Summary of key findings of The National Report on Social Protection for women and girls in Viet Nam
## Contents

### An Overview

   - A. Employment and Minimum Income Guarantee for the Poor 10
   - B. Social Insurance 10
   - C. Social Assistance Policies 11
   - D. Policies on Access to Basic Social Services 11

   - A. Employment and Minimum Income Guarantee for the Poor 14
   - B. Poverty Reduction for Women and Girls 15
   - C. Social Insurance for Women and Girls 15
   - D. Basic Social Services for Women and Girls 16

3. **Moving Forward: Recommendations Based on the Findings of the Study**
Summary of key findings of The National Report on Social Protection for women and girls in Viet Nam

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In 2013, the Institute of Labour Science and Social Affairs (ILSSA), under the aegis of Ministry of Labour, Invalids and Social Affairs (MOLISA) conducted a research study to compile the National Report on Social Protection for women and girls in Viet Nam. UN Women, Viet Nam supported this pioneering effort towards creating a significant reference document on gender equality and women’s protection for policy makers and administrators. The study aimed to identify gender specific concerns and challenges in the current social security protection system, assess the implementation of social security policies for women and girls in accordance with Resolution 15 and Resolution 70, to forecast the results for the 2014 to 2020 period and to propose recommendations to enhance women and girls’ participation and benefits under Viet Nam’s social security system.

RESEARCH METHODOLOGY:

1. Review of the existing social security policies in terms of equitable access, participation and benefits for women and girls, especially rural women, poor women, women of ethnic minorities and specially disadvantaged areas was undertaken. Policies across the four areas of guaranteed minimum income and poverty reduction, social insurance, social support and basic social services were analyzed.

2. Review of the real status of women and girls access to social security (from 2002 – 2012) at the national level and in three provinces of Thai Nguyen, Thanh Hoa and Dong Nai was carried out. In addition to the collection and analysis of secondary data from previous research papers and surveys, the research group conducted a qualitative study in the above mentioned three provinces. Qualitative methods included focus group discussions and in-depth interviews to collect information at provincial, district and communal levels.

3. Forecasting was conducted based on analysis of past trends and existing national socio-economic development goals of the forecasting period. Data sources used for the study were the Viet Nam Household Living Standard Survey and Viet Nam Labour Employment Survey conducted by the General Statistics Office (GSO) of Viet Nam.

This document is a presentation of the summary of the key findings that have emerged from the study. It is being disseminated amongst key stakeholders with the prime objective of continuing to seek opinions on the subject of increasing inclusion of women and girls in the social protection system. It is expected to help take forward the implementation of Resolutions 70 and 15 of the Government of Viet Nam to the year 2020, and contribute to and be a part of the National Report on Social Security, which is expected to be released in 2014.

**Viet Nam’s Social Protection System** puts an emphasis on provision of fundamental social services for people, which consists of policies in the following four areas:

1. Policies on jobs creation to ensure minimum income and poverty reduction which help in assisting people to be active in preventing risks via participating in the labour market for better jobs, minimum income and sustainable poverty reduction;

2. Policies on social insurance which assist people to minimize risks caused by sickness, industrial accidents, old age via their participation in the health insurance system to substitute the reduced income because of above-mentioned risks;

3. Policies on social assistance which include regular and unscheduled assistance schemes to better assist people to overcome unexpected external risks prompted by climate change, chronic poverty; and

4. Policies to help people access the minimum-guaranteed social services, including most basic education, most basic health care services, most basic housing conditions, clean water and information access.
### VIET NAM’S CURRENT SOCIAL SECURITY SYSTEM

(Source: Institute of Labour Science and Social Affairs)

#### SOCIAL SECURITY SYSTEM IN VIETNAM

<table>
<thead>
<tr>
<th>Employment and Minimum Income guarantee for the Poor</th>
<th>Social Insurance</th>
<th>Social Assistance</th>
<th>Basic Social Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job creation</td>
<td>Compulsory Social Insurance</td>
<td>Regular Social Assistance</td>
<td>Compulsory Social Insurance</td>
</tr>
<tr>
<td>Preferential credit</td>
<td>Sickness</td>
<td>Caretaking at social protection institutions and in communities</td>
<td>Education</td>
</tr>
<tr>
<td>Vocational training</td>
<td>Maternity</td>
<td></td>
<td>Healthcare (including health insurance)</td>
</tr>
<tr>
<td>Job seeking support (domestic and abroad)</td>
<td>Employment injury and occupational diseases</td>
<td></td>
<td>Housing</td>
</tr>
<tr>
<td>Public employment</td>
<td>Pension</td>
<td>Cash transfer</td>
<td>Clean water</td>
</tr>
<tr>
<td>Poverty reduction</td>
<td>Death gratuity</td>
<td>Irregular social assistance</td>
<td>Information</td>
</tr>
</tbody>
</table>

