

National Social Security Fund Operation Assessment in Cambodia

ADMIN SURVEY

(Weight Adjusted)

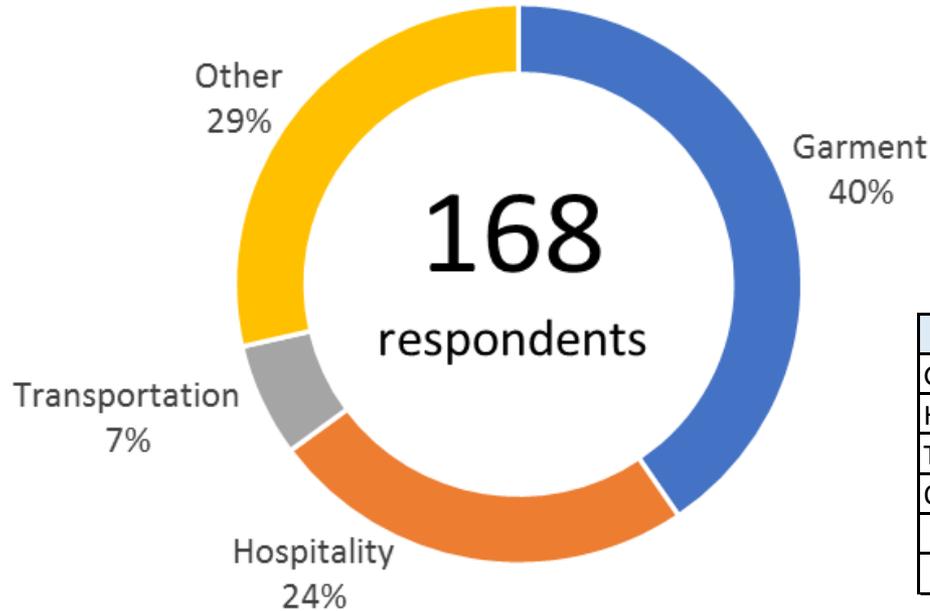
28 August 2017

Phnom Penh, Cambodia





Sample Distribution



Industry	Manager	Officer/Clerk	Total
Garment	60%	40%	100%
Hospitality	56%	44%	100%
Transport	82%	18%	100%
Other	60%	40%	100%
Obs.	102	66	168
%Total	61%	39%	100%

Industry	Large	Medium	Small	Total
Garment	72%	22%	6%	100%
Hospitality	59%	27%	15%	100%
Transport	45%	36%	18%	100%
Other	69%	21%	10%	100%
Obs.	111	40	17	168
%Total	66%	24%	10%	100%

INDUSTRY	PNP	SRP	SVG	SHV	TOTAL
Garment	56%	0%	44%	38%	40%
Hospitality	14%	50%	17%	38%	24%
Transport	9%	5%	0%	0%	7%
Other	21%	45%	39%	25%	29%
Obs.	96	38	18	16	168
%Total	57%	23%	11%	10%	100%

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



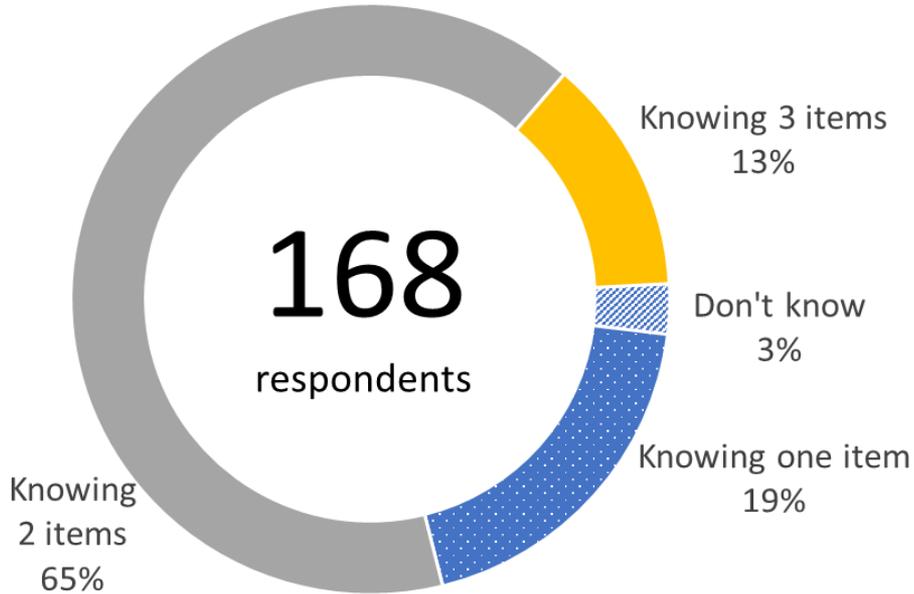
Sample Weight – Admin Survey

Industry	Number of enterprises		Weight
	NSSF population (P)	Of which, interviewed (S)	P/S
Garment	712	68	10
Hospitality	446	41	11
Transport	462	11	42
Other	3,180	48	66
Total	4,800	168	

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



Knowledge about coverage of NSSF Employment Injury Scheme



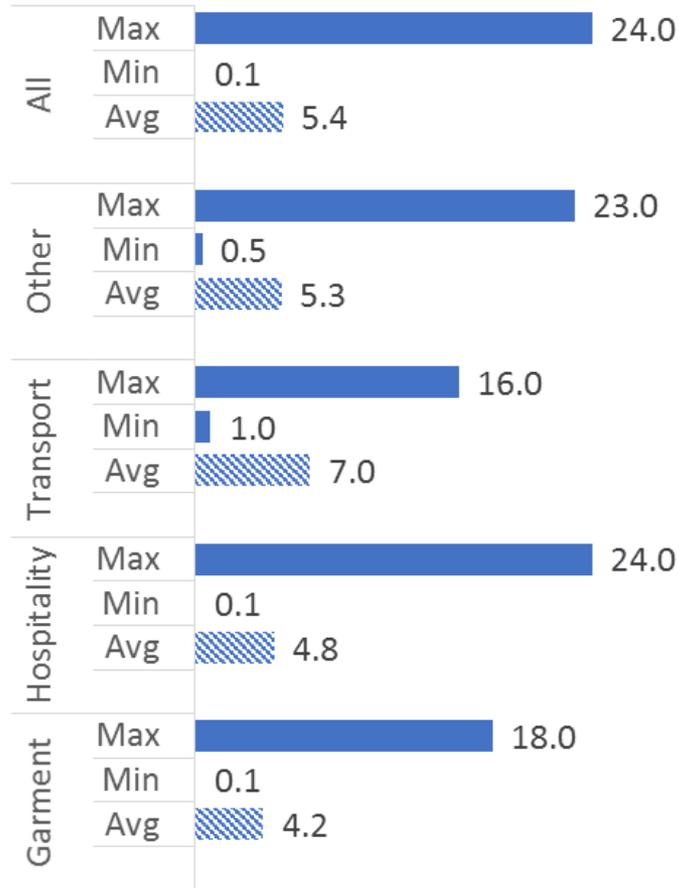
Among knowing NSSF coverage (163 respondents), knowledge by items covered



Industry	Commuting accidents	Injury at work	Occupational diseases	Don't know	Obs.
Garment	84%	99%	25%	0%	100%
Hospitality	73%	90%	10%	5%	100%
Transport	73%	91%	18%	0%	100%
Other	81%	94%	12%	4%	100%
Total	79%	94%	15%	3%	168



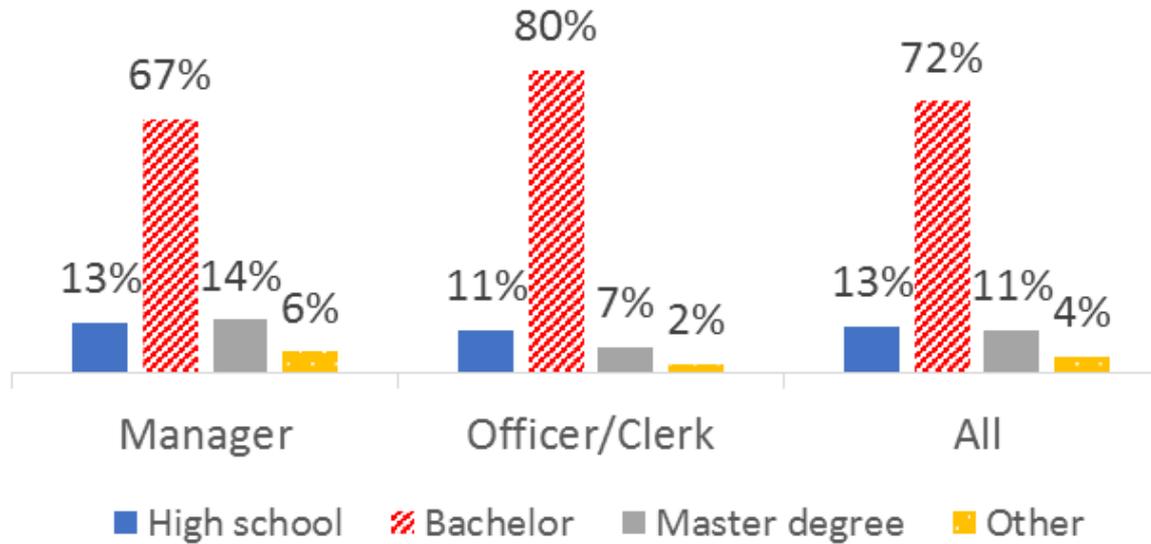
Work experience with current firm (in years)



FIRM SIZE	AVERAGE	MIN	MAX
Large	5.4	0.1	24.0
Medium	4.4	0.1	16.0
Small	7.0	1.0	16.0
All	5.4	0.1	24.0



