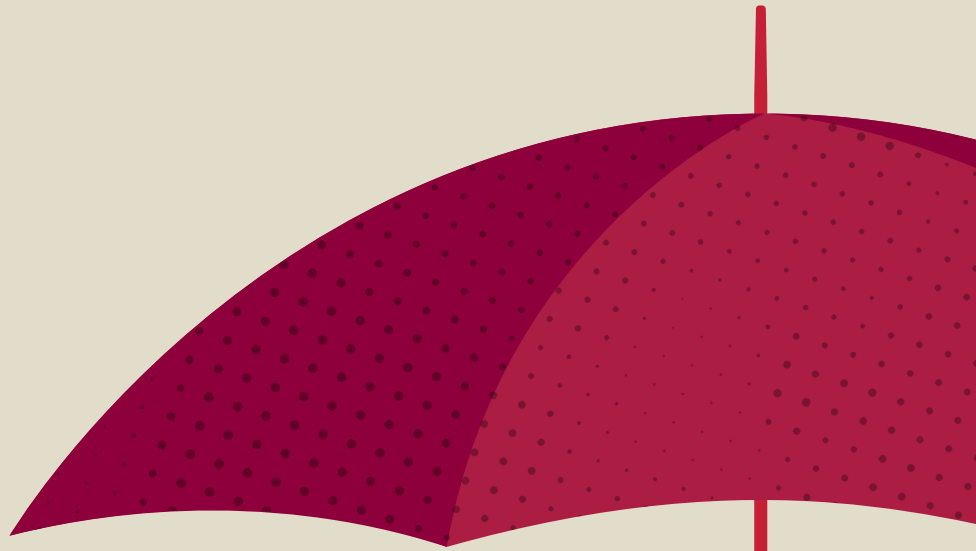
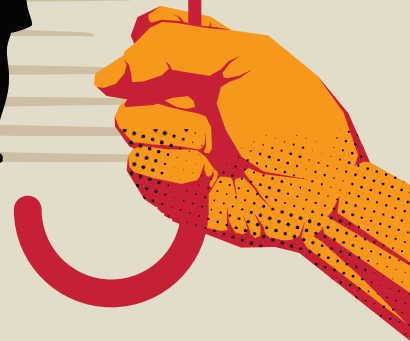




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SOCIAL PROTECTION FOR ALL



ADVOCACY STRATEGY 2026–2030



INCLUSIVE SOCIAL PROTECTION IN CAMBODIA

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1

EXECUTIVE SUMMARY

This Advocacy Strategy outlines how SP4ALL will contribute to strengthening the inclusiveness, adequacy and sustainability of Cambodia's social protection system over the coming decade. It provides a structured framework to guide evidence generation, stakeholder engagement, public awareness and coordinated advocacy aligned with national reform priorities.

The strategy focuses on several key areas. It identifies persistent gaps in coverage and adequacy, especially for informal workers, women, persons with disabilities, older persons and near-poor households. It highlights the importance of addressing institutional fragmentation, improving coordination between key actors such as National Social Security Fund (NSSF), National Social Assistance Fund (NSAF) and National Social Protection Council (NSPC), and ensuring that policy dialogue is informed by credible and relevant evidence. It emphasizes the need for strengthened national analytical capacity, clearer communication of rights and entitlements and more sustained engagement between civil society and government.

THE STRATEGIC OBJECTIVES ARE CENTERED ON FOUR PILLARS:



Generating high-quality evidence to inform policy decisions.



Building national capacity in social protection financing, governance and policy design.



Improving public understanding and social mobilization.



Engaging constructively in policy processes to advance inclusive reforms.

These objectives are operationalized through a results-based framework with clearly defined outcomes, outputs and indicators.

This strategy was reviewed and validated by SP4ALL members during a workshop on 24 and 25 November 2025. Participants confirmed the relevance of the strategic direction and provided inputs that have been incorporated into this revised version.

SP4ALL brings unique value as a coordinated civil society platform. It provides space for diverse organizations to articulate shared priorities, ensures the voices of beneficiaries and workers are reflected in policy discussions and strengthens accountability within the social protection system.

The strategy positions SP4ALL as a credible partner capable of providing technical input, facilitating dialogue and contributing to more informed and transparent reform processes.

2

INTRODUCTION

The development of an advocacy strategy is important at a time when Cambodia is consolidating major reforms in its social protection system. While the country has expanded national programs over the past decade, significant gaps remain in access, adequacy and coordination. Large segments of the population, particularly informal workers and other vulnerable groups, remain only partially protected. This creates a need for broader public understanding, stronger policy engagement and clearer channels for civil society participation.

Cambodia's social protection landscape has evolved from a limited set of schemes toward a more comprehensive framework that includes contributory social security, social assistance and programs supporting vulnerable households. However, demographic transitions, widespread labor market informality, climate vulnerability and fiscal constraints continue to put pressure on the system. Achieving universal and sustainable protection requires balancing affordability, equity and institutional capacity.

SP4ALL was established to strengthen the role of civil society in this evolving environment. Bringing together unions, NGOs, community groups and research institutions, the platform aims to contribute to policy development through evidence generation,

constructive dialogue and the amplification of citizen perspectives. SP4ALL recognizes that meaningful reform depends on participation from those who interact with the system and those most at risk of exclusion.

This strategy is aligned with Cambodia's national development agenda. It reflects the objectives of the National Social Protection Policy Framework (NSPPF) 2024-2035, which prioritizes life-cycle protection, system integration and inclusive coverage. It also supports the National Strategic Development Plan, the Cambodian Sustainable Development Goals and the Royal Government's Pentagonal Strategy. The strategy aims to reinforce national priorities by strengthening civil society's contribution to policy dialogue, evidence generation and accountability.

This Advocacy Strategy was reviewed and validated by SP4ALL members during a two-day workshop held on 24 and 25 November 2025 in Phnom Penh. Participants examined the diagnostic findings, assessed the proposed strategic directions and provided detailed feedback on demographic trends, coverage gaps, fiscal considerations, political dynamics and the structure of the workstreams. Their inputs have been incorporated into this revised version.

3

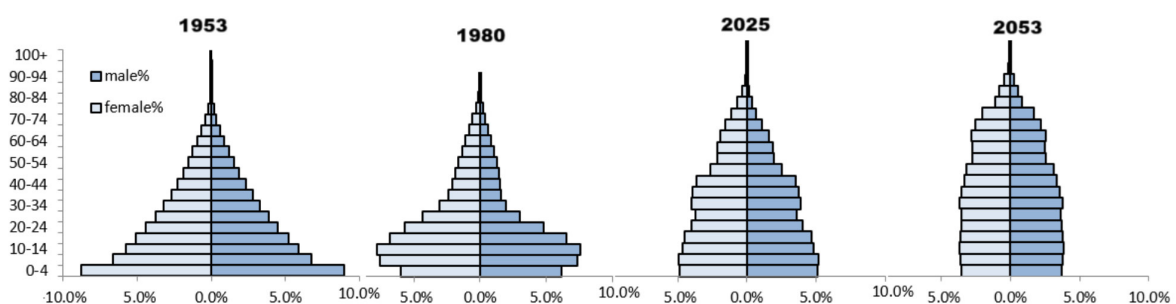
SOCIOECONOMIC PROFILE

Cambodia's socioeconomic profile shapes both the demand for social protection and the options available for financing and delivery. This chapter examines four interrelated dimensions that are central to the policy choices ahead: demographic structure, labor markets, poverty and vulnerability, and public spending. Taken together, these elements define the scale and composition of social risks, the potential coverage base for contributory schemes, and the fiscal space available for expanding non-contributory programs. The analysis that follows therefore links population dynamics to labor market realities, maps patterns of poverty and exclusion across life stages and population groups, and assesses how public spending patterns influence the adequacy and reach of social protection.

3.1 Demographic profile

Over recent decades, Cambodia's population pyramid has exhibited a broad mid-section, indicative of a relatively large working-age cohort. This age structure, shaped by sustained declines in fertility and mortality, underpins a favorable dependency ratio and provides a conducive environment for socio-economic development.

FIGURE 1: Cambodia's population pyramid, selected years

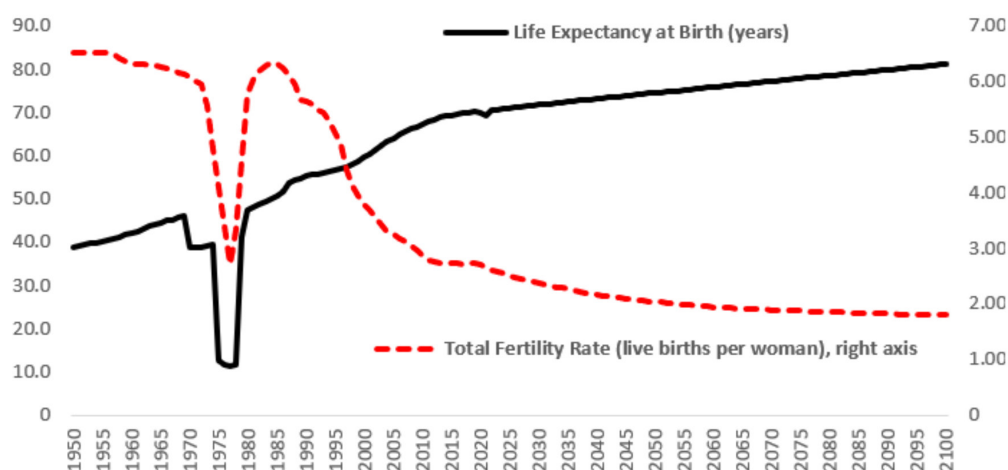


Source: calculation is based on data from (UN, 2024)

Despite this favorable starting point, Cambodia's demographic structure is undergoing significant shifts with far-reaching implications for economic development, social security, healthcare, and policy planning. While total population growth is projected to remain positive until 2078, the number of children under 15 is expected to begin declining from 2029, falling from a peak of 5.282 million in 2028 to 4.281 million by 2078 (UN, 2024), even as the overall population reaches an estimated 23.387 million (UN, 2024).

This paradoxical trend (population growth alongside a declining number of children) can be explained by sustained reductions in fertility rates, resulting in fewer births, combined with declines in mortality rates, allowing people to live longer.

FIGURE 2: Life expectancy at birth (years), and total fertility rate (live births per woman), right axis, 1950 - 2100

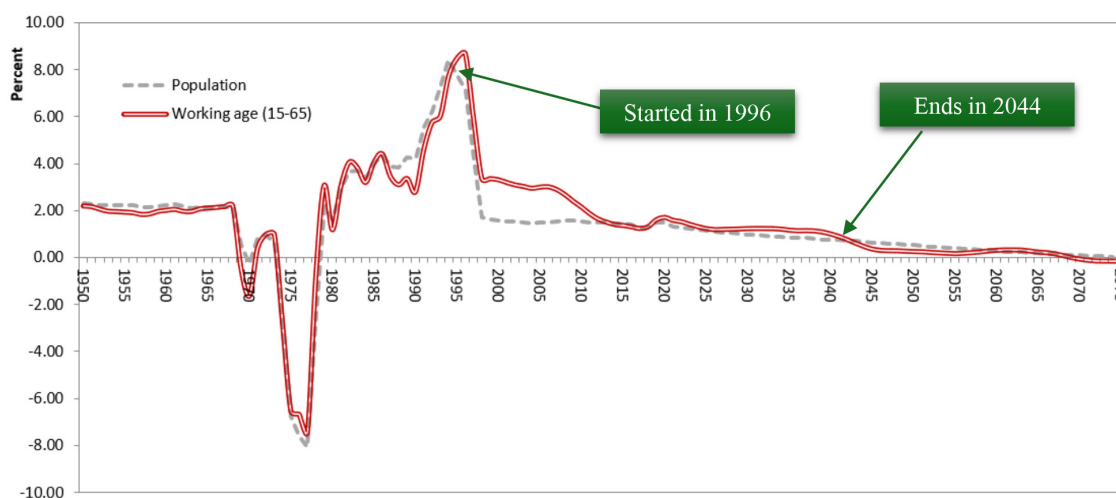


Source: calculation is based on data from (UN, 2024)

The population dynamics discussed earlier have three main potential consequences:

First, the expansion of the mid-section of the population pyramid, shown in Figure 1, indicates that Cambodia is experiencing what is widely referred to as the **“demographic window of opportunity.”** This occurs when the working-age population expands at a higher rate than the general population. Such expansion, and the corresponding enlargement of the labor force, can present favorable conditions for sustained economic growth if the country creates sufficient jobs to absorb the rapid increase in labor market entrants (discussed later).

FIGURE 3: General population growth vs. working-age population growth, percent, and demographic window of opportunity (start and end period), 2000-275



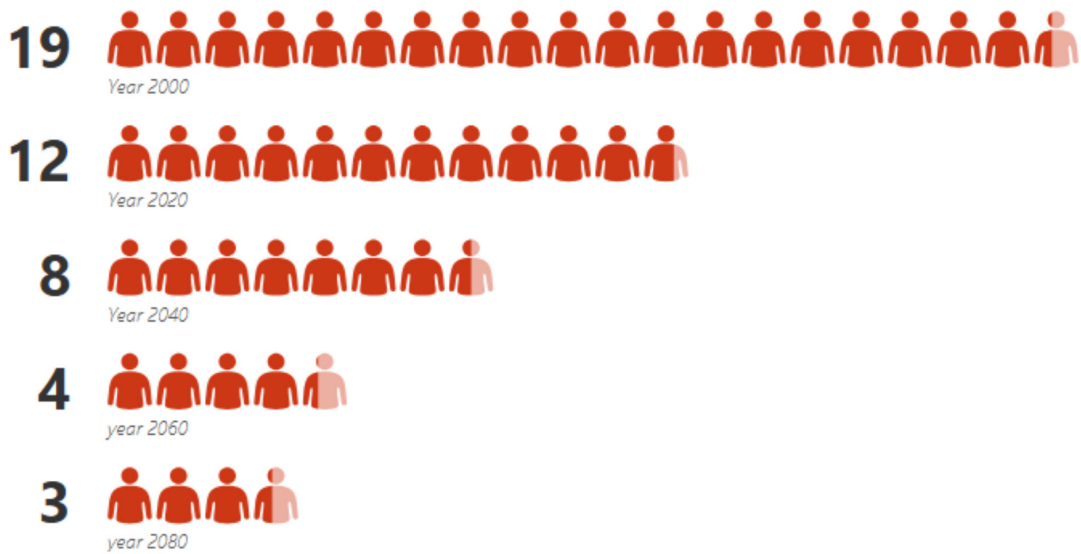
Source: Study calculation based on data from (UN, 2024).

In comparison with other countries at different income levels, the length of Cambodia’s demographic window of opportunity is remarkable¹. Nevertheless, the ability to translate this demographic window into an economic window requires concentrated efforts and targeted investments².

Second, the young dependency ratio (the ratio of children under 15 years of age per working-age person) and the total dependency ratio (ratio of children under 15 years and persons aged 65 and above per working-age person) have both been decreasing in Cambodia since 1995 (UN, 2024). Nevertheless, the decrease in the young dependency ratio has been partially offset by an increase in the old-age dependency ratio, which measures the number of individuals aged 65 and above per working-age person. By 2079, Cambodia is poised to experience a historic milestone: the old-age dependency ratio will surpass the young dependency ratio for the first time. This shift will substantially accelerate the dependency burden on the working-age population, posing challenges for economic stability and contributions-based social security provision.

Looking at it differently, while there were 19 working-age persons to support one senior citizen in 2000, this number had declined to only 12 in 2020 and is projected to fall further to 8 by 2040. This signifies the immense pressure placed on the long-term branches of social security (old-age income security and healthcare) as well as on working-age adults to support senior citizens in the absence of comprehensive public income security for seniors in Cambodia.

FIGURE 4: Number of working-age persons (age 15-64) for every senior citizen (age 65+), selected years



Source: calculation is based on data from (UN, 2024).

1 While Cambodia is expected to enjoy the demographic window of opportunity until 2044, it has already ended for China (2010), Vietnam (2013), Thailand (2014).

2 Given the remarkable and unique position of Cambodia as one of the few countries left in Asia that enjoys this demographic window of opportunity, a recommendation is to commission a study to address specific recommendations that contribute to harvest this window of opportunity and translate it into a sustained economic path.

Third, as a result of falling fertility rates and increasing life expectancy, Cambodia's population transition will shift from youthful to ageing within a few years. The author's calculations indicate that Cambodia will be considered an "ageing nation" (defined as when the population aged 65 and above constitutes 7 percent of the total population) by 2028 (UN, 2024). This threshold is expected to double by 2057, marking Cambodia as an "aged nation."

This rapid ageing transition, in which Cambodia progresses from an ageing to an aged nation in just 29 years, contrasts sharply with historical patterns in developed nations³ but is consistent with broader trends in Southeast Asia⁴. This demographic shift has significant implications for the dependency burden on the working-age population and, by extension, the sustainability of the long-term branches of the social security system.

3.2 Labor market challenges

While Cambodia enjoys a favorable demographic window, translating this potential into sustained economic growth is constrained by persistent labor market challenges. The latest labor force survey data of 2019 indicated that the labor force participation rate stood at 69.3 percent overall, with significant gender disparities: 77.2 percent for men compared to only 62.4 percent for women (NIS, 2020). These gaps are more pronounced in urban areas, where just 56.1 percent of women participate compared to 75.2 percent of men. The quality of employment also remains a concern, as 88.3 percent of employed persons work in the informal sector, with women making up 87.6 percent of informal workers (Khmer Times, 2024). The labor force survey of 2019 also indicated that unemployment is officially low at 1.2 percent, yet this masks significant exclusion. Youth face particular disadvantages: unemployment for those aged 15–24 was 2.5 percent, compared to 0.5 percent for adults (NIS, 2020). More broadly, 12.7 percent of youth (15–24) are not in employment, education, or training (NEET) (ILO, 2025). This indicates structural weaknesses in the school-to-work transition and limited opportunities for productive employment.

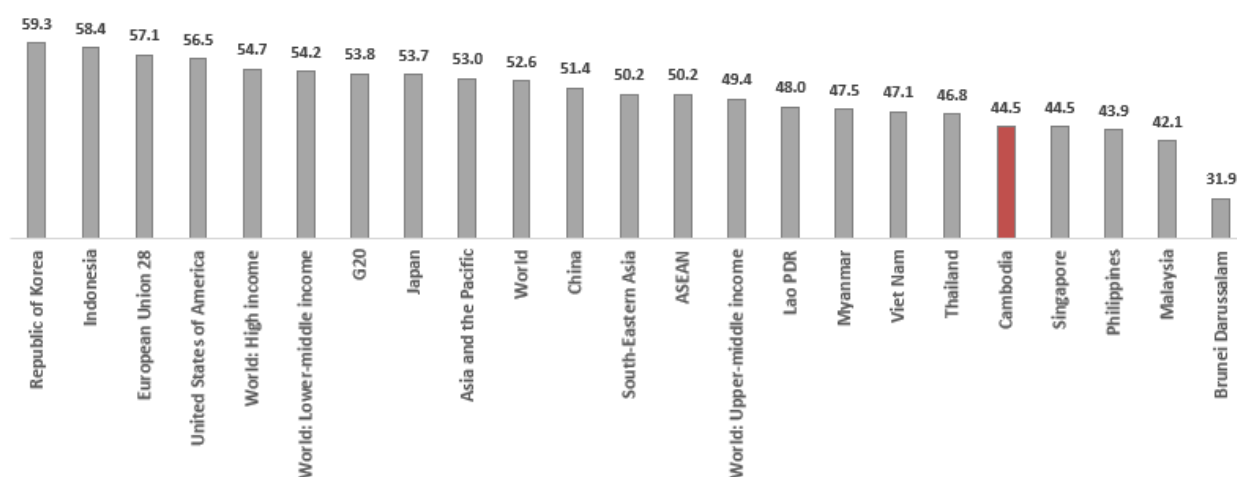
Sectoral employment patterns reflect continued reliance on low-productivity activities. Agriculture remains sizable employer, absorbing 33.1 percent of total workers, followed by industry at 27.0 percent and services at 39.8 percent (NIS, 2020). Within industry, the garment, textiles and footwear sector alone in Cambodia employs around one million workers, of whom a little over 75 percent are women, making it a major employer within the industry (UNDP, 2025). This concentration of female workers in low-wage, labor-intensive manufacturing, alongside their underrepresentation in managerial positions (ratio of 1 female:2 male) (ODC, 2023), highlights persistent gender inequities in access to quality jobs. Wage disparities further underscore structural vulnerabilities. In 2019, women were earning 19 percent less than men (NIS, 2020) (ODC, 2023).

