

# ISRG Journal of Arts, Humanities and Social Sciences (ISRGJAHSS)



**ISRG PUBLISHERS**

Abbreviated Key Title: ISRG J Arts Humanit Soc Sci

**ISSN: 2583-7672 (Online)**

Journal homepage: <https://isrgpublishers.com/isrgjahss>

Volume – IV Issue - II (March – April) 2026

Frequency: Bimonthly



## Improving the Legal Framework for Social Security in Vietnam's Socialist-Oriented Market Economy to Promote Inclusive and Sustainable Development

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| **Received:** 17.03.2026 | **Accepted:** 23.03.2026 | **Published:** 29.03.2026

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### Abstract

*In the context of Vietnam's socialist-oriented market economy, social security law plays a crucial role in ensuring social protection, promoting social equity, and supporting inclusive and sustainable development. This article examines the role of the legal framework governing social security in Vietnam and analyzes the major legal challenges facing the current system. Based on a review of theoretical perspectives and practical developments, the study identifies several key issues, including the limited coverage of the social security system, the fragmentation and insufficient coordination among social security policies, and the slow adaptation of the legal framework to the evolving context of the digital economy and emerging forms of employment. Drawing on legal analysis and policy review, the article proposes several directions for improving social security law, particularly through the development of a multi-tier, inclusive, and sustainable social security system. These reforms are expected to strengthen social protection, enhance policy coherence, and contribute to the promotion of social justice and sustainable national development in Vietnam.*

**Keywords:** Social security; social security law; socialist-oriented market economy; inclusive development; sustainable development..

### 1. Introduction

In the process of economic renovation and international integration, Vietnam has gradually developed a socialist-oriented market economy, which seeks to combine the operation of market mechanisms with the objective of ensuring social progress and equity. Within this development model, the social security system plays a crucial role in protecting vulnerable groups, mitigating socio-economic risks, and maintaining long-term social stability.

According to the International Labour Organization (ILO), social security refers to a system of policies and measures designed to protect individuals against life risks such as unemployment, illness, occupational accidents, disability, or old age, while ensuring a minimum level of income security and access to basic social services. In Vietnam, the social security system has been established based on several key pillars, including social insurance, health insurance, unemployment insurance, social assistance, and

poverty reduction programs, which contribute significantly to the achievement of inclusive development objectives.

However, in the context of globalization, digital transformation, and rapid changes in the labor market, the social security system is facing a number of emerging challenges. A significant proportion of workers in the informal sector remain outside the coverage of social insurance programs; coordination among social security policies remains limited; and the current legal framework has not yet fully adapted to the emergence of new forms of employment in the digital economy. These issues highlight the need to further improve the legal framework governing social security in order to enhance the effectiveness of social protection systems, ensure citizens' access to social security, and promote inclusive and sustainable development within Vietnam's socialist-oriented market economy.

## 2. Literature Review

Social security and social security law have attracted considerable attention from international organizations and scholars worldwide. Existing studies generally focus on issues such as the design of social protection systems, social insurance reforms, the expansion of social security coverage, and the sustainability of social security systems in the context of changing labor markets.

Globally, numerous studies have contributed to the theoretical foundations of social security systems. The World Social Protection Report 2017–2019 published by the International Labour Organization emphasizes that modern social security systems should be designed to provide comprehensive protection against life-cycle risks while ensuring universal access to basic social services (ILO, 2017). In addition, the research of Barr and Diamond on pension and social insurance reforms in market economies highlights that an effective social security system must balance coverage, equity, and the financial sustainability of social protection funds (Barr & Diamond, 2008).

Furthermore, studies conducted by the World Bank and the Organisation for Economic Co-operation and Development (OECD) analyze the transformation of labor markets in the digital era, particularly the increasing prevalence of non-standard forms of employment. These studies emphasize the necessity of reforming social security systems in order to expand social protection coverage to emerging categories of workers.

In Vietnam, a number of studies have examined the current situation and reform directions of the social security system. Existing research mainly focuses on issues such as social insurance policy reform, the expansion of social security coverage, the protection of workers in the informal sector, and the sustainability of social protection systems. For instance, the study by Nguyen Huu Dung and Pham Thi Thanh analyzes the current state of Vietnam's social security system and proposes policy reforms aimed at developing a more inclusive social protection system (Nguyen & Pham, 2020). In addition, reports from the World Bank and the International Labour Organization provide important assessments of the structure of Vietnam's social security system, particularly regarding challenges related to coverage, financial sustainability, and the system's ability to adapt to changes in the labor market.

