

**Albanian National Training and Technical Assistance Resource Center
(ANTTARC)**



**FINAL REPORT
Public Opinion Survey
(January-February 2010)**

Prepared for: Social Security Delivery Project (SSDP)/Social Insurance Institute (SII)

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EXECUTIVE SUMMARY

With the support of the Ministry of Finances, the Social Insurance Institute (SII) has initiated a series of steps to improve the administration of the pensions system in Albania. Such steps aim at increasing system's transparency, effectiveness, and efficiency as well as strengthening the capacity to develop policies on pensions system and increase public's knowledge of the system.

The Public Opinion Survey is one of SII initiatives that is supported by the World Bank in the framework of the Social Services Delivery Project (SSDP). The survey was conducted by the Albanian National Training and Technical Assistance Resource Center (ANTTARC), an Albanian consulting organization. It aimed at realizing an overall picture about the citizens' knowledge and awareness of the social insurance system in Albania, types of beneficiaries, and payment of contributions. Based on the analysis of the survey data, ANTTARC has drawn some conclusions and recommendations regarding different issues including citizens' awareness of the right to pension, informing people on benefits from and contributions to SII, and improvement of the pensions' administration by SII.

The survey was conducted in all 12 regions of Albania where there are Social Insurance Directories including Berat, Dibër, Durrës, Elbasan, Fier, Gjirokastrë, Korçë, Kukës, Lezhë, Shkodër and Tiranë. Different methods were used to ensure the necessary information including review of SII documents (also including the Communications Strategy developed by SII), interviews, and observation of the individual behavior.

2730 people were interviewed representing different categories according to age, gender, their relations with SII, and education level. Four interviewers conducted the interviews. They were trained prior to interviews in order to increase their understanding of the questionnaires and their completion. In cooperation with SII representatives, ANTTARC monitored closely the most part of the interviewing process.

Some conclusions from the survey include:

General

- Conduct of the survey in all 12 regions of Albania and the inclusion of 2730 individuals made the survey representative relating to categories of people involved. It enabled to draw conclusions relating to citizens' knowledge and awareness of the SII.
- In general, there is an insufficient level of knowledge regarding the social insurance system, especially relating to different pensions (disability, accident, family, and special) and their acquiring.
- The limited representation of rural areas in the survey did not allow for a better understanding of their awareness of social insurance system.

Individuals' knowledge on pension rights

- SII is not clearly identified in the public as one of the main institutions that offer social insurance services.
- Knowledge of the public, especially knowledge of young people, regarding the retirement pension is limited.

- There is unclarity relating to family pensions, disability and invalidity benefits. This is more present in Berat, Fier, Dibër, Lezhë and Shkodër.
- There is no public reaction relating to necessary improvements in the social insurance system.

Individuals' information about benefits and contributions

- A considerable number of individuals do not have information relating to social insurance including both benefits and contributions.
- There is no sufficient information regarding insurance for retirement pensions, especially at young people (age groups 18-25 and 25-45 years old).
- People have information about obligatory and volunteer social insurance. However, there is lack of information about how to get insured, especially how to get volunteer insurance.
- There is a lack of information about the percentage of contributions to get retirement pension.
- Especially in the rural areas, people lack the knowledge about ways to get insurance and benefits.
- People lack the knowledge about the retirement pension age and years that are necessary to receive its benefits.

Client service in the social insurance administration

- In general, the communication with the public by social insurance offices, especially in the rural areas, is not satisfactory.
- The postal service is not satisfactory. It is the most contested service by the interviewees.
- The public in general does not prefer yet bank and postal services.

Some recommendations include:

- SII should improve its public image through a variety of forms in order to sensitize the public about the social insurance system including publications, the written and electronic media, etc.
- SII should work to increase public awareness of the right to benefit different types of pensions from the social insurance system. Organization of regional workshops with the participation of people from different categories might be helpful to increase public awareness.
- SII should work different differently to publicize its services in the city and rural areas.
- SII should be more active to inform the public about volunteer pension insurance according to the present legislation.
- Regional Offices should improve their work regarding communication with the clients. Training courses focusing on communication and information of people about the social insurance system might be helpful.
- The postal service should improve. Training courses for its employees on client relations might be helpful.

PUBLIC OPINION SURVEY

1. Introduction

This report describes results of the Public Opinion Survey regarding services offered by SII. Social Services Delivery Project (SSDP) near SII has contracted the Albanian National Training and Technical Assistance Resource Center (ANTTARC), an Albanian consulting organization, to conduct the survey.

The report briefly describes the situation of the social insurance system in Albania (section 2), emphasize the goal and objectives of the survey (section 3), describes the methodology used to conduct the survey (section 4), survey findings (section 5), and includes survey conclusions and recommendations (sections 6 and 7).

2. Present situation of the social insurance system in Albania

Social Insurance Institute (SII) is one of public institutions that administrates the pensions' system in Albania. At present, public spending dedicated to social insurance (pensions and short-term benefits) consists of 5% of the GDP. 28% (or 1.4 % of the GDP) is covered by subsides from the central budget or transfers from other social insurance schemes.

Based on the present situation of the pensions' system, with the support of the Ministry of Finance SII has initiated a series of steps to improve the administration of the system. Such steps aim at establishing an automatic verification system of beneficiaries, creating unique social insurance numbers for contributors and beneficiaries, and establishing an electronic register for rural contributors. In addition, SII is working to improve the supervision and control of the pensions' system in order to detect and eliminate cases of corruption. The progress toward completion of these steps has been slow depending on limited SII resources. Also, there are problems relating to administration of benefits and their documentation.

The Albanian Government is facing the present challenges relating to the reform of the pensions' administration system with the support of the World Bank. The Government considers this reform as one of its priorities. Therefore, it is committed to increase the transparency, effectiveness, and efficiency of the system, to strengthen the capacity to develop pensions' system policies, and increase public knowledge of the system.

3. Survey goal and objectives

The goal of this survey is to collect information on public knowledge and awareness of social insurance system in Albania, types of beneficiaries, and contribution payments.

Specific objectives include providing insight on:

- Individuals' knowledge level relating to the pension rights;
- Client service level in the pensions administration; and
- Individuals' and/or companies' access level into the information about benefits and contributions.

The report will be used by SII to plan its future activities relating to improvement of SII's staff communication with the public regarding its services.

4. Survey methodology

The survey was completed through three main phases including: (1) preparatory work; (2) interviewing; and (3) data entry and analysis and report writing.

4.1. Preparatory work

Initially, the project staff cooperated closely with SII aiming at better knowledge of the present situation of the social insurance system in Albania. In addition, SII documents, also including the SII Communications Strategy, were reviewed. In close cooperation with SII representatives, ANTTARC consultants developed the survey questionnaire.

The questionnaire consists of two groups of questions: questions about general data (age, gender, relations with SII, location, education, and interviewing time); and data about people's knowledge of the social insurance system. There were 12 questions aiming at collecting information about citizens' knowledge of SII services, conditions/requirements relating to contributions and benefits, communication of SII staff with citizens, the transparency of the social insurances system, and the improvements in SII services.

4.2. Interviewing

2730 interviews were conducted with beneficiaries, contributors, and young people about to enter the system from 12 regions of Albania where Regional Directorates of Social Insurance are also located (Tiranë, Shkodër, Lezhë, Durrës, Korçë, Vlorë, Gjirokastrë, Berat, Dibër, Kukës, Elbasan, and Fier).

3000 questionnaires were administered. They were distributed based the specific weight of regions relating to the social insurance scheme. 800 questionnaires were administered in Tirana. More questionnaires were administered in other bigger regions such as Durrës, Elbasan, Fier, Korçë and Vlorë. Almost an equal number of questionnaires was administered in Berat, Dibër, Gjirokastrë, Kukës, Lezhë and Shkodër.

Interviewees were randomly selected near city centers, universities, farmers' markets, as well as points where people apply for pensions or receive pensions. Such an approach enabled inclusion of beneficiaries and contributors from all age groups and other categories. Initially, interviews were conducted in smaller regions/towns such as Kukësi, Lezha, Gjirokastra, Dibra, Berati, and Shkodër. Then, they were conducted in Tiranë, Durrës, Fieri, Elbasan, Vlorë, and Korçë.

Four interviewers conducted the interviews. Prior to interviews, they were trained by ANTTARC in close collaboration with SII Office for Public Relations on methods of interviewees' selection, making questions, listening to answers, place of interviews, dress code, note taking during the interviews, etc. They became aware of the public sensitivity about social insurance and learned about the need for neutrality during the interviews in order to collect honest. The in-house training lasted two days and was conducted by one ANTTARC consultant and one SII representative. By the end of the training, interviewees gained basic knowledge of the social insurance system and had a good understanding of the survey questionnaire. The initial training facilitated the interviewing process and collection of information that is necessary for the survey.

ANTTARC consultants and representatives of SII Public Relations Department accompanied interviewers during the interviewing process in 12 regions. Timing of interviewing process coincided with a bad weather that did not allow to maintain tents at city centers. However, interviews were conducted at city centers, universities, and farmers' markets.

