

IMPLEMENTING POLICIES TO SUPPORT SMALL AND MEDIUM ENTERPRISES IN THE MEKONG DELTA REGION, VIETNAM

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Abstract

The Mekong Delta (MD) is a particularly important economic and cultural region in the southern region of Vietnam, comprising 13 provinces and cities. Therefore, if there are appropriate policies and strong enough support solutions for SMEs in general and SMEs in particular, this will create a great driving force to strongly develop the quantity, quality and scale of SMEs in the province; gradually increase the proportion of large-scale enterprises; form linkages, value chains, supply chains of key products. The article mentions a number of solutions to improve the effectiveness of implementing policies to support SMEs in the Mekong Delta region. Small and medium-sized enterprises play an important role in socio-economic development and actively support the development of large enterprises. However, SMEs often face limitations in capital, production technology, production premises, etc., so they require support policies. In conclusion, through analyzing the current status of implementing the SME policy in the Mekong Delta region, we can see that the implementation of this policy in localities still faces a number of causes that affect the results of policy implementation.

Keywords: Small and medium-sized enterprises, support policies, business support policies, Mekong Delta region

1. INTRODUCTION

In each country, small and medium-sized enterprises (SMEs) are considered an important part of the economy, accounting for more than 90% of the total number of enterprises (DN) and contributing 40-50% of the gross domestic product (GDP), contributing significantly to the socio-economic development of each country. In Vietnam, according to the General Statistics Office, as of November 2023, Vietnam currently has about 900,000 enterprises, of which small and medium-sized enterprises account for about 97%, employ 51% of the workforce and contribute more than 40% of GDP (Brodny and Tutak, 2022)

The Mekong Delta (MD) is a particularly important economic and cultural region in the southern region of Vietnam, comprising 13 provinces and cities. This is a fertile delta, deposited by alluvium of the Mekong River and is the center of agricultural production in Vietnam (He & Mai, 2021). Although it is an agricultural region, the proportion of services in the structure of the gross regional domestic product (GRDP) of the Mekong Delta is very high - higher than the whole country. According to the Ministry of Planning and Investment, in 2023, the GRDP growth rate of the Mekong Delta region will reach 6.37%, ranking 2nd out of 6 economic regions. The economic structure of the region continues to shift positively. The business environment continues to improve. In the current period, the Mekong Delta region has more than 52,000 enterprises operating in various economic sectors, accounting for approximately 10% of the total number of enterprises in Vietnam, contributing nearly 20% of the country's GDP (Thanh, 2023). Enterprises in the Mekong Delta are mainly small, medium and micro enterprises (SMEs), accounting for more than 95% (Lensink & Van Nam, 2008). In the current economic context, SMEs in the region are facing many difficulties due to the broken supply chain after the Covid 19 pandemic, stagnant goods, high transportation and

logistics costs, limited capital, production technology, production premises, etc. According to the Vietnam Federation of Commerce and Industry, in 2023, the Mekong Delta region will have the 3rd highest PCI index in the country. Therefore, if there are appropriate policies and strong enough support solutions for SMEs in general and SMEs in particular, this will create a great driving force to strongly develop the quantity, quality and scale of SMEs in the province; gradually increase the proportion of large-scale enterprises; form linkages, value chains, supply chains of key products. The article mentions a number of solutions to improve the effectiveness of implementing policies to support SMEs in the Mekong Delta region.

2. MATERIALS AND METHODS

2.1 Research methods

Data collection methods: Data are collected from the General Statistics Office of Vietnam, Statistical Yearbook, Statistics Office of the Mekong Delta provinces, Department of Planning and Investment of the provinces, specialized books, internet, etc.

Research methods: The author uses the method of analysis, statistics, comparison and synthesis to analyze the current status of implementing policies to support SMEs in the Mekong Delta region.

