

Chapter 1

Social Protection Systems in East Asia: An Overview and Reform Directions

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CHAPTER 1

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1. Introduction

The need for better social protection has been evident in Asia since the 1997-1998 Financial Crises. However, the rapid recovery and subsequent robust growth meant that the Crisis did not lead to sustained efforts to integrate social protection into economic growth strategies.

The current global crisis once again represents both an opportunity for, and a challenge to, strengthening of social protection in Asia. The term ‘social protection’ is used in this context to denote major branches of social security such as pensions, healthcare, work injury and social assistance.

While demographic, institutional and fiscal challenges are many, the crisis underscores the political necessity of sustaining the process of expanding social protection. The global economic crisis is expected to reduce the medium term growth rate. The trend rate of economic growth is regarded as a singularly important macroeconomic variable that affects the economic security of the young and the old. The global economic slowdown may also impact the pace and quality of job and livelihood creation in Asian countries, raise the cost of debt refinancing (particularly for highly leveraged economies), potentially lower remittance flows and also lower the medium term real investment return on pension assets.

Many Asian countries have pursued aggressive fiscal stimulation packages in which social protection has been an integral component (UNDP, 2010). There are however concerns that overly aggressive fiscal stimulus packages, if not reversed skillfully as economies recover, could potentially lead to higher inflation and reduce the real incomes of the poor. Higher inflation and nominal rates could also increase the cost of servicing the internal debts of several Asian countries such as India, Indonesia and the Philippines.

It is in the above context that the Economic Research Institute for ASEAN and East Asia (ERIA) initiated a project on social protection in 13 countries, all of which are members of the East Asian Summit (EAS). The 13 countries are quite diverse and are at different stages of economic development. The high-income countries in the sample are Japan, the Republic of Korea, Singapore and Brunei. The middle-income countries are

China, India, Indonesia, Malaysia, the Philippines, Thailand and Vietnam. The low-income countries are Cambodia and Laos.

This paper provides an overview of the 13 country chapters presented at two workshops organized by ERIA. The sheer diversity and complexity of the social security systems in these countries precludes a country-by-country summary. Therefore broad common characteristics and reform themes, informed by the country papers, are discussed in this overview.

The paper is organized as follows. Following the introduction, section 2 provides a brief overview of demographic and labor market trends in the sample countries. These set the context in which social protection policies will need to be designed and implemented.

An overview of the various social security systems of the sample countries is provided in section 3. Section 4 discusses broad avenues through which social protection systems in the sample countries could be strengthened. The final section suggests directions for future research.

2. Demographic and Labor Market Trends

Demographic trends for the 13 sample countries are summarized in Tables 1A and 1B. These trends portend rapid population ageing in the sample countries, signified by increasing old age dependency ratios and life expectancies at age 60. For large population countries, namely China and India, the number of elderly projected for 2050 will be 438 million and 330 million respectively. These are very large numbers for which there is no precedent of providing adequate retirement income. By 2050 the sample countries will account for about half of the global population above 60. This suggests that the extent of their success in addressing social protection issues will have significant impact on how these issues are addressed globally.

This rapid population ageing suggests a need to allocate greater economic resources for the elderly. But such allocation will need to be reconciled with macroeconomic

stability, fiscal sustainability and other priorities of the economies such as health, education and infrastructure.

