

# National Social Security Fund Operation Assessment in Cambodia

## **WORKER SURVEY**

*(Weight Adjusted)*

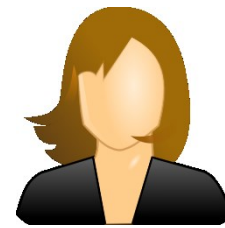
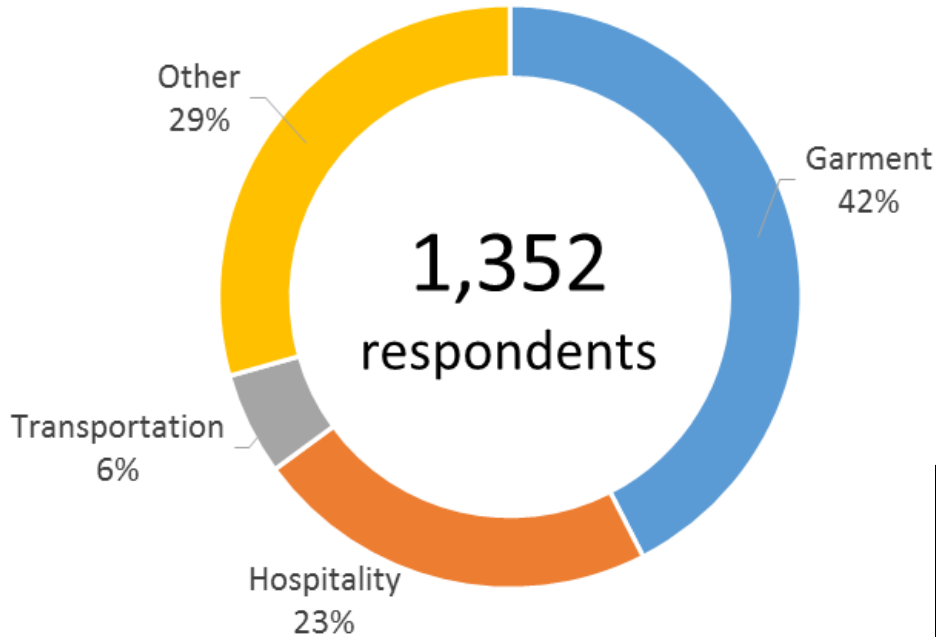
*26 August 2017*

*Phnom Penh, Cambodia*





# Sample Distribution



62.5%



37.5%

INDUSTRY	LARGE	MEDIUM	SMALL	ALL
Garment	45%	35%	31%	42%
Hospitality	22%	23%	34%	22%
Transportation	5%	9%	6%	6%
Other	29%	33%	29%	29%
Obs.	1,057	260	35	1,352

INDUSTRY	MALE	FEMALE	ALL
Garment	29%	51%	42%
Hospitality	30%	18%	22%
Transportation	8%	4%	6%
Other	33%	27%	29%
Obs.	507	845	1,352

INDUSTRY	PNP	SRP	SVG	SHV	ALL
Garment	60%	0%	49%	39%	42%
Hospitality	9%	51%	18%	34%	22%
Transportation	8%	6%	0%	0%	6%
Other	23%	43%	33%	27%	29%
Obs.	746	313	148	145	1,352

PNP = Phnom Penh; SRP = Siem Reap; SVG = Svay Rieng; SHV = Preah Sihanouk



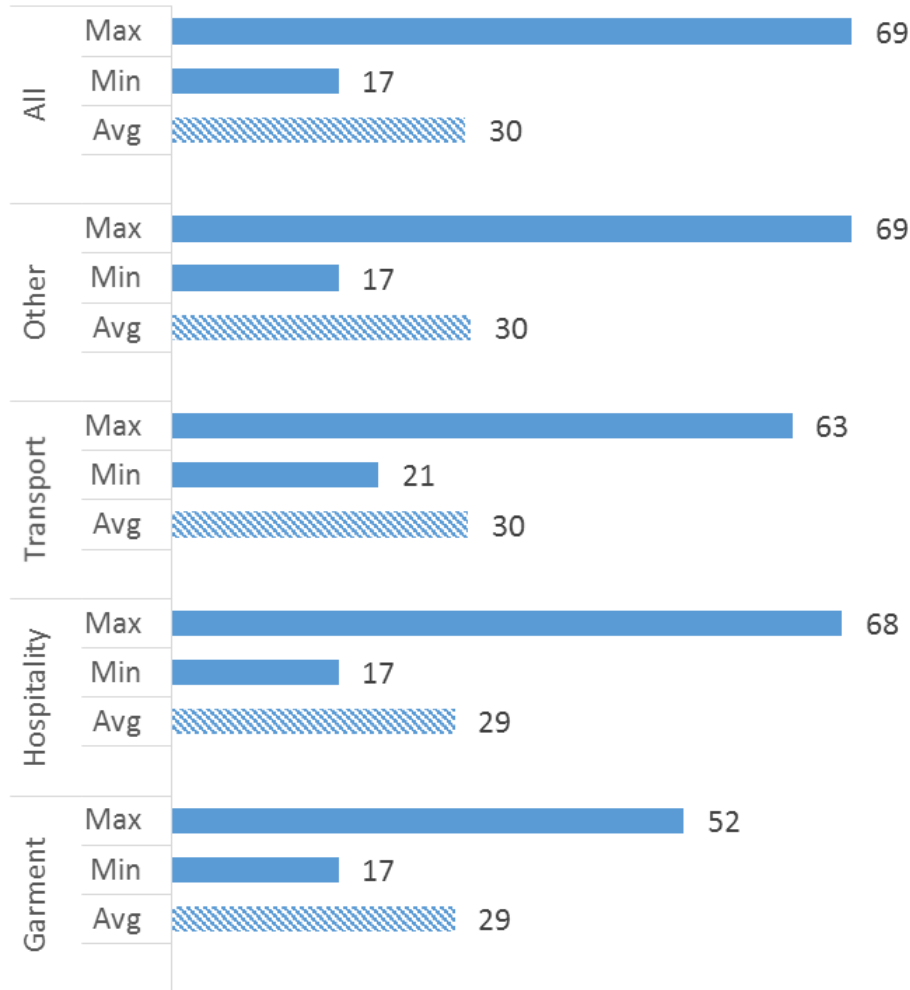
# Sample Weight – Worker Survey

Industry	Number of enterprises		Weight P/S
	NSSF population (P)	Of which, interviewed (S)	
Garment	712	67	11
Hospitality	446	41	11
Transport	462	11	42
Other	3,180	51	62
Total	4,800	170	

Nº	Industry	ISIC (Rev. 3): Description
1	Garment	- 1711: Preparation and spinning of textile fibers; waving of
		- 1712: Finishing of textile
		- 1920: Manufacturing of footwear
		- 2222: Service activities of related to printing
		- 9310: Washing, and (dry-) cleaning of textile and fur product <i>(This code is given by NSSF, but it cannot be found in Rev. 3 of the United Nation Statistic Division)</i>
2	Hospitality	- 5510: Hotels; camping sites and other provision of short-say accommodation
3	Transport	- 6010: Transport vis railways
		- 6110: Sea and Costal water transport
		- 6309: Activities of other transport agency
4	Other	- Other than three industries above



# Respondent's age by industry



INDUSTRY	AVERAGE	MIN	MAX
Garment	29	17	52
Hospitality	29	17	68
Transportation	30	21	63
Other	30	17	69
All	30	17	69

SIZE	AVERAGE	MIN	MAX
Large (>100)	30	17	69
Medium (31-100)	31	17	68
Small (8-30)	31	17	55

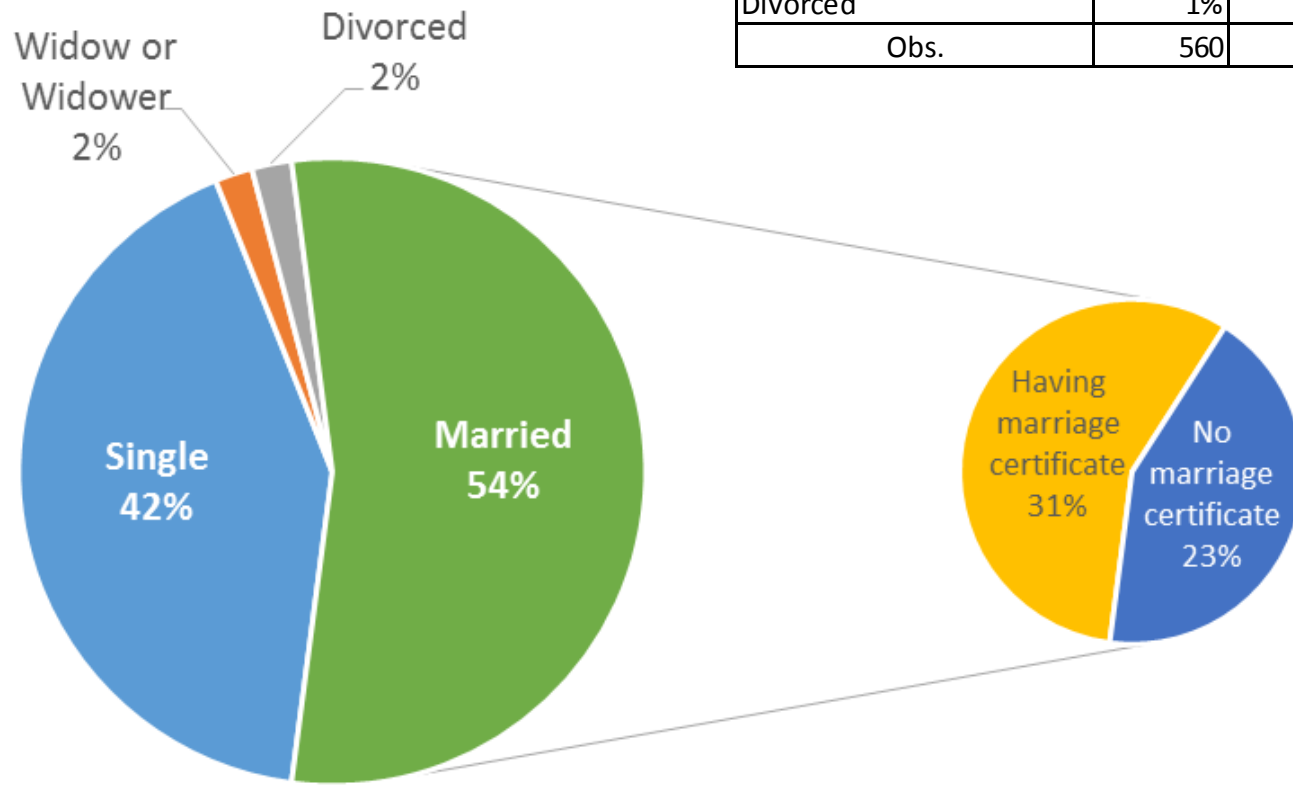
GENDER	AVERAGE	MIN	MAX
Male	31	17	69
Female	29	17	68

