

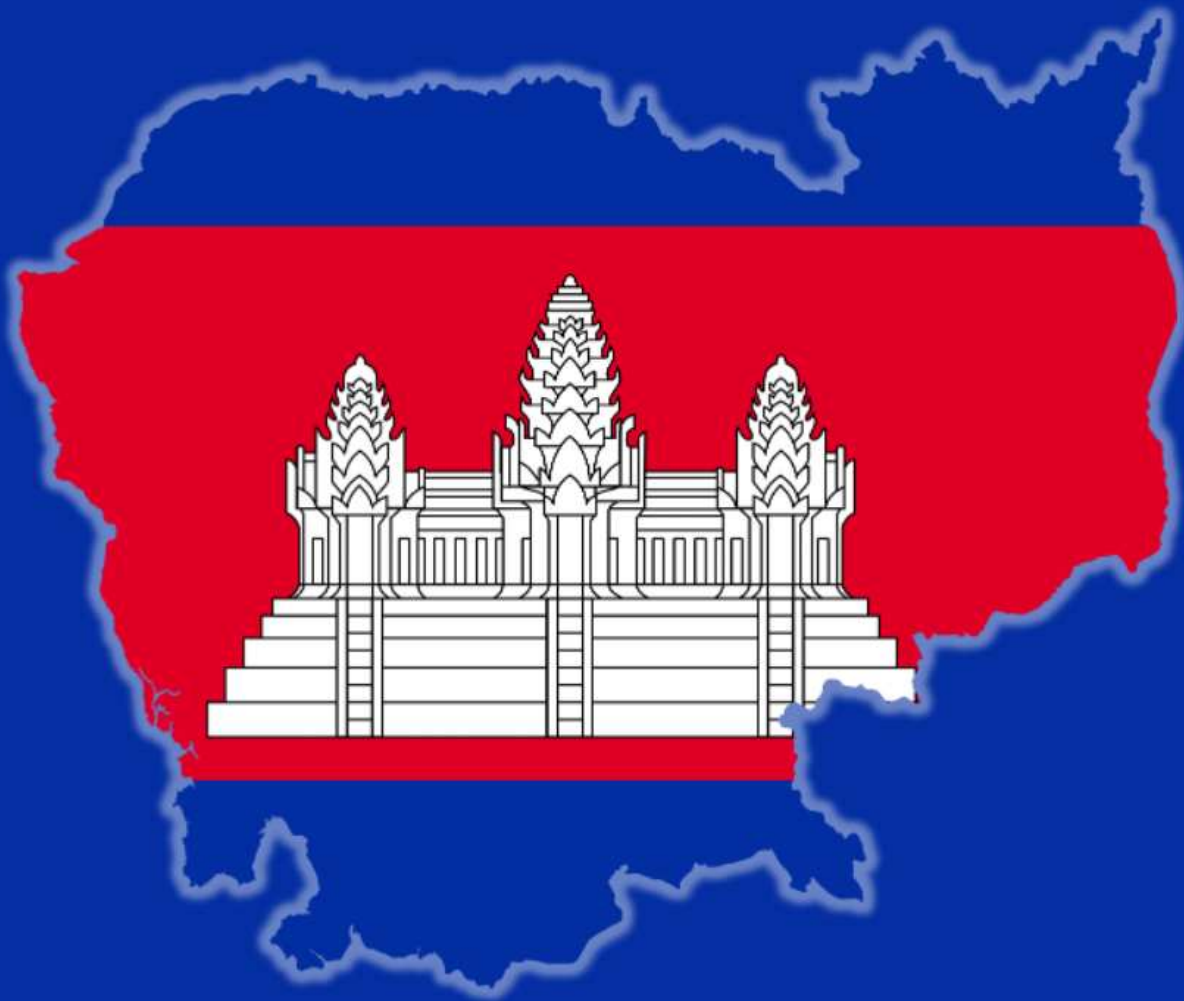


International
Labour
Organization



Mission NSSF

SECURE Every CAMBODIAN



The initiative is a mission of NSSF to secure every citizen in Cambodia and provision of state of art social security facilities across the country.

January 2022

“The Royal Government takes the global economic and financial crisis as a lesson, an experience and an opportunity by figuring out strategic means and selecting policies and mechanisms to accelerate socioeconomic development. In this purpose, the Royal Government has been actively strengthening and expanding its collaboration with development partners, the private sector, and the civil society to improve people’s living standard, speed up poverty reduction and ensure food security as stipulated in the national development strategy of the Royal Government of the 4th Legislature of the National Assembly. In this context, the strengthening of ‘Social Safety System’ for rescuing and supporting vulnerable groups is the Royal Government’s major strategy to tackle the negative impact and risks arising from the global economic crisis.”

Statement of Prime Minister Samdach Akka Moha Sena Padei Techo Hun Sen

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Learning Resources

Session I

Introduction

The “Mission NSSF – Secure Every Cambodian” is a quick training pack and capacity building instrument for all the officials of the National Social Security Fund (NSSF). The book includes the provisions of the social security Law and its implementation for registered members.



Establish

... that demand of social security system can be increased thru awareness at employee and employer level to safeguard workers professional rights.



Prove

... that improved, informed, timely and quality service delivery can enhance the trust of employee and employers on the NSSF and increase the memberships.



Determine

... how a well prepared, structured and systematic social security institution can play an important role in maintaining the rule of law and protecting the workers.

This handbook is equally beneficial for achieving uniformity in the philosophy, process and procedures at NSS. The following will be core beneficiaries of this training handbook for:

- NSSF Senior Management
- NSSF Staff for their orientation
- NSSF M&E staff as performance monitoring tool for their staff and department
- Workers and their representatives for awareness about NSSF process, functions and mandate
- Employers and their representatives to use as a yardstick with respect to compliance in their enterprises
- UN to measure the impact and change in NSSF implementation and alignment of national standards with International Labour Standards.



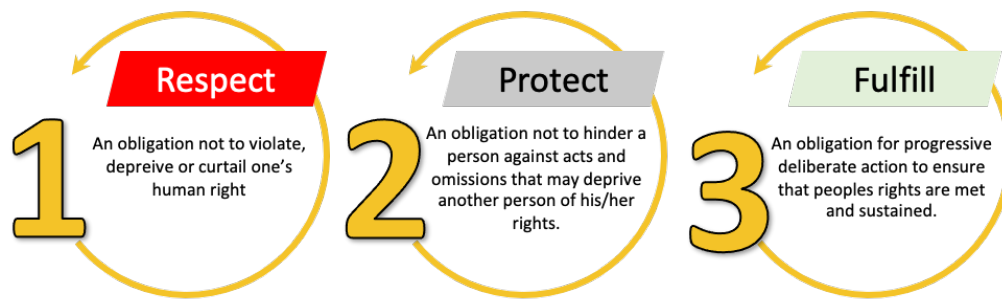
Read before you

Start!

You are either new or existing employee/ staff, officer or Inspector at NSSF, you should....





- Review all parts of this handbook i.e. the evolution, structure, systems, process and procedures of NSSF and step by step inspection system.
- Carefully review the entire Cambodian Social Security Law and respective Parkas and notifications.
- Conduct self-assessment with respect to the role assigned to you prior to reaching session on Knowledge Skills and Attitude of NSSF Social Security Inspector to present more professionally.
- List down all the questions and your role in NSSF and try to find the answers from this handbook.

1. The “Right” Concept



Social Protection and Security - Whose Responsibility is This?

Look at the following four key actors and stakeholders of Social Protection system and advise, who has to respect the social protection law, who to protect and who to fulfill. There is a strong possibility that one or some of these are responsible for all 3 steps to ensure compliance of social security law.

<div style="text-align: center;">  <p>Royal Government of Cambodia</p> </div> <p>Responsibility:</p> <p>Example:</p>	<div style="text-align: center;">  <p>Employers</p> </div> <p>Responsibility:</p> <p>Example:</p>
<div style="text-align: center;">  <p>Citizen / Workers</p> </div> <p>Responsibility:</p> <p>Example:</p>	<div style="text-align: center;">  <p>Union Leaders</p> </div> <p>Responsibility:</p> <p>Example:</p>

2. Social Protection & Rights in Cambodia

As many countries in the world, Royal Government of Cambodia has also provided 360-degree social protection coverage to its citizen under many legal and constitutional without any discrimination and gender imbalance.

a) Constitutional Coverage

Article	Detail
36	Every Khmer citizen shall have the right to obtain social security and other social benefits as determined by law.
46	The State and society shall provide opportunities to women, especially to those living in rural areas without adequate social support, so they can get employment, medical care, and send their children to school, and to have decent living conditions.
73	The State shall give full consideration to children and mothers. The State shall establish nurseries, and help support women and children who have inadequate support.
74	The State shall assist the disabled and the families of combatants who sacrificed their lives for the nation.
75	The State shall establish a social security system for workers and employees.

b) Labour Protection Laws

Labour protection in Cambodia is in line with the Labour Code which has been approved by the Parliament since 10 January, 1997.¹ National legislation for statutory social security provision may include:

Sr.	Law
1	The Labour Law
2	The Insurance Law
3	Establishment of a NSSF (Sub-Degree) covering employment injury insurance
4	The pension scheme (a short-term benefit system)
5	The Royal Decree on the National Social Security Fund for Civil Servants (NSSFC) covering social security for public civil servants as well as the Law on Pension and Invalidity Benefits for the Royal Cambodian Armed Forces (RCAF).
6	The Law on the Protection and the Promotion of the Rights of Persons with Disabilities (special vulnerabilities)
7	The Law on the Prevention of Domestic Violence and the Protection of Victims
8	The Law on Inter-country Adoption
9	The Law on Suppression of Trafficking in Humans and Sexual Exploitation



c) National Social Protection Strategy (NSPS)

As per constitution of Cambodia, the government also launched the National Social Protection Strategy (NSPS) for the Poor and Vulnerable. The main goal of the NSPS is that poor and vulnerable Cambodians are increasingly protected against chronic poverty and hunger, shocks, destitution and social exclusion and benefit from investments in their human capital. The NSPS envisions a “sustainable, affordable, and effective national social protection system” with programs designed to end chronic poverty, hunger, and unemployment.

¹ International Labour Organization, “Kram dated March 13, 1977 on the Labour law,” http://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---ilo_aids/documents/legaldocument/wcms_150856.pdf. Access on 9/10/2018.

d) Social Security Law

Employee under the labour law which came into force since September 2002 is entitled to access the social security. The purpose of the labour law is to establish the social security fund, including the pension for the case of work injury and other emergency causes provided by the sub-decree. It should be noted that the fund will be paid in line with the actual economy.

This law aims to establish social security schemes of the Kingdom of Cambodia with a view to ensuring equity and social solidarity and promoting the welfare and livelihood of all citizens.

The National Social Security Fund (NSSF) of Cambodia is responsible to manage the fund in accordance with Sub-decree No. 16 dated on March 2, 2007. The NSSF is a juristic institution with the mission of public service provision, employee registration, fund collection and management, and employee benefits. The NSSF is under the technical tutelage of the Ministry of Labour and Vocational Training and the financial tutelage of the Ministry of Economy and Finance. In this regard, the NSSF is responsible for the employment injury insurance, health insurance and pension². The migrant workers can also claim the protection based on this law.

Social Protection for Senior Citizens	Social Protection for Children	Social Protection for Vulnerable Groups
Cambodia provides social assistance law for certain groups. The case of older person is not specific to get assistance but Cambodia has issued the National Ageing Policy 2017-2030 ³ with an aim to improve well-being of older persons including financial stability, access of medical care, prevention of elder abuse and violence, as well as discrimination.	It is also not specific that a child can receive assistance from the government. Mainly, social assistance comes from the international donors such as child projects (scholarship, food allowance, child healthcare fund) ⁴ .	Other vulnerable groups may receive the same kind of assistance. These projects are served for specific groups to enjoy smooth living. However, such assistances are reserved for the Cambodian only even though the law does not say so. ⁵

3. Ratification of ILO Convention

Cambodia has rectified the following 13 ILO Conventions where one is still not in force.

Fundamental Conventions

Convention	Date	Status
C029 - Forced Labour Convention, 1930 (No. 29)	24 Feb 1969	In Force
C087 - Freedom of Association and Protection of the Right to Organise Convention, 1948 (No. 87)	23 Aug 1999	In Force
C098 - Right to Organise and Collective Bargaining Convention, 1949 (No. 98)	23 Aug 1999	In Force
C100 - Equal Remuneration Convention, 1951 (No. 100)	23 Aug 1999	In Force

² Cambodia Country Report: The 11th ASEAN & Japan High Level Officials Meeting on Caring Societies Theme "Active Ageing," https://www.mhlw.go.jp/bunya/kokusaigyomu/asean/2013/dl/Cambodia_CountryReport.pdf. Access on 8/10/2018.

