

2025

INFORMAL WASTE COLLECTORS IN CAMBODIA

Living Conditions | Socio-economic Status | Violence | Social Protection

Brief Report



Disclaimer:

This research has been funded by the Australian NGO Cooperation Program (ANCP). The views expressed in this publication are the author's alone and are not necessarily the views of ANCP.



**INFORMAL WASTE COLLECTORS IN CAMBODIA:
LIVING CONDITIONS, SOCIO-ECONOMIC STATUS, VIOLENCE,
AND SOCIAL PROTECTION**

2025

ACKNOWLEDGMENT

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FORWARD

This research report, “Informal Waste Collectors in Cambodia: Living Conditions, Socio-Economic Status, Violence and Social Protection,” was undertaken to understand the current issues informal waste collectors face in Cambodia. Informal waste collectors are not formally registered and must work under the informal system as self-employed or freelancers.

IDEA is the leading association of informal economy workers. Informal waste collectors are a significant membership group of the association, among others. Due to their low social and economic status and the informal nature of their work, they are likely to be vulnerable to changes and marginalized in accessing needed services and assistance.

The report examines living conditions, social and economic status, risks, coping strategies, and access to essential services such as a social protection system. The government recently introduced a social protection scheme for people in the informal economy sector, from which informal waste collectors could benefit.

The study was made possible by the generous support of ActionAid Cambodia (AAC) and Australian aid. We want to express our sincere gratitude to Mr. Vorn Pao, the president of IDEA, and Ms. Chun Sotheary for their invaluable guidance and encouragement throughout this process. Thanks also go to our data collectors. Heartfelt gratitude is also expressed to the informal waste collectors for their participation and collaboration in this study.

We hope this report contributes meaningfully to ongoing discussions in waste collection and informal economy actors, inspires further research on this vital topic, and formulates targeted policy and legal frameworks for the benefit of informal waste collectors and the informal economy sector.

EXECUTIVE SUMMARY

This study, “*Informal Waste Collectors in Cambodia: Living Conditions, Socio-Economic Status, Violence and Social Protection*,” was conducted with the following aims:

- To understand living conditions (including modes of debts), needs, and social protection priorities faced by informal waste collectors based on the risks they face in their specific job categories and work settings, the strategies they use to manage those risks currently, and how social protection would help to manage those risks better.
- To explore the available NSSF schemes that suit their needs and priorities, to what extent informal waste collectors can afford to contribute regularly to NSSF, the affordability they are willing to contribute, based on their income, and for which NSSF scheme.
- To understand the challenges that might hinder their capacity to contribute and the barriers that impede the expansion of NSSF coverage for informal waste collectors.
- To explore gender-based violence, harassment, and discrimination faced by women informal waste collectors in their work

METHODOLOGY

The research employed both quantitative and qualitative methodologies. The quantitative method was used to develop a survey questionnaire. Focus Group Discussions (FGD) with informal waste collectors and key informant interviews (KII) were conducted to collect qualitative data. The research conducted 285 survey questionnaire interviews (65% females and 35% males) and 7 FGDs with a total of 56 participants, and 6 KII. All respondents were from the center of Phnom Penh or from suburban areas around the city. Among the survey participants, 22 (8%) have some form of disability, including visual, hearing, and physical disabilities. The data collection period was from March to June 2024. A validation workshop was conducted and attended by 25 stakeholders from informal economy sectors, CSOs/NGOs, and related government agencies, which included the Ministry of Women’s Affairs, the Ministry of Labour and Vocational Training, and the National Social Security Fund (NSSF) in June 2025.

KEY FINDINGS

Demography

Among the 285 respondents, 65% were female, and 35% were male. 58% were over 40, and only 15% were under 30, indicating that the older population is in this sector. While a majority entered this career long ago, some new informal waste collectors entered it due to losing jobs in the construction and garment sectors, or to other jobs with lower income in their previous occupations. Except for 32% of respondents from Phnom Penh, the rest came from 16 of the 24 provinces in Cambodia. 72% were married, 17% were divorced/widowed, 5% were single, 5%

were separate, 1% were engaged, and another 1% were in a relationship. Among married people, 78.1% reported not officially registering their marriage. 94.3% of the surveyed respondents have one or more children. Among those with children, 59.9% have 1-3 children, 30.8% have 4-6 children, and 3.6% have more than six children.

Forms and conditions of work

Informal waste collectors can be seen working along city streets and at landfills in the suburbs of Phnom Penh. Informal waste collectors can be divided into those who only pick up the waste, those who buy waste, and those who do both (picking and buying). While most would sell the picked or bought waste at the end of the day to the waste depot owners, some would do it weekly, especially those on the land where they can store it. Most informal waste collectors came into the occupation with one or more relatives, including small kids. While some informal waste collectors work year-round, others work only seasonally. The seasonal ones came to pick up waste when they were free from agricultural work in their hometown.

