



**INTERNATIONAL LABOUR ORGANIZATION
DEVELOPMENT COOPERATION**

COVER PAGE

XB Symbol:	KHM/17/03/WOF
Project title:	Public education campaign on social protection benefits in Cambodia
Country:	Cambodia
P&B Outcomes:	Outcome 3: Creating and extending social protection floors
DWCP Outcome:	KHM 226 – Increased quality and coverage for social protection
Global Flagship Programme:	Global Flagship Programme on Building Social Protection Floors for All
Technical field:	Social Protection
Administrative unit:	SOCPRO
ILO Responsible Official:	Ms Valérie Schmitt, Deputy Director, Social Protection Department
Technical Backstopping Unit:	DWT for East and South-East Asia and the Pacific
Collaborating ILO Units:	ILO Country Office for Thailand, Cambodia and Lao PDR ILO Joint Project Office Phnom Penh, Better Factories Cambodia
External Implementing Partners:	Ministry of Labour and Vocational Training: National Social Security Fund (NSSF) Ministry of Economy and Finance
Time frame:	6 months – tentatively, September 2017-February 2018
Budget requested:	56,050 USD – total budget of 76,050 USD
Evaluation requirements:	At the end of the project, a simplified evaluation of the project will be undertaken to seek the views of national counterparts.

EXECUTIVE SUMMARY

Following the establishment of the Employment Injury Scheme in 2008, The NSSF is working to set up its second branch, the Social Health Insurance. By the end of April 2017, the scheme reached 642,708 workers out of the first target of 1.1 million to cover formally employed workers.

However, no comprehensive communication strategy directed at the mass population of beneficiaries has been put in place. This has resulted in some cases of confusion amongst workers who may not understand why 1.3 per cent of their salary is suddenly being deducted - it is the first scheme with a contribution from workers.

The present project aims at filling this gap by providing support to the NSSF in developing and implementing a communication strategy, notably to better engage with social partners. The project will result in more aware workers and employers as well as in better capacities of NSSF to communicate. It is expected that the project will contribute to the development of a culture of social protection in the country.

1 BACKGROUND AND JUSTIFICATION

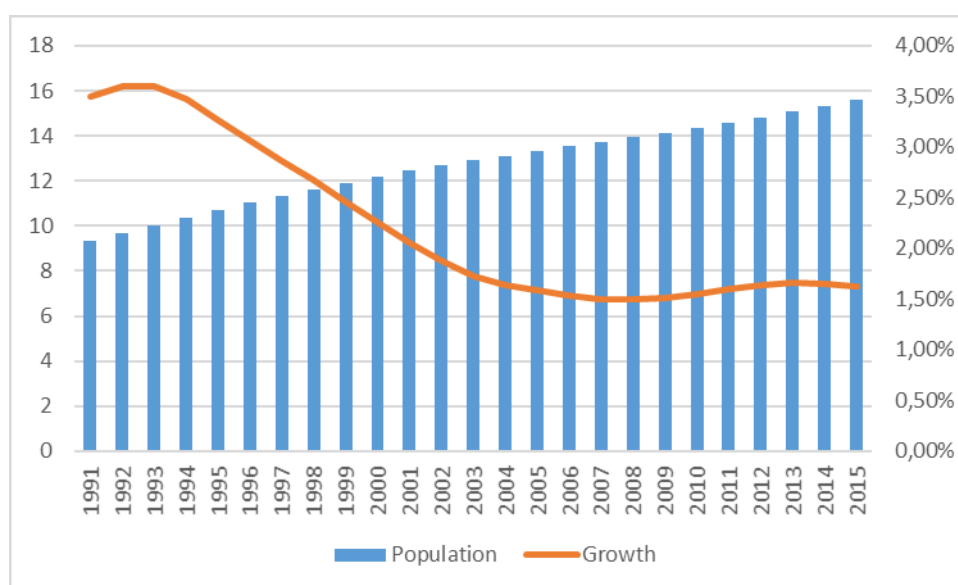
1.1 Problem analysis

After decades of instability, towards the end of the 90s Cambodia embarked on a path of economic growth, 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 is only nascent. Consequently workers have very limited knowledge of the recently established schemes and their rights and responsibilities under them.

1.1.1 Demographic and labour statistics

The population of Cambodia was about 15.6 million in 2015. With an average age of around 27 years old, the population of Cambodia is relatively young. In fact, 32 per cent are younger than 15 years old, 64 per cent are in the working ages between 15 and 64 years of age and about 4 per cent are at the age of 65 and older.

Figure 1 – Population and population growth, Cambodia, 1991-2015

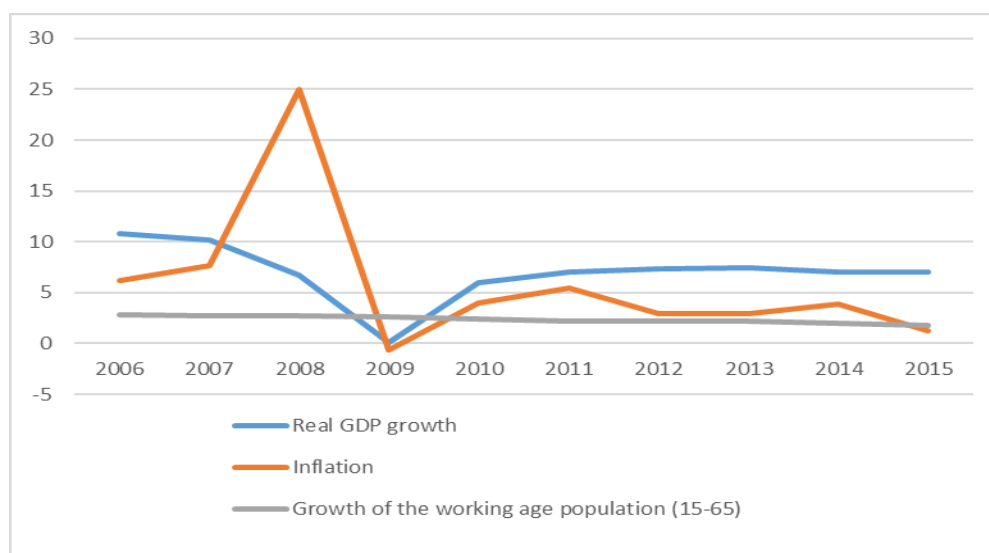


Source: United Nations, World Population Prospects, the 2015 revision

In the previous decade, the economy of Cambodia grew fast with an average real GDP growth of around 7 per cent and this is expected to continue according the IMF projections. The economy was principally driven by the garment, construction and services sectors. Except for the year 2008, inflation rate has been under control, inside a low to moderate range. The working-age population has increased over the last 10 years by an average annual rate of 2.3 per cent. According to official information, the unemployment rate in Cambodia is very low. In 2014, its level was of 0.4 per cent. Despite this good economic performance, the

poverty rate, while in a decreasing trend, is still high in Cambodia. According to the World Bank, about 18 per cent of the population was poor in 2014¹.

Figure 2 – Real GDP growth, growth of the population available for work, inflation, Cambodia, 1990-2015



Source: IMF and United Nations, World Population Prospects, the 2015 revision

The total labour force participation rates for male and female are quite high in Cambodia meaning that a lot of people are participating to the growth of the economy. According to ILO statistics, in 2015, the participation rates for the working ages (15-65) were respectively 87 per cent and 76 per cent for males and females.

