

Abstract

The study on "Protection for the self-employed under Social Security Principles : A Case Study of Male and Female Vendors at Baang Son Fresh Food Market" is a survey study aiming at finding out general characteristics of the target group, their acknowledgement of application for voluntary social insurance under Article 40 of the Social Security Act, 1992.

The sampling group consists of 250 male and female vendors at Baang Son Fresh Food Market, Baang Son District, Bangkok Metropolis. Data are collected by interviews using constructed questionnaire. Descriptive statistics applied in the analysis of data include Percentage, Frequency, Arithmetic Mean, Standard Deviation, and Chi-Square.

The study finds that the majority of the respondents are females aged between 31-45, married, finish either Grade 4 or Grade 6 with an average income of 19,239.59 Baht. Although most of them have learned about social insurance system from radio, television, folders, neighbors and colleagues they do not realize that the Social Security Act allows them to become voluntary insured persons under Article 40. Respondents who do not want to apply give such reasons as they have possessed the Health Card, they have already bought insurance from company, Article 40 does not include sickness benefit, and the contribution rate is too high.

A set of compensation benefits that the respondents need the most comprises of old-age, disability, and death benefits. More than half of them state that they are able to contribute not more than 200 Baht per month, while the average ability to contribute of all respondents is 539.73 Baht per month. Factors influencing the choice of benefits are marital status, acknowledgement of the availability of voluntary social insurance, and acknowledgement of contribution payment. These factors are related to their choice of benefits set at a significance level of 0.05. On the other hand, factors affecting the need for protection under the Social Security Act are age and the acknowledgement of social

insurance issues. These factors are related to the need for application at a significance level of 0.05.

The study recommends that the agency concerned should reconsider the case of old-age compensation to provide the self-employed with sufficient income after retirement to live comfortably as well as to reengineer public relations strategies so that the self-employed can widely have access to necessary information for their decision to participate. In addition of the self-employed group through facilitating services, marketing and networking in the same manner being practiced by private insurance companies.