**Basic Social Services**
- Compulsory Social Insurance
- Education
- Healthcare (including health insurance)
- Housing
- Clean water
- Information

**Social Insurance**
- Compulsory Social Insurance
- Sickness
- Maternity
- Employment injury and occupational diseases
- Pension
- Death gratuity

**Social Assistance**
- Voluntary social insurance
- Pension
- Death gratuity
- Unemployment insurance
- Supplemental pension insurance
A. EMPLOYMENT AND MINIMUM INCOME GUARANTEE FOR THE POOR:

POSITIVE ASPECTS: The policies on labour market development, preferential credits to support production, business development and job generation, job training support, export of contract labour, and labour mobility support are fairly comprehensive. The objectives of these policies are to assist vulnerable women in improving their job opportunities. This enables them to enter the labour market to earn livelihoods, and to gradually secure minimum income. The beneficiary groups of these policies include young women entrants to the labour market, unemployed and underemployed women, and those seeking better job opportunities.

GENDER GAPS:
- Several regulations regarding the provision and application for social insurance may inadvertently result in disadvantages for women. For instance, as per existing regulations, only workers on labour contracts for three months and longer are entitled to avail of compulsory social insurance. Considering that women account for a lower rate than men in this group, women have fewer opportunities to participate in compulsory social insurance than men.
- The voluntary social insurance policy is still new and does not sufficiently cover women’s needs except for benefits for maternity, sickness, accidents at work and occupational diseases.
- Due to lax regulations on penalization of social insurance violations and poor compliance with social insurance obligations among employers, workers’ benefits, especially that of women are adversely affected.
- There are no provisions/regulations to collect sex-disaggregated data in statistics of social insurance, which causes difficulties in reporting on usage of social insurance by men and women respectively.

B. SOCIAL INSURANCE:

POSITIVE ASPECTS: Women availing of compulsory social insurance are entitled to maternity benefits during pregnancy. The Law on Social Insurance has promulgated the form of voluntary social insurance to broaden the opportunity for more women to participate.

GENDER GAPS:
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C. SOCIAL ASSISTANCE POLICIES:

POSITIVE ASPECTS: Social protection policies currently cover the most disadvantaged groups of women and girls in society, assisting them to overcome difficulties and re-integrate into the society. Social assistance policies have paid certain attention to women’s special needs. The standard catering rate for women in social protection centres allows for women’s special expenses including women’s monthly sanitation expenditure, and separate bathrooms and toilets.

GENDER GAPS:
- The standard rate for calculation of allowances remains low at 45% of the poverty standard rate and 20% of the minimum living standard rate. Currently, this does not meet women and girls’ needs.
- Regulations on the design, construction and operation of social protection centres lack provisions for separate areas for groups of women in need of special protection (orphaned girls, and women with disabilities and serious mental disorders). These groups have special needs and require special care to prevent risks such as sexual abuse leading to unintended pregnancy and childbirth, sexually transmitted diseases and HIV/AIDS.
- Social protection data is not sex-disaggregated causing difficulties in reviewing and gender reporting on social support.

D. POLICIES ON ACCESS TO BASIC SOCIAL SERVICES:

POSITIVE ASPECTS: Policies on access to basic social services have aimed at supporting low-income households, ethnic minorities, rural and marginalized groups. These policies have taken into account women and girls’ needs but only to some extent.

