

KINGDOM OF CAMBODIA

NATIONAL SOCIAL SECURITY FUND (NSSF)

Organization Profile

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I. Historical Development Process of Social Security in Cambodia

Social Security was initiated in Cambodia since 1955 based on the Royal Decree No. 55 and 306. Regrettably, during the genocide rule (1975-1979), it was demolished. Department of Social Security was established in 1993. The department was responsible for the preparation of all PRAKAS (Declaration) for the implementation of Social Security Protection for workers in private sectors. As a result of amending the Labour Law in 1992, the current Labour Law of Cambodia was passed in 1997, implemented by the Labour Department (currently becomes General Department of Labour). Afterward, the first Social Security Law, currently known as the *Law on Social Security Schemes for Persons Defined by the Provisions of the Labour Law*, was enacted on September 2002.

The Government requested the technical assistance of the International Labour Organization in the designing of the Employment Injury Scheme; therefore, in 2004 the ILO experts came to study the feasibility of establishing the employment injury scheme and the appropriate administrative design for the scheme.

In 2007 the sub-degree concerning the establishment of the National Social Security Fund (NSSF) was adopted, which renamed the Social Security Department to National Social Security Fund in the process. After extensive preparation, NSSF has been functional since 2008.

NSSF offers basic social security to all workers in private sectors. We register members, receive their contributions, manage funds of the scheme, process and pay out benefits to qualified members or dependents.

II. Vision, Mission and Objectives

a. Vision

To become the leading national center of social security services provision.

b. Mission

To present distinctive services to all members in the course of timely registration in order to help relieve social burden and promote social stability.

c. Objectives

- To manage and administer the social security schemes according to the provisions of the law concerning social security schemes for persons defined by the provisions of the Labour Law.
- To ensure the provision of all benefits for members of NSSF (insured persons) for the purpose of providing income security in case of any contingencies such as old age, invalidity, death, occupational risks, and others.
- To collect contributions from the respective members and employers.

- To facilitate and organize the provision of health and social services for the members.
- To cooperate with the respective organizations involved in:
- Educate and promote strategies for Occupational Risk Prevention; and
- Promote measures on health and safety at the work place.
- To cooperate with relevant organizations to study and investigate Occupational Diseases. To manage the investment of Social Security Funds.

d. Our Commitment

- Provision of Basic Social Security to entire working population in Cambodia
- Mobilization of domestic savings for national development
- Raise public awareness of the importance of social security
- Disseminate a collective responsibility

e. Core Values

- Integrity
- Transparency
- Efficiency and effectiveness

III. Employment Injury Insurance

Employment Injury Insurance is a compulsory social insurance covering all employees as defined by the Labour Law. An accident which is considered as Employment Injury, unless the accident inflicted on the body of the worker, regardless of the cause, if it happens to a worker working or during the working hours, whether or not the worker was fault; it is the accident inflicted on the body of the worker or an apprentice with or without wage, who is working in whatever capacity or whatever place for an employer or manager of an enterprise. The Employment Injury Scheme covers the contingencies of Accidents at Work, Occupational Diseases, and Commuting Accident.

a. Accident at Workplace

Accident at work refers to the accident inflicted on the body of the employee during working hours, regardless of the cause and employee's fault.

b. Commuting Accident

Accident occurs along the direct route between the employee's residence and workplace is considered as commuting accident.

c. Occupational Disease

Occupational disease arises out of the exposure to the harmful substances or hazardous condition in the processes. The employment Injury Scheme covers an extensive list of occupational diseases, which is expanded with the discovery of new diseases.

d. Registration

Every employer or owner of enterprise/establishment under the Law of Social Security Scheme for persons defined by the provisions of the Labour Law is obliged to register its own enterprise or establishment in the National Social Security. Employer and owner of enterprise shall send the name list of employees of its enterprise to the National Social Security Fund for registration. Sending employees' list and sending the form of enterprise/establishment registration shall be done simultaneously.

