**CURRENT SITUATION OF, NEEDS FOR AND POLICIES ON**

**ENTREPRENEURSHIP, VOCATIONAL TRAINING AND EMPLOYMENT FOR ELDERLY PERSONS**

**Introduction**

Vietnam officially entered an aging phase in 2011, as one of the countries with the fastest population aging in the world. Population aging poses challenges to economic development and social security issues, etc. while also bringing opportunities that, if seized, would leverage the potential and strengths of the elderly.

According to the population database managed the Ministry of Public Security (MPS), as of 2023, Vietnam has more than 16 million elderly people, 2/3 of whom are young-old (aged 60-69). While in this age group, Vietnamese elderly persons are still healthy and have accumulated a lot of knowledge and experience in production and business operations. Many continue to work and generate material wealth.

To promote the role of the elderly, in recent years, the Party and State have issued guidelines and policies on entrepreneurship, vocational training and employment for the elderly. The elderly have been gradually contributing their abilities and strengths, actively involved in employment and generation of material wealth, improving their family living conditions and contributing to their homeland. However, there remain limitations in entrepreneurship, vocational training and employment for the elderly. Some policies are just guiding documents which are yet to be elaborated and funded adequately by ministries and localities. Many elderly people are yet to be able to involve in entrepreneurship or receive vocational training and are underemployed. The majority of them are working in the private and informal sector with a low-income and potentially facing risks, etc.

Therefore, workshops on entrepreneurship, vocational training and job creation for the elderly are of importance to bring these policies into life, eventually creating jobs, generating income and improving material and spiritual life of the elderly, and contributing to the country's socio-economic development.

**1. Policies on entrepreneurship, vocational training and employment for the elderly**

Throughout the national development process, the elderly are respected and have made great contributions. In 1941, right after returning home to lead the revolution, in his "Call to engage all elders", the then country’s leader Nguyen Ai Quoc wrote: “*The elders help build a prosperous country. The elders help restore a country’s sovereignty. The elders help strengthen a weakening country. The elders bear heavy responsibilities in developing, rebuilding and restoring the country , etc. For their families and the Fatherland, the elders are respected superiors. To their villages and communities, the elders have great trust.”*

The Resolution of the 13th National Congress of the Party clearly targets to: "*Promote their knowledge and personal and professional experiences of the elderly in social, community and family affairs"[[1]](#footnote-2).*

Under the Party's leadership, the elderly have been making important contributions, as said by Uncle Ho: *"The elderly are truly a valuable asset of our country, an important part of its workforce and the mainstay of the Vietnamese families and society."*

*“Old age, not old mind,*

*Joining hands to build a prosperous country."*

Building on the nation's historical traditions and thoroughly grasping Ho Chi Minh's ideology on the elderly, in recent years, our Party and State have issued a number of policies on entrepreneurship, vocational training and job creation for the elderly, including:

In the Labor Code 2019, the state stipulates: *“The retirement ages of skilled employees and employees in certain special cases may be older by up to 05 years than the retirement ages specified in Clause 2 of this Article, unless otherwise prescribed by law.”[[2]](#footnote-3).*

The Labor Code also has provisions regulating the use of elderly workers, including "*Encourage employment of elderly workers in accordance with their health conditions to ensure their right to work and the efficient use of human resources"[[3]](#footnote-4).*

Article 148 of the Labor Code 2019 provides the following provisions on elderly workers:

***“****2. Elderly workers are entitled to reach an agreement with the employer to reduce their daily working hours or to work on a part-time basis.*

*3. The State encourages the employment of elderly workers suitable to their health to ensure their right to work and the efficient use of human resources.”[[4]](#footnote-5)*

Article 149, Labor Code regulates the employment of elderly workers:

*1. When an elderly person is employed, both parties may agree on conclusion of multiple fixed-term employment contracts.*

*2.*In case a person who is receiving retirement pension under the Law on Social Insurance enters into a new employment contract, he/she shall receive salary and other benefits prescribed by law and the employment contract in addition to the benefits to which they are entitled under the pension scheme.