GENDER GAPS:
- Public social services are provided in accordance with geographical areas and to only registered households, so women migrants’ children have limited access to the social services.
- Planning of the distribution system of basic social services has not sufficiently covered women and girls’ needs in the ethnic, remote and disadvantaged areas. The quantity and quality of services in these geographical areas remain limited and fail to capture women and girls’ needs and situations.
- Education, healthcare support policies, policies on family and marriage and poverty reduction are not implemented coherently.
- Regulations regarding the selection of beneficiaries may lead to disadvantages for women with limited capability to participate, make contributions and voice their rights when targeting is being determined within communities.
- The existing policies do not clearly stipulate the participation of women and their representatives in the process of planning, construction and operationalization of public social services such as safe water and hygiene.
- The system of statistical information on access to basic services are not sex disaggregated.
STRENGTHS

- Progressive viewpoints and policies on gender equality advocated by Viet Nam’s Communist Party and the Government provide a firm ground for promotion and implementation of gender equality principles and objectives within the social protection system.
- Viet Nam’s commitment to international treaties including CEDAW and the Millennium Development Goals has significantly contributed to the economic growth, poverty reduction, employment generation, healthcare, improved educational levels and trainings for women and girls.
- The Government is responsive to developing social security system for greater diversity, scope and effectiveness and creating substantive equality in accessing of services and social welfare for women and men, girls and boys.
- The Government is securing budgets to implement policies, programmes and projects on social security for women and girls.

WEAKNESSES

- The implementation of social security policies is facing numerous obstacles that impact lives of women and girls.
- Since 2008, Viet Nam is experiencing declining growth and instability with a series of emerging socio-economic issues effecting people’s employment and life. Women and girls are among the most vulnerable.
- Awareness and implementation of gender integration into social security policies are short of expectation in both quantity and quality.

OPPORTUNITIES

- There have been favorable demographic factors including a growing female population, a strong reduction in fertility rate in recent decades to near the replacement fertility rate (around 2.1 children/woman), and a considerably lower rate of rural women having a third child. These factors have helped women lessen the burden of housework and increase their opportunity to empower themselves in family and society.
- In the context of crisis, international organizations and developed countries have exerted greater efforts to provide technical and financial support to developing and poor countries like Viet Nam to develop their social security systems as an effective tool in preventing and responding to difficulties and crises.
- International and non-governmental organizations attach special importance to gender equality and support disadvantaged groups, women and girls to participate in and benefit from social welfare and policies.

THREATS

- While women’s participation in unpaid care work and household responsibilities has reduced, compared to men, it is still much higher.
- The emerging threats of climate change have a far greater adverse affect on the lives of women and girls than men, with agricultural and aquacultural sectors being the most affected. The climate change is diminishing main sources of their livelihoods.
- Unfavorable demographic and population factors including an increase in the sex ratio at birth, which results in an excess adult male population, increases the chances of early marriages and trafficking of girls who are then compelled to access the social security system.
- The economic crisis has affected the development budgets for poor countries including Viet Nam therefore affecting the social security budget. Due to the global economic slowdown, developed countries have reduced their aid for developing countries, including Viet Nam.
SUMMARY FINDINGS: REVIEW OF THE REAL STATUS OF WOMEN AND GIRLS ACCESS TO SOCIAL SECURITY (2002-2012)

A. EMPLOYMENT AND MINIMUM INCOME GUARANTEE FOR THE POOR:

- The rate of female workers in the labour force is always lower than that of male workers, with the largest difference of -11.5 percent (2007) and smallest difference of -7.2 percent (2002)\(^4\). In periods of crisis, more women tend to enter/return the labor market to increase income and reduce economic hardship for households.

- Female workers' professional qualifications\(^5\) remain low, and lower than those of male workers. The rate of female workers without training is 86.3 per cent (2012), compared to 82.6 per cent of male workers.

- The rate of employment increase among female workers is lower than that of male workers in 2002 – 2012, averaged at 2.4 per cent per year compared with 2.8 per cent of males, resulting in a declining trend in female employment rate in total number of jobs from 48.6 per cent in 2002 to 48.3 per cent in 2012.

- The rate of job mobility away from agriculture among female workers is lower than that of males. For instance, the rate of women working in agriculture, forestry and aquaculture in 2012 decreased by 1.7 per cent from 2011 compared with 2.4 per cent of men.

- Female workers make up a high proportion of those with jobs not requiring professional qualifications. The rate of women is considerably lower than men in professions of higher status. Female workers hold more unstable and vulnerable jobs than their male counterparts.

- In international migration, women account for one third of the total number of contract workers. They are usually engaged in lower status jobs with lower wages, unprotected by the labour law of the receiving countries. Women working as housemaids, care givers of sick people and in entertainment industry face many risks. Women are also impacted by the restrictions on the right to pregnancy and childbirth during the working contract period while overseas.