2.2 Research scope

Within the framework of this article, the author researches and analyzes data on SMEs of some localities such as: An Giang province, Can Tho city ... in the process of implementing policies to support SMEs; on the basis of analysis and assessment of the current situation, the author proposes a number of solutions to improve the effectiveness of implementing policies to support SMEs in the Mekong Delta region.

3. RESULTS

Current status of implementing policies to support small and medium enterprises in the Mekong Delta

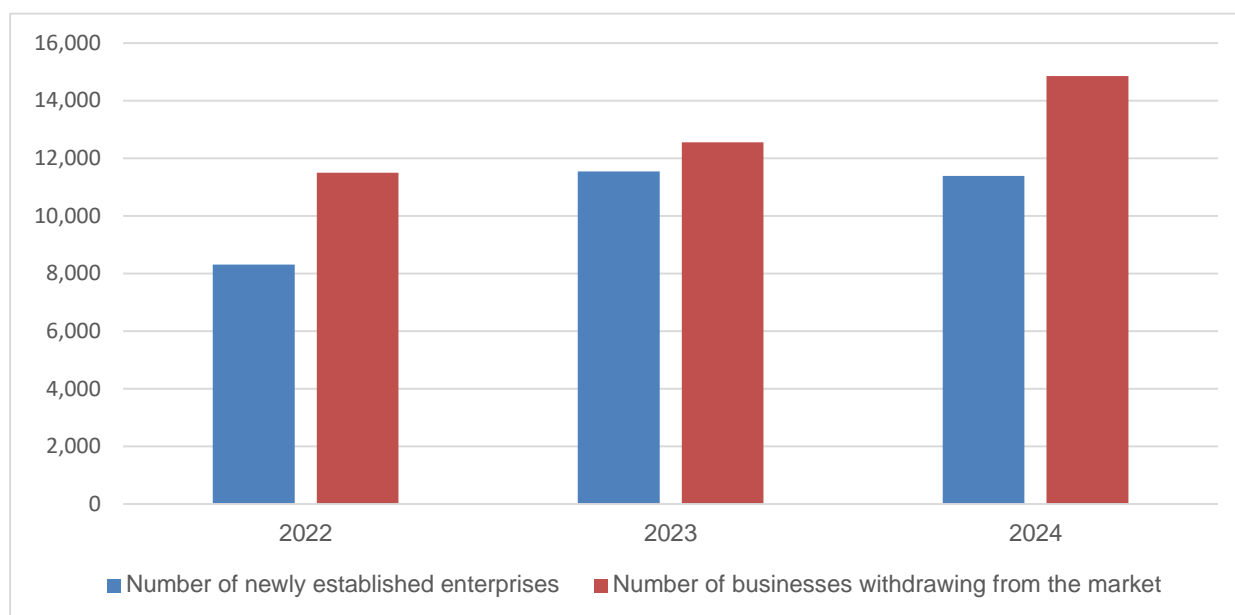
3.1 Regarding the number of small and medium enterprises

The growth rate of new enterprises in the Mekong Delta region has changed a lot in recent times. According to the survey data, it can be seen that:

The average growth rate in the period 2016 - 2020, the Mekong Delta region is higher than the growth rate of the whole country. However, in the period from 2021 - 2023, the growth rate of the Mekong Delta region is lower than the growth rate of the whole country (figure 1).

Average growth rate	2016-2020	2021 -2023
Country	7,56%	6,99%
Mekong Delta	13,03%	5,89%

Figure 1. Number of enterprises withdrawing from the market in the mekcl delta compared to new established enterprises



**Note: Calculation from the data of the General Statistics Office and the local Statistics Yearbook*

According to the General Statistics Office, the business structure of the Mekong Delta region focuses on basic industries, which are mostly very inefficient compared to other industries in Vietnam. Therefore, the accumulation capacity is very low, especially in the SME sector. According to survey data from the three provinces of An Giang, Can Tho City, and Ben Tre Province, the number of SMEs in the area is:

According to statistics from the Department of Planning and Investment, by July 2023, An Giang had 8,081 SMEs operating, creating jobs for 25,097 workers, with annual revenue reaching VND 52,932 billion. The An Giang business community is affirming its important role as a driving force for local economic development. The development of SMEs has created jobs, improved people's lives, ensured social security, and contributed to maintaining the province's growth rate in the period of 2021 - 2023 at 5.08%. During this period, the total budget revenue from the local economy is estimated at VND 22,055 billion and the total social investment capital is estimated at VND 98,168 billion.