At the macro level, the labor share of income in Cambodia is estimated by the ILO at 44.5 percent of GDP in 2025. This level is almost 10 percentage point below lower-middle income countries' average and lower than several peer countries at a similar stage of development, such as Viet Nam and Indonesia (ILO, 2025).

³ For instance, it took France 115 years to move from aging to aged nation.

⁴ The speed of aging for Thailand is 20 years (between 2022 – 2002), Malaysia in 23 years (between 2045–2022), and Viet Nam in 17 years (between 2033– 2016)

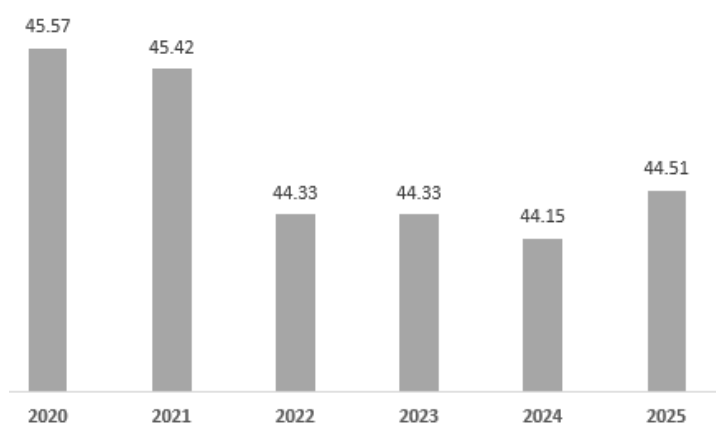
FIGURE 5: Labor Income Share as a Percent of GDP, ILO modelled estimates, May 2025



Source: Based on data from (ILO, 2025).

Furthermore, the share has shown a gradual decline since 2020, suggesting that real wages have not fully recovered from the disruptions of the COVID-19 pandemic. This downward trend reflects continued productivity-wage gaps, the dominance of low-paid informal employment, and limited collective bargaining coverage. A declining labor share not only signals rising income inequality but also constrains the contribution base for social protection financing, underscoring the need for policies that strengthen wage growth and expand formal employment opportunities.

FIGURE 6: Cambodia's Labor Income Share as a Percent of GDP, ILO modelled estimates, 2020-2025



Source: Based on data from (ILO, 2025).

Taken together, these labor market characteristics (low female participation, pervasive informality, high youth exclusion, sectoral concentration in low-wage activities, and persistent wage inequality) pose significant challenges to translating Cambodia's demographic dividend into an economic dividend. They also undermine the inclusivity and sustainability of the social protection system, which remains heavily reliant on formal employment and regular contributions, thereby excluding the majority of workers from adequate old-age, unemployment, and maternity protection.

Consultation with trade union and civil society representatives (see Chapter 5 for details) reinforced these findings, pointing to the persistence of a large “missing middle”; workers not identified as poor but also not covered by contributory schemes. This gap was described as one of the main obstacles to achieving universal social protection. Similarly, union leaders underscored that many women in the service and garment sectors face insecure employment and limited maternity protection, consistent with labor force data on gender segmentation and informality.

In addition, stakeholders highlighted that underemployment and skills mismatches continue to constrain labor productivity. Despite low open unemployment, many workers, particularly youth, remain in vulnerable or low-productivity jobs. Strengthening technical and vocational education and training (TVET), along with active labor market policies, was seen as essential to aligning skills supply with the needs of a diversifying economy.

3.3 Poverty Profile

Cambodia has achieved remarkable progress in reducing poverty over the past decade. According to the World Bank (2022), the national poverty rate declined from 33.8 percent in 2009 to 17.8 percent in 2019/20 (World Bank, 2022), reflecting growth in wages, non-farm employment, and rural diversification.

Despite these gains, poverty remains persistent among specific groups and life stages, and recent shocks such as the COVID-19 pandemic have highlighted the fragility of these gains. Children remain particularly vulnerable. Data from the Cambodia Socio-Economic Survey (CSES) 2019/20 indicate that 22.5 percent of children aged 0–14 years lived below the national poverty line, compared to 18.5 percent of youth aged 15–24 years, and 15.1 percent of adults aged 25 years and older (National Institute of Statistics (NIS), 2020) (World Bank, 2022). This reflects both household income constraints and limited access to education and nutrition support.

TABLE 1: Poverty Headcount by Age Group, 20/2019 – 2009

AGE GROUP	2009 (%)	2019/20 (%)
0–14 years	45.4	22.5
15–24 years	38.7	18.5
25+ years	32.8	15.1

Source: (National Institute of Statistics (NIS), 2020) (World Bank, 2022).

At the other end of the life cycle, older persons are increasingly exposed to poverty risks due to insufficient pension coverage and dependence on informal incomes. Despite having contributed to Cambodia’s economy through decades of labor, most older adults receive little to no formal pension income. According to HelpAge International (2022), only about 3.2 percent of older Cambodians receive a pension of any kind (HelpAge International, 2022). More than half of older people are no longer engaged in paid work and rely primarily on informal family support, remittances, or community-based assistance (UNDP, 2023). Health-related vulnerabilities further exacerbate poverty risks: approximately two-thirds of older Cambodians report their health status as poor or very poor and reported limited access to appropriate and regular health care services (Ageing Asia Alliance, 2023). The absence of adequate old-age income security, combined with the high prevalence of informal work and limited health coverage, means that older women and those without family support face disproportionate risks of economic insecurity and social exclusion.

Spatial disparities remain a defining feature of Cambodia’s poverty profile. The Cambodian Development Research Institute (CDRI, 2023) reported that in 2019/20, the poverty rate stood at 22.8 percent in rural areas, 12.6 percent in other urban areas, and just 4.2 percent in Phnom Penh. These figures underscore persistent differences in access to infrastructure, services, and decent work opportunities across regions, which in turn shape vulnerability to income shocks.

TABLE 2: Poverty Headcount by Urban–Rural Location, 20/2019 – 2009

LOCATION	2009 (%)	2019/20 (%)
Rural	39.1	22.8
Other Urban	20.9	12.6
Phnom Penh	12.8	4.2

Source: (CDRI, 2023)

According to the Disability Data Initiative, drawing on the 2014 Cambodia Demographic and Health Survey (DHS), multidimensional poverty affected nearly nine in ten adults (89.4 percent) with significant functional difficulty compared with about seven in ten adults (71.8 percent) without such difficulties (Disability Data Initiative (DDI), 2022). Although these estimates are higher than Cambodia’s official Multidimensional Poverty Index (MPI), which stood at approximately 16.6 percent in 2019 (National Institute of Statistics (NIS) , 2020) (UNDP, 2023), they nonetheless highlight the heightened vulnerability of persons with disabilities across education, health, and living standard dimensions.

Labor-market status is one of the strongest determinants of poverty. CSES 2019/20 data show that poverty incidence among households relying primarily on agricultural self-employment was 25.9 percent, compared to 13.4 percent among industrial workers and 10.6 percent among service workers (National Institute of Statistics (NIS) , 2020) (World Bank, 2022). These disparities reflect structural segmentation in Cambodia’s economy, where informal and agricultural workers face low and unstable earnings, limited access to social protection, and higher exposure to climate and price shocks.

TABLE 3: Poverty Headcount by employment Type, 20/2019 – 2009

EMPLOYMENT TYPE	2009 (%)	2019/20 (%)
Agriculture (self-employed/family)	43.5	25.9
Industry (wage workers)	27.1	13.4
Services	22.5	10.6
Total employed population	33.8	17.8

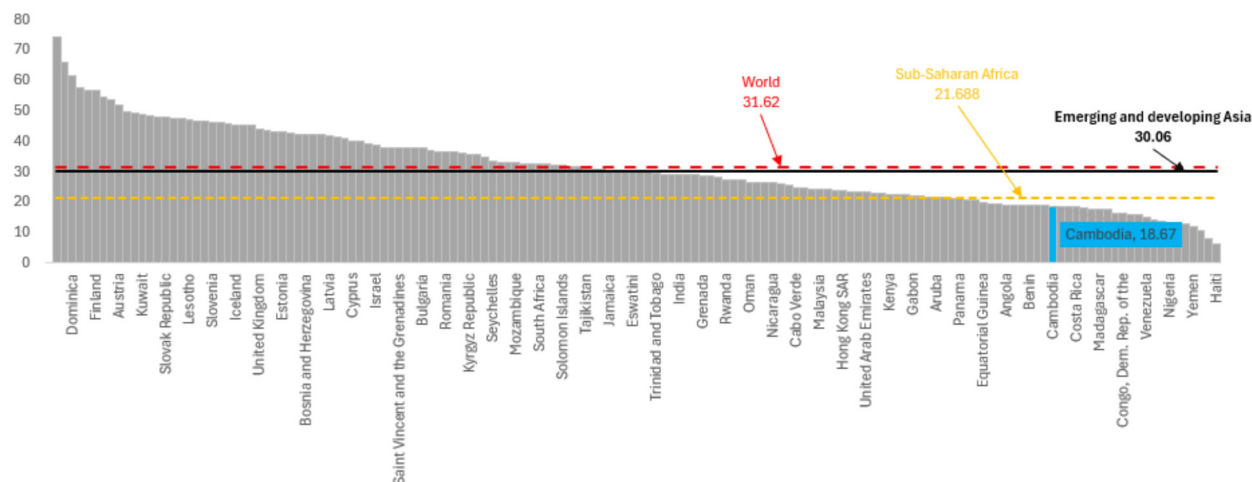
Source: (National Institute of Statistics (NIS) , 2020) (World Bank, 2022).

Overall, while poverty reduction in Cambodia represents a major development success, the persistence of life-cycle, spatial, and occupational inequalities underscores the need for a more inclusive approach. Addressing these disparities requires strengthening social protection coverage across all age groups, promoting gender and disability inclusion, and linking labor-market interventions with adaptive and shock-responsive social assistance to ensure no one is left behind.

3.4 Weak Public Spending

Cambodia's public spending has expanded steadily in recent years, particularly in social sectors, reflecting improved revenue mobilization and stronger fiscal management. However, Cambodia's current level of spending remains comparatively very low. In 2023, public expenditure stood at only 18.67 percent of GDP for that year (IMF, 2023), positioning Cambodia among the lowest in terms of public spending relative to its economic development level.

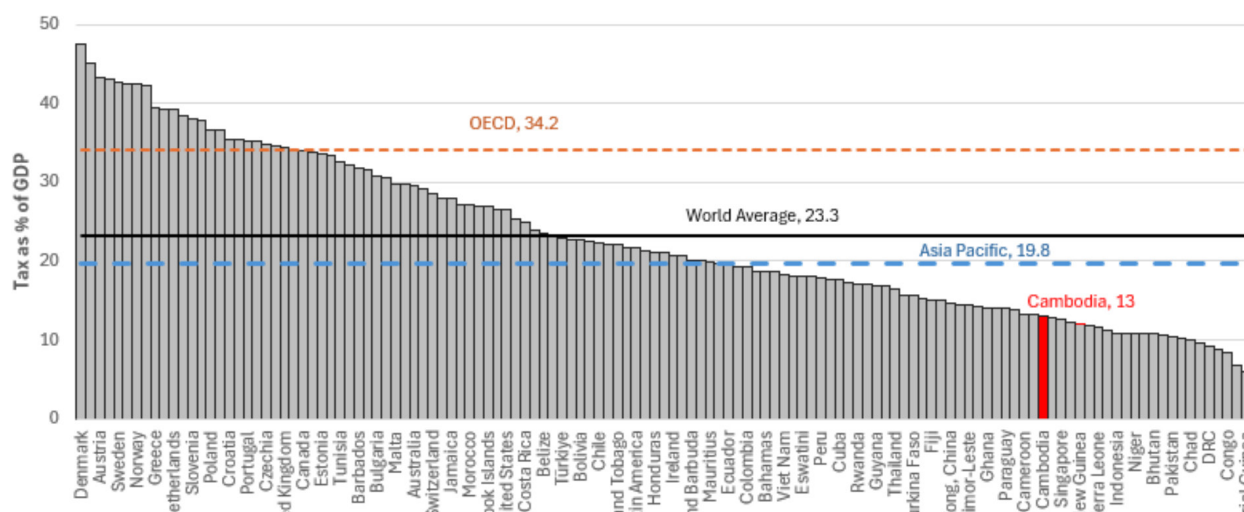
FIGURE 7: Public spending as a percent of GDP, Cambodia and other countries, 2023



Source: based on data from (IMF, 2023).

Cambodia's ability to efficiently allocate resources toward public expenditure is severely constrained by its limited revenue generation capacity. The country's tax-to-GDP ratio was only about 13.0 percent in 2023 (IMF, 2024), significantly lower than the average for Asia and the Pacific (19.8 percent) and even falls below the average ratio observed in African countries (15.57 percent) (OECD, 2023). This narrow fiscal base limits the government's capacity to finance social services, infrastructure, and social protection programs.

FIGURE 8: Tax to GDP ratio, 2021 (Cambodia 2023)



Source: based on data from (OECD, 2023) and (IMF, 2024).

While overall public spending remains constrained, allocation to social sectors has expanded over the past decade, particularly during and after the COVID-19 pandemic. According to the National Social Protection Council, total social protection expenditure, combining social assistance and social insurance, increased from 1.6 percent of GDP in 2019 to an estimated 3.2 percent in 2023 (NSPC, 2024). This reflects the government's efforts to scale up both contributory and non-contributory programs in response to socioeconomic vulnerabilities.

Within this total, social assistance represents the most significant non-contributory expenditure. Spending on social assistance rose from 0.3 percent of GDP in 2019 to approximately 1.5 percent in 2022, largely due to the COVID-19 Cash Transfer Programme for Poor and Vulnerable Households (IDPoor), which reached over 705,000 households between June 2020 and December 2022 (NSPC, 2024) (Phnom Penh Post, 2022). In 2024, the government allocated about USD 165 million, equivalent to roughly 0.6 percent of GDP in 2023, to sustain and expand social assistance coverage (RGC, 2024). By contrast, social insurance spending, covering contributory benefits such as pensions, employment injury, and health insurance, accounted for around 1.7 percent of GDP in 2023 (NSPC, 2024). The introduction of the NSSF pension scheme in 2022 and the gradual extension of health insurance to informal workers have contributed to this increase.

While the government has increased budgetary allocations for social protection since the COVID-19 pandemic, including the expansion of cash transfer programs under the NSAF, financing remains heavily donor-dependent (UNICEF, 2023) (World Bank, 2023). Strengthening domestic resource mobilization, improving budget efficiency, and increasing the share of social expenditure in total public spending will therefore be essential to support Cambodia's social protection strategy for 2025-2030.

4

THE SYSTEM OF SOCIAL PROTECTION

Cambodia's system of social protection has evolved significantly over the past decade, shaped by successive national policy frameworks, institutional reforms, and expanding programmatic mandates. Guided initially by the Social Protection Policy Framework (SPPF) 2016–2025 and now by the National Social Protection Policy Framework (NSPPF) 2024–2035, the system has gradually shifted from a collection of fragmented schemes toward a more coherent, life-cycle approach that links contributory and non-contributory interventions.

This chapter provides an overview of the key providers, schemes, and delivery mechanisms that currently make up Cambodia's social protection architecture. It describes the institutional ecosystem responsible for pensions, health insurance, employment injury, and social assistance; assesses the scope and extent of coverage across different groups; and examines the adequacy of benefits and the persistent gaps that continue to limit the system's ability to ensure income security and reduce vulnerability. Together, these elements offer a comprehensive picture of the strengths and weaknesses of the existing system, setting the foundation for identifying priority reforms and opportunities for strengthening social protection for all Cambodians.

4.1 Providers of Social Protection in Cambodia

Cambodia's social protection system has undergone a significant transformation over the past two decades, evolving from fragmented welfare interventions into a more coherent institutional and policy-based

framework. This evolution has been guided first by the SPPF 2016–2025 and now by the NSPPF 2024–2035, which introduces a life-cycle approach to social protection, aiming to address social risks comprehensively from childhood through old age (RGC, 2024).

The NSPPF 2024–2035 articulates a unified vision of an inclusive, adequate, and sustainable system, anchored in equity, gender responsiveness, and adaptability to demographic and economic changes. It recognizes the dual pillars of Cambodia's system: social assistance (non-contributory, tax-financed transfers) and social security (contributory, employment-based schemes).

At the policy level, coordination is led by the National Social Protection Council (NSPC) under the Ministry of Economy and Finance. The NSPC acts as an inter-ministerial coordination mechanism, overseeing the implementation of the NSPPF, ensuring alignment between contributory and non-contributory programs, and facilitating collaboration between key implementing agencies:

- National Social Security Fund (NSSF): Responsible for managing contributory schemes, including employment injury, health insurance, and pensions for private-sector workers.
- National Social Security Fund for Civil Servants (NSSF-C): Manages pensions and benefits for government employees.
- National Fund for Veterans (NFV): Provides pensions and allowances for veterans and their dependents.

- National Social Assistance Fund (NSAF): Administers social assistance programs such as cash transfers for poor and vulnerable households, scholarships, and emergency relief.

Complementary functions are performed by the Ministry of Labour and Vocational Training (MoLVT), which oversees labor-related protection schemes; the Ministry of Social Affairs, Veterans and Youth Rehabilitation (MoSVY), which manages disability and social welfare programs; and the Ministry of Education, Youth and Sport (MoEYS), responsible for school scholarship and feeding programs.

Development partners, including the ILO, UNICEF, World Bank, and ADB, play an instrumental role in technical and financial support, while civil society coalitions such as SP4ALL and trade union federations provide grassroots advocacy, monitoring, and outreach.

The institutional landscape has advanced significantly with the creation of the Unified Social Registry (USR) and the Social Protection Monitoring and Evaluation (SP-M&E) Framework, which are designed to strengthen data integration, improve targeting, and enable evidence-based policymaking (NSPC, 2024).

However, the system still faces key challenges: overlapping mandates between agencies, weak enforcement of legal obligations among employers, limited data interoperability between NSSF and NSAF, and resource constraints at the subnational level. These coordination issues continue to affect efficiency, accountability, and coverage expansion.

4.2 Scope of Coverage

Cambodia's social protection system provides coverage through both contributory and non-contributory mechanisms, targeting different groups of the population. Contributory schemes are designed primarily for formal-sector workers, while non-contributory programs address the needs of poor and vulnerable households.

The contributory arm includes the following major schemes:

- Employment Injury Insurance (launched in 2008) provides compensation, medical care, and rehabilitation for work-related injuries and occupational diseases for formal-sector employees.
- Health Insurance for Employees (introduced in 2016) covers medical expenses for employees and their dependents, with contributions shared between employers and employees.
- Pension Scheme for Private-Sector Workers (launched in 2022) provides old-age, disability, and survivors' pensions, with a combined contribution rate of 4 percent of wages.
- Civil Service Pension Scheme under the NSSF-C covers retirement, disability, and survivors' benefits for public employees.

Non-contributory programs under the NSAF include:

- Cash Transfer for Poor and Vulnerable Households (IDPoor), expanded during the COVID-19 pandemic to reach over 705,000 households between 2020 and 2022.
- Social Assistance for Children and Mothers, focusing on early childhood development and maternal health.
- Scholarships for Schoolchildren to promote education access for poor households.
- Emergency and Shock-Responsive Assistance during crises such as pandemics and natural disasters.

4.3 Coverage Gaps

The system of social protection in Cambodia prioritizes two population groups at opposite ends of the income scale: first group includes salaried employees in the formal sector (public and private), particularly those in stable, full-time employment relationships, who enjoy a relatively good protection in terms of contingencies covered (with limitation in adequacy, discussed later). The second group, vulnerable individuals living in poverty, are targeted with many programs under the social assistance arrangements.