Level of education



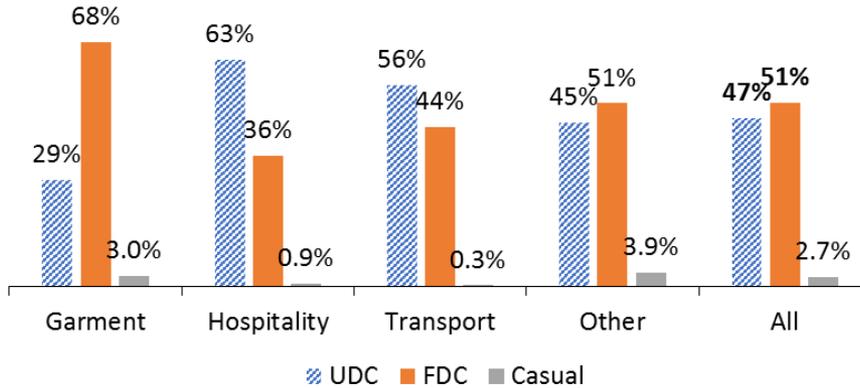
Education	Manager	Officer/Clerk	All
High school	13%	11%	13%
Bachelor	67%	80%	72%
Master degree	14%	7%	11%
Other	6%	2%	4%
Obs.	107	61	168



Type of employment contracts used

By industry

(As % of total employed)

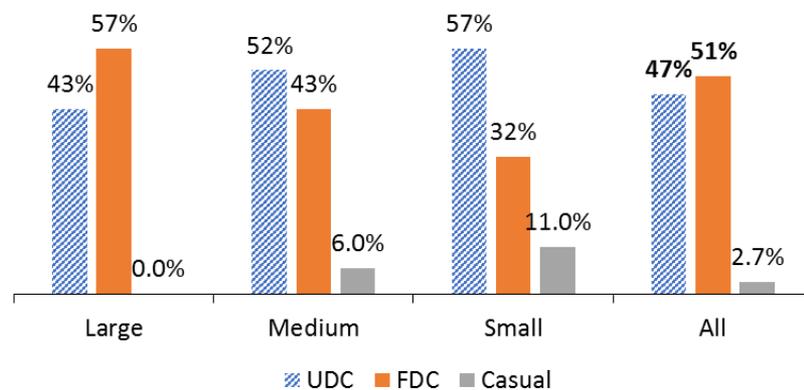


Ratio of probation to total by contract types – by industry

INDUSTRY	UDC	FDC
Garment	4%	10%
Hospitality	6%	9%
Transport	6%	4%
Other	7%	4%
All	6%	6%

By firm size

(As % of total employed)



Ratio of probation to total by contract types – by firm size

FIRM SIZE	UDC	FDC
Large	5%	6%
Medium	8%	6%
Small	12%	5%
All	6%	6%

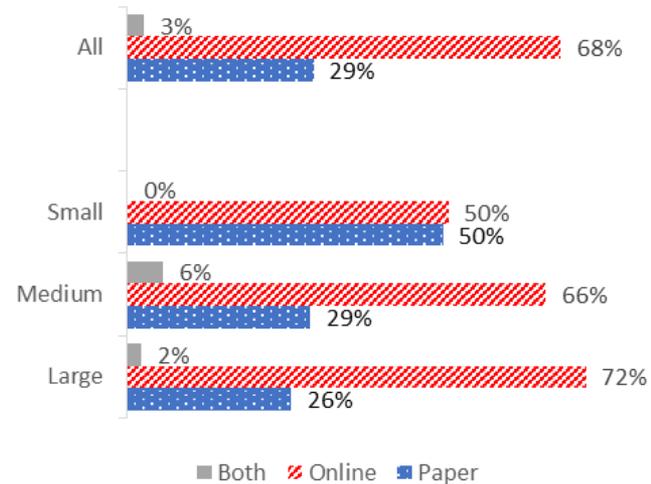
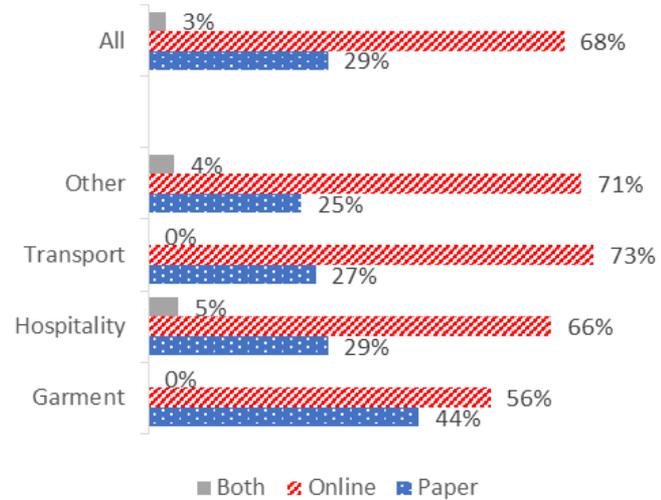
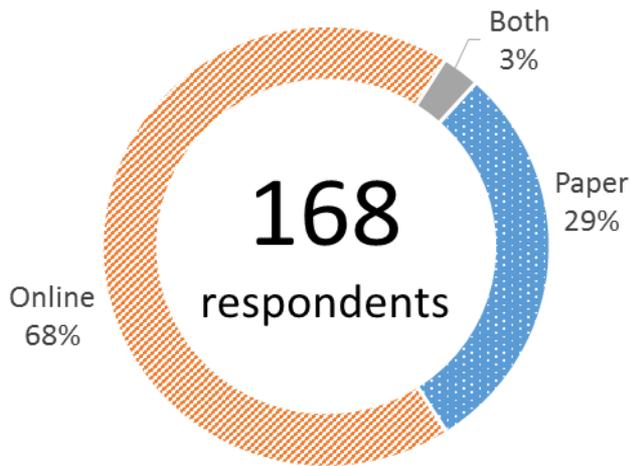
Total employed = UDC + FDC + Casual
Ratio UDC = UDC/Total employed

* UDC = Unlimited duration contract
 FDC = Fixed duration contract
 Casual = Contract by seasonal work

Only two firms – large size in garment industry - reported to use sub-contractors



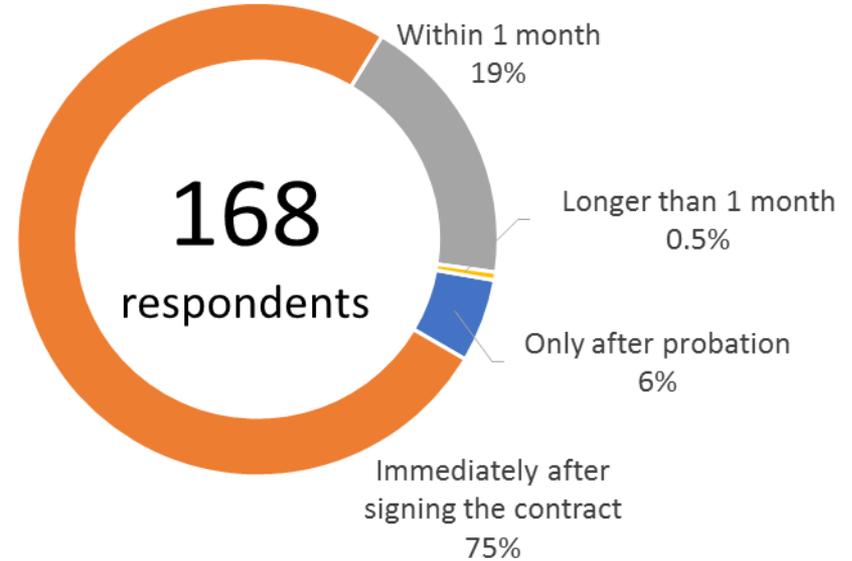
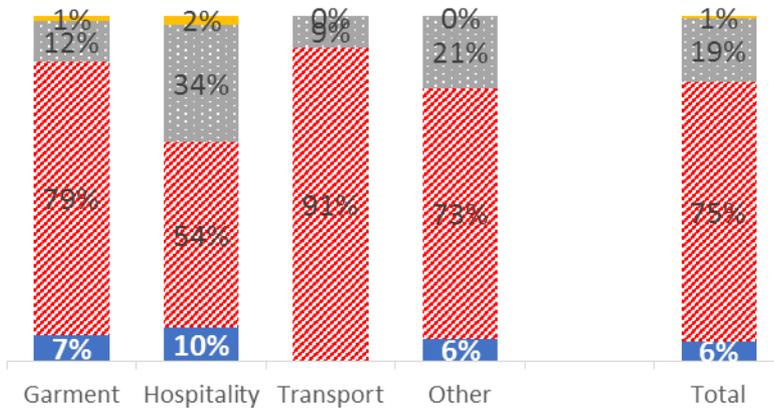
Means of registration of new workers with NSSF



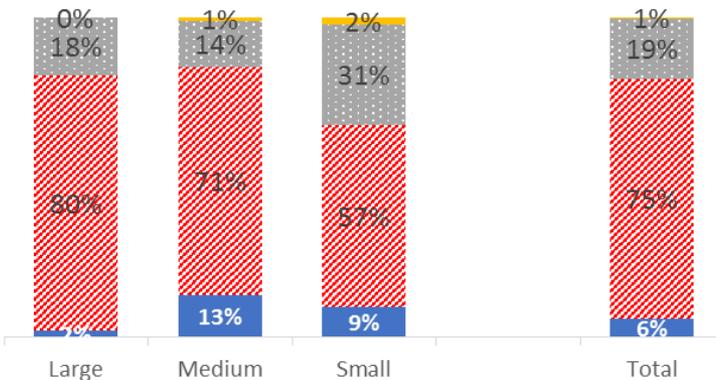


Timing of registration of new workers with NSSF

By industry



By firm size



- Longer than 1 month
- Within 1 month
- Immediately after signing the contract
- Only after probation

Registration Timing	Paper	Online
Only after probation	7%	5%
Immediately after signing the contract	73%	77%
Within 1 month	20%	17%
Longer than 1 month	0%	1%
Total	54	119