Living Conditions

60% lived in rented houses, 27% lived in their own houses, 7% lived in the storehouses of waste depot owners, and 6% did not have a regular place to live; they lived on a boat, in the street, in a public park, or in their cart.

A large majority of FGD participants reported that their food was insufficient, not only in terms of nutrition but also in quantity. Rice was reported to be the most filling of all meals. So, they eat most rice, and other foods, including meat and fish, are secondary.

Healthcare and Health-Seeking Behaviors

59% reported having health issues, while 41% reported not. However, it was reported that they never had a regular health check-up. They only go to pharmacies to buy medicines, or to private clinics or hospitals, when going to pharmacies does not help. The most frequent and widespread health-seeking behavior is to go to the nearest pharmacy to buy medicine believed to help cure the symptoms as quickly as possible.

Relationship between waste depot owners and informal waste collectors

Informal waste collectors are self-employed or freelancers. Waste depot owners either lend them the pulled carts or, in some places, lend them money upfront to buy waste, expecting that everything will be offset at the end of the day. In this situation, some informal waste collectors may save nothing for the day, especially when they cannot pick up or buy enough.

Working hours, income, and debts

96.2% of respondents work from Monday to Sunday, with no regular day off or weekends. The majority reported working more than 10 hours a day. In contrast, others reported stopping work only when they were too tired or sick to continue, when they had to go to the hospital or

health center, or on national holidays such as the Khmer New Year or the Pchum Ben festival. One common reason is that the longer they stay at work, the more waste they hope to generate.

More than 99% reported insufficient income to cover necessary expenses. Daily income ranged between R 5,000 (\$1.25) and R 50,000 (\$12.5). However, most reported earning R 10,000 to R 20,000 (\$2.50 to \$5.00) daily. Most expenses for daily needs include meals, kids' education, utilities (water and electricity), rent, kids' milk powder, medicines, health, debts, sending money home to parents and kids' schooling at home, and utilities (water, electricity). In Cambodia, the minimum wage for the garment and textile sector will be USD 202 in 2024.

69% reported being in debt to banks, microfinance institutions, neighbors, relatives, employers, and private lenders. ID cards were among the most commonly used forms of collateral for private loans. Debt repayment is scheduled daily, weekly, or monthly, depending on the loan type. For banks and microfinance institutions, payments are monthly. For private lenders, it could be daily, every other day, weekly, or as much as one can afford without a fixed schedule.

Health issues encountered by informal waste collectors

In terms of health issues, they reported sustained physical pain that included virtually every part of their body, such as legs, knees, feet, waist, back, arms, hands, shoulders, and others. They observed that the situation worsened with age, prolonged exposure to the sun, and prolonged use of strength when pulling a cart for a long time. Moreover, they reported chronic health issues, including non-communicable diseases like hypertension, stomach aches, abnormal cysts in the stomach, and unknown types of acidosis. They would go to the pharmacies when they were in pain or sick. They admitted that going to the pharmacies does not cure their diseases, but the feeling of relief from pain or being able to work is typically good enough.

More competitors

Informal waste collectors observed that more and more people are entering the career, and as they follow the same route, there are more and more. Frustration grew when they saw more informal waste collectors on the same routes or sites; they used to be alone, or there were only a few before. With other informal waste collectors, as there are more and more of them, sometimes searching for waste at the same site leads to conflict when one person picks more than others, or they have to fight for the waste package to search inside. Another competition group is the company's waste collection workers, who usually use foul language toward informal waste collectors, especially when searching for the bags when they come to collect them. The company's workers blamed them for making the mess, making it more challenging to put them in the waste truck.

Decreased income

Informal waste collectors earn less income for three apparent reasons. First, more people are entering this job, so the same resources are shared with more informal waste collectors, potentially leaving fewer available resources. Second, households that would throw the waste

away now sell it, decreasing the amount of waste to be picked up. Third, the company's waste collection truck workers have collected the valuable ones, leaving almost nothing for those at the landfills.

Safety and security risks

Safety and security are significant concerns of informal waste collectors, who report physical injury daily without proper personal protective equipment. For those working in landfills, accidents are caused by drivers who are not careful when transporting and dumping waste, or by informal waste collectors who cannot stay out of the way on time.

Some informal waste collectors reported that they could have their belongings stolen because they did not have a proper safe space to store them, or that they were robbed of the very little money or phone they possessed.

Their experiences of daily communication and exposure to other people not in the same job convince them that they have the most disgusting and inferior job in existence. They are the ones to blame whenever things get messy, making it a reputational risk.

Dealing with risks

Informal waste collectors do not report thefts to the authorities. Some of them used to report their problems to the authorities a few times, but after repeatedly failing to get their concerns addressed, they have learned that reporting them is a waste of time.

