



# Covid-19 Cash Transfer Programme for the Poor and Vulnerable

**H.E Mr. Chhour Sopannha**  
Delegate of Royal Government  
Director General  
National Social Assistance Fund

23, Nov, 2022 Luang Prabang, Lao PDR

# Contents

Social Protection in Cambodia

1

National Social Assistance Fund  
(NSAF)

2

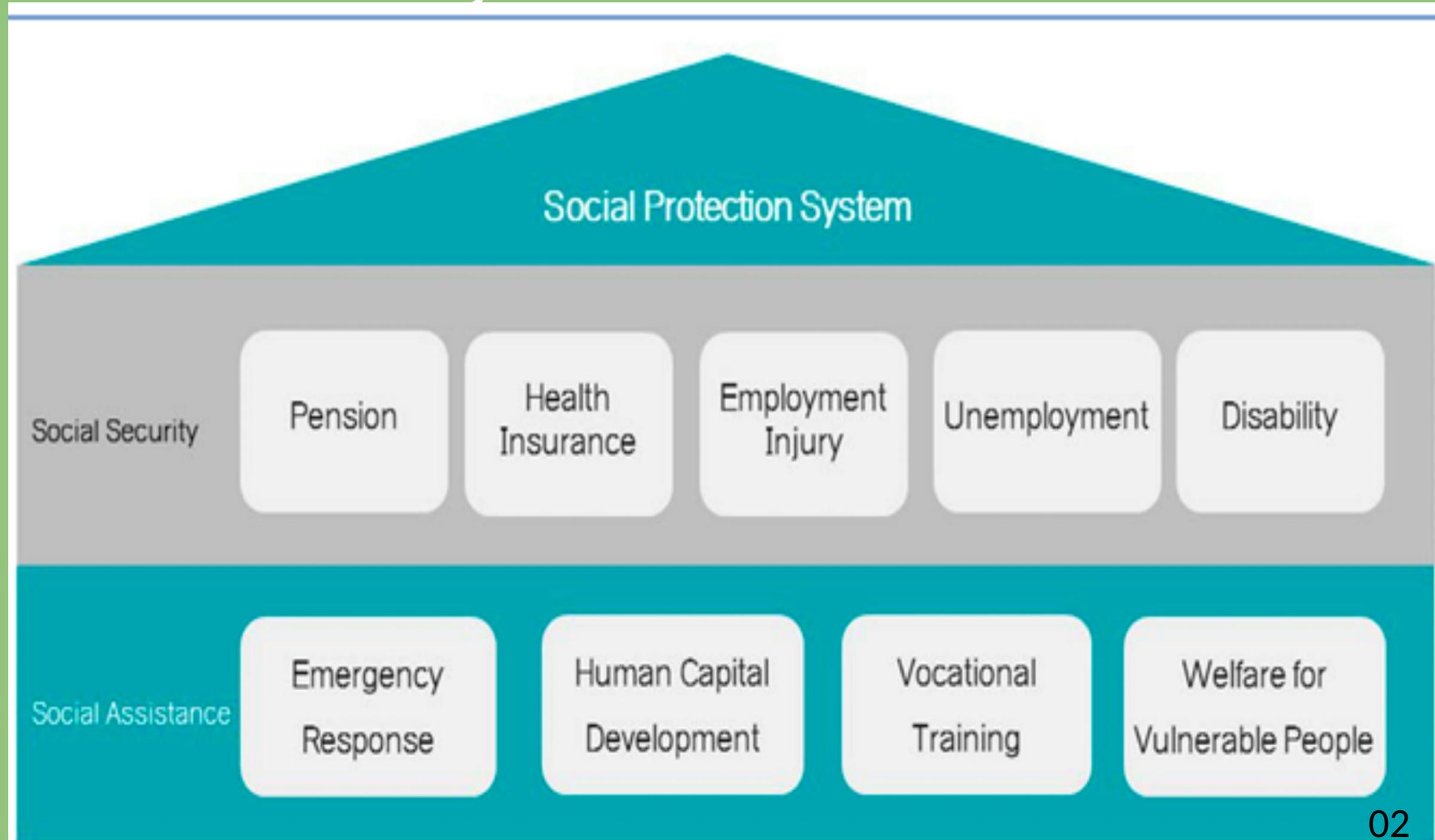
Covid-19 Cash Transfer  
Programme

3

# Social Protection Overview in Cambodia



# Social Protection System in Cambodia



## 2 Pillars of Social Protection in Cambodia:

- **Social Security ( Social Insurance )**
- **Social Assistance**

# Social Protection Operators



National Social Protection Council (NSPC)