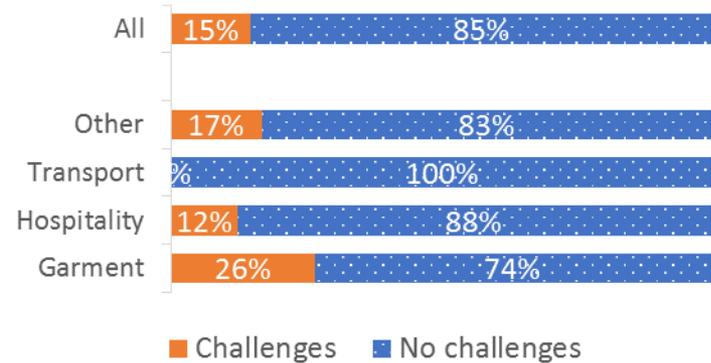
Challenges involved in the registration



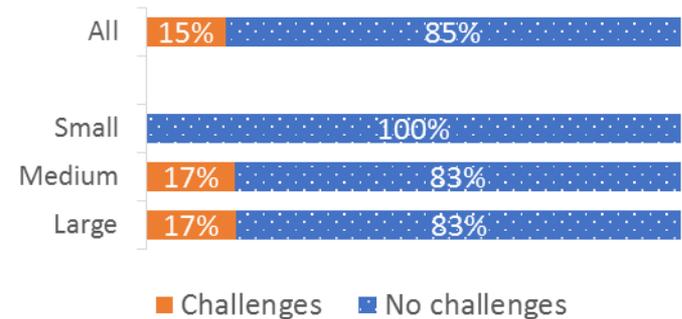
Reason of challenges	%Obs.
Lack of ID	67%
Short contracts (e.g. probation, casual, FDC)	0%
Complex administrative procedures	20%
Others	9%
Obs.	31

Reason of no challenges	%Obs.
NSSF has software that is easy for us to register new workers	30%
Because all staffs have enough document	20%
Because just fill in the form provided by NSSF	18%
Others	16%
Obs.	137

By industry



By firm size





Means of payment of NSSF contribution

Payment is generally made at the bank.

Industry	Payment at the bank	Online banking	Mobile payment	Others	Obs.
Garment	100%	0%	0%	0%	29
Hospitality	98%	0%	0%	2%	20
Transport	100%	0%	0%	0%	31
Other	100%	0%	0%	0%	87
All	100%	0%	0%	0%	168

Firm size	Payment at the bank	Online banking	Mobile payment	Others	Obs.
Large	100%	0%	0%	0%	107
Medium	100%	0%	0%	0%	41
Small	100%	0%	0%	0%	19
All	100%	0%	0%	0%	168



Availability of payroll system in computer

No = 5%

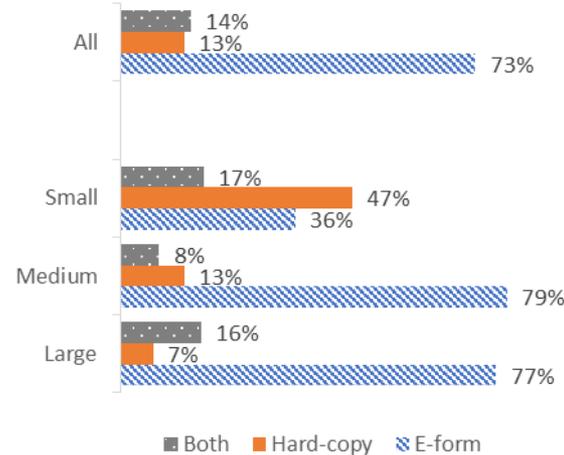
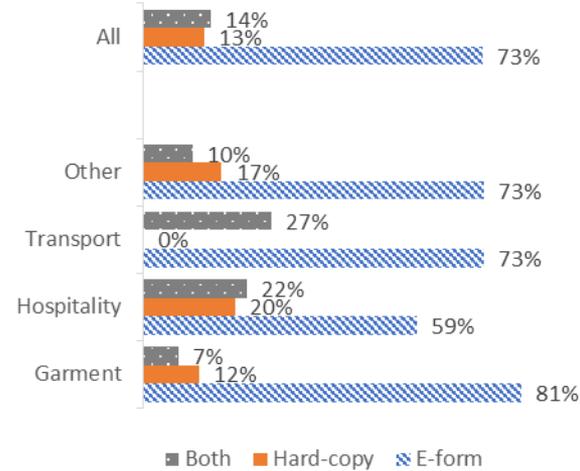
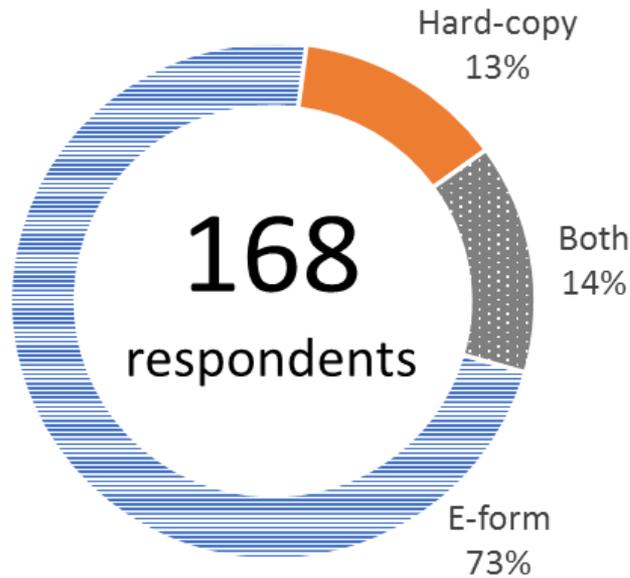
Yes = 95%

Industry	Yes	No	Obs.
Garment	97%	3%	29
Hospitality	95%	5%	20
Transportation	100%	0%	31
Other	92%	8%	87
All	95%	5%	168

Firm size	Yes	No	Obs.
Large	100%	0%	107
Medium	90%	10%	41
Small	74%	26%	19
All	95%	5%	168



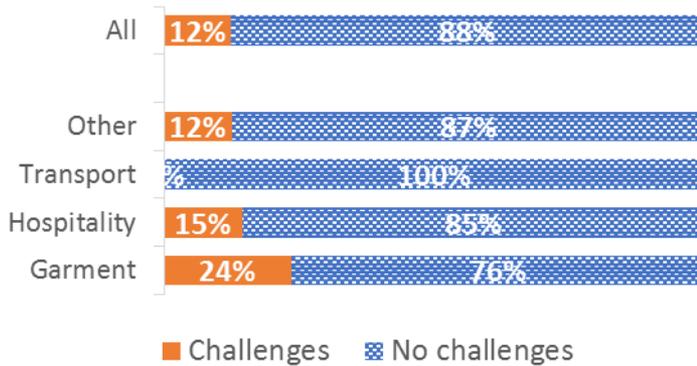
Means of submitting monthly report to NSSF



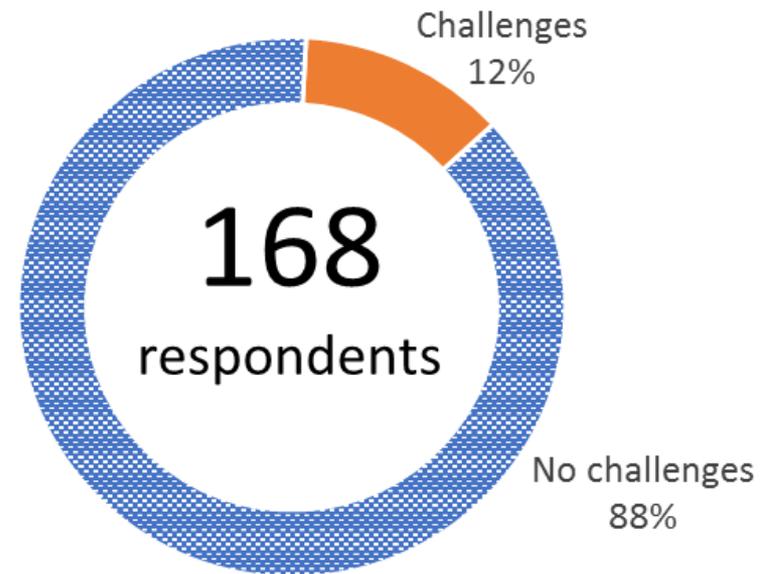
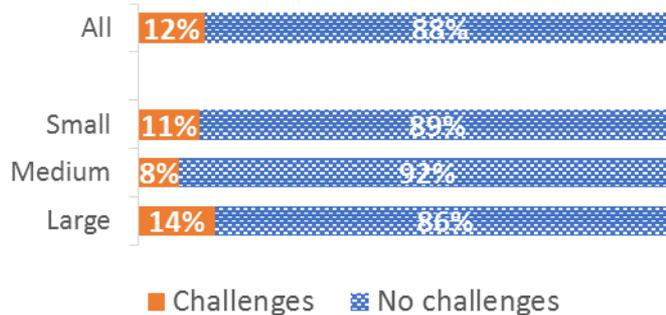