Violence, Harassment, and Discrimination

Most believed that both men and women experience the same issues and problems. Though they are given a meager status, it was reported that women seem to receive more sympathy than men. Informal waste collectors reported that women are given more pity.

Informal waste collectors did not seem to notice or care much about those abuses. They believed it was typical for informal waste collectors to be looked down on, and their status would not empower them to respond. They only had to take it for granted that this is how their lives are designed.

However, some women informal waste collectors reported they experience more verbal and emotional abuse, while some experience sexual harassment. Some informal waste collectors reported never being treated in a way that made them feel uncomfortable. They reported regular verbal and emotional abuse. For example, they were criticized and looked down on for working this job; they were not valued for who they were, but for how they looked and behaved.

31.6% of female respondents reported experiencing domestic violence committed by their partners/spouses. Domestic violence was a common occurrence among married couples. Some led to all forms of violence and resulted in divorce.

Informal waste collectors experience multiple forms of discrimination targeted at them and their family members, including their children.

Social protection

There is a lack of social protection on different available platforms. 71% reported not having an ID Poor Card, while 29% had one. Reasons for the lack of it include being unaware that there was an ID Poor Card scheme they could request, the authority's refusal, or insufficient documents.

The National Social Security Fund (NSSF) for the self-employed category has been introduced, but very few have heard of the scheme or understand its procedures and benefits. 91% were unaware of the scheme. Only 2% have registered with NSSF. At the same time, regarding the contribution required to access NSSF, the amount needed to pay is very challenging for individuals, and the scheme raises more concerns when covering other members, requiring a higher amount. Only 12% of respondents reported being able to pay the current monthly NSSF rate of Riel 15,600 (around \$3.90) for the self-employed, while 88% reported needing help paying.

50% reported being able to pay between R4000 and R8000 (\$1-\$2), while 25% reported being able to pay R10,000 (\$2.50). 13% reported they could not pay, while another 13% needed to know how much they could afford.

Moreover, the perceived lack of trust in healthcare services is another factor in NSSF payments. If they do not trust the local private NSSF partners in their immediate areas, traveling to the big, modern state hospital could prove costly, especially given opportunity costs.

CONCLUSION

The study revealed that informal waste collectors are a highly marginalized and vulnerable group characterized by low levels of education and precarious livelihoods. Among 285 respondents, 83% had no education beyond primary school, a significant barrier to accessing written information about social protection schemes such as the National Social Security Fund (NSSF). Informal waste collectors typically rely on pharmacies for self-medication when ill, bypassing formal healthcare due to both affordability and accessibility challenges. Their precarious incomes, high debt burdens, and limited healthcare literacy further constrain their ability to engage with formal medical services, leaving them exposed to chronic and untreated health conditions. Suggestions included introducing grace periods for NSSF services, maintaining benefits during lapses in contributions, and enhancing awareness through community outreach.

The demographic and economic conditions of informal waste collectors exacerbate their vulnerability. Most respondents have between one and six children, placing added pressure on household finances, especially given the NSSF family coverage scheme's requirement of equal contributions from each member. The dream of accessing state hospitals remains unattainable mainly due to long travel times, costs, and opportunity losses, leading many to avoid smaller NSSF partner clinics, which are perceived as profit-driven and inadequate. The inflexibility of current contribution schemes and the lack of tailored provisions for informal and self-employed workers,

like informal waste collectors, hinder their ability to participate. Recommendations highlighted the need for subsidies, family coverage without extra costs, and the extension of benefits to elders and dependents.

Beyond financial hardship, informal waste collectors endure daily threats to their safety, dignity, and well-being. The community faces widespread discrimination, harassment, and violence — from theft and physical assault to sexual harassment and domestic abuse, with women reporting heightened vulnerability. Verbal and emotional abuse from residents, local authorities, and company staff is common, often framing informal waste collectors as thieves or social nuisances. These abuses, compounded by economic precarity, have led many to internalize discrimination as an inevitable part of their lives. However, some informal waste collectors voiced a desire for government intervention, legal protections, and public education to combat stigma and violence.

Informal waste collectors also experience a severe lack of social protection and public support systems. Their children are especially vulnerable, frequently exposed to unsafe environments and denied proper education, nutrition, and care. Respondents requested better access to education, free quality daycare, regular food assistance, healthcare services, and skill-building opportunities to break the intergenerational cycle of poverty. There was an apparent demand for informal waste collectors to be formally recognized as workers, with the right to social security, legal protections, and access to identity documents to claim available benefits. Migrants and elders in the community face particular hardships due to administrative barriers and exclusion from schemes such as the NSSF.

