Strengthening Future and Present Pension: 
A Cambodian Perspective
A strong culture of family support for the elderly...

It could raise potential problem in the future.
Lower fertility rates and longer life expectancies...

7.6%  16.4%

2020  2050

Fewer children to provide support and care

UN population projections
A need to develop a protection system
Pension schemes for private sector

• Launched in 2022
• Defined Benefit
• Contribution from both employers and employees

Three main types of pension:
• Old-age pension
• Invalidity pension
• Survivor’s pension
Pension schemes for public sector

- Non-contributory (Tax-funded)
- Pay-As-You-Go

Reforms is on the way:
- Collecting contribution
- Parametric reform
Cash Transfer for Elderly
(Family Package of Social Assistances)

The Family Package: a package of integrated benefits that comprehensively addresses life cycle risks for vulnerable members of poor households, including the Cash Transfer for Elderly People.