4.3. Data entry, analysis, and report writing

Data entry operators entered the data gathered during the interviews on continuous basis under the supervision of the IT expert. Initially, data about each respondent were entered into the data base. Then the data were disintegrated based on gender, age group, and answers for each question. In the data base, there are cases such as with Lezha respondents where data about gender, age, and education are not recorded (these questionnaires were completed by respondents). However, they have answered other questions and from these answers one can deduct information about age, gender, and education. Also, a number of pensioners interviewed at postal offices or offices of social insurance have not accepted to respond because they thought that they might have problems with SII employees and did not want to identify themselves. Additional information is gathered from interviewers' notes about citizens' reactions and behavior during the completion of questionnaires.

Completed questionnaires are submitted periodically to ANTTARC after each trip to the regions. Based on the data base, consultants developed several tables and graphs that are necessary for the data analysis and report writing.

By mid-term, a preliminary report was developed based on the data gathered until then including completed questionnaires and additional interviewers' notes. The preliminary report described main findings as well as preliminary conclusions and recommendations regarding public knowledge of SII services. The preliminary report was submitted on time to SII and SSDP. Their feedback and suggestions were reflected in the final report. Some of the suggestions consist of specifications according to age and issues, further assessment of the

SII communication with the public according to regions, and public sensitivity of pensions system.

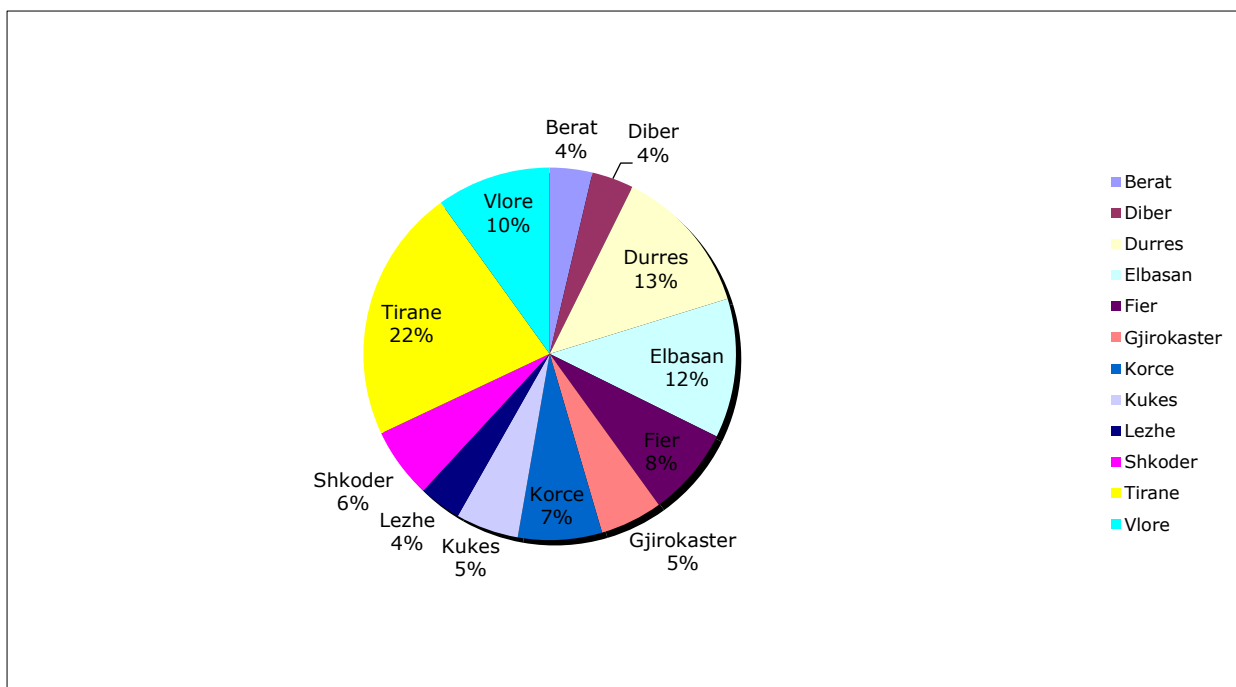
The final report is result of analysis of consolidated Public Opinion Survey data. It includes main findings, conclusions, and recommendations about public awareness and knowledge of social insurance services.

5. Survey findings

5.1. General findings

2730 people from 12 regions of Albania (Berat, Dibër, Durrës, Elbasan, Fier, Gjirokastrë, Korçë, Kukës, Lezhë, Shkodër, Tiranë, and Vlorë) were interviewed for the purposes of the Public Opinion Survey. Figure 1 presents interviewees according to regions. Larger regions such as Tirana, Durresi, Elbasani, and Vlore have the biggest number of interviewees.

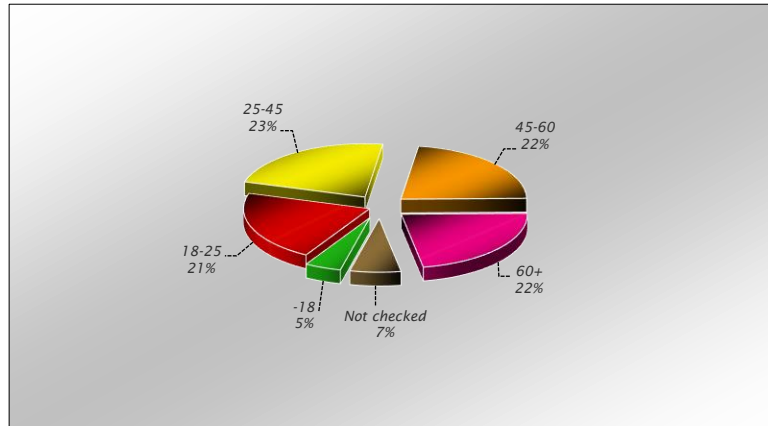
Figure 1: Respondents according to regions



Respondents belong to different categories according to age groups, gender, their relation with SII, and education. Overall, about 88% of respondents belonged to the age group that has entered into labor relations (+18 years old). At national level, distribution according to age groups was almost equal. (Figure 2 presents respondents according to age groups at national level). However, the ratio between different age groups varies in different regions. Thus, Berati, Shkodra and Vlora had more respondents of the 18-25 years old. Dibra, Gjirokastra, Kukesi, and Korça had more respondents of 25-45 years old. Relatively bigger

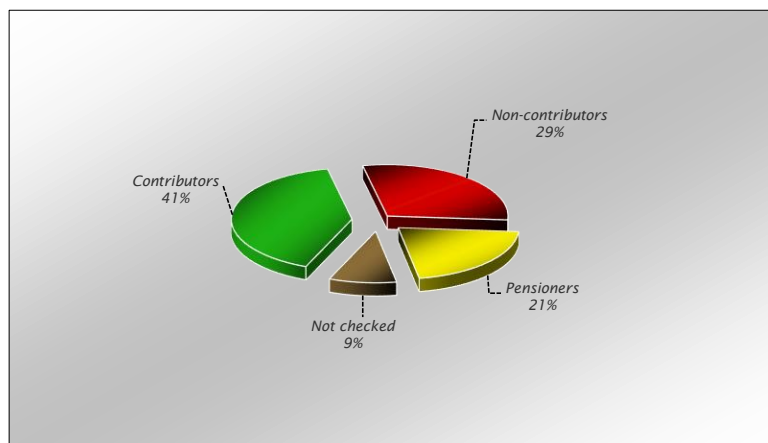
cities such as Tirana, Durrësi, Elbasani, and Fieri had a higher percentage of respondents that were older than 45 years.

Figure 2: Respondents according to age groups



According to their relation with SII, respondents were categorized contributors, non-contributors, and pensioners. Figure 3 presents respondents according to contribution. Seven regions (Berat, Dibër, Fier, Gjirokastrër, Korçë, Kukës, and Tiranë) have a higher percentage of respondents that were contributors to the social insurance. Some other regions (Elbasan, Shkodër, and Vlorë) have a higher percentage of respondents that are non-contributors. Regions like Durres had about 50% of respondents that are pensioners.

Figure 3: Respondents according to contribution



Across the regions, number of respondents that were self-insured is very low. Overall, self-insured respondents consist of 5% of the overall number.

Relating to distribution of respondents from the city and rural areas, 68% of respondents were from the city and round 18% from rural areas. In some regions (Berat, Dibër, Fier, and

Kukës) the percentage of respondents from rural areas is higher, up to 30%. In some other regions (Durrësi, Gjirokastra, Korça, Shkodra, Vlora, and Tirana) their percentage has been lower than the average.

At national level, round 40% of respondents were female and 51% were male.¹ In some regions (Durrës, Elbasan, and Kukës) there were more female respondents than males.

Round 42% of respondents have high school education. Percentage of respondents that have university education and elementary education is lower, respectively 33% and 16%. Figure 4 presents respondents according to their education. Some regions (Shkodër, Tiranë, and Vlorë) have a higher percentage of respondents that have university education. Most of the regions have a higher percentage of respondents that have high school education.

