security are not working, while 33.1% of those who receive no social security also have no work. 40.1% of the group not entitled to social security are in full-time work, while for the group receiving social security the figure is just 12.4%.

5.4. Shortcomings in the access to social security of the elderly

Figure 6 presents the opinion of the elderly about the shortcomings in social security policies for them. The results show that one of the biggest inadequacies is that the qualifying age for support is excessively high. 80% of the elderly in the survey sample believe that the pension age is unreasonable. Of these, many elderly people who are below pensionable age will be entitled to subsidies for the elderly over 80 years of age who have no other source of income, but through their responses, monitoring is also expected, so they are concerned whether they will enjoy this support in the future.

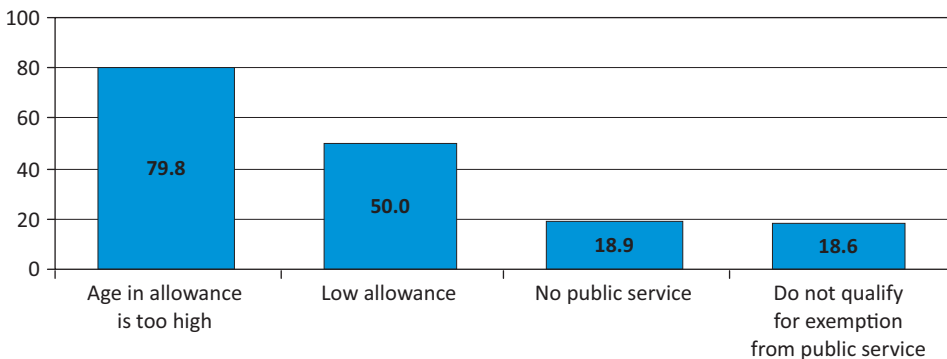


Figure 6. Opinions about shortcomings in the policies for the elderly

Source: IFGS 2017.

According to the opinions expressed in discussions with the elderly, although they understand the difficulties facing the state, they still expect the pensionable age to be lowered by a further five years, i.e. to 75. In their opinion, at over 75 years of age many will no longer be healthy and without a support policy life will be very tough. In addition, poor health and disease are also obstacles or prevent elderly people from having access to state support.

Although the state is still in difficulty, I want the state to support the elderly from 75 years of age because at 75 years of age, many people are weak, so they have no allowance, their life is very miserable [IDI, male, born in 1948, Quang Ngai].

Now the elderly have many diseases, so they cannot afford to live to 80 years to receive support from the state [IDI, male, born in 1952, Quang Ngai].

I am very interested in the policy of elderly people aged 80 and older being subsidised, I like but I can't do anything, I just hope to be still in good health at that age, if I am not it is fine because of my fate [IDI, female, born in 1945, Quang Ngai].

The official age for being classified as elderly in Vietnam is 60, and until 80 years of age, if someone does not have another source of income, they will be eligible for old age benefits. This shows that, if there is no pension or they do not belong to the group of policy beneficiaries (the poor, disabled or the family has relatives of war invalids/martyrs), the elderly will not receive any financial support from the social security system between the ages of 60 and 79. This is a considerable gap in social security policies for the elderly today.

In addition, with the current level of support for elderly people aged 80 and older of VND 270,000/person/month, it can be said that it is only symbolic. This allowance is much lower than the lowest workers' basic salary level. Elderly people therefore face numerous difficulties with this allowance. According to the opinion of the elderly from the qualitative survey, the cost of healthcare for this population is tremendous, so the state subsidy at such a level is far too low for their needs.

The policy for the elderly is inadequate in that the age of the beneficiaries is too high, the elderly must be over 80 years old to enjoy it. The second is that the subsidy is too low. Older people need to spend a lot of money, so the level of such subsidies is too low. They need at least VND 500,000 a month [IDI, male, born in 1936, Quang Ngai].

I am too old for such a small subsidy, so I want VND 500,000. Currently, grandparents have to raise two grandchildren to study because their father died and their mother left [IDI, male, born in 1936, Quang Ngai].

