

## Cambodia

*In Cambodia, the ILO is supporting the National Social Security Fund (NSSF) to create awareness of social security benefits and foster a culture of participation in social protection.*

After decades of instability, towards the end of the 1990s, Cambodia embarked on a path of economic growth achieving a significant rise in living standards, albeit from a very low base. Between 2000 and 2015, annual GDP growth averaged 7.8 per cent, raising GDP per capita to US\$1,225 and reducing poverty rates from over 60 per cent to 13.5 per cent (World Bank, 2014). A vibrant but fragile development of social and labour market institutions has accompanied this growth, but social protection still reaches only a small portion of the population.

Since the establishment of the NSSF in 2007, the ILO has actively promoted policies and provided technical assistance to support the Government in the extension of social protection. In 2017, the two institutions partnered again to do something new; chart members' journeys through the NSSF system. The objective was to pinpoint critical junctures for communication and service delivery to ensure that more people understand the role of NSSF, claim their rights and access benefits.

The Recommendation on Social Protection Floors, 2012 (No. 202) stipulates establishing basic social security guarantees to ensure access to essential healthcare and income security for all, including children, people of working age and older persons.

The Sustainable Development Goal 1.3, part of the UN 2030 agenda, aims to implement nationally appropriate social protection systems and measures for all, including floors, supported by the Universal Social Protection partnership (USP2030).

This brief presents a successful experience of a country in extending social protection.



### Main lessons learned

- Before designing a communication strategy, it is important to carry out an assessment of the level of knowledge and understanding of potential beneficiaries and social security staff.
- It is important to involve all parties (representatives of beneficiaries, government and development partners) in designing the strategy through a participatory and human-centred approach.
- Raising awareness is a long-term and resource-intensive process. It is important to have an idea of the resources available at the beginning of the process to ensure that the strategy, once designed, can be implemented.
- Awareness raising will generate increased demand for social security benefits and health care services. It is important to simultaneously invest in the social protection and health care systems to absorb the new demand.
- To increase the impact of activities to build a culture of social protection, communication messages should be concrete and demonstrate the value of social protection in people's lives.

NSSF's first communication strategy was developed through a "participatory and human centred process" where beneficiaries are at the centre. In addition, the process of developing the strategy required focus on building capacity of the NSSF staff. The communication strategy represents a significant shift in the NSSF's approach to the extension of coverage: from a focus solely on policies to a better understanding of how people interact with the system.

### 1. Why is a communication strategy needed?

All 4.1 million wage workers in Cambodia are eligible to participate in the NSSF. However, coverage is currently just 1.4 million and the fund is struggling to expand further (Both et al, forthcoming). A recent ILO survey (Kinh, 2017) found that although the NSSF has been active for nearly a decade, awareness about it is very low. This is true among existing members also. The survey found that nine out of ten workers were familiar with the name NSSF, but almost all ten struggled to list its benefits.

Most workers reported that they learned about the NSSF from their employers (82 per cent) and friends (36 per cent). However, very few of the employers surveyed were familiar with all benefits and services they were contributing towards (38 per cent), especially in small enterprises (29 per cent). This is a real challenge as workers cannot register under NSSF directly, but only through their employer. This highlights the importance of ensuring that employers themselves are knowledgeable but also the need to make alternative channels of information available.



The survey also showed that workers found that the information delivered by the employers was unreliable and inconsistent. In addition, inspectors who trained employers have no tailored materials. The website and social media accounts are not particularly more user-friendly. The lack of an easy and trusted way to access information ultimately undermine the credibility of the institution.

Medical benefits are the best known by far (95 per cent) compared to income replacement benefits like sickness (34 per cent) and long-term allowances like survivorship (19 per cent) and invalidity (14 per cent). The survey also revealed that people find NSSF processes to be time-consuming and complicated and this acts as a key barrier to registration, payment, and submission of claims. Moreover, there is a general negative perception of the healthcare services available through NSSF. This, combined with people's lack of experience with social insurance, means that workers and employers tend not to see the value of NSSF services.

#### Workers' and employers' concerns about NSSF

Before designing the communication strategy, a survey was carried out among workers and employers, to assess their understanding and motivation to participate in NSSF.