In 2012, according to an ILO study, 60 per cent of all workers were in the informal sector, 33 per cent in the agriculture sector and 7 per cent in the formal sector. These statistics show that the probability of people working in the formal sector and being reemployed in the informal sector is very high.

Table 1 Employed population aged 15 and above by formal/informal sector, sex and areas, Cambodia, 2011-12

Sector	Cambodia			Urban			Rural		
	Both sexes	Male	Female	Both sexes	Male	Female	Both sexes	Male	Female
Formal sector enterprises	1,276,331	733,571	542,761	552,338	359,779	192,559	723,993	373,791	350,202
Informal sector enterprises	5,845,356	3,046,084	2,799,271	1,210,281	571,415	638,866	4,635,075	2,474,669	2,160,405
Households	75,729	18,051	57,678	21,027	2,129	18,898	54,702	15,922	38,780
Total	7,197,416	3,797,706	3,399,710	1,783,646	933,323	850,323	5,413,770	2,864,382	2,549,387

Source: ILO. 2013. Report on Cambodia labour force survey 2011-2012

¹ Poverty headcount ratio at national poverty lines (per cent of the population).

1.1.2 Overview of the recent social protection development in Cambodia

In 2012 the ILO's Social Protection Expenditure Review² found the overall Social Protection Floor (SPF) to be incomplete, with few statutory provisions apart from those benefiting public-sector workers. Along with the development of social security provisions in the formal sector, the report highlighted the need to pursue policies and programmes that relieved the plight of the poor and vulnerable.

The adoption of the National Social Protection Strategy for the Poor and Vulnerable (NSPS-PV) 2011-2015 raised expectations for increased government spending in social assistance, as well as improved ownership and coordination of what has been widely regarded as a fragmented and donor-driven system. While this was a strong start, overall, the strategy's mid-term review of 2013 found mixed results. When the strategy expired in 2015, the Government decided to take a different approach.

In June 2015, the Government of Cambodia established a Technical Working Group (TWG) to develop a broader Social Protection Policy Framework, inclusive of social assistance and social insurance. Led by the Ministry of Economy and Finance (MEF), the Framework calls for important reforms across both areas, and prioritizes the rationalization of the contributory system, in particular pensions.

One of the advantages of this new TWG is the fact that different ministries had the chance to work together, including key actors like the MEF who are not always involved in such discussions from the beginning. This opens up a unique window of opportunity for the advancement of the country's SPF.

As a key global actor on social protection, the ILO has provided extensive technical support throughout the process in collaboration with a number of partners. The ILO took the leadership on the pension's reform, but also provided technical advice and inputs to the social health protection and social assistance sections of the framework. One of the ILO's comparative advantages is the broad perspective that this cross-cutting work provided (i.e. covering both social assistance and social insurance).

1.1.3 The National Social Security Fund is the cornerstone of the emerging social protection system

The National Social Security Fund (NSSF) was established in 2007 under the Ministry of Labour and Vocational Training (MoLVT) to establish three basic social security branches for employees of the formal sector: employment injury insurance (EII), health insurance and old-age pensions.³

NSSF is headquartered in Phnom Penh with branches in all Provinces. More than 1.1 million workers are currently registered in the employment injury branch (supposedly all formal workers).

Most workers currently covered by NSSF are working in the garment sector and are women. Women represent 71 per cent of all active members of NSSF in 2015. The garment sector represents about two third of all workers covered by NSSF⁴. Most workers in the garment sector are employed under fixed duration contracts. In 2006, the average length of fixed duration contracts was normally 1 year, now it is three

² <http://www.social-protection.org/gimi/gess/ShowRessource.action?ressource.ressourceId=28516>

³ In accordance to the 2002 Social Security Law - Royal Government of Cambodia (RGC) 2002: Law on Social Security Schemes for Persons Defined by the Provisions of the Labour Law.

⁴ It was 80 per cent 5 years ago.

months⁵. According to NSSF data, employment in the private sector is characterized by important leaving rates and re-entry rates, not only from an employer to another one in the formal private sector, but also from the formal sector to the informal sector.

In the context of the new Social Protection Policy Framework, the NSSF is now foreseen to operate schemes for civil servants and veterans, effectively acting as a single payer.⁶ Similarly, the NSSF could host schemes dedicated to informal economy workers. Discussions are currently taking place to encompass workers of small and micro enterprises within the formal sector (currently the formal sector comprises enterprises of at least eight salaried workers).

✓ **Employment Injury Insurance**

The EI branch was launched in 2008 and today covers 6,470 firms and 1,105,890 workers nationwide. Around 70.74 per cent of all members are women, mainly due to their heavy participation in the garment industry.

EI benefits, as stated in Article 15 of the 2002 Social Security law, cover workplace accidents and work-related diseases, including road accidents during commutes between home and work and is applicable to both regular and casual workers. More specifically, the EI branch provides the following benefits: medical care (in-kind), nursing cash, allowance, temporary disability allowance (income replacement benefit), funeral (death) benefit, permanent disability benefit (pension) and caretaker benefit, survivor benefit (pension) and rehabilitation benefit (in-kind).

Profile of the NSSF beneficiaries

Out of the 1.1 million NSSF members:

- 85 per cent are under the age of 35
- 71 per cent are women
- 63 per cent work in the garment and footwear industries
- Their average salary is USD 226 per month
- On average, the annual salary of female workers is 30 per cent lower than that of male workers

The ILO analyses also reveal that this is an extremely mobile population so that out of 12 months in the year, they are only formally employed – and thus contributing to the NSSF – 7 months of the year.

As an employer liability, the scheme is financed through a monthly contribution of 0.8 per cent of wages (up to a ceiling of KHR 1 million per month) fully paid by employers.

⁵ A SHORT-TERM SOLUTION A STUDY OF THE USE OF FIXED DURATION CONTRACTS IN THE CAMBODIAN GARMENT INDUSTRY, © FAIR ACTION September 2015

⁶ According to the royal decree, dated 1 February 2017, the government has established a National Social Security Fund (NSSF) to insure work-related risks for its civil servants and healthcare for its civil servants, retirees and veterans. The scheme is also run by the National Social Security Fund (the NSSF) of the Ministry of Labour and Vocational Training. The exact monetary contribution rates will be set out in a separate sub-decree. And, the exact timeframe and implementation phase of the scheme will also be set out in an inter-ministerial Prakas of the Ministry of Labour and Vocational Training and the Ministry of Economy and Finance

✓ **Social Health Insurance, Sickness and Maternity benefits**

In January 2016, the Prime Minister signed into law the establishment of a mandatory social health insurance (SHI) for private sector workers.

The new SHI is managed by the NSSF and provides a basic benefit package that includes medical care and hospitalization not exceed 180 days within 12 months, prevention services and daily allowances during work absences resulting from sickness, maternity or accidents taking place outside of the workplace. The scheme is co-financed equally between employers and workers through a contribution of 1.3 per cent of net wages each. Contribution must be at a minimum of 2,600 Riels (USD 0.65) and a maximum of 13, 000 Riels (USD 3.25) per month. In addition to health insurance, the contribution rate also includes access to maternity and sickness benefits.

The first phase of expansion targets garment sector workers in the provinces of Phnom Penh, Kandal and Kompong Speu, where most garment and footwear factories are located.⁷ After months of preparations, the first contributions were collected in September 2016.⁸ By the end of the year, more than 295,000 workers had been registered and around 100,000 of them had used it to access health services. By the end of April 2017, the scheme reached 642,708 workers. This fast expansion has required the NSSF to focus the bulk of their efforts on the logistics required to register large amounts of people into their system, as well as coordinating with the health providers. The target is to cover all 1.1 million workers of the formal sector registered in the EII scheme.