Table 1A. Demographic Trends in Selected EAS Countries

Country	Total Population (in millions)		Average Annual Rate of Change in Population		Total Fertility Rate		Median Age		Life Expectancy at Birth	
	2007	2050	2005– 10	2045– 50	2005– 10	2045– 50	2005– 10	2045– 50	2005– 10	2045– 50
World	6671.2	9191.3	1.17	0.36	2.6	2	28	38.1	67.2	75.4
High Income										
Japan	127.9	102.5	-0.02	-0.78	1.3	1.6	42.9	54.9	82.6	87.1
Korea, Rep. of	48.2	42.3	0.33	-0.89	1.2	1.5	35	54.9	78.6	83.5
Singapore	4.4	5.0	1.19	-0.38	1.2	1.6	37.5	53.7	80.0	84.6
Brunei	0.4	0.7	1.9	0.76	2.1	1.9	27.3	37.3	77.1	81.1
Large Population										
China	1328.6	1408.8	0.58	-0.32	1.7	1.8	32.5	45	73	79.3
India	1103.4	1592.7	1.55	0.3	3	1.8	24.3	38.7	63.1	75.9
Middle Income										
Indonesia	231.6	296.9	1.16	0.1	2.2	1.8	26.5	41.1	70.7	78.6
Malaysia	26.6	39.6	1.69	0.41	2.6	1.8	24.7	39.3	74.2	80.1
Philippines	87.9	140.5	1.9	0.5	3.2	1.8	21.8	36.3	71.7	78.7
Thailand	63.9	67.4	0.66	-0.27	1.8	1.8	32.6	44.3	70.6	78.1
Vietnam	87.4	120	1.32	0.21	2.1	1.8	24.9	41.6	74.2	80.3
Low Income										
Cambodia	13.9	23.8	1.64	0.68	3	1.9	21.3	33.8	60.9	74.4
Laos	5.9	10.7	1.81	0.78	3.5	2	19.9	31.8	64.8	75.8

Source: UNDESA (2008).

Note: Classification of countries is based on the World Bank Country Classification in 2009 using the *Atlas Method*. [Low Income: per capita income less than 975\$ per year; Middle Income: per capita income less than \$11,905 per year; and High Income: per capital income \$11,906 and above]. East Asian Summit (EAS) comprises 10 countries of the Association of Southeast Asian Nations, and China, Republic of Korea, Japan, India, Australia, and New Zealand. The last two countries have not been included in the ERIA social protection project.

Table 1B. Continued: Demographic Trends in Selected EAS Countries

Country	Life Expectancy at Age 60, 2000–2005		Percentage of Total Population Aged 60 and Above		Population Aged 60 and Above (millions)	
	Male	Female	2005	2050	2005	2050
World	NA	NA	10.3	21.8	672.8	2005.7
<i>High Income</i>						
Japan	22	27	26.5	44.2	33.8	44.9
Korea, Rep. of	19	24	13.7	42.2	6.6	17.8
Singapore	17	21	12.3	39.8	0.5	2
Brunei	18	22	4.7	20.8	0.0	0.1
<i>Large Population</i>						
China	18	21	11	31.1	144	437.9
India	17	19	8	21	89.9	329.6
<i>Middle Income</i>						
Indonesia	17	19	8.3	24.8	18.9	73.6
Malaysia	18	20	6.7	22.2	1.7	8.8
Philippines	17	19	6	18.2	5.1	25.5
Thailand	17	22	11.3	29.8	7.1	20.1
Vietnam	19	21	7.6	26.1	6.5	31.3
<i>Low Income</i>						
Cambodia	14	16	5.2	16.2	0.7	3.9
Laos	15	17	5.4	14.4	0.3	1.5

Source: UNDESA (2008).

Note: See on Table 1A.

Table 1C. Old-Age Dependency Ratios in Selected EAS Countries

Country	Old-Age Dependency Ratio	
	2005	2050
World	11	25
<i>High Income</i>		
Japan	30	74
Korea, Rep. of	13	65
Singapore	12	59
Brunei	5	23
<i>Large Population</i>		
China	11	39
India	8	21
<i>Middle Income</i>		
Indonesia	8	29
Malaysia	7	25
Philippines	6	19
Thailand	11	38
Vietnam	9	30
<i>Low Income</i>		
Cambodia	5	15
Laos	6	14

Source: UNDESA (2008).

Note: See Notes for Table 1A.

Old Age Dependency Ratio is defined as persons above 60 years of age divided by the total population.

The demographic trends suggest that a little more than three-fifths of the new livelihoods to be created globally between 2005 and 2020 will be in Asia (UNDESA, 2008). As the share of the formal sector in total employment is relatively low in many Asian countries (Figure 1), much of the anticipated livelihood generation will need to be in the informal sector, which constitutes 40-80% of the total workforce. As social protection systems have traditionally been based on employer-employee relationships, extending their coverage to the informal sector requires innovative approaches.

There is considerable flow of workers across borders within the sample countries. In general, flows are from developing Asia (such as Philippines) to developed Asia (such as Japan, Korea and Singapore). China and India are major providers, as well as absorbers, of foreign workers. Provision of social security and improved labor and work conditions for these workers should therefore be an important part of the social protection agenda in Asia. Formal totalization agreements¹ and bilateral agreements on the working and living conditions of foreign workers between recipient and sending countries within Asia, merit serious consideration.

