

Applying Mass Communication to Increase the Rate of Participation in Voluntary Social Insurance in Vietnam



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ABSTRACT: Communication affects employees' awareness of the State's social security policies, from awareness to employees' behavior. The article presents the current status of participation in Voluntary Social Insurance in Vietnam in the period of 2018 to 2022. Based on the data collected through the Social Insurance Summary Report of Vietnam Social Insurance, the research team has assessed the difficulties in increasing the percentage of employees participating in Voluntary social insurance. The mentioned difficulties include a lack of knowledge about Voluntary Social Insurance, unstable income, or incorrect understanding of policies that have reduced the attractiveness of Voluntary Social Insurance. To overcome the above difficulties and strengthen communication to increase the participation rate of Voluntary Social Insurance in Vietnam, the research team has oriented to apply mass media to support communication through various channels such as advertising, newspapers, Social media, radio, and television. In the research results section, the authors have pointed out the importance, influence, application, and content of mass communication channels in the communication of Voluntary Social Insurance policies.

KEYWORDS: Mass communication, Voluntary Social Insurance, Vietnam

1. THE PROBLEM

Towards the goal of sustainable social development, we need to simultaneously implement two contents: economic development and social security. Focusing on economic development and ignoring social issues will have serious consequences for the stability of each country. As one of the important pillars of the social security system, social insurance including Voluntary social insurance is an extremely important policy in Vietnam. Social insurance is the sharing of risks, reducing the burden of social benefits for employees who have reached the end of their working age or are unfortunately sick. With a profound human meaning, so far Voluntary Social Insurance has not created a spillover effect and has not attracted many employees who are not eligible to participate in Compulsory Social Insurance to participate in this type. The proportion of employees participating in Voluntary Social Insurance has increased in recent years, but the number of employees participating in Voluntary Social Insurance in the workforce is still too small compared to the percentage of employees who have not participated in Voluntary Social Insurance. This not only directly affects the lives of workers but also affects the long-term socio-economic development strategy of Vietnam. With the objective of studying the current status of participation in Voluntary Social Insurance of Vietnamese workers; Recognizing the difficulties in increasing the participation rate of Voluntary Social Insurance and applying mass communication effectively, the results of the study are a reference for social insurance policy communication activities. The social insurance agency of Vietnam achieved high results and at the same time increased the participation rate of employees in Voluntary Social Insurance in the future.

2. THEORETICAL BASIS

2.1. Some concepts

Voluntary social insurance

According to the Law on Social Insurance (2014), Voluntary social insurance is a type of social insurance organized by the State in which the participants can choose the payment rate and payment method suitable to their income and the Government countries have policies to support social insurance premiums for participants to enjoy retirement and survivorship benefits [10].

The media

According to Miller, K. (2005), Communication theory is a proposed description of communication phenomena, the relationships among them, a storyline describing these relationships, and an argument for these three elements. Communication theory

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provides a way of talking about and analyzing key events, processes, and commitments that together form communication. Theory can be seen as a way to map the world and make it navigable; communication theory gives us tools to answer empirical, conceptual, or practical communication questions [8].

Mass communication

Mass communication is the process of imparting and exchanging information through mass media to large population segments. It utilizes various forms of media as technology has made the distribution of information more efficient [4].

2.2. The role of mass media

The word Communication (derived from the Latin 'Communicare' which means 'to share') is the act of sharing ideas, emotions, and feelings between two or more people [1]. In terms of form, there are two types of communication: direct communication (done between people, face to face) [2] and indirect communication (done through media such as books, speakers, radio, TV...) [4]. Technically, communication is divided into Personal Communication; Communication for the group; Mass Communication [6]. Unlike individual and group communication, mass communication focuses on specific sources of information to convey information to its recipients. Learn and apply mass communication to help agencies and organizations know how to effectively bring necessary information to the community and society, and convince the recipients of information, thereby influencing behavior perceptions, attitudes, opinions, and intentions of the recipients of information.

Mass communication helps information to be transmitted quickly to many people, in many different regions. Mass communication uses media to transmit information such as radio, television, social networks, billboards, newspapers, magazines, books, films, and the Internet [4]. In the industrial revolution 4.0, mass communication is applied in all aspects of society such as culture, politics or social security, and public health.