1.1.4 NSSF's schemes remain largely ignored by the population and are sometimes misunderstood by the workers themselves

Although the fund has been active for nearly a decade, very few Cambodians know about it, the benefits it offers and their eligibility to these. This is true even for the population that is currently registered in the fund, but particularly for the large majority of workers who have never engaged in a standard employer-employee relationship (less than 10 per cent of the workers are in formal employment in the country).

The EII scheme has been in place since 2008, however, the lack of direct contribution from workers and weak enforcement mechanisms might contribute to the fact that many workers continue to be unaware of this right. An on-going evaluation conducted by the ILO will enable to better estimate the knowledge gap.

Information about the SHI scheme has been disseminated through trainings and workshops with employers, unions and service providers, but no comprehensive strategy directed at the mass population of beneficiaries has been put in place. This has resulted in some cases of confusion amongst workers, who may not be aware about the scheme and thus not understand why 1.3 per cent of their salary is suddenly being deducted and/or what benefits they are receiving in exchange.

⁷ Garment and footwear products remain the most important exported commodities of Cambodia, accounting for two-thirds of the country's total merchandise exports in 2016.

⁸ This was preceded by a projet testing the feasibility of a health insurance for garment workers in Cambodia (HIP, operated by the GRET and financed from multiple sources including AFD) – this project was absorbed by the NSSF in 2015.

Moreover, the implementation of the SHI scheme is uniquely challenging in that it is the first contributory social security benefit in the history of Cambodia that requires contribution from both employers and workers. The general population has a limited understanding of the insurance principle and the culture of contribution has yet to be developed. While the target workers are somehow familiar with the NSSF through the EII, and thus a certain degree of trust in the institution exists, this scheme does not require them to contribute directly and is accessed only in very particular situations. A health insurance is different in that it requires workers to pay part of the premium, and can be accessed for preventive health services and also makes allowance for sickness and maternity leave benefits, which were previously only granted at the employer's discretion. Moreover, a generalized perception of the poor quality of public health services has created certain resistance to participate in the scheme.

The extreme mobility of workers is another challenge for their access to health insurance benefits, as workers have to be in their job for 2 months before being able to qualify for coverage. Likewise, women have to be employed with the same employer for one year before being eligible for maternity health and leave benefits. Awareness of these new benefits, is essential to help workers make informed choices about their employment situation. This also means that targeting workers only at the workplace is likely to miss a large portion of the actual target population.

So far, the NSSF has not done any systematic mass communication effort. Their approach mostly consisted in conducting workshops with a number of service providers, workers' and employers' representatives in the hope that they pass on the message down.

1.2 Stakeholders and target groups

1.2.1 Direct recipients

The project, its activities and the related technical support will be provided to the NSSF of the Ministry of Labour and Vocational Training (MoLVT), as well as to the Ministry of Economy and Finance (MEF) which are the main governmental counterparts of the ILO in the field of social protection in Cambodia. It is expected that the present project will help developing their capacities in the field of communication which had not been a priority so far.

Further, social partners will also be direct recipients of the project since they will be involved in shaping the communication strategy and communication campaign. They will also be tasks to play as intermediaries toward the general public, supporting the mass communication campaign.

1.2.2 Final beneficiaries

The final beneficiaries of the project are those eligible to the NSSF schemes, meaning all workers of the formal sector (1.1 million persons) and particularly those working in garment factories. This population group will be the target of the education and communication campaign.

While the scheme is currently available to NSSF members and survivors only, expansion to family dependents is foreseen when capacity allows. Further, the extension of coverage to the small and micro

enterprises is also expected in the future. Thus, the communication efforts will focus on the formal sector, and particularly garment sector workers in 2017 and expand to the wider NSSF population in 2018.

In addition, it is important to note that workers cannot register themselves without going through their employer, so employers are also an important target audience of the campaign. Thus communication material developed through the present project will also aim to raise awareness among employers on the extent of their legal liability and the benefits of providing their employees with social security.

1.2.3 Partners

The project will be developed in cooperation with the other development partners that are supporting NSSF and the development of health insurance mechanisms in the country. In particular, ILO is working together with the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) and Agence Française du Développement (AFD) in supporting the setting up of the NSSF SHI.

Further, the Groupe de Recherches et d'Echanges Technologiques (GRET) which supported the initial testing of a health insurance for workers of garment factories in Cambodia, and still support the NSSF will also be consulted in the process.⁹

Finally, workers' and employers' representatives, and notably the Garment Manufacturers Association in Cambodia (GMAC) will be involved from the very onset of the project. Trade Unions and Employers Organisations are important targets of the communication efforts, at the same time that they are actors of the communication campaign.

⁹ Nowadays GRET focusses its support to NSSF on prevention

2 STRATEGY AND LOGICAL FRAMEWORK

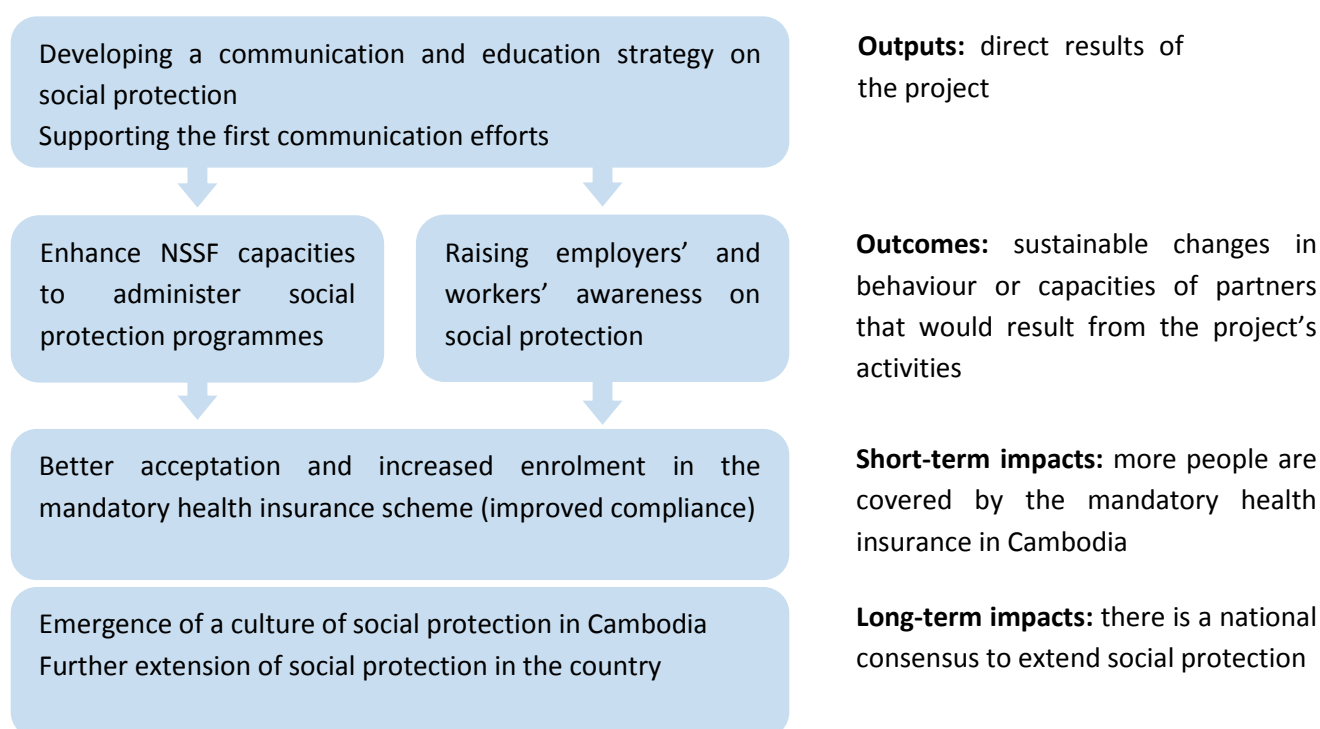
The present project will contribute to raise awareness and educate workers and employers on the right to social protection while developing the NSSF capacities to communicate efficiently on its schemes. It will complement the other ILO's activities and projects in the field of social protection, and with respect to the promotion of decent work in the garment sector in Cambodia.