Recent agreements by Japan with the Philippines and Indonesia, for special arrangements for workers from these two countries to be employed in Japan on a temporary basis, represent examples of advantage being taken of demographic complementarities, as well as draw attention to the social security needs of foreign workers.

3. Current Social Security Systems and their Coverage

The country chapters suggest that the sample EAS countries have a long tradition of providing benefits under different branches of social security (Table 2). It is also apparent from the country studies that mere establishment of a benefit under a social security branch does not necessarily imply that: 1) the coverage in terms of labor force

¹ The totalization agreements in the social security sector perform a role similar to the double-taxation treaties in governing income tax arrangements internationally. Such agreements must ensure that individuals and employers do not end up paying social security taxes or contributions in more than one jurisdiction, or alternatively avoid paying them in any jurisdiction.

and potential beneficiaries is adequate; 2) all contingencies or risks are covered; 3) the programs are managed with requisite professional competence; and 4) that benefits provided are sufficient and sustainable.

Table 2. Availability of Programs under Different Branches of Social Security in Selected EAS Countries

Country	Old age, disability and survivors	Sickness and maternity		Work injury	Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care ^a			
Brunei	X	b	d	X	b	b
China	X	X	X	X	X	X
India	X	X	X	X	X	b
Indonesia	X	b	d	X	b	b
Japan	X	X	X	X	X	X
Korea, South	X	b	d	X	X	b
Laos	X	X	X	X	b	b
Malaysia	X	b	d	X	b	b
Philippines	X	X	X	X	b	b
Singapore	X	X	X	X	b	b
Thailand	X	X	X	X	X	X
Vietnam	X	X	X	X	X	b

Source: US Social Security Administration (2008).

Note :

- a. Includes Old Age, Disability and Survivors; Sickness and Maternity; Work Injury; Unemployment; and Family Allowances. In some countries, the rate may not cover all of these programs. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used.
- b. Also includes the contribution rates for other programs.
- c. Government pays the total or most of the cost of family allowances.
- d. Contributions are submitted to a ceiling on some benefits.
- e. Government pays the total cost of most programs from general revenues.
- f. Employers pay the total or most of the cost of work injury benefits.

The contribution rates for various components in sample EAS countries' social security system varied greatly. Brunei, for instance has a contribution rate of 10 percent and China's combined contribution rate is 40 percent (Table 3).

Table 3. Contribution Rates for Social Security Programs in Selected EAS Countries, 2008 (in Percent)

Country	Old age, disability, and survivors			All social security programs ^a		
	Insured person	Employer	Total	Insured person	Employer	Total
Brunei	5	5	10 ^h	5	5 ^f	10
China ^d	8	20	28	11	29 ^f	40 ^c
India ^d	12	17.6	29.6	13.8	22.4	36.1
Indonesia	2	4	6	2	7 ^f	9
Japan ^d	7.7	7.7	15.4	12.4	13.1	25.5 ^c
Korea, South ^d	4.5	4.5	9	7.6	8.5	16.1
Laos ^d	4.5 ^b	5 ^b	9.5 ^b	4.5	5	9.5
Malaysia ^d	11.5 ^b	12.5 ^b	24 ^b	11.5	13.8	25.3
Philippines ^d	3.3 ^b	7.1 ^b	10.4 ^b	4.6	8.3 ^f	12.9
Singapore ^d	20 ^b	14.5 ^b	34.5 ^b	20	14.5 ^f	34.5
Thailand ^d	3.4 ^b	3.4 ^b	6.9 ^b	5	5.2	10.2
Vietnam ^d	5	11	16	7	18	25

Source: US Social Security Administration (2008).