Social Insurance

**Social Assistance**  
Cash Transfer Programmes



**Social Insurance**  
Veterans Pension Scheme  
Civil Servants Pension Scheme



**Pension**



**Health Insurance**



**Employment Injury**



**Disability, Rehabilitation**





**NATIONAL SOCIAL ASSISTANCE FUND**

**មូលនិធិជាតិ  
ជំនួយ  
សង្គម**

Royal Government of Cambodia has established the **National Social Assistance Fund (NSAF)** as a public administrative institution based on **Sub-decree No. 68/ANKr/BK dated 31 March 2022.**

NSAF was created by integrating three existing institutions namely **National Fund for Veterans (NFV)**, **National Social Security Fund for Civil Servants (NSSFC)**, and a big portion of the **Department of Social Welfare of the Ministry of Social Affairs, Veterans and Youth Rehabilitation.**

# Benefit Provisions under NSAF

## 01 Veterans Pension Scheme

- Pension
- Invalidity
- Disability
- Survivor

## 02 Civil Servants Pension Scheme

- Pension
- Invalidity
- Survivor

## 03 Social Assistance

Covid-19 Cash Transfer Programme for the Poor and Vulnerable

## 04 Social Assistance

Cash Transfer Programme for Pregnant Women and Children under 2

## 05 Social Assistance

Cash Transfer Programme for Vulnerable Households during Inflation Crisis

## 06 Social Assistance

Cash Transfer Programme for Vulnerable Households Affected by Flood

# Covid-19 Cash Transfer Programme for the Poor and Vulnerable

---



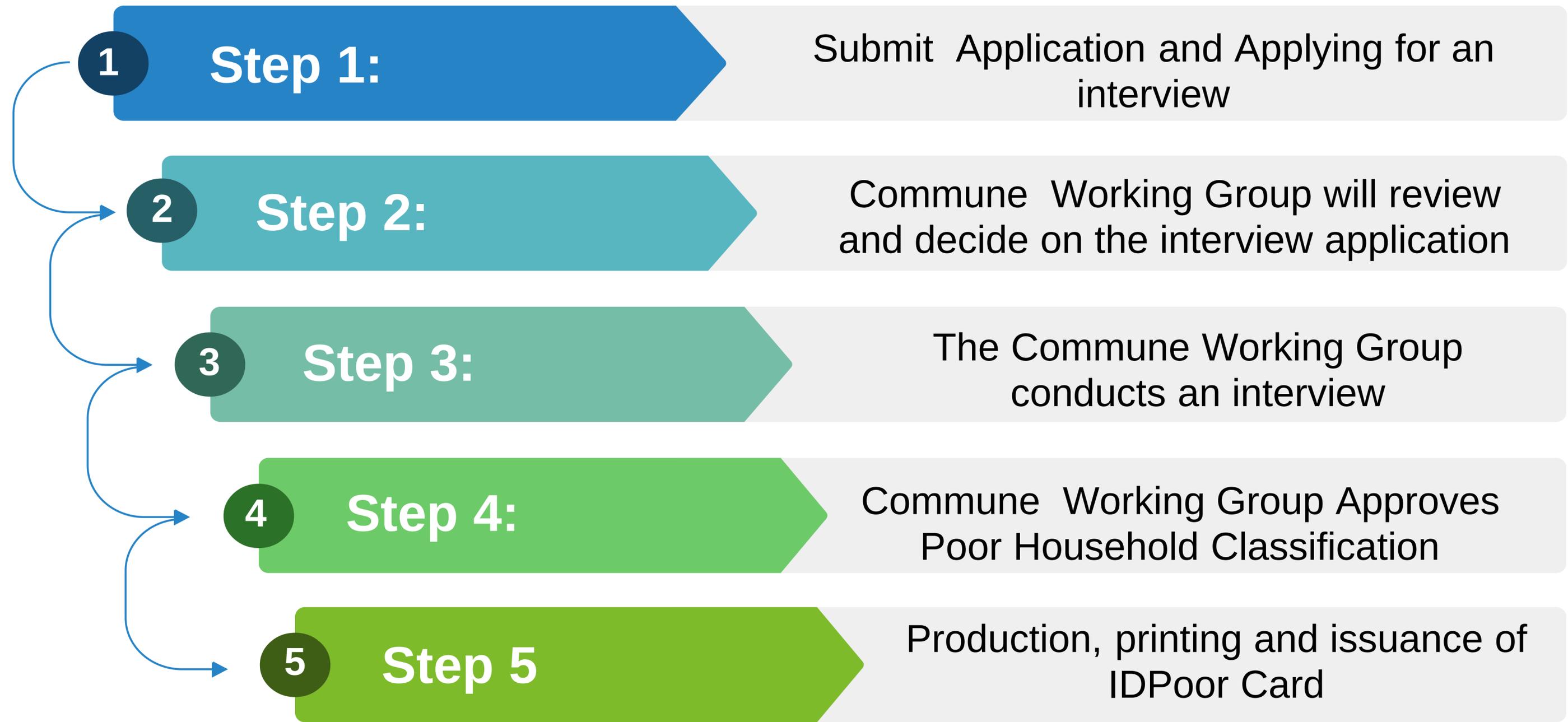
To mitigate the impact of **Covid-19**, the Royal Government of Cambodia acted swiftly on **June 24, 2020**, putting in place a temporary cash assistance programme to support and uplift the vulnerable and poor individuals impacted by Covid-19.



# Targeting & Registration



# Identification of poor and vulnerable families (By Ministry of Planning)



# Registration and Payment Delivery



**IDPoor Cardholders must go to the commune to verify the name of the recipient by bringing their IDPoor Card**

**1**



**Commune staffs verify the name of the recipient via the App. Information of the cash amount, date and location of payment will also be informed.**