³ https://cambodia.unfpa.org/sites/default/files/pub-pdf/NAP%202017-2030_%20Final_English-Printed.pdf

⁴ <https://www.social-protection.org/gimi/RessourcePDF.action;jsessionid=vXHUznmLU-ssBjOk199YeuMu4OJrLKR9miXtmJ2xdBrHfCCu3wrf!533421577?id=54243>

⁵ Olivier, Marius (2017), 43. See also <https://www.adb.org/sites/default/files/project-document/76061/44152-012-regtacr-32.pdf>

Convention	Date	Status
C105 - Abolition of Forced Labour Convention, 1957 (No. 105)	23 Aug 1999	In Force
C111 - Discrimination (Employment and Occupation) Convention, 1958 (No. 111)	23 Aug 1999	In Force
C138 - Minimum Age Convention, 1973 (No. 138)	23 Aug 1999	In Force
C182 - Worst Forms of Child Labour Convention, 1999 (No. 182)	14 Mar 2006	In Force

Governance (Priority) Conventions

C122 - Employment Policy Convention, 1964 (No. 122)	28 Sep 1971	In Force
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Technical Conventions

Convention	Date	Status
C004 - Night Work (Women) Convention, 1919 (No. 4)	24 Feb 1969	Not in force
C006 - Night Work of Young Persons (Industry) Convention, 1919 (No. 6)	24 Feb 1969	In Force
C013 - White Lead (Painting) Convention, 1921 (No. 13)	24 Feb 1969	In Force
C150 - Labour Administration Convention, 1978 (No. 150)	23 Aug 1999	In Force

The following directly or indirectly related convention are yet to be ratified by the Royal Government of

WHY, Knowing this Conventions is important to NSSF staff and Inspector?

Session 2

Evolution of NSSF

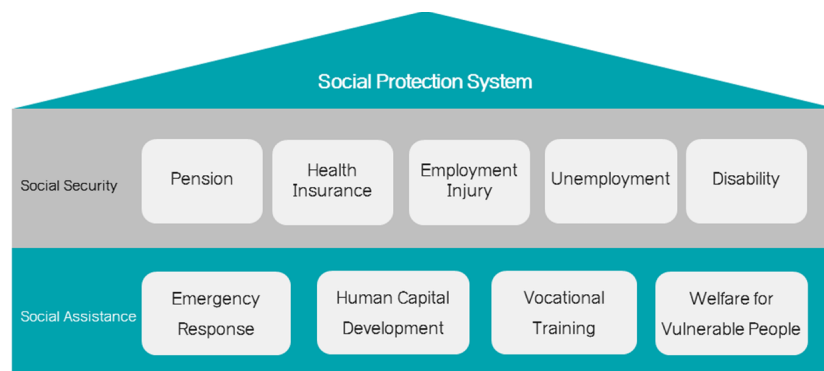
1. The Big Picture

The Royal Government of Cambodia has adopted its first Social Protection Policy Framework in 2017 covering the period 2016-2025. This lays the foundation for an integrated social protection system to ensure social protection as a right for all Khmer citizens. It sets out an ambitious agenda to expand coverage and improve coordination between social assistance, social insurance and labour market initiatives.

GOAL	VISION
Poor and vulnerable Cambodians are increasingly protected against chronic poverty and hunger, shocks, destitution and social exclusion and benefit from investments in their human capita.	Cambodians, especially the poor and vulnerable, will benefit from improved social safety nets and social security, as an integral part of a sustainable, affordable and effective national social protection system.

2. Social Protection System in Cambodia

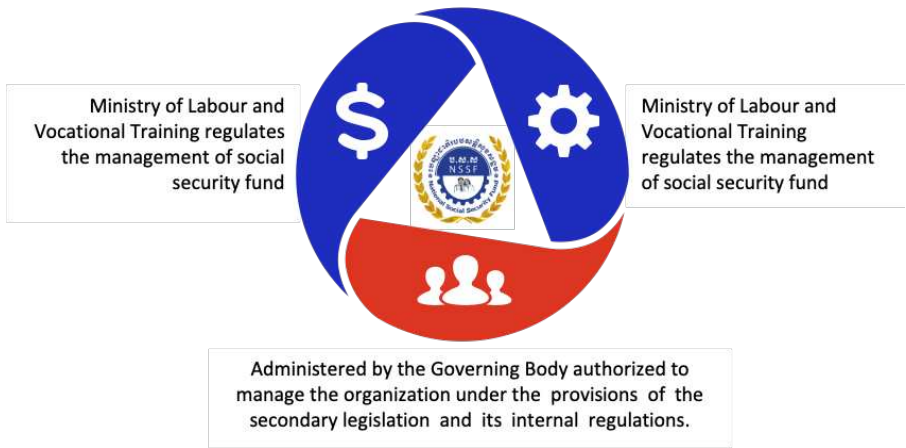
The social protection system in Cambodia has two key elements:



3. Establishment of NSSF

The NSSF is a public, autonomous and self-financed institute under the Ministry of Labour and Vocational Training (MLVT). Daily operations are supervised by the MLVT while the Ministry of Economy and Finance (MEF) administers all finance-related issues. The NSSF protects everyone who works in Cambodia in an enterprise or establishment, trainees, apprentices and persons who are attending a rehabilitation center, as well as seasonal and occasional workers.

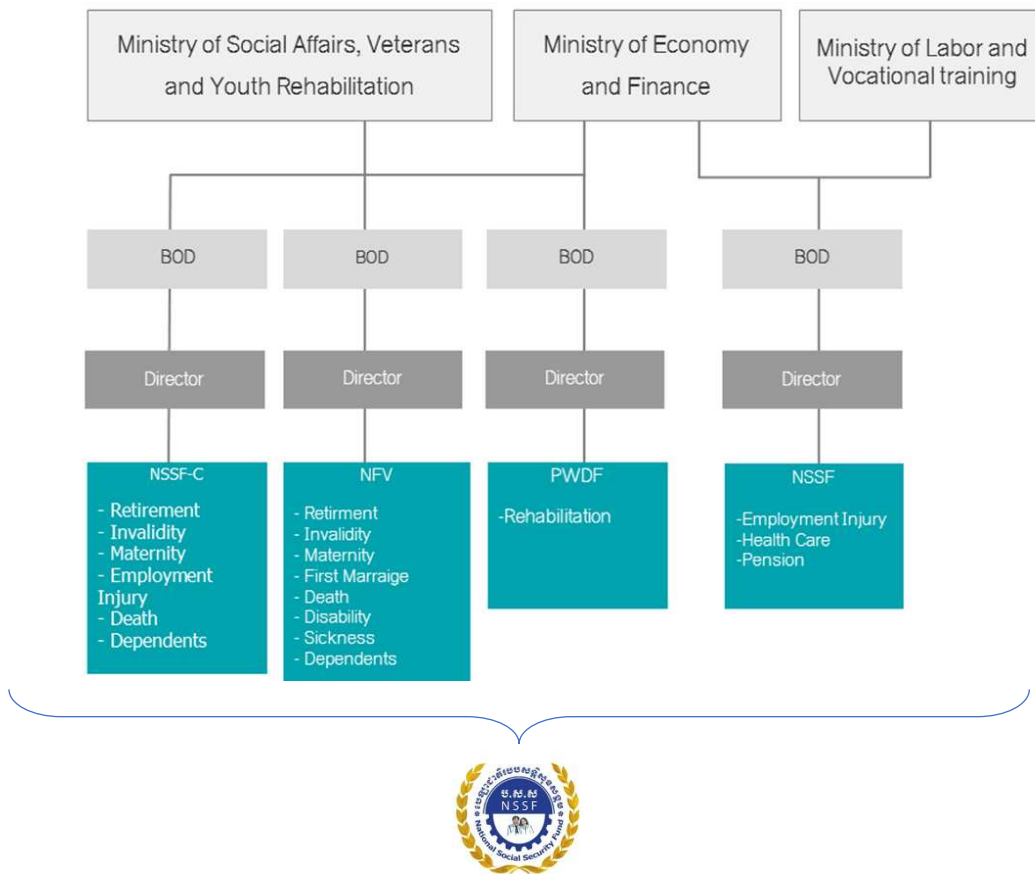
4. NSSF Regulatory Framework



NSSF Governing Board

Sr.	Departments	Position
1	Ministry of Labour and Vocational Training	President
2	NSSF	Executive Director
3	Council of Ministers	Member
4	Ministry of Economy and Finance	Member
5	Ministry of Health	Member
6	Workers	Member
7	Employers	Member

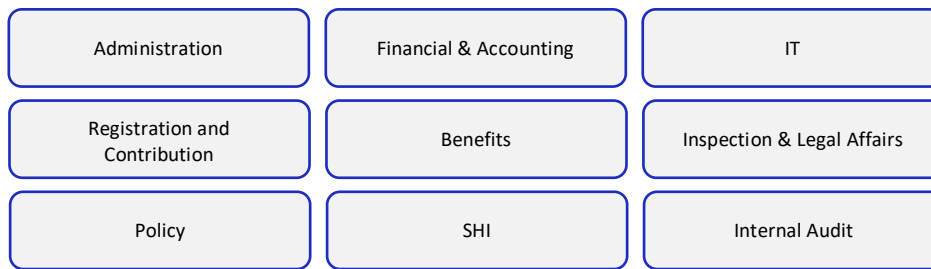
5. Institutional Structure of Current Social Security System⁶



Structure of NSSF


⁶ National Social Protection Policy Framework, 2016-2025

NSSF has many offices in the central and 24 branch offices in Cambodia. The central office, located in Phnom Penh, consists of 09 sections/departments as follows:



6. NSSF Official Mandate

CAMBODIA National Social Security Fund (NSSF) was established to administrate social security system in Cambodia. NSSF is responsible for providing the primary social security to the workers in private sector, which include:

	Manage	...social security schemes by the Law on social security schemes for persons defined by the provisions of the labor law
	Ensure	... the provision of social security scheme benefits to all NSSF members without any discrimination and gender imbalance, in a bid to alleviate their difficulties with old age, disability, death, occupational risk, or any other contingencies such as maternal illness
	Collect	...collect contributions from its members and employers
	Facilitate	...and make available health care and social services beneficial to its members
	Cooperate	...with relevant agencies in order to raise awareness on how to prevent a work related injury and occupational diseases ...with relevant agencies to study and monitor occupational risk; and
	Organize	...and manage Social Security Fund Investment




Workers Social Security is just not a program, scheme or a spending, it is a promise from
GENERATION to GENERATION
 which is respected and carried forward by the NSSF with a spirit and mandate

7. Social Security Ordinance in a Glance

Law on Social Security Schemes was adopted on 08 October 2019 By The National Assembly in the third Plenary session of the sixth legislature; and forms and essence of this law was fully reviewed and approved on 18 October 2019 by the Senate in the extraordinary session of the fourth legislature.

Law on Social Security Schemes, Cambodia

11 Chapters – 107 Articles

	<p>Chapter I - General Provisions</p>	<p>Chapter II - Common Principles of Social Security Schemes</p>	<p>Chapter III - Competent Institution</p>
	<p>Chapter IV - Social Security Scheme on Pension Section I - Common Principles Section II - Mandatory Pension Scheme Sub-Section I - Mandatory Pension Scheme for Persons in Public Sector Sub-Section II - Mandatory Pension Scheme for Persons Defined by the Provisions of the Labour Law Including Personnel Serving in Air And Maritime Transportation as well as Domestic Workers Section III - Voluntary Pension Scheme Sub-Section I - Voluntary Pension Scheme for Persons Defined by the Provisions of the Labour Law Including Personnel Serving in Air And Maritime Transportation as well as Domestic Workers Sub-Section II - Pension Scheme for the Self-Employed Section III - Voluntary Pension Scheme for Persons in Public Sector</p>		
	<p>Chapter V - Social Security Scheme on Health Care Section I - Common Principles Section II - Mandatory Health Care Scheme Sub-Section I - Health Care Scheme for Persons Under Public Sector Sub-Section II - Health Care Scheme for Persons Defined by the Provisions of the Labour Law Including Personnel Serving in Air And Maritime Transportation as well as Domestic Workers Section III - Voluntary Health Care Scheme</p>	<p>Chapter VI - Social Security Scheme on Occupational Risk Section I - Common Principles Section II - Occupational Risk Scheme for Persons in Public Sector Section III - Occupational Risk Scheme for Persons Defined by the Provisions of the Labour Law Including Personnel Serving in Air and Maritime Transportation as well as Domestic Workers</p>	
	<p>Chapter VII - Social Security Scheme on Unemployment</p>		
	<p>Chapter VIII - Co-Regulations Section I - Operational Rules Section II - Health Activities and Social Affairs Section III - Eligibility and Additional Benefits Section IV - Dispute Settlement Section V - Portability Mechanism Section VI - Prerogative of Asset and Financial Management Section VII - Mechanism for Monitoring NSSF Implementation</p>		
	<p>Chapter IX – Penalties</p>	<p>Chapter X - Transitional Provisions Section I - Mandatory Pension Scheme for Persons in Public Sector Section II - Grandfathering Pension Section III - Existing Social Security Schemes Section IV - Integration of Management Structure.</p>	<p>Chapter XI - Final Provisions</p>

WHAT, you suppose to know and WHY?