*3. It is prohibited to employ elderly workers for heavy, hazardous or harmful work or occupations or especially heavy, hazardous or harmful work or occupations that adversely affect the health of the elderly worker, except in cases where safe working conditions can be ensured.*

*4. The employer is responsible for taking care of the health of elderly workers at the workplace.”.*

The Law on the Elderly has specific provisions on employment of and concessional loans for the elderly. Article 3. Rights and obligations of the elderly:

*“Be provided with working conditions suitable to their health conditions, expertise and other conditions to promote the role of the elderly;*

*Be exempt from contributions to social activities, except for voluntary contributions;[[5]](#footnote-6)*

Clause 5, Article 23, Law on the Elderly stipulates that *"The State, society and families create conditions for the elderly to make use of their knowledge, valuable experience and good qualities in economic development, poverty reduction and legal money-making"*[[6]](#footnote-7).

Article 24, Law on the Elderly stipulates that the state is responsible for implementing measures to enable the elderly to promote their roles appropriate to their abilities:

*“Creating conditions for elderly scientists and artisans and other elderly persons with special skills, experience and a need to make further contributions to the country;*

*...Providing concessional loans to the elderly who directly engage in production and business to generate income and reduce poverty"[[7]](#footnote-8).*

In the National Action Program on the Elderly in the period 2021-2030, the Prime Minister has identified the following goals:

*“In the period 2022-2025: At least 50% of elderly people who wish and have the abilities to engage in employment are employed; at least 20,000 elderly people will receive career guidance and training for career change at VET institutions, social assistance establishments and employment service centers; at least 10,000 households having elderly members who are in need and eligible for loans will have access to concessional loans for entrepreneurship, production and business operations;*

*In the period 2026-2030: At least 70% of elderly people who wish and have the abilities to engage in employment are employed; at least 30,000 elderly people will receive career guidance and training for career change at VET institutions, social assistance establishments and employment service centers; at least 20,000 households having elderly members who are in need and eligible for loans will have access to concessional loans for entrepreneurship, production and business operations.”[[8]](#footnote-9)*

To achieve these goals, the Prime Minister has identified the following tasks and solutions: *"Support vocational education, job creation and livelihoods and housing for the elderly."*

*a) Review and improve policies on employment, vocational training, and other training for career change suitable for the elderly;*

*b) Provide job referrals and career guidance for the elderly, with priority given to those in difficult circumstances;*

*c) Support pilot delivery of startup models suitable for the elderly; Support facilities owned by the elderly in developing production, business and services depending on the scale and management level.*

*d) Support pilot livelihood models for families having elderly members; coupled with concessional loans to create jobs and generate income."*

On the basis of the Party's viewpoints and Ho Chi Minh's thoughts, in recent years, the state has issued regulations and policies on entrepreneurship, vocational training and employment for the elderly. However, most of these are just guiding documents which are yet to be elaborated to be more practical. The policy that encourages continued employment has only been implemented for a number of subjects (mainly officials and employees having professor/ associate professor tittles, and doctorate degrees in higher education institutions). Labor and employment policies are yet to be comprehensively developed for older workers to participate in the labor market; There is no policy on training and retraining for middle-aged and elderly workers so as to change their careers or meet the requirements of employers; In particular, there is no mechanism to encourage businesses to employ elderly workers.

**2. Current status of elderly entrepreneurship, vocational training and employment**

**2.1. Elderly entrepreneurship**

A large number of retired workers in Vietnam choose not to simply enjoy a peaceful old age and lead an active life by, based on their knowledge and experience, exploring opportunities for career changes, entrepreneurship, business doing and asset building for their families, hometown, and the country. The need to transform livelihoods and entrepreneurship options for the elderly, especially in the context of Vietnam’s population aging and post-Covid -19, is becoming more critical and urgent to protect their right to work and contribute to the society while leveraging their experience and knowledge.

