

Abstract

The objective of the study on “Knowledge and Attitudes of Insured Persons toward Unemployment Benefits” is to study the knowledge, understanding, and attitudes toward unemployment insurance. The samples consist of 60 workers using unemployment service at the Bangkok Employment Office, Area 9, during January 2010. Data are collected using the questionnaire and analyzed using statistics as part of the description. The findings of the study are as follows:

Most insured persons are female, aged between 20 and 30 years, single, with a bachelor’s degree or higher, mostly doing non-service and non-commercial type of work, with a monthly income of more than 10,001 baht, having joined the insurance scheme for more than 4-5 years.

On knowledge and understanding of the benefits, it is found that the insured persons have a high level of understanding on protection coverage, duration of enforcement, and benefits. A low level of knowledge is found in contribution rates and conditions of benefit entitlements, possibly because the insured persons do not receive a detailed, correct and clear knowledge, thus leading to their little understanding of the benefit entitlements. They moderately agree with the unemployment benefits and necessity of unemployment insurance. They are confident that the government will assist them during unemployment. They also moderately agree with the readiness of the insured persons to adopt the practice, as they can see the benefits therefrom.

The study recommends that attempts should be made to disseminate knowledge about unemployment insurance to employers and workers, encourage job creation for workers, provide further education and vocational training, create networks throughout the country so as to use the database effectively, develop the networks that can really serve as centers for employment, and assess their performances.