Despite the growing body of research on social security, most existing studies approach the issue primarily from the perspectives of social policy or economics, while in-depth legal studies on

improving the legal framework for social security within the context of Vietnam's socialist-oriented market economy, particularly in relation to the goals of inclusive and sustainable development, remain relatively limited. Moreover, the legal challenges facing the social security system in the context of digital transformation and the rise of non-standard forms of employment have not yet been comprehensively examined. Therefore, further research on improving the legal framework governing social security is both theoretically and practically significant in the current stage of development.

## 3. Research Methodology

To achieve the research objectives, this study employs a combination of research methods commonly used in legal studies and social sciences.

First, the literature analysis and synthesis method is used to systematize theoretical perspectives and previous research findings related to social security and social security law. Through the examination of academic studies and reports from international organizations such as the ILO, the World Bank, and the OECD, the study clarifies the theoretical foundations regarding the role of social security systems in promoting sustainable socio-economic development.

Second, the doctrinal legal analysis method is applied to examine the existing legal framework governing social security in Vietnam, including regulations on social insurance, health insurance, unemployment insurance, and social assistance. This method helps assess the completeness, coherence, and adaptability of the legal framework in response to transformations in the labor market and the evolving socio-economic context.

Third, the study employs a comparative approach to examine international experiences in designing and reforming social security systems. This approach provides valuable policy insights that may be relevant to the Vietnamese context.

In addition, empirical analysis is used through the examination of statistical data, policy reports, and relevant research materials related to Vietnam's social security system. The combination of these research methods ensures a comprehensive and systematic analysis of the legal issues concerning the social security system and provides a solid basis for proposing directions to improve the legal framework in the future.

## 4. Discussion and Findings

### 4.1. Legal Challenges of Social Security in the Socialist-Oriented Market Economy in Pursuit of Inclusive and Sustainable Development

**First, the coverage of the social security system remains limited.** A substantial proportion of workers in the informal sector are not enrolled in social insurance schemes, which exposes them to the risk of lacking income security in old age.

The coverage of a social security system is widely regarded as a key indicator reflecting the extent to which the state protects citizens against socio-economic risks. According to the approach adopted by the ILO, social security coverage refers to the proportion of the population or labor force that has access to and benefits from social protection programs such as social insurance, unemployment insurance, health insurance, and social assistance schemes (ILO, 2017). Among these components, social insurance

is widely considered the core pillar of the social security system because it provides long-term income protection for workers when they lose or reduce their working capacity due to old age, illness, or occupational accidents (Barr & Diamond, 2008).

Within the context of Vietnam's socialist-oriented market economy, expanding social security coverage is particularly significant. It not only ensures the realization of human rights and citizens' rights to social security as stipulated in the 2013 Constitution, but also contributes to poverty reduction, the narrowing of socio-economic inequalities, and the establishment of a foundation for sustainable socio-economic development.

However, empirical evidence indicates that the coverage of Vietnam's social security system remains relatively limited, particularly among workers in the informal sector. According to statistics from Vietnam Social Security, by 2025 approximately 19.9 million people were participating in social insurance programs, accounting for about 45 percent of the working-age labor force, the majority of whom are workers engaged in formal employment relationships (Vietnam Social Security, 2025). This means that more than half of the labor force remains outside the social insurance system and therefore lacks adequate income protection in old age or when facing risks during their working life.

One of the key factors underlying this situation is the relatively large size of the informal labor sector in Vietnam. This group includes self-employed workers, workers in household businesses, seasonal laborers, and individuals working without formal labor contracts. As a result, they are generally not subject to mandatory social insurance participation, while voluntary social insurance schemes still face significant barriers related to contribution levels, unstable income, and limited awareness of social insurance policies.

Meanwhile, although Vietnam's health insurance system has achieved coverage of approximately 95 percent of the population, other pillars of the social security system—particularly social insurance and unemployment insurance—still have relatively low coverage rates (World Bank, 2020). This situation poses significant challenges for the development of an inclusive and sustainable social security system, especially as Vietnam is entering a phase of rapid population aging and its labor market is undergoing profound transformations driven by digitalization and globalization.