**2**



**Wing Agent fill in the number of ID Poor Card to the system then provide the cash payment**

**3**



**Recipient receive the cash amount. Secret code will also provided so they could access the payment again next month.**

**4**

# Benefits

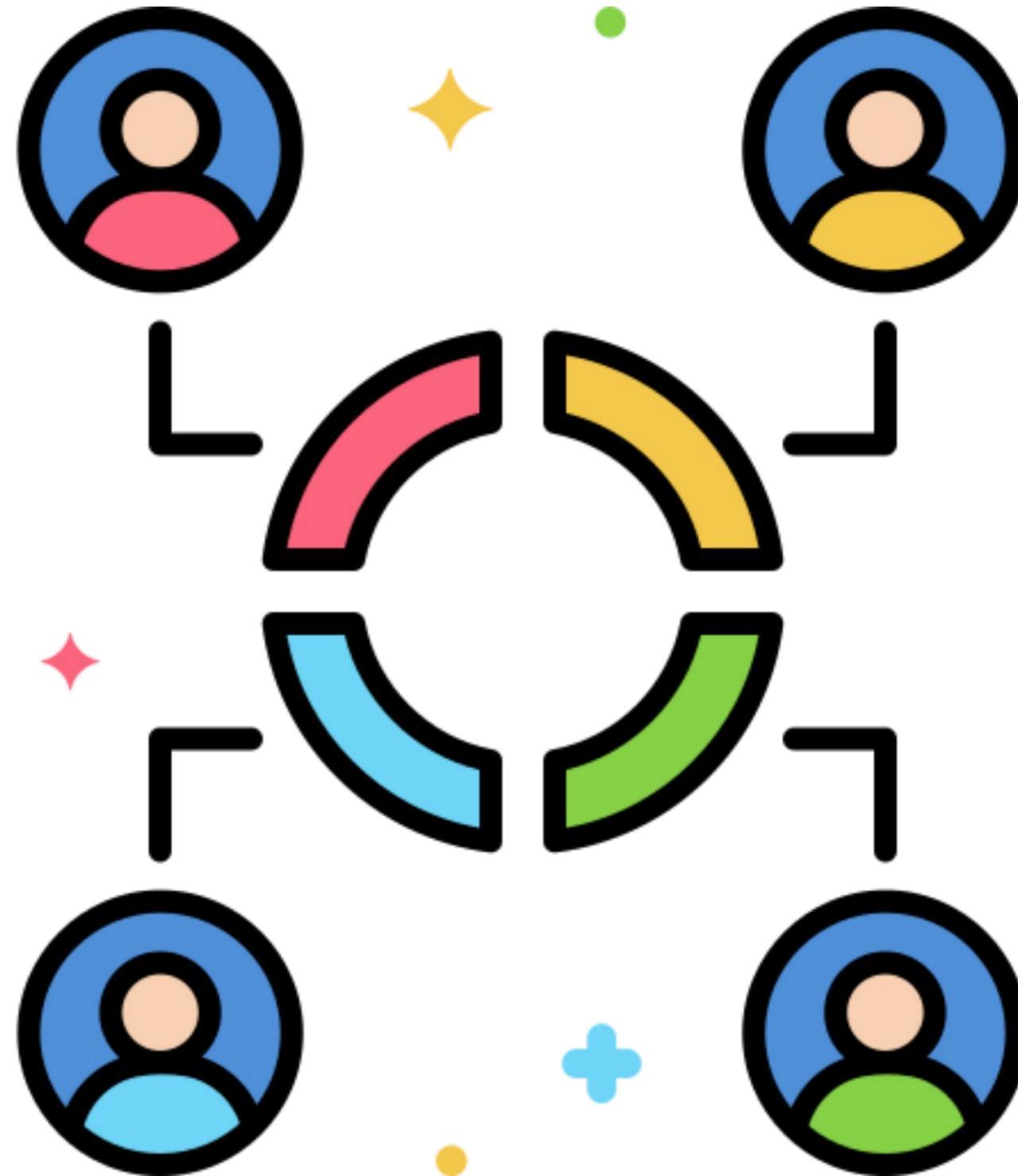


# Benefits

| Recipients                          | Urban Areas |         | Suburban Areas |         | Rural Areas |         |
|-------------------------------------|-------------|---------|----------------|---------|-------------|---------|
|                                     | Poor I      | Poor II | Poor I         | Poor II | Poor 1      | Poor II |
| Households with ID Poor Card        | \$30        | \$30    | \$30           | \$30    | \$20        | \$20    |
| Each Member                         | \$13        | \$9     | \$10           | \$7     | \$6         | \$4     |
| Children 0-5 Years Old              | \$10        | \$7     | \$10           | \$7     | \$6         | \$4     |
| Person with Disability              | \$10        | \$7     | \$10           | \$7     | \$6         | \$4     |
| Elderly over 60 Years Old           | \$10        | \$7     | \$10           | \$7     | \$6         | \$4     |
| Households with HIV-positive member | \$10        | \$7     | \$10           | \$7     | \$6         | \$4     |

**Note: Cash payments are made in Khmer Riel**

# Involving Stakeholders



# Involving Stakeholders



**The IDPoor identification system was designed by the Ministry of Planning (MoP)**

01



Mechanism of registration and information dissemination could be obtained via the Ministry of Interior (MoI), sub-national level of communes and villages

02



The Programme is managed by the National Social Assistance Fund (NSAF) of the Ministry of Social Affairs, Veterans, and Youth Rehabilitation (MoSVY)

03



Cash Benefit can be received via Wing Bank through the 10,000 Wing Cash Xpress Agents

04



Monitoring and evaluation made by the National Social Assistance Fund, the Ministry of Interior, and the General Secretariat for the National Social Protection Council

05

# Involving Stakeholders



The IDPoor identification system was designed by the Ministry of Planning (MoP).