2.1 Description of the Project Strategy

The project will consist in developing the first strategic communication plan of the NSSF, a detailed six-month work plan, and in implementing and monitoring a first phase of the communication campaign.

Through these activities, it is expected that capacities of the NSSF will be raised on the field of communication so that the NSSF would be in a position to follow-up more autonomously on the next phase of the communication campaign. Further, as a direct result of the first six months of the communication campaign, it is expected that awareness of workers and employers will be raised.

Through the complementary effects of these two outcomes, it is expected that the project will contribute to the smooth roll-out of the SHI scheme, and to its further extension, notably to dependants. It is also expected that the project will contribute to the emergence of a culture of social protection which will in turn ease the extension of the social protection coverage, notably to workers of the informal economy.



✓ **Contribution to expanding the influence of International Labour Standards**

The ILO Conventions and Recommendations on social security serve as crucial references for the project, especially with regards to the Social Security (Minimum Standards) Convention, 1952 (No. 102), and the Recommendation concerning National Floors of Social Protection, 2012 (No. 202).

Additionally, the Employment Injury Benefits Convention, 1964 (No. 121), the Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128), the Medical Care and Sickness Benefits Convention, 1969 (No. 130), and the Maternity Protection Convention, 2000 (No. 183), will be used as key references to encourage the further development of social protection in the country.

✓ **Contribution to expanding the influence of social partners, social dialogue, and tripartism**

Workers' and employers' representatives will be part of all discussions and be direct targets of the communication efforts on the right to social protection and the NSSF schemes.

The Social Protection Floors Recommendation, 2012 (No. 202), advocates for “tripartite participation with representative organizations of employers and workers, as well as consultation with other relevant and representative organizations of persons concerned”. It is therefore expected that social partners will play an important role contributing to awareness raising activities and to promote existing social protection schemes.

✓ **Contribution to advancing gender equality**

In accordance with ILO Recommendation No. 202, attention will be given to the application of the principles of non-discrimination, gender equality, and responsiveness to special needs. This is particularly accurate in the present context where more than 70 per cent of the targeted population of NSSF schemes are females. Therefore, the project will reflect on gender dimensions of social protection schemes by including this into the communications material.

The project will contribute to advancing gender equality by involving women's representatives in the promotion of the schemes when relevant.

2.2 ILO Capacity

The ILO's competitive advantage to organise and manage the project relies in its long-standing support to the government and social partners of Cambodia both in the field of social protection and for the garment sector.

The ILO has supported communication efforts on social protection and the installation of a culture of social protection in various countries including Mongolia, Uruguay, and Thailand in the recent past.

2.2.1 ILO's expertise in social protection

The ILO has been supporting the development of social protection in Cambodia over the last decade. It played a major role in setting up the NSSF and in the development of national strategies and framework of social protection.

Since 2015, a team composed of one international and one national staff is installed and full time dedicated to supporting national efforts for the extension and strengthening of the social protection system. As the only development partner working across social assistance and social insurance, the ILO is particularly well placed to address cross-cutting issue, and has a long history of supporting the informal sector in Cambodia and around the region. The momentum created by MEF's leadership and their capacity to call on line ministries and other relevant actors has the potential to create a framework that is truly owned by the Government, thus resulting in a stronger social protection system.

2.2.2 ILO's expertise in the garment sector in Cambodia, and in education and training programmes for workers of garment factories in Cambodia

Better Factories Cambodia (BFC) launched its project in 2001 as a direct result of a trade agreement between Cambodia and the U.S. which provided Cambodia better access to the U.S. market and a request for the ILO to verify and monitor compliance with international labour standards and national labour law in the garment exporting factories. The programme was initially voluntary but the Royal Government of Cambodia (RGC) soon made these assessments mandatory for all garment exporting factories. Over the course of the previous phase, complementary to the monitoring and assessment, BFC "core services" focused on improvement activities, i.e. advisory and training. BFC eventually became a model for the Better Work programme that is currently one of ILO's Flagship programmes, and has a country programme in seven countries around the world.

Since its start, BFC has been very important to the country considering the relevance of the garment industry for export earnings and job creation, but also for addressing problems around working conditions. To have more impact on improved working conditions, BFC has put a lot of emphasis in offering support to factories on their improvement processes, to complement its monitoring activities. The programme started to provide training at factories on specific workplace issues and also training of workers and managers to jointly improve working conditions. Later, the programme has also started delivering factory specific advisory services aimed at creating sustainable bipartite committees responsible for improving working conditions at the factory floor.

BFC mainly works at factory level; however, some education/training project for workers have been implemented to also increase awareness of workers on e.g. labour law and importance of good working conditions in the factories:

✓ **Labour Law App**

This is the first ever mobile application in Cambodian garment industry. BFC created this to bring the Cambodian Labour Law to raise awareness of it among students, academics, factory management, unions and others who work in the industry. The application provides an interactive and searchable version of BFC's Guide to the Labour Law. It is available with three languages: English, Chinese and Khmer, and is free to download. Besides this, the app also allows users to calculate the correct maternity benefits and other benefits. Moreover, it has a function which each users can test their knowledge with a labour law quiz provided in the app.

✓ **Kamako Chhnoeum ('Outstanding Worker' in Khmer)**

This initiative was a mobile phone call-in project aimed at garment and footwear sector workers to raise awareness of the labour law, occupational safety and health (OSH), as well as other issues in garment and footwear factory. Using the Interactive Voice System, it is toll-free for workers to access information. To ensure that workers can learn different topics, the topics are changed quarterly and they reflect the current situation. During the call, workers can choose different topics they wish to learn about, and do quizzes if they so wish. After answering the quizzes, they will get an autoreply answer immediately. A software store all the data so that it is easy the keep track, including in which topic that workers got the most correct answers.

This initiative provided the BFC with information on the level of labour-related knowledge that workers possess. Through speaking to the workers who had called in BFC also learned that using technology for raising awareness on rights of workers (labour law) is useful and effective.

✓ **Radio Competition on Labour Law**

The radio competition provides an opportunity to workers to learn about Cambodia's Labour Law and it helps them to gain confidence on worker's rights and responsibilities. Moreover, it allows them to contribute to good workplace cooperation and better relations between workers and management. BFC designed different quizzes on Labour Law and workers compete with each other in a live show radio program.

This initiative is fairly easy for BFC to maintain; around 400 workers participated in 2016, and 18 were selected to join the competition (after sending applications). There are very positive feedback from workers and the jury (Ministry of Labour, BAR association in Cambodia, and Arbitration Council). All the winners since 2011 have been interviewed by the BFC and each year the winners have communicated that the completion increased and built their self-confidence and has resulted in more successful career and daily life for them as well. They have also been invited as speakers to BFC events to share their experiences as garment worker in Cambodia.