Figure 4: Respondents according to education level

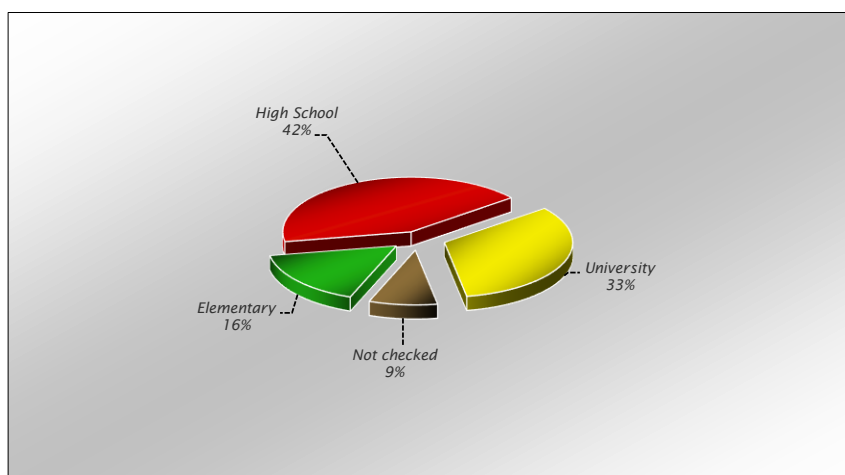


Table 1 presents respondents according to age groups, gender, contribution, place, and education.

Table 1: Respondents according to different categories

Regions	Total	Age groups					Gender		Contribution			Place			Education			
		-18	18-25	25-45	45-60	60+	F	M	C	NC	P	C	RA	SI	E	HS	U	
Berat	101		44	27	16		29	63	64	23	9	52	35	10	20	53	21	
Diber	99	1	12	28	19		30	61	35	25	22	50	36	1	21	32	32	
Durres	352	23	48	63	95		168	165	115	97	134	264	77	4	102	174	69	
Elbasan	330	34	58	74	82		166	149	119	127	78	190	81	47	67	186	68	
Fier	211	16	29	43	55		87	106	96	43	56	100	79	17	51	113	37	
Gjirokaster	148	9	18	55	42		61	83	94	30	16	107	23	12	22	72	49	
Korce	199	5	51	56	48		87	98	115	48	18	147	30	6	28	93	61	
Kukes	149	12	25	49	32		68	61	76	27	21	84	45	3	16	54	65	
Shkoder	167	4	75	32	18		76	88	42	83	36	139	12	5	18	36	108	
Tirane	603	4	154	140	165		223	356	243	192	133	503	33	21	57	223	286	
Vlore	271	22	79	65	56		104	161	107	109	51	214	35	8	43	114	104	
Lezhe	100																	
	2730	130	593	632	628	565	1099	1391	1106	804	574	1850	486	134	445	1150	900	

Note: Data on Lezha and respondents over 60 years old are missing.

F-Female, M-Male; C-Contributors, NC-Non-Contributors; P-Pensioners; C-City; RA-Rural areas;

¹ In 9% of questionnaires, gender of respondents is not recorded. This part of questionnaires is self-completed by the respondents and submitted to the interviewers.

E-Elementary; HS-High School; U-University

5.2. Knowledge about the social insurance system

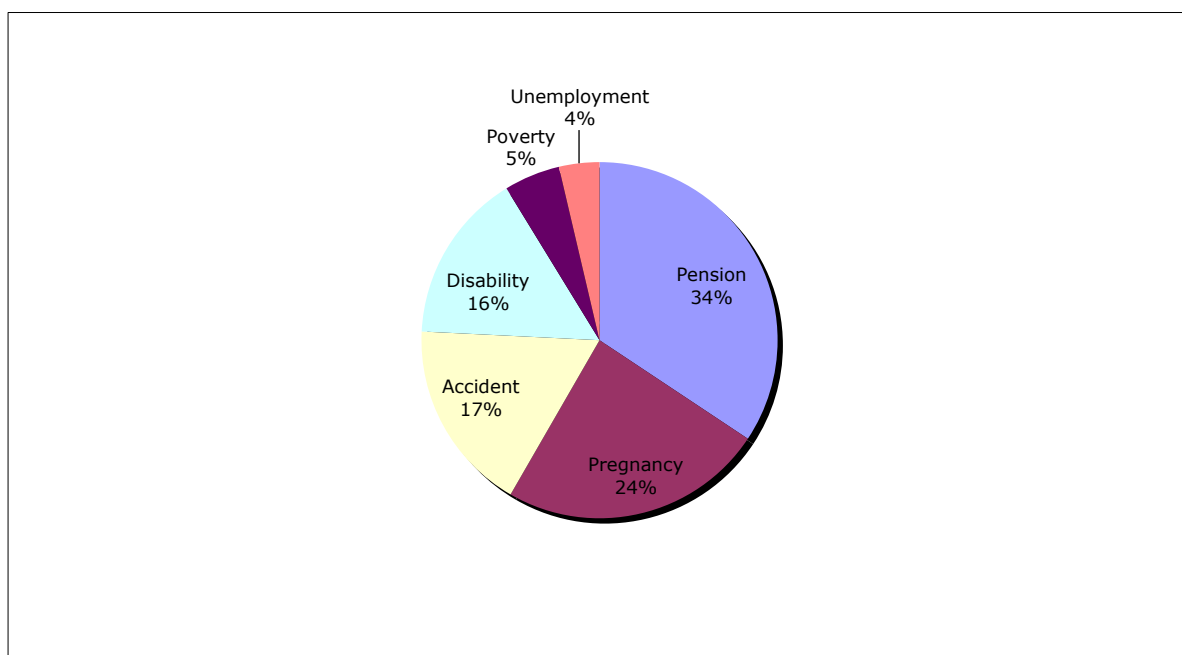
Survey findings are described according to four groups of questions: (1) data on types of SII services; (2) data on conditions/requirements of benefits and contributions; (3) data on communication of SII staff and the transparency of the social insurance system; and (4) data on the need to improve social insurance services in the future.

5.2.1. Types of SII services

To collect information about public knowledge of SII services, respondents were asked what did they know about social insurances and SII in particular and types of pensions that can be benefited from SII.

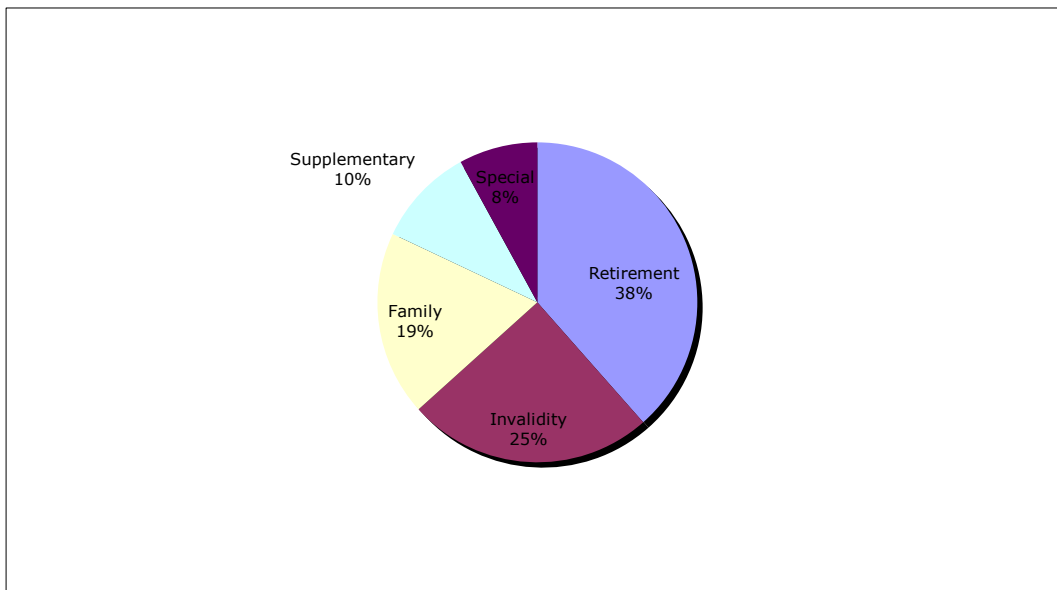
Most of respondents (about 34%) know that social insurances deal with benefits relating to pensions. A considerable percentage of respondents know that social insurances deal with pregnancy and accident/professional illness benefits (respectively 17 % and 16 % of respondents). Regarding pregnancy benefits, women of more than 45 years old that have previously benefited from these services have more knowledge. A significant part of respondents of more than 25 years old, even from big cities such as Tirana, Durrësi, and Elbasani, does not know that social insurances deal with accident/professional illness-disability related benefits. From the observations results that there were respondents that could not make the distinction between accident and disability related benefits and considered them as one type of pension. There is a smaller number of respondents, but still considerable, that understand social insurances as related to unemployment and poverty benefits. (20% of respondents from Berat, Fier, and Vlorë think this way.) Figure 5 presents respondents according to their knowledge of social insurances system.