8. Source of Income of NSSF

The National Social Security Fund covers all workers, including migrant workers who are registered with NSSF. Members of NSSF receive medical care, both in the case of work and non-work related, invalidity benefits, funeral grant, and survivor pension. To claim for medical care under NSSF, employer shall provide the nearest emergency services and transfer such employee to a health facility or polyclinic recognized by NSSF. The employee or employer pays the medical expense in advance of emergency service and transfers such employee to the nearest health facility or polyclinic. Subsequently, the employee or employer, as the case may be, is able to claim the reimbursement for the expenses of emergency service from NSSF.

Do you know?

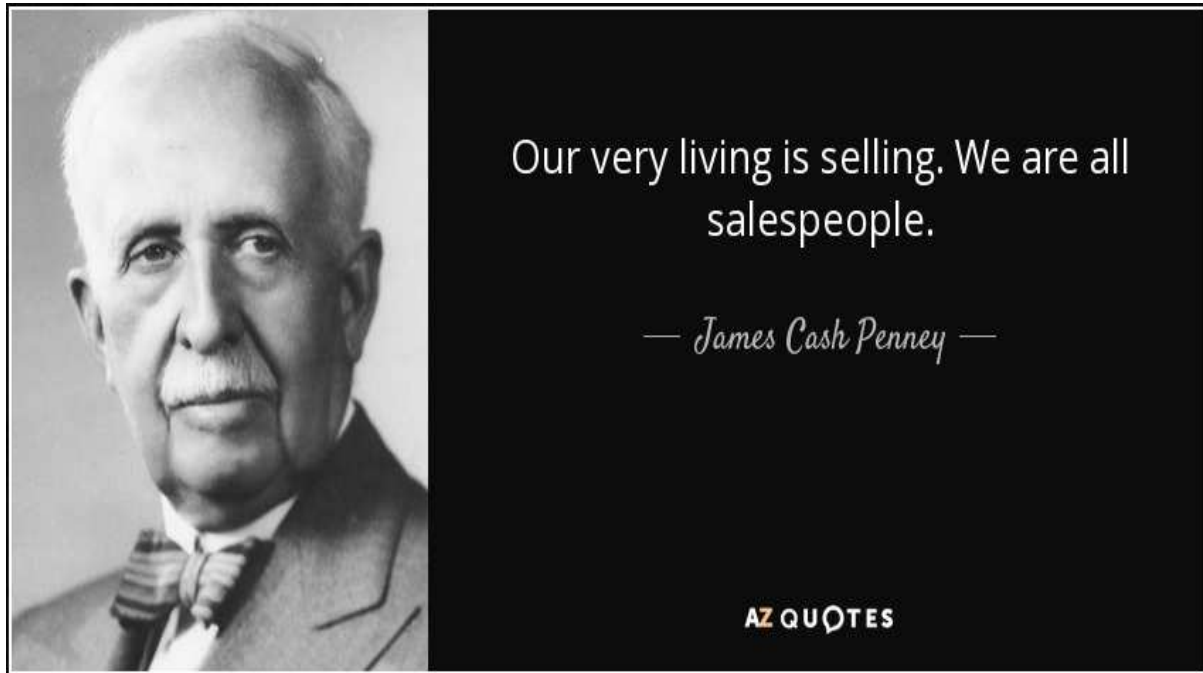
Who pay the contribution?

Who can be a NSSF member?

What benefits they get against their contribution

Session 3

The Art of Social Security Provision



Building relation with beneficiaries is more important before
Introducing Social Security Schemes

RELATIONS



Create

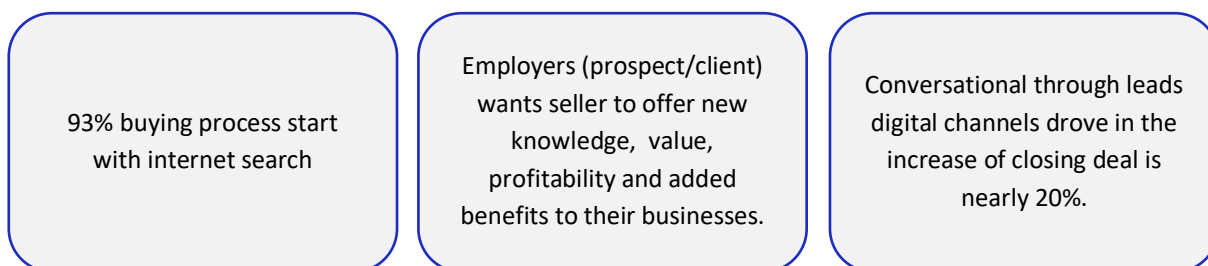
Nurture

Retain






1. Social Security Scheme Selling Approaches

Traditional Approach	Relationsiop Approach
Selling Schemes	Advise, Assist and Council Explain direct & indirect benefits
Focus on Contribution	Focus on contributors Health and wellbeing
Limited planning	Prioritize Planning Try to see big picture
“Lone wolf” approach	Participatory team approach consider everyone is a partner
Price / product focus	Profit, impact and benefit focus Goal for a social impact
Short term follow-up	Long term relationship Build relation don’t sell schemes

21 Century Approach





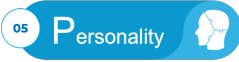


2. 5-Ps to Increase Coverage of NSSF Memberships

- 01** **P**eople 
- 02** **P**roduct 
- 03** **P**rocess 
- 04** **P**artner 
- 05** **P**ersonality 

Personal Assessment Sheet

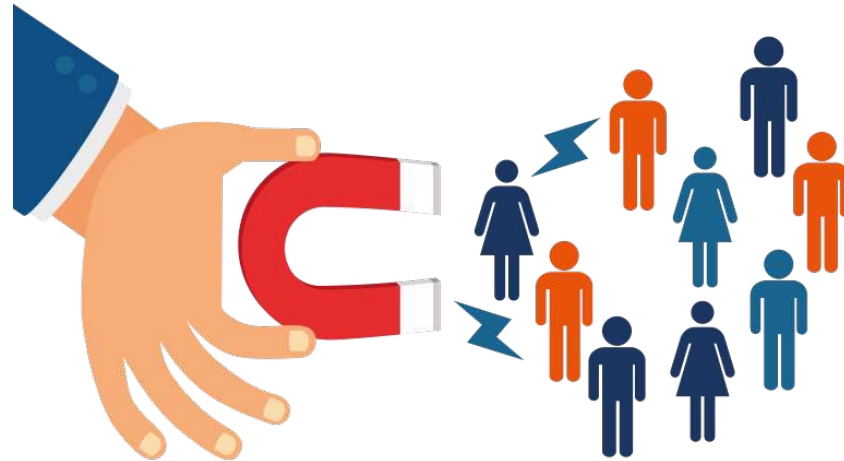
Instructions: Think of the following categories and rate your knowledge. In the comments box, please advise the reasons in either low or high rating.

Sr.	Category	Rating (1-Low to -10 Highest)	Comments (Please explain the reason of High or Low rating)
1	 (NSSF potential members, enterprises, employers, workers, employees, etc.,)		
2	 (NSSF Schemes, initiatives, support initiatives, etc.)		
3	 (NSSF internal and external systems, process and procedures)		
4	 The personality, knowledge, attitude, behaviour or skills required to present NSSF to potential member)		
5	 As an ideal professional, what presentation (communication, material, etc.) to potential and respective potential/existing members.		
Total			

I. People

01 People

Who is “People” in Social Security Sector?



a) What are the consideration to identify “People” for NSSF Members?

Biological Differences	Business Interests	Personal Interests
<input type="checkbox"/> Sex <input type="checkbox"/> Age <input type="checkbox"/> Ethnicity	<input type="checkbox"/> Economic Bracket <input type="checkbox"/> Occupation (produce) <input type="checkbox"/> Activities <input type="checkbox"/> International trade <input type="checkbox"/> Growth & Profitability <input type="checkbox"/> Expansion of business <input type="checkbox"/> Branding and popularity	<input type="checkbox"/> Personal Health Benefits <input type="checkbox"/> Workers Benefits <input type="checkbox"/> Family Health <input type="checkbox"/> Business Profitability <input type="checkbox"/> Business Growth <input type="checkbox"/> Market Perception <input type="checkbox"/> Reputation <input type="checkbox"/> Social Responsibility
Geographical Coverage	Industrial Workers	Inclusiveness
<input type="checkbox"/> Urban <input type="checkbox"/> Rural <input type="checkbox"/> Demographic	<input type="checkbox"/> Industrial <input type="checkbox"/> Agriculture <input type="checkbox"/> Education <input type="checkbox"/> Home based workers	<input type="checkbox"/> Vulnerable Groups <input type="checkbox"/> Transgenders <input type="checkbox"/> Minorities <input type="checkbox"/> Disable Persons

People Satisfaction

To improve NSSF performance and increase coverage, determine

- **WHO** are NSSF MEMBERS (Potential Members)
- **WHAT** are their NEEDS & EXPECTATIONS
- **HOW** to go about SATISFYING those NEEDS successfully
- Identify Service Offers and Core & Supporting PROCESSES

b) Managing People

Element of Management	Example	Your Example
<p>Manage and improve human resources and introduce people capability development culture.</p>	<p>Encourage staff to support NSSF strategy and implementation of schemes, systems and processes.</p>	
<p>Develop and manage competencies of people and introduce people capability development culture.</p>	<p>Training of NSSF staff and professionals based on their JDs.</p>	
<p>Involve and empower the people and support their well-being. Transparency in policies, processes & systems.</p>	<p>Ensure complaint and grievance system and quick respond to their complaints.</p> <p>Participation in planning process.</p>	

II. Product



a) NSSF Coverage and Provision

The commitment made with the citizens of Cambodia in the Constitution, the state shall provide for all citizens social security by compulsory social insurance or other means.





We have to design a (health) service delivery system by actually talking to employer and asking, “what would make this service better for you”? As soon as you start asking, you get a flood of answers.

(Paul Farmer)

NSSF have the following schemes of social security for the members.

b) Type of Benefits at NSSF7

Schemes	 Health	 Cash / Economic benefits
Health Care	<ul style="list-style-type: none"> • Medical care and treatment • The monthly contribution fees are paid by employers (ranging from US\$1.30 to US\$7.80 per month per employee) until there is new implementing regulation. 	<ul style="list-style-type: none"> • Daily allowances for absence due to work-related sickness • Maternity allowances • Funeral allowances.
Pension schemes	<ul style="list-style-type: none"> • Old age pensions • Invalidity pensions • Survivor pensions • Funeral allowances. 	N/A
Unemployment Scheme	The unemployment scheme is predicated on both employers and employees making compulsory contributions. Conditions, formalities, and procedures for implementing the unemployment scheme will be determined by implementing regulations.	N/A
Occupational risk scheme	Medical care and treatment	<ul style="list-style-type: none"> • temporary disability cash allowances • permanent disability pensions • permanent disability allowances • survivor pensions • rehabilitation services • and funeral allowances

⁷ NSSF Website

c) Services not Included in NSSF Health Care Service⁸



Steps		Details
1		Free services as stipulated in the public health policy
2		Dental care (teeth cleaning, teeth filling, and teeth implant
3		Sexual surgery and care
4		Organ transplantation (bone-marrow, kidney, liver, heart, and pancreases...)
5		Artificial fertilities
6		Self-treatment
7		Plastic Surgery
8		Eye contact lens and laser-therapy
9		Drug abuse treatment
10		Barren treatment
11		Artificial glow surgery
12		Coronary and heart surgery
13		Hemodialysis
14		Chemotherapy

⁸ NSSF Information pack for employers and employees.

III. Process

03 Process

The National Social Security Fund (NSSF) has responsibility for providing basic social security to the worker in private sectors with all associated benefits. Understanding NSSF’s vision, Mission and core process is extremely important for each and every individual associated with NSSF to translate NSSF’s services into reality with satisfaction.

	
NSSF Vision	NSSF Mission
To become the leading organization which provides the social security services.	To serve the workers with employment injury scheme, which registered punctually with a view to mitigating the social burdens and promoting the social stability.



NSSF Commitment and Will

Provide the basic social security to persons working under the territory of the Kingdom of Cambodia.	Make economical on the expenditure for the national development.	Promote the public awareness on the benefits of social security.	Foster the collective responsibility.
--	--	--	---------------------------------------



NSSF Values

Probity	Transparency	Effectiveness and Efficiency
---------	--------------	------------------------------


How these COMMITMENT and VALUES are aligned with your work

1	
2	
3	

a) Registration & Contribution at NSSF

Who Can be Registered with NSSF

Enterprises, institutions, stores, or businesses that employ from one worker or more and are located in Cambodia must register at NSSF. All workers, both Cambodian and foreigner, are employed at the enterprise/establishment with wages.



'The Employer refers to natural or legal persons in the public or private with one worker or more in spite of regular or casual workers.'
(The Parkas No. 448 on the Registration of enterprise/establishment and worker in the NSSF for the persons defined by the provisions of the Labour Law states in its Provision 4.)