2.3. Benefits of joining Voluntary Social Insurance

Vietnamese citizens aged 15 years or older and not eligible for Compulsory Social Insurance are eligible to participate in Voluntary Social Insurance. People participating in Voluntary Social Insurance are entitled to receive benefits such as a pension when they have completed 20 years of participation in accordance with regulations; be granted a free health insurance card for the entire period of pension enjoyment; Participating in Voluntary Social Insurance participation fee if they belong to the group of poor households; Pensions adjusted to the Consumer Price Index; Receive social insurance once if not eligible for pension; Relatives are entitled to survivorship benefits and funeral expenses when the participant in Voluntary social insurance dies [10].

3. METHODS

The article uses data collection methods, data collection, and analysis methods. Through the Law on Social Insurance, documents on communication, and mass communication, the author has synthesized the theoretical basis for research such as the concept of Voluntary Social Insurance, communication and mass communication, the role of mass media, and the benefits of joining Voluntary Social Insurance. Based on the research objective, the author collects data on the labor force working age, the situation of participation in Voluntary and Compulsory Social Insurance of all Vietnamese employees through Newsletter update information on Vietnam's labor market from 2018 to 2022 and the summary report on social insurance work of social insurance Vietnam. From the collected data, the author evaluates the participation rate of Voluntary Social Insurance, the rate of increase in the number of people participating in Voluntary Social Insurance over the years, and the rate of participation in social insurance of people of working age movement over the years. At the same time, based on the socio-economic situation, the author draws out the causes affecting the increase in the rate of participation in voluntary social insurance in Vietnam. Along with collecting secondary data, the author also conducts research and exchanges with social insurance officers to identify forms and content of Voluntary Social Insurance policy communication in Vietnam and evaluate the advantages and disadvantages of these forms through the results of voluntary social insurance work. Identify the benefits of mass media in communication work at Vietnam social insurance and the methods of applying this form of communication to bring the best effect.

4. RESULTS

4.1. Participation in Voluntary Social Insurance in Vietnam

Voluntary social insurance shows humanity, sharing risks among workers in society. Realizing the importance of voluntary social insurance for the social security system, the Party and State have developed a voluntary social insurance policy and adapted it according to each economic period in Vietnam. In 2008, the policy on Voluntary Social Insurance came into effect. Vietnam has about 6,110 people participating in this type of insurance. By 2022, after 15 years, the number of people participating in Voluntary Social Insurance has reached 1.46 million [9]. The number of Voluntary Social Insurance participants receiving support from the

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State budget has also increased over the years. In 2022, 34,419 people from poor households were supported with 30% of the contribution rate, 39,597 people from near-poor households were supported with 25% of the contribution rate, and more than 1 million people were supported with 10% of the payment rate [11]. Also in 2022, 7,749 Voluntary Social Insurance participants will receive retirement benefits; 197 people are entitled to a monthly survivorship allowance; 4,594 people are entitled to a one-time survivorship allowance [12].

Table 1. Status of participation in voluntary social insurance over the years

Unit: Million people

Criteria	2018	2019	2020	2021	2022
Population	95,55	96,20	97,34	98,56	99,33
Number of people in the workforce	55	56,1	55,14	50,7	52,1
Number of people participating in voluntary social insurance	0,32	0,597	1,125	1,44	1,46
Number of people participating in compulsory social insurance	14,7	15,76	15,05	15,09	16,03
Voluntary Social Insurance participation rate	0,582%	1,064%	2,040%	2,840%	2,802%
Social insurance participation rate	27,31%	29,16%	29,33%	32,60%	33,57%

Source: Synthesized data from Vietnam's labor market update [9]

In the last five years from 2018 to 2022, due to the impact of the covid-19 epidemic, unemployment and job loss increased continuously. The gloomy economic context of the society has led to a decrease in the number of people participating in Compulsory Social Insurance from 15.76 million in 2019 to 15.05 million in 2021 [9]. During this period, Vietnam also recorded a record number of workers withdrawing social insurance once and a rapid increase in the number of people applying for Unemployment Insurance. Although Voluntary Social Insurance has increased, part of the people who are participating in Compulsory Social Insurance has lost their jobs and continue to pay Voluntary Social Insurance to have enough years to enjoy the prescribed regime. In addition, the serious implementation of Resolution No. 28-NQ/TW [5] is also a factor that helps the rate of employees participating in Voluntary Social Insurance increase to nearly 3% [9] per workforce in the year working age, this number has exceeded the target set out in resolution 28. However, compared with the number of people participating in the labor force of Vietnam, the number of people participating in both Compulsory Social Insurance and Voluntary Social Insurance only accounted for more than 30% [9]. This number clearly shows the current status and gaps and risks of insecurity in Vietnam's social security.