In terms of criteria, we are subject to the state's concern but the state believes that our children must be responsible [IDI, male, born in 1948, Quang Ngai].

In fact, the migration of adult children for jobs has both positive and negative effects on the elderly. With the transition to a market economy, many young people are leaving the countryside to find paid work and this reduces the traditional care and support of their families for elderly parents when they lose their ability to take care of themselves due to their increasing age. Although the children have migrated

and are not living with the elderly, the support policies still cannot cover this group, because their children are financially liable. An elderly person over 80 years old responded that he does not receive any allowances, because the government thought he had his children's financial support, while in fact he "had to make a living" and his "children did not support him any more".

[I] propose to be considered as a poor household so that we can access policy resources. Currently, two grandparents have to raise two children to study (father died, mother left) so it is very difficult. The government does not consider poor or near-poor households for those with children, it believes that their children will support their parents so they are not considered. Although many people have to earn their own living, their children do not support anything [IDI, male, born in 1936, Quang Ngai].

6. Discussion

The system of social assistance policies for the elderly in Vietnam is now quite diverse and complex, as defined in the Law on the Elderly and the sub-law documents, decrees, systems of directional circulars. Although these documents are extensive and the feasibility is very high, interdisciplinary coordination in policies at the ministerial and sectoral levels is weak, reducing the feasibility of some practical policies. Many regulations are scattered in laws such as the Law on Marriage and Family, the Labour Law, the Law on Protection of People's HealthCare etc. The terms referring to the elderly are not focused in the fields, so their performance is not effective. Some ministries also have a circular specifically for the elderly, for example, the Ministry of Transport issued Circular 71 of the priority in reducing ticket prices for the elderly using public transport but there is hardly any place to do this yet.

Although there is a system of social security policies that are quite specific to different groups of the elderly, the introduction of these policies for all elderly people seems to face obstacles. Perhaps the reason is in the operating mechanism of the elderly care management system and the characteristics of the elderly people themselves. Although the Ministry of Labour, Invalids and Social Affairs was assigned by the government to lead and coordinate in implementing social security for the elderly, there is hardly any inter-ministerial circular. In fact, ministries often issue circulars independently, while many activities need interdisciplinary coordination (Trinh Duy Luan and Tran Thi Minh Thi 2017, p. 89). This is a source of fragmentation of social security policies for the elderly, causing difficulties in management, coordination, low efficiency and difficulties in implementation at the local level.

Social security policies for the elderly in Vietnam today exist in two forms. There are "conditional" policies, i.e. policies for older people who are prioritised as people

with revolution merits, war invalids, martyrs' families, victims of Agent Orange, vulnerable groups etc. However, the fifth congress of the Central Committee, XI course of the Communist Party of Vietnam issued a resolution on "Some issues on social policies in the period of 2012–2020", which pointed out weaknesses and limitations in solving social issues and implementing social welfare policies. The resolution emphasised the need to "continuously improve the material and spiritual life of people with meritorious services and ensuring social security is a regular and important task of the Party, the State and the whole society". In contrast, the "unconditional" policy group is more common for all elderly people. This group often has a limited support, so many elderly people may not know or have any interest in finding out.

Ageing is an achievement of the development process thanks to a better economic life, healthcare conditions, nutrition and higher education. This trend on one hand reflects the achievements of population policy and living conditions and on the other hand poses challenges for social security for the elderly. According to the United Nations Population Fund in Vietnam (UNFPA), since 2011 Vietnam has officially entered the "ageing population" period and has one of the most rapidly ageing populations in the world. The World Bank (WB) forecasts that Vietnam's over 65-year-old population will triple by 2040, causing harsh consequences, especially the rate of economic growth will decline. According to the World Bank, in the past two decades, Vietnam has enjoyed a "population income" – an impetus for economic growth created by the advantages of the working-age population. This income has now mostly been used: the working age population peaked in 2013 and is now declining. The rapid population transition in Vietnam poses challenges for the social security system (UNFPA 2011, p. 42). Meanwhile, the elderly still face many difficulties in material life. Only 35.6% of the elderly in the cities and 21.9% in rural areas have pensions or other forms of state support (UNFPA and ILO 2014, p. 3).

