

CATEGORY:	Customer Service Recognition Award
ORGANISATION:	National Social Security Fund for Civil Servants (NSSFC)
CONTACT PERSON:	Mr. Meas Vou, Deputy Director of the NSSFC
NAME OF THE PROJECT:	Using banking system to deliver pension service for retirees and invalids
WHY IT SHOULD BE RECOGNISED:	This project has been considered a successful project as it gain confidence among beneficiaries and it's quick, transparent, efficient and effective in delivering services.
SUMMARY OF THE PROJECT:	Background In Cambodia, social security system was established since 1950's which focus on pension and families benefits. All schemes were completely destructed in 1975 by Khmer Rouge. After 1979, social security system was re-established and reintroduced step by step along with the socio-economic progress. In accordance with the Rectangular Strategy of the Royal Government of Cambodia, which aims at the preparation of a social safety net system to improve welfare and better living standards of civil servants, retirees, invalids and dependents, Ministry of Social Affairs, Veterans, and Youth Rehabilitation (MoSVY) has initiated establishment of the National Social Security Fund for Civil Servants (NSSFC). The NSSFC is a self-governing institution which responsible for the providing social security benefits to civil servants, retirees, invalids and their dependents. The NSSFC has been established by Royal Government's Sub-Decree on 05 February 2008 pursuant to Royal Decree dated 18 January 2008 on Social Security Scheme for Civil Servants. The NSSFC has duties to provide social security benefits such as: retirement, invalidity, work injury, maternity, death, and dependents. The NSSFC's headquarter is in the capital city of Phnom Penh. The NSSFC is technically and financially supervised by the Ministry of Social Affairs, Veterans and Youth Rehabilitation (MoSVY) and the Ministry of Economy and Finance (MoEF) accordingly. The problems identification In order to establish an adequate social security scheme which serves to increase the well-being with long-term perspectives, NSSFC confront many issues concerned with legal frameworks, policies, procedures, reform, human resource and financing. So far before established NSSFC, the pension fund delivery to the beneficiaries was under the operation of the Provincial/Municipal Department of Social Affairs, Veteran and Youth Rehabilitation (P/MDoSVY) and other benefits also had been given directly to beneficiaries and their dependents. This method created negative image such as slow, not transparent, fraud, and complaints from beneficiaries. As mentioned above, the NSSFC is the form of re-adjustment and creativities system for efficiency, effectiveness and transparency. With

this role, the pension delivery is the priority technical support for NSSFC's beneficiaries to resolve the hindrances.

Objectives

This project has objectives to establish the technical manual system to support the pension benefits delivery of NSSFC. Regarding problems identification and the objectives, there are three main goals which have to be carried out to meet the objective of project.

Goal 1 : Analysis on pension services delivery and finding the potential commercial bank.

Goal 2 : Create cooperation and MoU with commercial bank as partner.

Goal 3 : Conducting annum analysis and review commercial bank services.

Regarding the goals; the project was divided into three parts of implementation. First part focuses on finding the quality of pension delivery systems and research for the best commercial bank which meets the criteria of NSSFC. Second part focuses on legal instruments and creation of memorandum of understanding with the qualifying bank. Third part is the important part that focuses on acute work of the operation which includes monitoring and evaluation of the services.

Target beneficiaries

The target beneficiaries of this project are civil servants, retirees, invalids, dependents, and others stakeholder who work closely with social security system.

Methodology

- Research the pension system related to civil servants.
- Research the modeling and method of pension delivery.
- Consult experts and report on service delivery.
- Research on the potential commercial bank.

Period of the project

The project started from 2011 until now.

Feasibility analysis

Since 2012, NSSFC have been providing pension benefits to retirees, invalidities and their dependents through the banking system. In early 2013, the NSSFC has covered the whole country in delivering services through banking system. Two outstanding commercial banks have been used as partners of the NSSFC, the CANADIA Bank and ACLEDA Bank, for delivering pension benefits. With the service delivery reform, beneficiaries have been very satisfied and have confidence in the new

	benefit delivery method; and it has been considered more efficient, effective and transparent. The beneficiaries can also receive interest rate 0.5% to 1.5% per annum from the bank. The project has created a new pension delivery method based mainly on three important aspects: quality, efficiency and effectiveness. The quality service of the NSSFC is that giving the right benefit to the right person at the right time. The resource used of the NSSFC is efficient and effective as through the banking system we can control the operation very well without additional spending. Conclusion The new delivery method used is intended to bring services closer to beneficiaries as the banks have their branches throughout the country. Through the banking system, the NSSFC can easily monitor the situation of its beneficiaries such as their movement from one place to another, when they fall seriously sick or die. Generally, the used of banking partners to delivery pension benefit is a reliable method, avoiding frauds, fast, easy, confidential, effective, efficient and transparent.
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