If the coverage of the social insurance system is not expanded in a timely manner, a large segment of the labor force may face the risk of lacking stable income in old age, thereby increasing the pressure on the state-funded social assistance system. Therefore, further improving the legal and policy framework to expand social security coverage—particularly for workers in the informal sector—has become an urgent requirement in the process of developing Vietnam's socialist-oriented market economy.

**Second, the legal framework remains fragmented and lacks coherent coordination among social insurance policies, social assistance programs, and other social support schemes.**

One of the notable challenges facing Vietnam's social security system is the fragmented nature of its legal framework and the insufficient coordination among policies related to social insurance, social assistance, and other forms of social support. In social policy scholarship, an effective social security system is typically designed according to an integrated or multi-tier model, in which key pillars—such as social insurance, health insurance,

unemployment insurance, and social assistance—are structured to complement one another in order to ensure continuous protection for individuals against socio-economic risks (ILO, 2017).

However, in Vietnam, social security policies are currently regulated by various legal instruments, including the Law on Social Insurance, the Law on Employment, the Law on Health Insurance, the Law on the Elderly, the Law on Persons with Disabilities, as well as several national target programs on poverty reduction and social development. Although each policy addresses specific regulatory scopes and target groups, the absence of a unified and coherent legal framework has resulted in fragmentation in both policy design and implementation.

According to the World Bank's approach, modern social security systems should be developed through the integration of social protection programs within a unified institutional framework in order to avoid policy overlap, reduce duplication, and improve the efficiency of resource allocation. In practice, the fragmentation of Vietnam's social security system is reflected in the fact that social insurance programs, social assistance schemes, and other support policies are administered by different governmental agencies, while mechanisms for coordination and data sharing across policy systems remain limited. This situation may result in certain population groups not having adequate access to social security benefits, while in other cases policy overlap may occur in the provision of benefits.

Furthermore, the lack of strong linkages among the pillars of the social security system may weaken the continuity of social protection throughout different stages of individuals' working lives, particularly for workers transitioning between the formal and informal sectors. Several studies indicate that Vietnam's social security system is still undergoing a transition from a fragmented model toward a more integrated and multi-tier structure in order to meet the requirements of inclusive and sustainable development (Nguyen & Pham, 2020).

Therefore, improving the legal framework to enhance coordination and coherence among social insurance policies, social assistance programs, and other support schemes is essential for strengthening the effectiveness of the social security system, ensuring comprehensive protection for citizens, and advancing sustainable development within Vietnam's socialist-oriented market economy.

**Third, legal regulations have not kept pace with the transformation of the labor market in the context of the digital economy and the growth of non-standard forms of employment.**

A notable challenge facing Vietnam's social security legal framework today is that existing legal regulations have not fully kept pace with the rapid transformation of the labor market in the context of digitalization and the increasing prevalence of non-traditional forms of employment. Under the influence of digital transformation and globalization, labor markets are witnessing the rapid emergence of new employment models such as platform work, freelance work, project-based employment, work in the sharing economy, and other flexible forms of employment. These forms of work are often not adequately regulated by traditional labor law frameworks, which were primarily designed for stable employment relationships between employers and employees (ILO, 2021).

This situation poses significant challenges for the social security legal system, as determining the legal status of workers, defining responsibilities for social insurance contributions, and establishing mechanisms for protecting workers' social rights become increasingly complex. From a policy perspective, improving legal regulations to adapt to labor market transformations plays a particularly important role in ensuring universal access to social security while promoting a labor market that is both flexible and socially protective.

According to the World Bank, in the context of the digital economy, countries need to reform their legal and policy frameworks for social security in a more inclusive manner in order to ensure that even workers outside traditional employment relationships are able to access basic social protection mechanisms. However, in practice, many legal regulations in Vietnam concerning social insurance, unemployment insurance, and other social security schemes remain closely tied to formal employment relationships. As a result, a considerable proportion of workers in the digital economy—particularly platform workers such as ride-hailing drivers, delivery workers, and freelancers working through digital platforms—face difficulties in accessing social security benefits.

Meanwhile, the informal sector in Vietnam continues to account for a large share of the total labor force. According to the General Statistics Office, the proportion of informal employment in the economy remains relatively high, reflecting the increasing diversification of employment forms while simultaneously posing challenges to the expansion of social security coverage (General Statistics Office, 2023).

In this context, if the legal framework does not adapt in a timely manner to emerging employment models, a large number of workers may remain outside the social protection system. Therefore, further reform of social security law—toward greater flexibility, broader coverage, and insurance mechanisms tailored to the characteristics of labor markets in the digital economy—has become an urgent requirement to ensure inclusive and sustainable development in Vietnam in the current period.