The income from social assistance for the elderly in Vietnam is still remarkably limited. According to Decree 136/2013/ND-CP the allowance is set at VND 270,000/a month, which is only equal to 67.5% of the rural poverty line and 54% of the urban poverty line (for the 2011–2015 period). In rural areas, it is VND 400,000/person/month and VND 500,000/person/month in urban areas. Because the income level of the elderly in Vietnam is still low, in the 2015 Global Ageing Index report, Vietnam is assessed as a country with a low level of income security for the elderly (ranked 70/96 countries). The standard of social assistance is slowly changing, not keeping up with the dramatically changing CPI price index, leading to a decrease in real income from social supports or pensions. In contrast, policies for people between 60 and 79 years of age who are poor, alone or living with a sick spouse and have no support from their children or relatives do not fully meet their

real needs. In 2012, data from the Ministry of Labour, Invalids and Social Affairs showed that only about 95,000 people benefited from this policy, reflecting a clear contrast to the social pension policy for people aged 80 or older.

Strict regulations on beneficiaries may cause low coverage. The policy is aimed at the poor who do not have support from the family, so the number of eligible people is very small. In addition, the coverage is lower because the Department of Labour, Invalids and Social Affairs has difficulty in determining which people belong to the above target groups (UNFPA and ILO 2014, p. 3). As a result, there is a lack of social pensions for the 60 to 79 age group, and this is a huge gap in coverage. About 70% of people between the ages of 60 and 79 do not receive income support from the government, meaning they have to depend on savings and family. Due to changes in society and family structure in Vietnam, the government may need to adjust its income support policy for people aged 60 to 79 to ensure a social security floor (UNFPA and ILO 2014, p. 3).

7. Conclusion

The nature of social security is to create a multi-layered safety net for all in case of reduced income, income loss or other social risks. Social security is a basic social policy of the state to prevent, limit and overcome risks, ensuring the safety of income and life for all members of society. It is therefore both economic, social and humane. However, surveys reveal that social security has not yet become a safety net for disadvantaged groups in rural areas. The elderly in rural areas in the research area hardly enjoy any social security coverage. The only beneficiaries are those who must be 80 years or older without a pension or other allowance. Some older people are entitled to benefits but entirely from programmes not reserved specifically for the elderly. In order to live, the elderly still have to work, mainly in agriculture. This fact reflects the contrast and conflict of retirement and health regulations, which stipulate that workers must stop working at a certain age. In part, due to the limited financial resources at the macro level, the level of social supports for the disadvantaged groups is low and therefore does not meet the basic needs of the elderly. The social security system has not yet been able to regulate the benefit sharing among the elderly with different social and personal characteristics. It can be said that the elderly in rural areas do not enjoy social security policies that they are at a “double disadvantage”.

The Vietnam Social Security Strategy for the period 2011–2020 aims to ensure an average living standard for all, avoiding falling into poverty when faced with uncertainties and risks. The goal for 2020 is for the social security system to cover the entire population, aiming at the goal of human rights, especially

equal rights, not being discriminated against and protecting vulnerable groups in the community. However, the proportion of elderly people will increase rapidly in future, so the socio-economic development policies, especially social insurance and health insurance policies, need to be developed and fixed accordingly to an ageing population trend to ensure that the elderly are not forgotten and encourage their contribution to society and the community. The gap on coverage for groups of 60 to 79 years in Decree 136/2013/ND-CP must be narrowed. This is needed to target all poor people between the ages of 65 and 79, or reduce to the age of eligibility from 80 to 75 and build a roadmap to reduce this age threshold further in the future. In addition, it is necessary to have a roadmap to increase the level of monthly social security allowances for the elderly to gradually achieve the minimum living standard, because the current level is still much lower than that of poor households.