Every month employer or owner of enterprise/establishment shall send the report of number of employees to NSSF before the 15th of the next month. The report of number of employees shall be done as the form of 'Employees registration' by clarifying about the number of all employees in the report. The report of number of employees sent to the NSSF shall be done by 'Paper Form' or 'Electronic Form' with the sending letter signed by manager of enterprise/establishment.

In the first phase of the process of NSSF, registration of enterprises/establishments shall apply only for enterprise/establishment with 8 or more employees.

e. Contribution

Every employer or owner of enterprises/establishment registered with the National Social Security Fund (NSSF) and having from 8 employees shall have a compulsory to pay contributions for Occupational Risk to NSSF.

Workmen Compensation Contribution is a separate compulsory of employer or owner of enterprise/establishment. Workers/employees are not obliged to pay such contributions.

Contribution Rate for Occupational Risk is an agreeable rate which is determined by 0.8% (zero point eight) percent of average wage in the level of monthly wage of workers/employees as mentioned in the table below.

Monthly Wage (Riel)	Assumed Wage (Riel)	Contribution (Riel)
Below 200,000	200,000	1,600
200,001-250,000	225,000	1,800
250,001-300,000	275,000	2,200
300,001-350,000	325,000	2,600
350,001-400,000	375,000	3,000
400,001-450,000	425,000	3,400
459,001-500,000	475,000	3,800

500,001-550,000	525,000	4,200
550,001-600,000	575,000	4,600
600,001-650,000	625,000	5,000
650,001-700,000	675,000	5,400
700,001-750,000	725,000	5,800
750,001-800,000	775,000	6,200
800,001-850,000	825,000	6,600
850,001-900,000	875,000	7,000
900,001-950,000	925,000	7,400
950,001-1,000,000	975,000	7,800
1,000,001 up	1,000,000	8,000

f. Benefits

Every employee of enterprises registered with the National Social Security Fund has rights to receive benefits of Occupational Risk when they sustain working Accident. Occupational Risk includes working accident, accident during commuting directly to the workplace or from the workplace to home, and occupational diseases.

g. Emergency Service

In case any work related accident takes place within the work place, the employer shall support the nearest emergency place and then dispatch the victim to any hospital or clinic recognized by NSSF. Expenses over the emergency care and dispatch are covered by the NSSF. In case accident happening during commuting, the titular or employer can claim reimbursement from NSSF for medical expenses.

h. Provision of Caring Services and Treatment

Employee sustaining working accident has rights to receive treatment and hospitalization at hospital or poly-clinic recognized by the NSSF for free.

i. Provision of daily allowance

For employment injury, commuting accident or occupational disease, causing temporary disability, daily severance pay for temporary loss of working ability shall be equal to 70% of daily average wage from the second day after the date of accident. Daily severance pay for temporary loss of working ability shall be given to the victim within 180 days at the latest.

j. Benefits for Permanent Loss of Working Ability

- Employee sustaining working accident causing permanent loss of working ability less than 20% has rights to receive the lump sum for loss of working ability.

-Employee sustaining working accident causing loss of working ability from 20% and over has rights to get compensation for permanent loss of working ability.

Employee sustaining working accident causing 100% permanent loss of working ability has rights to additional payment for his caretaker. Additional payment for the care taker is 50% of the pension of the victim.

