



From the Chairman's Desk

We have made some headway in our efforts to become a vibrant and dynamic social security association in the region. The launch of the ASEAN Social Security Association (ASSA) website (<http://www.asean-ssa.org>) on 25 September 2000 is a good example. The close co-operation among the member institutions in the development of the website not only illustrates our commitment to exchange experiences and information on social security with one another, but also shows our readiness to share these experiences with the rest of the world via the Internet.

However, the real litmus test for ASSA and its member institutions is whether our social security schemes can continue to remain relevant to our members and their families in the changing social, demographic and economic environment. Illustrations of the various ASSA members' efforts in this regard are clearly shown in this issue of the ASSA News. From the extension of coverage to include new services and offices, to the tapping of technology to enhance existing services, you will find that all of us are working very hard to improve ourselves.

To further enhance our improvement efforts, we have also tapped on the ASSA camaraderie to exchange views and share our experiences. This can be seen by the various study visits among the ASSA members.

As we face the challenges of the new economy, I am confident that the bond of our association and the networking of the members will help us overcome them.



Highlights of the 6th ASSA Board Meeting held in Singapore

The 6th ASEAN Social Security Association (ASSA) Board Meeting was held on 25 and 26 August 2000. Singapore's Central Provident Fund (CPF) Board played host to 48 delegates and officials from the 8 member institutions, as well as observers from Brunei and the International Social Security Association (ISSA).

Mr Lim Han Soon, General Manager of the CPF Board, was confirmed as Chairman of ASSA while Mr Rungsarit Chantaratt¹, Secretary General of Thailand's Social Security Office, was confirmed as Vice-Chairman. Mr Lim Boon Chye, Assistant General Manager (Policy & Planning) of the CPF Board, was appointed as Secretary General of ASSA. During the meeting, the members discussed and agreed to the guidelines on ASSA's major decisions and the suitable level of representation at Board Meetings. Other highlights of the Board Meeting included a demonstration of the ASSA website prototype by Mr Lim Boon Chye and an update of the developments in ISSA in the light of changing socio-economic landscape by Mr Dalmer D. Hoskins, Secretary General of ISSA.

After the Board Meeting, the delegates visited CPF Board's Bishan Branch Office and were given an interactive tour at the CPF Gallery. The delegates were also brought to Singapore's tourist attractions like the Night Safari, Asian Civilisation Museum and Omni-theatre. The whole event ended with a farewell dinner at Shangri-La Hotel. In his dinner speech, the new Chairman of ASSA used the example of a flock of geese flying in a V-shape formation. During migration, geese fly in a V-shape formation so that the air currents would lift and propel them forward with lesser effort. The geese also take turns to be the leader to share responsibility. In a similar fashion, when ASSA member institutions cooperate and help one another by sharing their experiences, much synergy is created. Also, the Chairmanship of ASSA is rotated so that all member institutions share the responsibility of leading the rest.

¹ Mr Rungsarit Chantaratt has been appointed as the Director-General of the Department of Labour Protection and Social Welfare with effect from 28 September 2000 and Mr Somchai Wattana has since taken over as Secretary General of Thailand's Social Security Office. Consequently, Mr Somchai Wattana is the new Vice-Chairman of ASSA.

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ASSA goes cyberspace on 25 September 2000 @www.asean-ssa.org



Let us travel back in time to 12 September 1998 when the 2nd ASSA Board Meeting was held in the beautiful city of Kuala Lumpur, Malaysia. At this meeting, it was agreed that a website should be created with the following objectives:

- To provide useful and reliable information on the schemes of ASSA member institutions through electronic media;
- To provide access to fast and brief information on current changes in the social security protection schemes and activities of ASSA member institutions; and
- To facilitate research-related activities.



At the 5th ASSA Board Meeting, it was decided that a ASSA Homepage Working Group (AHWG) chaired by Central Provident Fund Board's Manager of Corporate Planning, Mr Choo Choon Liang, would be set up. The AHWG worked closely to develop the website within a tight

deadline. The ASSA website prototype was presented at the 6th ASSA Board Meeting on 25 August 2000 in Singapore. With the approval of the Board Members, it was agreed that the website would go live on 25 September 2000.

