



▶ Social Protection in Action: Building Social Protection Floors for All

2022

Cambodia: Building a culture of social security

Summary

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, Cambodia embarked on a path of economic growth towards the end of the 1990s, achieving a significant rise in living standards, albeit from a very low base. 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: charting 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 social security rights and access their benefits.

Main Lessons Learned

- ▶ Before designing a communication strategy, it is important to carry out an assessment of the level of knowledge and understanding of social protection among potential beneficiaries and social security staff.
- ▶ It is important to involve all parties (representatives of beneficiaries, government, workers and employers' representatives, and development partners) in designing the strategy through a participatory and human-centred approach.

Social Protection Floors Recommendation, 2012 (No. 202)

SDG 1.3 aims to implement nationally appropriate social protection systems and measures for all, including floors, and by 2030, achieve substantial coverage of the poor and the vulnerable.

Social protection floors (SPFs) guarantee access to essential health care and basic income security for children, persons of working age and older persons. 187 countries have adopted the Social Protection Floors Recommendation, 2012 (No.202), to achieve universal social protection.

Cambodia's efforts in improving the beneficiary experience of the NSSF are in line with the key principles of improving the transparency and accountability of the administration and respecting the rights and dignity of those covered by social security guarantees as set forth in the Social Protection Floors Recommendation, 2012 (No. 202).

- 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 delivery capacities and health-care systems to absorb the new demand.
- To increase their impact, communication messages should be concrete and demonstrate the value of social protection in people's lives.

Context

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



Why is a communication strategy needed?

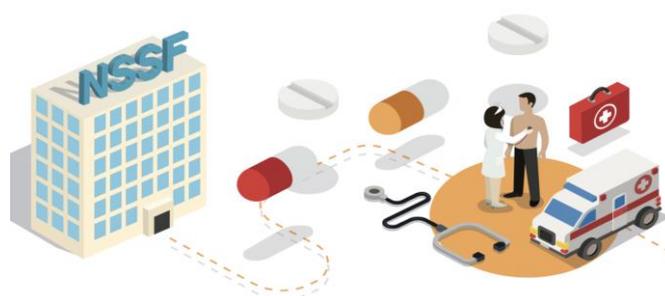
All 4.1 million wage workers in Cambodia are eligible to participate in the NSSF. However, in 2019 coverage stood at just 1.6 million workers (equivalent to 21.7 per cent of the employed population) with the NSSF struggling to expand further. An ILO survey held in 2017 (Kinh 2017) found that

although the NSSF has been active for nearly a decade, awareness about it is very limited, even among existing members. The survey found that nine out of ten workers were familiar with the name NSSF but almost all of them were unfamiliar with its specific benefits.

Most workers reported that they had 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 the 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, as well as the need to make alternative channels of information available.

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

Medical benefits are the best known by far (95 per cent) compared to income replacement benefits such as sickness (34 per cent) and long-term allowances such as survivorship (19 per cent) and invalidity (14 per cent). The survey also revealed that people have found NSSF processes to be time-consuming and complicated, which acts as a key barrier to registration, payment of contributions, and submission of claims. Moreover, there is a general negative perception of the health-care services available through NSSF. Combined with people's lack of experience with social insurance, this means that workers and employers tend not to see the value of NSSF services (see box 1).



► **Box 1. Workers' and employers' concerns about Cambodia's NSSF**

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

Meet Kosal – Business Owner



Credit: © ILO

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 is currently the sole manager of 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 visited the restaurant. He wants to find out more about the benefits and claims process but does not have time to attend the NSSF training course. It is already a burden 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



Credit: © ILO/Tiffany Tsang

At just 22 years old, Bopha works full-time in a garment factory in the outskirts of Phnom Penh, earning about US\$200 a month. She is single. She can read Khmer but has received an education only as far as grade 6. Bopha has

heard about the NSSF from her employer, who has informed her that she can make 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 to believe. 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, fewer efforts have been dedicated to explaining to the public how the system works and its benefits. 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.

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, the ILO and the NSSF set out in late 2017 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 internet (with the creation of a digital information pack (Digital Info Pack) and radio and social media campaigns. It also provided an opportunity to develop real-life examples, illustrating the value of NSSF health and employment injury schemes in people's daily lives.

Creation of a digital information pack

A media audit of the NSSF's online platform and social networks revealed that they were not fulfilling their potential. For example, although 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 not clear what information is for employers and what is for workers. On the other hand, Facebook is increasingly used to share information, yet 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 members 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 received a clear message. The first campaigns focused on employment injury insurance and social health insurance, as the NSSF's two biggest schemes. This work was fully funded and led by the NSSF, with technical support from the ILO.

Building concrete examples for the communication campaigns

As indicated above, it was determined that the messages of the communication campaigns 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 (see box 2).

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 came to better understand how the NSSF operates and engages internally with its own staff and externally with its beneficiaries – workers and employers. Not surprisingly,

► **Box 2. Stories from a photo exhibition – Value of Cambodia's NSSF in people's lives**



Credit: © ILO/ Sophal Yin

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 to the NSSF, we would have had to sell the house if I didn't receive the income support from them", said Thea.



Credit: © ILO/ Livingston Armytage

When Veth Sam, aged 32, had her first child six years ago, she spent more than US\$5,000 for health-care 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 second child, a daughter. This time, she did not have to spend a cent on the birth and is happy with the service she received.

several of the issues identified relate to the nature of administrative procedures.

In 2017, the ILO conducted an operational review of the NSSF that provided a systemic view of the organizational challenges faced by the NSSF in ensuring effective service delivery.

Building on the results of the communication strategy and the operational review, the ILO and the NSSF have partnered with the United Nations Department of Economic and Social Affairs, through a project funded by the UN Peace and Development Trust Fund, to implement a modernization project, which was launched in early 2019

with a business process review of the NSSF's key systems. Over the course of the year, it elaborated a proposal for the modernization of NSSF operations and management to incorporate a client-centred approach.

Redesign does not necessarily entail large additional expenses or elaborate technological solutions. It may simply involve 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.

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, a sense of pride needs to be fostered in the social security benefits that it provides to workers. Ensuring that there is a reliable, simple and comprehensive source of information will go a long way and will build the credibility of the system.

Investment in the supply side is also needed, along with 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, as well as 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.

With the support of the ILO, the NSSF will continue working on the development and implementation of the communication strategy and action plan for each social security scheme to ensure it effectively communicates information to the target audiences, existing and potential members, and the general public in a more regular, tailored and effective way. Activities planned for the future include the design and implementation of a thematic communication campaign, research on specific barriers that prevent vulnerable groups from registering with social security schemes and accessing benefits, and training of front office staff in social security institutions.

As the NSSF looks towards the launch of its pension branch, it has embraced the idea that education needs to be a continuous and integral part of its work. Thus, it has not only increased its budget for communication campaigns but has also established a permanent communication team in its policy department. In addition, it plans to continue to build credibility and trust with workers and employers by proactively communicating positive stories about its services and engaging brand ambassadors.

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