#### Meet Kosal – Business Owner

Kosal is a 42-year-old restaurant owner with a wife and two young children. He has completed high school and speaks Khmer and English. He employs ten full-time workers and at the moment, is the only person who manages his business operations. He does have an administrative assistant but she only looks after daily office duties. Kosal registered his company and workers when an NSSF inspector unexpectedly came by the restaurant. He wants to find out more about the benefits and claims process, but does not have time to go to the NSSF trainings. It is already a hassle and takes very long



(sometimes two hours) to pay the monthly contributions at the bank and then queue to drop off the payslip at the NSSF offices.

He is not sure how his employees access the benefits or even what all the benefits include. He is not too worried about his workers having an accident as he can usually pay directly for the medical expenses, as it is faster.

### Meet Bopha – Factory Worker

At just 22 years old, Bopha works full-time in a garment factory in the outskirts of Phnom Penh, earning around US\$200 a month. She is single and smart. Bopha can read Khmer but she received an education only until



Grade 6. Bopha has heard about NSSF from her employer. They said she can get free visits to the doctor, but she is not convinced. A friend was treated badly by doctors at a public health centre where they asked her to pay US\$4 for the visit. She trusts both her employer and her friends, but she is confused and does not know what information to believe in. If you have to pay anyway, what is the point of having an NSSF card?

While commonplace in many countries, social insurance is a relatively new concept for the people of Cambodia. The NSSF was launched only in 2007 and policymakers and administrators have focused their efforts on developing the policies and the administrative aspects. Therefore, less efforts were dedicated to explaining the functioning and benefits of insurance to the public. Indeed, before working on awareness raising and information, the social insurance system needs to be up and running. There is little sense in raising awareness if the system is not prepared to respond to beneficiaries' needs.

The first phase of the process followed in Cambodia aimed to build awareness. It also helped to identify bottlenecks in accessing the services and ways to improve services in the future.

## 2. Driving awareness and educating to increase registration and foster demand

The NSSF's first communication objective was to *motivate people to register and access benefits* by improving the quality and flow of communication throughout the customer's journey. With financial support from the Weave our Future Foundation, in late 2017, the ILO and NSSF set out to design a three-year Communication Strategy. The goal was to help the NSSF to be recognized as a trusted and reliable institution by fostering a sense of pride in the security it affords to workers and employers. The Communication Strategy used two channels: the Web (with the creation of a Digital Info Pack) and radio and social media campaigns. It was also an opportunity to build real life examples providing evidence of the value of NSSF health and employment injury schemes in people's daily lives.

### Creation of a Digital Info Pack

A media audit of NSSF's online platform and social networks revealed that they were not fulfilling their potential. For example, while the official website is packed with information, navigation is challenging and critical documents such as registration forms are hard to find. The language used is very technical, and it is unclear what information is for employers and what is for workers. On the other hand, Facebook is increasingly used to share information, but the majority of posts relate to workshops and meeting announcements rather than practical information for workers and employers on how to register or avail benefits.

The analysis concluded that a key deterrent to participation in the system was simply a lack of understanding of how it works. The first action was therefore to upgrade, unify and simplify the NSSF online content. The resulting *NSSF Digital Info Pack* contains critical information on benefits, registration and making a successful claim. Workers, employers, and even NSSF staff can now access an official source of information directly through their phones at any time.



**Radio and social media campaigns**

The second objective of the Strategy was to *educate people on the value of social insurance* by promoting the most relevant benefits to stakeholders. This was done through targeted radio and social media campaigns, focusing on key benefits to ensure that the audience receives a clear message. The first campaigns focused on Employment Injury Insurance and Social Health Insurance, as the NSSF’s two biggest schemes.

**Building concrete examples that can be used as part of the communication campaigns**

As indicated above, the messages should be as concrete as possible, and provide examples of the value of the health and employment injury insurance schemes in people’s daily lives. Illustrated below are real-life stories about the benefits of the NSSF.

**Stories from a photo exhibition – Value of NSSF in people’s lives**

Ms. Nhon Thea, aged 27, and mother of a 4-year-old son, lost a leg due to an accident while commuting from her home to the garment factory where she works. She received Employment Injury Insurance benefits including free medical treatment, a prosthetic leg, rehabilitation services and a pension of 70 per cent of her wages from NSSF. Soon, she returned to work in the same factory. “I am so grateful for the NSSF, we would have had to sell the house if I didn’t receive the income support from them”, said Thea.