01



**Mechanism of registration and information dissemination could be obtained via the Ministry of Interior (MoI), sub-national level of communes and villages**

02



The Programme is managed by the National Social Assistance Fund (NSAF) of the Ministry of Social Affairs, Veterans, and Youth Rehabilitation (MoSVY)

03



Cash Benefit can be received via Wing Bank through the 10,000 Wing Cash Xpress Agents

04



Monitoring and evaluation made by the National Social Assistance Fund, the Ministry of Interior, and the General Secretariat for the National Social Protection Council

05

# Involving Stakeholders



The IDPoor identification system was designed by the Ministry of Planning (MoP).

01



Mechanism of registration and information dissemination could be obtained via the Ministry of Interior (MoI), sub-national level of communes and villages

02



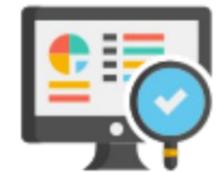
**The Programme is managed by the National Social Assistance Fund (NSAF) of the Ministry of Social Affairs, Veterans, and Youth Rehabilitation (MoSVY)**

03



Cash Benefit can be received via Wing Bank through the 10,000 Wing Cash Xpress Agents

04



Monitoring and evaluation made by the National Social Assistance Fund, the Ministry of Interior, and the General Secretariat for the National Social Protection Council

05

# Involving Stakeholders



The IDPoor identification system was designed by the Ministry of Planning (MoP).

01



Mechanism of registration and information dissemination could be obtained via the Ministry of Interior (MoI), sub-national level of communes and villages

02



The Programme is managed by the National Social Assistance Fund (NSAF) of the Ministry of Social Affairs, Veterans, and Youth Rehabilitation (MoSVY)

03



Cash Benefit can be received via **Wing Bank** through the 10,000 Wing Cash Xpress Agents

04



Monitoring and evaluation made by the National Social Assistance Fund, the Ministry of Interior, and the General Secretariat for the National Social Protection Council

05

# Involving Stakeholders



The IDPoor identification system was designed by the Ministry of Planning (MoP).

01



Mechanism of registration and information dissemination could be obtained via the Ministry of Interior (MoI), sub-national level of communes and villages

02



The Programme is managed by the National Social Assistance Fund (NSAF) of the Ministry of Social Affairs, Veterans, and Youth Rehabilitation (MoSVY)

03



Cash Benefit can be received via Wing Bank through the 10,000 Wing Cash Xpress Agents

04



**Monitoring and evaluation made by the National Social Assistance Fund, the Ministry of Interior, and the General Secretariat for the National Social Protection Council**

05

# Involving Stakeholders



The IDPoor identification system was designed by the **Ministry of Planning (MoP)**

01



Mechanism of registration and information dissemination could be obtained via the **Ministry of Interior (MoI)**, sub-national level of communes and villages

02



The Programme is managed by the **National Social Assistance Fund (NSAF)** of the **Ministry of Social Affairs, Veterans, and Youth Rehabilitation (MoSVY)**

03



Cash Benefit can be received via **Wing Bank** through the 10,000 **Wing Cash Xpress Agents**

04



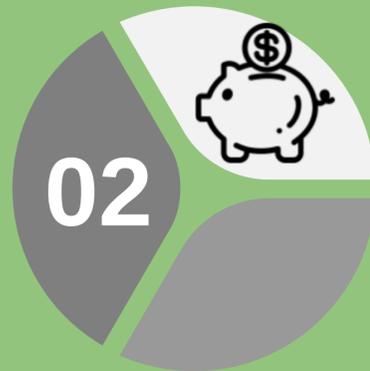
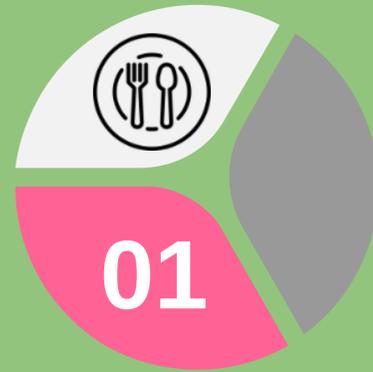
Monitoring and evaluation made by the **National Social Assistance Fund**, the **Ministry of Interior**, and the **General Secretariat for the National Social Protection Council**

