



NATIONAL SOCIAL SECURITY FUND (NSSF)

I. Background

The Social Security was founded in The Kingdom of Cambodia in 1940 in the form as family benefit system, called “Interprofessional Cash Allowance Scheme, I.C.A.SJ”. After Cambodia gained independence from the French colony, the Law on Establishment of Interprofessional Cash Allowance Scheme for Family Allowance Disbursement was promulgated by Kram No. 3 NS dated on 25 April 1955. According to this law, “Interprofessional Cash Allowance Scheme for Family Allowance Disbursement” was established by Royal Kret No. 306 NS. Unfortunately, Cambodia fell into the devastation by the Democratic Kampuchea (Pol-Pot-Genocidal Regime 1975-1979) that resulted in the abolition of the social security and brought the country down to zero point.

After the fall of Democratic Kampuchea on 7 January 1979, the Royal Government of Cambodia instructed the social security on Pension for public employees and the health impacting allowance for employees who served in the state-owned enterprises, which was implemented by the Department of Salary of the Ministry of Planning. After the general election in 1993, the Department of Social Security was established under the Ministry of Social Affairs, Labour and Veterans. Since 2005, this department was under the Ministry of Labour and Vocational Training to be in charge of preparing the legal instruments for implementing social security schemes for persons in private sector. In 2002, Law on Social Security Schemes for Persons Defined by the Provisions of the Labour Law was promulgated for workers in private sector. Until 2007, the Department of Social Security was transformed to the National Social Security Fund (NSSF) in order to take responsibilities for enforcing this law more effectively. With the prideful success in implementing the social security scheme on Occupational risk since 2008, the Royal Government of Cambodia launched the social security scheme on Health Care in 2016 for persons defined by the provisions of the Labour Law, which has not ever been in the history of Cambodia.

After implementing successfully in the private sector, the Royal Government confided in NSSF by authorizing more duties to implement the social security schemes for persons in the public sector. This is an opportunity for the National Social Security Fund to transform itself into the public entity, named “**National Social Security Fund (NSSF)**” which is the single operator in charge of implementing the social security schemes on Pension, Health Care, Occupational Risk and Unemployment established by Royal Kret NS/RKM/0520/582 dated 30 May 2020.

NSSF is under the technical tutelage of the Ministry of Labour and Vocational Training and the financial tutelage of the Ministry of Economy and Finance. NSSF shall have the following duties to:

1. Manage and administrate all social security schemes;
2. Ensure the benefit provision of social security schemes to the NSSF members in a bid to alleviate the hardship of their livelihood when encountering the contingent risks—old age, invalidity, death, occupational risk, unemployment, maternity, sickness, or injury and other contingencies;

3. Collect and administrate contributions of each social security scheme and other incomes;
4. Register and manage the identity code of the NSSF member;
5. Monitor the implementation of the provisions of the Law on Social Security Schemes to be performed by enterprises/establishments or relevant institutions under the competency of NSSF;
6. Educate, disseminate, and monitor the implementation of preventive measures to be taken for occupational risk and health prevention for the NSSF member;
7. Study, research, and investigate work injury;
8. Study, research, and prepare the legal instruments on the Determination of Occupational Disease Types;
9. Sign the agreement and monitor the agreement implementation of the contracted health facilities;
10. Study, analyse, and conduct the actuarial valuation of each social security scheme’;
11. Implement the activities in relation to health and society involved with the benefits of the NSSF member;
12. Manage and administrate the investment of social security funds.

II. Vision, Mission, and Objectives

1. Vision

To ensure social security schemes with equity and social solidarity in promoting welfare and livelihood of all citizens.