In particular, SMEs in Can Tho city play an important role in the economic growth of the country in general and Can Tho in particular, accounting for over 98.5% of the total number of enterprises operating in the economy, contributing 40% of GDP and creating 50% of jobs for society. Currently, in the city, there are more than 10,900 enterprises operating in all types with a total registered capital of VND 128,375 billion, an average capital of VND 11.7 billion/enterprise, accounting for about 26% of enterprises in the Mekong Delta region. According to the report of the Department of Planning and Investment of Ben Tre province, as of October 2024, the whole province has 6,310 enterprises with a total registered capital of VND 75,582.9 billion, of which 4,100 enterprises are operating. SMEs account for 84% of the total number of enterprises operating in Ben Tre, with more than 90% of them having a registered capital of less than VND 1 billion and mainly focusing on the fields of trade and

services. Enterprises in manufacturing sectors such as agriculture, forestry, fishery, industry and construction are still quite few.

3.2 Regarding the results of implementing SME support policies

Effectively implementing SME support policies, provinces in the Mekong Delta region have achieved many feasible results. Specifically:

According to the SME survey data of the Department of Planning and Investment of An Giang province in 2023, it shows that: enterprises receiving support, tax and accounting support accounted for the most (100 enterprises), followed by information and consulting support (83 enterprises), training support (56 enterprises), the lowest was support for market expansion promotion (14 enterprises) (Department of Planning and Investment, 2023).