**Fourth, financial resources for the social security system remain limited, while the demand for social protection continues to increase due to population aging and emerging social risks.**

A significant challenge in improving Vietnam's social security legal framework lies in the limited financial resources available for the social security system, while the demand for social protection continues to grow due to the process of population aging and the emergence of new social risks. In social policy scholarship, the financial resources of a social security system refer to the total resources mobilized from state budgets, social insurance funds, contributions from employees and employers, as well as other supporting sources to ensure the provision of social protection benefits for citizens. Ensuring the financial sustainability of the social security system is particularly important, as it constitutes the fundamental condition for maintaining social insurance schemes, social assistance programs, and other support mechanisms in the long term.

According to the ILO, an effective social security system should not only expand its coverage but also ensure financial sustainability in order to maintain the capacity to provide social insurance and social assistance benefits in the face of socio-

economic fluctuations. However, in practice, securing adequate financial resources for Vietnam's social security system is facing several emerging pressures.

First, the rapid process of population aging is increasing the demand for pension payments and social care services for the elderly. According to the World Bank, Vietnam is among the countries experiencing the fastest population aging in Asia, with the proportion of individuals aged 60 and above expected to rise significantly in the coming decades (World Bank, 2020). This trend implies that the number of beneficiaries of social security schemes will continue to increase, while the number of contributors to social insurance funds may not grow at the same pace.

In addition, the emergence of new social risks—such as climate change, pandemics, economic crises, and labor market disruptions associated with digital transformation—has increased the need for social protection for vulnerable population groups. The COVID-19 pandemic in recent years clearly demonstrated the substantial pressure placed on the social security system when the government had to implement multiple emergency support packages to protect workers and businesses from socio-economic shocks.

At the same time, the financial resources for the social security system remain heavily dependent on the state budget and contributions from the formal labor sector, while a large proportion of workers in the informal sector are still outside the social insurance system. This situation poses a considerable challenge to ensuring the long-term financial sustainability of the social security system.

Therefore, further improvements in the legal and policy framework aimed at diversifying financial resources, expanding social insurance participation, and strengthening the management and efficiency of social security funds are essential for building a sustainable social security system that meets the development requirements of Vietnam's socialist-oriented market economy.

#### **4.2. Policy Recommendations for Improving the Social Security Legal Framework**

In light of the challenges facing the social security system within the context of the development of Vietnam's socialist-oriented market economy, further improving social security laws and policies is of particular importance. Such reforms are necessary not only to ensure citizens' access to social security but also to promote sustainable socio-economic development. Based on the limitations identified above, several directions for improving the legal framework governing social security in Vietnam can be proposed.

##### **First, improving the legal framework to develop a multi-tier social security system**

One of the key directions in reforming Vietnam's social security system is the development of a multi-tier social security model, in which different layers of social protection are designed to complement one another in order to provide comprehensive protection against life risks. According to the approach of the ILO, a modern social security system should be structured as a multi-tier system consisting of a basic social assistance layer guaranteed by the state, a mandatory social insurance layer for workers in formal employment relationships, and a voluntary social insurance layer aimed at extending protection to other groups within society.

In recent years, Vietnam has gradually moved toward this multi-tier approach through the development and improvement of policies related to social insurance, health insurance, unemployment insurance, and social assistance. However, the legal framework governing these policies remains fragmented and lacks effective coordination. Therefore, improving the legal framework toward establishing a unified institutional structure for a multi-tier social security system is a necessary step to enhance the effectiveness of the overall social protection system.

This policy direction is also consistent with the spirit of Resolution No. 28-NQ/TW (2018) on the reform of social insurance policies, which sets the objective of building a modern, flexible, and internationally integrated multi-tier social insurance system to ensure long-term social security for the population. Accordingly, legal reforms should continue to improve regulations governing mandatory social insurance, voluntary social insurance, and social assistance, while strengthening the linkages between different tiers of the social security system and enabling individuals to transition more flexibly between social protection schemes throughout their working lives.

Furthermore, the development of a multi-tier social security system requires clearer legal provisions regarding the roles and responsibilities of different institutions involved in social protection governance. Strengthening institutional coordination among social insurance agencies, labor authorities, and social welfare organizations can help ensure the effective implementation of integrated social protection programs.