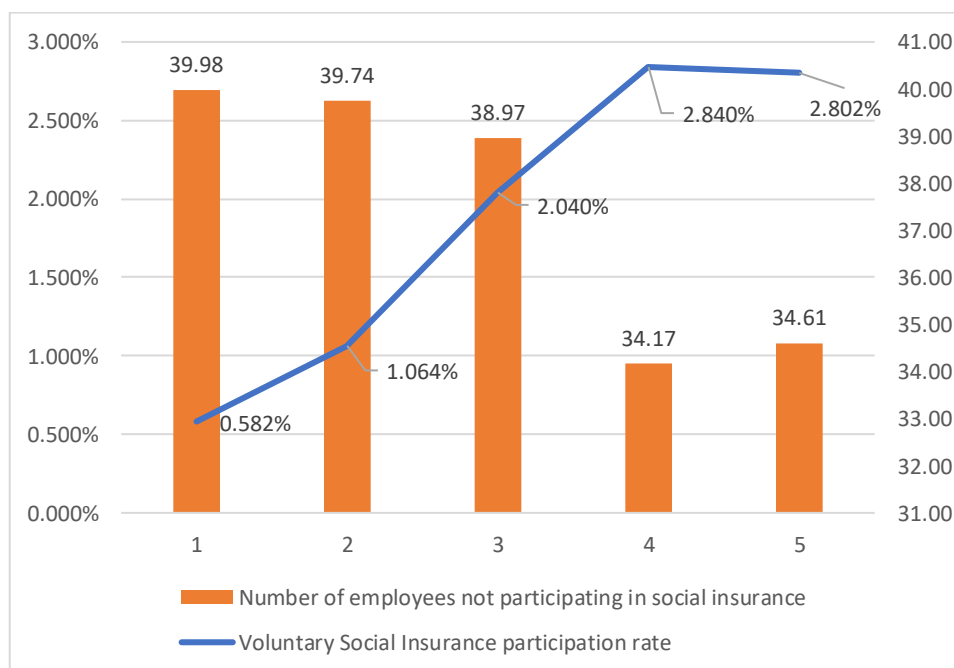


Figure 1. Workers who have not participated in social insurance in Vietnam

Source: Analysis of data from Vietnam's labor market update

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After analyzing Vietnam's participation in Voluntary Social Insurance, we see that the number of people of working age who have not yet participated in social insurance is very large. This has many consequences both now and in the future. In the present, workers will have to live precariously due to a lack of social insurance to support them in the event of sickness, accident, and death. In the future, the burden of medical expenses and care for the elderly without pensions will weigh heavily on the shoulders of young workers, affecting the family economy and society. There are many risks, but the number of people participating in Voluntary Social Insurance has not increased for many reasons. Some of the reasons why workers have not paid attention to the voluntary social insurance policy can be pointed out as follows.

Firstly, employees can feel the difference in benefits such as compulsory social insurance with five benefits, but voluntary social insurance with only two regimes: retirement and death. Even though the social insurance payers are required to pay higher to enjoy the five regimes. As for voluntary social insurance participants, the payment amount corresponds to two regimes. This fundamental difference has created a lame, in comparison, reduced attractiveness of voluntary social insurance.

Secondly, supporting people to participate in voluntary social insurance has only been implemented since 2017, so the number of people participating in social insurance before this time has almost no growth.

Third, the level of income and the level of understanding of the intention to pay voluntary social insurance. In addition, these subjects are self-employed, so they have little exposure to voluntary social insurance information sources.

Stemming from the above limitations, the work of directing, propagating, and mobilizing people to participate in voluntary social insurance of the social insurance industry has not yet been brought into full play. To improve the coverage rate of voluntary social insurance, the research team aims to use mass media to increase the participation rate of Voluntary Social Insurance of the people.

4.2. Using mass communication channels to increase the participation rate of Voluntary Social Insurance

“Components for an effective communications campaign include specific individualized training, guidance, and technical assistance. Included in those is the development of a plan for communication, analysis and awareness of key audiences, the development and preliminary testing of messages and materials, the selection of communication channels: print, broadcast, or digital, and communication categories: earned, paid, or social or digital media. This further includes providing training for the spokesperson and conducting audience research” [7]. Currently, there are many methods of mass communication, but with the object of research on increasing the participation rate of Voluntary Social Insurance, the authors propose to apply some mass communication methods suitable to social culture association, and the development of technology in Vietnam.