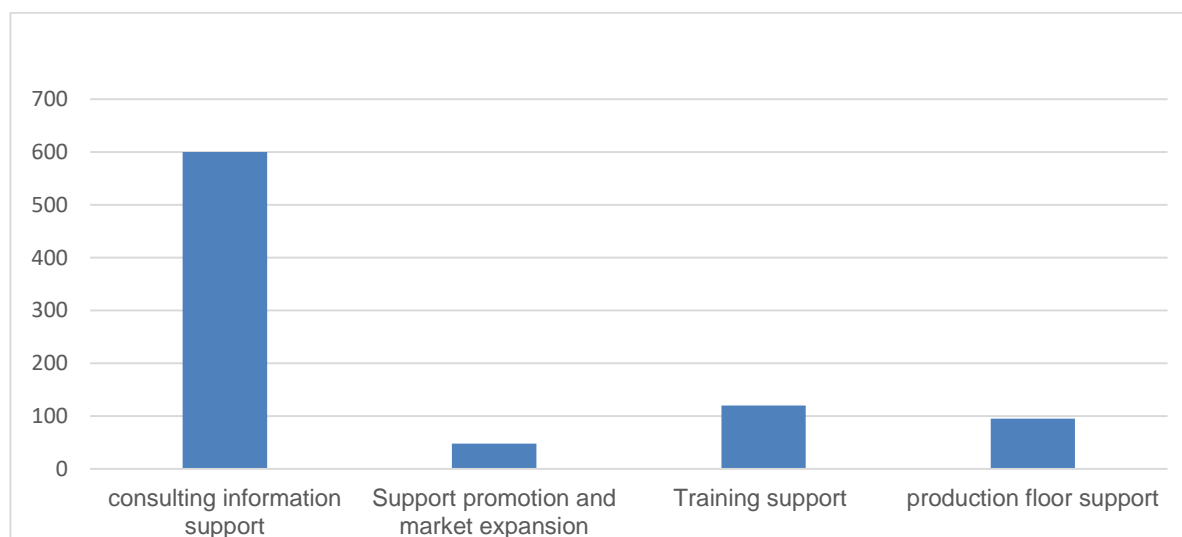


Figure 2. Number of enterprises supported in An Giang Province

According to the survey data of SMEs of the Department of Planning and Investment of Can Tho City in 2023, it shows that: the enterprises that received the most support were in turn support for information and consulting (600 enterprises), training support (120 enterprises), support for production premises (95 enterprises), support for market expansion promotion (48 enterprises), support for technological innovation (35 enterprises) and the lowest was credit support (34 enterprises) (Department of Planning and Investment, 2023).

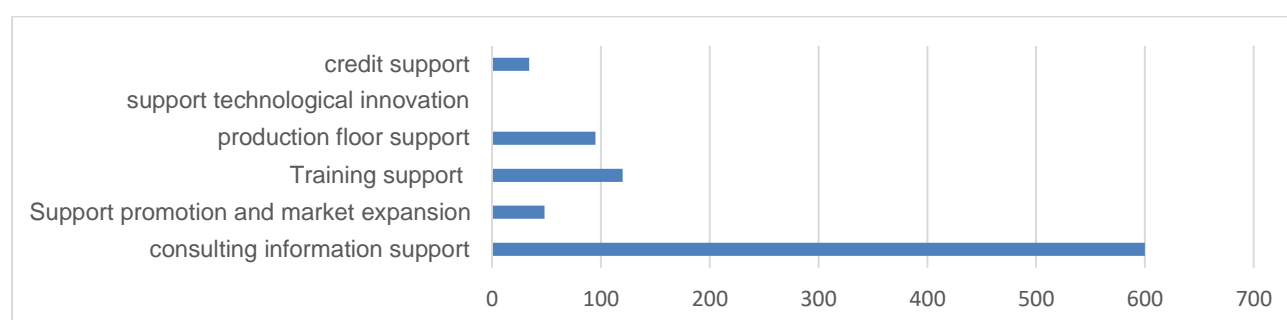


Figure 3: enterprises in mekong region.

**Source: Department of Planning and Investment of Can Tho City*

In addition, the Mekong Delta region focuses on supporting digital transformation for SMEs, which is most evident in the agricultural economic sector. Currently, under the influence of the trend of digital economic development and globalization, the agricultural economy of

the Mekong Delta must transform and change to keep pace and meet the requirements of integration into the world's digital economy (Tran, 2022). In recent times, localities in the region have been determined to concretize the Party and State's policies and guidelines on digital transformation of the economy into digital transformation programs and actions in specific areas, associated with the advantages of the region, proactively issuing documents guiding the implementation of the national digital transformation program until 2025, with a vision to 2030; demonstrating a high will and determination in promoting national digital transformation, creating major changes in the actions of local Party committees and authorities

3.4 Causes affecting the implementation of SME support policies

Although achieving some important results, the implementation of SME support policies in the Mekong Delta region in recent times has encountered many difficulties. The province's funding sources are still limited, and support activities have not been diversified. Many support contents are mainly integrated or mainly propaganda activities. The number of established enterprises is still low. Business lines are not diversified, mainly focusing on small and medium-sized businesses, lacking large enterprises and corporations to create motivation to promote the restructuring of economic sectors and fields in the region. The above difficulties arise from the following reasons:

Propaganda work is still limited, people and businesses do not have or do not have clear information about support policies. Procedures to benefit from policies are still complicated and cumbersome, and budget resources from the provinces are still limited.

The policy mechanism is not yet complete, the legal system is not consistent, and local support resources are limited. In addition, current policies are not attractive enough and lack long-term support mechanisms, reducing practical effectiveness for businesses. The mechanisms and policies of the law issued on SME support policies are not really suitable for localities; the consistency of policies and legal documents in a number of related fields is not high, there are still overlaps, causing difficulties in the implementation of tasks of units.