2. Mission

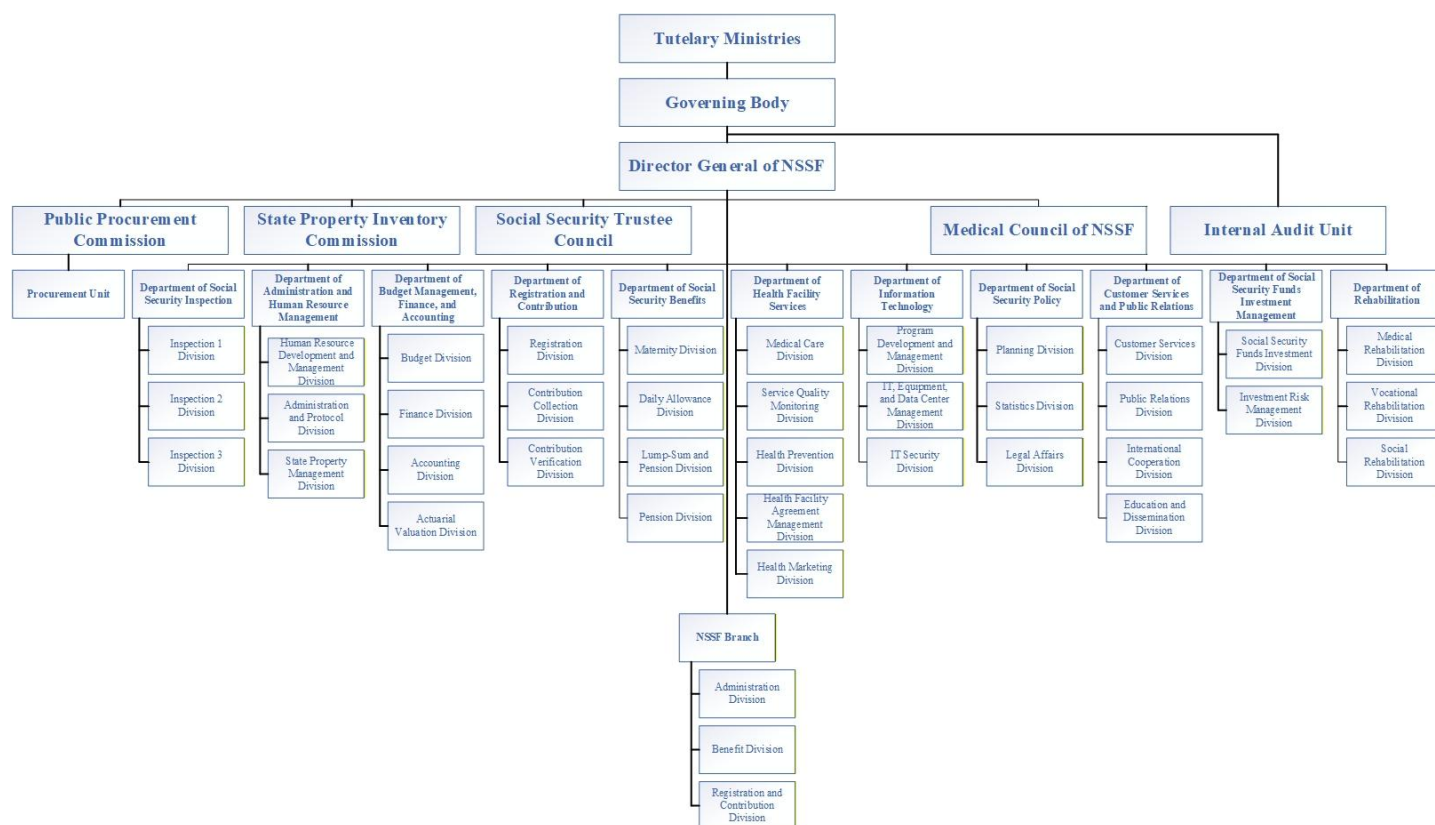
To provide an efficient, sustainable, and consistent social security services to persons under the public sector, persons defined by the provisions of the Labour Law including personnel serving in the air and maritime transportation, domestic workers, the self-employed, and dependants.

3. Objectives

To manage and administrate social security schemes in the Kingdom of Cambodia including:

- To strengthen and extend the implementation of Social Security Scheme on Occupational Risk;
- To strengthen and extend the implementation of Social Security Scheme on Health Care;
- To strengthen and extend the implementation of Social Security Scheme on Pension;
- To conduct a feasibility study of implementing Social Security Scheme on Unemployment.