Advertising

Advertising is a traditional means of mass communication. Through advertising, we can market products, services, or social policies. Advertising has a one-way effect on information recipients, and advertising information providers can strictly control the information they want to convey to recipients. Applying the advertising method of the mass media in social insurance communication brings many benefits such as providing official information from social insurance agencies to help people improve their understanding of social insurance. Advertising is objective and is often used through reputable channels to help people gain more confidence in social insurance policies, especially Voluntary Social Insurance. Social Insurance Vietnam can, through advertising, transmit information about the role and benefits of Voluntary Social Insurance with society, payment rates, benefits, and government support. However, implementing communication through advertising requires a large cost, so the Vietnamese social insurance agency needs to balance so that the advertising can achieve high efficiency and the lowest fee. Choosing the right time to advertise or mobilize funding from social organizations is the way to solve this problem.

Journalism

The press has the function of providing information, reporting, and presenting through the media. The press is a means of mass communication, the press analyzes relevant information and uses the power and influence of the content and the author's context to provide information to the recipients of the information. Today, newspapers also use other media to provide information such as radio, news channels, and television stations. Using the press to propagate voluntary social insurance is a good measure. The Vietnam Social Insurance Agency needs to go through specialized magazines such as Social Labor Magazine, social insurance magazine, official channels of government agencies such as social insurance Vietnam's electronic channel, and social insurance channel e-Government, an e-magazine to provide information about Voluntary Social Insurance in the form of objective analysis articles on the results of Voluntary Social Insurance implementation, social security, difficulties, and risks employees may face encountered when not participating in social insurance. Articles need to be vividly expressed through modern press articles such as Megastory; Emagazine; Infographics will help communication products about social insurance, health insurance, and unemployment insurance become attractive, friendly, and accessible to employees. The Press method is also a cost-effective mass

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communication channel but at a much lower cost than the advertising method. Therefore, using a good press communication channel will help increase the participation rate of employees in Voluntary Social Insurance and reduce costs for the State.

Social media

A 2014 study revealed that 40% of participants rely on social media for news and for collecting information [13]. Social media is a new communication method of mass communication. Social media uses digital platforms on mobile devices and computers so that users can interact by using words, images, and sounds to convey information. Social media includes popular sites like Instagram, TikTok, Twitter, and Facebook. Social media is increasingly popular and important in mass communication. Currently, the majority of young people access information through social media. TikTok alone announced that it has over 1 billion active global users and received over 18 million views; this number has been growing exponentially every year [3]. With content and information accessible to a wider audience than ever before, applying for social insurance through the social media method of mass media will help increase the participation rate of Voluntary Social Insurance rapidly. To use this channel, the social insurance agency needs to build short, informative videos about Voluntary Social Insurance, providing information in a humorous way, and hitting the entertainment psychology of employees after work. However, information on Social media is often difficult to verify and contains a lot of false information, causing confusion for the recipients of information, this is also the weakness of this channel and may affect the increase in Voluntary participation rate. Social Insurance if we do not control the correct information to the recipient of the information.

Radio

Radio is the traditional method of communication and is gradually losing its place in the information technology boom. However, using radio communication is an effective method in Vietnam. The reason is that Vietnam has a system of radio stations installed in every locality, each commune, and each district and has a radio station management department. The habit of listening to information from Vietnamese people is associated with the radio. Therefore, broadcasting Voluntary Social Insurance through radio is an important and low-cost measure for the government. The provision of information through the radio is a channel that can control the news and serve the right purposes of the social insurance agency. The way to do this through the radio channel is to propagate and disseminate (quoting texts) short and concise communication content (build close, easy-to-remember communication messages).

Television

Television is a popular entertainment medium in many countries and Vietnam. Television attracts all ages and all social classes, so Television is a popular mass communication channel. Building television programs about the benefits and implementation of social insurance policies is the way we need to do to disseminate Voluntary Social Insurance policies to employees. Programs broadcast via television channels need to reflect and clarify the benefits and advantages of the Voluntary Social Insurance policy to help people and freelancers understand and actively participate.

5. CONCLUSION

Towards the goal of universal social insurance, the Government has made timely adjustments to the interests of voluntary social insurance participants such as supporting voluntary social insurance participants and reforming administrative procedures main, diversified services to pay for and enjoy. In order to gain self-awareness and positivity from employees for participating in voluntary social insurance, it is not enough to provide information on attractive benefits, eligibility conditions, or flexible premium payment for them. The most important and must-do thing is to help employees understand the meaning, importance, role, and profound humanity of the voluntary social insurance policy with Vietnam's social security. The media needs to help people recognize the potential risks and their impact on family life when there is no Voluntary Social Insurance.

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