2.3 Lessons Learned

✓ **Global awareness is key to make social protection a right**

No one can claim a right that he or she is not aware of. In many developing and developed countries, the take-up rate of social protection schemes (i.e. the share of potentially eligible individuals or households that claim a benefit) is not as high as expected.¹⁰ While it is not the only reason, lack of awareness, is an important factor to explain the non-take up rate.¹¹

Studies also show that there is a need to create a culture of social protection notably to avoid any stigma for those benefiting from social protection, and to improve the willingness to contribute to social protection schemes.

Beneficiaries well informed on their rights and obligations will use the available services on a more responsible way and will contribute to further developments. In addition, a culture of social protection will empower workers' representatives to ensure compliance of rights.

✓ **Messages should be spread to the right audience(s)**

Given the composition of the work force in Cambodia (mostly young women) and the rapid turnover in the garment industry, it is clear that the communication efforts will have to be continuous, and geared toward the general public (mass media communication).

In addition, it is important to note that workers cannot register themselves without going through their employer, so employers are also an important target audience of the campaign. Thus products should be created to raise awareness among employers of the extent of their legal liability and the benefits of providing their employees with social security.

Workers' organizations are also a privileged target group. They play a prominent role in disseminating information to workers and this is particularly relevant in the garment sector where the turnover is high. In addition, workers' organizations should be well informed to act as watch dogs and ease compliance.

Although the initial expansion is prioritizing garment sector workers, the health insurance will be rolled out to all 1.1 million NSSF members in the coming two years. Likewise, while the scheme is currently available to NSSF members and survivors only, expansion to family dependents is foreseen when capacity allows. This is another argument to opt for mass media communication and in the near future, education. The NSSF has to be known by the general public, and entitlement to social protection should become natural for any working relationship.

¹⁰ The non take up rate are both substantial and robust: 40 per cent to 50 per cent of those eligible do not claim in the case of Finland

¹¹ Observatory of Non Take-up of Social Rights and Public Services - <http://odenore.msh-alpes.fr/>

✓ **The message has to be adapted to the audience**

The primary recipients of the information are beneficiaries (i.e. workers) and their employers that are responsible to declare beneficiaries to the NSSF and to collect and pay the contributions. These populations have a relatively low administrative literacy and a very low social protection literacy. According to UNESCO, the literacy rate among factory workers is 50 per cent.¹²

Therefore, advanced messages on the need for social protection, and interviews of high-level experts on the topic might be inappropriate to communicate with workers and employers of garment factories in Cambodia. The content as well as the media used should be consistent with the workers culture, literacy level, and living habits. In that sense, the BFC project launched in 2005 a very successful soap opera intended to inform workers of garment factories of their rights.



In 2005, BFC launches its first worker-focused training by developing a fun, engaging and highly-rated soap opera series that helps workers better understand their rights and responsibilities. This series named “At the factory gates” addresses various questions such as Occupational Safety and Health, dispute resolution. These videos are used to train thousands of workers.

In 2013 helped 400 factories representing 400,000 workers stay on a path of improvement and remain at the forefront of Cambodia’s economic momentum.

2.4 The Logical Framework

2.4.1 Development Objective

The objective of the present project is to allow more people to effectively access social health protection, and to contribute to the development of a culture of social protection in Cambodia.

✓ **Link to P&B, DWCP and CPO**

The Decent Work Country Programme (DWCP) of Cambodia, developed in consultation with the tripartite constituents, highlight social protection expansion as one priority area for the achievement of decent work. The present project will contribute to the delivery of the following DWCP Output:

- KHM226 – Increased quality and coverage of social protection, particularly among vulnerable groups.

The project is also contributing to the One UN development assistance framework: social protection is a major component of Result 2 of the United Nations Development Assistance Framework 2016-2018.

¹² <http://www.phnompenhpost.com/national/plan-pushes-worker-literacy>

✓ **Link to National Development Frameworks**

The government of Cambodia is committed to the development of social protection as a key enabler for the Sustainable Development Goals. This was shown by the instalment of the TWG led by the MEF.

Social Protection is part of the Key priorities and actions of the National Strategic Development Plan 2014-18.

2.4.2 Immediate Objectives / Outcomes

The project will pursue two Outcomes:

- Outcome 1. Employers' and workers' awareness on social protection is raised
- Outcome 2. NSSF's capacities to administer social protection programmes is enhanced

2.4.3 Outputs and activities

Output 1. A strategic communications plan is developed

The plan will be structured around two phases of implementation. The first phase will be implemented and evaluated to make the necessary adjustments to the strategic plan before the second phase.

- Short communication analysis (situation, behavior, audience, communication channel).
- Detailed strategic design (suggested communications approach, channel choice, products and activities tailored to the audience).
- Simple monitoring and evaluation plan.
- Detailed 6 month work plan for the first phase of work and broad 1 year work plan for the full project.

Main activities:

- The terms of reference for the contractor are finalized and approved
- A tender is organized and the winner is selected, its contract is issued
- A briefing is organized and the contractor drafts the strategic communication plan
- The strategic plan is finalized with the ILO experts and in collaboration with the NSSF policy unit and social partners
- The plan is adopted by NSSF, and adequate resources are earmarked for the communication

Output 2. Communications products are developed and tested for the first phase of the communication campaign

Main activities:

- Consult experts and develop the content for the planned communication materials.
- Develop the templates and the visual identity of the Campaign.

- Produce printed and digital communication materials (e.g. brochures, flyers, posters, videos, public service announcements, and websites, among others).
- Test the material and validate it with the ILO experts, at least one factory (with workers, supervisors and managers) and NSSF team
- Update the communication materials.

Output 3. The communication campaign is implemented and monitored

Main activities:

- The communication activities are rolled-out.
- Regular progress reports are submitted to the NSSF team and ILO experts.
- At the end of the first 6 months, activities will be evaluated and necessary adjustments will be made for the second phase of the plan.

Output 4. A simple evaluation is performed and a second stage of the campaign is planned for implementation in 2018.

Main activities:

- The impact of the first phase is assessed, e.g. through a small and informal survey among a sample of workers and employers (in relation with the size of the project).
- A detailed plan for the second phase is developed by the contractor and validated by the ILO experts and NSSF team.

2.4.4 Indicators

Indicators that will allow to assess the relative success of the project are presented in annex A.

2.4.5 Assumptions and Risk Analysis

Assumption	Likelihood (H/M/L)	Importance (H/M/L)	Risk level (R/Y/G)	Mitigation measures
Sustainability assumptions				

Assumption	Likelihood (H/M/L)	Importance (H/M/L)	Risk level (R/Y/G)	Mitigation measures
The project will enable the development of competences within NSSF.	M	H	Y	The Director of NSSF has already identified the team that will be the counterpart of the ILO for this project in the absence of a dedicated communication team (the policy team).
The good practices and lessons learned will be used by other countries in the regions (notably Viet Nam).	M	H	Y	The project will be backstopped by the DWT based in Bangkok which will allow for easing the sharing of experience. Further, the Global Flagship Programme platform will be used to spread the acquired experiences.
Development assumptions				
The communication campaign will result in increased effective coverage of the NSSF schemes.	H	H	G	The focus of the communication will be on the right to social protection, and will involve representatives of workers and employers to ensure that social protection progressively becomes part of the culture.
Implementation assumptions				
A qualified contractor will be found.	H	H	G	Several communication companies have been identified in the country, notably based on BFC experience.
National stakeholders make themselves available and provide useful insights.	M	H	Y	The long term relationship of the ILO with NSSF, MoLVT, MEF and the social partners secures the timely participation of all stakeholders.
Management assumptions				

Assumption	Likelihood (H/M/L)	Importance (H/M/L)	Risk level (R/Y/G)	Mitigation measures
Required expertise is available in a timely manner	H	H	G	The project has been discussed with all relevant experts from its inception to secure their commitment.
Sufficient funds are available to cover the cost of the communication campaign	M	H	Y	The director of the NSSF has committed to use the fund's resources to complement the present project funding if necessary
Missions and scheduled activities are carried on time.	M	H	G	Activity schedules should be well coordinated in advance.