- More female workers are unemployed than males. As estimated, over one million people are unemployed in 2012 nationwide, 56.3 per cent of which are women. The rate of women in the total number of unemployed workers is 52.9 per cent in urban areas and 60 per cent in rural areas. Noticeably, many women work in industries and sectors which have a high unemployment rate. For example, the rate of unemployment in rural areas is 7 per cent (remarkably higher than the rate of 3.8 per cent in urban areas), 8.8 per cent in agriculture (compared with 3.8 per cent and 3.3 per cent in industries and services respectively), 7.8 per cent in household labour (compared with 4.6 per cent in wage labour).

- Women's average monthly salary is lower than that of men with a gender gap index of 0.83. In terms of qualification, the salary gap between women and men is higher in groups with lower qualifications. In groups without qualifications, the gender gap index is 0.72.

B. POVERTY REDUCTION FOR WOMEN AND GIRLS:

- In 2012, female headed households had a poverty rate of 10.3 per cent compared with 12.4 per cent of male headed households. During 2002 to 2012, the rate of improvement was higher in male headed household group, when the rate of poor female headed households reduced by 5.95 per cent compared with a reduction of 13.41 per cent in the male headed household group. In rural areas, the rate of poor female headed household has increased, rising from 16.32 per cent in 2002 to 22 per cent in 2012 while the urban area sees the opposite trend.

- Comparisons between female headed households and male headed households shows that female headed households have “advantageous” features:
  1. average income per capita of poor female headed households is consistently 2 to 5 per cent higher than that of poor male headed households;
  2. poor female headed households have better improvements in housing and use of safe water.

- “Disadvantages” of poor female household heads:
  1. low educational levels with 65.3 per cent of poor female household heads not completing primary education (2012);
  2. having simple manual jobs, accounting for 72.4 per cent (2012);
  3. not having a job (30 per cent in 2012). Notable, over 10 per cent of poor female household heads who do not have a job say that it is due to the load of housework while this is only 5 per cent for males.

C. SOCIAL INSURANCE FOR WOMEN AND GIRLS:

- Women are more disadvantaged than men in accessing compulsory social insurance, health insurance and voluntary insurance. In labor groups participating in compulsory social insurance and health insurance and unemployment insurance (including “Wage labour” and “Employers”) women account for a lower rate than men.

- However, a contrary trend is found in the subject groups participating in voluntary social insurance. In the groups of “unpaid household labour” and “self-employed labour” including self employment in agriculture, women account for a higher proportion than men. Noticeably, from 2009 to 2012 there were about 140,000 participants, about 0.3 per cent of the labour force. Thus, in reality, the number of women participating in voluntary social insurance remains very small, even though there is a trend showing that women have started investing in social insurance.

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\(^4\) Vietnam Labour-Employment Survey by GSO from 2002 to 2012
\(^5\) Workers with professional qualifications: degree holders only.
SUMMARY FINDINGS: REVIEW OF THE REAL STATUS OF WOMEN AND GIRLS ACCESS TO SOCIAL SECURITY (2002-2012)

D. BASIC SOCIAL SERVICES FOR WOMEN AND GIRLS:

- **Education for women and girls:**
  (i) Female literacy rate is lower than that of males, 92.9 per cent and 96.6 per cent respectively (2012);
  (ii) Education gaps remain between groups of urban and rural women, Kinh and Hoa and ethnic minority women, women in affluent and poor households, women in developed economic regions and underdeveloped economic regions.

- **Achievements in minimum health care for women and girls:** The rate of women having three consultations or more during pregnancy is growing rapidly, reaching 79.2 per cent in 2012, an increase of nearly 19 per cent compared with 2006; 92 per cent of women giving birth receive care from qualified health workers, a 29 per cent increase from 2006; 92.4 per cent of women giving birth at a health institutions, 28.3 per cent higher than in 2006; the average life expectancy in 2011 is 75.8 for women and 70.4 for men.

- **Difficulties in healthcare for mothers and girls:**
  Gaps in access to services remain among ethnic groups. Young ethnic minority women and women migrants encounter numerous difficulties in access to reproductive health care information and services, including family planning services. 35.4 per cent and 34.6 per cent of contraception needs of the 15 – 19 and 20 – 24 groups respectively are not catered for; the rate of girls having children is 46/1,000. The rates of women and men having health insurance are 57.8 per cent and 57.9 per cent, lower than the rates of 63.2 per cent and 63.8 per cent in urban areas.