Figure 5: What do you know about social insurances



Regarding SII, most of respondents know that it offers retirement, invalidity, and family pensions. A small number of respondents know that SII offers supplementary and special pensions. Regarding supplementary and special pensions, respondents either do not have any information, or confuse them with benefits from private insurance. (About 30-40% of respondents from Berat, Fier, Dibër, Lezhë, and Shkodër think this way.) Figure 6 presents respondents according to their knowledge of pensions that are offered by SII.

Figure 6: What pensions are offered by SII?



From the observations results that respondents over 45 years old (or respondents that have been contributing for a long time for the social insurance) know SII and its services. Also, most of them respond that they are interested on social insurance, especially the retirement pension. However, a small number of respondents say that they do not know the name of SII. They often confuse SII with INSIG (insurance company) and ISKSH (health insurance agency).

At national level, regardless of segregation of data according to age, gender, contribution, education etc., respondents answer that benefits from SII are first retirement pensions then invalidity, supplementary, and special pensions. Respondents under 18 years old are not very much informed about pensions that can be benefited from SII. Respondents over 25 years old, especially those over 45 years old, say that they are informed about pensions that can be benefited from SII. Responses of male and female respondents are similar, too. Table 2 presents answers of respondents of different age groups and gender about SII services.

**Table 2: What pensions are offered by SII?
Respondents' answers according to age groups and gender**

	NA	-18	18-25	25-45	45-60	60	NA	F	M
Retirement	155	115	543	580	576	549	209	1015	1291
Invalidity	111	51	317	383	393	370	159	628	838
Family	99	43	244	299	285	252	134	472	617
Supplemenatry	66	20	127	145	157	140	88	216	351
Special	59	18	106	117	110	111	78	177	266

Note: NA (no answer/respondents did not check their age and/or gender); F-Female; M-Male

Respondents that belong to different categories relating to contribution (contributors, non-contributors, and pensioners) say that SII first offers retirement pensions, then invalidity and family pensions. A small number of respondents say that SII offers supplementary and special pensions. Regarding respondents from the city and rural areas, percentage of people from the city who know that SII offers invalidity and family pensions is relatively higher. Table 3 presents respondents' answers relating to SII services according to contribution and place.

**Table 3: What type of pensions are offered by SII?
Answers of respondents according to contribution and place**

	NA	NC	C	P	NA	RA	CT	SI
Retirement	210	732	1024	552	226	443	1732	117
Invalidity	152	386	698	389	167	266	1104	88
Family	119	262	569	273	132	200	820	71
Supplemenatry	82	126	311	136	93	90	431	41
Special	70	117	228	106	72	59	365	25

Note: NA-No answer; NC-Non-contributors; C-Contributors; P-Pensioners; RA-Rural areas; CT-Cities; SI-Self-insured

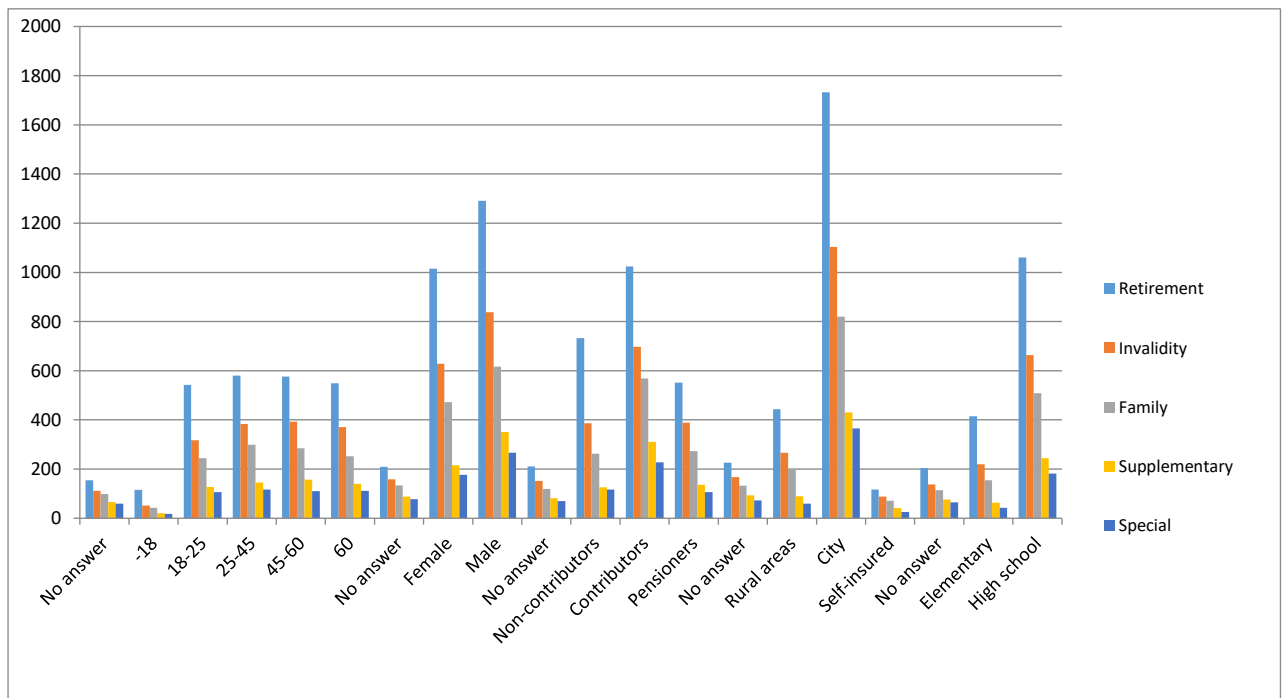
Respondents that have university and high school education say that they are informed about SII services. Respondents that have elementary education say that they have limited knowledge of supplementary and special pensions that are offered by SII. Table 4 presents answers of respondents with different educational background about SII services.

**Table 4: What type of pensions are offered by SII?
Answers of respondents with different educational background**

	Education level			
	No answer	Elementary	University	High school
Retirement	204	415	838	1061
Invalidity	138	220	603	664
Family	114	155	446	508
Supplementary	76	64	271	244
Special	65	42	232	182

The graph below (Figure 7) presents answers of respondents from different categories according to age, gender, contribution, place, and education regarding pensions that are offered by SII. For detailed presentation of data from different regions, please see Annex.

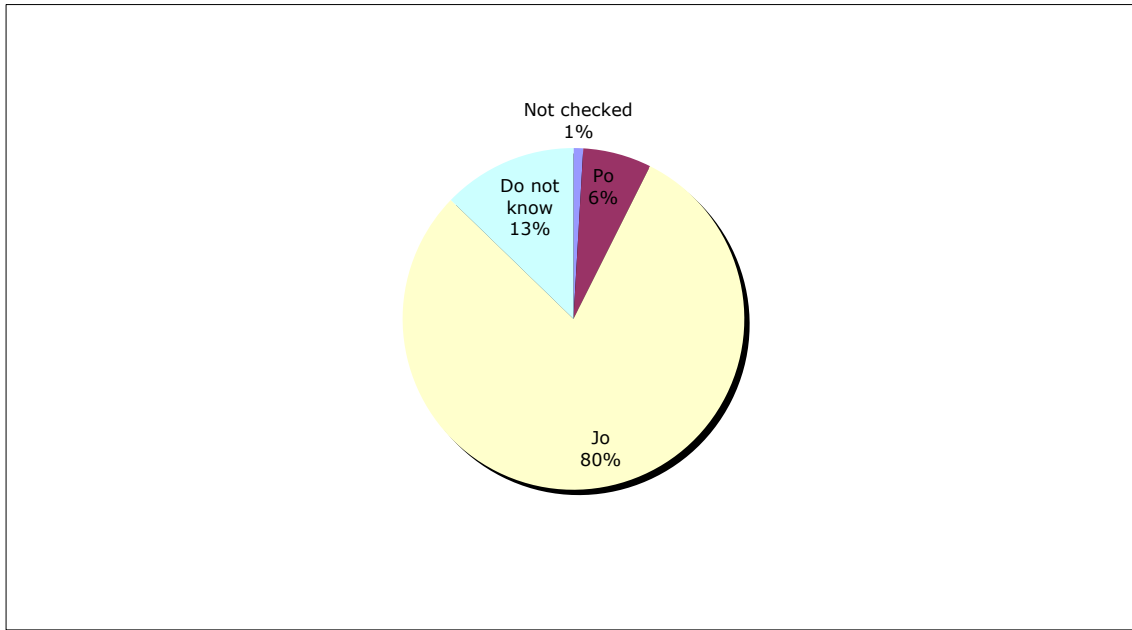
**Figure 7: What type of pensions are offered by SII:
Answers according different categories**



5.2.2. Conditions/requirements relating to benefits and contributions

Most of interviewees (about 80%) say that they know that cannot benefit from the social insurances if they are not insured. The rest say either they can benefit or do not know anything. About 20-30% of respondents from Durrësi, Elbasani, Fieri, Lezha, and Tirana do not know whether they can benefit or not from the social insurances if not insured. Figure 8 presents respondents' answers regarding this question.

Figure 8: Can one benefit from social insurances without being insured



A considerable number of respondents that belong to age groups under 18 years and 18-25 years say that they do not know anything about the way people get insured (131 respondents out of 723 or about 20%). This number is relatively smaller for age groups 25-45, 45-60, and over 60 years old (147 out of 1825 respondents or about 8%). Table 6 presents respondents' answers about how to get insured according to age and gender.