Challenges of submitting report on time to NSSF

By industry



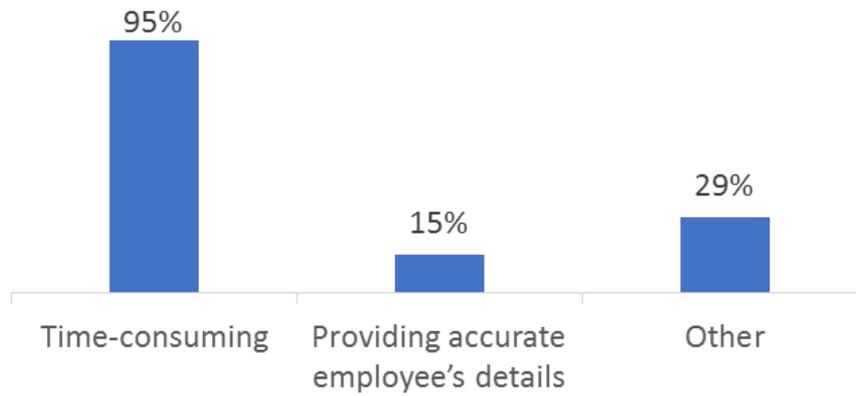
By firm size





Reason explaining challenges of submitting report on time to NSSF

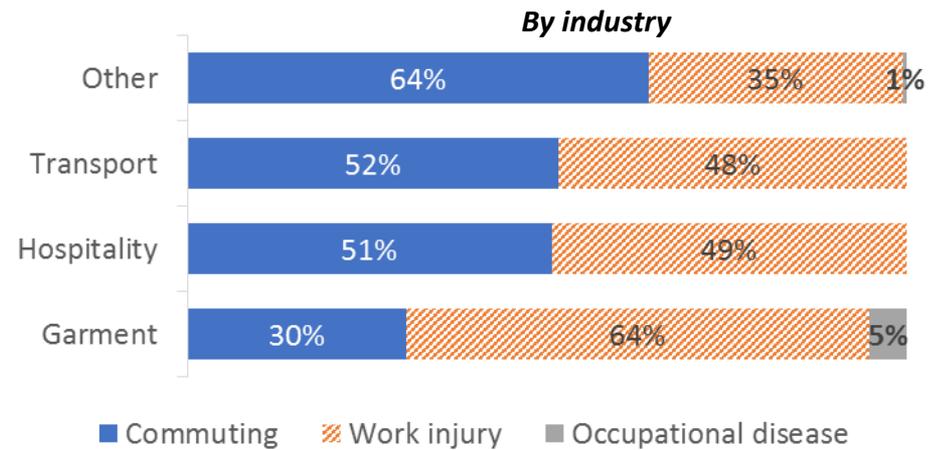
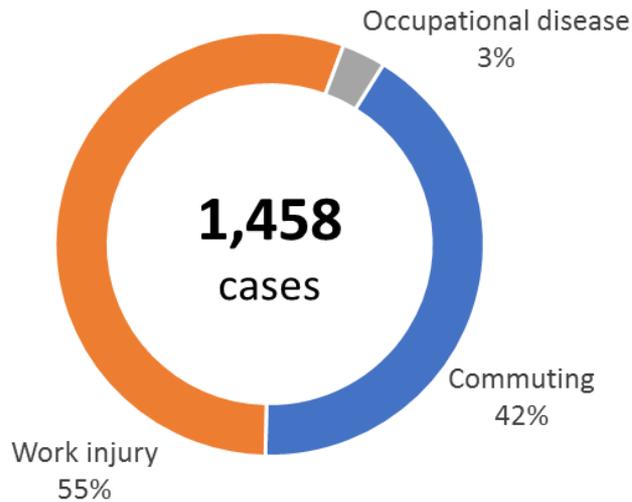
Among those reporting challenges



Other reason explaining challenges	%Obs.
All worker is not yet got ID	10%
Always get new workers	11%
It is so fast for 15 days, should delay to longer than this	10%
NSSF require staff report in rush time because company close entry on 7th	10%
NSSF use Limon before but now use Unicode	10%
Sometimes it is on public holiday they do not delay so it reduce working day	10%
There is difficulty because there are many turn over staffs	10%
Too fast, if on 20th of each month, it is good	30%
Obs.	10



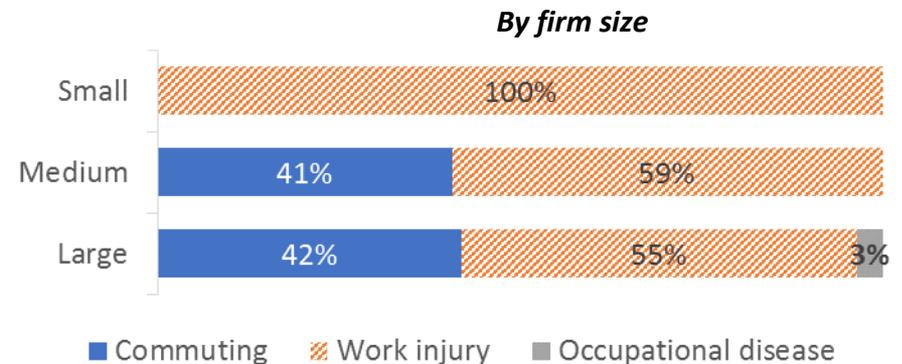
Work-related accidents cases reported in 2016



(Average per factory)

Industry	Avg	Min	Max
Garment	13.0	0	145
Hospitality	5.3	0	70
Transport	3.0	0	25
Other	6.8	0	60
All	8.7	0	145

Firm size	Avg	Min	Max
Large	12.4	0	145
Medium	1.7	0	13
Small	0.9	0	10
All	8.7	0	145





Prevalence of work-related accident

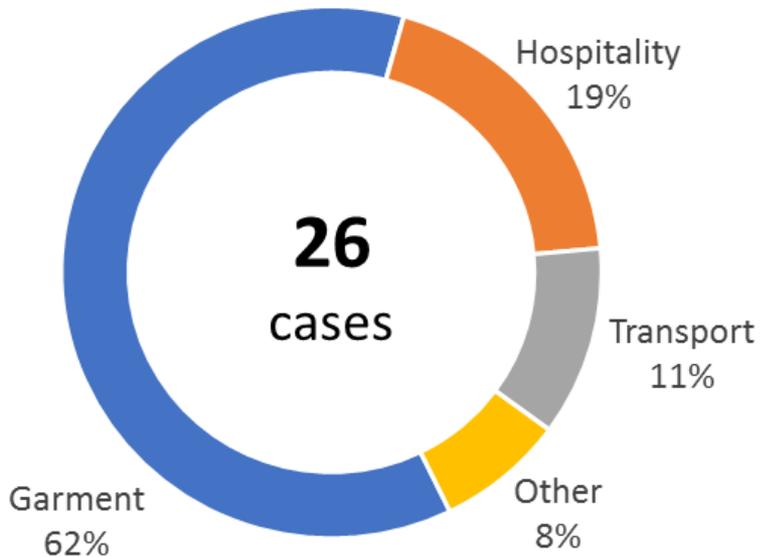
Industry	Avg	Min	Max
Garment	4%	0%	81%
Hospitality	3%	0%	27%
Transport	1%	0%	6%
Other	4%	0%	53%
All	4%	0%	81%

Firm size	Avg	Min	Max
Large	4%	0%	81%
Medium	3%	0%	25%
Small	6%	0%	53%
All	4%	0%	81%

Prevalence = total reported cases/total employed



Number of rejected cases of work-related accident in 2016

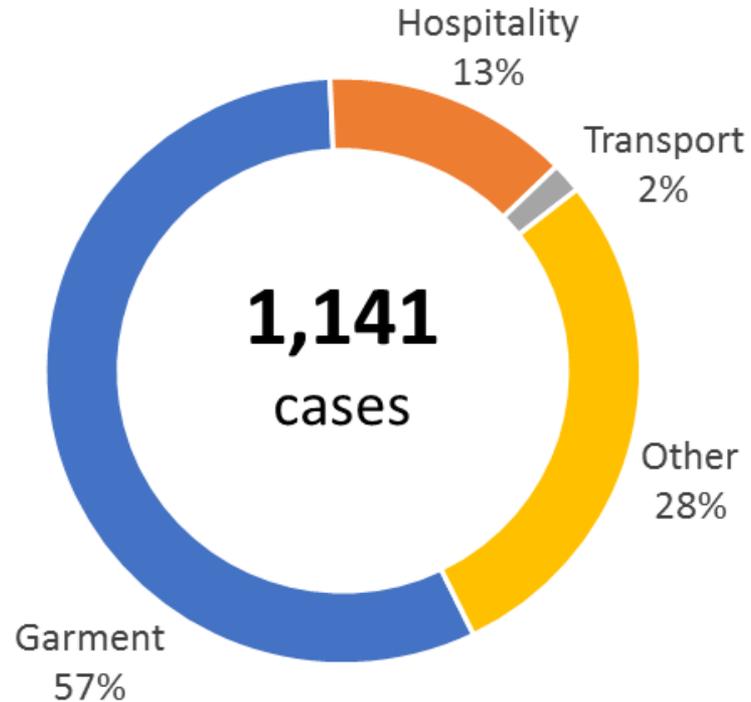


Reason of rejection	%Obs.
Do not know the reason	7%
Don't have original receipt	14%
Not enough document	14%
Out of NSSF's coverage	50%
Staff go to Khmer traditional doctor, not hospital	7%
Unconscious	7%
Not work accident (fell from the stair at home)	7%
Obs.	14



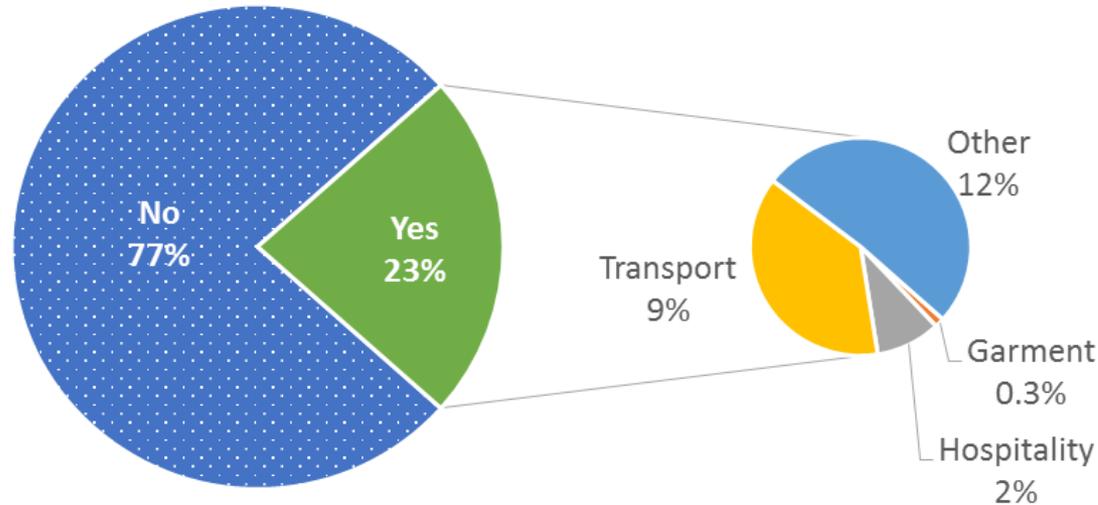
Cases not reported to NSSF in 2016

Reason of not reporting	All
Small injury	84%
Short contract	0%
Worker do not want to report	23%
Not work-related accident	12%
Others	29%
Obs.	103