Can be Registered⁹



- **Civil servants** (ministries, national and sub-national, Legislative Group with the exception of pension scheme, serving in Judicial Institutions, National Audit Authority, Former civil servants and veterans)
- **Police officers** and prison wardens (only medical care services of Health Care Scheme)
- **Officials working** for the National Election Committee
- **Contract officials** performing duties for ministries and national and sub-national institutions recognized by Ministry of Civil Services
- **Public sectors professionals** (regulated by Sub-Decree)
- **Persons Defined by the Provisions** of the Labour Law (personnel serving in air, maritime transportation and domestic workers.
- **Self-employed**



Cannot be Registered¹⁰

Royal Cambodian Armed Forces are not covered under this law.

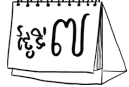
Registering Establishments and Enterprises¹¹ is like 1, 2, 3

Steps	Details
1 	Download and submit the completed form (1.01) enclosed herewith the following documents (both original and copy) to NSSF.
2 	Submit the completed form enclosed herewith the following documents (both original and copy) to NSSF: <ul style="list-style-type: none"> • Enterprise/establishment registration form • Certificate of commercial registration or other equivalent legal documentations • Patent • Organization permit issued by the Ministry of Interior (if a non-profit organization) • National identity card of Employer(in case of representative, it's required to enclose the national identity cards of employer and representative) and if the employer is a foreigner, it's required to have a passport. • List of workers.

⁹ Article 3, Scope, Chapter 1, General Provision, Social Security Law, Cambodia

¹⁰ Article 3, Scope, Chapter 1, General Provision, Social Security Law, Cambodia





¹¹ NSSF Information pack for employers and employees.

- 3**  Pick up the certificate of enterprise/establishment registration as dated in the receipt (about 1 week).

4 Easy Steps to Collect NSSF Membership Card¹²

Employers, companies, or enterprises that fail to comply with their contributory obligations are liable to a fine from 10 to 30 times the daily base wage of all affected employees.



Steps	Details
1 	Workers need to get photo taken and fingerprint directly at NSSF. The NSSF membership card will be provided on same day.
2 	Every worker must fill out their own form (employers may help filling it out)
3 	Workers must submit the following necessary documents to NSSF: - Completed worker registration form - Official name of company - National identity card or passport (original)
4 	Workers need to get photo taken and fingerprint directly at NSSF. The NSSF membership card will be provided on same day.



Formalities and Procedures of Contribution Payment¹³

In order to revied benefits from NSSF, employer are obligated to pay contributory wage¹⁴ of worker’s gross wage for the following schemes.

Occupational Risk Scheme	Health Care Schemes
0.8%	2.6%

- The date of contribution payment at the bank is by 15th of each month.
- The submission of bank slip to NSSF is by 20th of each month at the latest.
- In case of public holiday, NSSF will inform the date of contribution payment via website or Facebook Page of NSSF.
- The monthly contribution payment is in riel.
- If the employer pays out salary in US\$, exchange rate is published on NSSF website at the beginning of each month.

Contribution Payment Process¹⁵

Steps	Details
1 	Insert data and gross salary of workers into an electronic form (E-Form) in order to calculate the amount of contribution payment.
2 	Fill out the contribution payment form (yellow slip), then bring it to pay contributions at the contracted banks or any nearest bank branch (ACLEDA, CANADIA, or WING (Cambodia) Limited Specialized bank, or

¹² NSSF Information pack for employers and employees.

¹³ NSSF Information pack for employers and employees.

¹⁴ Contributory wage of worker’s gross wage is determined in annex 1 of Prakas No. 449.

¹⁵ NSSF Information pack for employers and employees.

WING agent) by the 15th day of each month. The bank will issue a bank slip to the owner of enterprise/establishment.

Service charge of contribution payment through ACLEDA Unity or Toanchet or any internet banking is borne by the employer.

Submit the documents and relevant forms to NSSF directly or via email: contribution@nssf.gov.kh by the 20th of each month at the latest.

3

Paper Form	Electronic Form
<ul style="list-style-type: none"> Contribution payment form (yellow slip) Monthly worker report (Form B) Bank slip. 	<ul style="list-style-type: none"> E-form Payroll ledger

Both documents above must be copies into a USB flash drive.

The NSSF official or staff will check the documents and issue a receipt for certifying the contribution payment of the enterprise/establishment.

Run a Mile Extra – Support Service by NSSF¹⁶



To make it convenient for workers, NSSF has cooperated with the Ministry of Interior to process the national identify card directly at the NSSF Headquarter in Phnom Penh. To make the national identify card, workers must bring.

- Birth certificate or a copy of birth certificate.
- Family record book or certificate of residence
- Employee ID card.

Employers Responsibilities Matrix

Sr.	Responsibility	Process Employer or owner of an enterprise/establishment:
1	Employer/owner of an enterprise/establishment shall pay contribution to the account of the National Social Security Fund through ACLEDA Bank.	Shall.... <ul style="list-style-type: none"> • Pay the contribution directly be paid in the contracted bank. • Pay contribution through ACLEDA Unity or Internet Banking. • Pay all the service charges borne by the employers.
2	Then employer or owner of an enterprise/establishment shall submit the contribution documents to NSSF as follows:	Should ... <ul style="list-style-type: none"> • Submit contribution documents directly to the NSSF head office or NSSF branches • Submit contribution document via email (contribution@nssf.gov.kh)
3	Employer or owner of an enterprise/establishment shall attach the relevant documents as follows:	Should submit... <ul style="list-style-type: none"> • Worker’s registration form (E-Form) • Payroll ledger • Contribution payment receipt • Employer’s verification letter (Form B) • Bank slip
4	Employer or owner of an enterprise/establishment submitting the documents via Email or Web application shall scan contribution payment receipt, worker’s verification letter (Form B) and bank slip and copy	The NSSF shall verify and issue a slip of contribution payment to employer or owner of an enterprise/establishment.

¹⁶ NSSF Information pack for employers and employees.

the soft of E-form and payroll ledger.

Offences and Penalties Non-compliance

All employers must submit the monthly payroll ledger to NSSF by the 20th day of each month at the latest. Following offences may lead to penalties or court proceedings:

Failing to pay contributions	Making False Statement	Providing and producing false documents
Furnishing false information	Attempting to recover or deducting from a secured person	Failing or refusing to submit any return
Obstructing any NSSF official for his/her duties	Concealing information to evade payment	Noncompliance as per ordinance rules and regulation

The NSSF inspector will conduct inspection every 3-6 months in order to ensure that employers have complied with their obligations in accordance with law and regulations. Sometimes, the NSSF inspector will inspect without prior notice.



If employers do not pay premium, NSSF will penalize and impose a fine of 800,000 riels to be paid in 15 days of the issuance notice. In case of no compliance, NSSF will file a complaint in the court in order to solve problem thru legal means.

(Cambodian Social Security Law)

b) Compensation and Reimbursement at NSSF?

The NSSF has established reimbursement rates for different categories of patient care. The insurance provided covers healthcare in the following categories¹⁷:

Inpatient and Outpatient	Emergency services	Maternity support
<ul style="list-style-type: none"> treatment and care services provided by medical professionals; diagnosis, laboratory, medical imagery and screening services; surgical apparatus and other medical equipment; prescribed medicines and patient rooms; treatment in hospital, free of charge, up to a maximum of 180 days; treatment of chronic diseases (cancer and other diseases as defined by the law); a daily allowance, for 180 days, which amounts to 70 	<ul style="list-style-type: none"> referral services for patients; all emergency treatment services; all treatments and care until recovery; patient and victim referral services and transporting cadavers; and kinesitherapy, physiotherapy and rehabilitation services after illness; 	<ul style="list-style-type: none"> delivery and prenatal and postnatal care; a daily allowance, for 90 days, which amounts to 70 per cent of the patient's daily wage; a free monthly health check-up; and other forms of support from the government: US\$100 for a child, US\$200 for twins, US\$300 for triplets. Triplets will be considered as the Prime Minister's adopted children, and will receive an allowance of 5 million Khmer riels (US\$1,250).³⁷

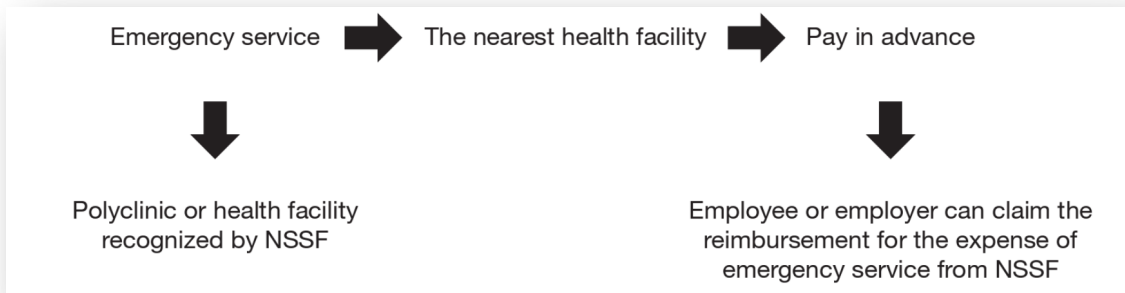
¹⁷ http://tbcccambodia.org/images/upload/useful_information/attach_file/11-Apr-2019/Final_2019_04_03_IBC_Meeting_NSSF_v04__ToBeDistributed.pdf.

<p>per cent of the patient's daily wage; and</p> <ul style="list-style-type: none"> health prevention (including vaccinations under certain conditions); 		
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Compensation Claims and Receiving Process

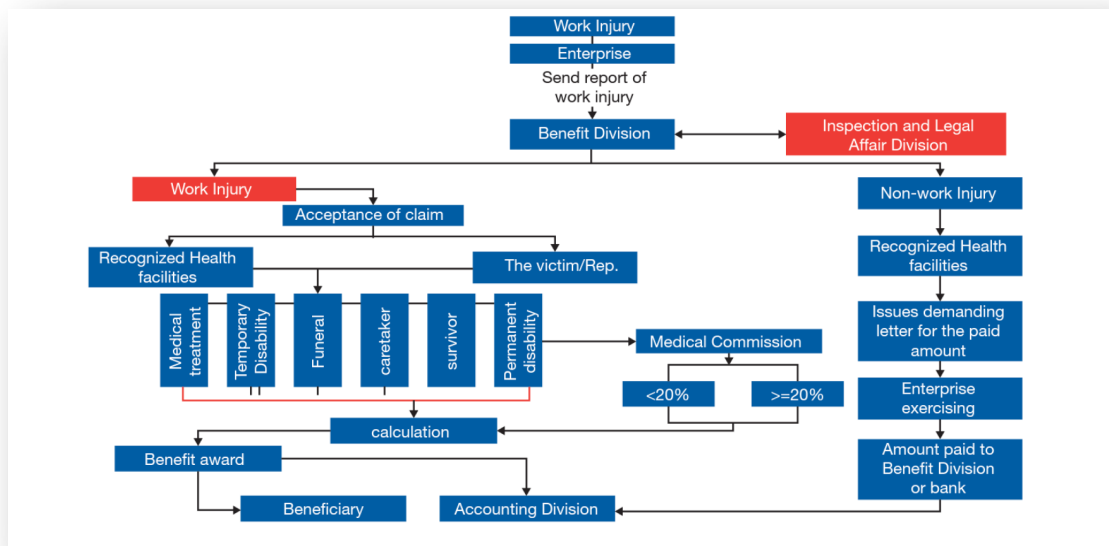
Medical care Process¹⁸

To claim for medical care under NSSF, employer shall provide the nearest emergency services and transfer such employee to a health facility or polyclinic recognized by NSSF¹⁴.



Compensation Process of Injury Benefits¹⁹

The process below describe the systematic approach to assess, evaluate an injured employee and compensate under the regulation.