Note :

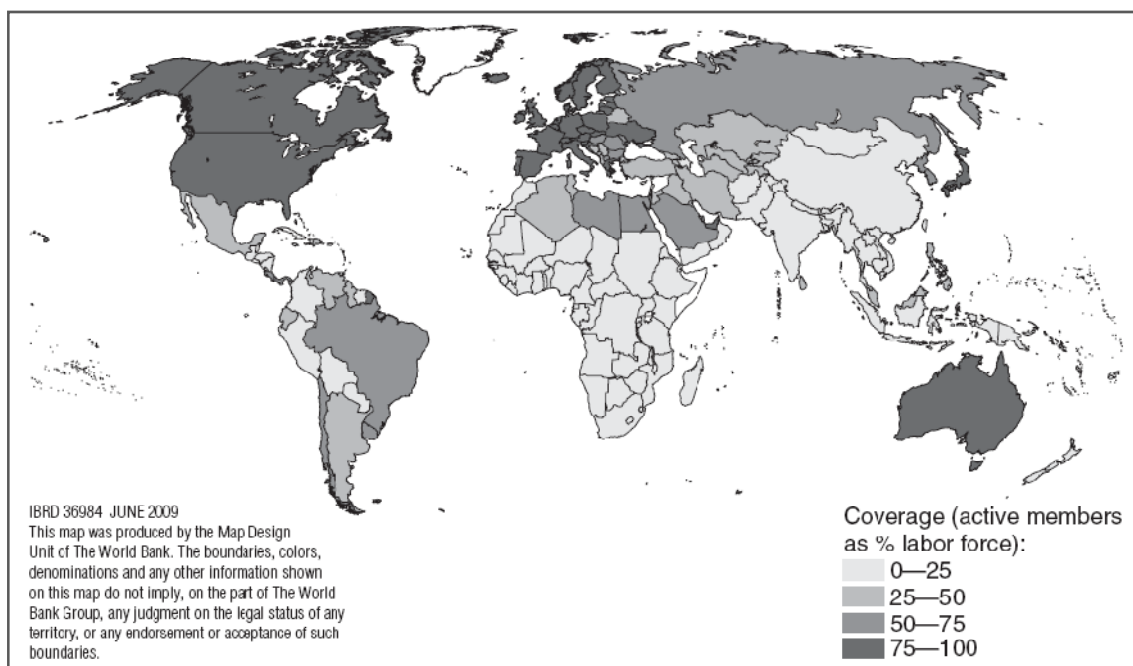
- a. Includes Old Age, Disability, and Survivors; Sickness and Maternity; Work Injury; Unemployment; and Family Allowances. In some countries, the rate may not cover all of these programs. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used.
- b. Also includes the contribution rates for other programs.
- c. Government pays the total or most of the cost of family allowances.
- d. Contributions are submitted to a ceiling on some benefits.
- e. Government pays the total cost of most programs from general revenues.
- f. Employers pay the total or most of the cost of work injury benefits.

Moreover, the country studies suggest that the coverage of the pension branch of social security is relatively low in Asia (Figure 1). This is consistent with the low share of formal sector employment in Asia, as the coverage is primarily confined to formal sector employees.

In most developing Asian countries, the coverage of pension systems varies between 10 and 35 percent of the labor force (Hinz and Pallares-Miralles, 2009, forthcoming). The higher income Asian countries have, consistent with international evidence, higher coverage, with Japan and South Korea exhibiting much higher

coverage. Even in these countries an increasing proportion of the workforce (around 25 percent) does not enjoy the kind of long term employer-employee relationships which provide pension, healthcare and other benefits.

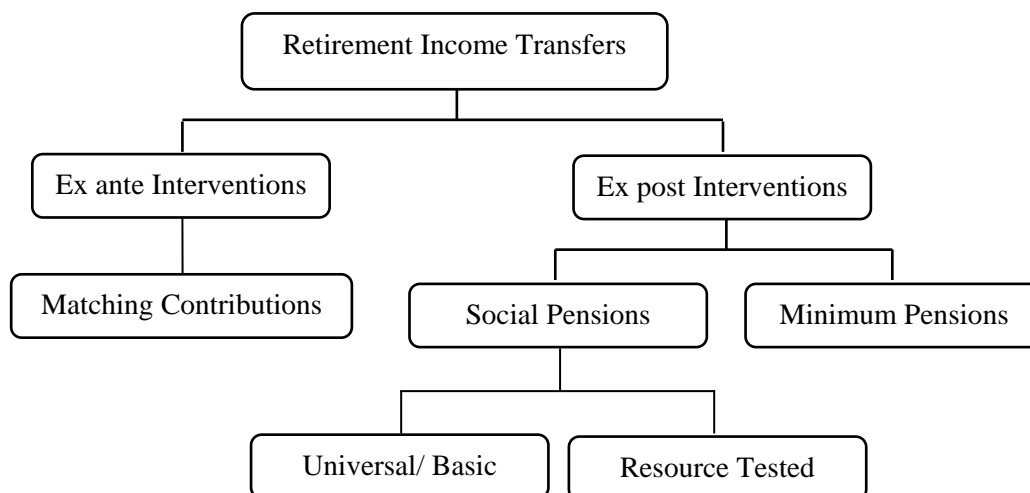
Figure 1. Coverage as Measured by Active Members of Mandatory Pension Systems as Share of Labor Force, Worldwide, Early 2000s