Purchasing accident insurance policy from a private insurance company



Reason for purchasing private insurance	%Obs.
24 hours coverage	74%
Easy to claim	44%
Better or faster services	21%
Bought private insurance prior to using NSSF insurance	13%
Better coverage, including health and not-work-related accidents	13%
Better services or choices of medical treatment, including doctor's behaviour and hospital partners	13%
Other	15%
Obs.	39



Reasons of purchasing private insurance – in details

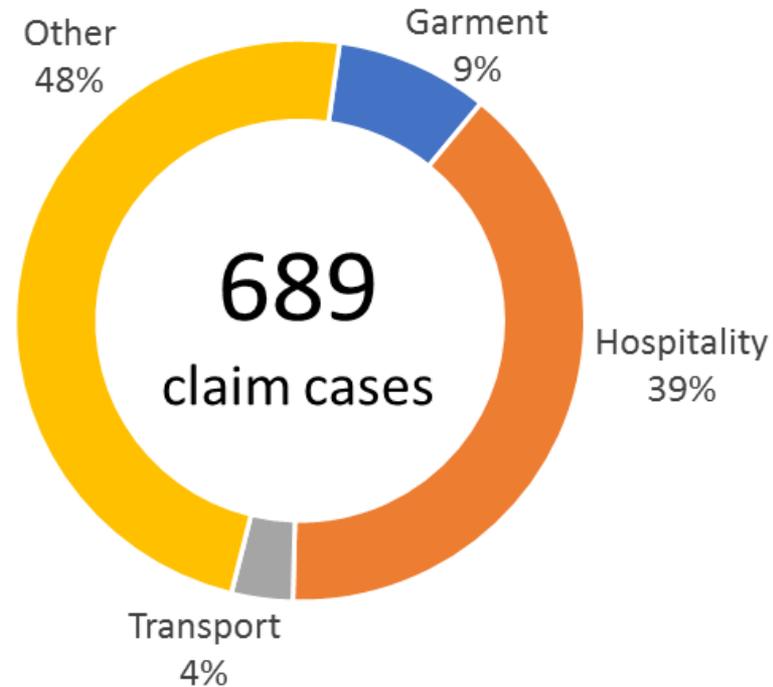
Reasons 1	Freq.
Because NSSF insurance cover only accident	1
Because using private insurance before NSSF	4
Because they provide better service	1
Doctor paid attention in treating	1
Easy to claim	5
For fire accident	1
Lots of private hospital partner	1
NSSF insurance cover only 8 hours	2
Provide confidence to staffs	1
They cover 24 hour	21
Total	38

Reasons 3	Freq.
Buy before using NSSF insurance	1
Buy private company insurance is more trust	1
Easy to claim	3
Fast money claiming	1
Fast service	2
Faster service than NSSF	1
Get full repayment back and they come to get document by themselves	1
Good service	1
Good services and repayment is fast	1
It is our sister company	1
Payment given without many documents	1
Total	14

Reasons 2	Freq.
Can go to private clinic	1
Cover both work accident and health	1
Dead benefit provide cash amount higher than NSSF	1
Doctor pay attention to treatment	1
Document is not complicated	1
Easy to claim	3
Easy to claim	1
Fast service (the agent come to hospital and pay fast)	1
Good relationship with doctor	1
Good Service	1
Have benefits on general health	1
NSSF insurance cover only 8 hours	3
NSSF requires many documents	1
Private insurance cover 24hours	1
Private insurance provide more benefits than NSSF	1
There is clear explanation regarding benefits	1
They cover 24 hour	2
They covers Worldwide	1
Total	23



Number of cases claimed from private insurance



Firm size	Garment	Hospitality	Transport	Other	Total
Large	9%	41%	0%	50%	659
Medium	0%	28%	56%	17%	18
Small	0%	0%	100%	0%	12
All	9%	39%	3%	48%	689

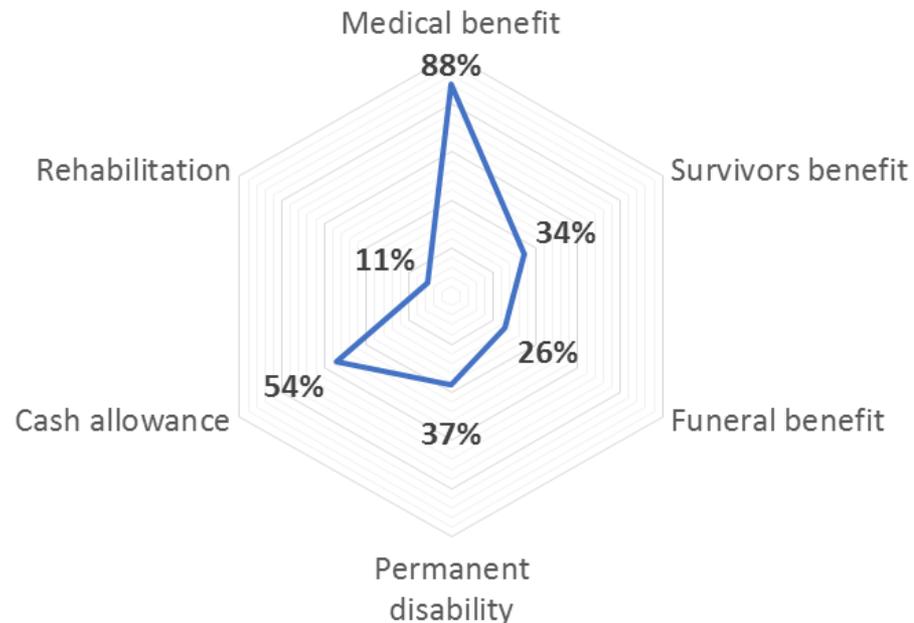


Knowledge about benefits of NSSF Employment Injury Insurance Scheme - by benefit items

No = 4%

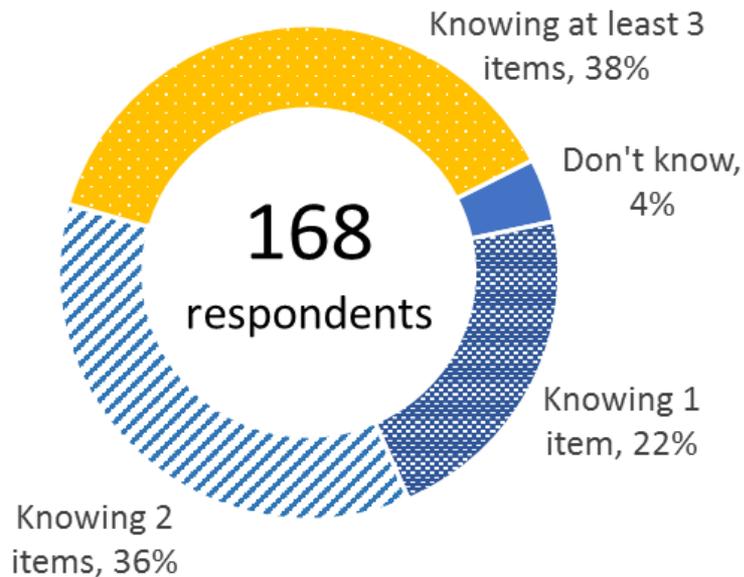
Yes = 96%

*Among those
having knowledge
(161 respondents)*





Knowledge about benefits of NSSF Employment Injury Insurance Scheme – by number of benefit items reported