The capital allocated for supporting SMEs is still limited, and the budget can only partially support SMEs. The staff directly implementing the SME support policy is still lacking in manpower and limited in professional qualifications; lacks direct handling authority, and is also responsible for many different areas, leading to low policy implementation efficiency. In the process of implementing the SME support policy, there is still discrimination between business sectors, especially for enterprises in the private economic sector, which is most clearly demonstrated in loan transactions, market information systems, etc.

There is no consensus on the focal point for managing and implementing SME support policies, leading to overlapping tasks among departments, branches, and sectors. The organization and staff implementing the policy to support SMEs in the area are still limited, the force is mainly assigned to a number of officers of the Department of Planning and Investment, while the task of being the focal point for managing and supporting SMEs is very heavy.

The Provincial Business Association is the representative unit for the business community of the localities, but the work of organizing the implementation of the policy to support SMEs of the Business Association is very modest, the professional associations are not strong and have not focused on practical content. The Provincial Business Association has not really been able to act as a bridge between enterprises and provincial and industry management agencies.

4. DISCUSSION

Some solutions to improve the effectiveness of implementing policies to support SMEs in the Mekong Delta;

In order to improve the effectiveness of implementing policies to support SMEs in the Mekong Delta, the article would like to mention some of the following solutions:

4.1 Solutions on implementing policies to support access to credit

Localities should organize training and guidance for SMEs to build and organize a compact but effective financial and accounting apparatus with professional qualifications to meet the requirements of preparing loan applications; prepare feasible production and business plans, make financial and accounting information transparent, prepare financial reports clearly, honestly and accurately reflect the reality of business performance. Implement in accordance with the provisions of Circular 05/2019/TT-BKHĐT and the norms in Circular 49/2019/TT-BTC

Organize seminars connecting SMEs and banks to provide information and advice to businesses on products, loan procedures, identify and remove difficulties and barriers for businesses in borrowing capital, granting credit guarantees, and mortgaging assets;

Local financial funds, especially the Credit Guarantee Fund for SMEs, coordinate with commercial banks and credit institutions in the area to develop specific business plans, fully and effectively implement tasks and activities to support SMEs in accordance with the functions and tasks of the Fund. In particular, priority is given to newly established SMEs or SMEs with high credit ratings to implement the credit guarantee mechanism;

The State Bank of Vietnam branches in localities direct credit institutions to research and develop credit programs and packages with appropriate interest rates; transparent and simple loan procedures, diversify banking products and services to increase businesses' access to capital, encourage businesses to borrow capital on the basis of business support programs and credit packages of the Government, relevant ministries and branches, especially SMEs; Local business associations need to coordinate with agencies, organizations, and credit funds to support and provide timely and accurate information through posting updated news articles on the Association's website to improve SMEs' access to credit, serving production and business activities well.

4.2 Solutions for implementing support policies on tax and accounting procedures

Training and fostering cadres, civil servants, and public employees directly involved in tax support work of the Tax Department and district-level Tax Branches. Implement in accordance with the provisions of Circular 05/2019/TT-BKHĐT dated March 29, 2019 of the Ministry of Planning and Investment guiding the support of human resource development for SMEs (Circular 05/2019/TT-BKHĐT) and the norms in Circular 49/2019/TT-BTC dated August 8, 2019 of the Ministry of Finance guiding the management and use of state budget funds to support human resource development for SMEs (Circular 49/2019/TT-BTC);

Training on tax declaration and accounting regime according to the simple method for those who directly perform tax procedures of newly established enterprises and SMEs. Implement in accordance with the provisions of Circular 05/2019/TT-BKHĐT and the norms in Circular 49/2019/TT-BTC;

Build an email system that is sent directly to each SME to provide complete and timely information related to taxes, tax administrative procedures, tax incentives, and accounting; Implement and support the provision of accounting software for SMEs, ensuring practicality, savings, efficiency, and compliance with legal regulations. This support activity aims to implement the Government's Resolution on developing and enhancing business capacity, responding to the national startup program to help businesses improve their capacity and financial transparency.