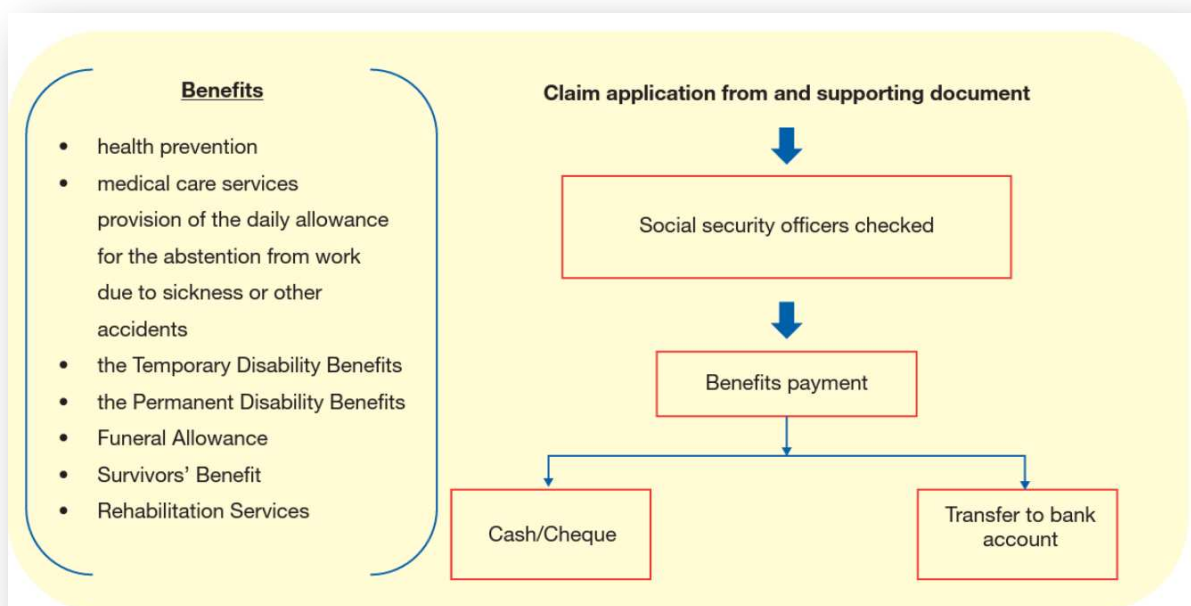


¹⁸ CHEAK LYMENG, Deputy Director of Policy Division National Social Security Fund, Cambodia https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/meetingdocument/wcms_434277.pdf

¹⁹ CHEAK LYMENG, Deputy Director of Policy Division National Social Security Fund, Cambodia https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/meetingdocument/wcms_434277.pdf

Compensation Process of Other Benefits²⁰

The compensation process other than injury or medical care is as under.



For migrant workers who are outside Cambodia, claim application can be submitted at the Cambodian embassy overseas.

c) Communication, Orientation and Advocacy of NSSF Schemes

Awareness and Advocacy

Increasing the social security network by adding more establishments, securing, as many employees and workers as possible, providing awareness about of social security benefits, outreach services, is the prime responsibility of the social security institutions.



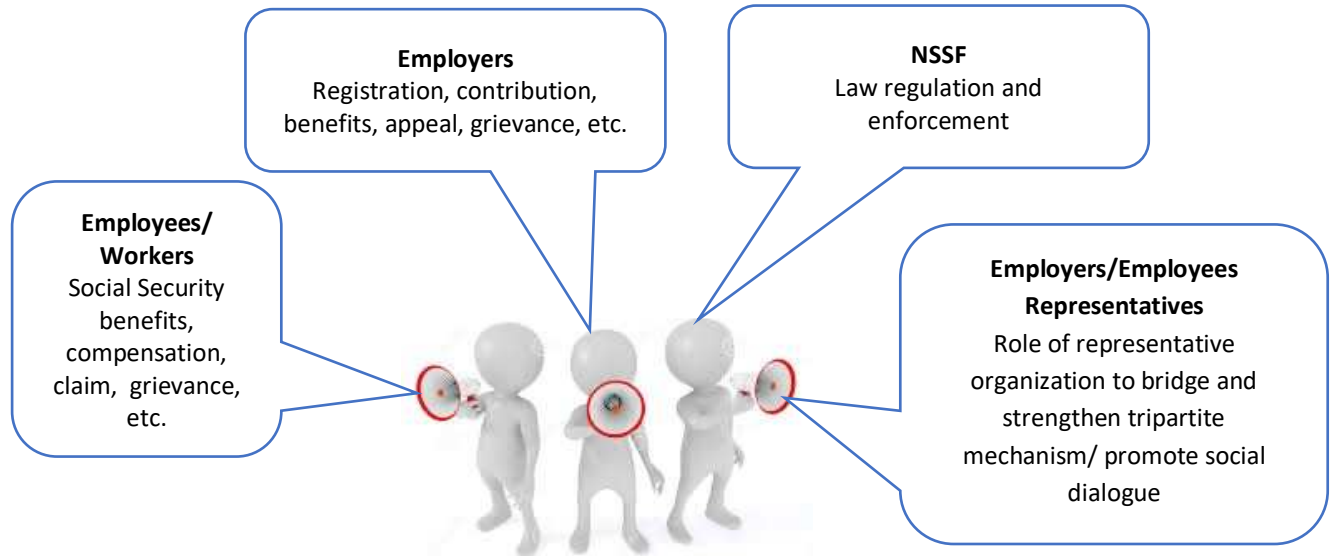
The social security staff/Inspector advises employers on social security benefits, return on contribution, eligibility criteria, compensation, claim, promotions as well as advising them about other available support services such as employment benefits, etc.

The social security field staff informs the employees about the outreach facility network, referral and affiliation system, cash and health benefits such as sickness, maternity, pensions, death, disability and family benefits.

The NSSF officials also investigate, advocate and safeguard employees right to benefits by reviewing their case and researching legislation for claims, and suggest an appropriate course of action. Social security officers also determine the aspects of a specific benefit to be provided in specific circumstances such as injury, deaths and disabilities.

²⁰ TDRI, 2019

Who to Communicate?



Communication Awareness Tools in NSSF

Website: The website of any organization is the virtual gateway to reach, understand and communicate with the organization. NSSF official websites²¹. There are, register forms, monthly payment contribution for health care scheme, pregnant women reporting form and informal economy workers reporting form have available for download directly from the website.



There are 11 video clips are available for its members to get more understanding on the relevant schemes at its website.

Who is the audience of these videos.?

How these are linked with overall vision, mission and objectives of NSSF?

What key topics and content should be available on NSSF website?

- **Hotline (1286):** NSSF has hotline for client services accessible and call center and its sub-offices nationwide.

How the Helpline data is utilized?

What are the results and policy decision taken on this data?

²¹ <http://www.nssf.gov.kh>

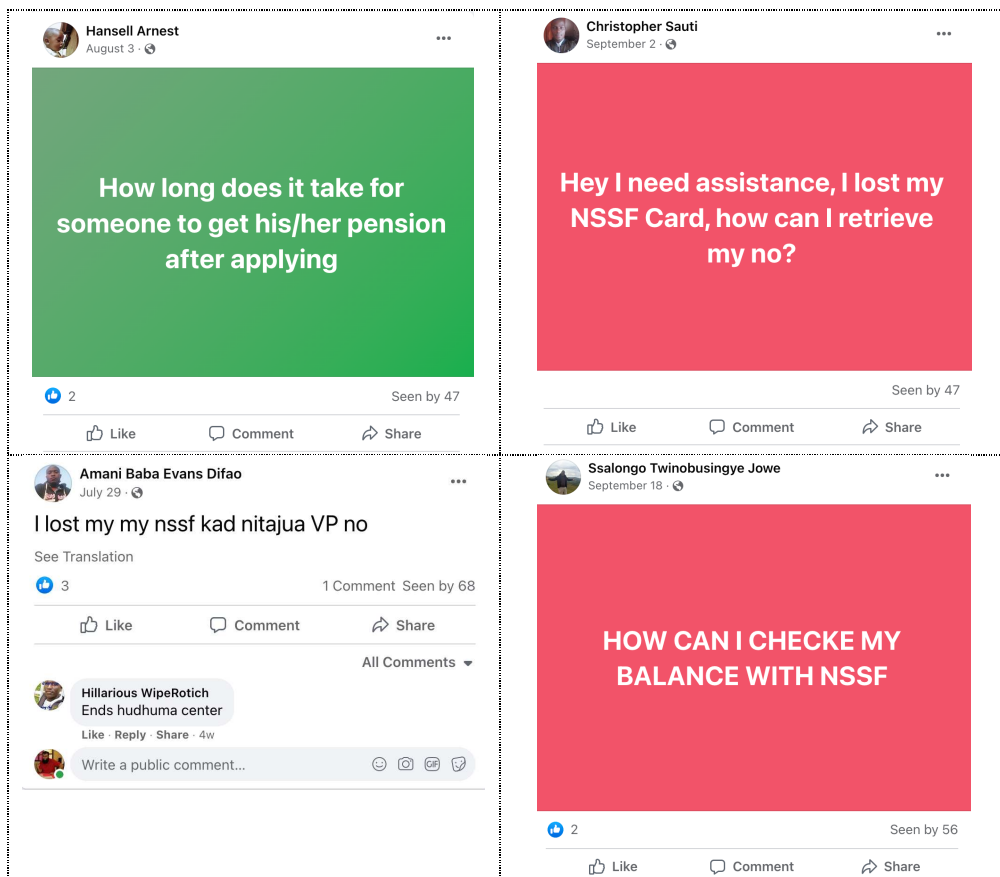
- **Smart Apps:** The NSSF has two applications for NSSF member and NSSF and Health Facilities to be installed in mobile phone (available both Google Play and App Store).

What is the coverage of this Application?

What is the support available for illiterate, deaf and mute, visually impaired and other vulnerable groups.

What about the internet difficult areas?

- **Facebook:** The FB is the most convenient means of communication but unfortunately, it is not administered with a spirit to solve the problem. The number of comments shows that no one respond to these queries. This is another trust deficit on NSSF communication and system.
















What issue do you see in these messages?

How to manage or rectify these issues?

How to Communicate?

The Social Security staff can use a number of tools to convey the information to respective audience.

Which of the following means of communication will be most suitable and appropriate platform for specific group of people to introduce NSSF Social Security Scheme, and WHY?

Audience	Medium
Worker (Urban)	
Worker (Rural)	
Employer	
Union Leader	
Shop Owners	
Un-Registered Employers	
Un-Registered Workers	
Farmers	
Domestic Workers	
Illiterate People	
Hearing Impaired People	
Visually Impaired People	
Transgenders	

Note: You may also select more than one medium of a specific audience.

Role of Trade Unions in Awareness Raising

NSSF has tried to design and in place diversity of outreach activities and strategies to ensure the information accessibility by its members inclusively. However, the major of workers are low level of education, thus, more outreach strategies and activities to be organized and mobilized. The trade union and work-based awareness and sharing should be still considered as effective way in supplementary with other activities.

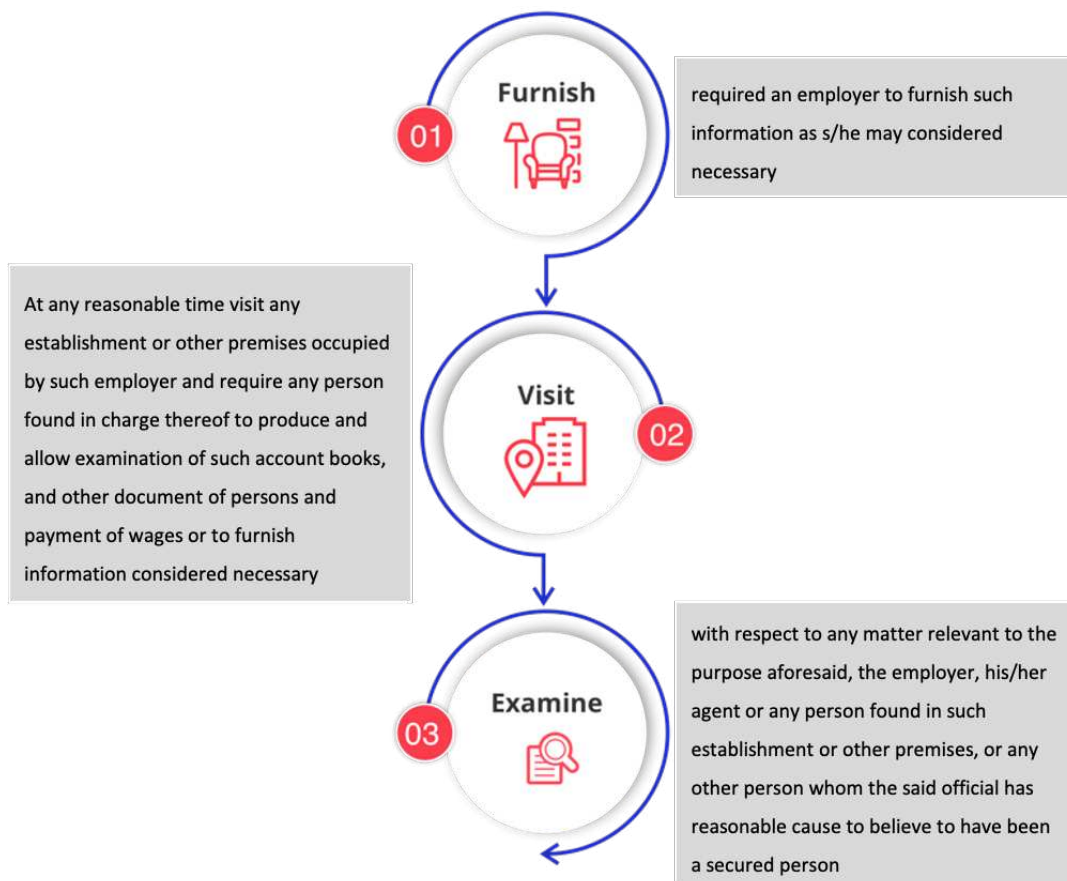
Sr.	Outreach Strategy	Audience	Methods
1			
2			
3			
4			

d) NSSF Compliance Process

Inspection of the establishment/enterprises to ensure employees inclusion in social security system/schemes is the core responsibility of NSSF. In addition, they are also responsible for ensuring compliance, promotion, supervision and enforcement of the social security legislation so that more and more establishments/employers register their workforce with NSSF, coverage gaps can be reduced and member workers are provided relief.