Table 5: How to get insured: Answers according to different categories

	No age	-18	18-25	25-45	45-60	60+	No gender	Female	Male
Total	182	130	593	632	628	565	240	1099	1391
Obligatory	95	54	330	407	470	443	136	718	945
Volunteer	108	48	319	383	367	264	140	617	742
Do not know	43	37	94	72	35	40	50	114	157

Only 119 respondents from the categories contributors and pensioners out of 1378 respondents (or about 8%) say that they do not know how to get insured. 155 respondents out of 1106 from the category of non-contributors (or 14%) say that they do not know how to get insured. Almost similarly have responded people from the city and rural areas. Only 3% of self-insured people that were interviewed (or 3 respondents out of 134) say that they do not know how to get insured. Table 6 presents respondents' answers relating to the way people get insured according to contribution and place.

Table 6: How to get insured: Answers according to different categories

	No answer	Non-contributor	Contributor	pensioner	No answer	Rural areas	Cities	Self-insured
Total	246	1106	804	574	260	486	1850	134
Obligatory	129	433	784	453	147	296	1266	90
Volunteer	158	389	683	269	163	249	991	96
Do not know	47	155	74	45	46	71	201	3

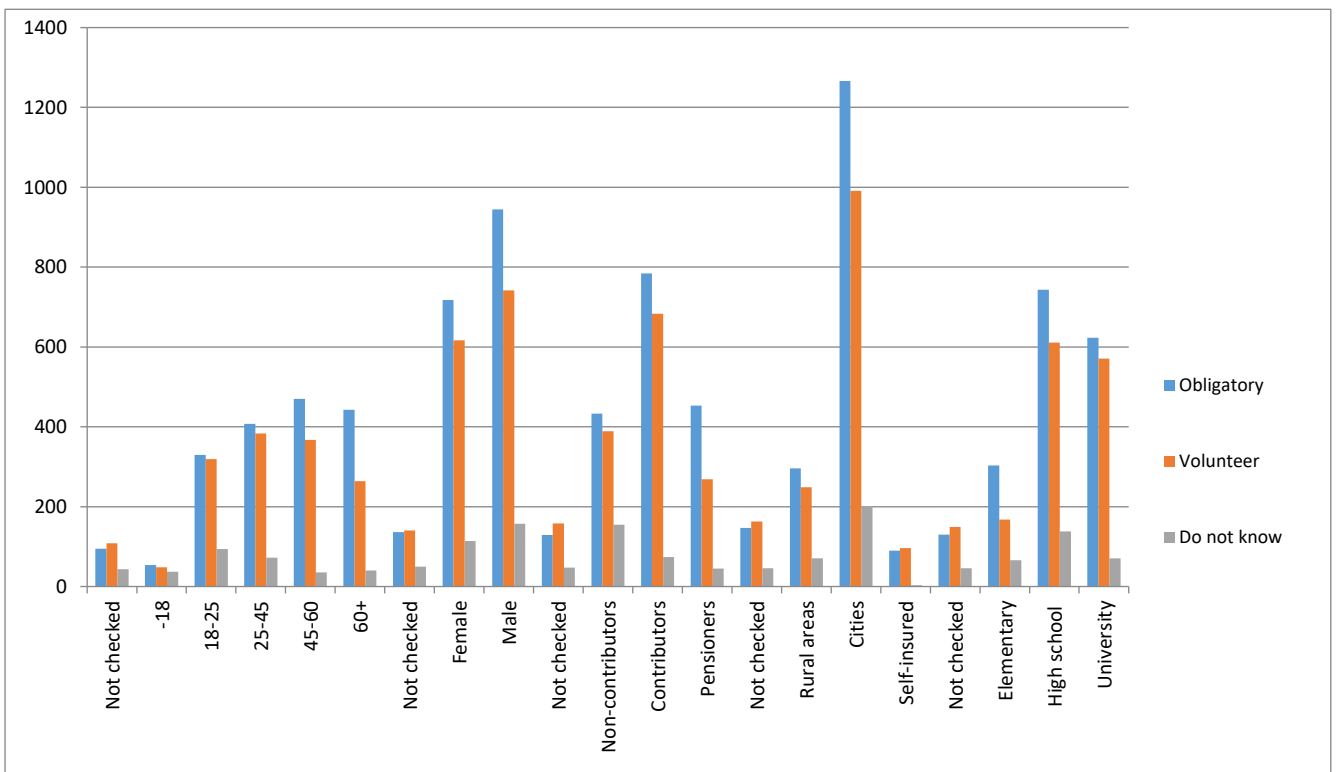
A significant number of respondents that have elementary education do not know how to get insured (round 15% of respondents). Only 6% of respondents that have university education answered that they do not know how to get insured. Table 7 presents respondents' answers according to level of education.

Table 7: How to get insured: Answers according to different categories

	No answer	Elementary	High school	University
Total	235	445	1150	900
Obligatory	130	303	623	743
Volunteer	149	168	571	611
Do not know	46	66	71	138

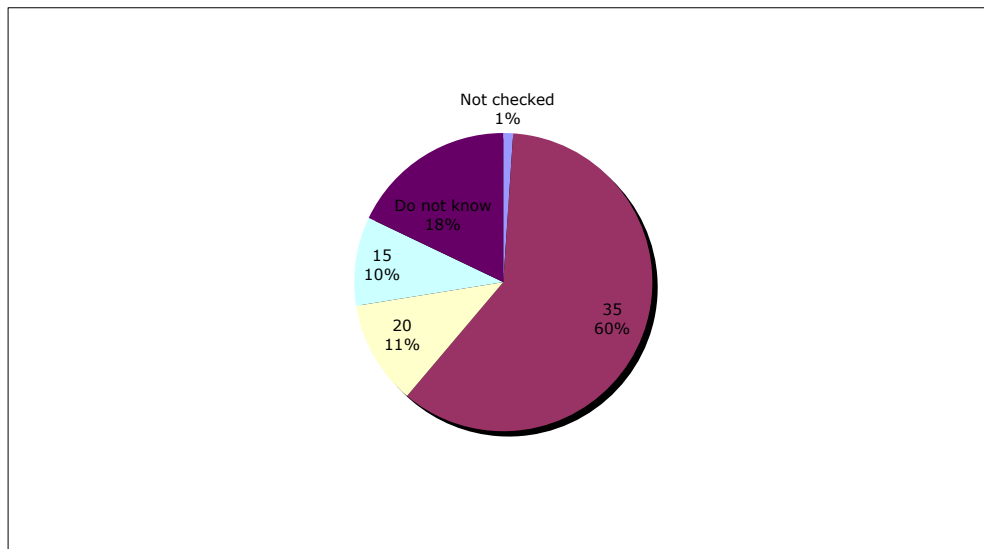
The graph below (Figure 9) presents respondents' answers of this question according to different categories (age groups, gender, contribution, place, education level).

Figure 9: How to get insured: Answers according to different categories



Most of respondents (round 60%) know that number of years to retire is 35. In general, they belong to the age groups over 45 years old. Respondents from age groups under 18 and 18-25 years either say that they do not know how many years are needed for retirement or give a wrong answer. Some regions have a significant number of respondents that do not know about the retirement years including Durrësi, Elbasani, Lezha, Tirana, and Vlora. Figure 10 presents respondents' answers of this question.

Figure 10: Years of work in order to benefit retirement pension



Most of respondents have answered about two ways to get insured: obligatory and volunteer. Half of respondents answered that insurance for pension purposes is obligatory. A significant number of respondents (round 41%) answered that insurance for pension purposes is volunteer. Figure 11 presents respondents' answers about insurance ways. In some regions like Durrësi, Elbasani, Fieri, Gjirokastra, Shkodra, Tirana, and Vlora there are more respondents that answered about the volunteer insurance. In other regions respondents answered contrary. Lezha has the highest percentage of respondents that answered that they know how to get insured (33 people out of 100 or round 34%). Regarding volunteer insurance, most of respondents answered that it mainly relates to retirement and pregnancy pensions (respectively 52% and 25%). A small number of respondents said that volunteer insurance relates to disability. Figure 12 presents respondents' answers about their knowledge of volunteer insurance. A small number of respondents answered that they do not know about what is volunteer insurance. Durrësi has the highest percentage of respondents that do not know about what is the volunteer insurance (151 out of 352 respondents or round 43%).