Source: Hinz, R. and M. Pallares-Miralles. Forthcoming.

The country papers suggest that there has been increasing interest in retirement income transfer programs, which do not necessarily depend on formal sector employment and/ or contributions to the pension fund. A taxonomy of such income transfers is provided in Figure 2. Relative roles of ‘social pensions’ (universal or resource-tested); matching contributions and social assistance are now extensively debated in policy circles and are also increasingly being adopted in the sample countries.

Figure 2. Taxonomy of Retirement Income Transfers



Source: Robalino and Holzmann (2009).

Their effectiveness and sustainability will however depend on strengthening fiscal positions to finance them, and improvements in government service delivery mechanisms to ensure that they are well targeted.

4. Strengthening Social Protection Systems

The individual country papers suggest that there is considerable potential for strengthening social protection systems in the sample countries. The goal should be to construct a multi-tiered system, involving: 1) a mixture of contribution by employers, employees and in selected cases by the government; 2) non-contributory schemes; 3) schemes by the voluntary not-for-profit sector, both domestic and international; 4) family and community-support; and 5) labor market flexibility and tax regulations which permit elderly people to meet a small but not an insignificant proportion of their retirement needs through paid economic activity (including household production). The relative weight of each of the tiers will depend on the specific context, capabilities and objectives of the country.

Among the key challenges in the sample countries are extending the coverage of social protection programs and improving program benefits in a manner that is sustainable over the long-term.

The individual country papers suggest that the following avenues have the potential to strengthen social protection systems in the sample countries. The importance of each avenue will differ from country to country, but all countries will need to combine these avenues in accordance with their priorities and capabilities. The task of strengthening social protection systems should be approached from a medium term perspective as short term fixes and ad hoc measures are likely to be counterproductive. A well considered strategy with appropriate planning and implementation focus will be needed.

Avenue 1. Modernizing and Professionalizing Existing Formal Social Security Organizations in Performing Core Functions

Each provident and pension fund must perform five core functions with a reasonable degree of competence and efficiency (Ross, 2004). These are: 1) reliable collection of contributions, taxes and other receipts (including any loan payments in the security systems); 2) payment of benefits for each of the schemes in a timely and correct way; 3) ensuring good financial management and productive investment of provident and pension fund assets; 4) maintaining an effective communication network, including development of accurate data, and record keeping mechanisms to support collection, payment and financial activities; 5) production of financial statements and reports that are tied to providing effective and reliable governance, fiduciary responsibility, transparency and accountability.

Social security organizations of several Asian countries such as the Philippines, Singapore and Malaysia have been making increasingly sophisticated use of information technology to improve administration and compliance efficiency and to generate management information systems which are conducive to better decision making.

Countries such as China, Thailand, Japan and Malaysia have become more aggressive and professional in investing social security funds. There is also greater willingness to diversify investment risks geographically, e.g. through investment internationally. Diversification among asset classes including in alternative asset classes is also observed in some of the sample countries, such as Thailand, South Korea and Malaysia. These initiatives could potentially lead to higher returns, though risks have also increased.

For the low-income countries - Cambodia and Laos- the priority should be to build capacities of their provident and pension fund organizations to undertake the core functions noted above more efficiently. Realizing the limitations of their financial and capital markets, relatively conservative investment policies are warranted. Greater emphasis on record keeping functions and on reducing administrative and compliance costs merit serious consideration.