There are many fun, useful and interactive sections within the website and they are tabled below for your easy reference.

If you are not convinced that the website holds an abundance of information and has many exciting features, pay us a visit and you will be convinced.

SECTIONS	DESCRIPTION
About Us	Explains the objectives of ASSA and what the ASSA logo represents
History	Tells the tale of past events
The Board	A write-up on the current Board Members
Member Institutions	Brief write-ups, contact details, historical background, corporate objectives, key economic and institution-specific indicators of the 8 member institutions
Events	Colourful snapshots of past events
Achievements	ASSA's past and future activities
Publications	ASSA publications
Frequently Asked Questions (FAQs)	Answers to general queries
Contact Us	To send queries
Search	To go into areas of interest with ease



From L to R: Mr Nguyen Vinh Quang (Vietnam Social Security), Ms Tham Puah Ling (Central Provident Fund Board), Ms Judy Frances Aquino See (Social Security System), Ms Usa Theeravittayalert (Social Security Office), Mr Choo Choon Liang (Central Provident Fund Board), Ms See Siew Lay (Central Provident Fund Board), Mr R. Vijaya Kumar (Employees Provident Fund), Ms Parichart Sriprasird (Social Security Office), Dr Tran Xuan Vinh (Vietnam Social Security), Mr Kho Chun Ghee (Central Provident Fund Board), Mr Bong Yong Kim (Social Security Organisation), Mr Jeffrey Png (Central Provident Fund Board).

CPF Board's 'Employer Classroom' - Hassle-free learning Anytime, Anywhere!



Singapore's Central Provident Fund (CPF) Board administers the nation's social security savings scheme in which both employers and employees contribute to the CPF.

The Board used to conduct training sessions every month to educate employers on making prompt and accurate contributions. However, out of the 48 sessions held each year, the average take-up rate was only 4%. The cost of each session (inclusive of trainer's time and cost of information kits given to the employers) was S\$ 528 (US\$ 310) or a total of S\$ 25,344 (US\$ 14,908) per annum.

Setting up the 'Employer Classroom'

Feedback obtained from employers indicated that they found it inconvenient to attend the training sessions. A 6-member team was thus formed to look into ways to educate employers in a more effective and efficient manner. With the high Internet penetration in Singapore, putting the training on-line was thought to be a good alternative. The virtual 'Employer Classroom', an on-line Internet application, was thus conceived and launched in May 1999 at a one-time cost of S\$ 143,352 (US\$ 84,325) and a negligible annual recurring cost.

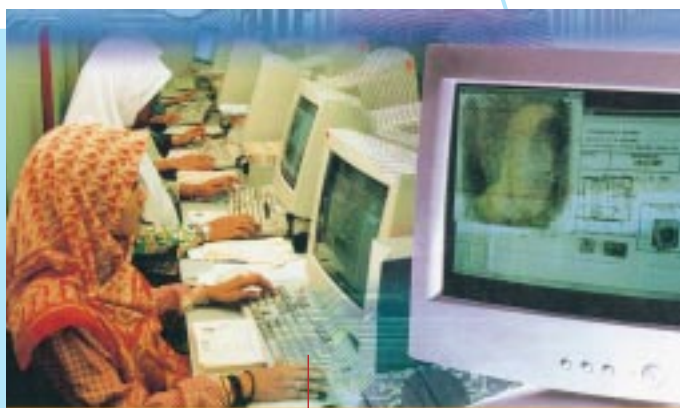
Some highlights of the 'Employer Classroom' are:

- Hyperlinks are provided to link related topics to facilitate reading and a logical flow of information.
- Animation like 'pop-out' bubbles is used to make learning more interesting. For example, when learning how to complete the forms, instruction bubbles will "pop out" when the user moves his mouse over different topics.
- Clear and concise information is provided. Topics are also categorised to enable employers to find out more about the relevant topic in the shortest possible time.
- Employers are able to gain a better understanding on how to complete forms and calculate CPF contributions using the comprehensive illustrations.