Lastly, gender dynamics within the informal waste-collecting community reveal deeper inequalities. Women bear a disproportionate burden of unpaid care work, face higher risks of abuse, and endure gendered expectations and restrictions. Domestic violence was prevalent, often attributed to financial stress, and women frequently assumed greater emotional and financial responsibility for household debts and caregiving. Many expressed a longing for peace of mind and dignity, particularly through access to services like daycare and legal protections against harassment and violence. Overall, the study underscored the urgent need for a comprehensive, inclusive, and flexible social protection framework tailored to the realities of informal waste collectors, acknowledging their contribution to urban sanitation while addressing their multidimensional vulnerabilities.

- **Low Educational Attainment and Limited Health Literacy:** Most informal waste collectors have little to no formal education beyond primary school, making written communication ineffective for conveying critical information about healthcare, social protection, and workers' rights. This limits their ability to navigate complex administrative systems and make informed health and financial decisions.

- **Income Insecurity, Debt, and Financial Barriers:** Most informal waste collectors rely on informal, unstable, and low-paying work, burdening them heavily with debt and unpredictable

income. These financial realities make it difficult to afford regular NSSF contributions, especially when required to pay equal rates for dependent family members.

- **Large Family Responsibilities and Vulnerable Dependents:** Informal waste collectors often support large households, including children, the elderly, and disabled family members. Their dependents face unsafe environments, poor nutrition, and limited access to education, care, and healthcare. Meanwhile, older and disabled informal waste collectors remain excluded from protections and services.

- **Unsafe and Inadequate Healthcare Access:** Many informal waste collectors prefer large public hospitals due to mistrust in local clinics, even if affiliated with NSSF, though accessing these facilities is costly, time-consuming, and often unsatisfactory. In the absence of accessible, trusted healthcare, many resort to unregulated pharmacies and risky self-treatment practices, increasing their long-term health risks.

- **Internalized Stigma and Acceptance:** Many informal waste collectors have internalized discrimination, viewing their social status as unchangeable and focusing solely on daily survival.

- **Discrimination, Stigma, Violence, and Social Exclusion:** Informal waste collectors, especially women, routinely experience discrimination, stigma, and verbal, physical, and sexual abuse from the public, authorities, and even within their communities, as well as domestic violence from their spouses. Many have internalized this marginalization, viewing their social position as unchangeable and focusing solely on day-to-day survival.

- **Inadequate and Inaccessible Social Protection Systems:** Current NSSF and other social protection schemes fail to account for informal waste collectors' financial and social realities. Barriers include unaffordable contributions, ineffective communication, complex procedures, and rigid documentation requirements. Many informal waste collectors lack formal identity papers, excluding them from services and legal recognition as workers.

- **Limited Awareness and Understanding of Available Benefits:** Even among those willing to participate in schemes like NSSF, there's significant uncertainty about the procedures, benefits, and guarantees offered, further deterring enrolment and participation in formal systems designed to support them.

RECOMMENDATIONS

This study highlights the urgent need for an **inclusive, flexible, and gender-responsive social protection framework** for informal waste collectors in Cambodia. Despite their essential contribution to urban sanitation and environmental health, informal waste collectors remain largely excluded from social protection systems due to irregular incomes, low literacy, documentation barriers, discrimination, and gender-based vulnerabilities. The following priority recommendations align with ILO social protection principles and Cambodia's National Social

Protection Policy Framework (2016–2025) and National Strategy for Informal Economy Development (2023–2028).

For the Government of Cambodia, priority actions include reforming NSSF contribution policies to better reflect informal workers’ financial realities through subsidized and flexible payment models, grace periods, and uninterrupted benefit access. Family-based coverage should be expanded to include children, elderly dependents, and persons with disabilities without additional fees. Informal waste collection should be recognized as a legitimate occupation and protected against exploitation, harassment, and discrimination. Healthcare access must be improved by strengthening the quality and accountability of NSSF-affiliated clinics, expanding mobile and community-based health services, and extending coverage to elderly and disabled informal workers. Administrative barriers should be reduced through simplified documentation procedures, mobile registration services, and improved coordination between NSSF, ID Poor Card systems, and healthcare providers. The government should also invest in childcare, education, nutrition, and child protection services, while integrating gender-responsive measures to address women’s disproportionate care burdens and exposure to violence.

Civil society organizations play a critical role in bridging gaps between policy and practice. Key actions include delivering low-literacy, community-based awareness campaigns on social protection, healthcare, and workers’ rights; advocating for inclusive policy reforms; and supporting informal waste collectors’ participation in decision-making processes. CSOs should continue providing legal aid, psychosocial support, emergency assistance, childcare services, and livelihood development programs, with particular attention to women, migrants, and children.

The private sector, including waste management companies, healthcare providers, and financial institutions, should ensure ethical engagement with informal waste collectors by promoting fair treatment, safe working conditions, and non-discrimination. NSSF-affiliated clinics must improve service quality and transparency to rebuild trust. Private actors can also contribute through inclusive financial products, micro-insurance schemes, and targeted social investments such as childcare facilities, sanitation infrastructure, and skills development initiatives.