Age Group	Male	Female	Both
17-35	82%	84%	83%
36-60	17%	15%	16%
61+	1%	1%	1%



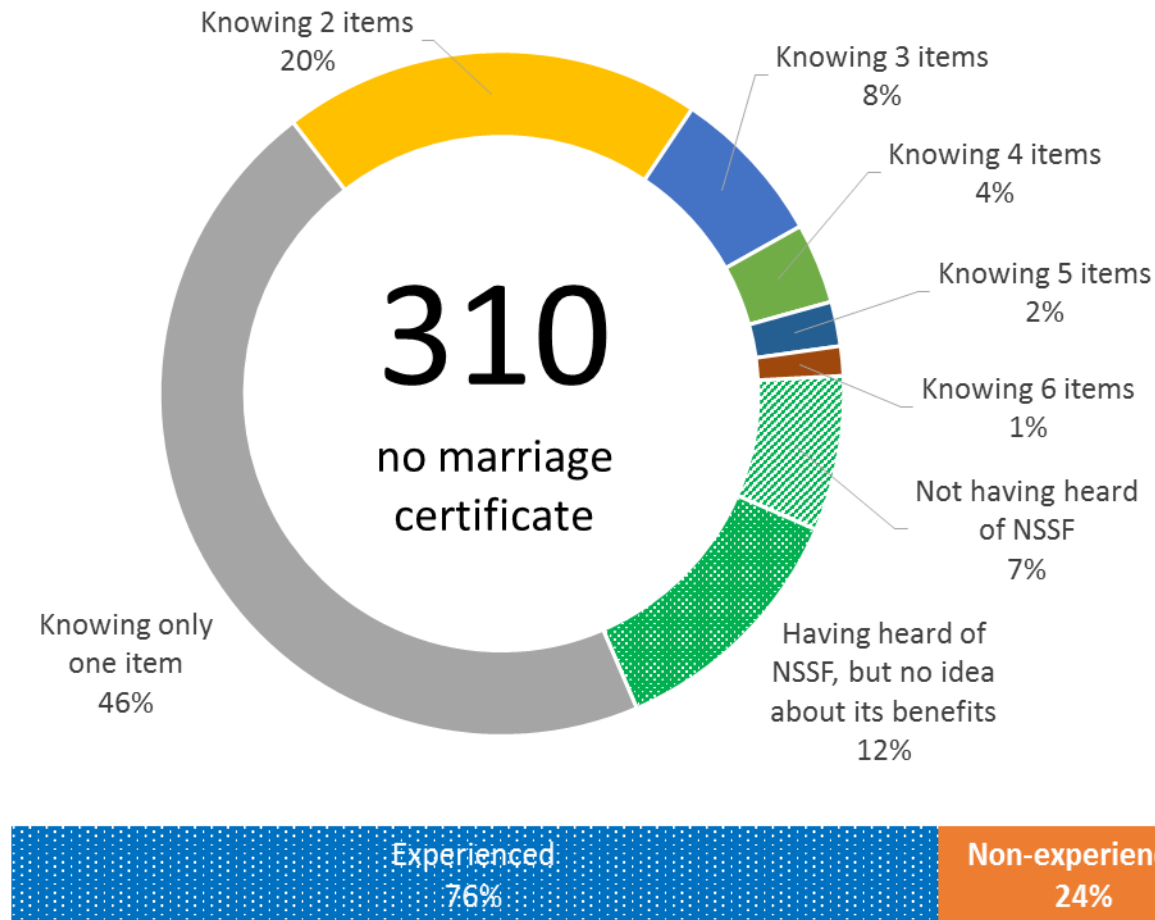
# Respondent's marital status

MARITAL STATUS	MALE	FEMALE	TOTAL
Married	55%	52%	53%
Single	43%	42%	43%
Widow or Widower	1%	3%	2%
Divorced	1%	3%	2%
Obs.	560	792	1,352



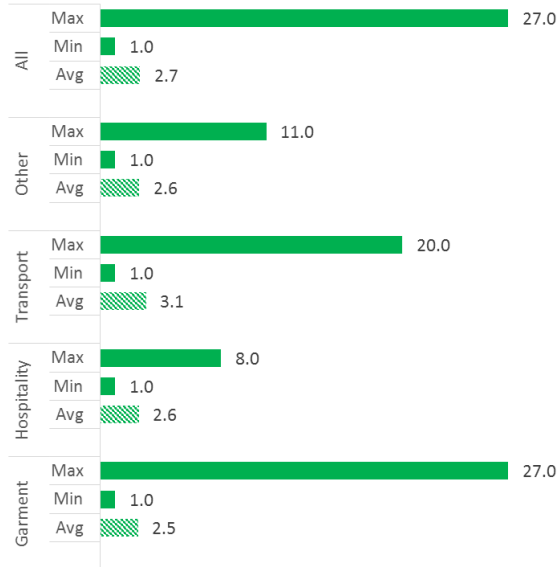


# Knowledge about NSSF by number of benefit items among respondent married with no certificate



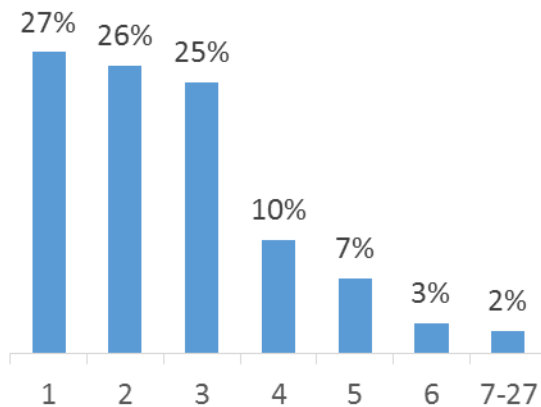


# Number of work places experienced



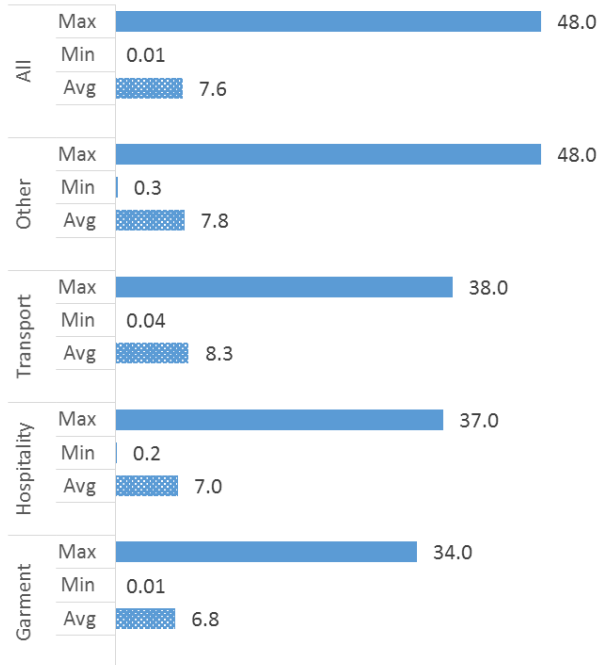
INDUSTRY	AVERAGE	MIN	MAX
Garment	2.5	1	27
Hospitality	2.6	1	8
Transportation	3.1	1	20
Other	2.6	1	11
All	2.6	1	27

GENDER	AVERAGE	MIN	MAX
Male	3.0	1	21
Female	2.4	1	27





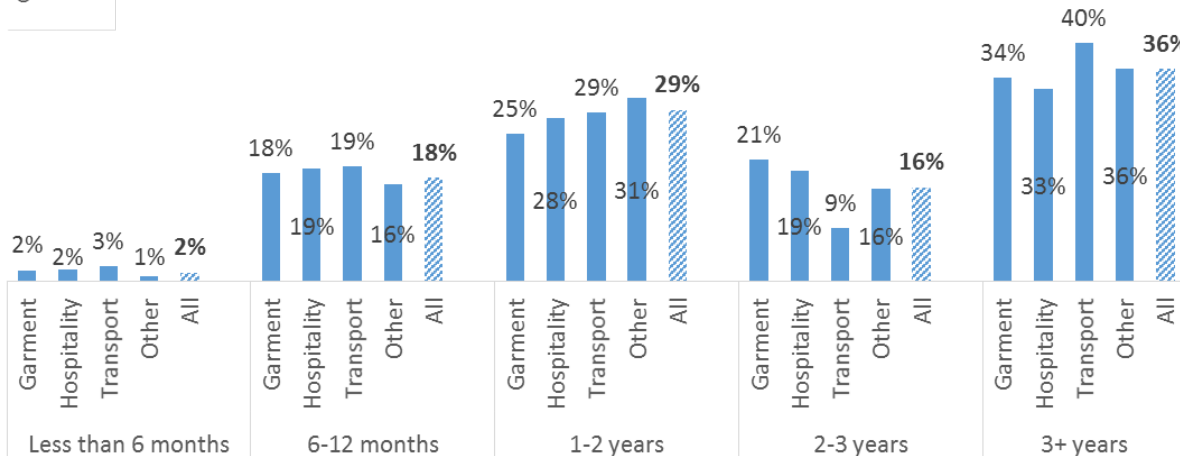
# Years of working experience



INDUSTRY	AVERAGE	MIN	MAX
Garment	6.8	0.01	34
Hospitality	7.0	0.16	37
Transportation	8.3	0.04	38
Other	7.8	0.25	48
All	7.6	0.01	48