4.3. Implementing policies to support production and business premises

When developing and promulgating regulations on principles, criteria and norms for allocating public investment capital of localities in the period of 2021-2025 according to the provisions of Resolution No. 973/2020/UBTVQH14 dated July 8, 2020 of the Standing Committee of the National Assembly, Decision No. 26/2020/QĐ-TTg dated September 14, 2020 of the Prime Minister; it is necessary to determine that the allocation of public investment capital for infrastructure investment in industrial parks to create production and business premises for SMEs is the top priority.

Support rental prices for production and business premises in one of two forms: (1) For industrial parks, high-tech agricultural zones, and industrial clusters with infrastructure invested by private investors, support rental prices through price compensation for investors in industrial parks, high-tech agricultural zones, and industrial clusters to reduce rental prices for SMEs; (2) For industrial parks, high-tech agricultural zones, and industrial clusters with infrastructure invested by the State, reduce rental prices directly for SMEs.

Support enterprises in surveying premises, consulting with the community, and directly contacting people to create land funds to implement new investment projects or expand production and business premises;

The People's Committees of districts, towns and cities shall, based on the actual land fund conditions in the area, study and arrange land funds to form concentrated agricultural and aquatic product processing zones for SMEs in accordance with the approved land use planning and land use planning in the period of 2021-2030. Be responsible for accompanying enterprises in negotiating compensation and site clearance for production and business. Ensure political security, social order and safety in the area, creating a stable environment for enterprises operating in the management area (LienLe et al., 2024);

Implement regulations on public announcement of unused land funds, land not yet leased or subleased in industrial parks, industrial clusters, economic zones, land funds allocated or leased by the State but slow to be put into use on the Electronic Information Portal of the Provincial People's Committee, specialized Departments and People's Committees of districts, towns and cities so that SMEs can grasp information, update and look up;

In the process of rearranging public land funds, existing public infrastructure and headquarters, priority is given to SMEs investing in preferential industries or locations with difficulties in renting premises at preferential prices for production and business in accordance with the provisions of law.

4.4. Implementing support policies on market expansion

Implementing support for SMEs to access domestic and international market information in a timely and official manner on the provincial electronic information portal, Department of Industry and Trade, etc. through articles, research papers, illustrations, videos, infographics, etc., thereby assisting SMEs in orienting appropriate production and business activities;

Organizing training and coaching on knowledge and skills on building, promoting, and developing product brands and business brands for SMEs. Implementing in accordance with the provisions of Circular 05/2019/TT-BKHĐT and the norms in Circular 49/2019/TT-BTC;

Provide support for SMEs to use consulting services on brand naming, logo design, identification system and building strategies for developing product brands and corporate brands; consulting on building marketing communication activities, promoting product brands, corporate brands on TV, newspapers, magazines and on websites with major international transactions. Implement according to the provisions of Circular 06/2019/TT-BKHĐT dated March 29, 2019 of the Ministry of Planning and Investment guiding the regulations on organization and operation of the consultant network, supporting consulting for SMEs through the consultant network (Ministry of Planning and Investment, 2019) and the norms specified

in Article 13 of Decree No. 39/2018/ND-CP; Provide support for SMEs to use website construction consulting services, system management consulting on the network environment, digital data connection, and application of 4.0 technology in business management. Implement in accordance with the provisions of Circular 06/2019/TT-BKHĐT and the norms specified in Article 13 of Decree 39/2018/ND-CP;

Organize forums to connect businesses with service providers on business model transformation, technology transformation, traditional management models to digital business models;

Train and coach SME staff on website management techniques, communications, skills in using and participating in domestic and international e-commerce platforms, and skills in using online public services. Implement in accordance with the provisions of Circular 05/2019/TT-BKHĐT and the norms in Circular 49/2019/TT-BTC;

Disseminate the provisions of international treaties on trade, the provisions of bilateral and multilateral free trade agreements, international commitments to which Vietnam is a member; recommend businesses to enforce the law in production and business activities; exchange experiences between businesses in law enforcement.