Finally, **cross-sectoral coordination** is essential. A multi-stakeholder mechanism involving government, civil society, private sector actors, and informal waste collector representatives should be strengthened to coordinate implementation, monitor outcomes, and ensure policy coherence. Embedding these recommendations into national social protection and informal economy reform processes will help ensure that informal waste collectors and their families are no longer left behind.

I. BACKGROUND

Cambodia’s social protection system has evolved substantially over the past decade, transitioning from a narrowly employment-based model to a more inclusive framework aimed at extending coverage to informal economy workers. This shift reflects the Royal Government of Cambodia’s (RGC) growing recognition that persistent informality—encompassing the majority of the national

workforce—poses structural challenges to poverty reduction, health security, and inclusive growth. Informal waste collectors represent one of the most marginalized sub-sectors within this broader informal economy, experiencing compounded exclusion due to occupational stigma, irregular incomes, and weak legal recognition.

Legal Foundations of Social Security and the NSSF

The legal basis for Cambodia’s contributory social security system is established under the Law on Social Security Schemes for Persons Defined by the Provisions of the Labour Law (2002). This law mandates the creation of social security schemes for workers covered by the Labour Law and led to the establishment of the National Social Security Fund (NSSF) as the primary implementing institution (Royal Government of Cambodia [RGC], 2002). Initially, the scope of this legal framework was limited to formally employed workers, with eligibility linked to employer–employee relationships and enterprise registration.

Subsequent sub-decrees operationalized specific branches of social security, including employment injury insurance and healthcare schemes. These instruments reinforced an employer-based contribution model, effectively excluding self-employed and informal workers, such as waste collectors, who typically operate without formal contracts, fixed workplaces, or legal employer status.

National Social Protection Policy Framework

Recognizing these limitations, the RGC adopted the National Social Protection Policy Framework (NSPPF) 2016–2025, marking a significant policy shift toward a more comprehensive and inclusive social protection system (RGC, 2017). The NSPPF articulates a life-cycle approach to social protection, combining contributory social insurance with non-contributory social assistance to address poverty, vulnerability, and social exclusion.

The NSPPF explicitly acknowledges informal workers as a priority population requiring expanded coverage and institutional innovation. It emphasizes the need to adapt social security mechanisms to the realities of informal employment, including irregular incomes, limited contributory capacity, and low literacy levels. To support coordination and oversight, the National Social Protection Council (NSPC) was established as the central policy-making and coordinating body responsible for social protection reform and implementation (RGC, 2017).

For informal waste collectors, the NSPPF provides an overarching policy justification for inclusion but does not explicitly address occupation-specific vulnerabilities such as exposure to hazardous working conditions, stigma, or gender-based violence. These gaps highlight the need for targeted operationalization within broader frameworks.

Informal Economy Recognition and Policy Reform

Cambodia’s labour market is characterized by a high degree of informality, with informal employment historically estimated at over 80 per cent of total employment (International Labour

Organization [ILO], 2019). Informal waste collectors form part of this majority, often working in urban spaces under precarious and unregulated conditions.

In response, the RGC launched the National Strategy for Informal Economy Development (NSIED) 2023–2028, a landmark policy that formally recognizes informal economy actors as legitimate contributors to national development (RGC, 2023). The NSIED aims to strengthen protection, productivity, and resilience among informal workers while facilitating voluntary and gradual formalization. Core strategic pillars include access to social protection, legal identity, skills development, finance, and improved governance.

Social protection expansion—particularly through adapted NSSF schemes—is positioned as a central mechanism within the NSIED. The strategy aligns closely with ILO principles on the progressive extension of social protection floors and acknowledges that contributory schemes must be redesigned to accommodate informal workers’ financial and social realities (ILO, 2021). For waste collectors, the NSIED provides an important policy entry point for formal recognition, although sector-specific implementation remains limited.

Introduction of the NSSF Self-Employed Scheme

A major institutional development in extending social protection to informal workers was the introduction of a voluntary NSSF healthcare scheme for self-employed and informal economy workers. This initiative was initially piloted with selected occupational groups, such as tuk-tuk drivers, to test contribution levels, enrollment processes, and service delivery models (GRET, 2022).

The pilot phase informed subsequent legal formalization through Sub-Decree No. 280 on the Establishment of a Healthcare Scheme for Self-Employed Persons and Dependents under the NSSF (2023). This sub-decree provides a legal basis for voluntary participation by self-employed individuals, allowing them to access healthcare services through NSSF-accredited facilities upon payment of a fixed monthly contribution (RGC, 2023b). The scheme also extends eligibility to dependents under defined conditions.