With the 'Employer Classroom', 4,800 employers are trained annually as compared to 1,440 employers previously. There are cost savings and employers are trained at their own pace. Employees have also benefited, as their contributions are not delayed.

In the Board's Annual Employer Services Survey, 97% of employers surveyed found the 'Employer Classroom' useful and 94% found it easy to understand. Want to know more about the 'Employer Classroom'? Check it out at <http://www.cpf.gov.sg>

EPF introduces the Automated Fingerprint Identification System



EPF's Automated Fingerprint Identification System

Malaysia's Employees Provident Fund (EPF) strengthened its withdrawal process by introducing the Automated Fingerprint Identification System (AFIS) in June 2000. The main purpose of this system, which is targeted to be fully operational by April 2001, is to enhance the level of security and speed up EPF's savings withdrawal process. The AFIS matches its members' thumbprints with those in the EPF's records speedily and accurately. This security measure prevents fraudulent withdrawals and errors while processing withdrawal applications.

USS to Extend Coverage to Non-public Health, Education, Culture and Sports Establishments

To promote the development of Vietnam in the fields of health, education, culture and sports, the Vietnamese Government encourages every sector to mobilise all its resources to participate in this work. On 19 August 1999, the Government promulgated Decree No. 73/1999/ND-CP, which stipulated policies encouraging the socialisation of health, education, culture and sports activities. According to this Decree, employers of non-public establishments are responsible for implementing these policies. They are also responsible for guiding their employees to fulfill their duties in compliance with the existing regulations on social and health insurance, so that the employees would be able to enjoy social security benefits similar to that of their public sector counterparts.

In order to implement the above policies, the joint-Circular No. 26 was promulgated by the Ministry of Labour, Invalids and Social Affairs and the Ministry of Finance on 20 October 2000. The circular provided guidelines on implementing the policies for employees in non-public establishments in the fields of health, education, culture and sports. According to the Circular, employees in non-public establishments are divided into 2 groups. The first group consists of civil servants or armed forces personnel who had participated in social insurance schemes. They did not enjoy any pension or lump sum payments when they transferred to non-public establishments. The contributions of these workers would be calculated based on the period of time they spent working in the public sector as well as their contribution period in the non-public sector. The second group consists of employees who were newly recruited in the non-public establishments. They would participate in the social insurance schemes with effect from 15 November 2000. These new members would have the same benefits and responsibilities as the members in public establishments.

In order to provide good services for these new members, Vietnam Social Security (VSS) has issued guidelines and has perfected its procedures for registration, contribution collection and benefits payment. Following the implementation of the new regulation on extending social insurance coverage, the VSS membership is likely to rise substantially in the years to come.

GSIS Opens 8-month Salary Loan Window

On 2 October 2000, Philippines' Government Service Insurance System (GSIS) introduced the *Eight-Month Salary Loan Programme*. Under this programme, the loan ceiling was increased to eight months of the basic salary as compared to five months previously. So far, the response of members to this programme has been overwhelming and member-borrowers have been crowding the GSIS lobby since its inception.

Under the programme, an 8-month loan is payable in 48 months and charged an interest rate of 8% for the first 3 months and 12% for the succeeding months. Another feature of the programme is the liberalisation of the conditions for renewal. In the past, loan renewal was allowed after payment of at least 9 monthly installments but not earlier than the anniversary date. Now, a member may renew his loan after payment of six monthly installments on his previous loan.

To ensure that the 8-month salary loan programme is successfully implemented, the GSIS has allocated an additional P7.0 Billion (US\$ 140 million). The amendment is expected to benefit some 1.43 million members, the majority of whom are public school teachers.

SSS Announces Increase in Salary Loans, Pension and other Benefits

Mr Carlos Arellano, Chairman and President of the Philippines' Social Security System (SSS) announced increases in salary loans and benefits for its pensioners and members following a strong financial performance in 1999. According to Mr Arellano, a total of 201 million pesos (US\$ 4.02 million) were paid to 9,560 members throughout the country.