FIGURE 9: Coverage of social protection across different groups and providers

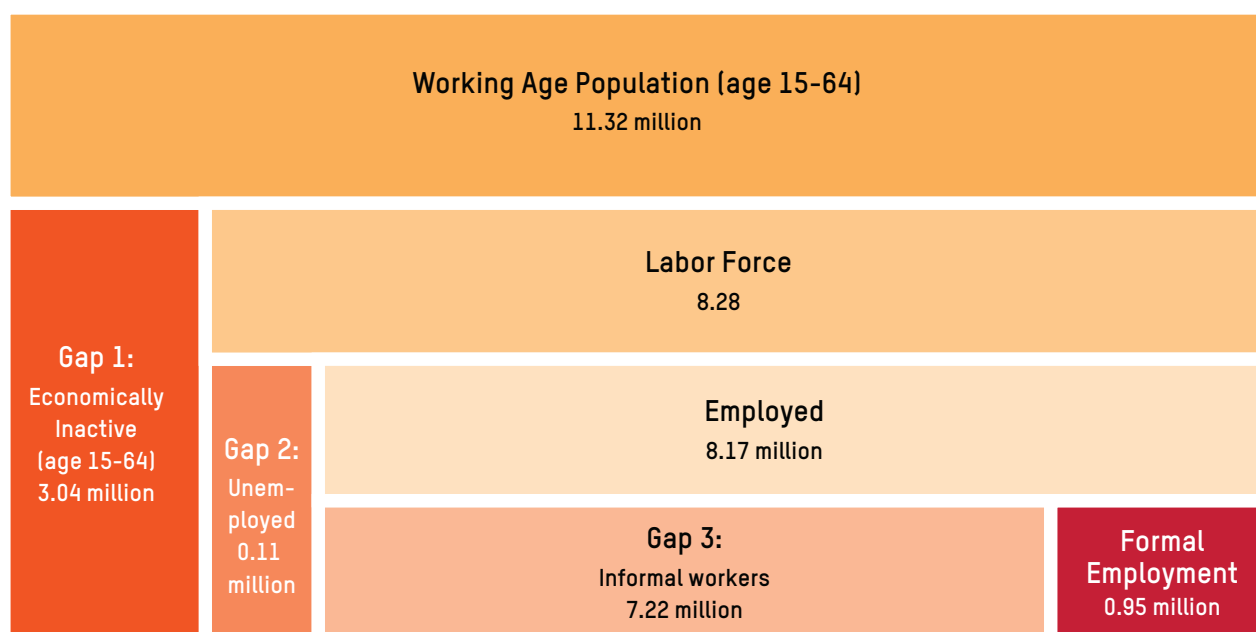
	FAMILY BENEFIT	OLD-AGE	SURVIVOR	DISABILITY	UNEMPLOY- MENT	SICKNESS	MATERNITY	HEALTHCARE
Civil Servants	-	MSI (NSSF-C)	MSI (NSSF-C)	MSI (NSSF-C)	-	MSI (NSSF-C)	MSI (NSSF-C)	MSI (NSSF-C)
Private Employees	-	MSI (NSSF)	MSI (NSSF)	MSI (NSSF)	-	MSI (NSSF)	MSI (NSSF)	MSI (NSSF)
Veterans	-	MSI (NFV)	MSI (NFV)	MSI (NFV)	-	MSI (NFV)	-	MSI (NFV)
Self-employed	-	VSI (NSSF)	VSI (NSSF)	VSI (NSSF)	-	VSI (NSSF)	-	VSI (NSSF)
Unpaid Workers	-	-	-	-	-	-	-	-
Economically inactive	-	-	-	-	-	-	-	-
Various population groups	MT+IK: Scholarship, Disability Allowance, IDPoor (MoEYS, NSAF, MoSVY)							

MSI: Mandatory Social Insurance
VSI: Voluntary Social Insurance

MT: Means-tested Benefit
IK: In-kind

Apart from these two groups, coverage of other groups of workers, especially to persons in more unstable forms of wage employment and the self-employed, is not automatic. According to the Labor Force Survey of 2019, around 88.3 percent of Cambodia's employed population works in the informal economy, with limited or no access to social insurance or labor protection (NIS, 2020). Therefore, overreliance on labor market participation as a prerequisite for coverage creates additional gaps: economically inactive (Gap 1 in Figure 10) and unemployed individuals (Gap 2 in Figure 10) lack the contribution records needed for benefiting from social security, leaving them vulnerable to poverty. This is compounded by the significant coverage gap affecting informal-sector workers (Gap 3 in Figure 10).

FIGURE 10: Three coverage gaps in old-age income security in Cambodia, 2019



Source: based on data from (NIS, 2020).

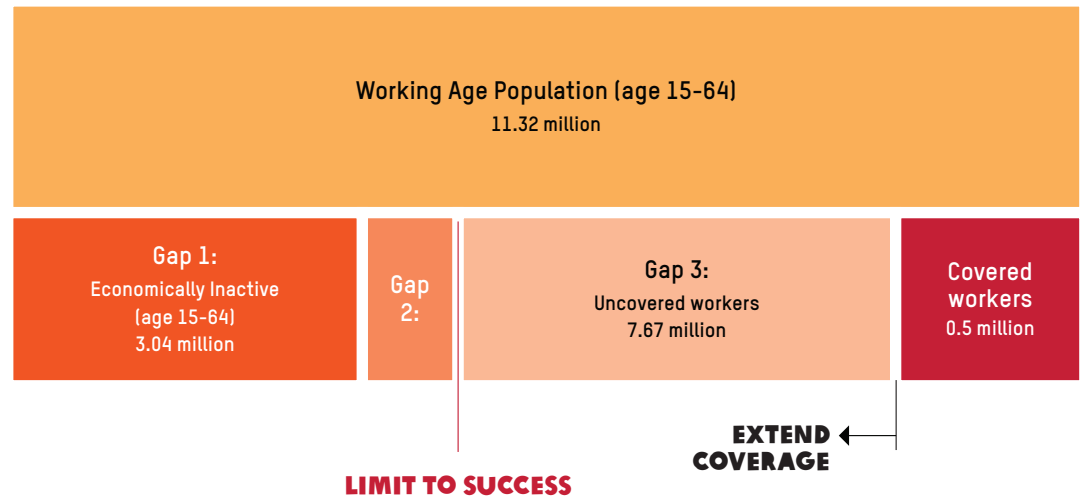
In addition to these three gaps, there is an additional gap within formal-sector employment. The labor force survey of 2019 showed that out of the 0.95 million formal labor force participants, only 0.4 million workers were covered by social security (ILO, 2024) (NIS, 2020), bringing the coverage ratio to only 3.53 percent of the working-age population and 4.83 percent of the total labor force for the same year.

The NSPPF 2024–2035 recognized this critical issue of large coverage gaps. Its commitment to closing the coverage gap was envisioned through three strategic directions:

- expanding voluntary and subsidized schemes for informal workers,
- integrating health, pension, and child benefits under a life-cycle approach, and
- improving coordination and financing through the Unified Social Registry (USR) and the Social Protection M&E Framework (RGC, 2024).

More recent statistics from 2023 show that NSSF has expanded its registration base to over 2.8 million members, but only about two-thirds are active contributors. This reflects irregular employment, contribution evasion by small enterprises, and weak enforcement capacity (NSSF, 2022). While this effort is impressive, it will not meet Cambodia’s commitment to “social protection for all” as these efforts primarily addresses the gap for those engaged in income-generating activities (Gap 3 in Figure 10). At best, this effort will reach 72.17 percent of the working-age population, leaving nearly one in three Cambodians without social security coverage.

FIGURE 11: Ceiling to existing efforts to close the coverage gap, 2019



From a policy perspective, it is therefore crucial to address these coverage gaps individually, recognizing their distinct drivers to design effective and targeted interventions.

In the non-contributory system, administered by the NSAF, coverage is largely confined to poor and vulnerable households identified through the national IDPoor system, which functions as Cambodia’s core poverty targeting mechanism. IDPoor identifies and registers poor households using a combination of proxy means testing and community validation, issuing Equity Cards, which entitle them to a wide range of benefits, including health fee waivers under the Health Equity Fund, scholarships, cash transfers, and other forms of social assistance. The NSAF achieved significant progress, particularly during the COVID-19 pandemic, reaching over 705,000 poor households between 2020 and 2022, equivalent to approximately 2.8 million individuals (NSPC, 2023). However, once emergency support ended, assistance levels and caseloads declined with no data available on post-COVID coverage.

Building on IDPoor's infrastructure, the government introduced the Family Package Program in 2024. This program consolidates support for pregnant women, children under two, persons with disabilities, and older persons within IDPoor households, reflecting a shift toward a more integrated, life-cycle approach to social assistance. While the Family Package represents an important policy advancement, its coverage remains restricted to IDPoor households. As a result, near-poor and informal middle-income households, who remain highly vulnerable to economic shocks but fall just above the IDPoor eligibility threshold, continue to be excluded (UNICEF, 2024) (UNICEF Office of Research, 2025). This exclusion highlights a structural gap in Cambodia's social assistance architecture: the limited capacity to extend protection beyond the extreme poor to the wider population segments that are most at risk of falling into poverty.

TABLE 4: Coverage gaps by population group and contingency (summary table)

FIRST: CONTRIBUTORY BENEFITS					
CONTINGENCY / RISK	IMPLEMENTING AGENCY	TARGET POPULATION	ESTIMATED COVERAGE	YEAR	SOURCE
Employment injury and health insurance (formal employees)	NSSF	Formal private-sector employees	2,584,706 registered members	2022	NSSF Annual Report 2022
Pension scheme (private-sector employees)	NSSF	Formal private-sector employees	Pension scheme active; approx. 63,900 pensioners reported	2023	NSSF Annual Report 2022 (latest available pension figures cited by NSSF in 2023 briefings)
Pension scheme (civil servants)	NSSF-C	Civil servants	Around 230,000 civil servants covered	2023	NSSF-C Administrative Report 2023
Voluntary health insurance for self-employed and dependents	NSSF	Self-employed workers and dependents	472,953 self-employed + 148,184 dependents enrolled (project dataset)	2024 (Dec)	ILO project administrative dataset / project monitoring (ILO Cambodia, 2024)

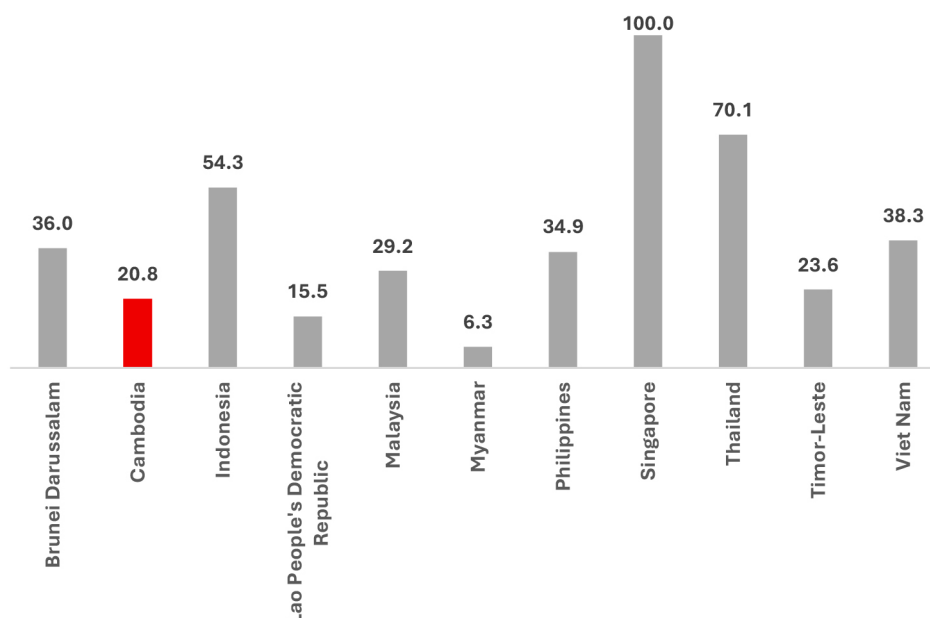
SECOND: NON-CONTRIBUTORY BENEFITS

CONTINGENCY / RISK	IMPLEMENTING AGENCY	TARGET POPULATION	ESTIMATED COVERAGE	YEAR	SOURCE
Cash transfer program for poor and vulnerable households (IDPoor)	NSAF / NSPC	Poor and vulnerable households	705,000 households reached June 2020 to December 2022	2022	NSPC Social Protection Monitoring Report 2023
Disability allowances and services	MoSVY	Persons with disabilities	About 70,000 registered beneficiaries	2023	MoSVY Annual Report 2023
Scholarship programs for poor children	NSAF / MoEYS	Children from poor households (school-aged)	About 250,000 students	2022	NSAF Annual Progress Report 2023
Health Equity Fund (HEF) coverage	MoH / NSPC	Poor and near-poor healthcare users	3.2 million individuals	2023	NSPC / MoH (2023)

Source: (NSAF, 2023), (NSSF, 2022), (NSAF, 2023), (MoSVY, 2023), (MoH / NSPC, 2023), (ILO, 2024).

The combined effect of these exclusions is that only about one in five Cambodians is covered by at least one social protection benefit (excluding health), far below peer ASEAN countries.

FIGURE 12: SDG 1.3.1: Population covered by at least one social protection benefit (excluding health), Cambodia 2022, other countries 2019-2023



Source: Data is based on (ILO, 2024)

Disaggregated by benefit level, the effective coverage (contributory and non-contributory) is low across all benefits.

TABLE 5: Social protection effective coverage (including SDG indicators 1.3.1 and 3.8.1), ASEAN countries, 2023 or latest available year (percentage of the relevant population group)

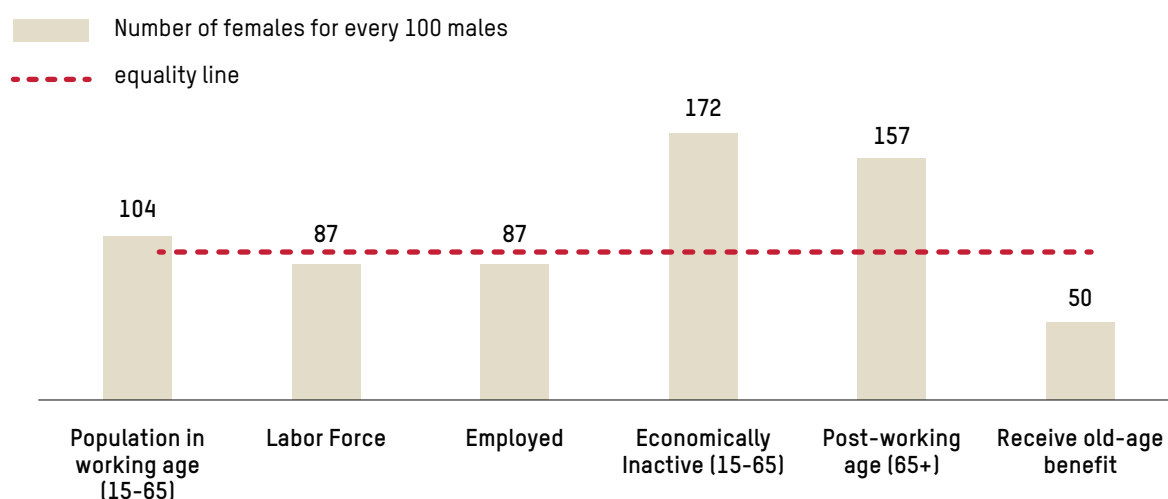
COUNTRY	SDG 1.3.1 - POPULATION COVERED BY AT LEAST ONE SOCIAL	PEOPLE PROTECTED BY SOCIAL PROTECTION SYSTEMS INCLUDING FLOORS							SDG 3.8.1 - UNIVERSAL HEALTH COVERAGE (WHO)
		CHILDREN (0-15)	MOTHERS WITH NEWBORNS	WORKERS IN CASE OF WORK INJURY	PERSONS WITH SEVERE DISABILITIES	UNEMPLOYED	OLDER PERSON	VULNERABLE PERSONS RECEIVING SOCIAL	
Brunei Darussalam	36.0	...	52.8	88.3	100.0	0.0	100.0	15.6	78.3
Cambodia	20.8	7.0	42.5	32.1	0.7	0.0	8.1	2.7	58.0
Indonesia	54.3	43.6	29.4	26.3	2.5	0.0	31.2	49.5	54.8
Timor-Leste	23.6	16.4	2.2	14.8	22.3	0.0	92.7	18.1	52.3
Lao	15.5	...	8.1	10.3	0.3	30.8	7	11.2	51.8
Malaysia	29.2	1.6	49.9	43.8	32.2	10.4	18.5	2	76.0
Myanmar	6.3	2.1	1.6	8.5	10.6	0.0	...	1.1	52.5
Philippines	34.9	9.9	14.6	33.4	2.2	5.6	65.6	22.7	58.2
Singapore	100	27.8	63.1	95.9	55.7	0.0	37.3	100	88.5
Thailand	70.1	31.8	38.8	30.9	97.9	62.8	82.6	59.9	82.0
Vietnam	38.3	1.4	44.0	29.6	85.1	59.2	40.9	21.7	68.1

Source: based on data from (ILO, 2024)

Gender dimension to the coverage gaps

An important consequence of the discriminatory labor market discussed earlier is the resulting differential coverage of social protection between males and females. Cambodia's overreliance on an insurance model (which is based on participation in the labor market) with limited government intervention naturally results in a bias against the female population, who have lower labor force participation rates, discontinuous contributory records, and/or greater engagement in the informal labor market. Therefore, for every 100 males receive old-age benefit, there are only 50 females receiving old-age benefit. Nevertheless, with 157 women aged 65 and above for every 100 males, women are more vulnerable to old-age income insecurity.

FIGURE 13: Gender and age dimension to the coverage gap, 2023



Source: based on data from (ILO, 2024), (NIS, 2020), (UN, 2024)

The efforts to increase coverage through NSSF, as discussed earlier, will not address the fact that women are overrepresented in the economically inactive population (Gap 1 in Figure 10). Further, informality has a gender dimension in Cambodia. Informality is particularly concentrated in agriculture, construction, and household enterprises, where compliance with contribution obligations is difficult to enforce. Women account for over half of the informal workforce (54 percent), and approximately 87.6 percent of employed women are informally employed, limiting their access to health insurance, maternity protection, and pension entitlements (Gap 3 in Figure 10) (UNDP, 2023) (NIS, 2020).

4.4 Benefit Level Adequacy Gaps

Benefit adequacy involves a combination of objective and subjective measures. Objective measures usually consider metrics like the replacement rate and the ability of social security benefit to cover essential needs. Subjective measures account for beneficiaries' perceptions of how well their social security benefit maintain their living standards and recognize their lifetime contributions to society. Beyond the benefits, factors such as the cost of healthcare, food, housing, and transportation are crucial in determining adequacy. In any measure used, objective or subjective, the majority of those who are covered by NSSF (private sector employees) and NSSF-C (civil servants) are far from achieving a decent level of income security.

While expanding coverage remains a central challenge, the adequacy of benefits across Cambodia's social protection system is equally constrained. Benefit levels in both contributory and non-contributory schemes are relatively low, reflecting a combination of limited fiscal space, modest contribution rates, and slow wage growth. These limitations weaken the system's ability to prevent poverty, ensure income security, and support human capital development across the life cycle.