This regulatory development represents a significant departure from Cambodia’s traditionally employer-centric social security model. By decoupling access to healthcare coverage from formal employment contracts, the NSSF self-employed scheme opens new pathways for inclusion of informal workers, including waste collectors.

Operationalization and Digitalization

To support implementation, the NSPC adopted the Operational Plan on Social Security Formalisation 2024–2026, which outlines concrete measures to expand NSSF coverage among informal workers (NSPC, 2024). These include mobile registration teams, simplified procedures, awareness campaigns, and coordination with local authorities.

Digital platforms—such as the national informal economy onboarding system—have been introduced to facilitate registration, data collection, and service access. While digitalization has

improved administrative efficiency, research indicates that low-literacy workers and those without access to digital tools face new forms of exclusion (UNDP, 2024). Informal waste collectors, many of whom have limited education and unstable housing, are particularly vulnerable to these barriers.

Persistent Gaps and the Case of Informal Waste Collectors

Despite progressive legal and policy frameworks, significant gaps remain in practice. Studies on contributory capacity demonstrate that many informal workers struggle to sustain regular NSSF contributions due to income volatility, debt, and competing household needs (Oxfam, 2022). Waste collectors face additional challenges linked to occupational stigma, exposure to health risks, and limited trust in healthcare providers.

Civil society research highlights that waste collectors often lack awareness of available schemes, face discrimination in service access, and experience administrative exclusion due to missing identity documents (ILO, 2021; Oxfam, 2022). Although the voluntary NSSF scheme provides a legal pathway to inclusion, its design remains insufficiently flexible for highly vulnerable sub-sectors unless accompanied by subsidies, grace periods, tailored outreach, and community-based enrollment mechanisms.

In conclusion, Cambodia's legal and policy framework demonstrates a clear commitment to extending social protection to informal economy workers through institutional reform and adapted contributory mechanisms. The evolution from pilot initiatives to legally codified voluntary NSSF schemes marks a critical step toward inclusivity. However, for informal waste collectors, meaningful inclusion requires further policy refinement and targeted implementation to bridge the gap between legal intent and lived realities.

RESEARCH AIM:

Under this project, IDEA intends to contribute to empowering women and expanding National Social Security Fund (NSSF) coverage for women informal waste collectors in the informal economy by using evidence-based knowledge of their social protection needs and living conditions (debt) and Gender-based violence.

The aims of the research are as follows:

- To understand living conditions (including modes of debts), needs, and social protection priorities faced by informal waste collectors based on the risks they face in their specific job categories and work settings, and the strategies they use to manage those risks currently, and how social protection would help to manage those risks better.
- To explore the available NSSF schemes that suit their needs and priorities, and to what extent informal waste collectors can afford to contribute regularly to NSSF, and how much specifically they are willing to contribute, based on their income, and for which NSSF scheme.

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II. METHODOLOGY

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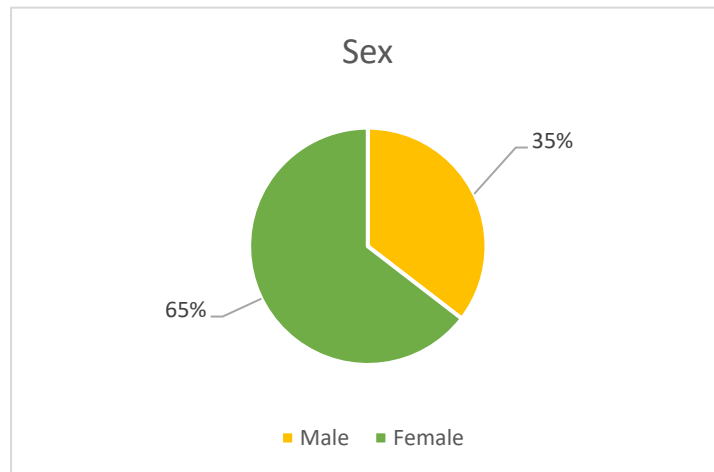
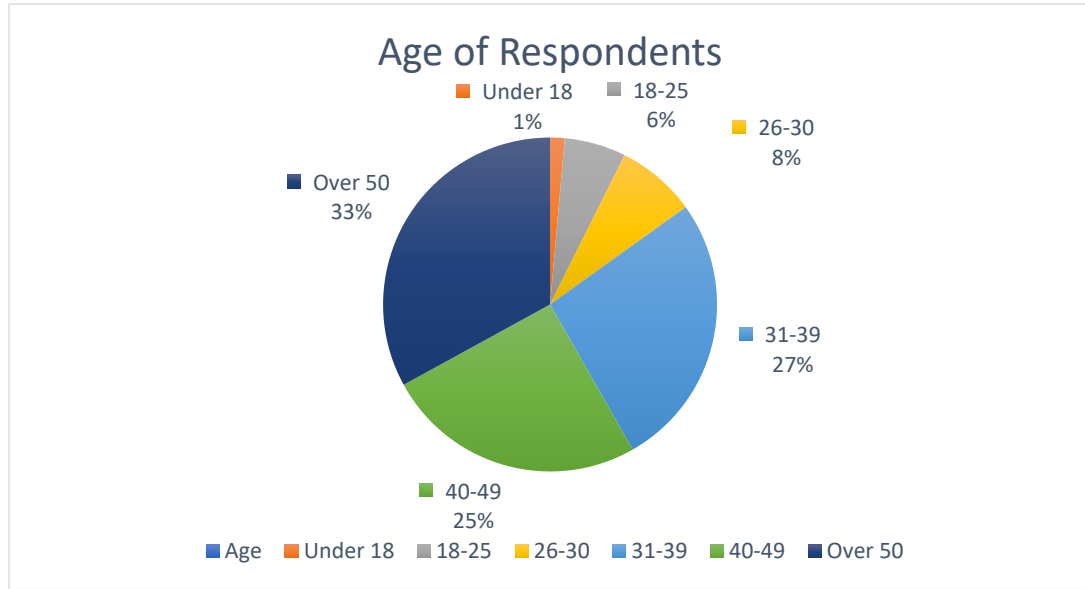
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The data collection period was from March to June 2024. A validation workshop was conducted and attended by 25 stakeholders from informal economy sectors, CSOs/NGOs, and related government agencies, which included the Ministry of Women's Affairs, the Ministry of Labour and Vocational Training, and the National Social Security Fund (NSSF). The data collection period was from March to June 2024.