For the purpose of compliance and under the Social Security Ordinance²², any NSSF (authorized) official for the purpose of inquiry/inspection, may require an employer to furnish such information which is considered necessary. A social security officer / inspector (authorized by a certificate in the form specified in the regulations) can...

²² Section 22. Officials of Institution to check employer’s books



Types of Inspection Visits

In general, there are four types of inspection visits for the compliance:

1. Routine	2. Follow-up	3. Reactive	4. Special
Annual inspection to check compliance with the law, advise enterprises on how to comply with legal provisions and inform about the Social Security schemes.	To determine the extent to which the enterprise has responded to the outcome of an earlier routine visit.	To investigate a complaint or clarification on the data or notices.	In response to a national or local program, orientation about the new schemes and benefits from Employees' Social Security Institution.

NSSF Inspectors Role and Responsibilities



... Internally, the institution defines its mandate on contribution collection and compliance through Parkas No. 081/09, dated April 23, 2009, on the determination of duties of NSSF inspectors.

Inspectors are to be appointed by the MoLVT upon request of the Board, consequently, only civil servants may be appointed. The mission and roles of the inspectors include:

- Ensuring compliance with the Social Security Law and other regulations related to the social security sector.
- Notify and advise employers on effective ways to comply with these regulations.
- Inform the competent authorities of any violations related to hygiene and worker's safety.
- Investigate work injuries and occupational diseases. Investigate dependents' and survivors' status.
- Manage and resolve any conflicts related to compliance.
- Submit minutes of conflict resolutions to the NSSF's Conflict Resolution Committee.

- Report any violations to the NSSF Director. Submit reports on penalties to the NSSF Director for review and approval.
- Forward cases to the courts, when necessary.
- Provide the Director with legal advice on law enforcement.

Key Authorities of Social Security Inspector

- **Identification** of new enterprises
- **Ensure** the law reinforcement and explain the legal procedure.
- **Examine** in case of complaints, in case any enterprises have not complied with the law and provisions.
- **Facilitation** for registration
- **Issuance** of..
 - contributory notification
 - notification on contribution payment
 - prior notice of inspection
 - a constraint letter
 - fine letter issued by the NSSF Director, an enterprise filing a lawsuit in the court
 - enterprise registration certificate
 - letter for demanding contribution, fine, and interest
- **Inspection** of..
 - registration (through a constraint letter)
 - fine being imposed
 - file (declaration of incorrect number)
 - demanding fine
 - enterprise suspected to close
 - demanding a work injury report
 - request of suspending operation, and other works²³.

The inspection activities have been conducted by the National office and its sub-national offices nationwide with monthly schedules.

Professional ethics of NSSF inspection staff

Ensure <i>Secrecy</i> in all matters	Do not <i>demand</i> or relate to irrelevant documents, books and record	Make sure you are there to facilitate <i>compliance</i>
Be <i>neutral & professional</i> , if the establishment fails to comply or cooperate	Conduct <i>evidence based</i> assessment of the establishments	Avoid <i>unnecessary</i> visits to any enterprise, only until specified by the law
	Provide ample time to provide <i>required data</i>	



Trust
Takes Years to Build, Seconds to Break; and Forever to Repair.
Whether its friendship or relationship, all bonds are built on TRUST.

²³ Report on Annual Achievements 2019 and Action Plans of the National Social Security Fund (NSSF).

NSSF Social Security Inspection Checklist (Draft and Suggested)

The NSSF Inspection Checklist is a newly developed tool for NSSF professional and inspectors. The development process was technically supported by the ILO, Cambodia. The similar inspection checklists, guides or protocols may also exist in NSSF in different forms or standards. The effort is to standardize the stages, steps and activities for an effective Social Security Inspection System. There may be variation in the titles, designations and level of authority and sequence of activities, which may be adapted and aligned with NSSF's rule of law. The document may be treated as a model guide for undertaking social security inspection.

Model Stages and Checklist of NSSF Inspection



Pre Inspection Considerations

Step	Categories	Detail																				
1	Planning	<p>Prior to planning an inspection, please make sure what comes under your jurisdiction, control and authority as per NSSF legal mandate and your job descriptions.</p> <p>Prepare a quarterly inspection plan by listing down the Enterprises in following categories with visit priority:</p> <table border="1"> <thead> <tr> <th>Sr.</th> <th>Enterprises</th> <th>Type of Visit*</th> <th>Visit Priority</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Registered</td> <td></td> <td>Low</td> </tr> <tr> <td>2</td> <td>Applied for registration</td> <td></td> <td>High</td> </tr> <tr> <td>3</td> <td>Un-registered but identified</td> <td></td> <td>Medium</td> </tr> <tr> <td>4</td> <td>Un-identified potential enterprises</td> <td></td> <td>Medium</td> </tr> </tbody> </table> <p><i>*Type of Visits 1-Routing, 2-Follow-up, 3-Reactive, 4-Special</i></p> <p>Based on NSSF priorities, the enterprise visiting priority can be changed. E.g., if NSSF is more towards increasing coverage and memberships, then Sr. No. 3 & 4 will be treated as High Priority.</p>	Sr.	Enterprises	Type of Visit*	Visit Priority	1	Registered		Low	2	Applied for registration		High	3	Un-registered but identified		Medium	4	Un-identified potential enterprises		Medium
Sr.	Enterprises	Type of Visit*	Visit Priority																			
1	Registered		Low																			
2	Applied for registration		High																			
3	Un-registered but identified		Medium																			
4	Un-identified potential enterprises		Medium																			
2	Communication	<p>Each inspection visit should be notified to the establishment in advance and if possible, date and time of inspection visit should be mutually agreed.</p> <p>An email request would be most ideal means of communication for record maintenance purpose.</p>																				
3	Prepare	<p>Collect and prepare relevant documents, forms, copy of relevant laws, publications, communication material, NSSF schemes information (different material for different enterprise categories).</p> <p>Note: See preparation checklist below for reference.</p>																				
4	Inform	<p>Inform NSSF immediate inspection supervisor about your quarterly plan and your daily and weekly visits to avoid any mis-communication and conflict.</p>																				

Inspection Visit To-Do List

An inspector can contribute value to his/her work and support an effective participatory compliance system by his/her knowledge and preparation. An ideal inspector may need to answer the following question for his/her planning:



1. Have you collected all necessary background information and data about the enterprises you visiting?

2. What type of inspection visit is this (introductory, follow-up, routine, reactive, special, etc.)?

3. What supportive document would be required for this visit (previous visit report, notification, objection, notices, communication, etc.)?

4. Have you collected the necessary tools and gadgets (video recorder, audio recorder, camera, stationery, bag, visiting cards, NSSFs brochure and reports, newsletters, new schemes, etc.)?

5. Have you checked (requested) the required transport for this visit?

6. Have you ensured all your physical and health safety (mask, sanitizer, gloves, helmets, safety shoes, reflective vests, ear plugs, goggles, etc.)?²⁴ as per RGC guidelines.

7. Do you have the enterprise address/location and contact persons information?






8. Did you communicate about your visit to respective representative of the enterprise?

9. What is the type of this enterprise (i.e., nature of business, workers category, history of the enterprise, general attitude and perception of the owner and staff about NSSF schemes)?

²⁴ Specially during COVID19 Pandemics



During Inspection

Step	Categories	Detail
1	Relationship Building	<p>Upon arrival at enterprise, introduce yourself on behalf of NSSF. Prior to have objective communication, please break the ice as follows:</p> <p>If this is a registered organization: Inform them about the new NSSF schemes which is beneficial for the enterprise and workers.</p> <p>If this is an un-registered organization: Inform them about NSSF mandate, best experience of some previous satisfied enterprises, some examples of health provision, good examples of compensation cases and existence of grievance mechanism at NSSF.</p> <p>If this is a complaint visit: Humbly acknowledge their concern and align with reality and assure them that their complaint will be resolved. Now listen to their issue and try to link with the support available at NSSF to rectify this issue or if the fault is at their end, let them understand what is being done wrong at their level.</p>
2	Conduct of Inspection	<p>The Inspector should conduct inspection checking in an appropriate manner in order to address the discrepancies relating to concealment of works viz a viz salary / wages thereof.</p>
3	Record Checking	<p>The record of establishment should not be demanded for more than two preceding financial years at a time. Following record may essential to check during inspection visits</p> <ul style="list-style-type: none">  Worker's registration form (E-Form)  Payroll ledger  Contribution payment receipt  Employer's verification letter (Form B)  Bank slip <p>Special consideration be given to the fact that accurate contribution of each and every employee of NSSF Social Security Scheme is detected /assessed and recovered.</p>
4	Discrepancies	<p>The discrepancies noted by the Inspector during their field visit should immediately be reported to the Officer In charge of the concerned office along with support evidence, if any, to seek necessary orders to proceed further in the matter.</p> <p>The report should be entered in the System (MIS if available) and should also be made part of establishment's relevant file.</p>
	Failure to Comply	<p>Where some enterprises failure to comply with the instructions of compliance should be proceeded against under the rules of Social Security Law.</p>



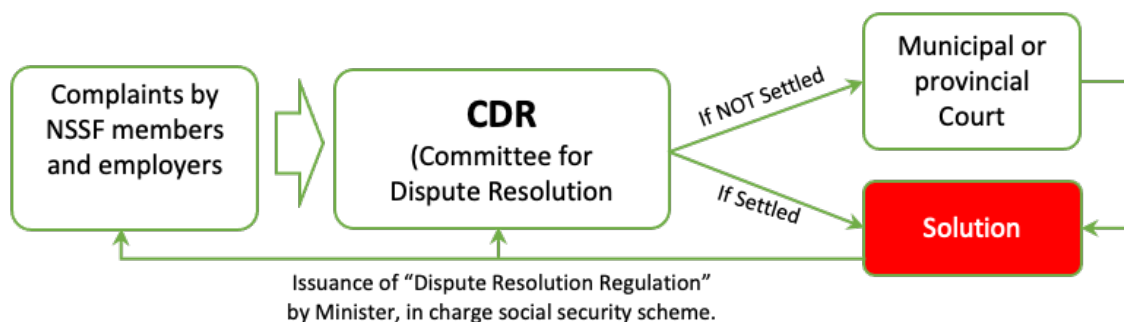
Post Inspection

Step	Categories	Detail																
	Enterprise's Assessment Reports	<p>Inspectors should prepare enterprise assessment report by mentioning the following basic information:</p> <ul style="list-style-type: none"> • Name and address of the establishment • Date and No. of Notification / Registration No. • Date of making assessment report • Date of last inspection • Nature of Business / Economic activity • No. of Shifts • Details of employment level • Whether unit is seasonal or not • No. of Workers reported by the area officer / team as a result of physical checking / counting • Detail of efforts made for production of record (detail of letter & Show Cause Notice issued be mentioned) • Reasons for which the assessment is inevitable • Period of assessment • Detail of basic on which the assessment is being made <p>The information may be added or deleted based on the NSSF existing inspection standards or notifications.</p> <p>Reports containing physical counting of workers shall also be considered as Inspection Reports to be counted along with record checking/assessment reports for determination of performance of Inspector.</p> <p>Reports of normal visits shall not be considered as Inspection Reports.</p>																
	Issuance of Notices	Based on the discrepancies reported by the inspector for rectification and remittance of NSSF contribution as per actual, a notice can be issues to respective enterprise.																
	Essentials of Inspection Record	<p>While constructing the inspection / record checking report of the establishment following information should be mentioned in the report:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Registration # _____</td> <td style="width: 50%;">Date of Inspection _____</td> </tr> <tr> <td colspan="2">Establishment Name _____</td> </tr> <tr> <td colspan="2">Address _____</td> </tr> <tr> <td>Contact No. _____</td> <td>e-mail _____</td> </tr> <tr> <td colspan="2">Nature of Business _____</td> </tr> <tr> <td># of Shifts _____</td> <td>Unit <input type="checkbox"/> Seasonal <input type="checkbox"/> <input type="checkbox"/> Not Seasonal</td> </tr> <tr> <td></td> <td>Type _____ Period of Record Checking <input style="width: 50px;" type="text"/></td> </tr> <tr> <td colspan="2">Detail of Machinery _____</td> </tr> </table>	Registration # _____	Date of Inspection _____	Establishment Name _____		Address _____		Contact No. _____	e-mail _____	Nature of Business _____		# of Shifts _____	Unit <input type="checkbox"/> Seasonal <input type="checkbox"/> <input type="checkbox"/> Not Seasonal		Type _____ Period of Record Checking <input style="width: 50px;" type="text"/>	Detail of Machinery _____	
Registration # _____	Date of Inspection _____																	
Establishment Name _____																		
Address _____																		
Contact No. _____	e-mail _____																	
Nature of Business _____																		
# of Shifts _____	Unit <input type="checkbox"/> Seasonal <input type="checkbox"/> <input type="checkbox"/> Not Seasonal																	
	Type _____ Period of Record Checking <input style="width: 50px;" type="text"/>																	
Detail of Machinery _____																		

	Detail of _____ Employment Level _____ Detail of Record books of _____ Accounts _____
	<p><i>There may be a specific Inspection Record form available in NSSF, which may be replaced with this form.</i></p>
Submission of Reports	<ul style="list-style-type: none"> The inspection reports should be submitted to the concern department.
Record Keeping of Reports	If MIS available, reports can be entered in the database with follow-up actions. Follow-ups can also be marked in repetitive inspector own calendars for actions.
Decision Making	The decision, penalties, notification can be decided as per NSSF rule of law and standard practices.

e) Grievance Mechanism & Complaint Process

Any disputes or complaints concerning the implementation of the provisions and regulations on the social security schemes among NSSF members, employers, and the NSSF must be resolved by the NSSF’s through Committee for Dispute Resolution (CDR)



In the event that the dispute or complaint cannot be settled, the dispute or complaint may be filed with the relevant social security scheme regulator before it goes to the of first instance. The minister in charge of social security schemes must issue a regulation to determine the organization and functioning of the Committee for Dispute Resolution.