- **A series of policies on housing support for disadvantaged subjects’** namely poor households, ethnic minority households, and households in disadvantaged socio-economic regions have been implemented; however female migrants working in non-official sectors have difficulties in accessing minimum housing. These women reside in temporary accommodation, unsafe and lacking basic services for life.

- **Regarding access to safe water,** the Vietnamese government has strived to improve safe water supply and environmental hygiene for people and women. The rate of safe water use is 77 per cent. Female headed households have a considerably higher rate of safe water use than male headed households, at 81 and 75 per cent respectively. Female migrants still have many difficulties in accessing safe water and sanitation.
MOVING FORWARD: RECOMMENDATIONS BASED ON THE FINDINGS OF THE STUDY

RECOMMENDATION 1: Ensure integration of gender equality objectives into the implementation of resolution 15 and resolution 70 on Social Protection at all levels nationwide through campaigns and raising awareness among relevant agencies for gender integration in social security; organize trainings on gender integration for relevant officials; and enhance inspection and supervision, and penalization of violations.

RECOMMENDATION 2: Institutionalize the 'System of monitoring and assessment of gender equality objectives in resolution 15 on social security' for promulgation and implementation as of 2014 in the whole country. Develop technical documents to guide the application of the monitoring and assessment system at all levels (national, ministerial/branch and provincial/municipal levels), assign MOLISA in coordination with the General Statistics Office to implement the same. Budget and resources required in operating the monitoring and assessment system at all levels to be allocated by the Government. Develop an updated database system on social security for women and girls. Social Protection statistics should be sex-disaggregated.

RECOMMENDATION 3: Based on the findings of this study on social security legislation and policy systems, competent agencies to be assigned by the State to remove and amend regulations which disadvantage women and girls; remove/aggregate overlapping policies in the same domain; and regulate coordination mechanisms for relevant policy groups for the same subjects for maximum effect.

RECOMMENDATION 4: The Government should conduct research and develop services and products in accordance to the four main pillars of the social security system, to satisfy women and girls’ minimum needs.

RECOMMENDATION 5: International organizations provide technical and financial support to

(i) Implement Resolutions 15 and 70 at the central and provincial/municipal levels;
(ii) Develop technical documents on gender integration in social security policies;
(iii) Monitor and assess social security - develop an annually updated database on social security for women and girls; Conduct pilot programmes around the collection of sex disaggregated data on social security at the national and provincial/municipal levels; Compile annual reports on social security for women and girls at the national and provincial/municipal levels;
(iv) Study and review models of social security service supply (the four service groups) to meet disadvantaged women and girls’ minimum needs. Assist in developing technical documents to guide the multiplication of effective service models.

GENDER RESPONSIVE SERVICES OF VIET NAM SOCIAL SECURITY

- Guaranteed minimum income and poverty reduction:
  (i) Expand the network of employment and job training centers/businesses to geographical areas with a large number of disadvantaged women;
  (ii) Scrutinize and analyze disadvantaged women’s needs for products and services (poor, predominately ethnic and migrant women) to design, and adjust products and services (consultation, job training, employment information provision and export of contract labour) to suit their needs;

- Social insurance:
  (i) Revise the regulations on eligibility of compulsory social insurance, creating favorable conditions for women such as allowing women with one-month term labor contract to participate;
  (ii) Combining the form of voluntary insurance with services meeting women’s special needs;

- Social support: Develop the model of special care for groups of women and girls (those with disabilities, serious mental disorders, and orphaned girls) in social protection centers in communities. Conduct research studies for enquiring into additional measures for protection against sexual abuse, unintended pregnancy and childbirth, and sexually transmitted diseases;

- Basic social services:
  (i) The Ministry of Education and Training should study minimum education curricula for groups of children in ethnic minorities and specially disadvantaged socio-economic regions;
  (ii) Provinces/cities having many industrial zones should implement pilot programmes on ‘socialization of public school development’ to respond to the needs of female migrants’ children;
  (iii) Develop the model of healthcare at grassroots levels (building additional divisions of communal healthcare in areas with many female migrants) with finance from state budget, businesses, health insurance, people and charities;
  (iv) Encourage private health institutions to provide health insurance services in disadvantaged locations having many migrants;
  (v) Encourage the establishment of safe water supply units for disadvantaged areas with many female migrants;
  (vi) Enhance women’s participation in planning, construction and provision of basic social services;
  (vii) Assign local women unions to develop and supply suitable information products to disadvantaged women.