4.5. Solutions on implementing support policies on human resource development

Training a team of cadres, civil servants, and public employees working to support businesses at provincial-level departments, branches, and sectors, People's Committees of districts, towns, and cities on knowledge of start-ups, innovative start-ups, the 4th industrial revolution; communication skills, foreign languages, investment promotion planning, and methods for performing business support tasks. Implement according to the provisions of Circular 05/2019/TT-BKHĐT and the norms in Circular 49/2019/TT-BTC;

Training on business start-up and business administration for business owners, managers, employees of SMEs, start-ups, newly established businesses, groups of individuals with business ideas who want to start a business, start an innovative business, ensuring the provision of basic and in-depth knowledge and experience on business start-up, business administration in line with modern trends. Implemented according to the provisions of Circular 05/2019/TT-BKHĐT and the norms in Circular 49/2019/TT-BTC;

Training on digital transformation for businesses; ensuring awareness raising, training and comprehensive implementation of digital transformation for businesses aiming at: Applying data and digital technology to comprehensively and comprehensively change all aspects of business production activities of businesses. Implementing the provisions of Circular 05/2019/TT-BKHĐT and the norms in Circular 49/2019/TT-BTC;

Providing vocational training support for employees working in SMEs in each industry to meet the requirements of businesses (must meet the conditions specified in Clause 2, Article 14 of Decree No. 39/2018/ND-CP);

Connecting labor supply and demand through the job exchange system to facilitate businesses to recruit workers in accordance with production and business requirements; Prioritize vocational training for rural workers in line with the labor recruitment needs of local SMEs, train workers for SMEs operating in the fields of agriculture, processing industry, trade, services and tourism;

Survey and grasp the training needs of enterprises to develop online training and human resource development programs for SMEs to improve the capacity of SMEs in accordance with the industry, field of operation and training needs.

4.6. Solutions for implementing support policies on conversion from business households

Implement exemption of first-time business registration fees; exemption of first-time business registration content publication fees on the National Business Registration Information Portal;

Implement exemption of appraisal fees and first-time business license fees for conditional business lines;

Implement free consultation support for documents and procedures for registering new businesses;

Implement financial support for consultation on documents and procedures for registering new businesses; consulting costs for implementing accounting regimes and financial reports;

Implement exemption of business license fees according to the provisions of Decree No. 22/2020/ND-CP dated February 24, 2020 of the Government on amending and supplementing a number of articles of Decree No. 139/2016/ND-CP dated October 4, 2016 of the Government regulating business license fees;

Provide free consultation and guidance on tax administrative procedures and accounting regimes within 03 years from the date of issuance of the first Business Registration Certificate;

Provide accounting consultancy for SMEs converting from HKD. Implement in accordance with the provisions of Circular 06/2019/TT-BKHĐT and the norms specified in Article 13 of Decree No. 39/2018/ND-CP.

4.7. Solutions for implementing support policies for innovative startups

Provide consultancy on intellectual property, exploitation and development of intellectual assets: (1) Support consultancy on procedures for establishing, transferring and protecting intellectual property rights for innovative startups; (2) Support consultancy on developing and implementing policies and strategies for intellectual property activities for innovative startups; (3) Support consultancy on design, registration for protection, exploitation and development of the value of trademarks, industrial designs, and patents for innovative startups; (4) Support consulting on building and developing intellectual property for geographical indications for innovative start-up SMEs;

Provide support for procedures on standards, technical regulations, measurement, quality; testing, perfecting new products, new business models: (1) Support consulting on building basic standards for innovative start-up SMEs; (2) Reduce fees for testing measuring instruments; fees for inspection, calibration, testing of measuring instruments, measurement standards; fees for granting quantitative marks for pre-packaged goods, in accordance with technical measurement requirements; (3) Support consulting for innovative start-up SMEs to self-organize measurement; (4) Reduce testing fees for goods quality at testing systems under state management agencies;

Provide support for technology application and transfer: Support for high-tech application, technology transfer contracts.