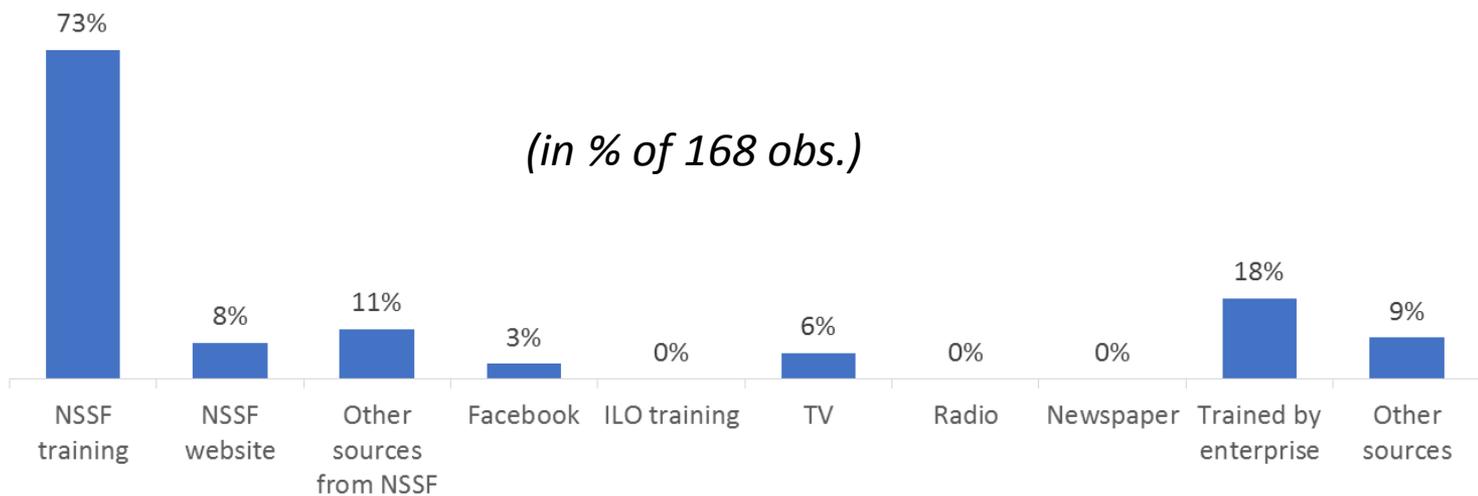
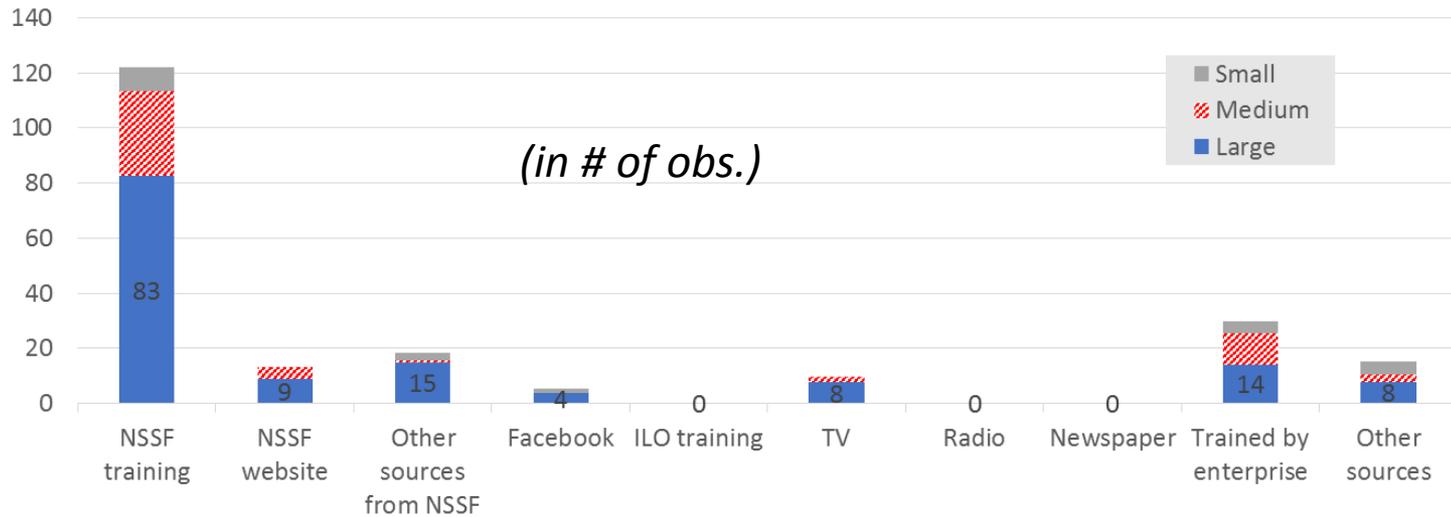


Level of knowledge	Large	Medium	Small	All
Don't know	1%	0%	29%	4%
Knowing 1 item	17%	32%	26%	22%
Knowing 2 items	37%	38%	29%	36%
Knowing at least 3 items	45%	30%	16%	38%
Obs.	111	40	17	168

Level of knowledge	Garmnent	Hospitality	Transport	Other	All
Don't know	1%	10%	9%	2%	4%
Knowing 1 item	21%	39%	9%	23%	22%
Knowing 2 items	35%	24%	45%	35%	36%
Knowing at least 3 items	43%	27%	36%	40%	38%
Obs.	68	41	11	48	168

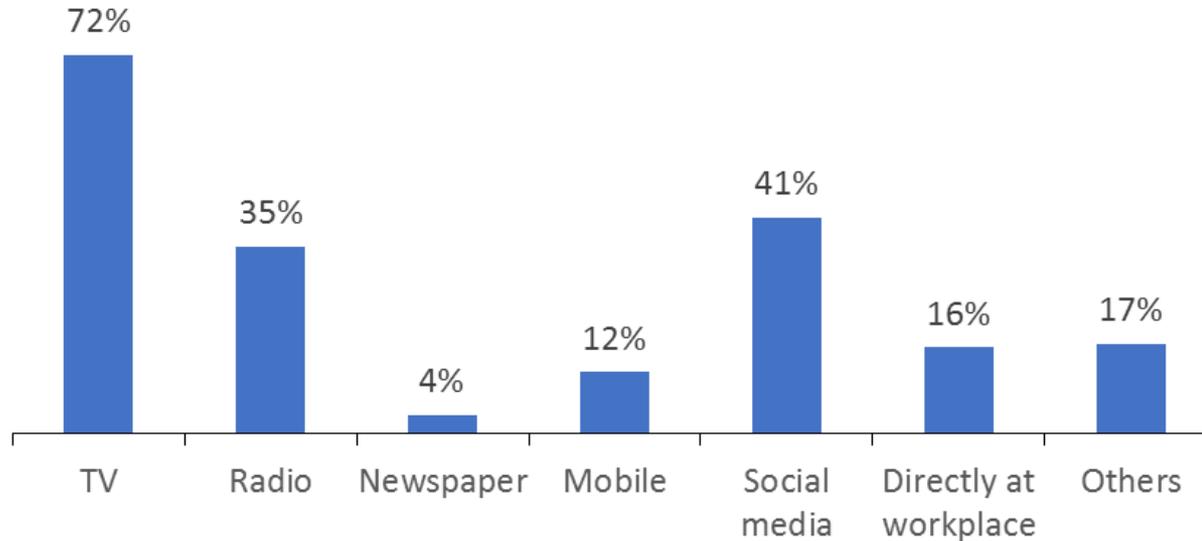


Sources of information NSSF benefits and processes





Effective way to disseminate information and news about NSSF

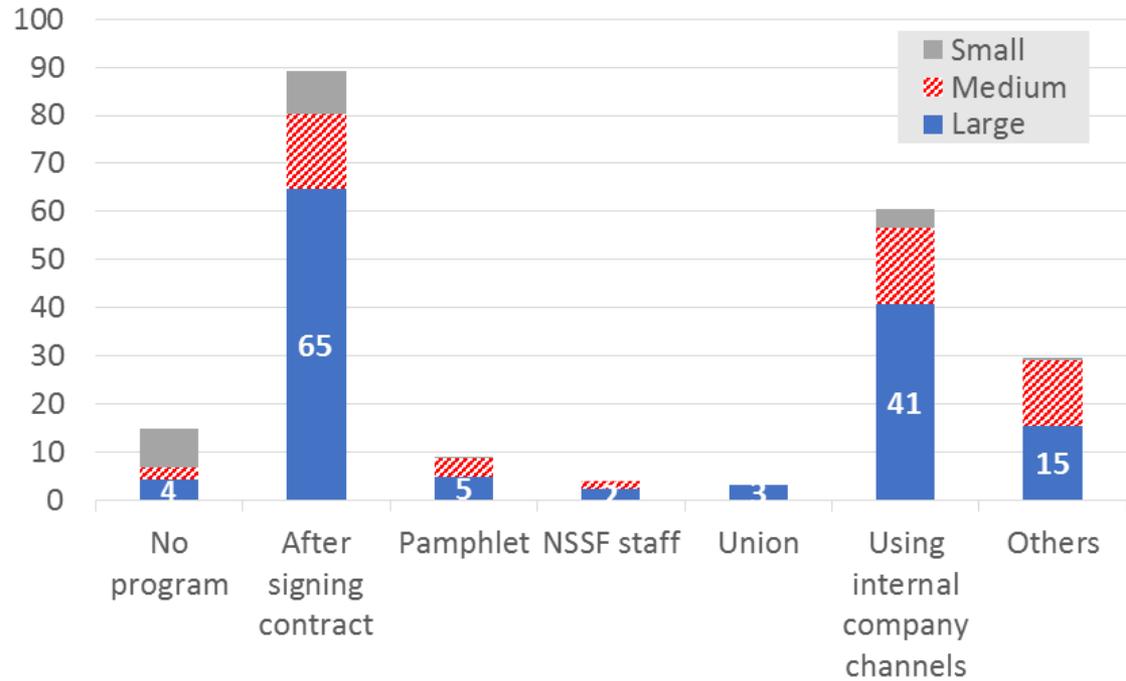


Industry	TV	Radio	Newspaper	Mobile	Social media	Directly at workplace	Others	Obs.
Garment	33%	18%	1%	4%	16%	4%	12%	68
Hospitality	34%	23%	1%	5%	18%	5%	9%	41
Transport	208%	78%	26%	0%	152%	76%	25%	11
Other	129%	61%	4%	30%	70%	30%	30%	48
%Obs.	72%	35%	4%	12%	41%	16%	17%	168

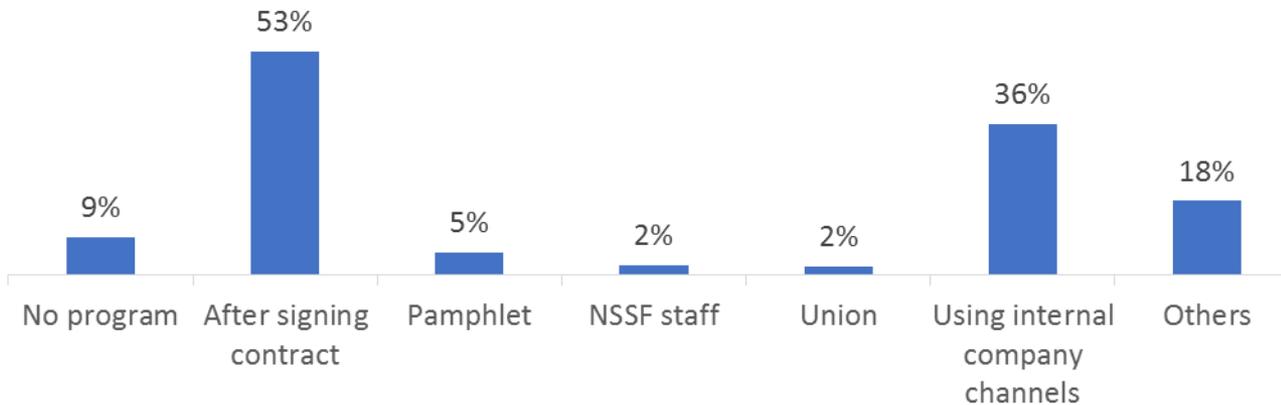


Means of informing employees about NSSF benefit

(in # of obs.)