However, when it comes to starting a business, many only think of young or middle-aged populations. Therefore, entrepreneurship is not mentioned in the State's policies on the elderly. It was not until 2021 when the Decision No. 2156/QD-TTg by the Prime Minister approving the National Action Program on the Elderly for the period 2021-2030 was issued, including articles on elderly entrepreneurship. Accordingly, the Prime Minister assigned: "The Central Office of Vietnam Association of the Elderly should provide guidance on and develop models to support the elderly in starting a business"[[9]](#footnote-10).

Although there is no support policy from the State, in recent years, a large portion of elderly people across regions in the country have actively participated in start-ups in different fields. As reported by provinces, nation-wide, there are 221 thousand elderly people owning production and business establishments that manufacture valuable products and contribute to the local and national development. Many have built successful startup models to affirm their positions and roles.

One of the typical examples is the Hero of Labor Nguyen Quang Mau (73 years old) who does not choose to have a peaceful retirement and old age but, based on his knowledge and experience, founded Vietnamese Ceramic Joint Stock Company. Surviving the global recession during which the bank loan interest rate was as high as over 22% and the Covid-19 pandemic, his company has become the No. 1 Vietnamese producer of high-quality fired clay bricks and tiles by transforming existing practices in brick and tile production in Vietnam and creating jobs for more than 1,500 workers, with an average monthly income of more than VND 10 million. The other example is Mr. Nguyen Quoc Toan, 73 years old (Nam Dinh province), a former mechanical technician, established a manufacturer of mechanical products for agricultural production, employing 50 workers with an average monthly income of VND 5 million, and generating annual revenue of VND 15 billion. And there is Ms. Khanh Toan (Quy Hop district, Nghe An) who launched 4 stone mining and processing companies, with a capital of VND 500 billion, to provide jobs to 150 workers, etc.

Given a lack of specific guiding policies, starting a business among the elderly has faced with numerous difficulties in terms of land availability, access to loans for production and business development, limited knowledge and experience in business administration on product consumption, risk management, tax policies, etc. Therefore, many elderly people failed to start or grow their businesses successfully, leaving serious consequences.

**2.2. Vocational training of the elderly**

Entering old age, workers in agencies, units, and businesses will retire as prescribed. Those working in agriculture or forestry sectors, whose physical strength has decreased, though, are healthy, knowledgeable, experienced, and seeking to start a business and transition to new and more suitable employments. In the context of stronger globalization, deeper international integration and rapid development of science and technology, especially the 4th industrial revolution, vocational training and updated knowledge are both critical to the elderly so as to start a business and change careers.

However, it is widely thought that the elderly should enjoy a peaceful retirement life and not be targeted for vocational training. This also explains why the State does not have separate regulations on vocational training policies and regimes for elderly workers, even though they belong to a special workforce in society.

Nowadays, in Vietnam, there are almost no professional schools that provide training and retraining, including vocational training, specifically designed for the elderly. Very few enterprises, cooperatives, and business households conduct training and vocational training for the elderly. Elderly people who wish to learn a trade or change their careers must study on their own or seek help from their relatives or acquaintances.

**2.3. Employment of elderly persons**

As reported by provinces, as of 2023, Vietnam has more than 7 million elderly people directly engaged in employment, production and business operations (excluding those doing domestic work such as: taking care of young family members, gardening, social work, volunteering, etc.). 50.4% of the elderly aged between 60 and 69 and 19.4% of the elderly aged between 70 and 79 are still working and generating income. Among them, 692 thousand who have been recognized for excellent performance in production and business at all levels are creating valuable products and contributing to the local and national development, etc.[[10]](#footnote-11)

The proportion of older people participating in the labor market has been increasing over the past 20 years. In 1999, 19.40% and 35% of female and male elderly persons respectively were working and these figures increased to 38% and 46.10% respectively in 2020. In the period 2010-2020, the annual average number of elderly workers increased by about 160 thousand, or about 4%, 2 times higher than the overall employment growth in the country.