Avenue 2. Parametric and/ or Systemic Reforms of some Components of Existing Systems (such as Civil Service Pensions)

The country reports suggest that in many sample countries provident and pension fund programs were set up on a pre-globalization and pre-cold war era basis. The design details of these programs also do not reflect the current tendency towards reduced fertility and longer life expectancy. They also do not fully reflect developments in financial and capital markets and changing labor market dynamics.

In pension economics, there is a “tyranny of small numbers” where a seemingly minor change, such as in life expectancy of the beneficiaries of the provident or pension scheme, or in the real rate of return credited to members’ accounts, could have a disproportionately large impact on retirement income security.

The above observations are particularly relevant for the civil service pension schemes in many sample countries. With few exceptions, the detailed provisions of these schemes have not been rationalized to reflect the new environment. For example, longer life expectancy suggests that the age at which the members should become eligible for full pensions should be increased. However in many of the sample countries such as Malaysia and Indonesia, the retirement age for civil servants remains between 55 and 65 years, with lower retirement age for women (for example, in Vietnam) even though their life expectancy, on average, is higher.

Among the sample countries, India has initiated a shift from a Defined Benefit (DB) system of pensions to a Defined Contribution (DC) system for newly recruited civil servants. This is a major systemic change. However, as only newly recruited civil servants are covered, the transition period will stretch to about four decades.

There are also examples of parametric reforms in other sample countries. Singapore has introduced a deferred annuity scheme called CPF Life to help address the

longevity risk. Several countries such as Japan, Singapore, and Malaysia are encouraging retired individuals to be at least partly active in the labor market through a variety of measures. Many countries such as the Philippines and India are tightening up on pre-retirement withdrawals from their provident and pension schemes. This will ensure that the power of compound interest is harnessed for a longer period.

South Korea², India and Singapore are experimenting with converting housing equity into retirement income streams. The country papers, however, suggest that their impact so far has been limited.

Avenue 3. Using Different Types of Retirement Income Transfers, which do not entirely depend on Formal Labor Market Relationships.

These include social pensions, and co-contributions by the State. For poverty alleviation, social assistance targeted at poor in all age groups may be needed. The country papers provide several examples.

In 2007, the Beijing Municipal Government extended coverage of old-age benefit to all elderly citizens under its jurisdiction. This is an example of a social pension. The South Korea 2007 initiative expects to cover 70 percent of all senior citizens through a basic old-age pension (OAP) financed by the government.

Thailand's 30-Baht Scheme for healthcare introduced in 2001, has not only been continued but also expanded with greater state support. In stimulus packages of several countries in Asia, there is a significant social assistance and retirement income transfer component (Damrongplasit, K and Glenn A. Melnick, 2009).

In India, the NREGS (National Rural Employment Guarantee Scheme) is helping to sustain domestic demand, and thereby contribute to growth. India's state governments are increasingly implementing co-contribution schemes under which a member's contribution is within specified limits, matched by the state. However, India's very limited fiscal space will be a major factor in its sustainability in the future.

² The Financial Services Commission (FSC) in Korea has recently announced intentions to ease conditions for thereverse mortgage subscription scheme. Currently, those aged 65 or older, with only one home worth 900 million won or less, can provide their home as collateral to the Korean Housing Finance Corporation (KHFC) or local banks in return for lifetime monthly payments. The FSC is considering expanding the program to people aged 60 or 55 (Korean Times, January 27 2009).

Other Avenues

Countries such as China, India, Malaysia, Thailand and the Philippines are encouraging occupational private pension plans and/ or individual retirement accounts to broaden the sources of retirement financing and risk sharing.

India and Indonesia are encouraging the linking of pension with microfinance. Policy makers hope that this will also assist in enhancing financial inclusion and strengthen social cohesion. In some countries such as Japan and Singapore, there is recognition that human capital has similarities with a financial instrument, such as a bond, which could enable members to earn part of their retirement needs by participating in paid economic activity, even during retirement. There is a strong case for other sample countries, particularly the middle income countries, to consider innovation along this avenue.

5. Directions for Future Research

5.1. Civil Service Reform

In the sample countries, particularly countries which are not in the high-income category, reforms of their civil service pension schemes have received relatively little attention. A disproportionate share of the formal sector labor force is in the civil service in these countries; and their pension costs in relation to GDP are relatively large when compared with their share in the labor force. Thus undertaking parametric and systemic reforms in the civil service pension schemes merits serious consideration in these countries.