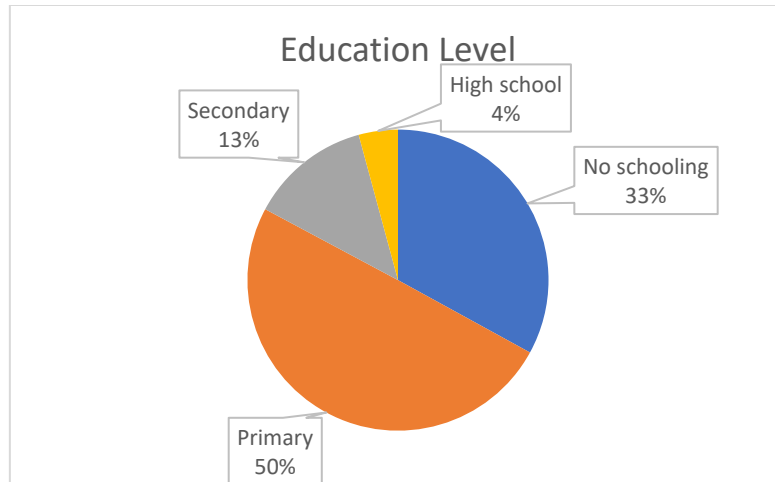
III. FINDINGS

A. DEMOGRAPHY

Among the 285 survey respondents, 58% were over 40 (25% aged 40-49 and 33% over 50). Only 15% were under 30. That means 85% of the respondents were over 31 years old. 35% were male, and 65% were female.



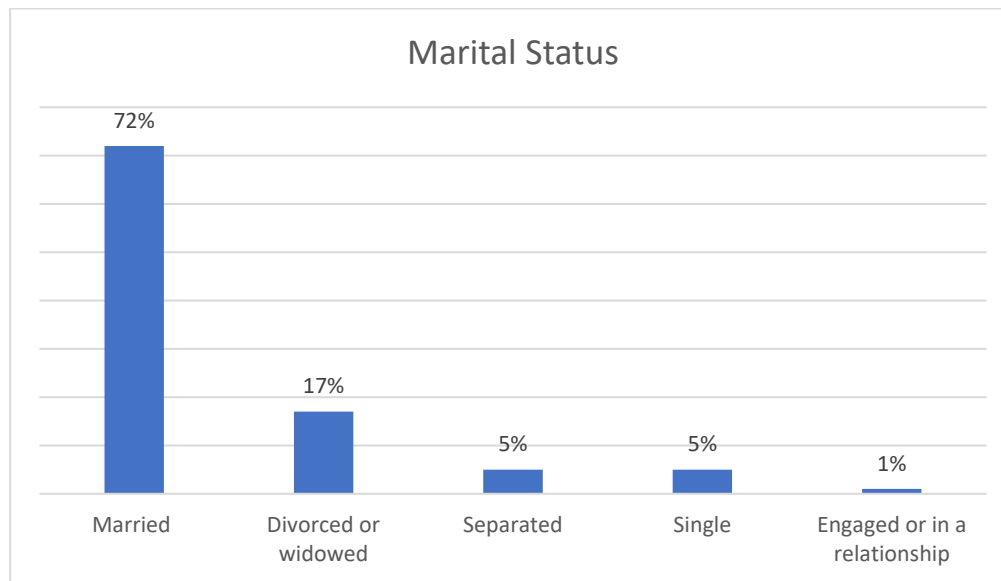
Among the 285 respondents, 83% received no higher than primary school (33% received no schooling, 50% attended primary school), and only 13% and 4% attended lower and upper secondary school, respectively.