Research findings in June - August 2020 in Ho Chi Minh City, Nghe An and Hai Duong show that about 40 - 45% of the elderly were participating in economic activities. Of these, 3 - 4% of the elderly were being the owners of businesses, crop farms and livestock farms that had been creating millions of jobs for workers. Tens of thousands of elderly were being engaged in scientific research, teaching, cultural and artistic activities, etc.

The survey of Vietnamese elderly persons also indicated that the most important source of income of 20% of the elderly is their employment. However, finding a paid job is not easy for the elderly. They are facing barriers in finding jobs, developing their livelihoods and increasing their income. Finding a suitable job for the elderly is not easy while regulations on older workers are quite limited and the labor market specifically for this group of workers has not yet been formed. Most of the elderly wish to find an employment but are not aware of where they can find one, depending on job referrals by their their acquaintances and friends; and there are not many opportunities to find jobs suitable for their health conditions. On job posting websites, employers often require candidates to be between 18 and 35 years old; and there are mostly no open vacancies for those aged 50 and over.

However, elderly workers mainly work in the informal sector (81.4%) and in the agriculture-forestry-fishery industry (90%)[[11]](#footnote-12). The quality of their employment is low, with 58.8% of elderly workers performing simple occupations while the income of paid elderly workers is only 38.5% of the average salary in the market. The majority of the elderly are currently participating in the labor market as vulnerable workers, and elderly women and rural elders account for a higher proportion.

For workers aged 60 and over, their common jobs are security guards, domestic workers and elder carers, etc. Many elderly people who are capable and experienced wish to invest in production and business but are running short of capital.

Elderly workers are mainly own-account workers and contributing family workers, but there was a strong increase in the proportion of salaried elderly workers in the period 2010-2020 (11.6%/year).

The older the elderly, the lower their participation in the labor market, with those aged 60-64 accounting for about 54% of the total elderly population.

Employment status of elderly persons by age group (%)

*Source: Calculations from GSO data, 2020*

# 3. Elderly needs for entrepreneurship, vocational training and employment

The majority of Vietnam’s elderly population wish to find employments to generate income for themselves and their families: By statistics, in 2020, 57% of the elderly were not receiving pensions or social insurance or social pension benefits[[12]](#footnote-13). Currently, the level of social pension benefits is only 24% of the rural poverty line and 18% of the urban poverty line; Only nearly 15% of the elderly have savings; 24% of the elderly indicated that their income is not enough for daily expenses[[13]](#footnote-14), etc. Thus, the majority of the elderly in Vietnam are not covered by social security policies, or have too low income to cover their life expenses. Therefore, employment and income generation to support themselves and their families is a big and urgent issue.

According to the General Statistics Office, by 2036, Vietnam will become an aged society, with 21.253 million elderly people, accounting for 19.48% of the total population. (Based on the National Population Database managed by MPS, the population aging process will end faster, and our country will become an aged society in the early 2030s). Thus, within the next 10 years, there will be tens of millions of elderly people presenting a need for entrepreneurship, vocational training and new employments. That really poses a huge problem as the elderly, will be an important part of workforce that contributes to economic growth, if properly leveraged.

A recent issue of concern in Vietnam is prevalence of social insurance lump-sum withdrawals. By statistics, in the period 2016-2022, 4,850,000 workers filed application for lump-sum withdrawals. On average, more than 800,000 people filed application for lump-sum withdrawals annually. In the first half of 2023 alone, 665,000 people have applied for lump-sum withdrawals[[14]](#footnote-15). This is a huge risk affecting the social security policy. The percentage of Vietnamese elderly people receiving pensions and social pension benefits is already low and will be even lower in the future. People without pensions will find themselves no alternatives but to keep working, even though they are elderly. In this backdrop, entrepreneurship, vocational training and job creation for the elderly are becoming more and more urgent.