5.2. Structuring the Payout Phase

In all the sample countries, there are defined contribution schemes for retirement income provision. Some of the schemes are mandatory, such as in Malaysia, Singapore, Thailand, India and Indonesia, while some of the schemes are voluntary, for example in Korea, Japan, and China. The expectation is that the share of provision by individuals in their total retirement income will increase in the sample countries. The emphasis in design has been on the accumulation phase, when the members are working and

contributing towards their retirement income. However, the design of the payout phase has not received due attention. Thus in Malaysia, Indonesia, and India, the national provident fund members are permitted to withdraw their accumulated balances as a lump sum. In the new DC scheme for civil servants in India, a portion of the accumulated balances can be withdrawn as a lump sum, while the amount remaining must be annuitized. Given the uncertainty in forecast longevity, and the limited development of the annuity markets worldwide, there is an urgent need to structure innovative products, which enable members to withdraw balances in a phased manner during retirement. This should therefore be an important area of research in the sample countries.

5.3. Delivery Mechanisms for Retirement Income Transfers

In designing and implementing retirement income transfers from the budget, it is essential that Type 1 and Type 2 errors be minimized.³ In some countries such as India, the static nature of the definition of the eligible low-income households exacerbates the severity of the above two types of errors. There are strong indications that poor health and associated costs could lead to considerable changes in the distribution of households according to income. In particular, severe illness experienced by the main income earner could push even middle-income households below the poverty line if there is inadequate health insurance coverage.

In several sample countries, for example India and Indonesia, constructing more efficient delivery mechanisms for retirement income transfers remains a challenge. There is a case for more decentralized, experimentation of the type of mechanisms that may deliver retirement income transfers with greater effectiveness. A comparative study of the innovations in this area should have a high priority.

It would also be useful to analyze the incentive implications of different designs of retirement income transfers including those involving co-contributory schemes being implemented in sample countries such as India and Thailand.

³ When a hypothesis is inappropriately rejected it is called type I error, or when one inappropriately fails to reject the hypothesis, this is called type II error.

5.4. Financing Healthcare

As many of the sample countries will experience rapid ageing and relatively low incomes, financing health expenditure for an increasingly aged population will be a major public policy challenge. The role of the state in delivering healthcare services, provider payment reform, and an appropriate financing mix that reflects the priorities and fiscal capacities of each country would need to be examined with greater attention. There is increasing recognition of the role of community-based health insurance schemes in Vietnam and in India. However, scalability and universality of these community-based schemes is a challenge. As in pensions, healthcare economics and finance is subject to the tyranny of small numbers where a seemingly small change in life expectancy, can cause disproportionate impact on a government's health budget.

5.5. Developing Databases

The absence of robust databases for actuarially fair pricing of health insurance and retirement products is a limiting factor in many Asian countries. The availability and quality of civil records regarding births, death, and other matters are essential for effective social pension programs. Many provident and pension fund organizations have not coordinated with other government and non-government third parties to keep track of potential new members, for example when a new enterprise is registered. This must be addressed, particularly in countries with large and heterogeneous population with significantly differing morbidity and mortality patterns, such as China, India, Indonesia and Vietnam. Measures to enhance indigenous research capacity in social security are also urgently needed.⁴

There is a strong case for considering a Social Security Forum for the 16 country EAS (East Asian Summit) for which ERIA is in the best position to take a lead. This

⁴ The Philippines, through its SSS Net services provides a positive example of how IT systems can be utilized for better coverage of the workers, including overseas workers. 779 large employers with over 420,000 employees are registered users of the SSS Net. Payments remitted through the SSS Net comprise almost 11% of SSS's monthly bank collections. Prior to the use of the SSS Net, it took an average of 3 to 6 months to post the monthly contributions to the individual accounts of members. The process has now been speeded-up to just 2 to 3 days. This, in turn, has resulted in a shorter processing time for benefit and loan applications, as well as a reduction in the number of claims rejected due to insufficient contributions having been recorded.

will build capacity among the member countries; provide a solid research base on a comparative basis, and help develop indigenous research capabilities.

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