GENDER	AVERAGE	MIN	MAX
Male	8.2	0.16	48
Female	6.7	0.01	38

SIZE	AVERAGE	MIN	MAX
LARGE	7.2	0.01	48
MEDIUM	7.5	0.04	38
SMALL	6.1	0.5	25



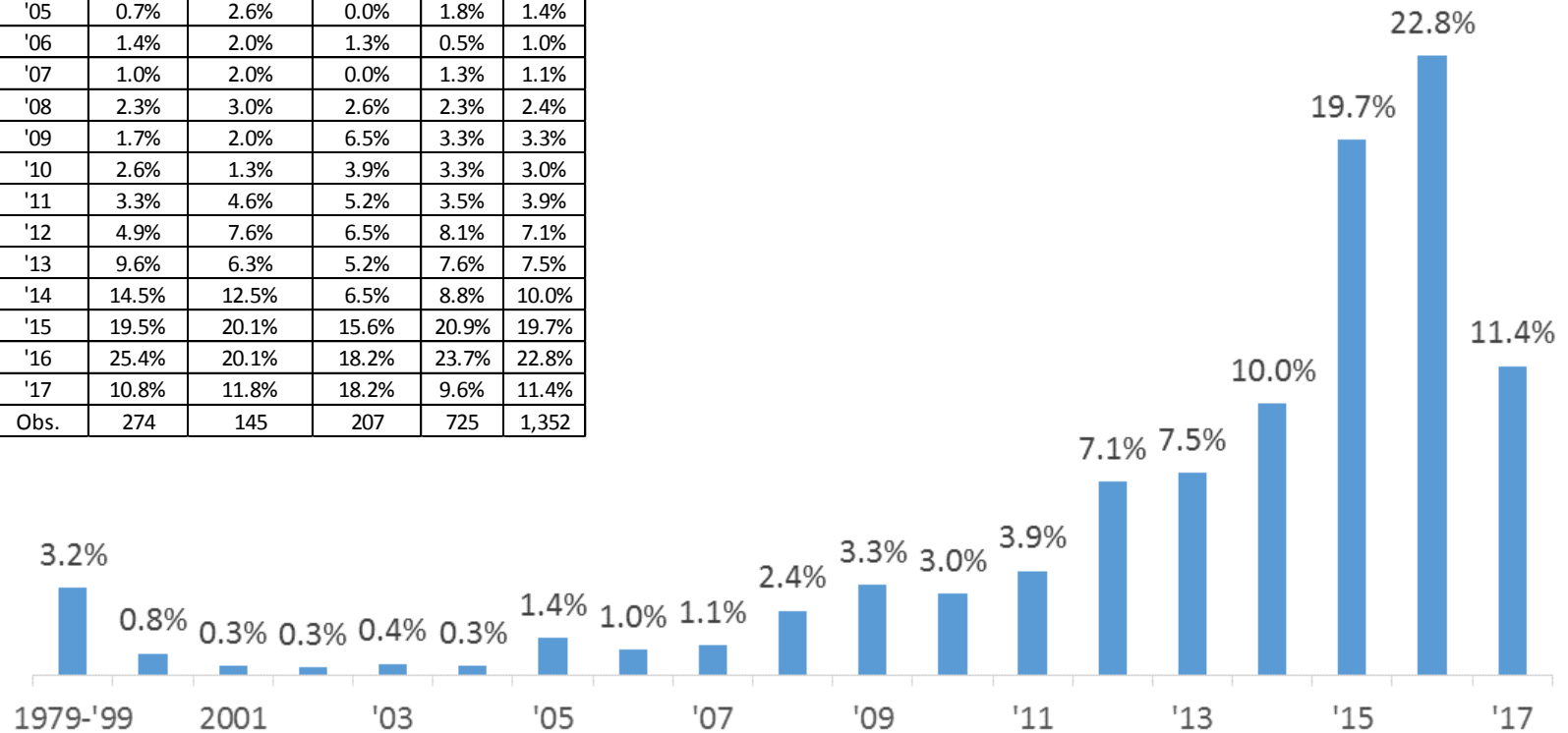
*Average number of years spent per enterprise*





# Year of starting work with current firm by industry

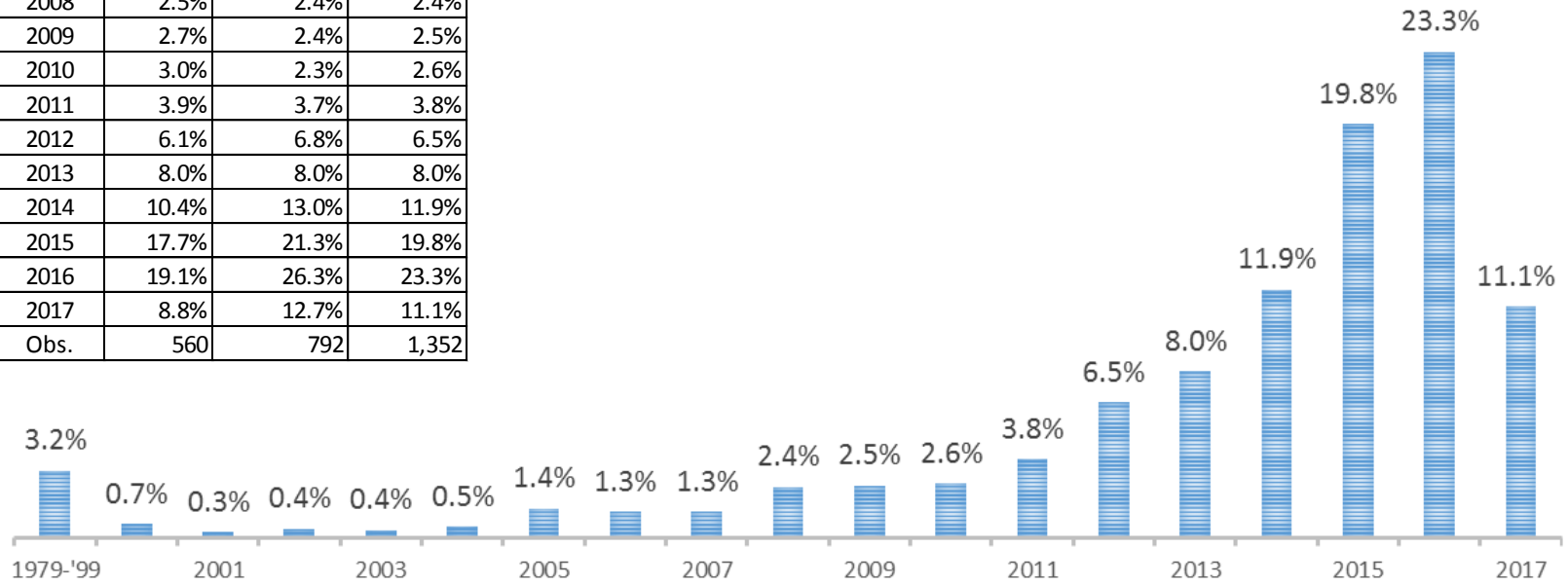
Year	Garment	Hospitality	Transport	Other	All
1979-'99	0.3%	1.3%	9.1%	3.0%	3.2%
2000	0.7%	0.0%	0.0%	1.3%	0.8%
2001	0.3%	0.0%	0.0%	0.5%	0.3%
'02	0.2%	1.3%	0.0%	0.3%	0.3%
'03	0.2%	0.7%	1.3%	0.3%	0.4%
'04	0.5%	1.0%	0.0%	0.3%	0.3%
'05	0.7%	2.6%	0.0%	1.8%	1.4%
'06	1.4%	2.0%	1.3%	0.5%	1.0%
'07	1.0%	2.0%	0.0%	1.3%	1.1%
'08	2.3%	3.0%	2.6%	2.3%	2.4%
'09	1.7%	2.0%	6.5%	3.3%	3.3%
'10	2.6%	1.3%	3.9%	3.3%	3.0%
'11	3.3%	4.6%	5.2%	3.5%	3.9%
'12	4.9%	7.6%	6.5%	8.1%	7.1%
'13	9.6%	6.3%	5.2%	7.6%	7.5%
'14	14.5%	12.5%	6.5%	8.8%	10.0%
'15	19.5%	20.1%	15.6%	20.9%	19.7%
'16	25.4%	20.1%	18.2%	23.7%	22.8%
'17	10.8%	11.8%	18.2%	9.6%	11.4%
Obs.	274	145	207	725	1,352





# Year of starting work with current firm by gender

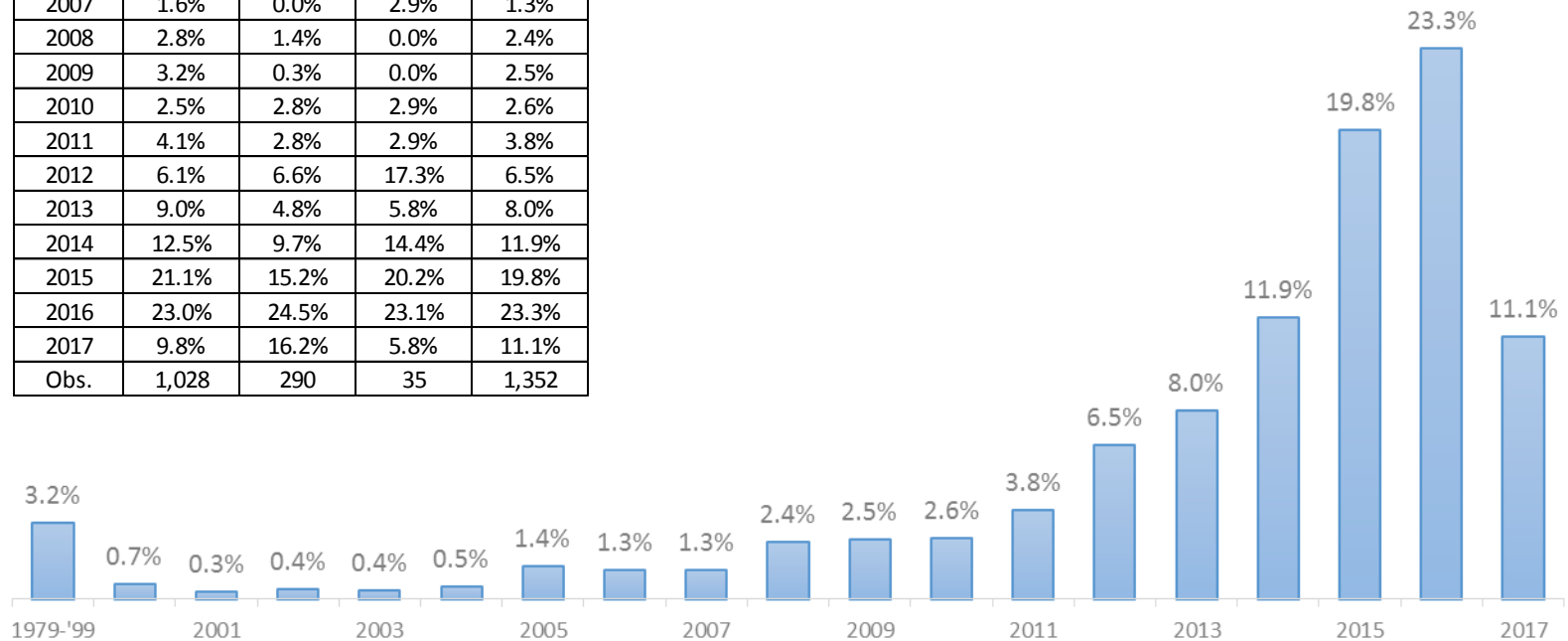
YEAR	MALE	FEMALE	TOTAL
1979-'99	3.0%	3.4%	3.2%
2000	1.1%	0.4%	0.7%
2001	0.2%	0.4%	0.3%
2002	0.4%	0.5%	0.4%
2003	0.5%	0.3%	0.4%
2004	0.5%	0.5%	0.5%
2005	1.4%	1.4%	1.4%
2006	0.9%	1.5%	1.3%
2007	1.6%	1.0%	1.3%
2008	2.5%	2.4%	2.4%
2009	2.7%	2.4%	2.5%
2010	3.0%	2.3%	2.6%
2011	3.9%	3.7%	3.8%
2012	6.1%	6.8%	6.5%
2013	8.0%	8.0%	8.0%
2014	10.4%	13.0%	11.9%
2015	17.7%	21.3%	19.8%
2016	19.1%	26.3%	23.3%
2017	8.8%	12.7%	11.1%
Obs.	560	792	1,352