While generating income and improving living and working conditions after working age, this is also to affirm the value and social position of the elderly in their family and community, while slowing down the aging process and enabling to have a happy and healthy life.

The majority of elderly workers are currently doing simple jobs in the informal sector and high-risk and low-paid jobs in the agricultural and forestry sectors. In the coming time, the elderly would seek employment in the formal sector under employment contracts, with which they can have a stable income are protected by law.

For the elderly starting a business and working in a new environment or areas that require new knowledge and skills, the elderly would wish to leverage existing knowledge, experience and skills to generate income for themselves and pass on those assets to younger generations.

Depending on their physical and mental health, the elderly might wish to work under a more flexible arrangement under which they can work remotely and perform lighter jobs without work pressure in terms of work intensity and working hours. Employment contracts should also be more flexible, so that elderly workers can be off work for health reasons.

# 4. Difficulties and challenges to elderly entrepreneurship, vocational training and employment

# 4.1. Ageism

Employer prejudice and discrimination against older workers has reduced valuable contributions of and limited opportunities for older workers to participate in the labor market, especially female workers. Ageism can be seen in the recruitment process where employers may, due to psychological bias, set priority in recruiting young workers. As reported by some older workers, many businesses believe that older workers are less productive and may face a higher risk of occupational safety accidents or occupational diseases in the workplace. Elderly workers are also found to be less adaptive to the working environment as well as the changing pressures at work.

Ageism is seen in the prevalence of workplace incentives and policies available to young workers. Elderly workers believe that, regarding work arrangements at the workplace, more priority is given to young workers compared with older peers. In a production line, young workers are often placed in key positions, with higher responsibility and better productivity. This also leads to a fact that elderly workers tend to be treated unfairly in terms of tasks assignment as well as benefits obtained at the workplace.

Ageism, based on health conditions, exists in recruiting elderly workers. There are certain jobs for which age limits apply out of a concern that old age and health issues of elderly workers would make them disqualified for such positions as construction supervision engineers, drivers, babysitters, etc. Ageism is actually related to health issues and an important factor on whether or not older workers should be hired.

# 4.2 Training, vocational training and career change

In some new occupations, elderly workers have lower levels of technical-scientific skills compared with younger workers, especially computer and Internet skills. This is one of their biggest barriers to their job hunting. In the future, as digital transformation has been happening rapidly in Vietnam, if elderly workers are not trained to develop computer and digital skills, it will be hard for them to find suitable job opportunities if they are to "compete" with younger workers.

A lack of employment services such as support to career change or vocational training, and a lack of market information, make it difficult for older people to be re-employed. Even where elderly people can find employment, they will mostly perform low-paid and/or temporary jobs, hourly work or small scale self-employment. Elderly women are more vulnerable due to greater gender discrimination. They also tend to have higher rates of disease and disability and have less access to the labor market to be able to generate income compared with male peers.

Older people's degrees/certificates are no longer suitable or meet job requirements in a specific field. In some cases, new job requirements mean that older persons should have new degrees/certificates while, due to their health conditions and time constraints, they are unable to enroll in further study for such a purpose.

# 4.3. Job search difficulties

Most elderly people land jobs based on referrals by their acquaintances and relatives as there is no job posting channel for this group of workers. On existing job posting sites, employers usually seek candidates aged between 18-35. Those aged 50 and higher have very few job opportunities while there are almost no job postings that seek candidates aged 60 and older on official channels. For workers aged 60 and over, their common jobs are security guards, domestic workers and elder carers, etc. It is hard for elderly workers to find a job and it is more difficult to find a suitable one when regulations on elderly workers in Viet Nam are quite limited and a specific labor market for this group of workers has not yet been formed.