3 INSTITUTIONAL FRAMEWORK AND MANAGEMENT ARRANGEMENTS

3.1 Institutional Framework

✓ **NSSF**

NSSF will be involved in all activities of the project. All product will be developed in collaboration with the NSSF team that has been identified to be the counterpart of the ILO for this project (namely the policy team). Further, the NSSF committed to mobilise its own resources in case the resources of the project would not be sufficient for the development of the entire communication campaign.

✓ **Social partners**

When relevant social partners will be involved in the development of the communication material. In all cases, they will be among the primary targets of the campaign. It is expected that social partners could work as intermediaries to raise the awareness and appetite of their constituents (respectively workers and employers) for social protection.

✓ **Ministry of Labour and Vocational Training (MoLVT), Ministry of Economy and Finance (MEF) and other relevant ministries**

The MoLVT and other relevant technical ministries (notably Ministry of Health) will be informed and consulted whenever relevant. All these ministries are part of the TWG that is led by the MEF.

✓ **ILO**

The ILO will be responsible for the implementation of the project and the hiring of the appropriate contractor to deliver all activities on time. Both the Social Protection Officer of the ILO Joint Project Office in Phnom Penh and the Better Factories Cambodia team will be involved in supervising the project and providing guidance to the contractor.

Further the ILO Decent Work Technical Support Team for East and South-East Asia and the Pacific will be responsible for the technical backstopping of the project.

Finally, the Social Protection Department of the ILO (SOCPRO) will support the project by providing its expertise when relevant (e.g. on health insurance, emergence of a culture of social protection...).

✓ **Employers: Garment factories**

Some communication activities are likely to happen within the factories. It is expected that employers will allow their staff to participate in such activities.

3.2 Management Arrangements

A contractor will be hired to deliver the main activities of the project (the terms of reference are attached in Annex E). This contractor will be under the daily management of the ILO and the NSSF of MoLVT.

The NSSF will assign officials to work on the project to assist the ILO and the contractor. The NSSF will provide logistical support for the ILO project so that the ILO Experts shall be in contact with national counterparts including public institutions, employer's organisations and worker's organisations.

The NSSF will provide funding for and coordinate the editing, formatting, printing, and translation of the products. The NSSF will organize and provide the necessary resources for the hosting of workshops when necessary for the project.



4 SUSTAINABILITY

- **Level of ownership**

The project is initiated upon request from the NSSF.

It will support the social protection administration and national constituents in improving the governance of social protection schemes and programmes. All decisions related to the implementation of the social protection schemes and programmes will be made by national stakeholders.

The deliverables will be developed in close collaboration with NSSF staff and in consultation with all national stakeholders, including social partners, in order to be grounded on the national context.

- **Financial sustainability**

All recurrent costs of the communication campaign to create a culture of social protection should be funded directly from national budgets in medium term. The project will seek to develop solution and a communication strategy that will be aligned with national resources.

- **Institutional sustainability**

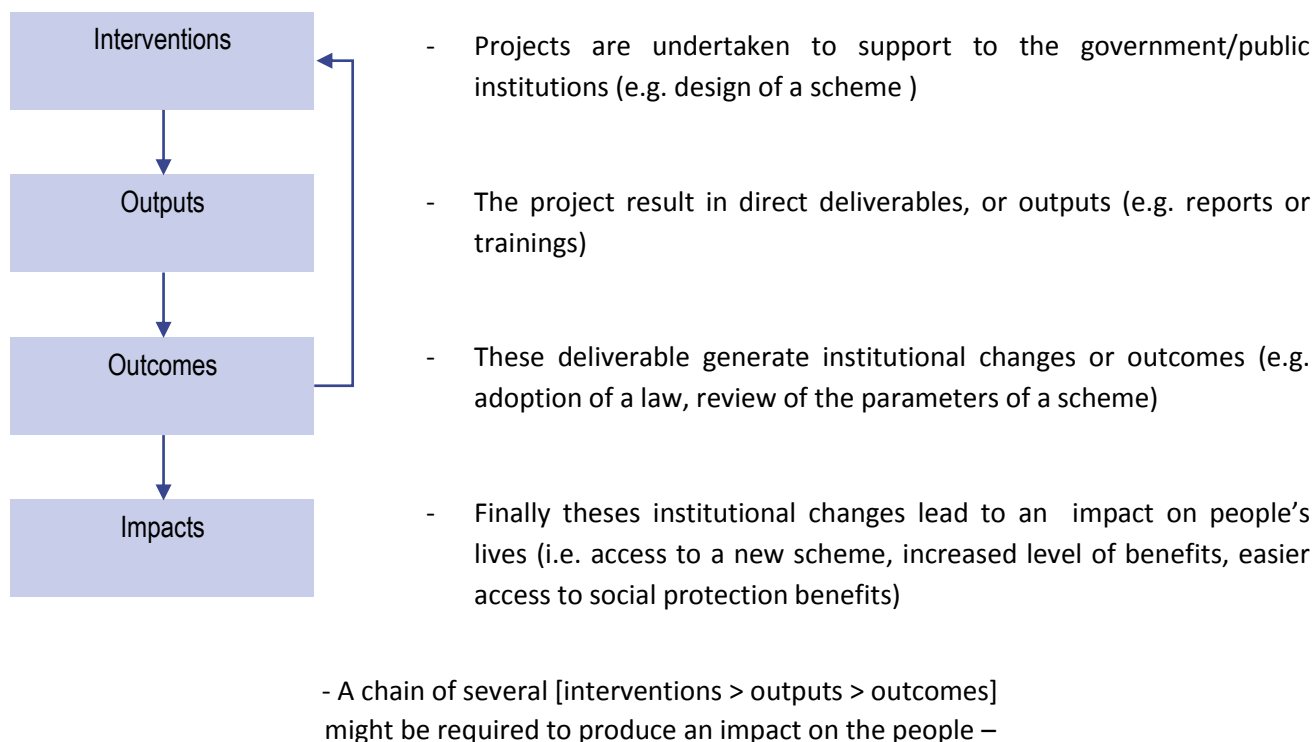
The NSSF does not have a communications unit; the policy unit has been assigned to work with the ILO on the present project. It is expected that the project will allow NSSF to develop its capacities in communication for the administration to progressively become autonomous in the communication campaign. As already mentioned, the NSSF already committed to complement the project budget in case the fund allocated would not be sufficient to conduct all communication action over the period.

With the development of the Social Protection Framework under the leadership of the MEF, NSSF is identified as being the main operator for social protection.

5 MONITORING AND EVALUATION

As part of the Global Programme on Building Social Protection Floors for All, the project will be tracked in the Global Programme’s online monitoring tool. This tool tracks the development of social protection floors supported by the ILO, institutional changes that have been achieved as a result of the ILO’s projects, and ultimately the impact on people.