Figure 11: How to get insured

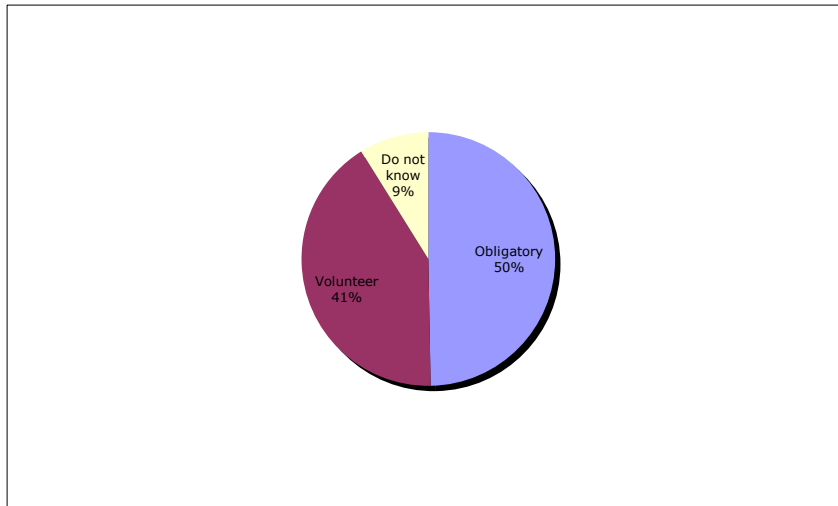
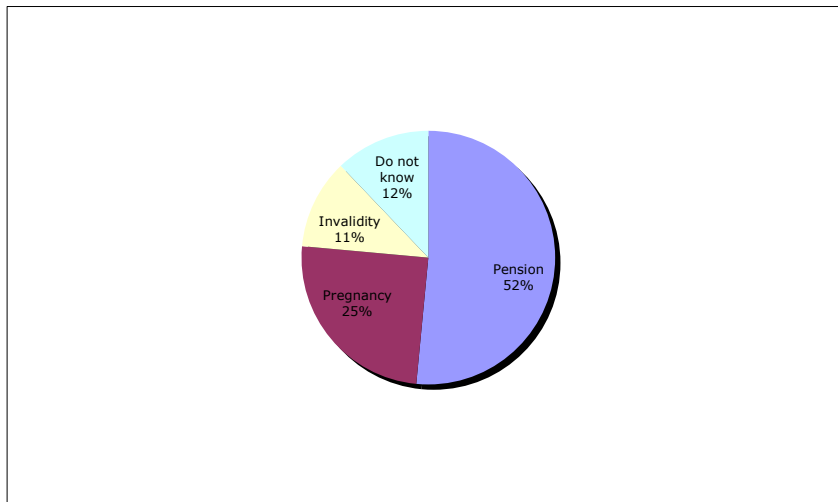


Figure 12: Benefits from volunteer insurance



Most of respondents do not know how much one should pay for social insurance. Even regarding respondents who did answer this question, a significant number of them did not answer correctly. Only 54 % of respondents answered that the social insurance payment is 24,5%. Figures 13 and 14 present respondents' answers according to their knowledge of social insurance payments and % of salary that should be paid for this purpose.

Figure 13: Do you know how much one pays for SI?

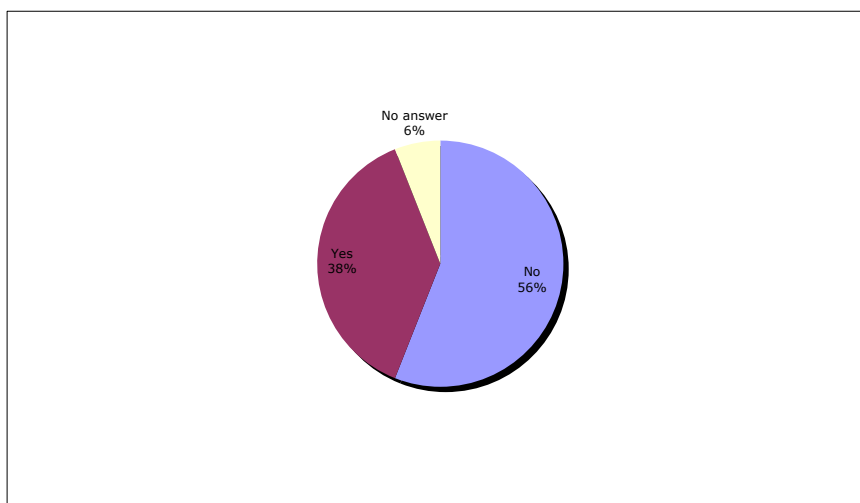
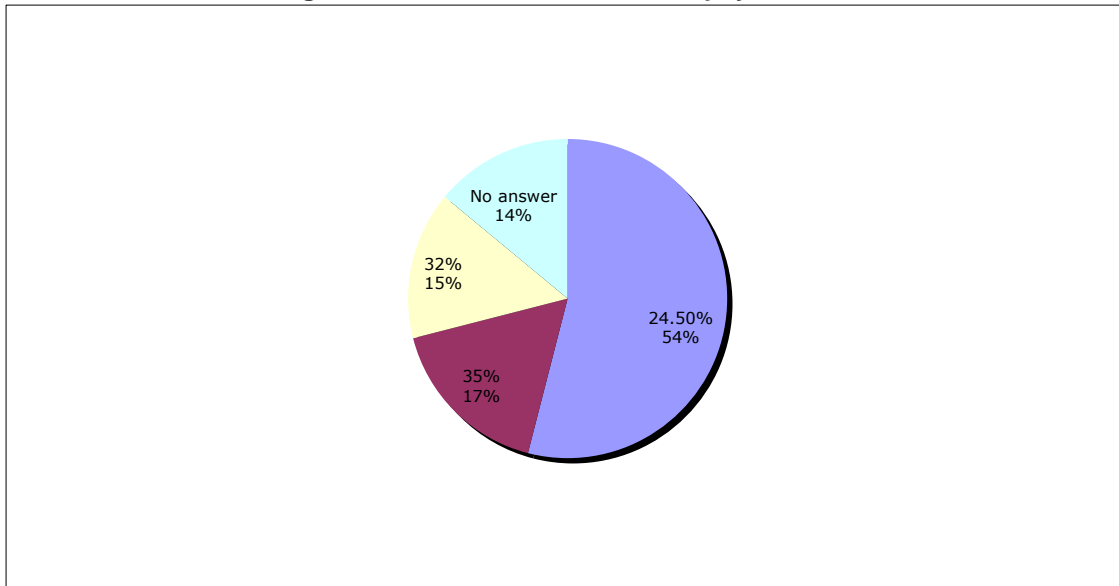


Figure 13: How much should one pay for SI?



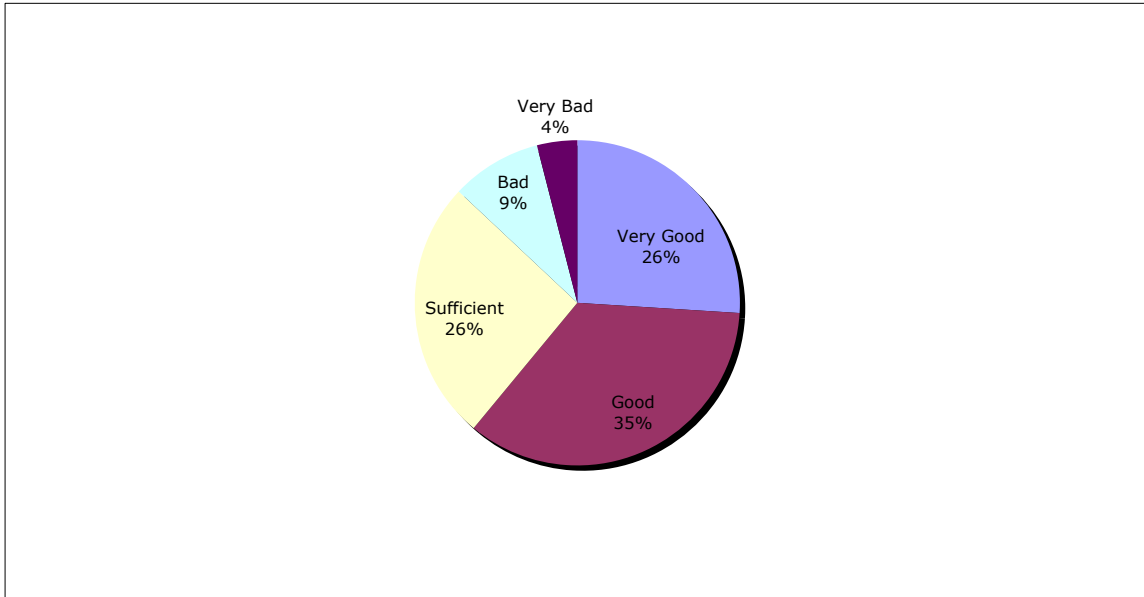
For detailed answers according regarding these questions to different regions, please see the Annex.

5.2.3. SII staff communication with people and transparency of social insurance system

In addition to completed questionnaires, main findings relating to SII employees' communication with people and transparency of the social insurance system are based in a large extent on interviewers' observations regarding respondents' sensitivity. Interviewers emphasized that many respondents were very sensitive and timid to express themselves openly because they thought that it would result in worse relationships with SII employees.

Based on the completed questionnaires, most of respondents evaluate communication with SII employees with "good" (35% or "very good" (26%). Figure 15 presents respondents' answers relating to their communication with SII employees. Bigger regions like Tirana, Durrësi, and have a higher percentage of respondents who are not satisfied with their communication with SII employees. Based on interviewers' observations, most of respondents had complaints regarding the communication with SII employees. Their complaints relate to the process of documentation reception as well as collection of necessary documents.