Limited job opportunities for the elderly are mainly due to the fact that their technical skills and expertise are not suitable for current jobs, especially those in manufacturing enterprises. Employers' concerns over elderly workers include labor productivity, health conditions, occupational safety, and adaptation to new jobs retirements.

Limited access to information about employment opportunities and suitable workplaces is a barrier for older workers to actively participate in the labor market.

Given current development of digital technology, the majority of elderly workers lack computer and Internet skills, so they are at a disadvantage compared to young workers in actively searching for job openings, thereby also reducing their opportunity to find and land suitable jobs. Besides, the elderly are not agile enough in terms of job search or application for vacancies in the market, so their chance of landing jobs suitable to their abilities and health conditions is also lower than that of young workers.

# 4.4. Policies related to employment of elderly persons

Lack of information about employment for the elderly at job placement centers is a barrier to the elderly to be updated with information on the labor market. Marketplaces and job posting sites focus on working-age workers while the elderly workers are almost not included or rarely employed.

Current policies related to employment support for the elderly do not have specific regulations or incentives to allow the elderly to perform paid jobs suitable to their needs such as flexible working hours or reduced daily working hours. Older people often work in the informal sector as own-account workers or in unpaid domestic work.

The access to loans for production and business operations is limited. According to some elderly workers, they run their own business and have filed application for concessional loans but some are offered small loans only while others are rejected due to concern over their ability to repay the requested loans.

# 4.5. Health problems and lack of workplace accommodations for the elderly

One of the most serious problems faced by elderly people is health problems. Basic abilities including physical and cognitive abilities tend to decline with age. They often face chronic and complicated diseases, and the prevalence of multimorbidity increases with age. More diseases and worsening health conditions lead to a decline in the working ability of the elderly.

Many workers believe that as they age, their health tends to decline and the risk of chronic diseases also increases. Therefore, health is considered a major barrier to their decision to participate in the labor market as well as continue working, especially given a fact that the number of elderly workers is increasing.

Poorer health conditions are real barriers that prevent many elderly workers to perform or take on their desired jobs. In fact, it is not completely deniable that elderly workers do not have cognitive or physical limitations. These factors show that poor memory and concentration make it difficult for older workers to learn latest skills and processes on top of their existing ones. However, in the labor market, there remain negative stereotypical assessments of older workers who, due to their age and health issues, are thought to be unable to produce excellent labor productivity or at least unable to deliver the same quality of performance as other younger workers.

Work-life balance can also be the reason of early retirement as well as withdrawal from the labor market to focus on taking care of family members, which is especially true for elderly female workers. Those agreeing with this indicated that they have sick parents or small children to be looked after and cared for. More older workers now become family caregivers, which is a barrier and sometimes reduces their work commitments.

Some older workers are willing to work longer if flexible work arrangements are in place. However, suitable employment and workplaces for the elderly is a problem that has not really been satisfactorily addressed at present. Suitable employment for the elderly depends on many factors, such as flexible working hours, part-time arrangements, remote work, guaranteed working conditions, and transition to less physically demanding jobs. This will help address personal health issues and family care responsibilities while promoting employee retention, ensuring that workers can continue to work under suitable arrangements by employers.

# 5. Suggested solutions

Given the current situation, difficulties and challenges, a number of policies and solutions are proposed as below to facilitate entrepreneurship and employment of the elderly, for them to generate income, improve living standards and contribute to the national development.

# 5.1. Awareness raising

Implement public awareness campaigns to eliminate discrimination in recruitment, promotion and training of elderly workers. Promote the dissemination of success stories of elderly workers to motivate and encourage other other elderly people to follow such examples.

Build and transform awareness of families on continued engagement of their elder members in employment, thus facilitating their access to the labor market, helping them to build a healthy and happy life, enabling them to contribute to the society and changing public perception that the elderly can participate in job segments that are suitable with their physical conditions and health.

Enhance exchanges and connections between elderly communities to share experiences and lessons on production and business models and economic development, and expand cooperation between elderly persons either at individual or collective levels.