For the strengthening of grievance mechanism in NSSF²⁵ GRET had trained and transferred 17 HIP staff, the complaint system and the MIS to NSSF.

²⁵ In October 2013



AFD and GRET continued to provide technical assistance for the integration of the HIP team and tools and for preparing and assisting the launch of the compulsory health insurance scheme with technical collaboration from ILO and GIZ.

IV. Partners



a) Who is your Partners?

Relationship is all about give and take. Everyone organization, department and institution supporting workers, employees and citizen to improve their health, hygiene, social conditions and economic solutions at grass root at their doorstep is your partner.

Your Competitors are your Partners

What support you can get and provide to these community-based institutions for the promotion of NSSF schemes and to increase coverage and memberships.

Sr.	Partners	Give Support	Get Support
1	Community-based Health Insurance		
2	Private Insurance Companies		
3	Others		

Beneficiary groups are your Partners

What support you can get and provide to these beneficiary groups for the promotion of NSSF schemes and to increase coverage and memberships.

Sr.	Community Groups	Give Support	Get Support
1	Community Based Organizations		
2	Workers Representatives		
3	Employers Representatives		
4	Trade Unions		
5	Youth Groups		
6	Women Organizations		

Donors are your Partners

What support you can get from these donor organizations for the promotion of NSSF schemes at policy and advocacy level.

Sr.	Donors	Give Support	Get Support
1	ILO		
2	UNDP		
3	GRET		
4	GIZ		
5	Other		

Public Institutions your Partners

What support you can get from these donor organizations for the promotion of NSSF schemes at policy and advocacy level.

Sr.	Donors	Give Support	Get Support
-----	--------	--------------	-------------

5	MoLVT		
6	AFD		
7	MOF		

Media is your Partner

What support you can get from these donor organizations for the promotion of NSSF schemes at policy and advocacy level.

Sr.	Donors	Expected Support
1	Social Media	
2	Print Media	
3	Electronic Media	
4	FM Radios	
5	Local Community Media (Religious Institutions)	
6	Others	

Some donors and departments support is attached as **annex 01**.

Employers are your partners

Enterprise inspection visit is a tough task; however, it becomes effective when an inspector changes his/her style from inspector to facilitator. They may have to remember the following tips.

- Convince and explain the enterprises about their obligations under the law and benefits to be derived from the visit.
- Highlight the benefits of securing their employees with social security and ultimate return on this investment from examples and case studies.
- Inform the management about the inspector’s role, responsibility and legal authority to inspect such premises for their workers benefits.
- Inform the management regarding the consequences (in a polite way) of legal proceedings for obstruction, which ultimately, not in their favour.
- If you know your job, no one can beat you.**

How to Reach Un-Reached

- Conduct stakeholder identification & analysis
- Develop and manage partnerships with relevant organizations by collaborating with citizens and civil society organisations
- Manage technology to manage partners information and knowledge
- Feedback Mechanisms

V. Personality

05 Personality

a) The good first impression





It takes just a quick glance, maybe three seconds, for someone to evaluate you when you meet them for the first time. In this short time, the other person forms an opinion about you based on your appearance, your body language, your demeanor, your mannerisms, and how you are dressed. To create a good first impression, one needs to be:

Clean & hygienic	Presented appropriately	Genuine & Humble	Open & Confident
Smiley & Friendly	Positive & Encouraging	Courteous & Attentive	Prepared & On time

Ideal Social Security Professional

People follow the lead of credible, knowledgeable experts. People like to obey people who they thought good, expert, specialized and experienced for giving advice.

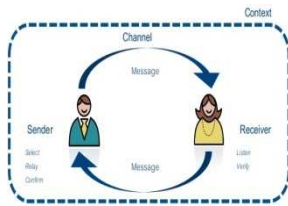
Qualities Dimensions of a Good Sales Person

Physical 	Mental 
<ul style="list-style-type: none"> • Good Appearance • Sound Health • Good posture • Pleasing voice 	<ul style="list-style-type: none"> • Quick action • Imagination • Self Confidence • Enthusiasm • Creative Talk • Initiative • Observations
Social 	Moral 
<ul style="list-style-type: none"> • Good Manners • Courtesy • Tactfulness • Helpfulness • Politeness • Cooperation • Friendly • Dependability 	<ul style="list-style-type: none"> • Determination • Sincerity • Integrity • Loyalty • Courage • Industry • Self-Management

b) Communication skills

Communication skill is the most important tool for a social security officer/inspector. Convincing different stakeholders with varied set of beliefs, mindsets, diverging views and interests is challenging. An effective officer/inspector should therefore have excellent demonstration of communication skills.

Their message to the respective recipient should be:



- Clear, simple, direct and to the point
- Acknowledged and response should be ensured for confirmation.
- Coherent by not being in conflict or contradiction with other messages or with parts of the same message
- Convincing by having within itself the ability to persuade the receiver of its content and any argument or proposition being made
- Transparent by making it possible for messages and intentions to be understandable

Verbal communication

1. Explain to help clarify what is being said, obtain more information, demonstrate to the other that they are being given due attention
2. Reinforce by using encouraging words
3. Paraphrase to make the other persons know that their viewpoint is understood
4. Empathize with others
5. Summarize to cover the most important facts
6. Validate by acknowledging the significance of the orator and acknowledge his/her efforts
7. Rephrase or present it another way
8. Encourage to show interest in what the speaker is saying and to stimulate them to encourage sharing their actual feelings and thoughts

Non-verbal communication

Facial expression	Body movements and posture	Gestures
A face can show enthusiasm, energy and approval, confusion, boredom, displeasure. The eyes in particular express joy, sadness, anger or confusion		are also part of our communication, but they vary across cultures and regions, so it is important to be careful with misinterpretations
Eye contact	Language and modulation	Personal space
We can show interest, affection, hostility or attraction	Refers to how we say what we say. It is the tone, pace and volume of our voices	Keeping adequate distance from the other person is essential for making the other person feel comfortable

c) KSA (Knowledge, skills & attitude) of NSSF Professional / Inspectors

Beside the communication skills a social security staff also need a set of skills and competencies to deal with different audience. Officers/Inspectors may choose to develop specific knowledge, skills, and attitude to take forward the NSSF core mission. Following are some recommended attitudinal competencies:



Knowledge

Social security Legislation and Priorities²⁶

Legislation concerning the protection of secured persons and the provision of cash and medical benefits included in National Social Security Law. The NSPC has highlighted social protection priority policy areas for future interventions.

Social Protection Initiatives²⁷ and Programmes²⁸

The donor and civil society organizations has introduced various programs and initiatives for social protection and social security for the citizens of Cambodia. These programmes and schemes can be categorized into three categories; social insurance, social assistance and labour active policies and programmes, these are a mix of contributory and non-contributory programmes and schemes.

Neighbourhood laws²⁹

The inspector should also be aware about the other laws directly or indirectly associated with workplace environment for their technical grip. Implementation of labour laws and social security laws is many a-times interdependent and /or complimentary.

International Labour Standards³⁰

The International Labour Standards provide an overarching guidance to member States on the formulation of systems, policies and laws in-line with International Labour Standards (Conventions and Recommendations).



Skills & competencies

Investigating social security applications

Investigate the eligibility of employees applying for social security benefits by examining documents, interviewing the employees, and researching the related legislation.

Protecting client interests

Protect the interests and needs of employers by taking necessary actions, and researching all possibilities, to ensure that they obtain all required benefits.

Provision of necessary documents

Provide access to and information on the necessary documentation the client needs to process, and inform on regulations concerning the procedures

Information transparency

Ensure that required or requested information is provided clearly and completely, in a manner which does not explicitly withhold information, from the public or requesting parties

Responding enquiries

Respond to enquiries and information requests from other organizations and members of the public

Administer appointments

Accept, schedule and cancel appointments

Advising on social security benefits

Application of technical communication

²⁶ Policy priorities to Improve social protection in Cambodia is attached as **Annex 01**

²⁷ The donor supported social security sector initiatives and program are listed as **Annex 02**.

²⁸ Existing Arrangements for social protection provision is attached as **Annex 03**.

²⁹ Please see **Annex 04** for key labor laws for the workers in Cambodia. The detail can be obtained from the net or relevant departments.

³⁰ The Royal Government of Cambodia has ratified 13 ILO Conventions. The lists provided in Session 1. The updated list can also be obtained from ILO official website (www.ILO.org).

Advise employees on government-regulated benefits they are eligible for, such as cash benefits, health benefits, family benefits, and other social security benefits from other schemes

Research & development

Use professional researching and interviewing methods and techniques to gather relevant data, facts or information, to gain new insights

Assertiveness

The quality of being able to confidently and vigorously state and defend one's opinion

Making right decisions

Decision making skills necessary to exercise judgment based on all available information

Teamwork

Assessment is often carried out as part of a team so there is a need to be able to work in a multi-disciplinary environment in a cooperative manner

Explain technical details and return on investment to stakeholders, or any other interested parties in a clear and concise manner

Interpersonal communication

Communication skills necessary to interface effectively between stakeholders

Analytical skills

Analytical skills commensurate with roles and responsibilities to assess the organizations safety performance

Open-mindedness

To be able to accept new ideas or different viewpoints

Systematic thinking

The ability to recognize the components of a system and how they interact and interface



Attitude

Attitude A NSSF staff/inspector should understand...		
Working of management systems to evaluate how an NSSF ensures compliance with legal requirements on an on-going basis	the NSSF legal framework and its intent to ensure an organization meets the requirements	NSSF oversight techniques to enroll enterprises in social security net
How NSSF performance framework and indicators are developed and used in a management system	The human performance, limitations, and understanding of factors that may influence the working of NSSF	The sensitivity of confidential issues to prevent inadvertent disclosure of specific NSSF data

d) Professional Ethics of NSSF Inspection Staff

Ensure Secrecy in all matters	Do not demand or relate to irrelevant documents, books and record	Never disclose enterprise data to other than NSSF (relevant) staff.
Be neutral & professional , if the establishment fails to comply or cooperate.	Conduct evidence based assessment of the establishments	Never discuss member enterprise reputes or their discrepancies in public.

e) Roles of NSSF Inspectors and Field Staff

Before going for an inspection or audit, an inspector should understand his/her role. It is not necessary to demonstrate all roles at a time but based on his/her own intelligence he/she may adapt to the necessary role to respond to the situation.

Investigator



- Understand the law and legal framework eloquently
- Investigate and report any problems, compliance issues to higher management.
- Exhibit information seeking attitude and skills
- Manage uncertainty
- Demonstrate strong analytical skills
- Focus on solution rather than on problem

Facilitator



- Promote harmonious relations between employer, employees and union leaders.
- Facilitate in compliance of law
- Help employer understand the return of their investment
- Manage the conflicts effectively
- Provide a win-win solution to all parties
- Act as leader to achieve the objectives

Mentor



- Guide and provide relevant information to employers
- Possess and demonstrate effective interpersonal and communication skills
- Adopt problem solving attitude
- Apply knowledge to real work situations

Enforcer



- Ensure and enforce social security law at workplace
- Eloquent with the prosecution procedures and record keeping
- Well-versed with the reporting mechanism
- Exhibit firm, unbiased and responsible attitude towards inspection



Remember! If you properly investigate an enterprise, facilitate them what they really need to do, help and mentor them about the process, there are very little chances of forced compliance of law

Which role to play in the following Situations






Sr.	Role	Example
1	Communication	
2	Registration	
3	Contribution	
4	Collection	
5	Grievance	
6	Compensation	

Session 4

Action Planning and Way Forward

1. My Personal Action Plan

Based on the learning from this handbook, my personal grooming and capacity development plans will be as follows:

Sr.	Category	Next 3 Months	Next 6 Months	Next Year
1	01 People 			
2	02 Product 			
3	03 Process 			
4	04 Partner 			
5	05 Personality 			

Policy priorities to Improve social Protection

The Royal Government of Cambodia (RGC) has placed Social Protection at the core of its priorities. The development and approval of the National Social Protection Policy Framework (2016-2025) was a milestone and illustrates the importance placed on social protection.