# Year of starting work with current firm by size

YEAR	LARGE	MEDIUM	SMALL	TOTAL
1979-'99	3.1%	3.9%	1.4%	3.2%
2000	0.7%	0.3%	2.9%	0.7%
2001	0.4%	0.0%	0.0%	0.3%
2002	0.6%	0.0%	0.0%	0.4%
2003	0.5%	0.0%	0.0%	0.4%
2004	0.4%	1.0%	0.0%	0.5%
2005	1.6%	1.0%	0.0%	1.4%
2006	1.6%	0.3%	0.0%	1.3%
2007	1.6%	0.0%	2.9%	1.3%
2008	2.8%	1.4%	0.0%	2.4%
2009	3.2%	0.3%	0.0%	2.5%
2010	2.5%	2.8%	2.9%	2.6%
2011	4.1%	2.8%	2.9%	3.8%
2012	6.1%	6.6%	17.3%	6.5%
2013	9.0%	4.8%	5.8%	8.0%
2014	12.5%	9.7%	14.4%	11.9%
2015	21.1%	15.2%	20.2%	19.8%
2016	23.0%	24.5%	23.1%	23.3%
2017	9.8%	16.2%	5.8%	11.1%
Obs.	1,028	290	35	1,352





# Having a union membership

YES = 10%

No = 90%

INDUSTRY	YES	NO	ALL
Garment	31%	69%	100%
Hospitality	1%	99%	100%
Transportation	8%	92%	100%
Other	4%	96%	100%
Obs.	134	1,218	1,352

Membership	Large	Medium	Small	Total
Yes	11%	6%	0%	10%
No	89%	94%	100%	90%
Obs.	1,028	290	35	1,352

GENDER	YES	NO	ALL
Male	9%	91%	100%
Female	11%	89%	100%
Total	204	1,148	1,352



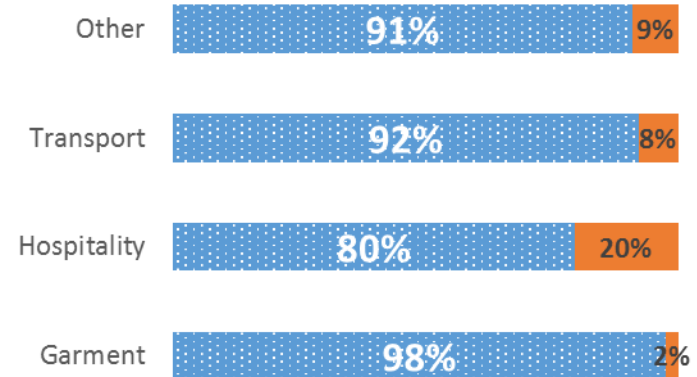
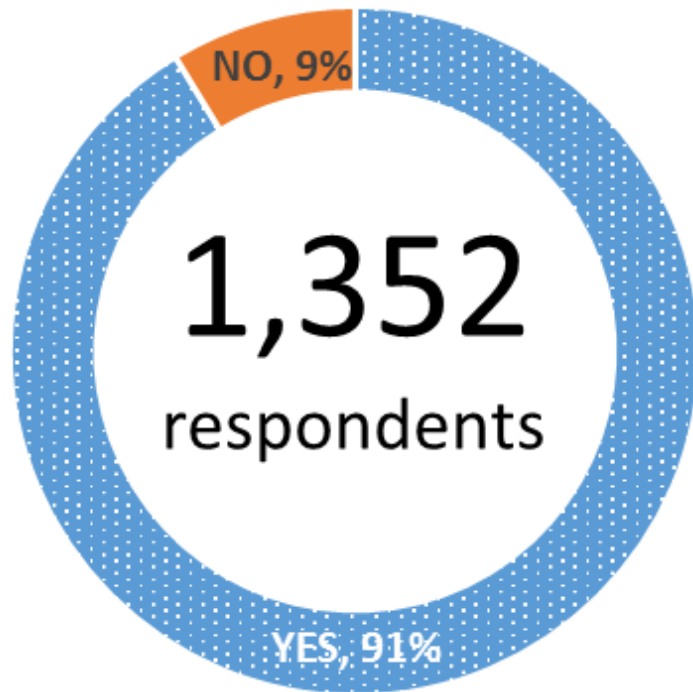
# Having a union membership (cont.)

Industry	Phnom Penh				Siem Reap			
	Large	Medium	Small	Total	Large	Medium	Small	Total
Garment	41%	11%	0%	34%				
Hospitality	2%	0%	0%	2%	0%	0%	0%	0%
Transportation	3%	0%	0%	2%	25%			25%
Other	1%	0%		1%	7%	8%	0%	7%
Total	13%	3%	0%	11%	9%	6%	0%	8%

Industry	Svay Rieng				Preah Sihanouk			
	Large	Medium	Small	Total	Large	Medium	Small	Total
Garment	18%			18%	26%	0%		23%
Hospitality	0%	0%		0%	3%	0%	0%	2%
Transportation								
Other	5%	20%	0%	12%	0%	0%		0%
Total	10%	19%	0%	13%	8%	0%	0%	6%



# Having heard of NSSF

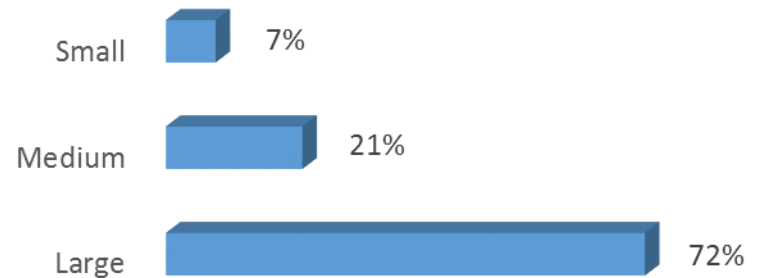
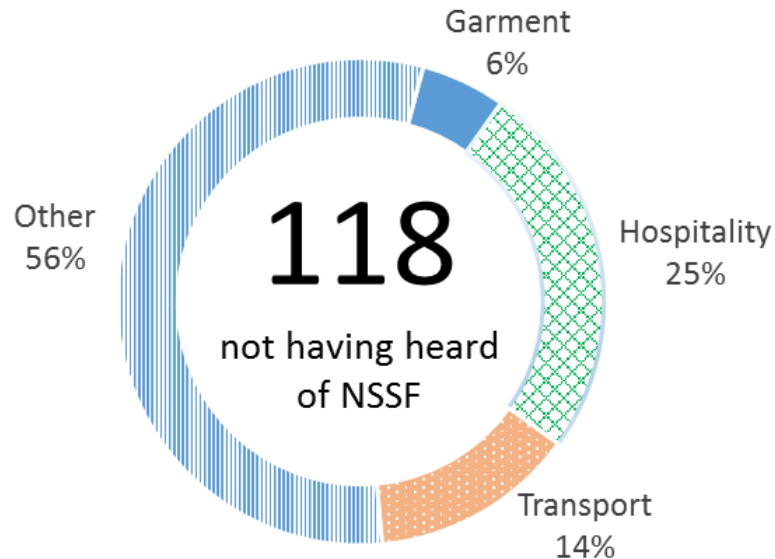


INDUSTRY	YES	NO	ALL
Garment	22%	6%	20%
Hospitality	9%	25%	11%
Transportation	16%	14%	15%
Other	53%	56%	54%
Total	1,234	118	1,352

Answer	Large	Medium	Small	Total
Yes	92%	92%	75%	91%
No	8%	8%	25%	9%
Total	1,028	290	35	1,352



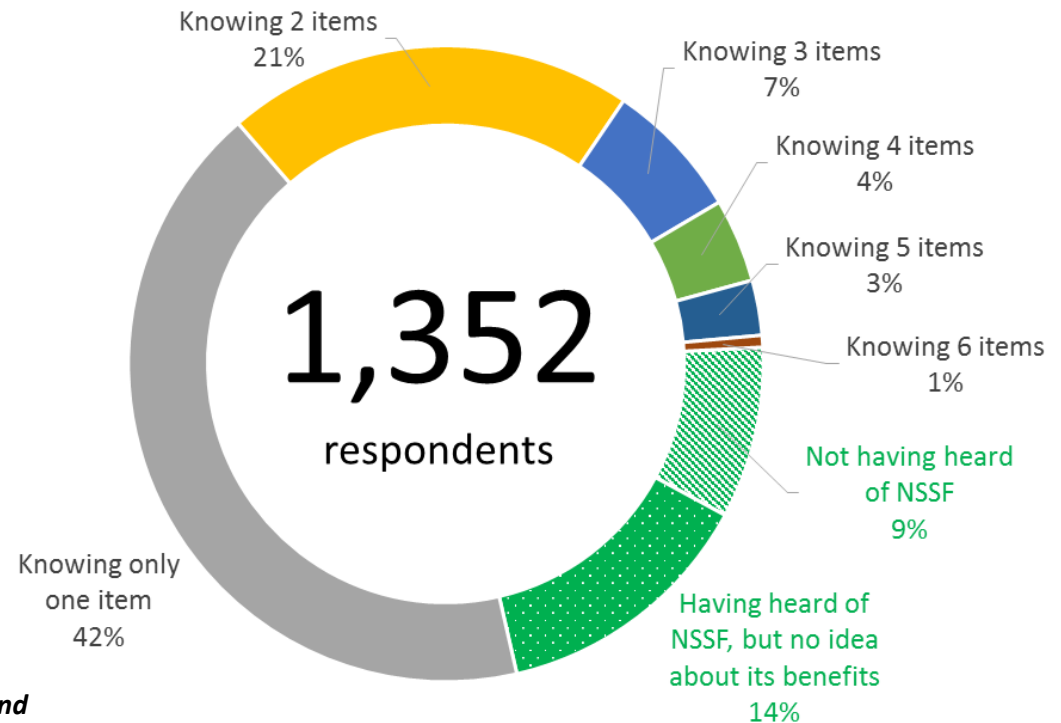
# Among those not having heard of NSSF: 9% of total respondents