III. Organizational Structure



IV. Progress of Social Security Schemes Implementation

Sector	Occupational Risk Scheme	Health Care Scheme	Pension Scheme	Unemployment Scheme
Private sector: persons defined by the provisions of the Labour Law	1 November 2008	1 May 2016	1 July 2022	Not yet implemented
Public sector: public employees, former civil servants, and veterans	1 January 2021	1 January 2018	6 October 1997 (Ministry of Social Affairs, Veterans and Youth Rehabilitation, MoSAVY)	Not Applicable
Self-employed and dependants of the NSSF member	Not Applicable	14 November 2023	Not yet implemented	Not Applicable

1. Coverage

According to the Law on Social Security Schemes adopted in 2019, NSSF covers the defined persons as follows:

- Persons under the public sector consisting of:
 - Officials in the civil service serving at the ministries, institutions, and units at national and sub-national levels that are defined by the provisions of the Law on Common Statutes for Civil Servants of the Kingdom of Cambodia;
 - Officials defined by the Law on the Statutes of Officials of Legislative Group with the exception of Pension Scheme;
 - Officials serving at the judicial institutions;

- National police officers and prison officers receiving only medical care services of Health Care Scheme;
 - Officials serving at the National Election Committee;
 - Officials serving at the National Audit Authority;
 - Former civil servants and veterans;
 - Contract officials serving at the ministries, institutions, and units at national and sub-national levels recognized by Ministry of Civil Service;
 - Persons in other public sectors regulated by sub-decree.
- Persons defined by the provisions of the Labour Law including personnel serving in the air and maritime transportation as well as domestic workers.
 - The self-employed.

By November 2025, NSSF has approximately **3.45 million members** including:

- Public sector: 2.09 million members in the mandatory scheme;
- Private sector: 528,000 members in the mandatory scheme
- The self-employed and dependants of the NSSF member: 834,000 members in the voluntary scheme.

2. Contribution

Insured Person	Contribution Rate			
	Occupational Risk Scheme	Health Care Scheme	Pension Scheme	Unemployment Scheme
Persons defined by the provisions of the Labour Law	0.8%	2.6%	4%	Not yet implemented
Public employees	0.2%	1.4%	MoSAVY	Not Applicable
Former civil servants and veterans	Not Applicable	0.7%		
Self-employed and dependants of the NSSF member	Not Applicable	15,600 Riels	Not yet implemented	Not Applicable

Note: The contribution rate of Pension Scheme shall be defined based on the scaled premium methods as follows:

- Phase 1: contribution rate shall be equal to 4% of contributory wage or voluntary income in a qualifying period of the first 5 (five) years;
- Phase 2: contribution rate shall be equal to 8% of contributory wage or voluntary income in a qualifying period of 5 (five) years after the phase 1;
- Phase 3: contribution rate shall be increased 2.75% of contributory wage or voluntary income in a qualifying period of every 10 (ten) years.

3. Benefit

A. Occupational Risk Scheme

No.	Type of Benefit	Private Sector	Public Sector	Self-employed
1	Medical care services	✓	✓	Not Applicable

2	Daily allowance for temporary disability	✓	Not implemented by NSSF	Not Applicable
3	Pension for permanent disability	✓	✓	Not Applicable
4	Lump-Sum for permanent disability	✓	✓	Not Applicable
5	Funeral grant	✓	✓	Not Applicable
6	Survivors' pension	✓	✓	Not Applicable
7	Rehabilitation services	✓	✓	Not Applicable

B. Health Care Scheme

No.	Type of Benefit	Private Sector	Public Sector	Self-employed
1	Medical care services	✓	✓	✓
2	Daily allowance for sick leave	✓	Not implemented by NSSF	Not yet implemented
3	Maternity allowance	✓	Not implemented by NSSF	✓
4	Funeral grant	✓	Not implemented by NSSF	Not yet implemented

C. Pension Scheme

No.	Type of Benefit	Private Sector	Public Sector	Self-employed
1	Old-age allowance	✓	Under MoSAVY	Not yet implemented
2	Old-age pension	✓	Under MoSAVY	Not yet implemented
3	Invalidity pension	✓	Under MoSAVY	Not yet implemented
4	Funeral grant	✓	Under MoSAVY	Not yet implemented
5	Survivors' pension	✓	Under MoSAVY	Not yet implemented