In addition, legal reforms should promote greater policy coherence between contributory and non-contributory social protection schemes. A well-designed multi-tier system should ensure that individuals who are unable to participate in contributory schemes due to unstable employment or low income can still access basic levels of social protection through tax-funded social assistance programs.

Moreover, establishing a multi-tier social security framework can enhance the resilience and adaptability of the social protection system in the face of demographic changes, labor market transformation, and emerging socio-economic risks. By combining different layers of protection, the system can better respond to the diverse needs of the population while maintaining financial sustainability over the long term.

Ultimately, strengthening the legal framework for a multi-tier social security system will contribute to building a more inclusive, coherent, and sustainable social protection system capable of supporting Vietnam's socio-economic development in the context of globalization and rapid technological change.

### **Second, expanding the coverage of social insurance programs**

Expanding the coverage of social insurance programs is one of the central objectives of social security reform in Vietnam, particularly for workers in the informal sector and other vulnerable population groups. According to the World Bank, expanding social insurance coverage is a key factor in building an inclusive and sustainable social security system.

In practice, the proportion of workers participating in social insurance in Vietnam remains relatively low compared with the total labor force, while the informal sector continues to account for a significant share of employment in the economy. Therefore, legal reforms should further improve mechanisms that encourage and

facilitate the participation of informal-sector workers in social insurance programs.

This objective can be achieved through the design of more flexible social insurance schemes, the reduction of barriers related to contribution levels and participation conditions, and the strengthening of state support policies for low-income workers. In addition, greater efforts should be made to enhance public awareness of the role and significance of social insurance in ensuring income security in the face of life risks.

Expanding social insurance coverage not only strengthens the protection of workers' rights but also contributes to ensuring the long-term sustainability of the social security system.

Moreover, expanding coverage requires the development of policy instruments specifically tailored to the characteristics of the informal economy. Informal-sector workers often experience unstable incomes and irregular employment relationships, which make it difficult for them to participate in traditional contributory social insurance schemes. Therefore, policymakers should consider introducing more flexible contribution mechanisms, simplified enrollment procedures, and digital platforms that enable easier access to social insurance programs.

In addition, the government may consider strengthening financial incentives and targeted subsidies for low-income and vulnerable workers to encourage voluntary participation in social insurance. International experience also suggests that combining contributory social insurance schemes with tax-funded social protection measures can be an effective strategy for extending coverage to previously excluded groups.

Furthermore, improving institutional coordination among social security agencies, labor authorities, and local governments can help identify and reach workers who are currently outside the social protection system. Strengthening enforcement mechanisms and improving compliance among employers are also important measures to ensure that workers in formal employment are properly enrolled in mandatory social insurance programs.

Ultimately, expanding social insurance coverage will play a critical role in reducing income insecurity, protecting workers against life-cycle risks, and promoting social equity. At the same time, broader participation in social insurance will contribute to strengthening the financial sustainability and resilience of Vietnam's social security system in the long term.

### **Third, strengthening the linkages between social security policies, labor market policies, and human resource development**

An effective social security system should be designed in close coordination with labor market policies and human resource development strategies. According to the OECD, stronger linkages between social security policies and labor market policies play a crucial role in enhancing workers' ability to adapt to economic transformations (OECD, 2019).

In the context of Vietnam's ongoing digital transformation and international economic integration, the labor market is experiencing significant changes in both occupational structures and employment forms. Therefore, the legal framework governing social security should be more closely aligned with policies on vocational training, skills development, and human resource development.

Strengthening the connections between these policy areas will enable workers to adapt more effectively to labor market changes, while also reducing the risks of unemployment and income loss. Furthermore, integrating social security policies with labor market policies can facilitate the structural transformation of the labor force toward a more modern and sustainable direction, thereby enhancing the competitiveness of the national economy in the context of globalization.

In addition, closer coordination between social security and labor market policies can support the implementation of active labor market policies, such as vocational training programs, employment services, and reskilling initiatives for workers affected by economic restructuring and technological change. By linking income support mechanisms with employment promotion policies, governments can help unemployed or vulnerable workers re-enter the labor market more quickly while improving their long-term employment prospects.

From a legal perspective, strengthening these linkages also requires the development of a more coherent institutional framework that facilitates cooperation among agencies responsible for social security, labor market management, and education and training. Legal provisions should encourage greater integration between unemployment insurance programs, employment services, and vocational training systems so that workers can access both income support and opportunities for skills upgrading during periods of job transition.