Figure 15: Respondents about communication with SII



Respondents over 25 years old have a more negative evaluation compared with younger respondents. 25% of these respondents evaluate the communication with SII employees “sufficient”. Female respondents also have a more negative evaluation of the communication with SII employees compared to male respondents. 25% of female respondents evaluate the communication “sufficient” compared to 19% of male respondents. Table 9 presents answers of respondents from different age groups and gender regarding the communication with SII employees.

**Table 9: Communication with SII employees:
Respondents' answers according to age groups and gender**

	Not checked	-18	18-25	25-45	45-60	60+	Not checked	Female	Male
	182	130	593	632	628	565	240	1099	1391
Very good	37	12	101	168	145	144	49	223	335
Good	78	35	156	154	198	194	102	313	400
Sufficient	25	16	112	155	150	137	44	278	272
Bad	4	8	44	46	37	60	8	80	111
Very Bad	6	2	15	21	24	16	6	36	42

Respondents who belong to contributor and pensioner categories have a more negative evaluation of the communication with SII employees compared to non-contributors (respectively 30% of respondents from the contributors category and 25% from pensioners category have evaluated the communication with SII employees “sufficient” compared to 15% of non-contributors category). Respondents from the cities and rural areas evaluate similarly the communication with SII employees. Table 10 presents answers of respondents

from different categories (contribution and place) regarding the communication of SII employees.

**Table 10: Communication with SII employees:
Respondents' answers according to contribution and place**

	Not checked	Non-contributors	Contributors	Pensioners	Not checked	Rural areas	Cities	Self-insured
	246	1106	804	574	260	486	1850	134
Very good	49	105	301	150	44	148	358	49
Good	97	173	349	196	93	173	511	38
Sufficient	37	169	245	143	50	92	415	37
Bad	8	64	68	59	10	31	152	6
Very Bad	9	35	26	14	9	14	59	2

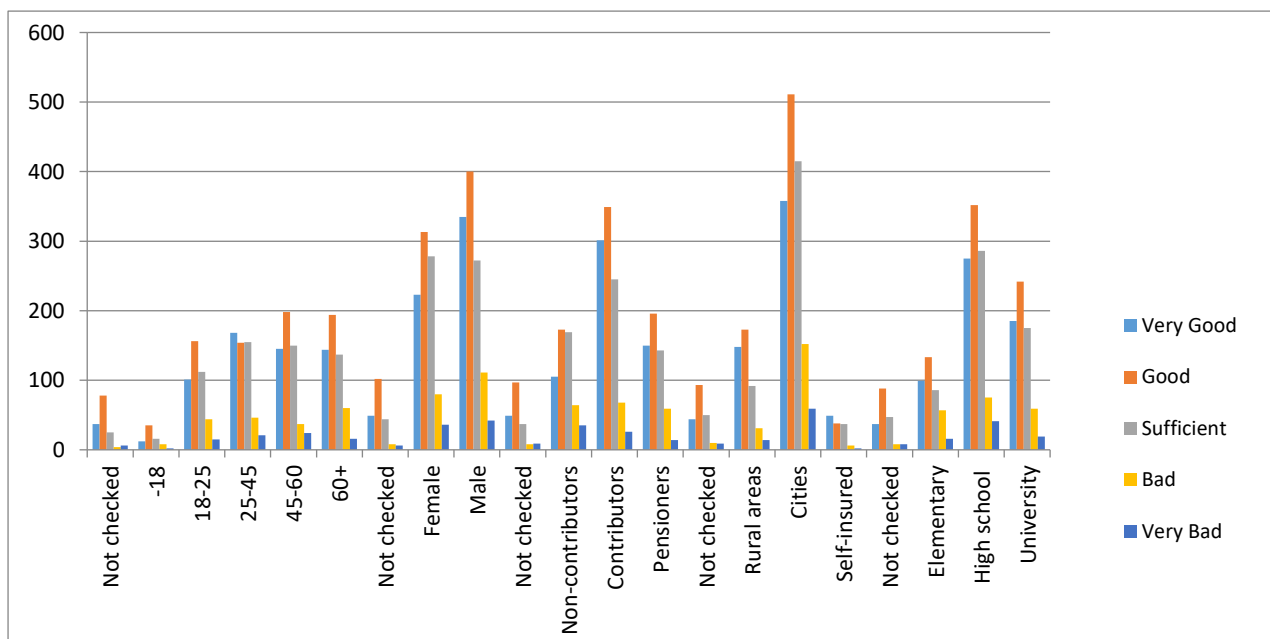
Most of respondents with high school education evaluate “sufficient” the communication of SII employees. Most of respondents with either elementary or university education evaluate the communication with “good” and “very good”. Table 11 presents respondents' answers regarding communication of SII employees according to education level.

**Table 11: Communication with SII employees:
Respondents' answers according to education level**

	Not checked	Elementary	High school	University
	235	445	1150	900
Very good	37	99	275	185
Good	88	133	352	242
Sufficient	47	86	286	175
Bad	8	57	75	59
Very Bad	8	16	41	19

The graph below (Figure 16) presents evaluation of respondents from different categories (based on the criteria of age group, gender, contribution, place, and education) regarding the communication of SII employees with the beneficiaries and contributors.

**Figure 16: Communication with SII employees:
Respondents' answers according to different categories**



Regarding the transparency of the social insurance system, most of respondents have answered that either it is not transparent (27%) or they do not know (38%). Regarding the transparency relating to benefits and contributions, round 50% of respondents have chosen contributions.

In general, based on interviewers' observations, respondents have expressed their dissatisfaction regarding the transparency in communication with SII employees and lack of knowledge about social insurance system. This is more emphasized in smaller cities where people are more reluctant to talk openly.

Detailed answers of respondents from different categories and different regions are presented in the Annex.

5.2.4. Necessari improvements in the social insurance system

Most of respondents (round 75%) think that the pensions system in Albania needs to reform. Based on interviewers' observations, respondents perceive the reform of the pensions system minly as increase in pension benefits.

A significant number of respondents (39%) answered that they receive their benefits in the post office. 39% of respondents said that they were not satisfied with the payment of pension at the post office. 46% of respondents have not answered this question.

When asked that where do they want to receive their benefits/pensions, only 17% of respondents would prefer the post office. 20% of respondents prefer to receive the benefits at home. Meantime, 50% of respondents have preferent not to answer this question. Based on interviewers' observations, many respondents have expressed their dissatisfaction regarding

the postal service especially mentioning delays in services and long lines. Often they have expressed their disbelief about this service. Figures below present respondents' answers regarding the place where they receive their benefits (17), respondents' satisfaction with postal service (18), and where they would like to receive their benefits (19).

Figure 17: Where do people receive their benefits?