When Veth Sam, aged 32, had her first child six years ago, she spent more than US\$5000 for healthcare expenditures, five years of family savings. Complications from eclampsia required her to be transferred to a provincial hospital for specialist care. At that time, she was not covered by NSSF. Recently, Sam had a daughter, just four days old. This time, she did not spend a single cent for the birth, and is quite happy with the service.

### 3. Building trust and increasing participation through improved service and human-centred design

The process of developing a communication strategy was an opportunity for the NSSF management to evaluate the system based on the feedback provided by the beneficiaries. Based on a visual mapping of the registration and claims journey, NSSF management and staff better understood how the NSSF operates and engages internally with its own staff, and externally with its beneficiaries – workers and employers. Not surprisingly, several of the issues identified relate to the nature of the administrative procedures.

In 2017, the ILO carried out an Operational Review of the NSSF which provided a systemic view of the organizational challenges faced by NSSF to ensure effective service delivery.

Building on the results of the Communication Strategy and the Operational Review, the ILO and NSSF have now partnered with the United Nations Department of Economic and Social Affairs (UN DESA) to implement a Modernization Project. The Modernization Project began in early 2019 with a business process review of the NSSF's key systems. Over the course of the year, it will elaborate a proposal for the modernization of NSSF operations and management with a client-centred approach.

Redesign does not necessarily entail large additional expenses or fancy technological solutions. It may just be about identifying how a particular aspect of a service, may be limiting overall effectiveness and can be easily modified. Simplifying registration and contribution payment processes would also support NSSF's efforts towards extending coverage.

### 4. Conclusion and way forward

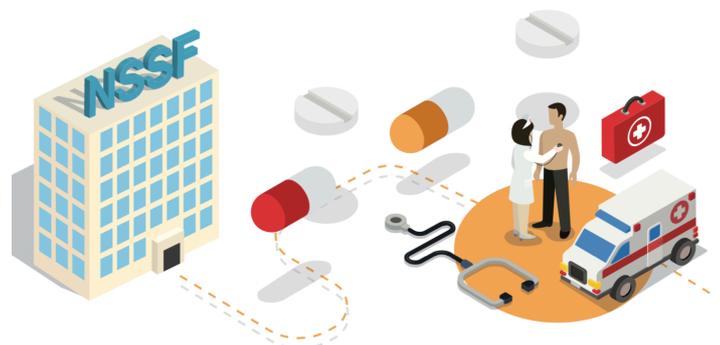
Investing in demand-side communications is the first step. Awareness of rights and obligations vis-à-vis the social security system plays a key role in fostering a culture of social security and compliance. For the NSSF to be recognized as a trusted and reliable public institution, there is a need to foster a sense of pride in the social security that it provides to workers. Ensuring that there is a reliable, simple and comprehensive

source of information goes a long way and builds credibility of the system.

There is also a need for investment in the supply side and for strategic and innovative benefit design. The best way to build this trust is through accessible service design and demonstrating value. A culture of compliance must include efficient and compassionate administration of schemes, but also benefits that are relevant to people's circumstances. Ultimately, the best way to build trust in social protection benefits is through accessible service design and "social proof" of its utility to members. The way in which social security benefits are designed and implemented is crucial to ensuring the development of a sustainable system which is owned by its members. A rights-based and human-centred approach to design and implementation needs to be explored further.

NSSF with the support of the ILO will continue working on the implementation of the Communication Strategy. The activities planned for the future include, among others, the design and implementation of a thematic communication campaign, research on specific barriers for vulnerable groups to register with social security schemes and access benefits and training of front office staff in social security institutions.

As the NSSF looks towards the launch of their pension branch in 2019, they have embraced the idea that education needs to be a continuous and integral part of their work. Thus, they have not only increased their budget for communication campaigns but also established a permanent communication team under the Policy Department. Further plans include continuing to build credibility and trust with workers and employers by proactively communicating positive stories about the services and engaging brand ambassadors.



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### Social Protection Floors in Action: 100 success stories to achieve Universal Social Protection and SDG 1.3

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