The salary loan ceiling was increased from 15,000 to 24,000 pesos (US\$ 300 to US\$ 480), in response to members' requests for enhancement of benefits. To qualify for the maximum amount, a member must have paid at least 48 monthly contributions, with 36 continuous contributions within the 4-year period prior to the filing of application.

The increase in salary loan was in addition to several benefit enhancements announced during the SSS 43rd anniversary celebrations on 1 September 2000. Pensions were also increased across-the-board by 10 per cent and funeral benefits were hiked from 15,000 to 20,000 pesos (US\$ 300 to US\$ 400).

The SSS would also open a 3 billion peso (US\$ 60 million) credit facility for members who need loans for various purposes such as livelihood projects, housing repair and improvement or stock investments. According to Mr Arellano, these increases have shown that the SSS is financially stable and capable of providing more benefits in the future.

The SSS membership is estimated to be 22 million, including overseas workers and self-employed. The SSS showed a surplus of 13 billion pesos (US\$ 260 million) in its operations in 1999 and its assets have grown to 183.6 billion pesos (US\$ 3.672 billion) in 2000. The SSS shifted its investment from treasury bills to equities after earnings from real estate, housing and loans to members dropped to an all-time low in 1998. Mr Arellano said he would continue to pursue the goals he had set for the SSS, namely financial stability, better service delivery and meaningful benefits for its growing membership.

SSO Extends the Duration for the Reduced Contribution Rate

In 1991, Thailand's Social Security Office (SSO) started collecting contributions to provide 4 types of benefits: sickness, maternity, invalidity and death to insured persons. Employers, employees and the government share the contributions, with each contributing 1.5% of the employees' wages. In 1997, Thailand suffered a severe economic crisis. To lighten the burdens of employers and employees, the SSO decided to temporarily reduce the contribution rate for the 4 benefits from 1.5% to 1.0% for 3 years (from 1998 to 2000).

On 31 December 1998, the Social Security Act extended the coverage to old age pension and child allowance. The Act defines the combined contribution rate for old age pension and child allowance to be 3% of employees' wages each from the employers, employees and government. Since these 2 benefits were implemented during the economic crisis, the contribution rates started with 1% from each party in 1998 and increased to 2% from employers and employees and 1% from government in 1999 and 2000.

As employers and employees were still facing financial difficulties in 2000, SSO has extended the period of reduced contributions for all benefits for another 2 years (from 2001 to 2002).

Civil Servants Included in SSS's Amended Social Security Pacts

Austria, Canada and its province of Quebec have agreed to extend the social security agreements they had previously signed with the Social Security System (SSS) to Filipino civil servants. SSS and Government Service Insurance System (GSIS) members may now choose to avail themselves to the benefits in the Philippines, Austria or Canada.

According to Mr Carlos Arellano, Chairman and President of Philippines' SSS, these countries have accepted the Philippines' portability law, which allows the consolidation of contributions from both the SSS and GSIS. Mr Arellano said these amended agreements were intended to keep the Philippines abreast with national and international developments in the field of social security and further strengthen the mutual cooperation between these countries and the Philippines. To date, the SSS has bilateral agreements with France, Great Britain and Spain. Agreements with Italy and Sweden are also due to be signed by the end of 2000, while negotiations to conclude a similar agreement with Switzerland are ongoing.

GSIS Opens More Branches Nationwide

Government workers in the Philippines will be getting faster service from the Government Service Insurance System (GSIS), which manages the government's pension fund. Travelling would also be reduced, as the services would be brought closer to them.

Under the law, the GSIS is mandated to establish a Branch Office for every 15,000 members. A review of the existing 27 branches revealed that some branches in the Visayas and Mindanao areas have been serving over 30,000 members for the past 5 years.

In early 2000, Mr Federico C. Pascual, President and General Manager of GSIS, promised to set up 13 additional branches in various parts of the country. This would enable the GSIS to respond effectively to the growing needs of its members in any part of the country. Since the project started in March 2000, 7 new Branch Offices have been opened. The remaining 6 will be opened in the last quarter of Year 2000, thereby increasing the total number of GSIS branches nationwide to 40. This would provide faster service to the increasing number of members in the provinces and regional centres of the country.