In the contributory system, the adequacy of protection is shaped by the design parameters of the NSSF. The mandatory pension scheme for private-sector employees, introduced in October 2022 under Sub-Decree 32, requires a combined contribution rate of 4 percent of the contributory wage during its first five years (2 percent

each from employers and employees), after which the rate will increase in phased stages (RGC, 2021) (Tilleke & Gibbins International Ltd, 2023). International evidence shows that contribution rates at this level typically generate replacement rates of pre-retirement earnings that fall short of minimum adequacy thresholds recommended by international standards such as the ILO Social Security Minimum Standards Convention of 1952 (Convention 102). (see box 1) (ILO, 2023). Employment injury and health insurance schemes provide essential protection but remain limited in scope and adequacy. Temporary incapacity benefits replace 70 percent of wages but are capped at the minimum wage, resulting in inadequate income protection for those earning above the minimum wage (MoSVY, 2023). Health insurance coverage under the NSSF reimburses mainly for services provided in the public sector, where service quality and availability remain uneven, particularly outside urban centers. Many workers continue to rely on private healthcare providers, where costs are only partially covered or not reimbursed at all, leading to significant out-of-pocket spending (World Bank, 2023), (ILO, 2022), (MoH, 2022), (ADB, 2023).

As discussed earlier, non-contributory benefits administered by the NSAF have expanded significantly since 2020, particularly through the COVID-19 Cash Transfer Program and the Family Package Program. Nevertheless, these benefits remain modest relative to household needs. Cash transfers during the COVID-19 period ranged between KHR 120,000 and 300,000 per month, equivalent to approximately 15 to 30 percent of the national poverty line (NSPC, 2023). As of now, the Family Package Program provides a benefit amount of KHR 200,000 per month (NSPC, 2024), although this amount is below the minimum monthly cost of a nutritious diet for young children (UNICEF and WFP, 2023). Disability and old-age social assistance benefits remain very limited. The disability allowance provided by the MoSVY is set at KHR 80,000 per month. The table below summarizes indicative benefit levels and their adequacy relative to the poverty line.

TABLE 6: Indicative benefit levels and adequacy of key programs (latest available year)

PROGRAM	AVERAGE BENEFIT (LOCAL CURRENCY OR USD)	SHARE OF POVERTY LINE (%)	FREQUENCY	NOTES ON ADEQUACY	DATA YEAR	SOURCES
NSAF Family Package	KHR 200,000	25 %	Monthly	Important life-cycle support but low adequacy	2024	NSPC (2024)
COVID-19 Cash Transfer (IDPoor)	KHR 120,000 to 300,000	15 - 30 %	Monthly (temporary)	Effective crisis response but discontinued	2022	NSPC (2023)
NSSF Old-Age Pension (minimum)	KHR 420,000	40 %	Monthly	Below ILO minimum replacement benchmarks	2023	NSSF (2024)
NSSF Employment Injury Compensation	70% of wage, capped at minimum wage	Not applicable	As needed	Wage replacement inadequate for most workers	2023	MoLVT (2023)
Disability Allowance	KHR 80,000 (approx. USD 20)	< 10 %	Monthly	Very limited income support	2023	MoSVY (2023)

Source: (NSAF, 2023), (NSSF, 2022), (NSAF, 2023), (MoSVY, 2023), (ILO, 2024).

A key challenge across both contributory and non-contributory systems is the absence of systematic indexation of benefits to inflation. Since 2020, inflation has averaged between four and five percent per year (IMF, 2024), eroding the real value of cash transfers and pensions. As food and healthcare prices have risen, benefit adequacy has declined even further.

The NSPPF 2024 to 2035 recognizes the constraints on adequacy and commits to progressive benefit scaling, strengthened coordination between providers, and alignment with international standards such as Convention 102. Improving adequacy will require increased fiscal investment, periodic actuarial assessments, and enhanced administrative capacity.

Taken together, these parameters imply that many beneficiaries, particularly informal workers, the near-poor and those in precarious employment, remain inadequately protected against health shocks, income loss, and the risk of old-age poverty. Improving adequacy will therefore require a combination of parametric reforms (for example revising contribution rates and vesting conditions), explicit measures to protect purchasing power (indexation), and fiscal measures to increase the size and predictability of non-contributory transfers.

4.5 Long-Term Sustainability

Contributory programs under the NSSF provide basic health and employment-injury protection and a newly operational private-sector pension, but contribution rates are modest and risks to long-term adequacy persist as the system matures. Current payroll-based financing amounts to 2.6 percent of wages for health-related branches and 4.0 percent for the pension branch (NSSF, 2022). These contribution ratios are low relative to typical actuarial recommendations for combined retirement and health protection, especially in a context of rapid demographic ageing and high informality (IMF, 2024).

The private-sector pension scheme introduced recently permits eligibility after only 12 months of contributions (SSA, 2022), a very short vesting period that raises solvency and adequacy concerns if left unadjusted. While this paper does not have access to

the actuarial work that was used when the system was designed, it is important to highlight the need to revisit vesting rules, accrual formulas and contribution rates once stable participation data are available. At present, the distribution of contributors versus pensioners is skewed toward a large base of active contributors but a very small population of actual pension recipients, which distorts short-term judgments of sustainability. For intergenerational equity, regular actuarial valuations and transparent public reporting must be prioritized.

4.6 Coordination and Institutional Gaps

While Cambodia's social protection system has expanded significantly over the past decade, institutional fragmentation continues to constrain its efficiency, equity, and coherence. The establishment of multiple agencies and schemes; each with its own governance structure, budgetary framework, and information system; has created overlaps in functions and gaps in accountability. This fragmentation hinders progress toward the NSPPF 2024–2035 vision of a unified, inclusive, and fiscally sustainable system of social protection.

At the policy level, the NSPC plays a central coordinating role, mandated to provide strategic oversight and policy guidance across social assistance and social insurance programs. Beneath the NSPC, an Executive Committee and General Secretariat facilitate inter-ministerial coordination, while two key implementing agencies, NSSF and NSAF, administer contributory and non-contributory programs respectively. However, despite this formal structure, coordination between institutions remains limited in practice, particularly at the operational level. Program design, targeting, and delivery mechanisms often function in silos, resulting in duplication of administrative costs and inefficiencies in reaching beneficiaries (World Bank, 2023) (NSPC, 2024).

One of the most visible coordination challenges lies in the fragmented management of beneficiary data. Until recently, NSSF and NSAF maintained separate registration and management information systems, making it difficult to track individuals across programs or ensure interoperability between contributory and

non-contributory schemes. The NSPC has initiated the development of a Unified Social Registry (USR) to integrate data from NSSF, NSAF, and other sectoral databases. According to NSPC, this registry is nearing completion and will allow for more accurate targeting, streamlined service delivery, and reduced exclusion errors (NSPC, 2024).

Another major institutional constraint concerns the fragmented legal and regulatory framework. Cambodia's social protection system is governed by multiple laws and sub-decrees, including the Social Security Law (2019), the Sub-Decree on Pension Schemes for Private Sector Employees (2021), and various ministerial regulations (RGC, 2021) (RGC, 2019). While these instruments collectively provide a legal foundation for social protection, they also create inconsistencies. For example, contribution and benefit parameters differ across schemes, while enforcement mechanisms and compliance monitoring are weak, particularly for small enterprises and informal employers (ILO, 2022), (ILO, 2023), (World Bank, 2023), (UNICEF, 2023).

At the subnational level, coordination is further weakened by limited fiscal and administrative decentralization. Local administrations play only a minor role in identifying beneficiaries or implementing social programs, leading to centralization of responsibilities at the national level and limited responsiveness to local needs. The World Bank notes that capacity gaps in subnational governance, including inadequate budget management and human resources, contribute to inefficiencies in social spending and service delivery (World Bank, 2023).

The governance structure of social protection also lacks a systematic mechanism for civil society participation. Although platforms like SP4ALL have emerged as credible partners in policy dialogue, there are no formal institutionalized channels for NGO and

trade union participation in policymaking or monitoring processes. This limits the inclusiveness and accountability of system design and implementation, especially in representing the needs of informal workers, women, and vulnerable groups (SP4ALL KIIs, 2025).

Recognizing these challenges, the NSPPF 2024–2035 identifies “system integration and coherence” as one of its five strategic objectives. The framework prioritizes harmonization of program parameters, establishment of a unified digital registry, and integration of financing and monitoring systems. It also calls for alignment with the Pentagonal Strategy – Phase I, which emphasizes efficiency, digitalization, and inclusive governance. The NSPC's ongoing efforts to operationalize the unified data system and to convene regular coordination meetings with NSSF, NSAF, and line ministries are positive steps toward institutional coherence.

Recognizing these challenges, the NSPPF 2024–2035 identifies system integration and coherence as one of its core strategic objectives, emphasizing the need to harmonize program parameters, strengthen institutional linkages, and reduce fragmentation within the social protection system (NSPC, 2024). The framework prioritizes the establishment of a unified digital registry, improved coordination between contributory and non-contributory schemes, and the integration of financing and monitoring mechanisms. It also calls for alignment with the Pentagonal Strategy–Phase I, which highlights efficiency, digital transformation, and inclusive governance as national reform priorities (RGC, 2023). Recent efforts by the NSPC, including the rollout of unified data initiatives and regular coordination mechanisms involving the NSSF, NSAF, and key line ministries, reflect initial but important steps toward strengthening institutional coherence (NSPC, 2024).

5

STAKEHOLDER CONSULTATIONS

As part of the development of this advocacy strategy, a series of Key Informant Interviews (KIs) were conducted between 12–18 September 2025 with key institutions, civil society organizations, and development partners engaged in Cambodia’s social protection landscape. These consultations were critical to ensure that the strategy reflects the perspectives of a wide range of stakeholders, including government institutions (NSSF, NSPC), development partners (Save the Children, GRET), and civil society actors (IDEA, CFSWF, YRDP).

The KIs served three main purposes:

1. To identify urgent social protection gaps and priorities as perceived by different actors.
2. To capture lessons from ongoing reforms and pilots, particularly concerning the extension of coverage to informal workers.
3. To ensure that SP4ALL’s advocacy agenda is rooted in evidence and in line with the Government’s National Social Protection Policy Framework (NSPPF) 2025–2035.

By systematically integrating these voices, the strategy establishes its credibility as the product of a consultative, evidence-based process rather than a top-down exercise.

5.1 Stakeholder Engagement Process

A total of seven KIs were conducted, engaging a mix of national policymakers, implementing agencies, civil society representatives, and development partners. Table 5.1 summarizes the institutions, representatives, and interview modalities.

TABLE 7: Summary of Key Informant Interviews (September 2025)

DATE	INSTITUTION	REPRESENTATIVES	INTERVIEW TYPE	KEY FOCUS AREAS
12 Sep 2025	Independent Democracy of Informal Economy Association (IDEA)	Mr. Vorn Pao , Vice Chair of SP4ALL & President of IDEA	In-person, with interpretation	Informal sector coverage gaps; tax-financed subsidies; portability of migrant workers’ rights
13 Sep 2025	Youth Resource Development Program (YRDP)	Mrs. Chan Ramy , Executive Director	In-person	Youth awareness; building knowledge of SP frameworks; intergenerational equity

DATE	INSTITUTION	REPRESENTATIVES	INTERVIEW TYPE	KEY FOCUS AREAS
13 Sep 2025	National Social Security Fund (NSSF)	Mr. Phang Mallika (Head of Planning), Ms. Chhay Chanthou (Deputy Head), and staff	In-person	Coverage expansion; pension design; investment governance; rehabilitation services
14 Sep 2025	National Social Protection Committee (NSPC)	Miss Sovannary Sy , Senior Analyst	In-person	Policy coordination; unified database; coverage extension; NSPPF 2025–2035 priorities
16 Sep 2025	Save the Children Cambodia	Mr. Hong Reaksmeay , Country Director	In-person	Social assistance; “missing middle”; early childhood gaps; donor coordination
16 Sep 2025	Cambodian Food and Service Workers’ Federation (CFSWF)	Mrs. Ou Tephallin , Chair of SP4ALL & President of CFSWF	In-person	Informal workers; maternity protection; SP4ALL capacity gaps
17 Sep 2025	GRET Cambodia	Mr. Vuthoun Khiev , National Social Protection Manager	In-person	Informal coverage pilots (Sameplouy); sustainability challenges; family package feasibility study

5.2 Synthesis of Key Findings

The KIs revealed important insights on Cambodia’s social protection system, both in terms of achievements and ongoing gaps. While perspectives varied depending on institutional roles, several cross-cutting themes emerged.

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Coverage Gaps and the “Missing Middle”



- Civil society organizations, particularly Save the Children and IDEA, consistently highlighted that large segments of the population remain uncovered. The so-called “missing middle” refers to those who are not eligible for NSAF’s poverty-targeted assistance (due to not holding a Poor ID) but who also lack access to NSSF’s contributory schemes. Many in this group live on less than USD 5 per day, suggesting vulnerability despite not being classified as poor.
- Save the Children emphasized children aged 2–6 as a neglected group, since social assistance provides support up to age 2 (family package) and again from age 6 (scholarships). Preschool access is low, with only 43 percent enrollment at age 3, increasing to 58 percent by age 5, still below regional peers. They argued for policy innovation, such as linking scholarships to preschool.
- IDEA and CFSWF drew attention to informal workers, who form the majority of Cambodia’s labor force, yet receive limited protection. Maternity benefits, for example, are substantially less generous for informal workers compared to formal ones.

Sustainability of NSSF Schemes



- NSSF officials reported coverage exceeding 3 million members and noted progress in extending pensions to private sector workers. However, they confirmed that old-age pensions can currently be accessed with as little as two years of contributions, raising concerns about long-term financial sustainability.
- On health insurance, GRET observed that voluntary schemes like Sameplouy (for tuk-tuk drivers and others) are already facing overspending relative to contributions. The expansion of benefits without actuarial balance was seen as politically attractive but fiscally risky.
- Stakeholders agreed that the new NSSF Investment Board is a step forward, but also noted the lack of transparency and the absence of accessible annual reports.

Children and Youth Priorities



- Save the Children emphasized the role of early childhood investments in breaking intergenerational cycles of poverty. Closing the 2-6 age gap could significantly improve education outcomes.
- YRDP stressed that Cambodia's youth, while forming a large share of the population, remain poorly informed about social protection. Members of their youth networks had limited awareness of entitlements or the broader policy framework. They recommended targeted awareness-raising and inclusion of young people in policy consultation.

System Fragmentation and Moves Toward Unification



- Both NSSF and NSPC acknowledged that fragmentation between contributory and non-contributory schemes weakens system efficiency. Duplication, overlapping mandates, and data silos reduce trust in the system.
- Plans are underway to unify civil servant and private sector pensions under a single scheme. However, NSSF officials stressed that balancing liabilities is politically sensitive, as civil servant pensions have historically been more generous.
- NSPC underlined the importance of the new integrated social protection database, which now links NSAF and NSSF data. Once fully operational, it will support unified reporting and planning.

Data and Evidence Gaps



- Across the interviews, stakeholders raised concerns about data reliability.
 - NSPC stated that the next Labor Force Survey (LFS) will only be available in 2026, leaving outdated statistics from 2019 as the main source.
 - NSSF, NSPC, and international organizations (e.g. ILO) cite different coverage figures (ranging from 500,000 to 3 million) undermining credibility.
 - Civil society actors stressed the need for transparency, with calls for annual public reports from NSSF.
- GRET and CFSWF proposed creating a research hub (possibly housed in a university) to provide independent analysis and evidence for policy debate, building on Malaysia's SWRC model.

Regional Learning and Good Practices



- Multiple stakeholders expressed interest in learning from Malaysia and Thailand on extending coverage to informal workers.
- Topics of particular relevance include:
 - Malaysia's SOCSO rehabilitation centers (for reintegration after workplace injury).
 - EPF's (Employees Provident Fund) management of informal savings schemes.
 - Bilateral agreements to ensure portability of social security rights for Cambodian migrant workers (an idea supported strongly by IDEA and NSSF).
- NSPC noted that delegations will attend the upcoming ISSA conference in Malaysia to explore these lessons further.

Capacity Building and Internal Gaps within SP4ALL



- Several stakeholders, including CFSWF and IDEA, pointed to capacity gaps within SP4ALL itself. Members often lack technical knowledge on budget flows, actuarial principles, or the NSPPF framework.
- Information sharing across members is uneven, with some having good policy knowledge (e.g. unions) and others less connected.
- Suggested capacity-building measures included:
 - Training on budget monitoring and policy frameworks.
 - Establishing a compulsory online induction course for SP4ALL members, covering core social protection principles.
 - Regular technical exchanges with NSSF, NSPC, and development partners.

5.3 Implications for the Advocacy Strategy

The consultation process reinforced that Cambodia's social protection system stands at a critical juncture. On the one hand, notable progress has been made, including NSSF expansion to over 3 million members, establishment of an investment board, and integration of databases under NSPC. On the other, structural weaknesses remain: sustainability risks in pensions and health insurance, persistent exclusion of informal workers, and insufficient attention to children and youth.

For SP4ALL, these findings provide both a mandate and a roadmap. Advocacy should:

1. Champion the inclusion of the informal sector and the missing middle, through tax-financed subsidies, adapted contribution models, and bridging schemes.
2. Push for transparency and accountability in NSSF reporting and financial sustainability.
3. Highlight child- and youth-specific priorities, especially the 2-6 age group and youth engagement in policy processes.
4. Support system coherence, including pension unification and integrated data platforms.
5. Strengthen the evidence base through independent research, fiscal space analysis, and regular labor force surveys.
6. Invest in SP4ALL's own capacity, enabling it to be an effective and credible voice in the national debate.

Taken together, the KIs confirm that the advocacy strategy is not only timely but also deeply anchored in stakeholder realities, ensuring relevance, legitimacy, and impact.

6

NORMATIVE FRAMEWORK AND POLICY OBJECTIVES OF THE STRATEGY

Social protection systems differ widely in structure across countries, yet they are grounded in a set of universal principles. At their core, these systems are designed to smooth consumption over the life cycle, protect individuals and households against shocks, and ensure income security when people face contingencies such as sickness, unemployment, disability, maternity, or old age. They also fulfil a broader social function: reducing inequality, strengthening social cohesion, and supporting inclusive and sustainable development. In Cambodia, where vulnerabilities stem from demographic change, high levels of informality, and widespread income insecurity, these objectives are especially relevant.

6.1 Normative Framework

International standards provide a strong foundation for articulating these goals. The ILO Social Security (Minimum Standards) Convention, 1952 (C102), sets minimum requirements for coverage, adequacy, and financing across all nine branches of social security, while the Social Protection Floors Recommendation, 2012 (R 202), calls for nationally defined guarantees ensuring at least basic income security and essential health services for all. These principles also underpin Sustainable Development Goal 1.3, which urges countries to implement comprehensive social protection systems, including floors. Cambodia's NSPPF 2024-2035 aligns explicitly with these norms, framing social protection not only as a safety net for the poor but also as a long-term investment in human capital and national development.

In applying this normative framework to Cambodia, it becomes clear that the structure of the current system does not yet reflect the principles of universality, inclusiveness, and coherence embedded in international standards. Instead, the national system remains characterized by structural fragmentation

shaped by labor market inequalities and institutional silos. These systemic features have created uneven patterns of protection across population groups, reinforcing gaps in both coverage and adequacy. This fragmentation is evident in the way programs are distributed across the population, as outlined in next session.