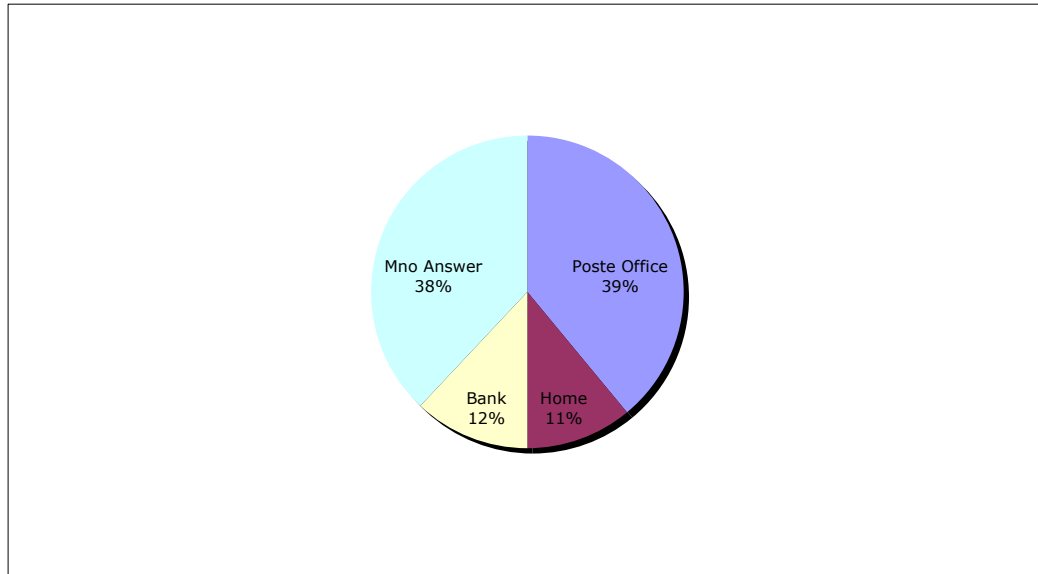


Figure 18: Satisfaction with postal service

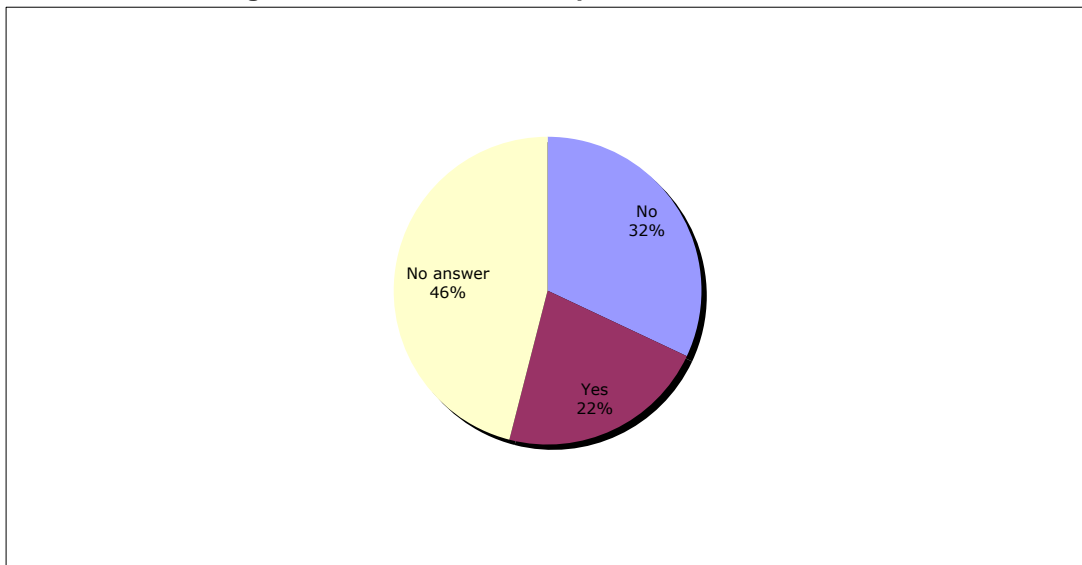
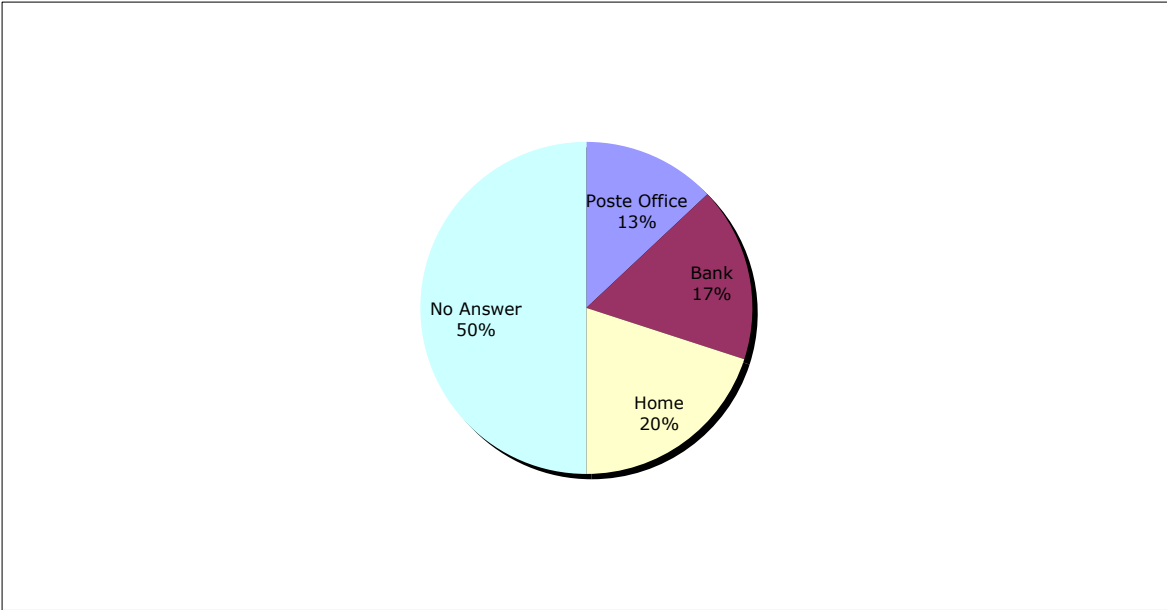


Figure 19: Where do you want to receive your benefits/pension?



For more details about respondents' answers according to regions, see Annex 2.

6. Conclusions

6.1. General

- The survey included 2730 interviews in all regions of Albania. The sample was representative regarding categories of people involved and useful to draw conclusions about citizens' level of knowledge and awareness of SII. Representation of different categories of people relating to age, education, and relations with SII has been optimal. Representation of women in the survey has not been very satisfactory and in most regions the gender representation is not balanced.
- However, in different regions respondents from specific age groups have dominated. Respondents from the age group 18-25 years dominate in Berat, Shkodër, and Vlorë. Respondents from age group 25-45 years dominate in Dibrër, Gjirokastër, Kukës, and Korçë. Respondents over 45 years dominate in bigger cities like Tirana, Durrësi, Elbasani, and Fieri.
- In general, regardless the relations with SII, gender, and education level, respondents do not have sufficient knowledge of the social insurance system. Especially people lack knowledge of their rights to benefit different pensions relating to disability, accidents, family, and special pensions and how they can benefit them.
- Weak representation of rural areas in the Public Opinion Survey did not allow to create a complete view about rural areas' awareness of social insurance system. Therefore, the information collected is not sufficient to draw conclusions relating to their knowledge of social insurance system.

6.2. People's knowledge about pension rights

- In general, there is a high public interest relating to social insurances especially from people that contribute to benefit pension. However, SII is not clearly identified in the public as one of main institutions that offer social insurance services. Often, it is confused with INSIG (insurance company) and ISKSH (Health insurance agency).
- Knowledge of people, especially young people, relating to retirement pension are limited. Often, social insurance services are confused with social services.
- People have information about insurance relating to pregnancy. The main reason is that if not individually, one of respondents' family member have benefited from these services. However, people do not have enough information about insurance through volunteer insurance. Also, people do not have enough information about other types of volunteer insurance such as special pension.
- Family pensions, disability benefits, and invalidity are not very much known especially in Berat, Fier, Dibër, Lezhë, and Shkodër.

- There is no public reaction relating to necessary improvements in the social insurance system. One main reason is lack of knowledge regarding the SII role in the social insurance system and services it offers.

6.3. Information of people relating to benefits and contributions

- In some big regions such as Durrësi, Elbasani, Fieri, and Tirana, a significant number of people do not have information about social insurance services including benefits and contributions.
- Information regarding retirement pensions is not sufficient. Especially young people (age groups 18-25 and 25-45 years), including both contributors and non-contributors, do not have enough information about retirement pensions.
- In general, people know about obligatory and volunteer insurance. However, there is lack of information about how to get insured, especially about volunteer insurance. This is emphasized in the regions of Lezha and Durrësi.
- People, including both contributors and non-contributors to the social insurance system in cities and rural areas, do not have enough information about percentage of contributions to ensure retirement pension.
- People do not have enough knowledge regarding the ways of insurance and benefits from them. In most of case, especially in rural areas, completion of the necessary documentation for insurance purposes is done by commune employees. Therefore, people do not have knowledge about how much they should pay and what can they benefit.
- There is lack of knowledge about pensions age and the pension one can get after having required number of years.

6.4. Client service in pensions administration

- In general, communication of social insurance offices with the public is not satisfactory. Young people and women are more critical toward the communication with SII employees. Also, contributors and high school graduates are more critical regarding the communication of SII employees than non-contributors and elementary and university graduates.
- SII performance in the rural areas is weaker compared to its performance in the cities.
- Interviews with people from the rural areas have been most difficult. They have limited knowledge and could complete the questionnaires only after long consultations by interviewers.
- The postal service that is SII's main agent relating to pensions payments is not at the desired level. It is one of most contested service by respondents.

- Bank and postal services can facilitate services to the public. However, the public does not yet prefer them.

7. Recommendations

- Being one of the most important public institutions in the social insurance field, SII should improve its public image. It should find different ways to sensitize the public about social insurance through publications, use of written and electronic media, etc.
- SII should work to increase public awareness of its rights to benefit from different pensions from social insurance. Until now, more attention has been paid toward people who are about to retire. Less attention has been paid toward people that are contributing to the system but have not reached the retirement age yet. Moreover, SII should work to increase public awareness of pregnancy, invalidity, and supplementary benefits that are not understood by most of respondents. Regional workshops with the participation of people from different categories would be one of the formats to increase public awareness.
- SII should work in a differentiated manner to publicize its services in urban and rural areas. In rural areas, SII public awareness activities should be more specific, understandable, and individual. Specifics of social insurance services for rural areas are conditioned by lower education level and limited effectiveness of communication means in the rural areas.
- SII should play a bigger role to clarify the public about volunteer insurance for pension. This is also required by the respective law where SII has an exclusive role.
- Regional social insurance offices should improve their communication with their clients. Social insurance employees should be trained in effective communication and client relations. They should also be trained on how to effectively inform clients regarding the social insurance system and its functioning.
- Improvements are needed in the postal service that has not been at the desired level. Post office employees should also be trained in timely and effective service provision to social insurance beneficiaries. Also, post offices should use different methods to sensitize the public about the services they offer.