The tool is based on the theory of change depicted below:



This tool is accessible online and is used by ILO social protection experts located at the ILO headquarters and in countries. Information is updated on a regular basis. At any time, a “snapshot” of all projects can be generated, as well as linkages between the ILO’s projects and their impacts. The results are published on a regular basis and shared with countries, donors, and partners. The tool also links the Programme’s interventions with the P&B Outcomes and CPOs.

6 KNOWLEDGE SHARING AND COMMUNICATION

The knowledge generated by the project will be shared through the ILO's online websites, such as the Social Protection Platform (www.social-protection.org) and the ILO Gateway. It will serve as a source of inspiration and provide guidance to other ILO Member States.

Learning from the present project will be compiled with learnings from other projects in good practices guides. A comprehensive communication strategy is implemented as part of the Global Flagship Programme to ensure that all generated knowledge and experiences are duly communicated.

The ILO also encourage South-South, North-South and Triangular Cooperation. In that spirit, the knowledge gained in Cambodia will be used in other countries in the region.

7 BUDGET

7.1 Inputs

Required financial inputs are described in Annex C and cover the following:

1. Technical services of a contractor, terms of reference are presented in Annex E;
2. Reporting and other miscellaneous costs; and
3. Standard ILO support costs and budgetary provisions for cost increases.

The ILO will provide upon receipt of the financial inputs:

1. The services of a social protection expert as well as technical inputs from the BFC project team;
2. Backstopping from the Decent Work Technical Support Team for East and South-East Asia and the Pacific;
3. Professional support from the Social Protection Department upon request of the local team.

7.2 Project Budget

The details of the project budget are provided in the Annex C. The cost estimates are established according to the United National pricing standards for the biennium 2016-2017.

ANNEX A: LOGFRAME MATRIX

Direct recipients: the National Social Security Fund (NSSF) of Cambodia Ultimate beneficiaries: Beneficiaries of the NSSF's schemes			
Project title: Communication Campaign to support the roll out of the Health Insurance Scheme of the National Social Security Fund (NSSF) of Cambodia		Project duration: 6 month Project budget: USD 76,050	
Project structure	Indicators	Means of verification	Assumptions, hypothesis and Risks
Development Objectives: The objective of the present project is to allow more people to have an effective access to social protection. Expected Impact: The project will contribute to the development of a culture of social protection in Cambodia			
Outcomes: Outcome 1 Employers' and workers' awareness on social protection is raised Outcome 2 NSSF's capacities to administer social protection programmes is enhanced	Percentage of workers (resp. employers) that are aware of the NSSF schemes Number of skilled NSSF officials that are dedicated to communication / education activities	Census in factories (TBC) Internal documents – including minutes of meeting	The duration of the project is sufficient to see some changes in the population awareness NSSF officials are trained during the project thanks to their involvement with the contractor (joint team)

Outputs: Output 1. A strategic communications plan is developed Output 2. Product are developed and tested for the first phase of the communication campaign Output 3. The communication campaign is implemented and monitored Output 4. An evaluation is performed and a second stage of the campaign is planned for implementation in 2018.	<div> The strategic plan is validated by NSSF Minutes of meetings Before validation by NSSF the strategic plan is validated with specialists and partners </div> <div> At least two products are developed and tested The communication material is available on the ILO platform The communication material is developed by the contractor is joint team with NSSF </div> <div> At least two implementation report are produced Implementation reports are available The duration of the project allows for at least two month of implementation of the communication campaign </div> <div> The evaluation and second stage of the campaign are validated the NSSF Minute of meeting NSSF will commit resources to continue the communication effort after the end of the project </div>
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ANNEX B: IMPLEMENTATION PLAN

Activities	Duration (work- months)	Responsibility
1. Finalisation of the ToRs and selection of the contractor	1	
1.1 Publication of the ToRs		ILO & NSSF
1.2 Analyse and sorting of the quotes and technical proposal		ILO & NSSF
1.3 Preparation of the contract		ILO
2. Campaign strategy and workplan	1	
2.1 Drafting by the contractor		ILO
2.2 Consultation and finalisation		ILO & NSSF
3. Implementation of the first phase of the campaign	3	
3.1. Production and testing of the material		ILO
3.2. Dissemination		ILO & NSSF
4. Evaluation and preparation of the second phase	1	
4.1. Evaluation of the first phase and production of a report		ILO & NSSF
4.2. Drafting of a plan for the second phase		ILO
4.3. Validation of the plan for the second phase		ILO & NSSF
Total work-months (ILO)	6	

ANNEX C: BUDGET

The budget presented below provides a breakdown of the donor's expected contribution to this project in USD

Description	Total (USD)
Subcontract for the development of the communication plan, the development and testing of the first communication material, and the implementation and monitoring of the first phase of the communication campaign	48,000
Contingencies (5 per cent)	2,375
Programme support cost (13 per cent)	6,175
Donor total	56,050

The Government's and the ILO's contributions are listed below.

Description	Total (USD)
NSSF contributions	
Consultation workshops	10,000
Miscellaneous	5,000
Editing, formatting & printing cost	5,000
Sub-total	20,000
ILO contributions	
ILO Phnom Penh administrative and technical contribution (incl. BFC)	-
ILO Bangkok backstopping	-
ILO Geneva technical and administrative support	-
Other contributions total	20,000

ANNEX D: GENDER AND TRIPARTISM MARKERS

Gender marker (as apparent in project document – please verify and signal any changes)		
1	<input checked="" type="checkbox"/>	Contains no objectives, outcomes outputs or activities that aim to promote gender equality
2	<input type="checkbox"/>	Does not include gender equality as an outcome, but some outputs and/or activities specifically address gender issues
3	<input type="checkbox"/>	Includes gender equality in the outcome(s), and some outputs/activities specifically address gender issues
4	<input type="checkbox"/>	Main stated objective is to promote gender equality, and outcomes, outputs and activities are designed to promote gender equality

Tripartism and Social Dialogue marker		
1	<input type="checkbox"/>	None
2	<input type="checkbox"/>	Tripartite constituents, including social partners, were involved in project design
3	<input checked="" type="checkbox"/>	Social partners are direct recipients of the project
4	<input checked="" type="checkbox"/>	Social partners participate in project implementation
5	<input type="checkbox"/>	Social partners are included in the governance of the project
6	<input type="checkbox"/>	Project activities specifically strengthen mechanisms of social dialogue

ANNEX E: TERMS OF REFERENCE SOCIAL SECURITY BENEFITS COMMUNICATIONS CAMPAIGN

The ILO Country Office for Thailand, Cambodia and Lao People's Democratic Republic is looking for a contractor to contribute to the ILO's work on the improvement of working conditions in the *Cambodian* garment industry by expanding social protection coverage. This is a joint intervention of the ILO Social Protection and Better Work Units, under financing from the Weave our Future Foundation. The contractor will work closely with the ILO's technical experts based in Phnom Penh.

I. Background

After decades of instability, towards the end of the 90s Cambodia embarked on a path of economic growth, 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 has remained inadequate. The National Social Security Fund (NSSF) was established in 2007 under the Ministry of Labour and Vocational Training to establish three basic social security branches: employment injury insurance (EII), health insurance and old-age pensions.

Although the fund has been active for nearly a decade, very few Cambodians know about it, the benefits it offers and their eligibility to these. This is true even for the population that is currently registered in the fund, but particularly for the large majority of workers who have never engaged in a standard employer-employee relationship (informal work).

Employment Injury Insurance

The EII branch was launched in 2008 and today covers 6,470 firms and 1,105,890 workers nationwide. Around 70.74 per cent of all members are women, mainly due to their heavy participation in the garment industry.