1. Core International Standards

- ILO Convention 102 (minimum standards)
- ILO Recommendation 202 (social protection floors)



2. Human Rights Instruments

- Universal Declaration of Human Rights
- International Covenant on Economic, Social and Cultural Rights
- Convention on the Rights of the Child
- Convention on the Rights of Persons with Disabilities



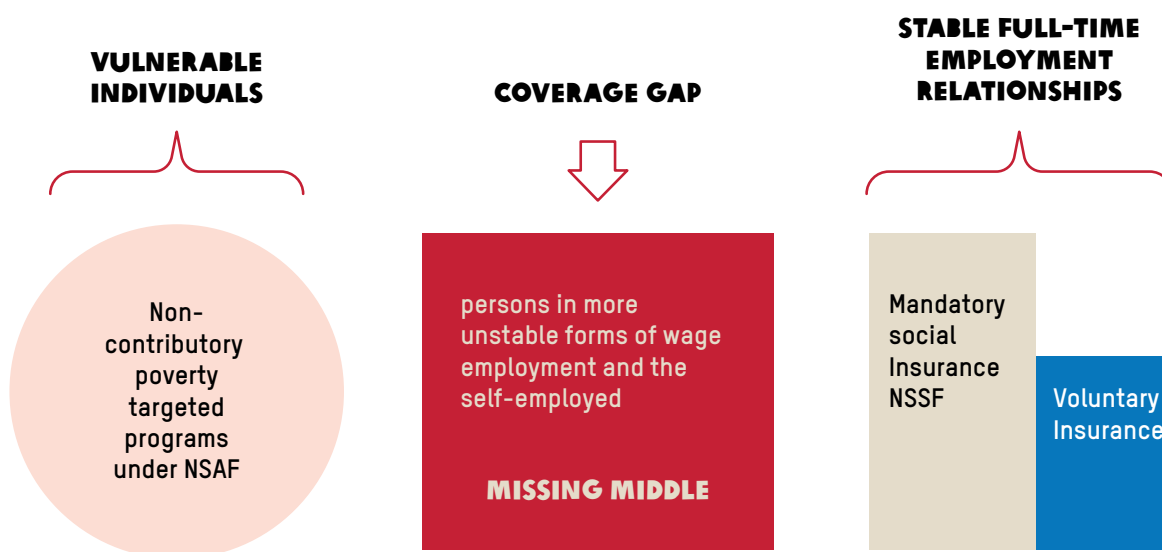
3. Global Development Commitments

- Sustainable Development Goals (SDG 1.3, SDG 10)

6.2 Guiding Principles and ‘the Missing Middle’

The main feature of the fragmentation of existing social protection as discussed earlier, is the prioritization of two population groups at opposite ends: the first includes salaried employees in the formal sector (public and private), particularly those in stable full-time employment, who enjoy relatively good protection in terms of contingencies covered and no major coverage gaps (with the limitations of adequacy discussed earlier). The second includes vulnerable individuals, often targeted by the many social assistance programs. Apart from these two groups, coverage of other workers, especially persons in more unstable forms of wage employment and the self-employed, is not automatic. Therefore, significant coverage gap (see Gap 3 Figure 10), which is add to the coverage gap of those outside the labor force (see Gap 1 Figure 10), mostly women (see **Error! Reference source not found.**).

FIGURE 14: Social Protection Coverage at two ends in Cambodia and the ‘Missing Middle’



The stakeholder consultations reinforced the significance of this structural gap. Multiple KILs, including those with IDEA, CFSWF, and Save the Children, referred to this group as the “missing middle”: households that are not poor enough to qualify for IDPoor-based benefits but not secure enough to participate fully in NSSF schemes. Many of these households live just above the poverty line and are highly vulnerable to income shocks, health expenses, and climate-related disruptions. Their exclusion from both contributory and non-contributory programs results in a protection vacuum that neither existing schemes nor emergency measures adequately address.

Social protection in Cambodia, as in all countries, extends far beyond the provision of income support or narrow safety nets. It is a key instrument for fostering social cohesion, reducing inequality, and strengthening resilience across the life cycle. International standards and rights-based frameworks provide a strong foundation for Cambodia to refine and expand its system to meet the diverse needs of children, workers, persons with disabilities, older persons, and vulnerable households. These principles are especially relevant given the fragmentation, coverage gaps, and adequacy challenges previously identified, including the structural exclusion of the “missing middle” highlighted across multiple KILs.

Considering these systemic challenges, aligning Cambodia's social protection reforms with international labor standards, particularly C102 and R202 (see box 1), requires the system to pursue several overarching objectives:



COMPREHENSIVE COVERAGE

Extend coverage across all population groups, including formal and informal workers, the self-employed, children, women, persons with disabilities, migrants, and older persons. This aligns with C102, which mandates protection for essential contingencies such as sickness, maternity, unemployment, old age, disability, and survivorship. For Cambodia, this also means addressing the pronounced coverage gaps affecting informal workers and the “missing middle,” who remain outside both NSAF and NSSF arrangements.



BENEFIT ADEQUACY

Ensure that benefits are sufficient to meet essential needs and protect against poverty. Consistent with C102, income-support benefits across contingencies should enable a basic standard of living and be periodically adjusted to maintain their value over time. In Cambodia, where most cash benefits fall well below the poverty line, enhancing adequacy is critical for building human capital and reducing vulnerability.



COST CONTAINMENT AND FINANCIAL SUSTAINABILITY

Maintain fiscal and actuarial balance to ensure long-term sustainability without imposing excessive burdens on any single generation or income group. This is central to C102's requirements on financing. For Cambodia, this implies strengthening contribution compliance, adjusting parameters as needed, and expanding fiscal space for social assistance in a gradual, sustainable manner.

In addition to these core goals, two further system-level objectives are essential to creating an integrated and coherent social protection system:

1. **Promotion of Social Solidarity and Inclusivity:** Build a system that redistributes resources from higher-income to lower-income groups and from those in stable employment to those in precarious or unpaid forms of work. This is at the heart of Recommendation 202, which emphasizes solidarity, universality, and inclusion in the establishment of social protection floors. In Cambodia, fostering solidarity means ensuring that the benefits of economic growth are shared across all groups, including the missing middle, informal workers, and those outside the labor force.
2. **Synergies and Coordination Across Schemes:** Strengthen coordination between contributory and non-contributory programs, enhance interoperability of administrative systems, and improve policy alignment across ministries and institutions. Given Cambodia's current fragmentation (between NSSF, NSAF, sectoral programs, and local delivery systems); greater coherence is essential for improving efficiency, reducing duplication, and ensuring that individuals can transition smoothly between schemes as their life circumstances change.

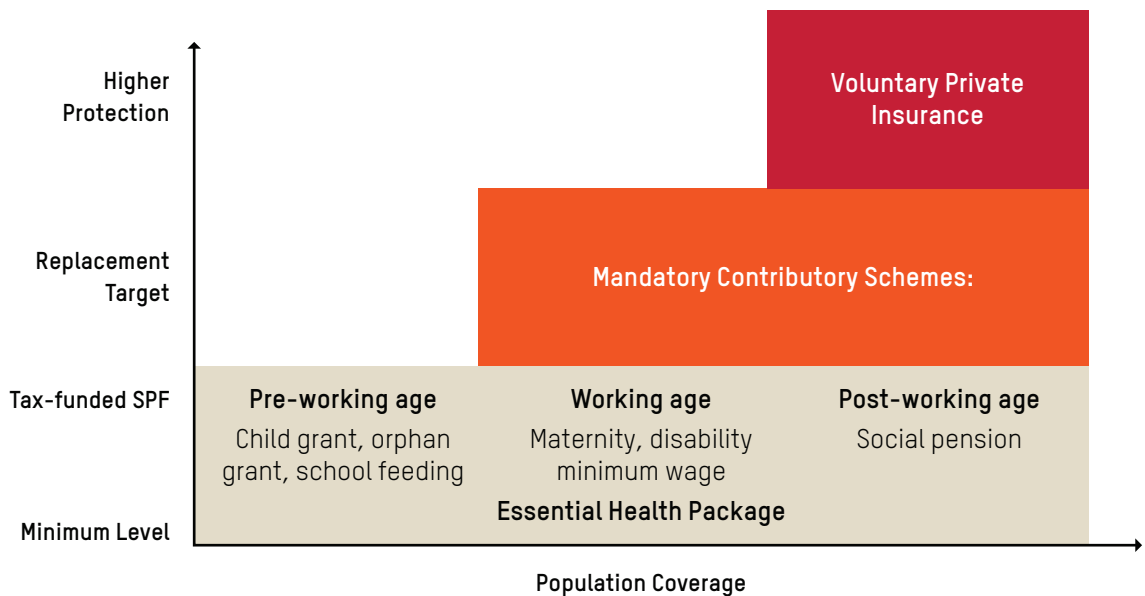
6.3 Operationalizing the Guiding Principles: A Two-Dimensional Framework for an Integrated Social Protection System in Cambodia

Translating these guiding principles into practice requires an integrated framework capable of addressing both the breadth of Cambodia’s coverage gaps and the depth of its benefit adequacy challenges. A useful way to conceptualize this is through a two-dimensional approach that supports the consolidation and coordination of Cambodia’s fragmented social protection arrangements. This framework is consistent with the NSPPF 2024–2035 and grounded in international standards, including ILO Convention 102 and Recommendation 202.

While national social protection systems differ in structure and scope, international experience shows that countries that achieve broad coverage, adequate benefits, and long-term sustainability typically rely on multi-tiered social protection systems. These systems combine different instruments and financing sources to address the full range of life-cycle contingencies, including old age, sickness, disability, maternity, unemployment, work injury, and child-raising (ILO, 2018).

A multi-tiered approach enables governments to pursue comprehensive coverage and adequate income security while maintaining fiscal sustainability. The framework, widely used by the ILO and the World Bank (World Bank, 2008), organizes social protection into complementary tiers that jointly provide a tax-financed basic floor, contributory social insurance for workers, and voluntary or supplementary arrangements for individuals with higher ability to save.

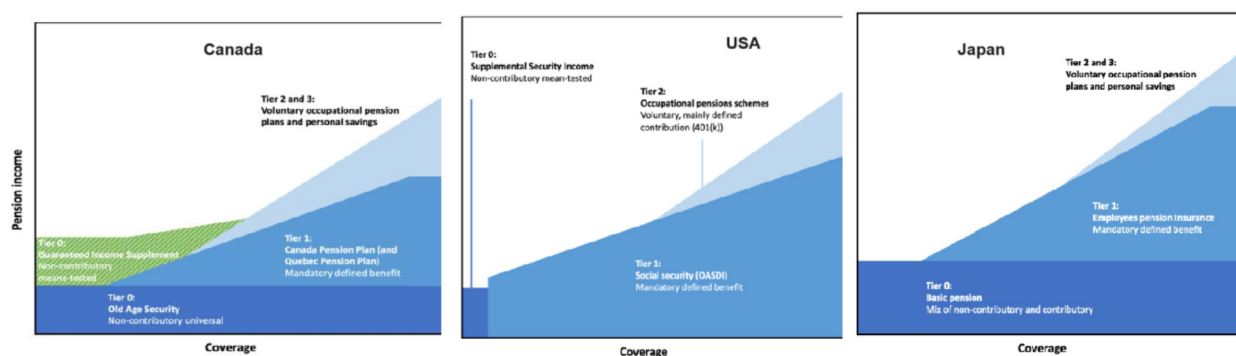
FIGURE 15: Integrated social protection system



Source: based on (ILO , 2012)

Country experiences demonstrate how such systems can support universal coverage and ensure improved adequacy. They also highlight how a basic social protection floor can coexist with contributory and supplementary tiers to strengthen resilience and reduce vulnerability.

FIGURE 31: Multi-tiered social security, selected country examples

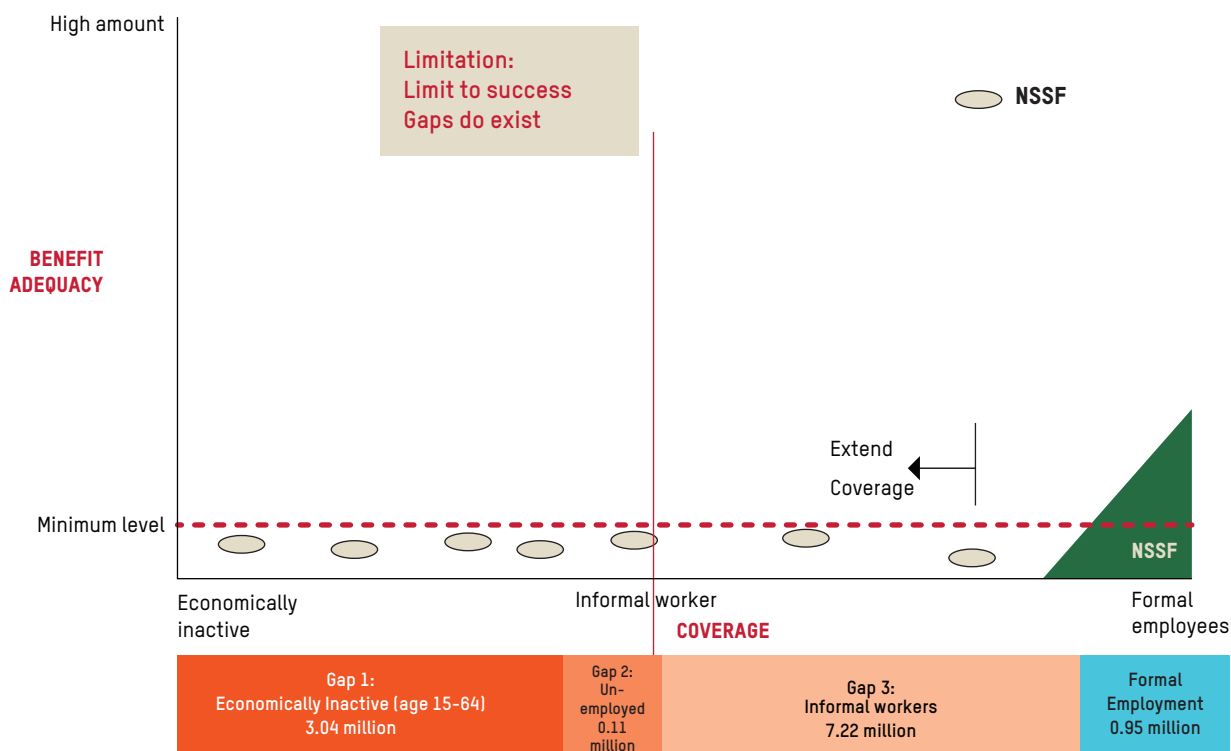


Source: (ILO, 2018), (ILO, 2023)

Applicability to Cambodia

This model is highly relevant for Cambodia, where social protection delivery remains fragmented across NSSF, NSSF-C, NSAF, and various line ministries, resulting in uneven protection for different segments of the population. Representing Cambodia's current system of social security in the above two-dimensional framework, shows the gaps in coverage (horizontal dimension) as well as inadequate benefit (vertical dimension), as previously discussed.

FIGURE 16: Two-dimensional representation of Cambodia's social security



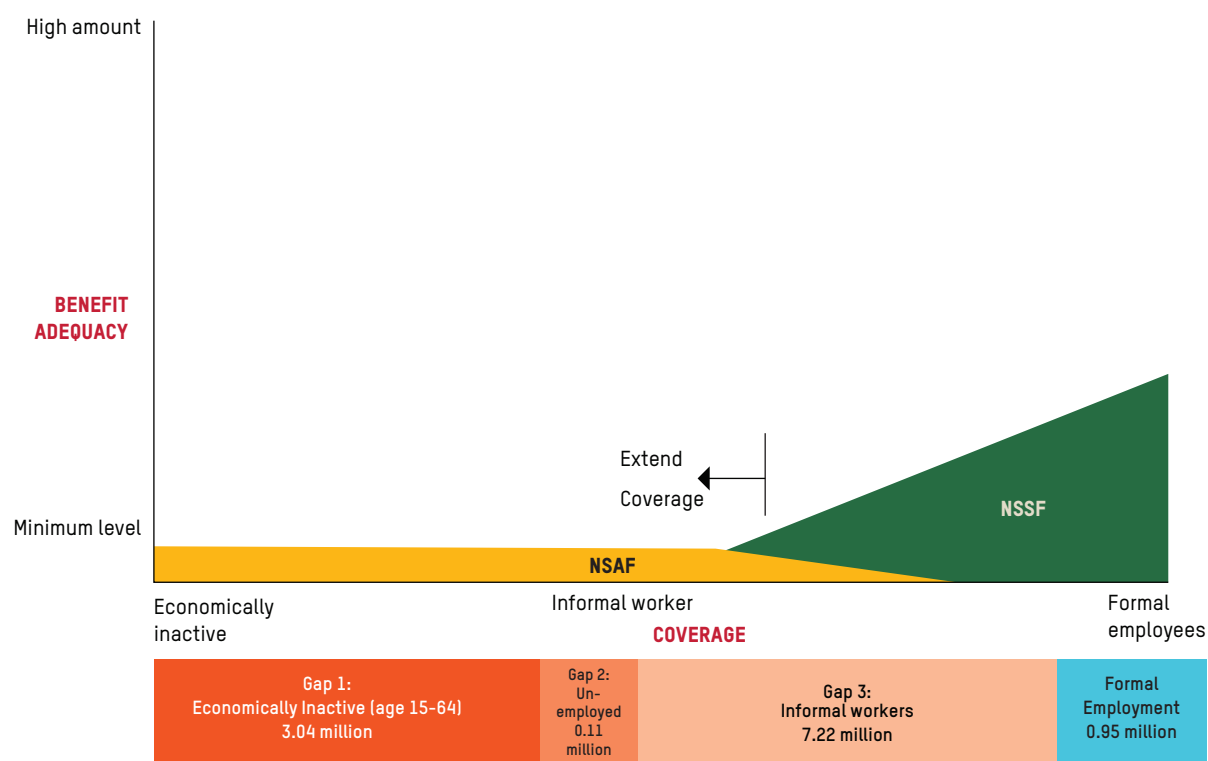
Source: based on data from (NIS, 2020).

Vision for Cambodia’s Multi-tier System

An improved multi-tiered system would enable Cambodia to provide a universal or near-universal basic guarantee for all residents, expand contributory arrangements for formal and informal workers through NSSF and voluntary schemes, and promote supplementary savings where appropriate. In addition, a multi-tiered structure would help align benefit design and eligibility across schemes, support greater fairness between groups, and strengthen fiscal sustainability by balancing tax-financed and contribution-financed components. This approach is consistent with the priorities set out in the NSPPF 2024–2035, which calls for a unified and coherent system grounded in a life-cycle approach to protection and supported by integrated contributory and non-contributory mechanisms.

The Strategy envisions this multi-tiered framework to look like the graph below, highlighting its capacity to maintain incentives for saving and labor market participation while operating within Cambodia’s overall fiscal envelope.

FIGURE 17: Envisioned multi-tiered social security in Cambodia



By improving coordination between NSSF and NSAF and fostering stronger synergies across schemes, a multi-tiered framework can help Cambodia reduce inequality, promote more inclusive growth, and ensure that individuals across all stages of the life cycle have access to predictable and meaningful protection. Even incremental improvements across tiers can generate measurable gains in poverty reduction and resilience, especially among households currently at risk of falling into the missing middle gap.

7

RESULTS-BASED FRAMEWORK FOR THE ADVOCACY STRATEGY

This chapter sets out how SP4ALL's advocacy strategy translates the challenges identified in Chapters 2 to 6 into a clear and actionable results framework. It provides a structured approach for linking evidence generation, stakeholder engagement, and advocacy activities to measurable policy influence and system-level change, ensuring that SP4ALL's work remains strategic, focused, and aligned with Cambodia's social protection reform priorities.

The results framework consists of two interlinked elements. The first is a Theory of Change, which explains how SP4ALL's advocacy is expected to contribute to more inclusive, adequate, and coherent social protection outcomes over time. The second is a logical framework that summarizes the key outcomes, outputs, indicators, and assumptions used to monitor progress, support learning, and demonstrate SP4ALL's contribution to policy dialogue and reform processes.

This framework is explicitly aligned with national commitments under the NSPPF 2024–2035. By focusing on priority challenges such as informality, gender inequality, coverage adequacy, and system fragmentation, it ensures that SP4ALL's advocacy remains evidence-driven, responsive to stakeholder expectations, and relevant throughout the 2026–2030 period.

7.1 Theory of Change

The Theory of Change describes how SP4ALL's advocacy efforts are expected to contribute to long-term improvements in Cambodia's social protection system. It builds on the social,

demographic, and institutional analysis presented in Chapters 2 through 6, as well as insights from key informant interviews, to articulate a clear and realistic pathway from SP4ALL's activities to the broader change the coalition seeks to support.

The long-term change that SP4ALL aims to contribute to is an inclusive, equitable, and sustainable social protection system in Cambodia, in which all individuals, including informal workers, women, older persons, persons with disabilities, and near-poor households, have access to adequate and predictable social protection across the life cycle. This outcome is grounded in the earlier analysis of coverage gaps, benefit inadequacy, and institutional fragmentation, and reflects national policy commitments under the NSPPF 2024–2035.