- Provide legal advice to the formulation of gender-responsive social security legislation which supports the development of an accountable and sustainable social protection system.
- Organize tripartite training and consultation to ensure social dialogue is at the core of the legislative drafting process.
- Provide technical assistance to the revision of existing and upcoming schemes through gender-sensitive evidence-based policy advice.
- Enhance capacity building of relevant stakeholders on administrative solutions for coverage expansion.

Priorities for Social Protection in Cambodia

EXPAND	Social assistance with an emphasis on human capital	<ul style="list-style-type: none"> • Establish a comprehensive scheme for early childhood development and expand scholarship programmes • Establish social assistance programmes in urban areas • Priorities social assistance programmes over emergency interventions • Promote public works programmes • Establish an appropriate mechanism to provide income support for people with disabilities
ESTABLISH	Long-term financing strategy for the SPPF	<ul style="list-style-type: none"> • Develop a costed action plan for the SPPF, including timeframes and priorities • Integrate the long-term financing strategy for social protection within the government's broader spending plans • Incorporate distributional analysis into the finance strategy
IMPROVE	Existing pension schemes for greater efficiency and equity	<ul style="list-style-type: none"> • Speed up the implementation of social insurance contributions by active civil servants • Establish a single statutory pension fund for public and private sectors • Establish a single forum for planning retirement arrangements for the whole population
	Information framework for an evidence-based social protection system	<ul style="list-style-type: none"> • Integrate monitoring and evaluation processes into the design of social assistance programmes and policies • Increase the frequency and geographic coverage of the Poor • Incorporate a social protection module within the Cambodia Socio-Economic Survey
PROMOTE	Systematization to achieve universal health coverage	<ul style="list-style-type: none"> • Expand and harmonies HEF into a national system • Develop the package of health services covered by HEF and include the informal sector • Leverage the consolidation of HEF, the extension of social health insurance and 51normalization of policies

Social Protection Policy Priorities in Cambodia?

Expand social assistance with an emphasis on human capital

- Establish a comprehensive scheme for early childhood development and expand scholarship programmes
- Establish social assistance programmes in urban areas
- Prioritise social assistance programmes over emergency interventions
- Promote public works programmes
- Establish an appropriate mechanism to provide income support for people with disabilities

Establish long-term financing strategy for the SPPF

- Develop a costed action plan for the SPPF, including timeframes and priorities
- Integrate the long-term financing strategy for social protection within the government's broader spending plans
- Incorporate distributional analysis into the finance strategy

Improve existing pension schemes for greater efficiency and equity

- Speed up the implementation of social insurance contributions by active civil servants
- Establish a single statutory pension fund for public and private sectors
- Establish a single forum for planning retirement arrangements for the whole population

Promote systematisation to achieve universal health coverage

- Expand and harmonise HEF into a national system
- Develop the package of health services covered by HEF and include the informal sector
- Leverage the consolidation of HEF, the extension of social health insurance and formalisation of policies

Improve the information framework for an evidence-based social protection system

- Integrate monitoring and evaluation processes into the design of social assistance programmes and policies
- Increase the frequency and geographic coverage of the ID Poor
- Incorporate a social protection module within the Cambodia Socio-Economic Survey

Cambodia's economic prospects are positive, but to ensure sustainable development, it has to mitigate the risks presented by structural transformation, climate change, large-scale migration, rapid urbanisation and an ageing population.

Donors/Stakeholders Support to Strengthen the Social Security

a) International Labor Organization (ILO):

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.

- The two institutions (ILO and NSSF in 2017) also partnered 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.
- During the last 5 years the ILO has given greater priority to the needs of the excluded and as to how they might be provided with not only more effective social security, but with better opportunities for escaping from poverty and also for avoiding the consequences of disease and disability.
- Discussion at the ILC in Geneva in 2001 focussed on the issue of how to extend coverage for social security. A strong consensus emerged among members' states, and representatives of employers and workers and this was set out in a detailed statement since published,
- Social Security: A New Consensus (Geneva, 2001). Member states were called upon to seek the support of the ILO and donor organisations to launch a global campaign that would take up the challenge of promoting the extension of coverage of social security. It was also decided that the ILO should:
 - encourage governments to give social security coverage a higher priority and support its development through technical assistance,
 - advise governments on the formulation of a national social security strategy and on ways to implement it,
 - collect and disseminate examples of good practices,
 - seek opportunities to limit and progressively remove the consequences of inequality attributable to gender or disability.
 - developing innovative approaches to help people in the informal economy to be brought within the reach of social protection,
 - improving the governance, financing and administration of social security schemes,
 - supporting and strengthening the participation of social partners in the development and management of social security schemes,
 - reviewing the structure and financing of social security schemes to ensure that they correspond more closely to the needs and circumstances of excluded persons and in particular those who work in the informal economy : decentralised schemes are key to delivering relevant and affordable social security to the informal economy and to rural workers.
- The current gap study is also part of ILOs keen interest to promote, improve and strengthen social protection system in Cambodia.

b) United Nation Development Fund (UNDP)

UNDP is extensively involved in policy reviews, preparing consolidated reports, implementation of joint activities with other donors including:

- Conduct research to better understand the situation of workers and economic units in the informal economy
- Conduct research and advocacy on the economic case for social protection
- Conduct legal and policy review
- Develop consolidated report
- Undertake policy dialogue workshops to communicate results
- Etc.

c) GRET

- The microinsurance programme 'SKY', the largest CBHI scheme to date in Cambodia, operates in Phnom Penh and targets mainly the emerging middle class. SKY was developed by the French NGO GRET (Groupe de Recherche et d'Échanges Technologiques) and has been operating since 1998, covering an estimated 40,000 persons in 2009. The financial sustainability of CBHI schemes is generally considered weak, since most of the schemes rely on donor support and foreign experts.

d) GRET, MoLVT and French AFD

- **Launch of Health Insurance Program:** In 2007, the French NGO GRET conducted a feasibility study regarding health insurance needs of garment workers who did not have sufficient access to health care. Following the findings of this study and in preparation for the compulsory Social Health Insurance Law which would soon be drafted, GMAC requested GRET to test the design of the health insurance branch. In 2009, the Royal Government of Cambodia approved the launch of the health insurance project as a partnership between GRET, GMAC, MoLVT, NSSF and with support from Agence Française de Développement.
- **Social Health Insurance Scheme:** In January 2016, the Prime Minister of Cambodia issued a sub-decree to launch a mandatory social health insurance (SHI) for formally employed workers. The sub-decree seeks to implement the health insurance branch of the 2002 Social Security Law. The launch of the SHI was informed and boosted by a pilot Health Insurance Project (HIP) for garment sector workers. HIP was launched after a feasibility study in 2007 on the initiative of the Garment Manufacturers' Association of Cambodia (GMAC) and the NGO GRET (Professionals for Fair Development) in collaboration with NSSF and the Ministry of Labour and Vocational Training (MoLVT). The transfer of the project from GRET to NSSF under MoLVT started in 2013. The HIP team contributed its expertise to the establishment of the national scheme for formal sector workers.

e) GRET/GIZ/MoLVT

- **Strengthening of Grievance Mechanism:** In October 2013, GRET transferred 17 trained HIP staff, the complaint system and the MIS to NSSF. With the financial support of AFD and NSSF, GRET continued to provide technical assistance until early 2018 for the integration of the HIP team and tools and for preparing and assisting the launch of the compulsory health insurance scheme with technical collaboration from ILO and GIZ.

f) Community-based health insurance (CBHI)

- Community-based health insurance (CBHI) Community-based health insurance schemes have been developed extensively in Cambodia since 1998, mainly through extensive efforts and support by development **partners** and foreign non-governmental organizations (NGOs). Although many of these schemes are operating in rural areas and target communities engaged mostly in the primary sector, they are contributory and therefore out of reach for the poor and many of the near poor. Instead, the majority of the poor in Cambodia are covered under the health equity funds (HEFs) that ensure access to free health care for the poor. HEFs already cover more than three million Cambodians, and, according to MOH, the extension of coverage to all the poor is planned to take place by the year 2014. The number of CBHI schemes has increased over the years to 18, operating in 17 operational districts (Ods) in ten provinces and in Phnom Penh Municipality. The total membership for the year 2010 was reported at about 170,000, including about 96,000 newly recruited members.

g) Private Insurance Companies

- Private insurance companies are also gaining ground in Cambodia, offering insurance policies that cover social security contingencies including death, old age, occupational hazards and medical care. For the latter, total gross premiums paid in 2009 for health insurance policies were reported at US\$2.75 million, an increase of 22 per cent over 2008 (MOEF, 2009). The main providers of private health insurance are the companies Infinity and Forte.

Existing Arrangements for Social Protection Provision

The following types of programmes have been particularly successful in reaching large numbers of beneficiaries and effectively enabling access to services, food and income in Cambodia.

Food and Nutrition Interventions

- General food distribution to food insecure areas in times of emergency
- School feeding and take-home rations or food scholarships
- Food for work programmes addressing food insecurity, seasonal unemployment, chronic poverty and sustainable asset creation
- Maternal and child health and nutrition programmes, including transfer of fortified foods conditional on nutrition training
- Food assistance to people living with HIV, TB patients and orphans and vulnerable children (OVC).

Health Interventions

- Measures to raise awareness on health promotion and vaccination
- HEFs and CBHIs, addressing basic health protection for the general population.

Education, Technical and Vocational Training Interventions

- Scholarships – addressing poverty of schoolchildren
- School feeding and take-home rations
- Training programmes of the National Fund for Poverty Reduction
- Training programmes of the Special Fund of Samdach Techo Prime Minister
- Certified training programmes of pilots on postharvest technology and the skills bridging programme; Training programmes through technical and vocational training centers and community training programmes of the provincial Department of Labour and Vocational Training;
- Training programmes for indigenous and vulnerable people
- Entrepreneurship courses for participants in training programmes
- Targeted training programmes for particular stakeholders; Training and education programmes through NGOs, associations and private sector actors recognized by the RGC

Social Welfare and Work Condition Interventions

- Occupational health and safety system inspection to ensure appropriate workplace conditions;
- Expansion of occupational health and safety protection for small enterprises and the informal sector
- Affiliation to professional associations to establish conflict resolution at the workplace and Arbitration Council to promote harmony between employers and employees
- Work injury insurance
- Social safety net for migrants abroad; Prevention of all worst forms of child labour and forced labour
- Social welfare services to special vulnerable groups, including disabled people, the elderly, orphans, etc.

Labour Market Interventions

- Establishment of a national qualification framework, national capacity standards and a capacity test package as tools to measure labour force capacity, promote productivity and transform skilled labourers into certified labourers
- Ensuring the quality of technical and vocational education and training (TVET) through the recognition of training courses at technical and vocational training centers run by the public sector, the private sector, NGOs or associations
- Public job service of the National Employment Agency, which complements existing private services to enable equity of labour market information for the labour force at provincial level
- Thorough inspection of apprenticeship training to increase opportunities for apprentices to acquire a wide range of skills.

Neighbourhood and Related Laws

1. Key National Labor Laws

The NSSF staff and inspectors should also be aware about other laws directly or indirectly associated with workplace environment for their technical grip. The following labor laws are the backbone of the social sector economy:

1. The Labour Law
2. The Insurance Law
3. The Sub-Degree on the Establishment of a National Social Security Fund (NSSF) covering employment injury insurance
4. The pension scheme (a short-term benefit system)
5. The Royal Decree on the National Social Security Fund for Civil Servants (NSSF) covering social security for public civil servants as well as the Law on Pension and Invalidation Benefits for the Royal Cambodian Armed Forces (RCAF).
6. The Law on the Protection and the Promotion of the Rights of Persons with Disabilities (special vulnerabilities)
7. The Law on the Prevention of Domestic Violence and the Protection of Victims
8. The Law on Inter-country Adoption
9. The Law on Suppression of Trafficking in Humans and Sexual Exploitation

2. Identifying Discrimination at Workplace

The following laws protect people from discrimination at work, notably concerning (and notwithstanding reasonable exceptions). An inspector should also know the type and level for discrimination for his/her own knowledge and analysis.

Dismissal/grievance	Discipline	Employment contracts/conditions	Working hours
Pay/benefits	Maternity & paternity benefits	Leaves and holidays compensation	Representation in trade union
Promotion/transfer	Training and capacity building	Recruitment and termination	Representation in decision making
Retirement	Pension	Transfers	Conducive environment