# 5.2. Training and vocational training of the elderly

Develop training programs and projects to support career changes or capacity building of elderly workers to address the needs of local market where they live; Deploy on-site and community-based training models, ensuring that workers with suitable abilities and needs are involved in training in a practical and effective way.

Review and develop specific training programs suitable to the conditions and learning ability of each group of elderly workers (focusing on unskilled workers and training on trades in the services sector that do not require high physical strength and offer flexible working hours).

Organize training on basic computer and software skills required in specific groups so of occupations that older people can fill and undertake in the context of digital transformation.

# 5.3. Job creation for the elderly

Develop policies and regulations and provide financial incentives to encourage employers to retain and hire elderly workers, specifically financial supports (exemption or reduction of social and health insurance premiums for elderly workers who have not reached the minimum social insurance contribution threshold), corporate income tax incentives for employers having a large number of elderly workers (by exploring and determining support levels that increase with the higher percentage of older workers in the total number of employees)

Support elderly workers to develop household-based economies and start a business to create jobs for themselves and other elderly people; adopt mechanisms for appraisal and approval of concessional loans (unsecured credit) for projects that can create jobs for the elderly.

Review and develop a list of priority jobs for which elderly workers are given priority and regulations and incentives to encourage employers to hire elderly workers, including partial coverage of salary and bonus payments to such workers, etc.

Complete legal policies to prevent/prohibit age discrimination in recruiting and employing elderly workers

Monitor and manage a balanced approach to recruitment and employment, protecting the right to work of older people by ensuring that age is not a criterion for assessing work performance.

# 5.4. Policies to encourage employment of retired workers

Encourage older people to stay in employment longer by offering greater flexibility in work-retirement transitions, including by diversifying employment options: work from home and part-time jobs, suitable with the health and abilities of the elderly, thus providing a better work-life balance.

Ensure that, in addition to pensions, the elderly still receive salaries and bonuses when engaged in performing appropriate jobs, ensuring the adequacy and sustainability of pension payments.

Improve the working environment to be friendly and suitable with the physical and psychological conditions of workers. Regularly check and provide comprehensive health care for workers to minimize the risk of disease and prevent the elderly from being overworked; offer forms of employment that help improve the psychological wellbeing in the elderly.

For job positions for the elderly, it is necessary to pay attention to reducing pressure and work intensity as well as turnover rates so as to build confidence and job security.

1. Communist Party of Vietnam, Documents of the 13th Congress, 2021 [↑](#footnote-ref-2)
2. Clause 4, Article 169, Labor Code 2019 [↑](#footnote-ref-3)
3. Section 2, Chapter XI, Labor Code 2019 [↑](#footnote-ref-4)
4. Article 148 of the Labor Code 2019 [↑](#footnote-ref-5)
5. Article 3, Law on the Elderly 2009 [↑](#footnote-ref-6)
6. Clause 5, Article 23, Law on the Elderly [↑](#footnote-ref-7)
7. Article 24, Law on the Elderly 2009 [↑](#footnote-ref-8)
8. National Action Program on the Elderly to 2030 [↑](#footnote-ref-9)
9. Clause 14, Article 2, Decision 2156/QD-TTg dated December 21, 2021 of the Prime Minister approving the National Action Program on the Elderly for the period 2021-2030. [↑](#footnote-ref-10)
10. Vietnam Association of the Elderly, Final review report on 5-year implementation of the campaign "Efficient business doing among elderly persons in the period 2018-2023". [↑](#footnote-ref-11)
11. International Labour Organization, 2016 [↑](#footnote-ref-12)
12. National Committee for the Elderly, 2019 [↑](#footnote-ref-13)
13. Institute of Social and Medical Studies, survey report on responsiveness of the health insurance policy to population aging [↑](#footnote-ref-14)
14. Ministry of Labor, Invalids and Social Affairs [↑](#footnote-ref-15)