Achieving this impact requires intermediate outcomes that can be advanced through sustained and coordinated advocacy. These include:

- The first set of outcomes relates to policy and regulatory change. This includes the development or revision of policies that expand coverage to informal workers, strengthen maternity protection, introduce unemployment insurance, improve benefit adequacy, and enhance shock responsiveness. It also includes the integration of life cycle approaches into national policies and stronger alignment between contributory and non-contributory schemes, which were highlighted in the NSPPF and in consultations with government stakeholders.
- The second set of outcomes concerns institutional strengthening. Insights from the KIIs revealed that

coordination challenges between the NSSF, NSAF, and NSPC remain significant barriers. SP4ALL's advocacy can contribute to clearer institutional mandates, improved use of the Unified Social Registry, and stronger mechanisms for civil society participation in policy processes. Over time, these changes support a more coherent and efficient social protection system.

- The third set of outcomes relates to political and public awareness. Several interviewees noted that public understanding of social protection remains limited, particularly among informal workers and employers. Advocacy can help increase awareness of entitlements, stimulate demand for improved protection, and reinforce the legitimacy of social protection as a national development priority. This behavioral shift can support accountability and improve the enabling environment for reform.
- The fourth set of outcomes relates to stakeholder behavior and engagement. The KIs highlighted that although there is openness among certain institutions to engage with civil society, engagement is often influenced by timing, personal networks, and the credibility of available evidence. SP4ALL's coordinated approach can strengthen trust, foster constructive dialogue, and encourage more consistent engagement across institutions, unions, and civil society organizations. Stronger collaboration increases the likelihood that policy proposals are considered and integrated into institutional plans.

The Theory of Change rests on several assumptions. These include:

- The assumption that political stability will continue to allow for regular policy dialogue and institutional reform.
- The assumption that fiscal space, although limited, will remain adequate for gradual expansion of social protection in line with existing policy commitments.
- The assumption that development partners will remain engaged in supporting technical and financial aspects of the system, consistent with their current roles.
- The assumption that SP4ALL members will remain cohesive, coordinated, and willing to align around shared advocacy objectives and messages.

- Several external factors may influence whether outcomes are achieved. These include:
- Macroeconomic conditions, such as inflation or declining revenues, which may reduce the government's ability to expand benefits or introduce new schemes.
- External shocks, such as climate events or pandemics, which may both create opportunities and restrict policy implementation.
- Political transitions or shifts in leadership within key ministries or agencies, which may affect the pace or direction of reforms.

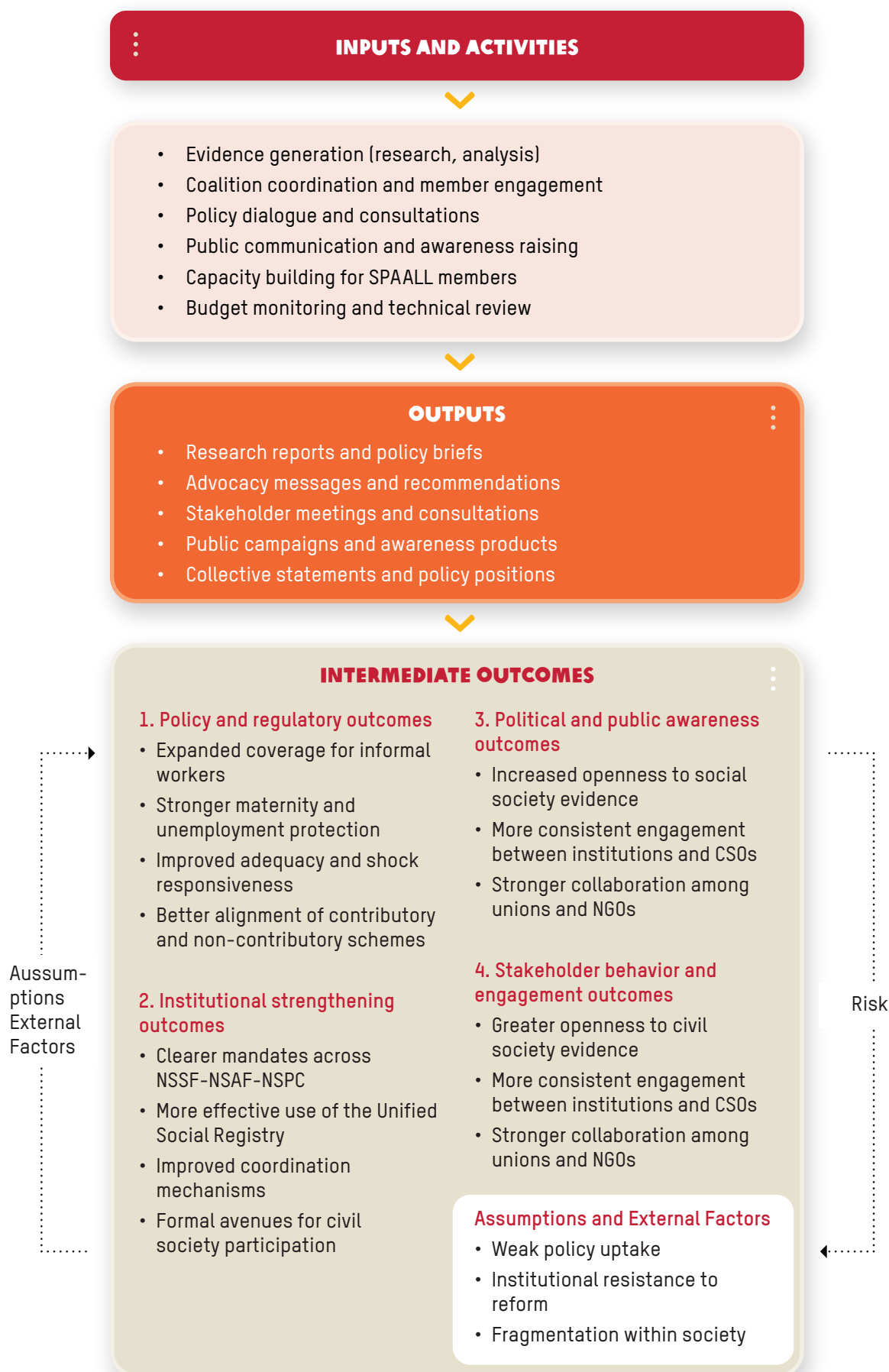
The success of this Theory of Change also depends on managing several risks. These include:

- The risk of limited policy traction, particularly if competing priorities emerge or if institutional resistance to change increases.
- The risk of fragmentation within civil society, which could weaken SP4ALL's ability to advocate as a unified platform.
- The risk of limited public engagement if awareness raising efforts do not effectively reach informal workers and vulnerable groups.
- The risk that monitoring of logframe indicators may be insufficient if internal capacities for data collection and analysis are not strengthened.

Despite these risks, the analysis and consultations indicate that significant opportunities exist. Government institutions have expressed interest in expanding protection for informal workers. Development partners continue to provide support to reform processes, and SP4ALL has established itself as a credible coalition with strong grassroots links. The Theory of Change therefore provides a realistic and structured pathway through which SP4ALL can use evidence, coordination, and sustained engagement to influence social protection reforms and contribute to long-term change.

The Theory of Change consolidates the results logic of the strategy, outlining the causal links between SP4ALL's advocacy actions, expected outcomes, and long-term system-level impact.

FIGURE 18: Theory of Change Diagram



7.2 Logical Framework

The logical framework operationalizes the Theory of Change by clearly setting out the hierarchy of objectives, expected outcomes, and key outputs of the SP4ALL Advocacy Strategy, together with the indicators, means of verification, and assumptions used to track progress. It provides a structured and practical tool for monitoring, learning, and strategic adaptation over the implementation period, while offering a concise overview of the intended impact of SP4ALL's advocacy efforts and the key risks that may influence results.

TABLE 8: Logframe for the Strategy

HIERARCHY OF OBJECTIVES	INDICATORS	MEANS OF VERIFICATION	ASSUMPTIONS/RISKS
IMPACT			
Advocate for an inclusive, equitable, and sustainable social protection system in Cambodia with expanded coverage and adequate benefits for all individuals across the life cycle.	<ul style="list-style-type: none"> Increased coverage of informal workers by social protection schemes Inclusion of new benefits in national documents Increased annual government budget allocation for social protection 	<ul style="list-style-type: none"> NSPPF progress reports National budget documents NSSF, NSAF, NSPC administrative data 	<ul style="list-style-type: none"> - Continued political commitment - Stable macroeconomic environment - Adequate fiscal space
OUTCOMES			
1. Strengthened policy and regulatory environment supporting expanded coverage and adequacy	<ul style="list-style-type: none"> Number of SP4ALL proposals reflected in drafts Adoption or revision of policies for informal workers, maternity, unemployment, child benefits Inclusion of shock-responsive elements 	<ul style="list-style-type: none"> Draft laws and policy notes Dialogue meeting minutes NSPC documentation 	<ul style="list-style-type: none"> Government openness to evidence-based engagement Predictable policy cycles
2. Improved institutional coordination and governance within the social protection system	<ul style="list-style-type: none"> CSO participation mechanisms formalized Improved NSSF–NSAF–NSPC coordination Increased use of the Unified Social Registry 	<ul style="list-style-type: none"> Coordination meeting minutes Institutional protocols Development partner reports 	<ul style="list-style-type: none"> Stable institutional mandates Continued commitment to coordination
3. Increased public awareness of social protection rights and entitlements	<ul style="list-style-type: none"> Number of communication products Improved awareness among informal workers and employers Greater visibility in public discourse 	<ul style="list-style-type: none"> Media monitoring SP4ALL communication tracking Surveys and consultations 	<ul style="list-style-type: none"> Open media environment Accessible communities

HIERARCHY OF OBJECTIVES	INDICATORS	MEANS OF VERIFICATION	ASSUMPTIONS/RISKS
4. Strengthened collaboration among CSOs, unions, and government stakeholders	<ul style="list-style-type: none"> • Number of joint advocacy initiatives • Regular engagement with key institutions • Increased openness to CSO evidence 	<ul style="list-style-type: none"> • Meeting minutes • Joint statements • Stakeholder feedback 	<ul style="list-style-type: none"> • Cohesion within SP4ALL • Government engagement continues
OUTPUTS			
A. Evidence-based advocacy materials produced	<ul style="list-style-type: none"> • Number of research papers and briefs • Submission of policy recommendations 	<ul style="list-style-type: none"> • Research outputs • SP4ALL annual reports 	<ul style="list-style-type: none"> • Timely access to data and experts
B. Member capacities strengthened	<ul style="list-style-type: none"> • Number of trainings delivered • Documented improvements in advocacy capacity 	<ul style="list-style-type: none"> • Training evaluations • Member feedback 	<ul style="list-style-type: none"> • Full participation of members
C. Stakeholder consultations and dialogue platforms conducted	<ul style="list-style-type: none"> • Number of meetings and workshops • Participation from key institutions 	<ul style="list-style-type: none"> • Meeting records • Workshop reports 	<ul style="list-style-type: none"> • Stakeholder availability
D. Public communication and awareness products disseminated	<ul style="list-style-type: none"> • Number of materials and media pieces • Estimated audience reach 	<ul style="list-style-type: none"> • Media tracking • Campaign reports 	<ul style="list-style-type: none"> • No restrictions on communication

8

IMPLEMENTATION

This chapter sets out how SP4ALL will translate the strategy into coordinated and timebound action. It clarifies roles and responsibilities, sequencing, and resource requirements to move from analysis and strategic choices to implementation and results, consistent with the Theory of Change and logframe presented in Chapter 7.

The implementation approach is guided by the following principles:

- **Evidence driven:** Activities and advocacy tasks will be informed by timely, policy-relevant research and monitoring. The SP4ALL research agenda will prioritize studies that address critical evidence gaps identified through earlier analysis and key informant interviews.
- **Participatory:** Members, trade unions, grassroots groups, and affected communities will be engaged in the co-design of research, messages, pilots, and advocacy tactics to ensure legitimacy and relevance.
- **Gender and disability responsive:** All activities will integrate gender and disability analysis, use sex-disaggregated data, and apply inclusive communication approaches to promote equity and access.
- **Politically smart:** Actions will be sequenced to respond to policy windows, build coalitions, and manage political risks while preserving SP4ALL's credibility.
- **Adaptive management:** Implementation will incorporate regular learning and course correction through quarterly reflection meetings, annual reviews, and timely adjustments in response to emerging opportunities or risks.

This chapter operationalizes these principles by defining priority workstreams, assigning roles and responsibilities, outlining sequencing and timelines for key activities, and setting out the governance, resource, and monitoring arrangements required to deliver the strategy.

8.1 Priority workstreams and planned interventions

To operationalize the advocacy objectives, SP4ALL will implement the strategy through a set of interlinked priority workstreams. These workstreams translate strategic priorities into concrete interventions and provide a structured basis for sequencing activities and allocating resources over the 2026–2030 period.

PRIORITY WORKSTREAMS AND PLANNED INTERVENTIONS



Research and evidence generation

Research and evidence generation form the backbone of SP4ALL's advocacy strategy. Earlier chapters highlighted significant information gaps that limit effective policy dialogue, including insufficient data on informal worker exclusion, limited analysis of

benefit adequacy, weak understanding of employer behavior, and fragmented monitoring of government commitments. The Theory of Change and the logframe emphasize that SP4ALL's influence depends on the production of credible, relevant and timely evidence that can shape policy decisions, support institutional reform and strengthen public and political understanding of social protection. This workstream therefore links directly to Outcomes 1, 2 and 3 in Chapter 7.

The purpose of the research and evidence workstream is to generate analysis that informs SP4ALL's advocacy positions, strengthens policy proposals and improves the quality of public discourse on social protection. The research agenda responds to issues identified in the situation analysis, the gaps assessment in Chapters 3 to 6 and the findings from key informant interviews. It will also support monitoring of policy commitments and provide the analytical basis for SP4ALL's calls to action.

Several interviewees noted that one of the recurrent challenges facing civil society engagement in social protection in Cambodia is the lack of a sustained platform dedicated to research, analysis and evidence dissemination. Key informant interviews repeatedly emphasized that SP4ALL would benefit from an institutional mechanism capable of coordinating studies, synthesizing emerging evidence, serving as a training hub for members and acting as a credible


reference point for government and development partners.

To address this gap, SP4ALL proposes to establish a research and policy center that brings together researchers, practitioners and member organizations to conduct applied research, develop evidence-informed policy recommendations and promote constructive dialogue on social protection. The center is envisaged as a long-term platform that strengthens national analytical capacity and supports the implementation of Cambodia's social protection reforms. Its core functions would include conducting policy-focused research, coordinating interdisciplinary studies, providing training for SP4ALL members and facilitating exchanges between policymakers, academics and civil society. In the early years, the center may operate as a virtual hub hosted by a member organization or academic institution. The proposed SP4ALL Research and Policy Center is detailed in Section 8.3.

The figure below illustrates the priority research themes that will guide SP4ALL's evidence-generation agenda during the implementation period. These research areas respond to immediate policy needs, medium-term evidence gaps, and longer-term structural questions that will shape the expansion, adequacy, and sustainability of Cambodia's social protection system. The detailed list of proposed studies is presented in Annex 4.

PRIORITY RESEARCH AGENDA FOR SP4ALL (2025–2030)



 **Beneficiary Experience and Client Journey Study**

Detailed study descriptions and timelines are provided in **Annex 4**.

Capacity Strengthening for SP4ALL Members and Partners

Capacity strengthening is a core workstream in the implementation of this strategy. The effectiveness of SP4ALL's advocacy depends on the ability of its members, allied CSOs, unions, grassroots groups, and national researchers to understand social protection systems, interpret evidence, communicate strategically, and engage effectively with policy processes. Gaps identified in the key informant interviews pointed to uneven technical capacity among members, limited access to specialized training in social protection, and limited familiarity with policy-making cycles and governmental engagement.

This workstream aims to build a sustained pipeline of national expertise that can support evidence-based advocacy and contribute to stronger institutional dialogue. The proposed SP4ALL Research and Policy Centre (Section 8.3) will serve as the primary national hub for training, professional development, learning exchanges, and mentoring. The center will coordinate a structured annual training calendar, maintain a roster of national and regional trainers, and curate a library of learning materials tailored to Cambodia's evolving social protection landscape.

The capacity strengthening program will draw on international best practices, including professional training approaches used by specialized institutions such as the International Training Centre of the ILO (ITC-ILO), and the Social Wellbeing Research Centre (SWRC). The focus will be on building practical, applicable skills that directly enhance SP4ALL's advocacy effectiveness, including costing models, fiscal analysis, pension design, actuarial valuation, policy formulation, and media engagement.

Training will be delivered using modular short courses, hands-on technical workshops, webinars, peer-learning sessions, and targeted mentoring for selected organizations. Many courses will be adapted from established training packages already delivered in the region, ensuring relevance and technical rigor. Over time, the aim is to support the emergence of a national cohorts of social protection analysts capable of generating and interpreting data, conducting high-quality analysis, and influencing policy processes.

The figure below summarizes the priority training modules planned for 2026, which can be delivered on a recurring basis in subsequent years. Detailed module descriptions are provided in Annex 4.

TRAINING MODULES

 Costing Social Protection Measures	 Using Actuarial Valuation to Assess Long-Term Sustainability
 Pension Policy, Design and Sustainable Financing	 Public Finance for Social Protection
 Public Finance for Social Protection	 Monitoring, Evaluation and Learning for Advocacy
 Social Protection Systems; Concepts, Global Trends and Cambodia's Policy Process	 Communication and Media Engagement for Social Protection
 Qualitative Research for Social Protection	 Mobilizing Support for Social Protection Reform

 Detailed module descriptions are provided in **Annex 4**.

Awareness and Social Mobilization Campaign

Awareness and social mobilization are essential pillars of SP4ALL's implementation strategy. As highlighted in Chapters 3 to 6 and reinforced through the key informant interviews, knowledge of social protection in Cambodia remains low, particularly among informal workers, small employers, women workers and rural communities. Many people are unaware of their rights under existing schemes, do not understand contributions and entitlements, and have limited trust in institutions responsible for service delivery. These information gaps weaken enrolment, reduce demand for reform, and limit public accountability. Strengthening awareness is therefore critical to achieving Outcome 3 of the Theory of Change and building broad societal support for inclusive and adequate social protection.

The purpose of this workstream is to increase understanding of social protection among workers, employers and the general public, and to ensure that reforms proposed under the NSPPF 2024-2035 are accompanied by clear, accessible information. Awareness-raising will also help align public expectations with policy developments and strengthen the legitimacy of the proposed reforms.

As in other countries undergoing major social protection reforms, communication alone is not sufficient unless it is organized systematically and linked to broader advocacy efforts. The campaign will therefore be integrated into SP4ALL's research and policy processes. Evidence generated through the research agenda will be translated into understandable formats such as infographics, short explainers and social media content. The proposed Research and Policy Centre will serve as a technical hub for generating communication materials, simplifying research findings and developing training for coalition members on communications and media engagement.

The awareness campaign will consist of several components, drawing on lessons from large-scale national campaigns in other contexts:

- Raising awareness among informal workers and small enterprises about their rights, available benefits and pathways to enrolment
- Amplifying workers' experiences through testimonials, short stories and community-driven content
- Engaging employers on the financial and risk management benefits of social protection, including how contributions reduce the burden of employer-financed benefits
- Building wider public support for reforms by linking social protection to national development, resilience and fairness
- Improving the accuracy and depth of media reporting on social protection issues
- Strengthening online and offline platforms for dialogue, messaging and community engagement

Campaign activities will include the development of a communication strategy, production of materials, mobilization of media partners, outreach through unions and community organizations, social media engagement and selected major events. All communication will be adapted to local languages and contexts and will promote gender-responsive and disability-inclusive messaging.

The implementation of this workstream will follow a phased approach, beginning with awareness of existing schemes and gradually expanding to cover reforms introduced through the NSPPF and related policies. Monitoring will track reach, engagement, media coverage and changes in public understanding, feeding into SP4ALL's learning cycle.

The figure below summarizes the proposed activities under this workstream, with detailed descriptions provided in Annex 4.