"We want to be closer to our members so that we can bring them what they need at a faster rate. The proximity of the Branch Offices to the centres of growth is a crucial factor in bringing GSIS services and benefits to its members. As a service institution, we want our members to know that we are continuously looking for ways to give them what they deserve, in a faster and more efficient manner." said Mr Pascual.

USS Officials visit EPF

In line with ASSA's objective to encourage study visits between member countries, a 8-member delegation from Vietnam Social Security (VSS) visited Malaysia's Employees Provident Fund (EPF) from 16 to 19 October 2000. The objective of the visit was to acquire managerial and technical expertise in the following areas:

- Computerisation network for administering social security activities; and
- Investment for preservation and appreciation of social insurance fund.

The VSS delegation, headed by Mr Ha Van Chi, Director of Policies and Schemes Department, also visited an EPF Branch Office where they were briefed on the operational aspects of the office.



Mr Carlos A. Arellano, Chairman and President of Philippines' SSS (3rd from right) presents a gift to Mr Didi Achdijat (4th from right), Director of Operations for PT Taspen, during a visit to SSS Headquarters.

INSSA Officials visit SSS

Officials from Indonesia's PT Taspen (Persero) and Ministry of Finance visited the Philippines' Social Security System (SSS) on 12 September 2000 for a briefing on the administrative and operational aspects of the SSS.

The delegation, headed by Mr Didi Achdijat, Director of Operations of PT Taspen, met with SSS officials to discuss SSS's investment policy, contribution collection, benefits programme, accounting policy and compensation system. During the visit, the group also toured the SSS ID Centre in Quezon City.



This study visit is in line with the comparative study that PT Taspen is conducting on social security programmes in South-East Asia.

EPF Officials visit CPF Board

A high-level team from Malaysia's Employees Provident Fund (EPF) visited Singapore's Central Provident Fund (CPF) Board on 12 October 2000, to exchange views on employer and electronic services. The team comprised Board Members Tuan Haji Light bin Haji Nanis and Mr Siva Subramaniam, Deputy Chief Executive Officer Tuan Haji Mohd Zabidi Dasuki and Desk Officer YM Tengku Salmah Tengku Firdaus Kasim.

Mr Lim Han Soon, General Manager of the CPF Board, and his colleagues warmly welcomed the 4 EPF officials. The open dialogue and sharing of experiences during the visit helped both organisations understand each other's operations better and both gained pointers to strengthen their operations. Mr Lim also hosted a lunch for the visitors. The EPF delegation visited CPF Board's Bishan Branch Office and the CPF Gallery in the afternoon.



Asian Demographics –

This article is contributed by Associate Professor Linda Low who lectures and conducts research at the Department of Business Policy, National University of Singapore. The views are solely the author's.

High rates of population growth in Asia could slow down and even retard economic development, affect quality of life and cause strains on environmental or global resources. Equally important are concerns in maldistribution of income, dependency ratios, employment creation, mass poverty, urban crowding and competing needs of the young and old.

The Asian financial crisis in 1997 decimated economic growth with attendant social impact on rising unemployment rates, reduced household expenditure in health and nutrition, education and other social services. Rising incidence of poverty, environmental destruction, weakening community cooperation and participation, can lead to socio-political crises. It is not enough to depend only on economic growth to generate income and savings.

Trends and Developments in Asian Demographics

World population passed the 6 billion mark in 1999. The Association of South-East Asian Nations (ASEAN) and Asia account for 9% and 60% respectively of the world's total. By 2020, ASEAN 10¹ will have a population of 665.7 million with crude birth rate per 1000 in Singapore and Thailand among the lowest (Refer to Table 1).