Provide support for training, information, trade promotion, and commercialization: (1) Support costs for specialized training on product development and content; product commercialization; calling for investment capital; market development; connecting startup networks with scientific research organizations and individuals; (2) Support costs for booths at domestic and international trade promotion fairs and exhibitions; be given priority to participate in trade promotion programs using the state budget; (3) Free provision of information, communication, and connection to creative startup networks, attracting investment from creative startup investment funds;

Implement support for the use of technical facilities, incubators, and co-working spaces: (1) Support costs for using equipment of technical facilities supporting SMEs; (2) Support costs for creative startups to participate in incubators and co-working spaces for creative startups for SMEs.

4.8. Solutions to improve the capacity and responsibility of cadres and civil servants implementing policies to support small and medium enterprises

Complete and build a team of cadres, civil servants and public employees implementing policies to support small and medium enterprises, ensuring basic legal knowledge and appropriate and specialized working capacity, meeting the requirements of the tasks in the current period. Annually, organize the assessment and classification of civil servants and public employees on the effectiveness of public service performance, promptly encourage, reward and set an example in promoting the role of implementing policies to support small and medium enterprises. At the same time, implement a plan to train and foster specialized civil servants, improve the sense of responsibility and dynamism in advising on policy implementation.

Regularly urge, inspect and supervise the implementation of policies to support small and medium enterprises by competent agencies; promptly correct violations, strictly handle cases of law violations in implementing policies to support SMEs (Dredge, D. and S. Gylmothy, 2017) such as: lack of responsibility in performing public duties, unequal treatment between beneficiaries, causing difficulties and troubles for beneficiaries of policies and administrative procedures, etc. During the inspection and supervision process, promptly report and propose solutions to resolve problems and difficulties in the process of implementing policies.

The working capacity and effectiveness of public duties of organizations, of cadres and civil servants implementing policies to support SMEs greatly affect the effectiveness of the policy (Tuoi & Thanh., 2023). Therefore, without close coordination between all levels and sectors, the progress of policy implementation will be delayed, the support that SMEs are eagerly waiting for.

4.9. Solutions to thoroughly understand, propagate and publicize, transparently implement policies to support small and medium enterprises to all affected subjects so that the implementation of policies is quick and effective

Publicize and make transparent policies to support small and medium enterprises in many forms so that beneficiaries and affected subjects clearly understand the conditions, requirements, purposes and meanings of support policies. Avoid the situation where small and medium enterprises perceive that they are treated unfairly in accessing support policies such as: credit, tax, production and business premises, science and technology, administrative procedures, legal information, participation in industry clusters and value chains, etc.

Thoroughly understand and propagate to raise awareness, sense of law compliance and cooperation of small and medium enterprises in receiving support from SME support policies. Because after all, the state's support policies are aimed at the interests of beneficiaries, so the subjects affected by the policy play a decisive role in the success or failure of the policy implementation process.

5. Conclusion

Through analyzing the current status of implementing the SME policy in the Mekong Delta region, we can see that the implementation of this policy in localities still faces a number of causes that affect the results of policy implementation. Through this article, the author has proposed a number of solutions to improve the effectiveness of implementing the SME support policy in the Mekong Delta region. The solutions need to be implemented synchronously, with the coordination of all levels, sectors and SMEs to find out the shortcomings and limitations, as well as create comprehensive motivations to perfect the process of implementing the SME support policy in the Mekong Delta region in the coming time.

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