AWARENESS-RAISING ACTIVITIES



Policy Engagement and Advocacy Tactics

Policy engagement is the central mechanism through which SP4ALL converts evidence, capacity, and public mobilization into concrete policy influence. The situation analysis and key informant interviews highlighted several challenges in Cambodia’s policy environment, including fragmented institutional mandates, variable openness to dialogue, reliance on informal networks, and uneven participation of civil society in formal consultation processes. These factors point to the need for a structured, proactive and politically informed engagement strategy that amplifies civil society’s voices while maintaining constructive relationships with government and development partners.

This workstream focuses on defining how SP4ALL will engage policy makers, legislative bodies, government institutions and technical working groups to advance the coalition’s evidence-based policy proposals. It links directly to Outcomes 1 and 2 in the Theory of Change by ensuring that research findings are translated into policy options, and that institutional

reform opportunities are seized as they arise. Work under this component will be coordinated by the SP4ALL Secretariat, with active participation from member organizations and the proposed Research and Policy Centre.

Policy engagement will be organized around several core approaches. First, SP4ALL will engage systematically with national policy cycles, including the annual budget process, NSPPF implementation reviews, ministerial planning cycles, and parliamentary consultations. Second, SP4ALL will prepare clear and actionable policy messages drawn from its research agenda, ensuring that proposals are technically sound, feasible and aligned with Cambodia’s institutional realities. Third, SP4ALL will adopt a coalition-building approach that strengthens relationships with government institutions, unions, employers’ associations, research institutes, and development partners. Finally, SP4ALL will apply adaptive tactics, recognizing that windows of opportunity may emerge unexpectedly and require rapid mobilization of evidence and coordinated advocacy.

Engagement will be guided by principles emphasized in earlier chapters: constructive dialogue, transparency, gender and disability responsiveness, and political awareness. Based on KIs, priority engagement pathways include the NSPC, NSSF, NSAF, relevant line ministries, parliamentary commissions, provincial authorities and technical working groups. SP4ALL will also participate in multi-stakeholder forums, social protection consultations, and budget hearings, and where appropriate, initiate dialogue platforms jointly with government or development partners.

Key activities under this workstream include targeted policy briefs, expert roundtables, public consultations, high-level dialogues, thematic working groups, and follow-up engagements on legislative or regulatory drafts. SP4ALL will also maintain a policy calendar to anticipate key decision points and align research outputs and advocacy messages accordingly. Coordination with the awareness campaign will ensure that public messaging strengthens the political legitimacy of SP4ALL's proposals. The figure below summarizes the main activities planned under this workstream, with detailed descriptions provided in Annex 4.

KEY ACTIVITIES FOR POLICY ENGAGEMENT AND ADVOCACY TACTICS



8.2 Institutional Arrangements, Structures and Roles

Effective implementation of this strategy requires clear institutional arrangements and well-defined roles among SP4ALL members, partners and the proposed Research and Policy Centre. The institutional environment described in earlier chapters, together with the findings from key informant interviews, demonstrated the need for stronger coordination, more consistent engagement with government, and a

sustainable platform for research and technical capacity. This section sets out how SP4ALL will organize itself to deliver the implementation plan and ensure coherence across workstreams.

SP4ALL Secretariat, Steering Committee and Task Teams

The SP4ALL Secretariat will serve as the operational anchor of the coalition. It will coordinate planning, implementation and monitoring of activities across all

workstreams; support the development of research outputs and advocacy products; manage communication and media engagement; and maintain relationships with government institutions and development partners. The Secretariat will also coordinate the policy calendar and ensure that SP4ALL responds strategically to policy windows and emerging opportunities.

The Steering Committee will provide strategic oversight and guidance. It will review annual work plans, approve major outputs such as research publications and policy positions, and oversee risk management. The committee will include representatives from unions, women's organizations, disability groups, youth networks, CSOs and research partners, ensuring diverse perspectives from across the coalition.

Time-bound task teams will be established to support technical work on research, capacity building, awareness and social mobilization, and policy engagement. These teams will be composed of members with relevant expertise and will coordinate specific activities, provide technical input and help ensure that outputs reflect the collective perspective of the coalition. Task teams will report to both the Secretariat and the Steering Committee.

SP4ALL Research and Policy Centre

SP4ALL RESEARCH AND POLICY CENTRE



- Policy-focused research unit
- Training facility
- National think tank

The key informant interviews highlighted the absence of a dedicated national platform for sustained research, analysis and professional training on social protection in Cambodia. While several institutions contribute important studies, the work is often fragmented, short-term and not always accessible to civil society or policy makers. To address this gap,

SP4ALL proposes the establishment of a Research and Policy Centre as a long-term mechanism to strengthen the analytical foundation, technical capacity and policy dialogue required for successful social protection reform.

The rationale for the center draws on experiences from countries where reforms were accelerated by nationally anchored institutions that combined research, training and structured policy dialogue. The center envisioned for Cambodia will serve three interconnected functions.

First, it will act as a **policy-focused research unit**. It will coordinate and produce studies under the research agenda described in **Error! Reference source not found.**, conduct interdisciplinary analysis, prepare briefings for policy makers and monitor progress on the NSPPF. It will examine issues such as coverage gaps, benefit adequacy, employer and worker behavior, fiscal sustainability and administrative bottlenecks. Its work will generate the evidence base needed for SP4ALL's calls to action and policy engagement.

- Second, it will serve as a professional training facility. Drawing on established training methodologies and adapting content to Cambodia's needs, the center will deliver technical training on costing, actuarial analysis, fiscal space modelling, pension design, qualitative research, advocacy techniques and monitoring and evaluation. Over time, these training activities will help develop a national community of social protection analysts, including young researchers and practitioners from member organizations and partner institutions.
- Third, it will function as a national think tank and dialogue platform. The center will convene regular roundtables, thematic discussions, policy forums and conferences that bring together government institutions, CSOs, unions, employers, academics and development partners. These dialogues will strengthen relationships, support transparency and ensure that policy decisions are informed by diverse perspectives. The center will also engage in regional and international cooperation, drawing lessons from peer countries and facilitating South-South exchanges.

In the short term, the center will begin as a virtual hub hosted by a member organization or an academic partner. This arrangement allows SP4ALL to begin research, training and dialogue activities immediately while building momentum toward medium-term institutionalization. As resources permit, the center may evolve into a formal unit within a university or as an independent entity, supported by a small core team and guided by a steering structure that reflects the coalition's principles of inclusivity and transparency. The center will pursue diverse financing strategies, including grants, commissioned studies, partnerships with universities and sustained support from national and international partners.

Establishing this center is a strategic investment in the long-term sustainability and credibility of civil society engagement in social protection. It will enable SP4ALL to generate home-grown evidence, build national expertise and contribute to a more coherent and informed dialogue on social protection reforms.

Partnerships with Government, Research Institutions and Development Partners

Achieving the objectives of this strategy requires sustained collaboration with government institutions, universities, research organizations and development partners. SP4ALL will strengthen its engagement with the NSPC, NSAF, NSSF, MoLVT, MoSVY, MoEYS, MoH and other ministries to support constructive dialogue

and transparent policy processes. This engagement will include participation in technical working groups, submission of evidence, joint events and regular consultations at national and provincial levels.

Collaboration with Cambodian universities and research institutions will support the research and training functions of the center and help develop a national base of expertise. Partnerships with development partners such as the ILO, UNICEF, the World Bank, ADB and UNDP will support access to technical expertise, comparative evidence and methodological guidance.

These partnerships will be managed through the Secretariat, with strategic oversight from the Steering Committee, ensuring coherence, accountability and alignment with SP4ALL's long-term vision.

Roles and Responsibilities

Clear roles and responsibilities are essential for coherent implementation of the strategy and for ensuring that all workstreams operate in a coordinated and accountable manner. The institutional analysis and key informant interviews highlighted the need for defined responsibilities across the Secretariat, Steering Committee, task teams, member organizations, the Research and Policy Centre and technical partners. The table below summarizes the core functions and staffing implications of each institutional actor.

TABLE 9: Roles and Responsibilities for Implementation

INSTITUTION	RESPONSIBILITIES
Secretariat	Coordinates annual work plans and budgets; manages day-to-day implementation across all workstreams; drafts policy briefs and advocacy materials; handles communications and media engagement; maintains the policy calendar and tracks legislative and budget processes; liaises with government and development partners; supports monitoring, evaluation and learning; convenes meetings; ensures internal information flow; staffed by program coordination, research, communications and administrative personnel.
Steering Committee	Provides strategic oversight; approves annual plans, major research outputs and advocacy positions; reviews progress against the Theory of Change and logframe; oversees risk management; ensures coherence across workstreams; meets quarterly and during key policy windows.
Task teams (research, capacity building, awareness, policy engagement)	Design and oversee implementation of workstream-specific activities; provide technical inputs; incorporate gender and disability perspectives; coordinate contributions from SP4ALL members; report progress to the Secretariat; operate on a time-bound basis aligned with strategic priorities.
Member organizations	Contribute to research, advocacy and mobilization activities; implement awareness activities through their networks; participate in policy dialogue at national and provincial levels; gather lived-experience evidence; act as conveners for thematic areas where relevant.
Research and Policy Centre	Leads research production; synthesizes evidence; prepares technical studies and policy briefs; delivers training and capacity-building programs; convenes expert roundtables and dialogues; manages partnerships with universities and think tanks; provides methodological support to task teams; staffed by researchers, analysts, trainers and support staff.
Research partners and technical advisers	Provide specialized analytical inputs and peer review; contribute to modelling, costing, actuarial analysis and qualitative research; support capacity building and mentoring; collaborate on joint publications or policy assessments.
Coalition membership (general)	Participates in biannual meetings; validates strategic direction; contributes to public outreach when appropriate; ensures representation of constituency perspectives across the coalition.

8.3 Timeline and Milestones

The implementation of the SP4ALL advocacy strategy will be phased over the short, medium and long term to ensure that activities are sequenced realistically, aligned with policy windows and responsive to the evolving context of the NSPPF 2024–2035. This approach reflects lessons from earlier chapters, including administrative capacity constraints, the need for sustained evidence generation, and the gradual nature of institutional reform. The timeline below consolidates major activities across research, capacity building, awareness and mobilization, policy engagement, and institutional strengthening. It provides a high-level overview to support planning, coordination and monitoring, while allowing flexibility for adjustments during annual work planning.

TABLE 10: Consolidated Timeline and Milestones

TIME PERIOD	MILESTONES
Short term (2026–2027)	<ul style="list-style-type: none"> • Establish the virtual Research and Policy Centre. • launch initial research studies; develop the SP4ALL communication and awareness strategy. • begin awareness and mobilization activities. • produce initial policy briefs and rapid response notes; conduct foundational capacity-building trainings. • activate task teams and Secretariat processes. • strengthen engagement with NSPC, NSSF, NSAF and key ministries; begin journalist and media trainings.
Medium term (2027–2029)	<ul style="list-style-type: none"> • Complete major research studies; expand the Research and Policy Centre’s training and policy dialogue functions. • scale up sector-specific mobilization campaigns. • strengthen provincial and community-level engagement. • update SP4ALL advocacy positions based on new evidence. • deliver advanced technical training programs; establish structured government–civil society dialogue platforms. • produce annual monitoring reports on NSPPF progress; strengthen national networks of social protection experts.
Long term (2030 and beyond)	<ul style="list-style-type: none"> • Institutionalize the Research and Policy Centre as a permanent entity. • support long-term monitoring of NSPPF targets. • expand regional and South–South partnerships. • institutionalize nationwide public awareness cycles. • strengthen integration of research into policy and legislative processes. • contribute to next-phase reforms on adequacy, financing and governance. • maintain adaptive learning and periodic evaluation.

8.4 Monitoring, Evaluation and Learning

Monitoring, Evaluation and Learning (MEL) are essential to ensure that SP4ALL’s advocacy strategy remains evidence-based, adaptive and effective. The MEL approach outlined builds on the Theory of Change and logframe in Chapter 7 and reflects the capacities and institutional arrangements described in section 8.2. The purpose of the MEL system is to provide regular feedback on progress, identify opportunities for adjustment, and support accountability to members, partners and the public.

SP4ALL’s MEL approach will focus on tracking progress across four dimensions:

- delivery of planned activities under the research, capacity building, awareness and policy engagement workstreams
- achievement of outputs such as research reports, training modules, public campaigns and engagement products

- contribution to policy outcomes, including improved dialogue, stronger evidence uptake and progress on key reform areas
- coalition performance, including coordination, participation and knowledge sharing among members

Given the nature of advocacy work, SP4ALL will adopt a flexible approach to results monitoring, combining quantitative indicators from the logframe with qualitative assessments, narrative reporting and documentation of policy influencing processes. The Research and Policy Centre will support the Secretariat in synthesizing monitoring data, analyzing trends and preparing periodic updates.

Monitoring activities will include the following:

- a quarterly review of activities and outputs by the Secretariat and task teams
- a semi-annual Steering Committee review of progress against the logframe
- an annual advocacy review report assessing milestones, challenges and adjustments
- tracking of the policy environment, including government commitments, legislative developments, and decisions affecting NSPPF implementation
- monitoring of public engagement, including media coverage and social media analytics
- documentation of policy dialogues, consultations and instances of evidence uptake
- periodic reflection sessions with SP4ALL members to capture lessons and refine approaches

Evaluation will be conducted at two levels. First, internal annual learning reviews will help SP4ALL adjust its strategy to emerging political dynamics, institutional changes and new evidence. Second, an external evaluation is recommended every three to four years to assess the overall effectiveness of the coalition's advocacy efforts, the impact of the Research and Policy Centre and progress toward the outcomes identified in the Theory of Change.

Learning will be integrated throughout implementation. Findings from monitoring and evaluations will be used to update the annual work plan, inform research priorities and refine communication and engagement approaches. SP4ALL will maintain a learning culture that encourages open discussion, documentation of successes and challenges, and knowledge sharing among partners.

This MEL approach will ensure that SP4ALL remains responsive to opportunities and risks, maintains accountability to its members and partners, and strengthens the effectiveness of its advocacy over the life of the strategy.

8.5 Risks and Mitigation Measures

Implementation of this advocacy strategy will take place in a changing policy environment, where a number of internal and external factors may influence the pace and sequencing of planned activities. While the Theory of Change in Chapter 7 highlights broader system-level risks, this section focuses on operational risks that may affect the delivery of the workstreams and coordination arrangements described in Chapter 8. These include risks related to capacity, research delivery, coalition coordination, engagement with government counterparts and the availability of resources. Identifying these early allows SP4ALL to take practical steps to remain adaptable, sustain progress and adjust implementation as needed.

The table below summarizes the main operational risks and corresponding mitigation measures.

TABLE 11: Operational Risks and Mitigation Measures

RISK	MITIGATION MEASURES
Delays in producing research outputs due to limited technical capacity or competing partner workloads	Develop clear research plans and timelines; mobilize external researchers when needed; use the virtual Research and Policy Centre to coordinate contributions; prioritize studies linked to near-term policy windows.
Limited capacity within the Secretariat to coordinate multiple workstreams	Strengthen Secretariat staffing as resources allow; assign task teams to share workload; introduce quarterly planning cycles; provide targeted training in project coordination and MEL.
Inconsistent participation of coalition members in advocacy or technical work	Establish clear expectations for participation; maintain regular communication channels; rotate leadership of task teams; reinforce accountability through the Steering Committee.
Difficulty accessing policy processes or reduced engagement from government partners	Maintain continuous, low-visibility engagement with technical departments; use evidence and policy briefs to create entry points; diversify engagement across institutions; coordinate with development partners to amplify messages.
Insufficient resources to implement awareness campaigns, research activities or training programs	Prioritize activities with highest strategic value; sequence activities across years; seek joint funding with partners; integrate SP4ALL activities into existing donor programs where feasible.
Limited visibility or uptake of advocacy messages	Strengthen communication products; train spokespeople; expand media partnerships; monitor public perceptions and adjust messaging; align advocacy with national reform timelines.
Delays in operationalizing the Research and Policy Centre or uncertainty over its long-term institutional home	Maintain a phased approach beginning with a virtual model; formalize interim coordination roles; pursue partnerships with universities; develop a medium-term institutionalization plan.
Risks related to political transitions or competing national priorities	Maintain non-partisan positioning; anchor recommendations to NSPPF commitments; monitor political developments; adjust advocacy sequencing; prepare rapid response materials to engage during policy windows.
Fragmentation across government institutions affecting coordination	Support dialogue platforms between NSSF, NSAF, NSPC and line ministries; use research to clarify mandates; promote joint consultations; monitor coordination issues through policy trackers.

8.6 Resource Requirements

Effective implementation of the SP4ALL advocacy strategy will require predictable and well-targeted resources. While detailed budgeting will be developed during annual work planning, this section outlines the key categories of resources needed to deliver the workstreams, operate the institutional arrangements and sustain coalition coordination. The requirements reflect the scale of research activities, the intensity of planned awareness campaigns, the technical nature of capacity-building programs and the establishment of the Research and Policy Centre. Resource planning will follow a phased approach aligned with the timeline in section 8.3, allowing SP4ALL to sequence investments and adjust to emerging opportunities.

The table below summarizes the main categories of resource requirements needed to implement the strategy.

TABLE 12: Summary of Resource Requirements

CATEGORY	DESCRIPTION OF RESOURCE NEEDS
Secretariat and coordination	Staffing for coordination, planning and MEL functions; facilitation of task teams; meeting and consultation costs; administrative support.
Research and evidence generation	Funding for priority studies, technical experts, data collection, analytical tools, policy brief development and dissemination activities.
Awareness and mobilization	Design and production of communication materials, media partnerships, social media outreach, community engagement activities and public events.
Capacity building and training	Development and delivery of training modules, expert facilitators, training materials, digital learning tools and participant support.
Research and Policy Centre	Initial operational costs for the virtual model; coordination staff; collaboration with universities; later-stage institutional development and knowledge platforms.
Partnerships and dialogue platforms	Support for joint consultations, policy dialogues, roundtables and technical meetings with government, CSOs and research institutions.
Monitoring, evaluation and learning	Tools for data tracking, reporting and analysis; annual review processes; external evaluation every three to four years.

Opportunities for resource mobilization

SP4ALL can draw on several complementary funding pathways to support implementation of the strategy. These include short-term program funding, medium-term partnerships and long-term institutional arrangements.

1. **Development partner support:** Development partners working in Cambodia on social protection, governance, gender equality and labor market reforms present an important opportunity. Support may come from multi-year programs funded by UNICEF, ILO, the World Bank, ADB, EU and bilateral agencies such as DFAT, SIDA, FCDO and GIZ. These partners have clear interests in evidence generation, civil society participation, gender-responsive and disability-inclusive policy processes, capacity building and public awareness. SP4ALL can position itself as a platform that strengthens government–civil society engagement and delivers credible analysis, making it an attractive partner for such funding.

2. **Integration of SP4ALL activities into existing programs:** Many development partners already support social protection reform. SP4ALL can leverage these programs by aligning its research or capacity-building activities with ongoing initiatives. Relevant areas include social protection assessments, digital systems strengthening, shock-responsive mechanisms, demographic analysis and social accountability initiatives. This approach can reduce costs, avoid duplication and ensure that evidence produced by SP4ALL feeds directly into reform processes.
3. **Support from national institutions:** National institutions such as NSSF, NSAF, NSPC and relevant ministries can play a role in sustaining SP4ALL's work. Opportunities include co-financing specific studies, participating in research projects and supporting training activities. Drawing from the example of Malaysia's Social Wellbeing Research Centre, which was launched with seed funding from the Employees Provident Fund, SP4ALL may explore whether small-scale seed funding or cost-sharing arrangements with NSSF or other institutions could support the initial development of the Research and Policy Centre. Such contributions would promote national ownership and enhance credibility.
4. **Research contracts, advisory services and commissioned studies:** Over time, the Research and Policy Centre can develop a diversified portfolio of revenue-generating activities. These may include commissioned studies for government and development partners, analytical support to national committees, actuarial or costing modelling services and curriculum development. This mirrors the evolution of SWRC, which secured regular commissioned assignments and became a recognized technical actor. Revenues from these services could contribute to the center's long-term sustainability.
5. **Training programs and certification courses:** The Research and Policy Centre can introduce fee-based training programs and certification courses on social protection analysis, costing, actuarial techniques and pension design. These programs may attract government analysts, CSO staff, development partners and students, providing a sustainable source of income while strengthening national expertise.
6. **Partnerships with universities:** Collaboration with universities can open access to academic grants, joint research funding, student internships and South-South cooperation opportunities. Embedding the Research and Policy Centre within a university structure, or maintaining a strong partnership, can also reduce operational costs and support long-term institutional stability.