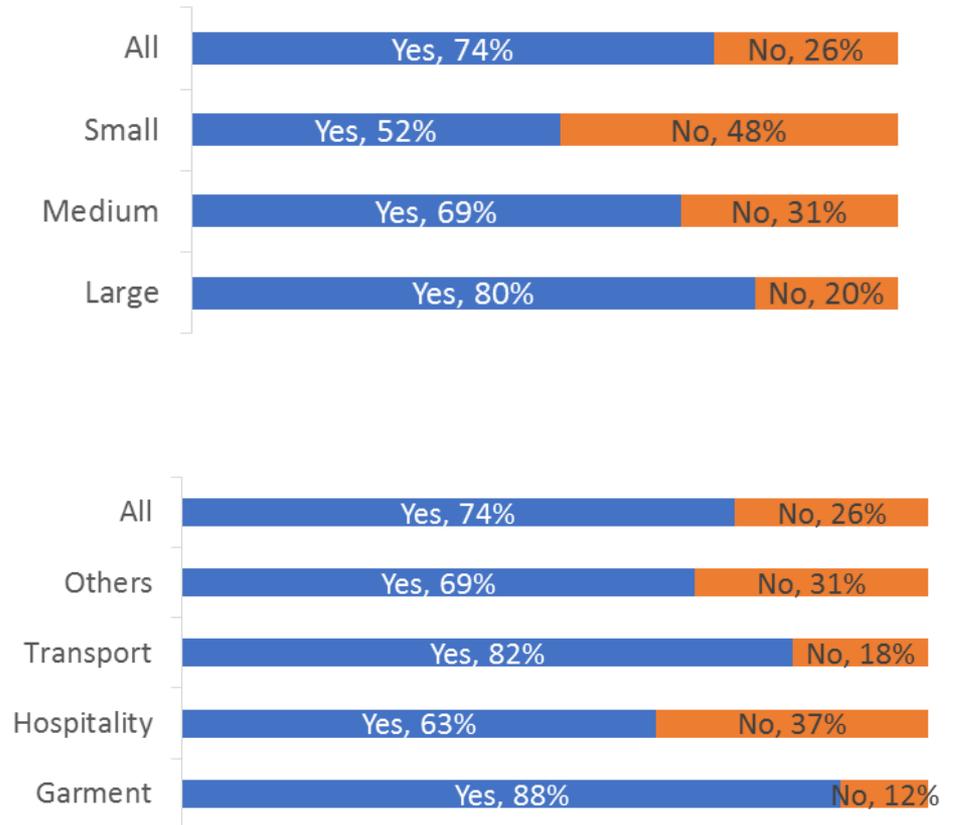
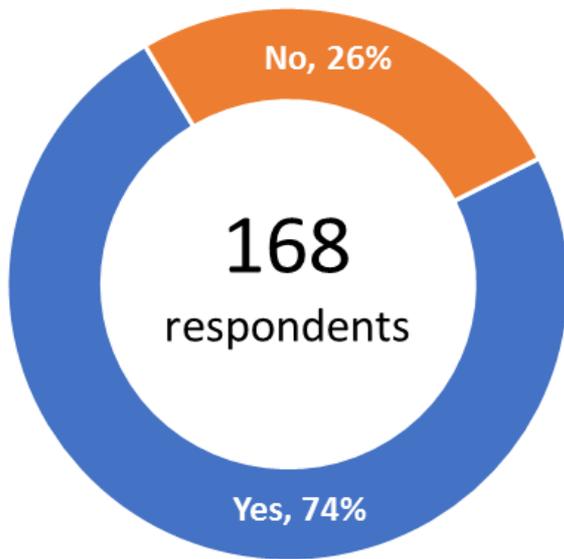


(in % of 168 obs.)