Moreover, strengthening the relationship between social security policies and human resource development can play an important role in promoting lifelong learning and workforce resilience in the face of technological change and economic uncertainty. By supporting continuous skills development and improving workers' adaptability, such policy coordination contributes not only to reducing labor market vulnerabilities but also to fostering a more productive and innovative workforce.

Ultimately, enhancing the linkages between social security policies, labor market policies, and human resource development strategies will contribute to building a more integrated and responsive social protection system that supports inclusive economic growth and sustainable development in Vietnam.

#### **Fourth, promoting digital transformation in the management and implementation of social security policies**

In the context of the Fourth Industrial Revolution, the application of digital technologies in the management and implementation of social security policies has become an increasingly common trend worldwide. According to the World Bank, digital transformation can significantly improve the efficiency of social security administration, reduce administrative costs, and facilitate citizens' access to social protection services.

In Vietnam, digital transformation in the field of social security has achieved several initial results, particularly in the development of the national social insurance database and the implementation of online public services related to social insurance and health insurance. However, the level of digital technology adoption in the management and delivery of social security services remains relatively limited.

Therefore, in the coming years, it is necessary to further improve the legal framework and policy mechanisms to promote digital transformation in the social security sector. This includes

developing interconnected data systems among state management agencies, establishing digital platforms for social security administration and service delivery, and strengthening the application of digital technologies in monitoring and evaluating policy implementation. Promoting digital transformation will not only enhance the efficiency of social security governance but also facilitate citizens' access to and enjoyment of social protection policies.

Furthermore, digital transformation can contribute to improving transparency, accountability, and data-driven policy-making in the social security system. The integration of digital technologies such as big data analytics, artificial intelligence, and digital identification systems can support more accurate identification of beneficiaries, reduce fraud and administrative errors, and enable more efficient targeting of social protection programs. In addition, digital platforms can enhance coordination among different government agencies responsible for social security policies, thereby improving policy coherence and administrative efficiency.

From a legal and institutional perspective, promoting digital transformation in the social security sector also requires the establishment of a comprehensive regulatory framework governing data governance, cybersecurity, and the protection of personal information. Clear legal provisions on data sharing, digital authentication, and interoperability among government databases are essential to ensure the secure and effective operation of digital social security systems. Moreover, strengthening digital infrastructure and improving digital skills among public officials and citizens are also crucial conditions for ensuring the successful implementation of digital transformation in the social security sector.

In this regard, accelerating digital transformation will play an important role in modernizing the social security administration system, improving service delivery, and enhancing the responsiveness of social protection policies to emerging socio-economic challenges. Ultimately, these reforms can contribute to building a more efficient, transparent, and inclusive social security system capable of supporting sustainable development in Vietnam.

## **5. Conclusion**

Improving the legal framework for social security represents an essential requirement in the process of developing Vietnam's socialist-oriented market economy. As a fundamental pillar of the social protection system, social security plays a crucial role in safeguarding vulnerable groups, mitigating socio-economic risks, and ensuring social stability while promoting inclusive and sustainable development.

This study has identified several major legal challenges facing Vietnam's social security system. These include the limited coverage of social security programs, the fragmentation and lack of coordination within the existing legal framework, the slow adaptation of legal regulations to the transformation of labor markets in the digital economy, and the constraints on financial resources in the context of population aging and emerging social risks. These challenges highlight the necessity of continuing legal and institutional reforms to strengthen the effectiveness, inclusiveness, and sustainability of the social security system.

Based on this analysis, the study proposes several key directions for improving social security law in Vietnam. These include developing a multi-tier social security system, expanding social

insurance coverage—particularly for workers in the informal sector—strengthening the linkages between social security policies and labor market policies, and promoting digital transformation in the administration and implementation of social protection programs. These policy directions aim not only to enhance the accessibility and efficiency of the social security system but also to improve its capacity to respond to socio-economic transformations in the context of globalization and digitalization.

In the coming years, continued legal reforms, broader social protection coverage, and improved governance mechanisms will be crucial for building a modern, inclusive, and sustainable social security system in Vietnam. Such reforms will contribute not only to protecting citizens' social rights but also to strengthening the resilience and competitiveness of the national economy in an increasingly dynamic and uncertain global environment.

[401962011/pdf/A-Vision-for-the-2030-Social-Protection-System-in-Vietnam.pdf](https://doi.org/10.1093/acprof:oso/9780195311303.001.001)

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