ANNEX 1:

KEY ADVOCACY MESSAGES

This annex summarizes the key messages that guide SP4ALL's advocacy. They reflect the findings of the demographic and labor market analysis, the social protection system review, the normative framework, and the insights from government, civil society and development partners interviewed during the consultations.

1. Messages on System Reform and Strategic Priorities

- Cambodia has expanded social protection significantly, but major gaps remain in coverage, adequacy and access, especially for informal workers, persons not in the labor force, women, persons with disabilities, older persons and near-poor households.
- Social protection is a strategic investment in human capital, economic productivity and national resilience. It reduces poverty and vulnerability and helps families cope with shocks.
- Achieving the goals of the NSPPF 2024–2035 requires stronger system integration. Social assistance, social security and shock-responsive programs must operate as a coordinated system rather than as separate schemes.
- Improving coordination among NSSF, NSAF and NSPC is essential for reducing fragmentation and providing a clear and predictable pathway for citizens to access entitlements.
- A balanced system that combines contributory and non-contributory mechanisms is

necessary to avoid permanent exclusion of people who cannot contribute regularly through payroll systems.

2. Messages on Closing Coverage Gaps

- Informal workers make up the majority of the labor force yet remain significantly under-protected. Expanding coverage requires simplified enrollment, flexible contribution options and incentives that reflect how informal workers earn and organize their work.
- People outside the labor force, including caregivers, rural women, older persons without contributory record and persons with disabilities, remain entirely excluded from protection. Addressing this requires non-contributory support such as a pension-tested social pension.
- A pension-tested social pension is necessary to ensure dignity in old age and to prevent poverty for the many older persons who cannot qualify for contributory pensions.
- Children aged 2 to 6 face a significant protection gap. They are too old for infant programs and too young for primary school. Strengthening child benefits or early childhood support for this age group can improve nutrition, cognitive development and school readiness.
- The missing middle includes households that are not poor enough to qualify for IDPoor programs and not formal enough to participate in social security. Addressing this gap requires

inclusive design, simple enrollment and benefits that reach lower-middle-income families.

3. Messages on Adequacy, Benefit Design and Life-Cycle Protection

- Several benefits remain below basic consumption needs. Improving benefit adequacy is necessary to reduce vulnerability and break the cycle of intergenerational poverty.
- Maternity protection needs strengthening to support women's labor force participation, improve child health outcomes and reduce the economic penalty associated with caregiving.
- Benefits need to be indexed regularly to prices or wages so that their value does not erode over time. Without indexation, pensions and social transfers lose purchasing power and become inadequate, especially for older persons and low-income households.
- Strengthening disability-related benefits will help address additional care and mobility costs and promote inclusion.

4. Messages on System Governance and Institutional Strengthening

- Constructive engagement between civil society and government can improve the quality of reforms and strengthen public trust.
- Tripartite representation in social protection institutions strengthens legitimacy, accountability and trust. Workers, employers and government should be represented in key governance bodies and policy processes.
- Decision-making on benefit design, financing, investment policy and implementation should include structured tripartite participation to ensure transparency, balance of interests and long-term sustainability.
- Citizens face administrative barriers such as complex registration procedures, information gaps and unclear processes. Simplifying user pathways can significantly improve access and trust.

- Stakeholders expressed a clear need for more transparent communication of rules, rights and entitlements. Improving public information and community outreach is essential.
- Evidence-based policymaking requires reliable, up-to-date data and analysis. Establishing a Research and Policy Center will strengthen national analytical capacity and support reform planning.
- Civil society plays a critical role in amplifying citizen perspectives, building public awareness and strengthening the accountability of social protection institutions.
- The voices of informal workers, women, persons with disabilities and rural communities must inform policy design and implementation.
- Public awareness of entitlements remains low. Clear communication is essential for improving program take-up.

5. Public-Facing Messages for Awareness Campaigns

- Everyone deserves protection, no matter where they work or how much they earn.
- Social protection helps families stay strong during hard times.
- Registering for social security protects workers and their families.
- Women, older persons and persons with disabilities should have equal access to protection.
- Social protection benefits the whole country by reducing poverty and improving stability.
- Good information helps people make better decisions.
- Social protection is a right for every Cambodian.

ANNEX 2:

SUMMARY OF THE SP4ALL VALIDATION WORKSHOP, 25-24 NOVEMBER 2025

The SP4ALL validation workshop was held on 24 November 2025 in Phnom Penh. The workshop brought together coalition members and partners to review the draft Advocacy Strategy for 2026 to 2030. The program consisted of presentations, plenary discussion and collective feedback based on the diagnostic analysis and the proposed strategic directions.

The workshop opened with the presentation of the diagnostic exercise. This presentation outlined key demographic trends, labor market composition and the persistent gaps in social protection coverage. It highlighted the implications of population aging, the scale of informal employment and the limited protection available for economically inactive groups. The second presentation introduced the proposed strategic directions and the four workstreams for SP4ALL's advocacy efforts. These two presentations provided the analytical basis for the validation process.

Participants engaged in a substantive discussion on the main elements of the draft strategy. The discussion emphasized the importance of demographic trends and their impact on the long-term sustainability of the system. Participants noted that population aging, changes in dependency ratios and the approaching end of the demographic window of opportunity require forward-looking planning. There was also strong recognition of the structural coverage gaps that affect informal workers, women, persons with disabilities, older persons and economically inactive individuals.

Fiscal considerations were a central theme in the dialogue. Participants highlighted the need for realistic and evidence-based analysis of fiscal space and called for clear assessments of affordability, revenue options and long-term sustainability. They noted that policy proposals should be supported by credible evidence and communicated in terms that

link social protection investments to economic and social benefits.

The discussion also touched on the political context. Participants emphasized that effective advocacy requires attention to both technical evidence and political feasibility. They discussed the need for consistent and accessible communication that can support engagement with government counterparts and the wider public. Coordination challenges between institutions were also raised, including the need for clearer linkages between existing schemes and more coherent governance arrangements.

Participants reviewed the four workstreams of the draft strategy and expressed support for their structure and focus. They highlighted the importance of sequencing activities and ensuring that research and evidence generation are aligned with upcoming policy opportunities. The group confirmed the relevance of the proposed workstreams on research, capacity strengthening, awareness and social mobilization and policy engagement. Members also supported the proposal to establish a Research and Policy Center to coordinate analytical work and strengthen SP4ALL's technical capacity.

The workshop concluded with agreement on several next steps. These included refining the strategy to incorporate workshop inputs, identifying priority research topics for 2026, strengthening internal coalition communication and preparing communication tools to support advocacy. Participants confirmed the overall relevance of the strategy and agreed that the revised version will guide SP4ALL's work from 2026 - 2030.

A full workshop report was produced documenting all discussions and the valuable insights provided by participants.

ANNEX 3:

NORMATIVE FRAMEWORK FOR SOCIAL PROTECTION

The right to social protection is guided by a well-established body of international standards and human rights instruments that recognise social security as a fundamental right and set minimum expectations for coverage, adequacy, and equity across all contingencies of social protection. These global frameworks offer a clear reference point for national reforms aimed at expanding coverage, strengthening adequacy, and improving system coherence.

The cornerstone of this normative framework is the Social Security (Minimum Standards) Convention, 1952 (C102). This Convention serves as the principal benchmark for developing comprehensive social security systems that cover essential contingencies including sickness, maternity, employment injury, invalidity, unemployment, old age, survivors benefits, family benefits, and medical care. Convention 102 defines minimum standards along four dimensions: the contingencies that must be protected, the groups that must be covered, the level of benefits to be provided, and the financing and administrative rules that underpin a viable system.

Convention 102 allows countries at different income levels to meet these standards progressively. It permits temporary exceptions to accommodate capacity constraints and differing national contexts, while requiring incremental movement toward full compliance. This flexibility is particularly relevant for Cambodia, where demographic dynamics, a high share of informal employment, and limited fiscal space shape the pace and sequencing of social protection expansion.

Other key international instruments reinforcing the right to social protection include:

- Social Protection Floors Recommendation, 2012 (R 202): This recommendation calls on countries to establish universal social protection floors as a foundation for broader social security systems. It defines four basic guarantees: access to essential health care, income security for children, income security for persons of working age who cannot earn sufficient income, and income security for older persons. Recommendation 202 emphasises the principles of universality, adequacy, solidarity, and progressive realisation.
- Universal Declaration of Human Rights (UDHR), 1948: Outlines social security as a fundamental human right that is to be protected and serves as a common standard of achievement for all nations.
 - Article 22: Recognizes the right to social security as essential for dignity and the free development of personality.
 - Article 25: Asserts the right to a standard of living adequate for health and well-being, including security in old age.
- International Covenant on Economic, Social and Cultural Rights (ICESCR), 1966: Establishes a broad and inclusive right to social security, encompassing the right to old-age pensions as a fundamental human right.
 - Article 9: Recognizes the right of everyone to social security, including social insurance.

- Convention on the Rights of the Child (CRC), 1989. The CRC obliges states to ensure children’s rights to social security, health, and adequate living conditions. This framework reinforces the need for integrated child benefits, nutrition support, and access to essential services.
- Convention on the Rights of Persons with Disabilities (CRPD), 2006. The CRPD mandates social protection measures that ensure access to disability benefits, health services, rehabilitation, and participation in the community on an equal basis with others.
- Sustainable Development Goals (SDGs): Highlights the role of social security in eradicating poverty, reducing inequalities, and ensuring that all individuals have access to the necessary support and protection throughout their lives.
 - Goal 1: End poverty in all its forms everywhere, with Target 1.3 focusing on implementing nationally appropriate social protection systems for all, including social protection floors.
 - Goal 10: Reduce inequality within and among countries, emphasizing social protection policies to achieve greater equality.

Together, these instruments establish clear normative expectations for national systems, including Cambodia’s. They require that social protection programmes protect against all major life-cycle risks and contingencies; that eligibility rules and administrative procedures do not exclude the most vulnerable; that benefits are adequate to ensure basic income security; that programmes are sustainably financed; and that systems are coordinated, transparent, and governed in a way that upholds human rights.

As Cambodia continues implementing the National Social Protection Policy Framework 2024–2035, these international principles provide essential guidance for strengthening the system’s design, ensuring universal and equitable protection, and supporting the nation’s long-term social and economic development.

ANNEX 4:

DETAILED ACTIVITY FRAMEWORKS FOR IMPLEMENTATION

This annex presents the detailed activity frameworks that support the implementation of the SP4ALL Advocacy Strategy. It consolidates the priority research studies, capacity-building modules, awareness and social mobilization activities, and policy engagement and advocacy tactics that underpin the strategy's core workstreams. While the main body of the strategy outlines the strategic direction and intended results, the tables in this annex provide operational detail to guide planning, coordination, and implementation by SP4ALL members and partners. These tables are intended as flexible and indicative tools, allowing SP4ALL to adapt activities over time in response to evolving policy contexts and learning outcomes.

TABLE 13: Priority Research Studies for SP4ALL

STUDY TITLE	DESCRIPTION	YEAR
Diagnostic of the Informal Economy in Cambodia	A comprehensive diagnostic assessing the structure and segmentation of the informal economy. The study will map employment patterns, earnings, gender differences, enterprise characteristics and barriers to accessing social protection. It adapts approaches to understand how informal workers engage with labor markets and why they remain excluded from social security.	2026-2027
Extending Social Security to Informal Workers in Cambodia: Focus on Key Sectors	A sectoral assessment examining pathways to expand coverage for workers in agriculture, construction, domestic work and small manufacturing. It analyses enrolment barriers, contribution capacity, compliance incentives and institutional requirements, adapting methodologies from multi-sector analyses in comparable contexts.	2026-2027
Understanding Perceptions and Experiences of the NSSF among Workers and Employers	A behavioral and perception study exploring how workers and employers understand NSSF benefits, obligations and administrative processes. It assesses trust, motivation, misconceptions and perceived value to inform communication strategies and design improvements.	2026-2027

STUDY TITLE	DESCRIPTION	YEAR
Gap Analysis of Cambodia's Social Security Legal Framework Benchmarking Against C102	A legal review assessing Cambodia's social protection laws and regulations against the core standards of ILO Convention 102. The study identifies gaps related to coverage, adequacy, financing and administration, and provides recommendations for aligning the legal environment with international norms.	2026
Trends in Private Sector Social Security Coverage in Cambodia	A quantitative and administrative data analysis examining trends in NSSF coverage among private-sector workers, including enrolment, contributions, demographic patterns and sectoral disparities. It also identifies structural drivers of under-coverage and potential areas for improved compliance.	2026-2030 (annual updates)
Fiscal Space Analysis for Constructing Cambodia's Social Protection Floor	A fiscal modelling study assessing how Cambodia can generate sustainable financing for a social protection floor. The study will cost a life-cycle social protection floor, evaluate Cambodia's fiscal space options and proposes phased financing pathways for long-term sustainability.	2026
Turning Cambodia's Demographic Dividend into an Economic Opportunity	A demographic and labor market analysis examining Cambodia's demographic window of opportunities and what social investments needed to unleash a developmental path similar to other Asian successful experience in translating this demographic window into economic window.	2026
Public Works as a Transition Pathway from Social Assistance to Social Insurance	A feasibility study examining how public works programs can serve as entry points for informal workers to transition into contributory schemes. It assesses administrative readiness, financing options and linkages to NSSF and market-based mechanisms.	2027
The Cost of Inaction: Education Deprivation and the Role of Social Protection	An analysis estimating the long-term social and economic costs of education deprivation among poor and near-poor children, and modelling how social protection instruments can mitigate these losses.	2027
Benefit Adequacy Analysis for Priority Schemes	An assessment of the adequacy of maternity, old-age, disability and child-related benefits, comparing current levels to basic needs, poverty thresholds and living standards. It includes modelling of reform options and distributional impacts.	2025
Employer Behavior and Compliance Assessment	A behavioral and institutional analysis examining drivers of employer compliance, administrative burdens, incentives and sector-specific constraints affecting worker registration and contribution compliance.	2026
Shock-Responsiveness and Institutional Readiness Assessment	A review of national and subnational readiness to deliver shock-responsive social protection, including triggers, delivery mechanisms, financing arrangements and coordination structures.	2028
Beneficiary Experience and Client Journey Study	Qualitative research mapping how different groups experience registration, benefit receipt, grievance channels and communication processes. It identifies bottlenecks and proposes user-centered improvements.	2025-2028 (rolling studies)

TABLE 14: Priority Capacity Building Modules for SP4ALL

TRAINING MODULE	DESCRIPTION
Costing Social Protection Measures	Hands-on training on building costing models for cash transfers, maternity benefits, pensions, disability benefits and shock-responsive schemes. Includes Excel-based modelling and scenario analysis.
Using Actuarial Valuation to Assess Long-Term Sustainability	Introduction to actuarial concepts relevant to pension and social insurance reforms, including long-term projections, actuarial balance and financing gaps.
Pension Policy, Design and Sustainable Financing	Training based on international pension reform experiences, including multi-pillar design, parametric reforms, annuities, replacement rates and financing options.
Public Finance for Social Protection	Core approaches to understanding fiscal space, public expenditure analysis, tax-benefit linkages, efficiency gains and financing strategies for expanding social protection.
Social Protection Systems: Concepts, Global Trends and Cambodia's Policy Process	Overview of global trends and Cambodia's institutional architecture. Includes national policy-making cycles, NSPPF monitoring, and entry points for advocacy.
Translating Data into Actionable Policies	Practical training on interpreting evidence, applying qualitative and quantitative findings in policy briefs, and synthesizing research into advocacy messages.
Qualitative Research for Social Protection	Techniques for beneficiary interviews, client journeys, FGDs, and rapid assessments. Includes ethics, sampling, coding and analysis.
Communication and Media Engagement for Social Protection	Training on message framing, media interviews, social media campaigns, and communicating complex technical topics to the public and informal worker groups.
Mobilizing Support for Social Protection Reform	Skills for convening stakeholders, using public campaigns to build legitimacy, and managing resistance. Includes learning from Malaysia, Nepal, Iraq and ASEAN.
Monitoring, Evaluation and Learning for Advocacy	How to measure advocacy results, track logframe indicators, and use adaptive learning to refine strategies over time.

TABLE 15: Key Activities Under the Awareness and Social Mobilization Campaign

ACTIVITY	DESCRIPTION	YEAR
Development of SP4ALL Communication and Outreach Strategy	Preparation of a comprehensive outreach plan identifying key audiences, messages, communication channels, media formats, and desired actions. Includes sequencing aligned to policy windows and annual reviews.	2026
Production of Communication Materials	Development of infographics, short explainers, social media content, radio messages, leaflets, short videos and community outreach materials in Khmer. Simplified versions of SP4ALL research outputs.	2026-2030
Informal Worker Sector Outreach	Targeted communication campaigns designed for informal workers in construction, transport, agriculture, domestic work and entertainment sectors. Delivered through unions, CSOs and community groups.	2026-2030
Employer Engagement and Compliance Messaging	Content and outreach for small and medium-sized employers highlighting benefits of social security, risk pooling, and reduced direct liabilities. Includes roundtables and business association engagement.	2026-2030
Radio and Community Broadcast Campaign	Series of radio discussions, interviews and community broadcast segments on social protection rights, benefits, and reform updates. Focus on rural and peri-urban areas.	2026-2030
Storytelling and Testimonial Campaign	Collection of worker and community stories that illustrate the impact of social protection gaps and benefits. Production of short videos and social media stories to amplify public understanding.	2027-2030
Journalist and Media Training	Training workshops for journalists on accurate reporting of social protection issues, evidence-informed journalism and interpretation of benefit and coverage data.	2026-2028
Social Media Mobilization	Engagement through Facebook, Telegram and TikTok using influencers, trade unions and community organizers to reach younger and informal workers.	2026-2030
Major Public Events	Organization of high-profile events, national campaigns and provincial outreach initiatives to promote awareness and build support for policy reforms.	2026-2030
Establishment of Digital Engagement Platform	Development or strengthening of SP4ALL's online forums, message boards and chat groups to support ongoing engagement, feedback and mobilization.	2026-2028

TABLE 16: Key Activities for Policy Engagement and Advocacy Tactics

ACTIVITY	DESCRIPTION	YEAR
Development of SP4ALL policy positions and advocacy messages	Preparation of concise and actionable proposals based on research outputs, including options for informal worker coverage, adequacy improvements, fiscal scenarios and administrative reforms.	2026–2030
Engagement with national policy cycles	Systematic participation in budget hearings, NSPPF reviews, parliamentary committees, TWGs and policy consultations. Sequencing aligned with annual policy calendar.	2026–2030
High-level policy dialogues and expert roundtables	Convening government, unions, civil society, research institutions and development partners to discuss evidence, reform options and institutional bottlenecks.	2026–2030
Rapid response evidence notes	Production of timely technical notes in response to emerging opportunities such as draft laws, regulations or ministerial announcements.	2026–2030
Legislative and regulatory tracking	Monitoring of draft laws, sub-decrees and policy documents, and preparing submissions or comments where appropriate.	2026–2030
Provincial policy engagement	Engagement with provincial authorities to understand implementation challenges and ensure local voices inform national policy processes.	2026–2030
Multi-stakeholder coalition-building	Strengthening relationships with unions, employers’ associations, academic institutions and CSOs to support collective advocacy and coordinated messaging.	2026–2030
Government–civil society dialogue platforms	Establishing or strengthening structured platforms for ongoing dialogue, including thematic working groups on maternity protection, informal sector coverage and benefit adequacy.	2026–2030
Advocacy training for SP4ALL members	Ensuring coalition members can effectively engage with government, interpret legislation, and prepare policy submissions. Linked to capacity-building workstream.	2026–2028

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