05

# Results & Key Finding



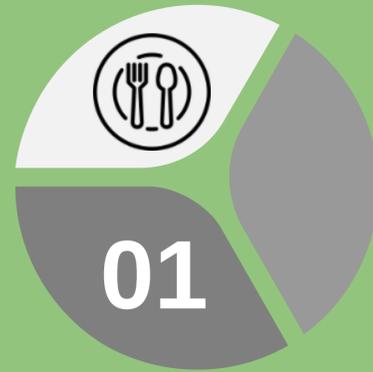
# Key Findings



## 1- Food Security

**Covid-19 cash transfer recipients are more likely to report having enough food to eat, compared with non-recipients**

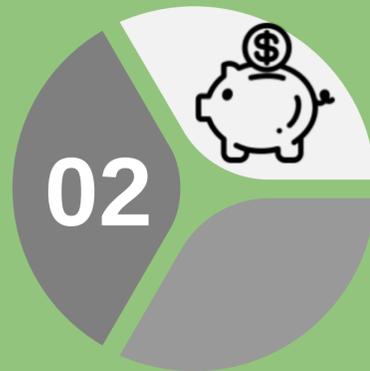
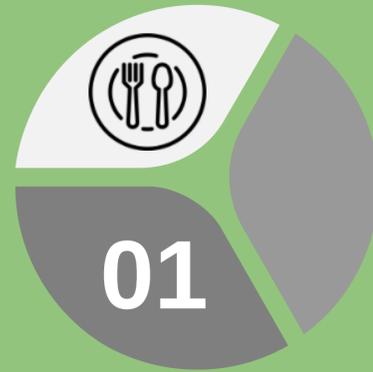
# Key Findings



## 2- Savings

**Covid-19 cash transfer recipients are more likely to have cash savings**

# Key Findings



**Covid-19 cash transfer recipients are less likely to take additional loans**



# Key Findings

Covid-19 cash transfer recipients are less likely to have their children (aged 6-18 years old) dropped out of school