k. Contribution for funeral

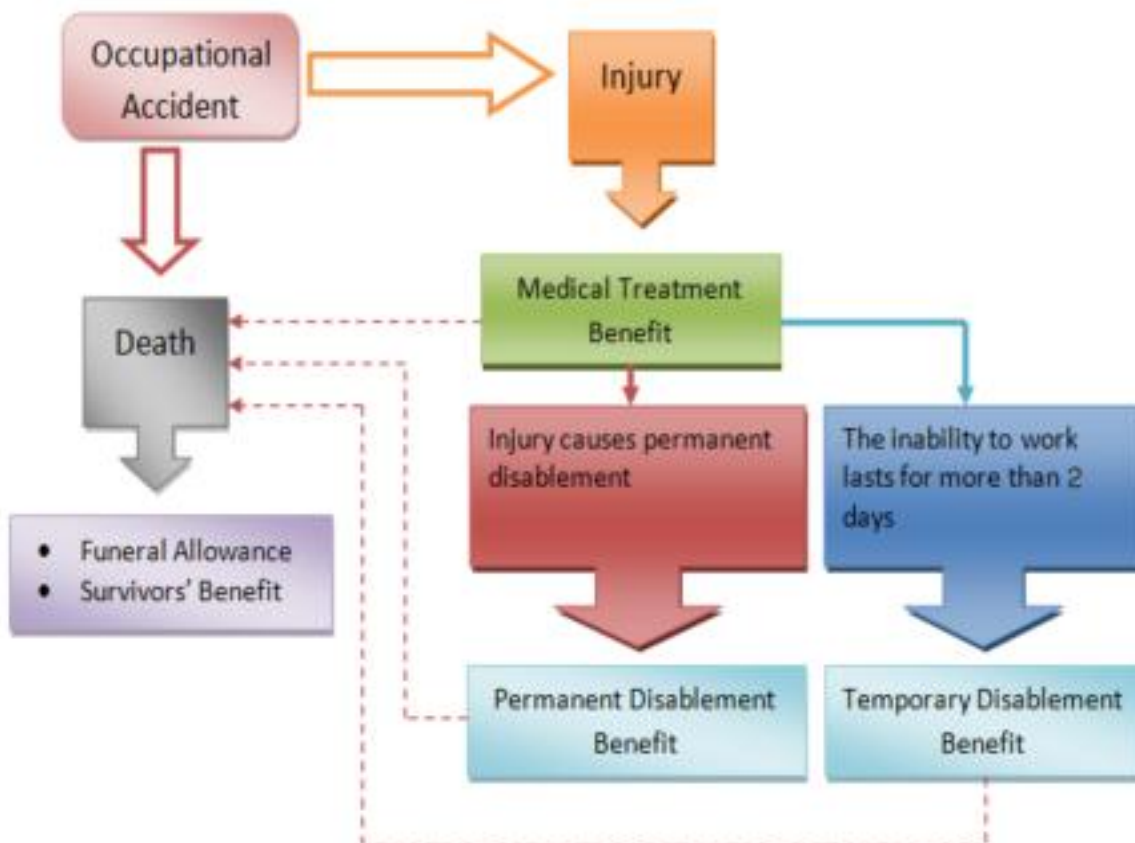
In the case that the working accident results in death, those responsible for the funeral shall receive the contribution of 4,000, 000 Riels. This contribution shall be directly given to the person in charge of funeral management of the victim.

l. Survivor's/Beneficiary Benefits

Beneficiary benefit is pension made to the beneficiary of the victim. And the person who has rights to receive beneficiary such as: husband or wife, children, parent, and elderly people under the victim's responsibility.

m. Rehabilitation Service

Employee sustaining working accident causing permanent loss of working ability has the right to receiving tools or artificial limb as determined by official doctor or doctor organized by the National Social Security Fund and has the right to skills coordination service and vocational training.



IV. Miscellaneous

Cambodia Quick Fact	
Official language	Khmer Language
Area	181.035 km ² - Land: 176.515 km ² - Water: 4.520 km ²
Capital	Phnom Penh City
Currency	Riel (Average Exchange Rate: USD 1 = KHR 4.055)
Calling code	+855
Internet TLD	.kh
Population	13.395.682 (2008 census)
Population growth	1.54% (2008)
Life expectancy	Male: 60.05 y, Female: 64.3 y (2008 estimated)
Urban population	22% of total population (2008 estimated)
Population density	75 persons /km ² (2008 estimated)
GDP	- Total : USD 14.054 billion (2012) - Per capita : USD 973 (2012)
Labour Force	8.8 million (2010 estimated)

ABOUT NSSF

All Employers in Cambodia (From 01 Employee or more.....)	505.143	Source: enterprises census in 2011
Total Employees (Among 505.143)	1.676.263	Source: enterprises census in 2011
Employers Registered by NSSF (From 08 Employees or more in 2008-2014)	7.041	(NSSF's Report)
Members	1.021.588	(NSSF's Report)