EII benefits, as stated in Article 15 of the 2002 Social Security law, cover workplace accidents and work-related diseases, including road accidents during commutes between home and work and is applicable to both regular and casual workers. More specifically, the EI branch provides the following benefits: Medical care (in-kind), nursing cash, allowance, temporary disability allowance (income replacement benefit), funeral (death) benefit, permanent disability benefit (pension) and caretaker benefit, survivor benefit (pension) and rehabilitation benefit (in-kind).

As an employer liability, the scheme is financed through a monthly contribution of 0.8 per cent of wages (up to a ceiling of KHR 1 million per month) fully paid by employers. Although the scheme has been in place since 2008, the lack of direct contribution from workers and weak enforcement mechanisms might contribute to the fact that many workers continue to be unaware of this right.

Social Health Insurance, Sickness and Maternity benefits

In January 2016, the Prime Minister signed into law the establishment of a mandatory social health insurance (SHI) for private sector workers.

The new SHI is managed by the NSSF and provides a basic benefit package that includes medical care and hospitalization not exceed 180 days within 12 months, prevention services and daily allowances

during work absences resulting from sickness, maternity or accidents taking place outside of the workplace. The scheme is co-financed equally between employers and workers through a contribution of 1.3 per cent of net wages each. Contribution must be at a minimum of 2,600 Riels (USD 0.65) and a maximum of 13, 000 Riels (USD 3.25) per month.

In addition to health insurance, the contribution rate also includes access to maternity and sickness benefits.

The first phase of expansion targets garment sector workers in the provinces of Phnom Penh, Kandal and Kompong Speu, where most garment and footwear factories are located. After months of preparations, the first contributions were collected in September 2016. By the end of the year, more than 295,000 workers had been registered and around 100,000 had used it to access health services. By the end of April 2017, the scheme reached 642,708 workers. This fast expansion has required the NSSF to focus the bulk of their efforts on the logistics required to register large amounts of people into their system, as well as coordinating with the health providers.

Information about the scheme has been disseminated through trainings and workshops with employers, unions and service providers, but no comprehensive strategy directed at the mass population of beneficiaries has been put in place. This has resulted in some cases of confusion amongst workers, who may not be aware about the scheme and thus not understand why 1.3 per cent of their salary is suddenly being deducted and/or what benefits they are receiving in exchange.

Moreover, the implementation of the SHI scheme is uniquely challenging in that it is the first contributory social security benefit in the history of Cambodia (meaning that it requires contributions from both employers and employees). The general population has a limited understanding of the insurance principle and the culture of contribution has yet to be developed. While the target workers are already familiar with the NSSF through the EII, and thus a certain degree of trust in the institution exists, this scheme does not require them to contribute directly and is accessed only in very particular situations. A health insurance is different in that it requires workers to pay part of the premium, but can be accessed for preventive health services and also makes allowance for sickness and maternity leave benefits, which were previously only granted at the employer's discretion. Moreover, a generalized perception of the poor quality of public health services has created certain resistance to participate in the scheme.

Although the initial expansion is prioritizing garment sector workers, the scheme will be rolled out to all 1.1 million NSSF members in the coming two years. Likewise, while the scheme is currently available to NSSF members and survivors only, expansion to family dependents is foreseen when capacity allows. Thus, the work envisioned in these TORs will focus on garment sector workers in 2017 and expand to the wider NSSF population in 2018.

Profile of the target population

Out of the 1.1 million NSSF members:

- 85 per cent are under the age of 35
- 77 per cent are women
- 63 per cent work in the garment and footwear industries
- Their average salary is USD 226 per month

- On average, the annual salary of female workers is 30 per cent lower than that of male workers

The ILO analyses also reveal that this is an extremely mobile population so that out of 12 months in the year, they are only formally employed – and thus contributing to the NSSF – 7 months of the year. This is a challenge for worker's access to health insurance benefits, as every worker must be in his or her job for 2 months before being able to qualify for coverage. Likewise, women must be employed with the same employer for one year before they are eligible for maternity health and leave benefits. Awareness of these new benefits, is essential to help workers make informed choices about their employment situation. This also means that targeting workers only at the workplace is likely to miss a large portion of the actual target population.

In addition, it is important to note that workers cannot register themselves without going through their employer, so employers are also an important target audience of the campaign. Thus products should be created to raise awareness among employers of the extent of their legal liability and the benefits of providing their employees with social security.

II. Objective

The overall objective of this assignment is to develop a strategic communications and awareness raising campaign that will create awareness among workers and employers about (i) the NSSF, and (ii) the two schemes it offers with all their respective benefits. Thus, the work includes creating a brand for the NSSF as a whole but also promoting specific knowledge about the two distinct schemes.

Due to their predominance in the NSSF population, the population likely to be engaged in the garment industry will be prioritized during the first phase of the work.

Proposals should consider the following:

- The demographic and economic profile of the target population
- Complex information needs to be presented in simple and user friendly ways
- Long hours and 6 day weeks are the norm, so workers must be able to access the information on their own time.
- The messages will aim to raise awareness, but also change perceptions about social health insurance.

III. Scope of work and activities

The work should include:

- a. A strategic communications plan.¹³ The plan should be structured around two phases of implementation. The first phase will be implemented and evaluated to make the necessary adjustments to the strategic plan before the second phase.
 - Short communication analysis (situation, behavior, audience, communication channel).

¹³ Reference UNICEF, 2008. *Writing a Communications Strategy for Development Programmes*.

- Detailed strategic design (suggested communications approach, channel choice, products and activities tailored to the audience).
- Simple monitoring and evaluation plan.
- b. Detailed six-months work plan of activities and products that will be produced as per the strategic design, including schedule for the development of the activities and indicators to measure implementation progress. Broad one-year plan including the second phase.
- c. Product development and testing
- d. Implementation and monitoring
- e. Evaluation and plan for a separate, second stage of implementation in 2018.

The ILO will facilitate contact with government partners and the planning of focus groups with identified target audiences.

IV. Deliverables and Payment

In consideration of the above mentioned activities, the contractor will be expected to deliver the following products. Payment will be made in lump sum following submission of deliverables.

Deliverable and Timeline	Elements to be covered	Payment
Campaign strategy and work plan – 15 days after the start of the contract.	Strategic plan, work plan and schedule	30 per cent of total contract volume
Progress report and products – 2 months after strategy approval.	All material agreed on (printing will be done by BFC)	40 per cent of total contract volume
Final report	Final report on results of implementation, evaluation of progress and suggested plan for second stage of implementation.	30 per cent of total contract volume

The ILO is to approve each of the elements of the deliverables. The draft animated video and materials will also be shared with some stakeholders (NSSF, factories) in focus group discussions that will be organized by the ILO, before the final products are produced.

The total contract volume will be negotiated based on the agreed scope of work and the team's qualifications and experience.

V. Timeframe

The project will start in October 2017 and be implemented by February 2017. The material production will be from October 2017 to January 2018, followed by the campaign implementation.

VI. Requirements

The contractor should:

- Demonstrate prior experience in developing a communication strategy and innovative communication products
- Be based in Cambodia and have a good understanding of the Cambodian context
- Ideally some experience on labour law and social security issues

VII. Selection Criteria

Proposals will be evaluated based on the cumulative analysis of the:

A. Proposer qualifications and experience	20 per cent
B. Technical proposal	40 per cent
C. Project costs	20 per cent
D. Implementation plan and schedule	20 per cent

VIII. Contact

Technical and financial proposals should be submitted by email to Sokheng Ly at ly@ilo.org by the XX of XX.