Vietnam is in the process of industrialisation, and with weak economic potential, the implementation of social security for the elderly in both the target group and the disadvantaged group is still a difficulty. In the future, ensuring economic life for the elderly will be a big challenge for the social security system in Vietnam, because the proportion of elderly people is increasing, while the number of people participating in social insurance accounts for only a small part of the working population. Although voluntary social insurance policies have been implemented, the proportion of people participating in them has not increased much (Nguyen Dinh Tuan 2016, p. 44). Meanwhile, the household economy not only assumes its own policy beneficiaries such as the elderly and children but also the policy beneficiaries of the whole society such as war invalids, martyrs and war victims, labour accident victims etc. In addition, rapid demographic, economic and social changes, along with poverty, immigration and social change, are depressing the ability to care for the elderly in the household. Social security for the elderly in rural areas can therefore only be fully realised when there is coordination between the family and society.

Population ageing brings great opportunities and challenges, requiring new approaches to pensions, social pensions, health, employment and social environment of the elderly in rural areas. The increasing number of elderly people is also accompanied by challenges in developing social security policies for them. If the problem of an ageing population is not evaluated and deeply cared for, there will be no qualitative changes in the implementation of existing policies on social security for the elderly in general and the elderly in rural areas in particular.

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Dostęp osób starszych mieszkających na obszarach wiejskich Wietnamu do świadczeń z ubezpieczenia społecznego

Streszczenie: Obecna sytuacja społeczno-gospodarcza osób starszych jest odzwierciedleniem historycznych uwarunkowań panujących w Wietnamie. Struktura społeczno-gospodarcza w Wietnamie zmieniła się w wyniku rozwoju stosunków rynkowych, migracji, transformacji tradycyjnego społeczeństwa i powstania nowoczesnych społeczności rolniczych, które jednocześnie ujawniły na wielu płaszczyznach zagrożenia społeczno-gospodarcze dla osób starszych. W oparciu o dane z dwóch gmin, autor artykułu wskazuje, że starszym mężczyznom łatwiej jest uzyskać miesięczne zapomogi socjalne niż starszym kobietom. Starsi ludzie z wyższym wykształceniem otrzymują wyższe miesięczne zasiłki niż ludzie słabiej wykształceni. Starsze osoby mieszkające na badanych obszarach wiejskich rzadko mogą korzystać z jakichkolwiek programów ochrony socjalnej. Jedynymi beneficjentami tych programów są osoby, które ukończyły 80. rok życia i nie otrzymują żadnych emerytur ani zasiłków. Niektóre starsze osoby są uprawnione do otrzymywania zasiłków tylko z programów nieprzeznaczonych dla seniorów. Aby utrzymać się przy życiu, starsi zmuszeni są podjąć pracę, głównie w rolnictwie, co jest ewidentnym zaprzeczeniem obowiązujących przepisów dotyczących emerytur i zdrowia, zgodnie z którymi pracownik musi w pewnym wieku przestać pracować. Dostępność pomocy socjalnej różni się w zależności od indywidualnych i zbiorowych charakterystyk osób starszych. Starsi mieszkańcy wsi, nieposiadający uprawnień do świadczeń z pomocy społecznej są w dwójnasób poszkodowani. Polityka powinna zmierzać w kierunku objęcia wszystkich seniorów systemem pomocy społecznej. Zachodzi też konieczność opracowania programu systematycznego zwiększenia poziomu miesięcznych zasiłków socjalnych dla osób starszych do minimum potrzebnego do życia, ponieważ obecny poziom wsparcia jest o wiele niższy niż poziom wsparcia osób pozostających w ubóstwie. Proces starzenia się ludności w Wietnamie to wiele możliwości, ale też wiele wyzwań, które wymagają nowego podejścia do wypłaty emerytur, zasiłków socjalnych, ochrony zdrowia i tworzenia przyjaznego osobom starszym środowiska społecznego na obszarach wiejskich.

Słowa kluczowe: opieka nad osobami starszymi, zabezpieczenie społeczne, *care diamond*, osoby starsze na wsi, emerytura socjalna, Wietnam.