Firm Size	Garment	Hospitality	Transport	Other	Total
Large	29%	66%	100%	72%	72%
Medium	50%	27%	0%	19%	21%
Small	21%	6%	0%	8%	7%
Obs.	7	30	16	66	118



# Knowledge about NSSF by number of benefit items reported

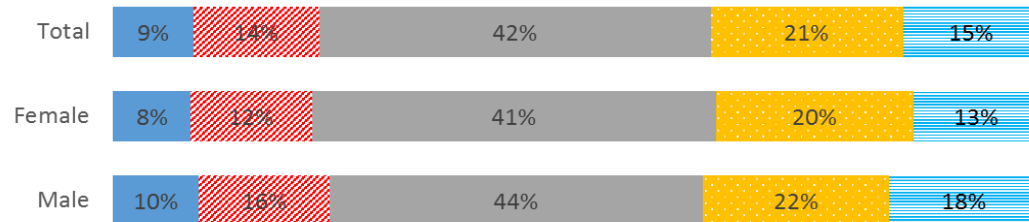
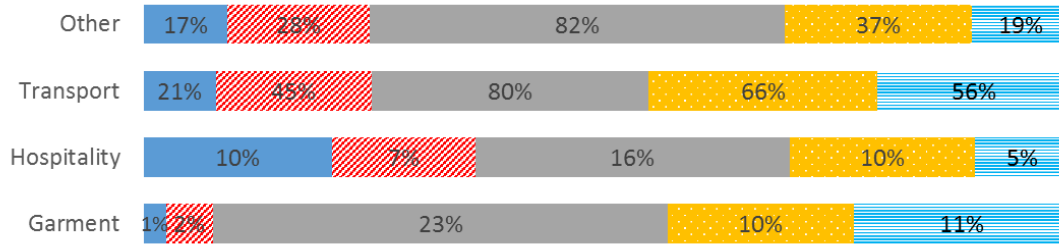
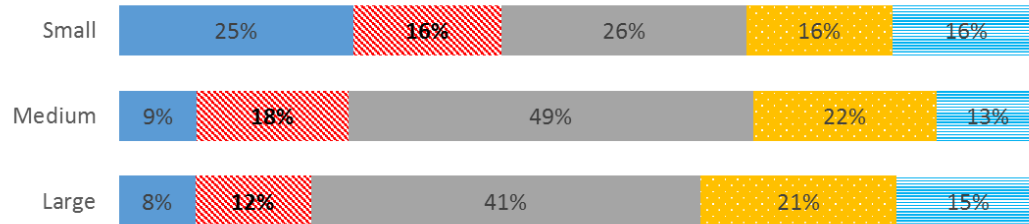


***Distribution of respondents not having heard of NSSF and having heard but no idea - by industry and firm size***

Industry	Large	Medium	Small	Total
Garment	5%	9%	20%	7%
Hospitality	17%	17%	23%	17%
Transportation	16%	19%	19%	17%
Other	61%	56%	38%	59%
Obs.	191	64	13	268



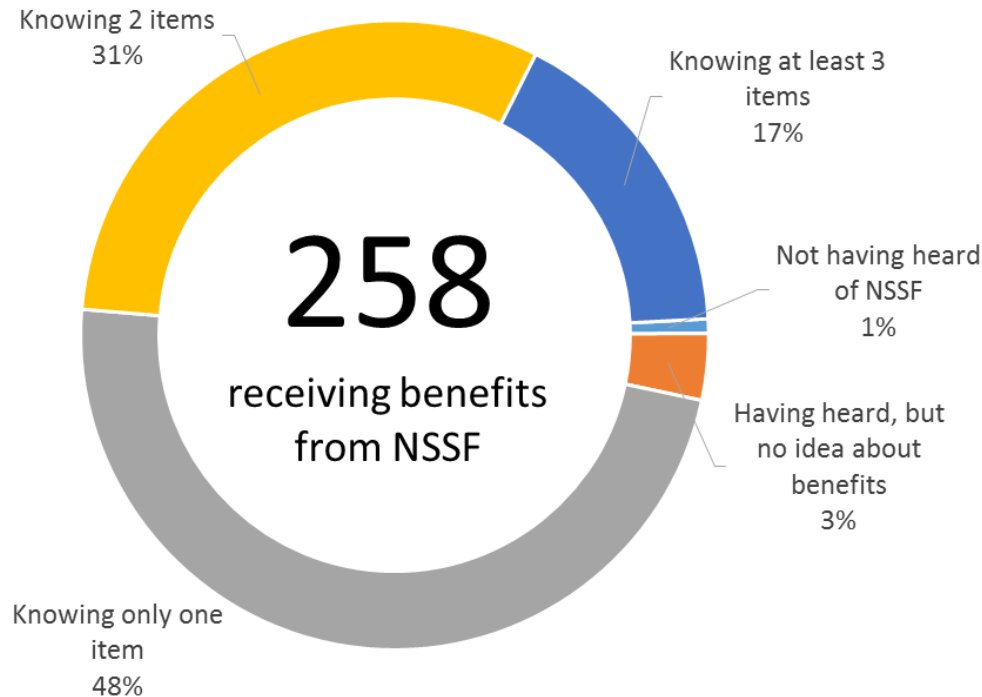
# Knowledge about NSSF by number of benefit items reported (cont.)



■ Not having heard of NSSF
 ▨ Having heard, but no idea about benefits
 ■ Knowing only one item
 ■ Knowing 2 items
 ▨ Knowing at least 3 items



# Knowledge about NSSF by number of benefit items reported (cont.)

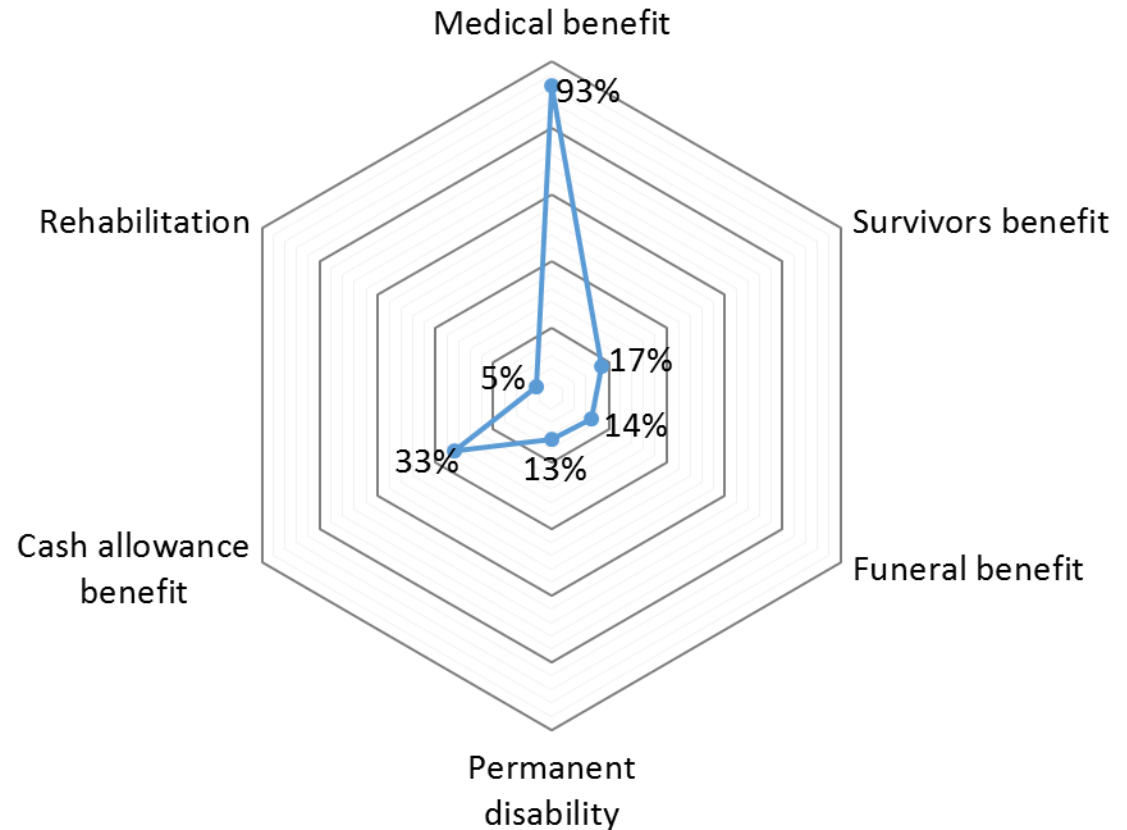


## *Among those receiving benefits from NSSF*

Level of knowledge about NSSF	Obs.	%Total
Not having heard of NSSF	2	1%
Having heard, but no idea about benefits	9	3%
Knowing only one item	124	48%
2 items	80	31%
3 items	10	4%
4 items	19	7%
5 items	10	4%
6 items	4	1%
Total	258	100%