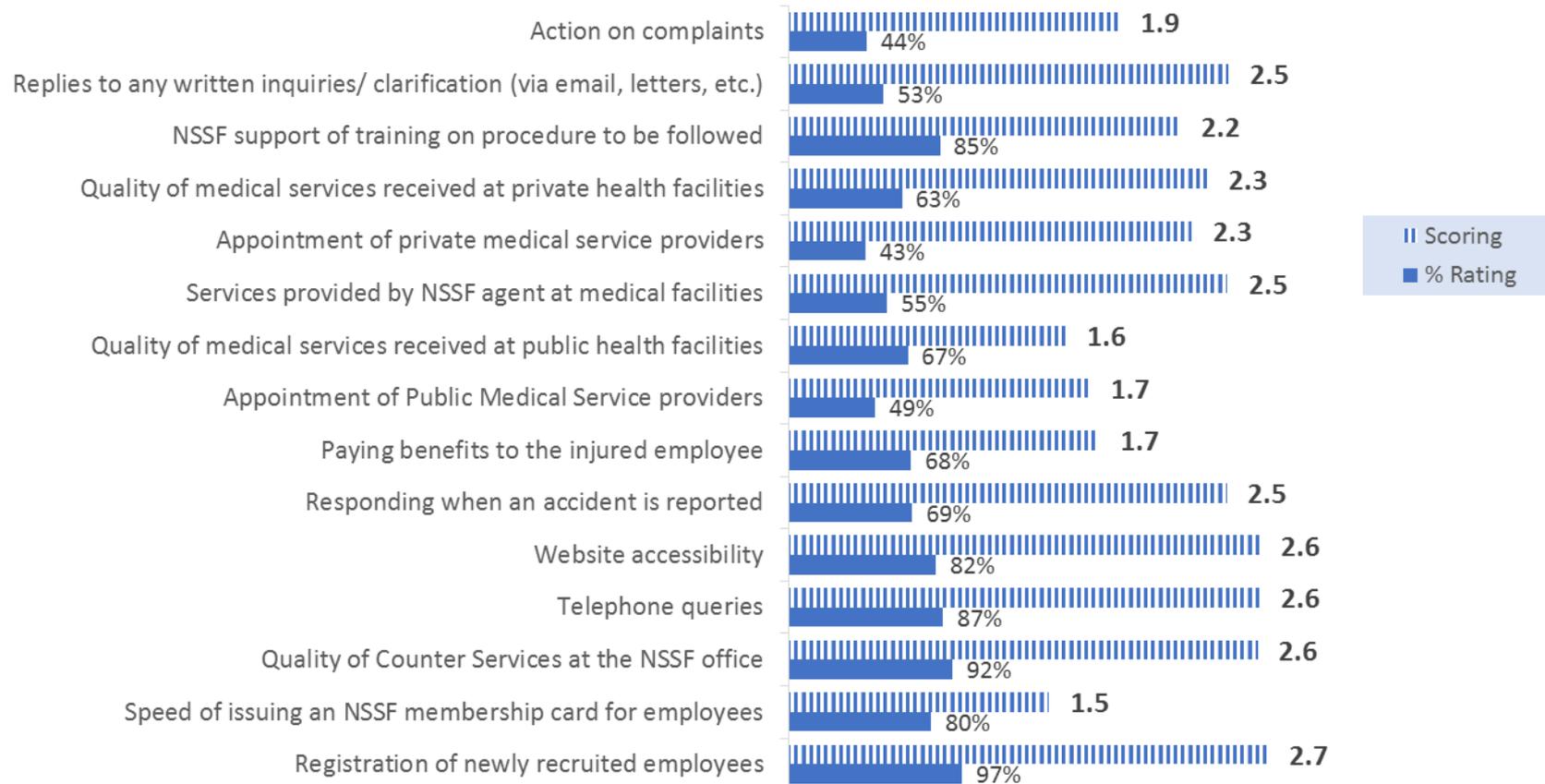


Awareness of NSSF health insurance scheme





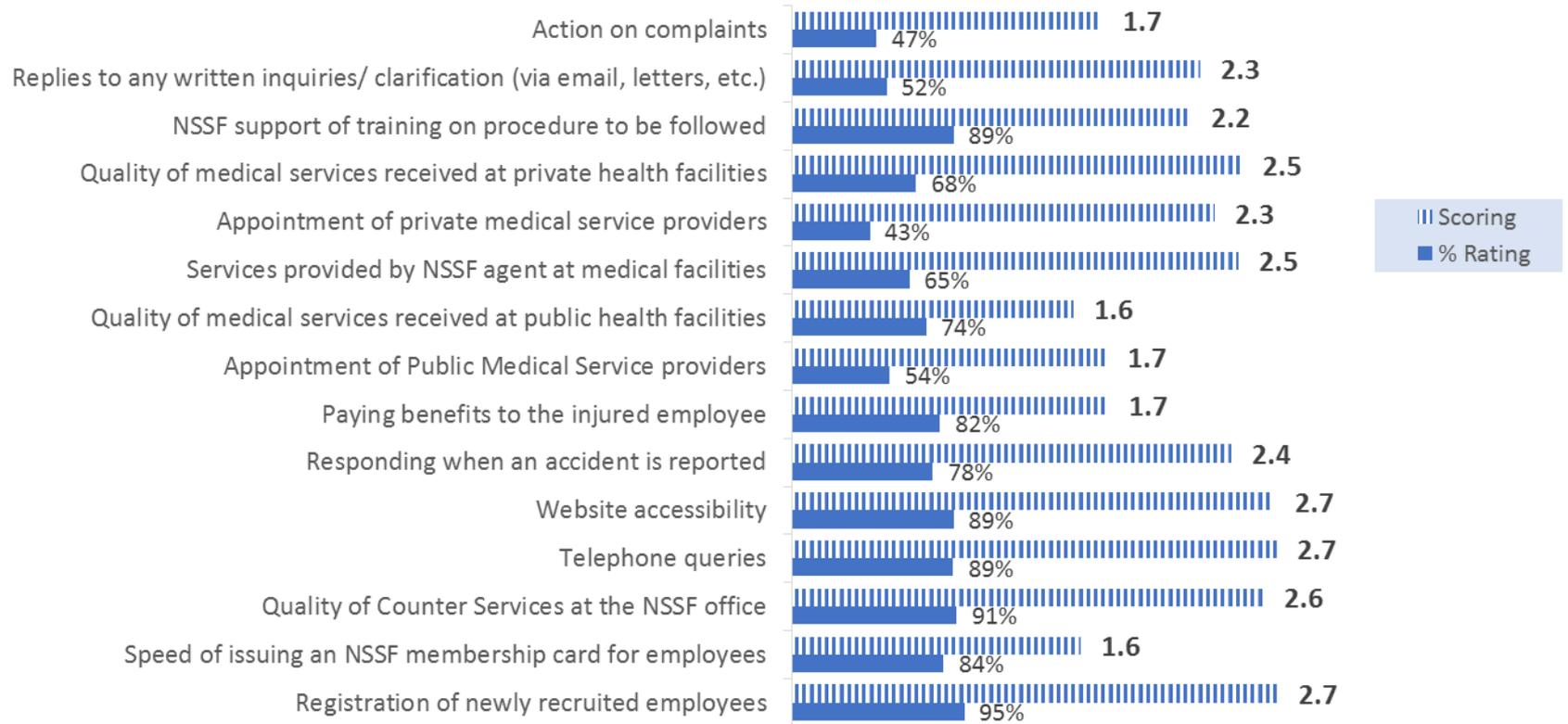
Evaluation of NSSF services - overall



Score	1	2	3
Mention	Poor	Average	Excellent



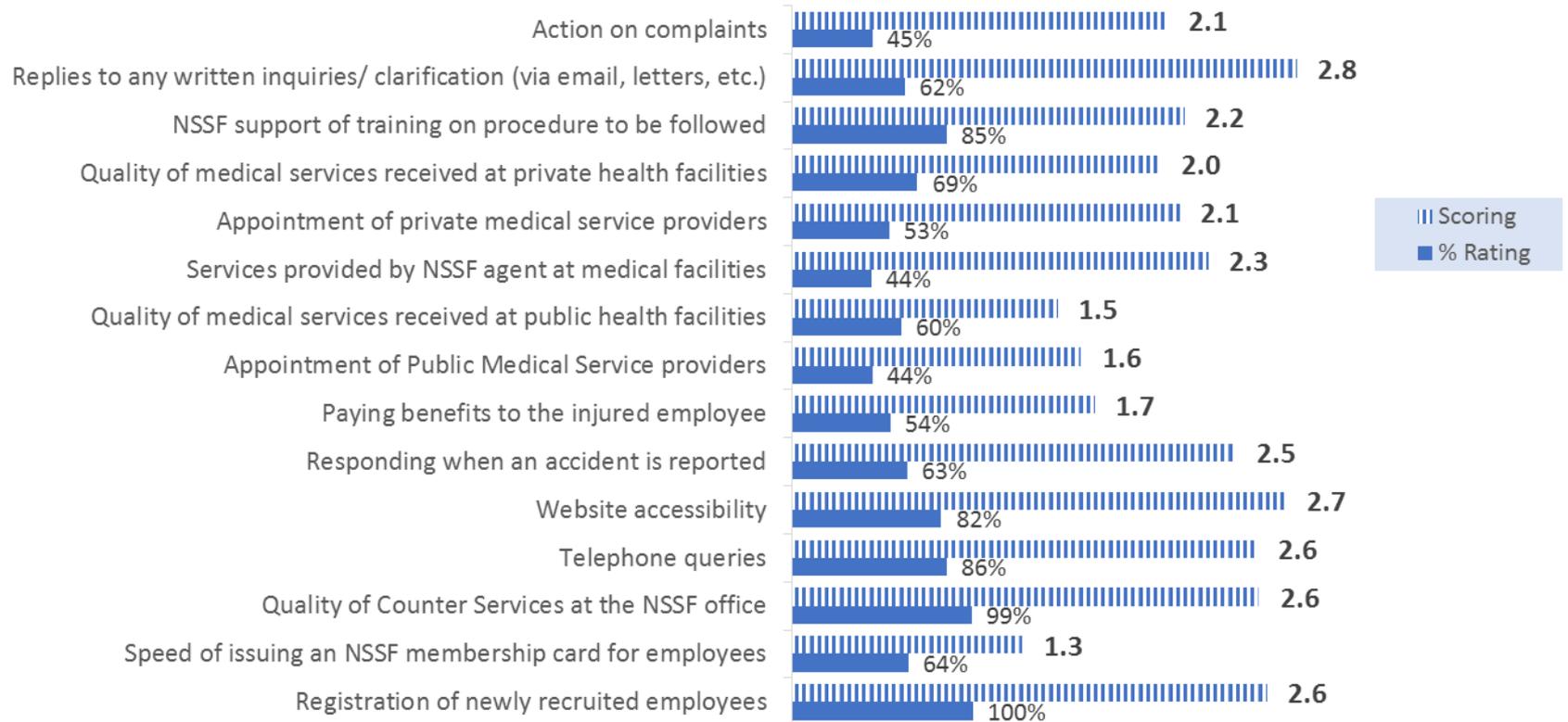
Evaluation of NSSF services – large firm



Score	1	2	3
Mention	Poor	Average	Excellent



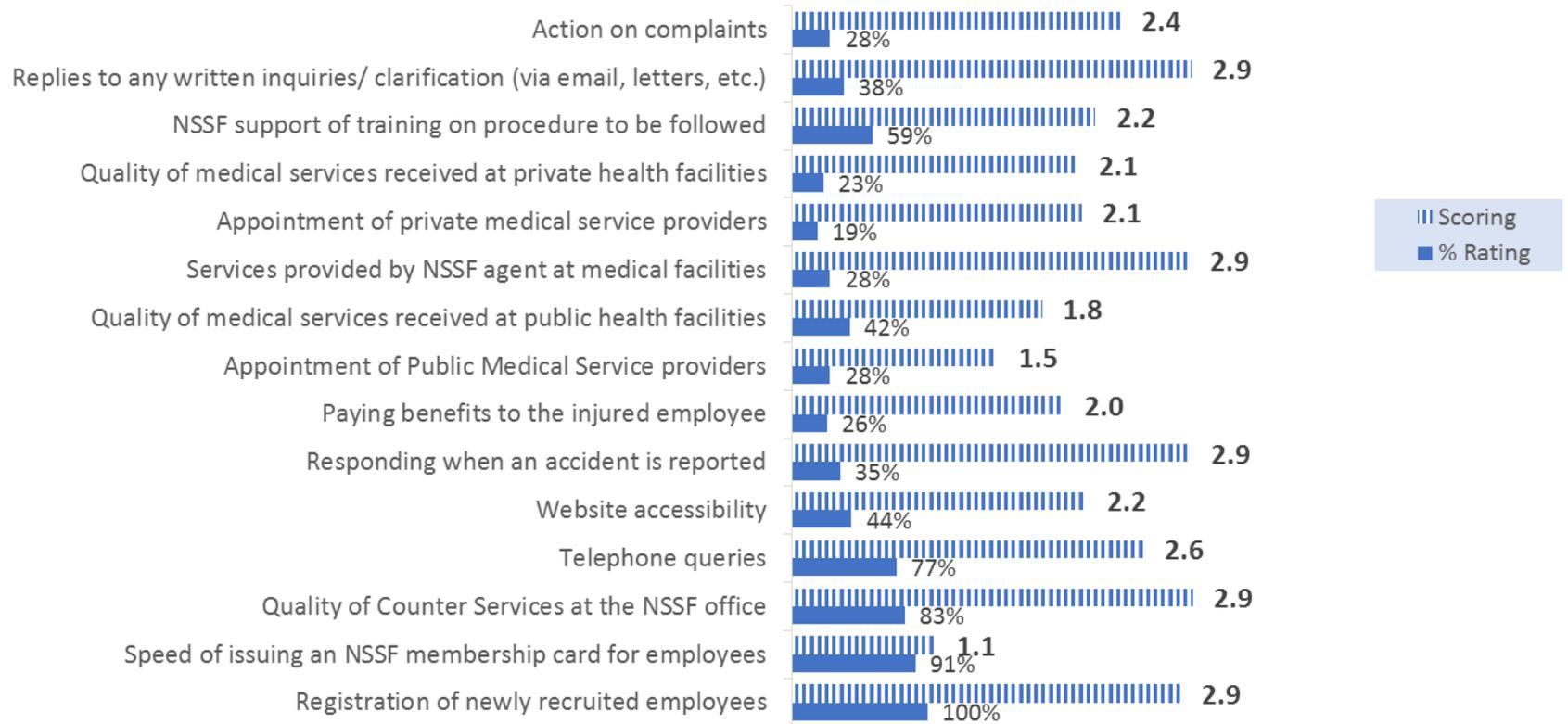
Evaluation of NSSF services – medium firm



Score	1	2	3
Mention	Poor	Average	Excellent



Evaluation of NSSF services – small firm



Score	1	2	3
Mention	Poor	Average	Excellent