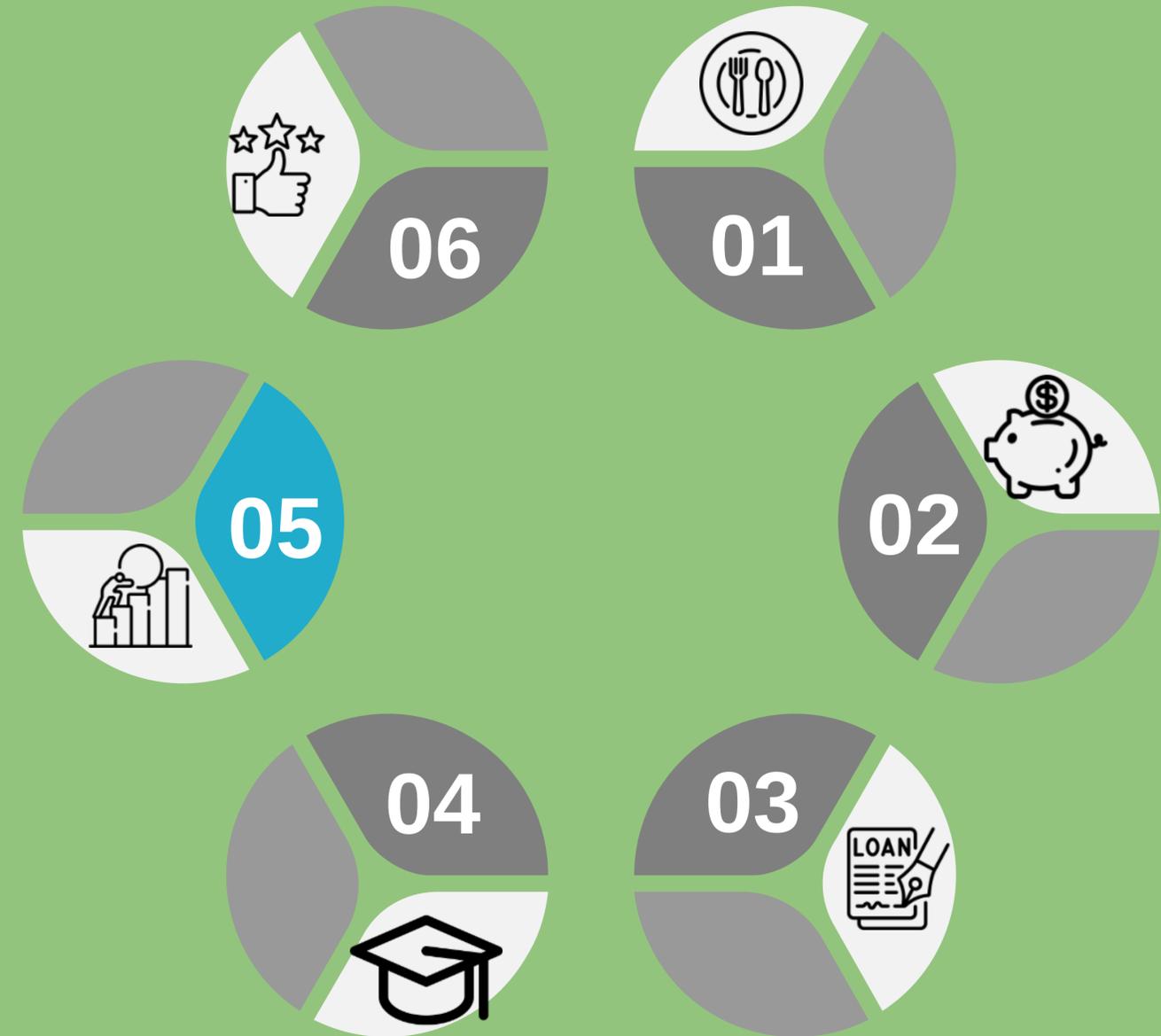
4- Less Dropout



# Key Findings

## 5- Does not encourage idleness

The income earner ratio difference between Covid-19 cash transfer recipients and non-recipients is not significant based on the second and third rounds of data collection. This suggests that the cash transfer Programme is not encouraging idleness by disincentivizing recipients from finding employment.



# Key Findings

## 6- Service Rating

Covid-19 cash transfer recipients have significantly higher positive perceptions of the national government and local authorities in terms of their trustworthiness, improvement of services, and cash transfer transparency

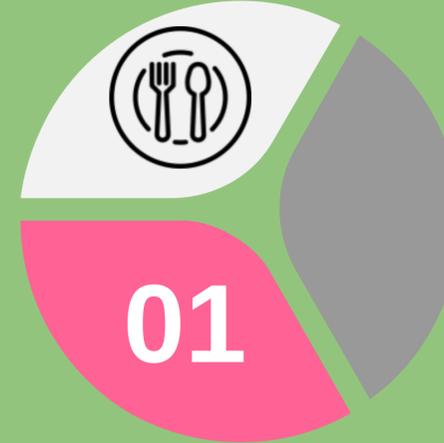


# Key Findings

Covid-19 cash transfer recipients have significantly higher positive perceptions of the national government and local authorities



Covid-19 cash transfer recipients are more likely to report having enough food to eat, compared with non-recipients



The cash transfer Programme is not encouraging idleness by disincentivizing recipients from finding employment.