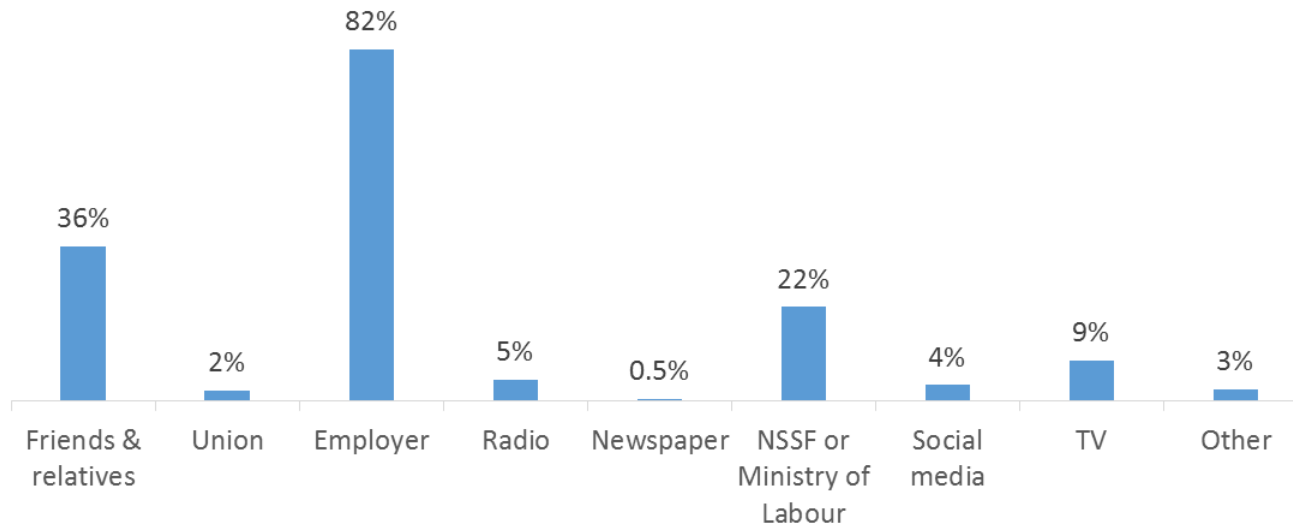
# Level of knowledge by benefit item



Item	%Obs.
Medical benefit	93%
Survivors benefit	17%
Funeral benefit	14%
Permanent disability	13%
Cash allowance benefit	33%
Rehabilitation	5%
Obs.	1,084

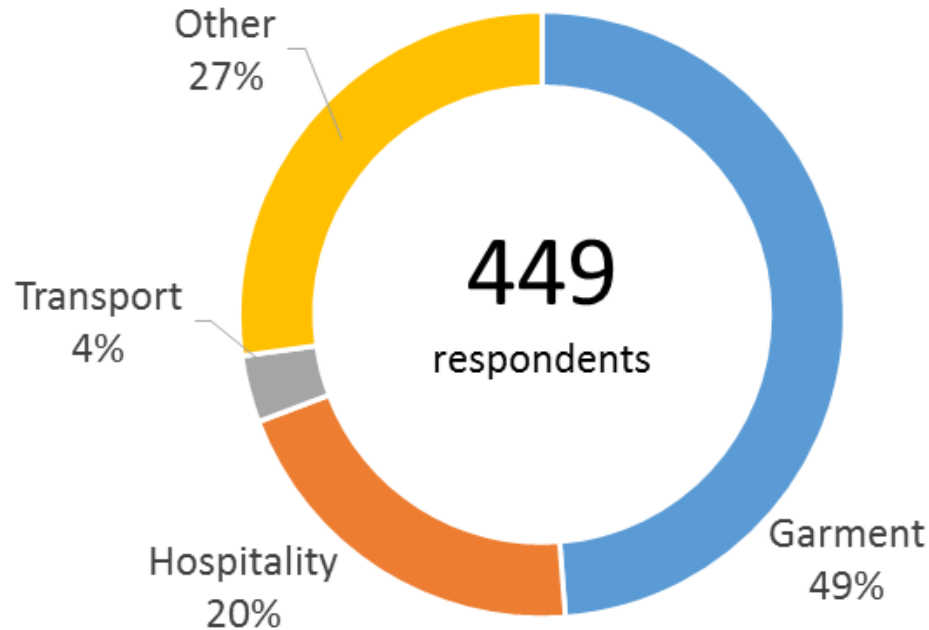


# Sources of receiving NSSF benefit information



Category		Friends & relatives	Union	Employer	Radio	Newspaper	NSSF or Ministry of Labour	Social media	TV	Other	Obs.
By sector	Garment	39%	5%	75%	3%	0%	24%	2%	6%	2%	100%
	Hospitality	36%	1%	84%	5%	1%	16%	3%	9%	4%	100%
	Transportation	43%	2%	86%	10%	0%	12%	5%	17%	3%	100%
	Other	33%	2%	85%	4%	1%	25%	5%	9%	3%	100%
By size	Large	34%	3%	82%	6%	1%	22%	4%	10%	3%	100%
	Medium	47%	2%	82%	3%	0%	24%	2%	9%	2%	100%
	Small	12%	0%	80%	0%	0%	27%	2%	5%	16%	100%
By gender	Male	37%	2%	83%	8%	1%	23%	4%	14%	3%	100%
	Female	36%	3%	82%	3%	0%	22%	3%	7%	3%	100%

# Prevalence of work-related accident



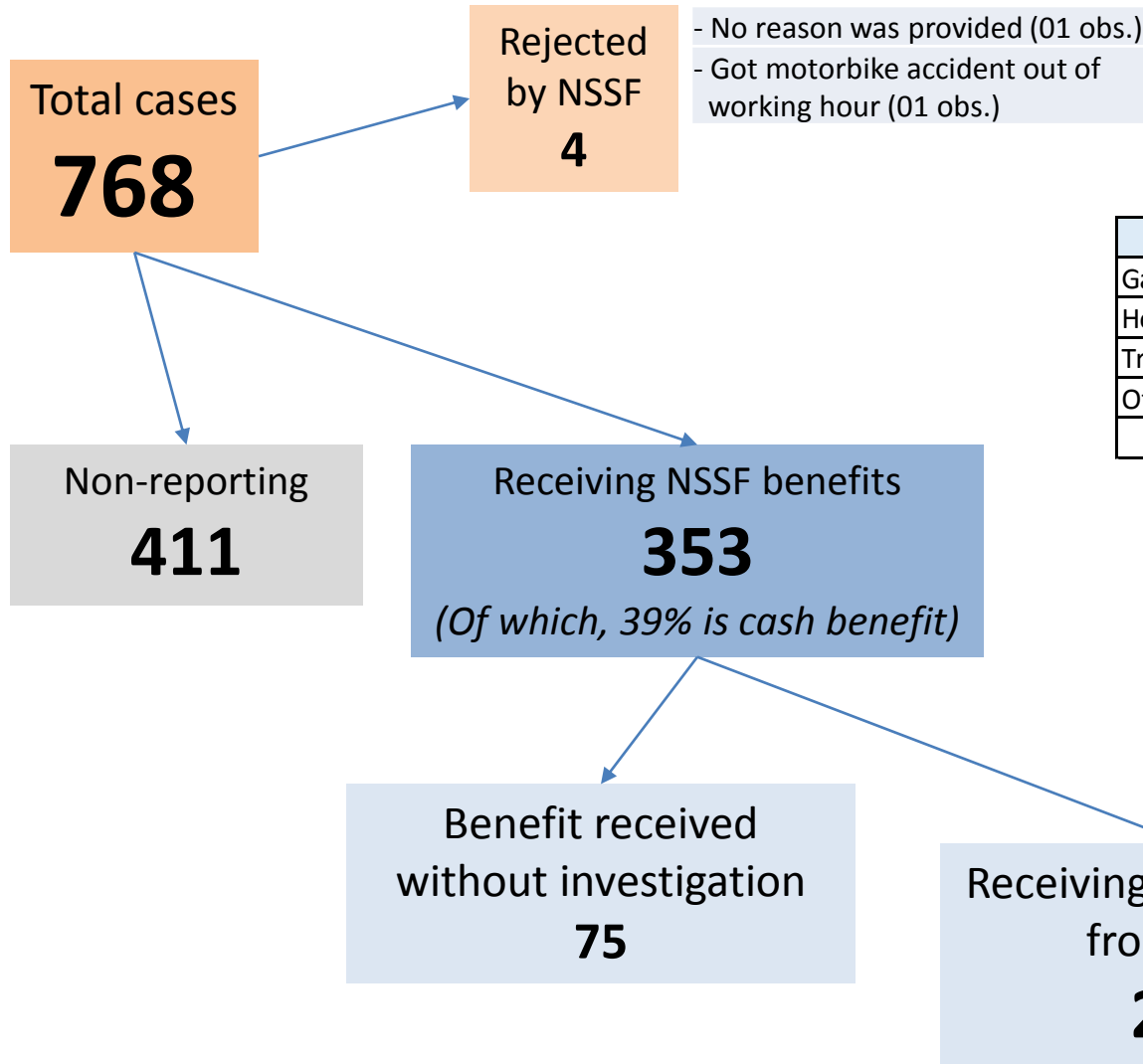
33% of interviewed respondents experienced work-related accident

*Average number of accident cases per worker (as of interviewed time)*

INDUSTRY	AVERAGE	MIN	MAX
Garment	1.79	1	20
Hospitality	1.43	1	12
Transportation	2.06	1	15
Other	1.74	1	10
<b>ALL</b>	<b>1.71</b>	<b>1</b>	<b>20</b>



# Number of work-related accident cases

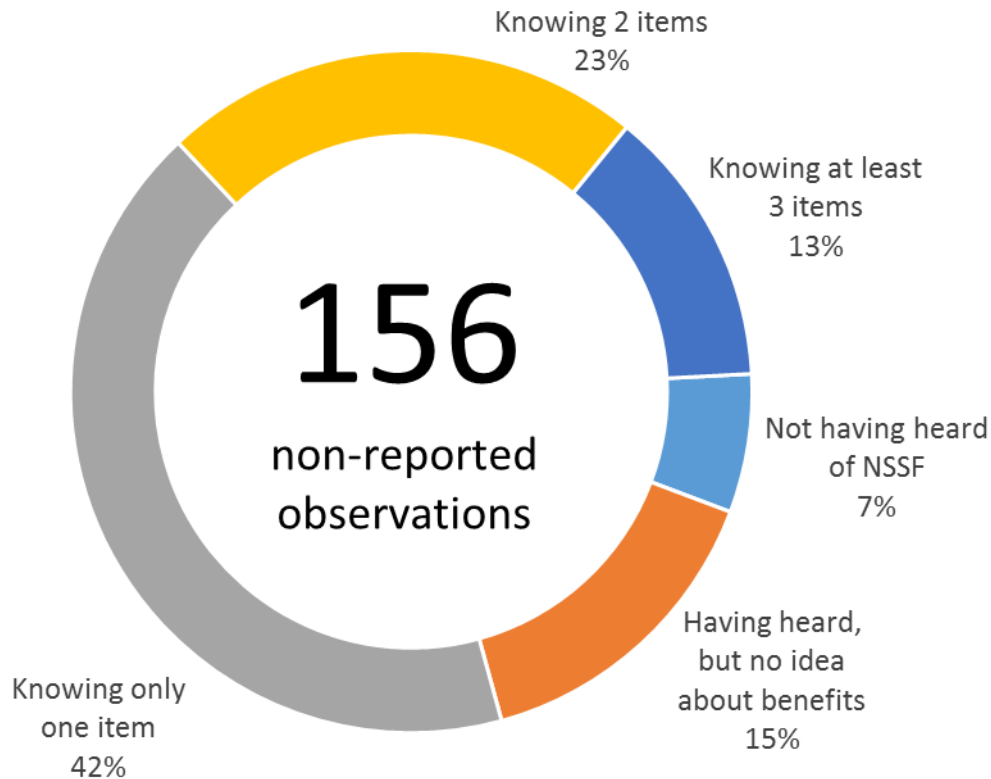


INDUSTRY	PNP	SRP	SVG	SHV	ALL
Garment	283		73	35	391
Hospitality	27	47	23	35	132
Transportation	28	5			33
Other	114	45	18	35	212
<b>Total</b>	<b>452</b>	<b>97</b>	<b>114</b>	<b>105</b>	<b>768</b>