TABLE 1 : DEMOGRAPHY IN ASEAN 10

	Population '000	Annual growth (%)	Population in 2020	Crude Birth Rate per 1000	Crude Death Rate per 1000	Urban population (%)
ASEAN 10	507577	1.6	665702	23.8	7.5	37
Brunei	325	3.1	428	25.0	3.3	71
Cambodia	11662	2.4	19295	35.1	11.5	22
Indonesia	204336	1.4	263802	21.8	7.8	38
Laos	5354	3.0	9339	43.7	13.3	17
Malaysia	22174	2.3	29787	25.8	4.5	56
Myanmar	47602	1.8	64319	27.0	9.7	27
Philippines	72070	2.0	99948	28.1	5.7	57
Singapore	3929	4.2	4111	16.0	5.1	100
Thailand	61201	1.0	70503	17.3	7.8	34
Vietnam	78925	1.8	104170	24.5	6.8	20

Source: Economic and Social Commission for Asia and Pacific, 1998.

¹ ASEAN 10 refers to the 10 countries that form the Association of South-East Asian Nations.

Challenges for Social Security

Life expectancy in Brunei and Singapore are among the highest and Singapore has the highest percentage of population over 65 years (Please refer to Table 2).

TABLE 2 : DEMOGRAPHY IN ASEAN 10

	Life Expectancy (years)		Percentage of selected groups		
	Male	Female	0-14	60+	65+
ASEAN 10	64	68	33	7	5
Brunei	73	78	32	5	3
Cambodia	52	60	43	5	3
Indonesia	63	66	31	7	5
Laos	52	55	45	5	3
Malaysia	70	74	36	6	4
Myanmar	59	62	35	7	4
Philippines	67	70	37	6	4
Singapore	75	80	23	10	7
Thailand	67	72	26	9	5
Vietnam	66	70	35	7	5

Source: Economic and Social Commission for Asia and Pacific, 1998.

Table 3 shows the speed of population ageing (defined as the number of years for the percentage of population aged 65 and above to increase from 7% to 14%). Thailand and Singapore are the fastest among Asian countries. Developing countries in Asia are ageing a lot faster due to the combined effects of lower fertility and mortality rates and anti-natalist population control policies.

TABLE 3 : SPEED OF POPULATION AGEING IN SELECTED COUNTRIES

Country	Period of ageing	Number of years
US	1944-2012	68
UK	1930-1975	45
Japan	1970-1996	26
China	2000-2027	27
Sri Lanka	2006-2033	27
Thailand	2006-2027	21
Singapore	1977-2018	21

Sources: Japan Ministry of Health and Welfare, US Bureau of the Census, International Programs Center, International data base and country sources.

Adequacy of Existing Social Security Schemes and Challenges

By 2030, the more developed economies of Asia will have to support aged citizens who will account for between 18% to 27% of their populations. Health care costs will also rise with the increase in lifestyle-related and chronic ailments. Increasingly, Asian health and social security systems may have to consider more individual based systems to encourage responsibility, with the state providing for catastrophic illnesses and the indigent; and acting as a provider-of-the-last-resort. Health insurance systems should be complemented by individual medical savings accounts for intermediate risks (hospitalisation) and out-of-pocket expenses to handle minor risks (outpatient care). Shifting policies from caring for illnesses to promoting wellness and health, as in a preventive policy, is cheaper and more productive in the long run.

The fundamentals of social security both as an economic need for retirement and old age security, as well as for enhancing social cohesiveness, cannot be underscored. Health care expenditure should also be viewed as social investment rather than expenditure. Globalisation, new technology and the rapid pace of modernisation, urbanisation and communication are double-edged as dynamic forces and potential sources of systemic failure of one form or another. The well being of people with some social safety nets has become imperative. Privatisation of some parts of such schemes or some public-private partnerships for more creative and innovative packages customised to individual and personalised needs should be encouraged.

Memories of the



A family portrait of delegates and officials from the ASSA member and observer institutions



The inter-linking hands showing the unity in achieving the goals and objectives of ASSA

Mr Carlos A. Arellano handing the ASSA Chairmanship over to Mr Lim Han Soon



An eye-opening visit to the Bishan Gallery



6th ASSA Board Meeting...



A visit to Singapore's Asian Civilisation Museum



ASSA's new Chairman and event host, Mr Lim Han Soon from the CPF Board, giving an opening speech at the farewell dinner



A magician providing dinnertime entertainment !



Cheers to greater co-operation!



A final picture before leaving for home

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