## Keys Finding

Covid-19 cash transfer recipients are more likely to have cash savings



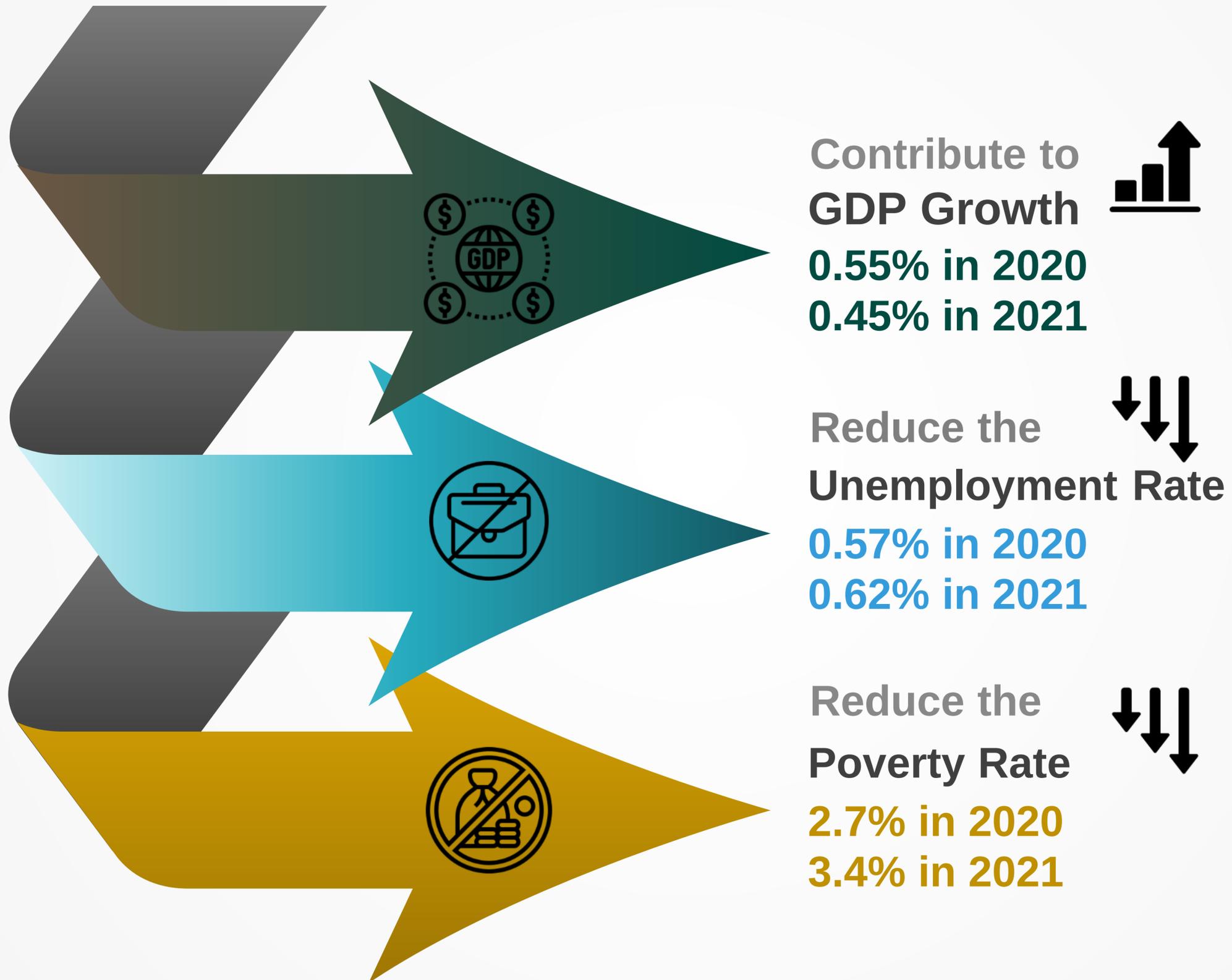
Covid-19 cash transfer recipients are less likely to have their children (aged 6-18 years old) dropped out of school



Covid-19 cash transfer recipients are less likely to take additional loans



# Macro Impact Modelling



# 28

Payment Rounds have been implemented

**706,060 Households**

**\$837US Million Spent by  
the Government**

Thank you very much for  
your attention!