*Work-related accident cases captured by the survey*



# Level of NSSF knowledge among respondents not reporting accident cases to NSSF



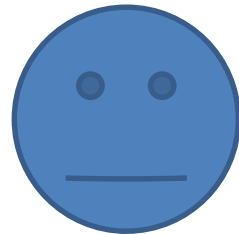
Level of knowledge about NSSF	%Obs.
Not having heard of NSSF	7%
Having heard, but no idea about benefits	15%
Knowing only one item	42%
2 items	23%
3 items	8%
4 items	2%
5 items	4%
6 items	0%
Obs.	156

# Level of satisfaction on cash benefits received from NSSF



**69%**

- Acceptable amount
- No salary deduction
- All expenses were paid



**19%**

- Acceptable amount
- Covered some of expenses



**11%**

- 50% of total expense was paid
- Covered some of expenses
- Salary deduction
- Unacceptable amount

INDUSTRY	Unsatisfied	Average	Satisfied	All
Garment	1	5	24	29
Hospitality	1	3	11	15
Transportation	3	3	9	14
Other	10	14	43	67
Total	14	24	87	125
%Obs. = 125	11%	19%	69%	100%

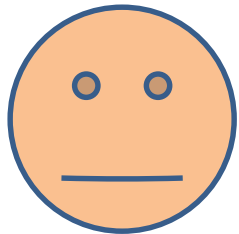


# Level of satisfaction on medical treatment service covered by NSSF



**68%**

- Doctor paid attention in treating
- Doctor provided good treatment
- Doctor took good care
- Doctor was friendly
- Good service



**21%**

- Doctor did not pay attention in treating
- Doctor did not take good care
- Had to wait for a long time
- Good service



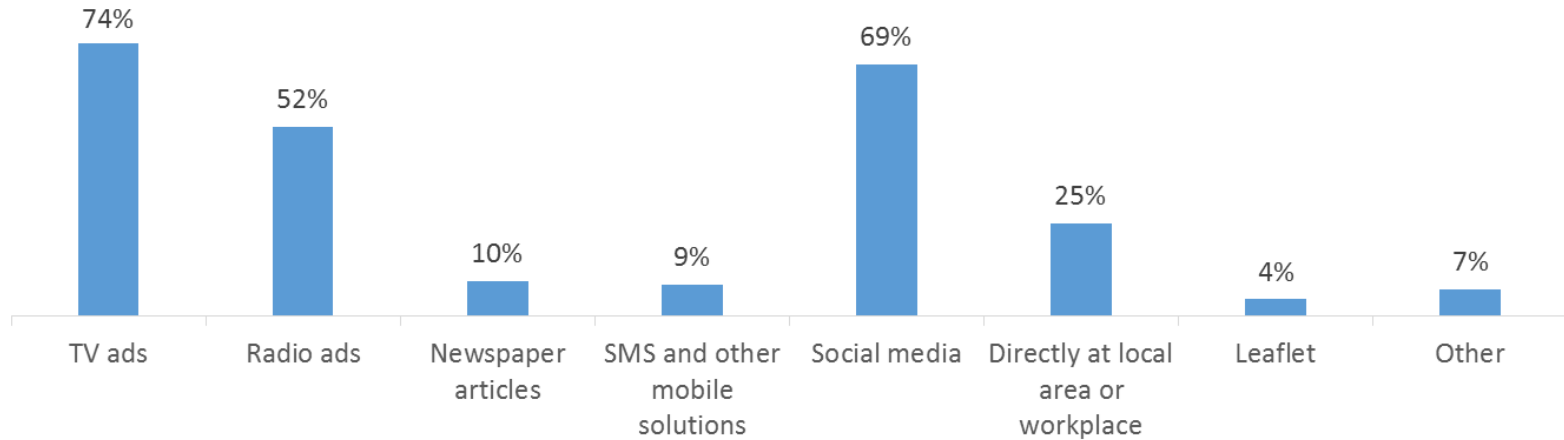
**11%**

- Doctor did not pay attention in treating
- Doctor did not take good care
- Doctor was impolite
- Had to wait for a long time
- Bad service

INDUSTRY	Unsatisfied	Average	Satisfied	All
Garment	11	21	61	94
Hospitality	6	6	22	34
Transportation	3	3	16	22
Other	13	32	110	155
Obs. (workers)	34	63	209	305
%Obs.	11%	21%	68%	100%



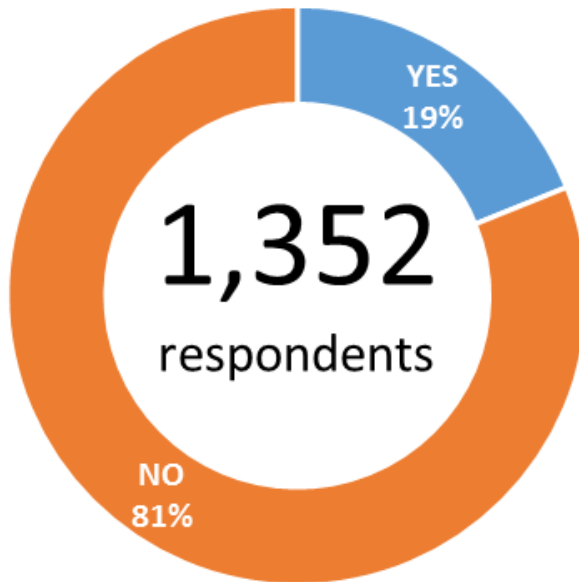
# Effective way to disseminate information and news about NSSF



Category		TV ads	Radio ads	Newspaper articles	SMS and other mobile solutions	Social media	Directly at local area or workplace	Leaflet	Other
By sector	Garment	78%	62%	9%	19%	61%	14%	2%	4%
	Hospitality	70%	46%	9%	4%	69%	21%	5%	3%
	Transportation	73%	52%	14%	16%	88%	19%	4%	11%
	Other	74%	49%	9%	4%	65%	32%	5%	8%
By size	Large	75%	50%	9%	9%	68%	26%	4%	7%
	Medium	72%	55%	11%	7%	71%	24%	5%	7%
	Small	79%	60%	9%	8%	64%	9%	1%	9%
By gender	Male	67%	47%	8%	7%	62%	27%	6%	9%
	Female	80%	59%	10%	14%	69%	24%	3%	6%



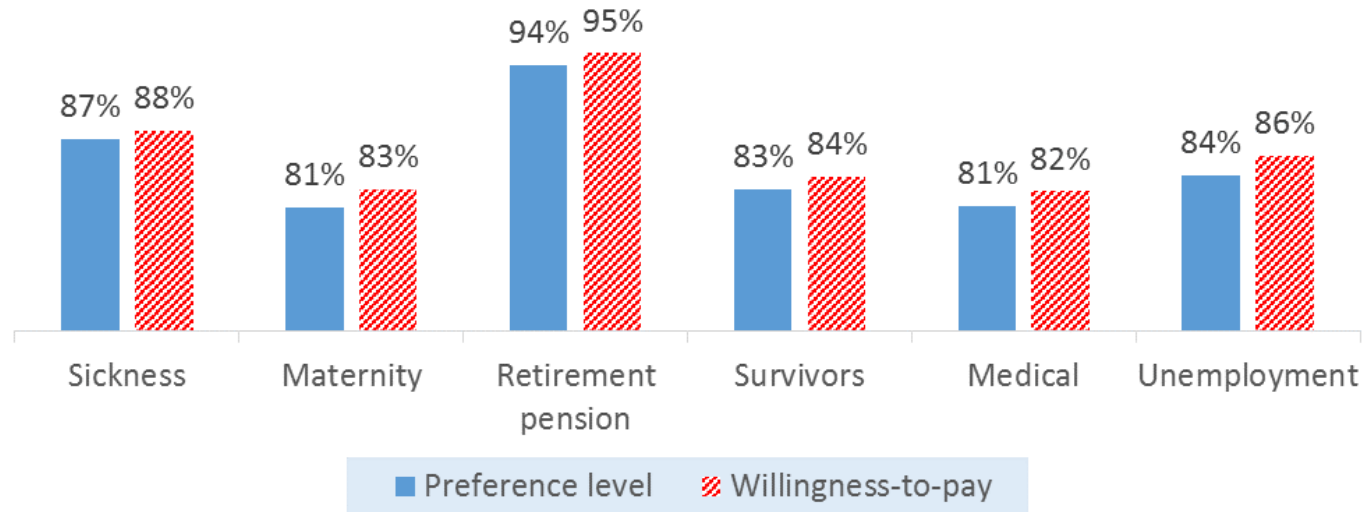
# NSSF health insurance coverage



INDUSTRY	YES	NO	ALL
Garment	66%	34%	100%
Hospitality	0%	100%	100%
Transportation	0%	100%	100%
Other	10%	90%	100%
Obs.	256	1,096	1,352



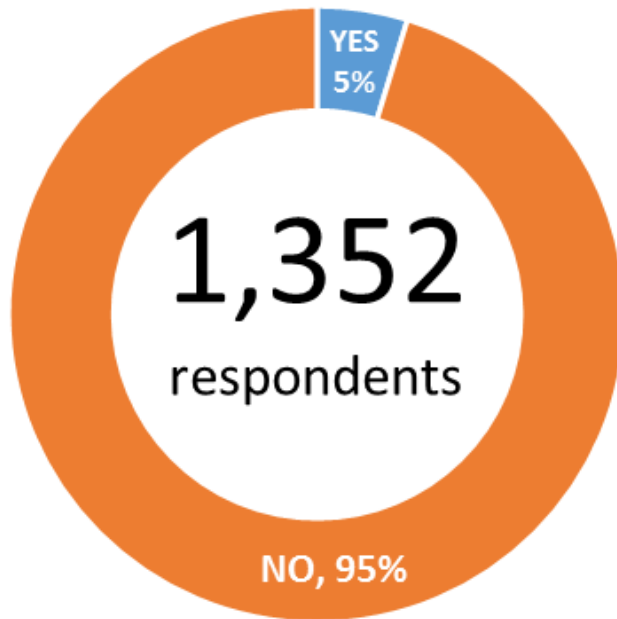
# Extra benefits of NSSF – preference and willingness-to-pay



GENDER	Sickness	Maternity	Retirement pension	Survivors	Medical	Unemployment	Obs.
Male - %Obs.	84%	74%	93%	80%	77%	81%	560
Female - %Obs.	89%	86%	94%	84%	84%	86%	792



# Knowledge about checking registration with NSSF



INDUSTRY	YES	NO	OBS.
Garment	5%	95%	274
Hospitality	3%	97%	145
Transportation	8%	92%	207
Other	6%	94%	725
Total	5%	95%	1,352

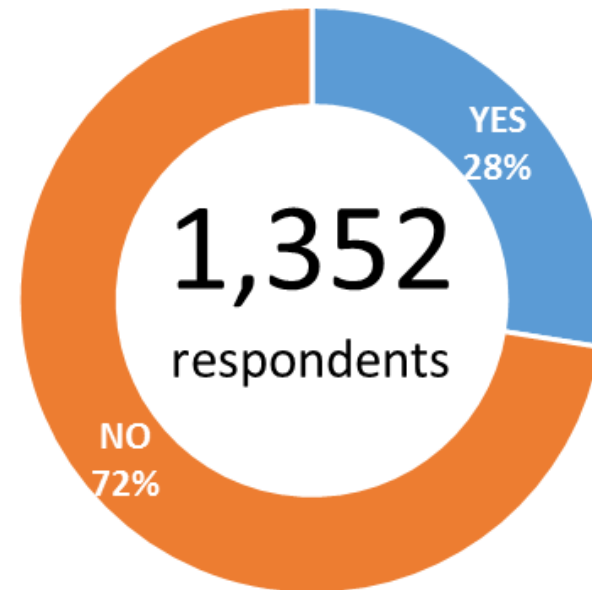
LOCATION	YES	NO	OBS.
Phnom Penh	7%	93%	719
Siem Reap	2%	98%	375
Svay Rieng	9%	91%	137
Preah Sihanouk	2%	98%	122
Total	5%	95%	1,352



# Having received an NSSF membership card

INDUSTRY	YES	NO	OBS.
Garment	70%	30%	274
Hospitality	11%	89%	145
Transportation	9%	91%	207
Other	20%	80%	725
Total	28%	72%	1,352

LOCATION	YES	NO	OBS.
Phnom Penh	30%	70%	719
Siem Reap	8%	92%	375
Svay Rieng	59%	41%	137
Preah Sihanouk	40%	60%	122
Total	28%	72%	1,352





# Among those having an NSSF membership card, whether covered by NSSF health insurance

LOCATION	YES	NO	ALL
Garment	88%	12%	100%
Hospitality	0%	100%	100%
Transportation	0%	100%	100%
Other	51%	49%	100%
Obs.	339	182	521
%All	65%	35%	100%

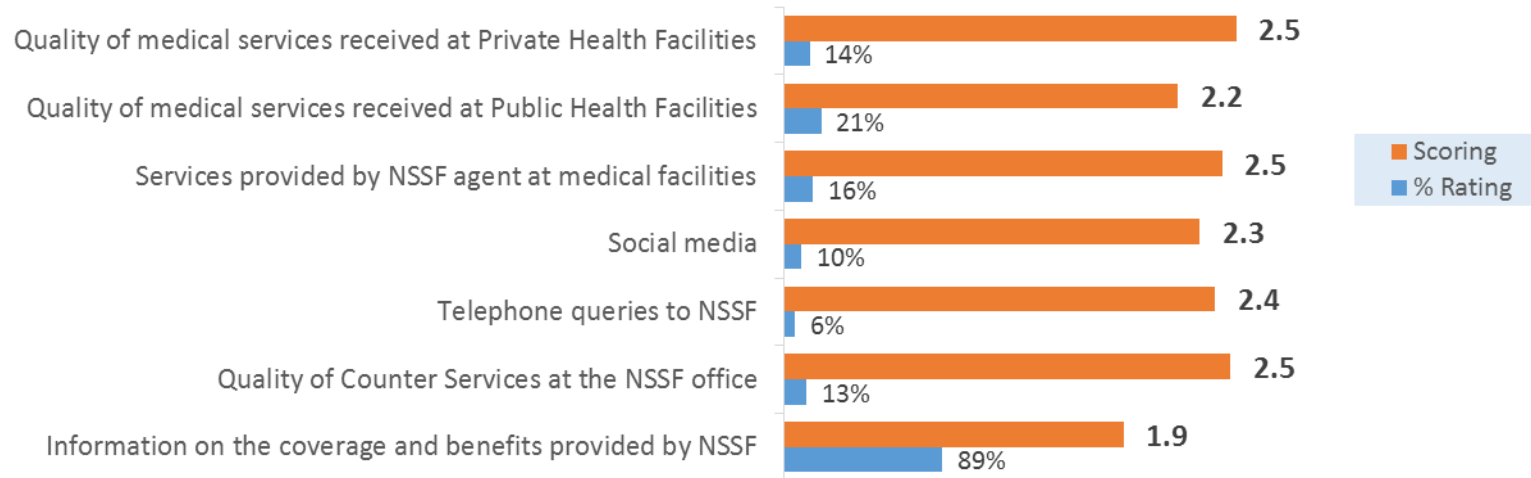
**By industry**

LOCATION	YES	NO	ALL
Phnom Penh	53%	47%	100%
Siem Reap	0%	100%	100%
Svay Rieng	100%	0%	100%
Preah Sihanouk	99%	1%	100%
Total	339	182	521
%All	65%	35%	100%

**By location**



# Evaluation of NSSF services

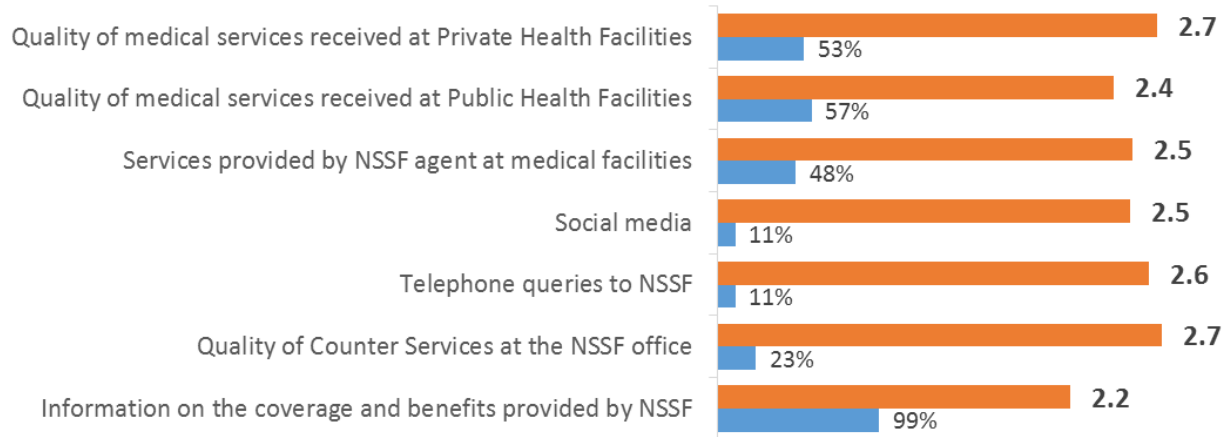


NSSF Service	Score				Total
	1 Poor	2 Average	3 Excellent	No Idea	
Information on the coverage and benefits provided by NSSF	366	574	261	151	1,352
Quality of Counter Services at the NSSF office	14	54	103	1,181	1,352
Telephone queries to NSSF	8	29	42	1,272	1,352
Social media	10	66	54	1,222	1,352
Services provided by NSSF agent at medical facilities	19	78	120	1,135	1,352
Quality of medical services received at Public Health Facilities	47	125	108	1,072	1,352
Quality of medical services received at Private Health Facilities	14	59	120	1,159	1,352



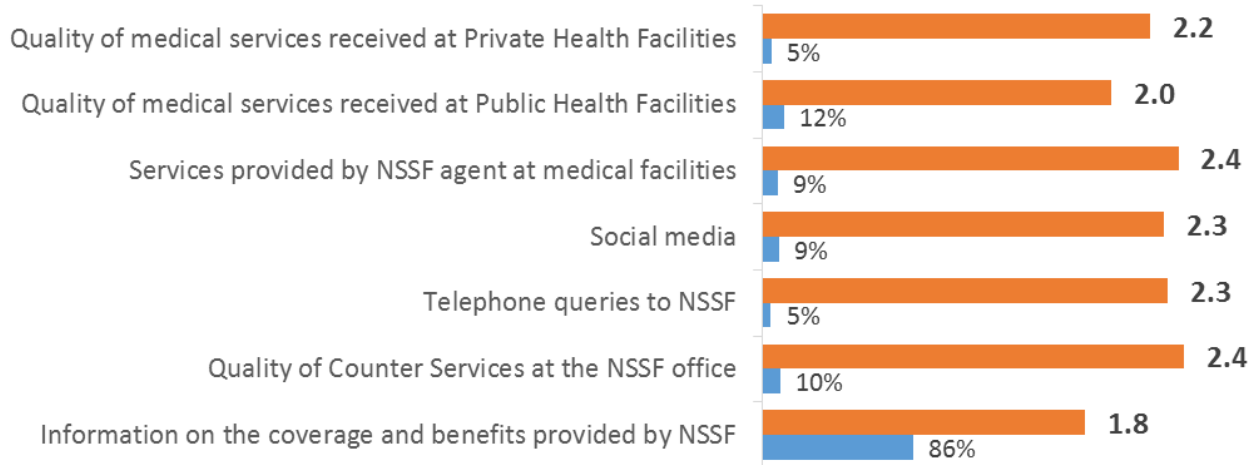


# Evaluation of NSSF services (cont.)



Scoring  
% Rating

**Experienced**



Scoring  
% Rating

**Non-experienced**

Score	1	2	3
Mention	Poor	Average	Excellent