Respondents in this study, were from Phnom Penh (32.38%), Prey Veng (24.56%), Kandal (12.28%), Takeo (9.47%), while the rest 21.40% were from Svay Rieng, Kampong Cham, Tbong Khmum, Kampot, Kampong Speu, Kampong Thom, Koh Kong, Battambang, Pursat, Oddor Meanchey, Kratie, Kampong Chhnang and Banteay Meanchey.

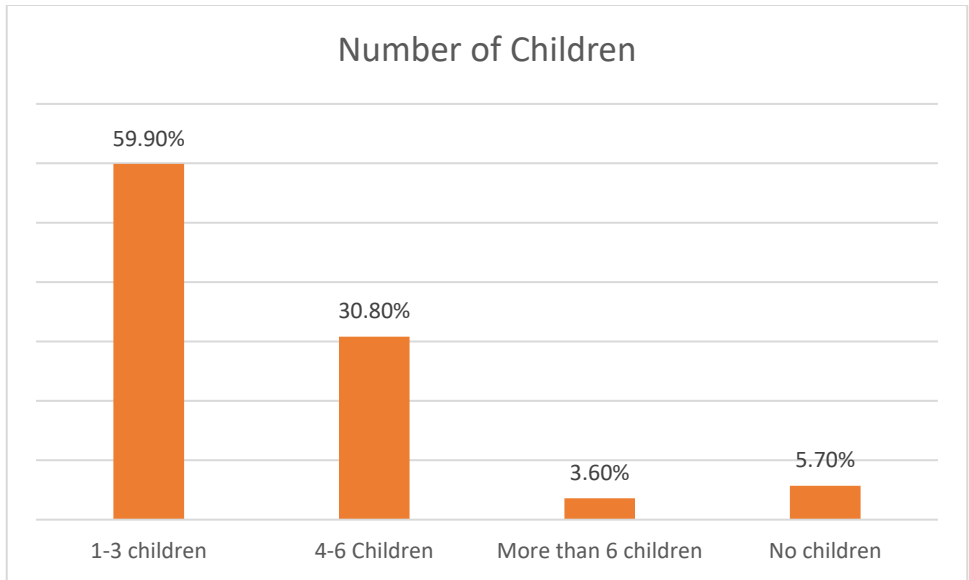
B. FAMILY SITUATION

a. Marital Status:

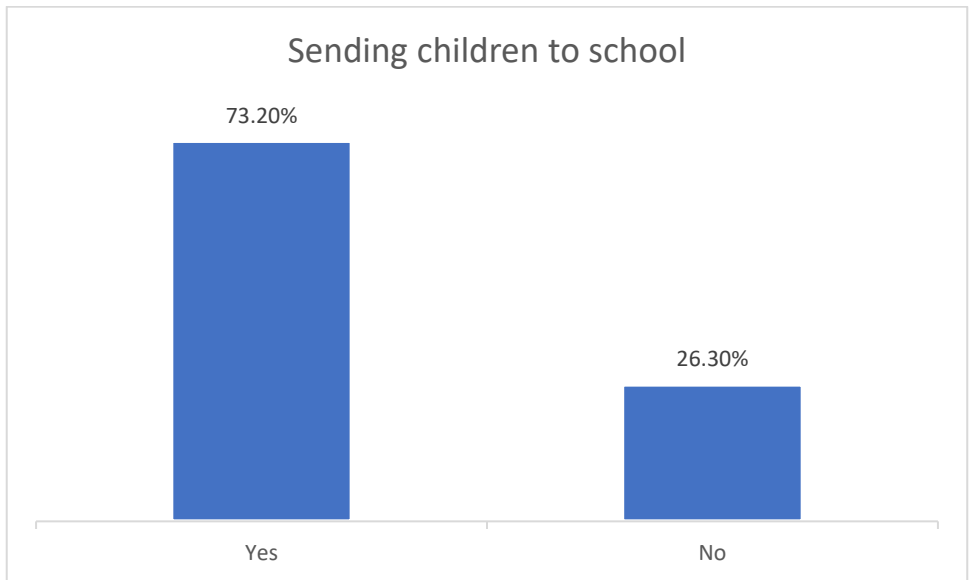


72% were married, 17% were divorced or widowed, 5% were single, 5% were separated, 1% were engaged or in a relationship. Among married individuals, 78.1% reported not having officially registered their marriage.

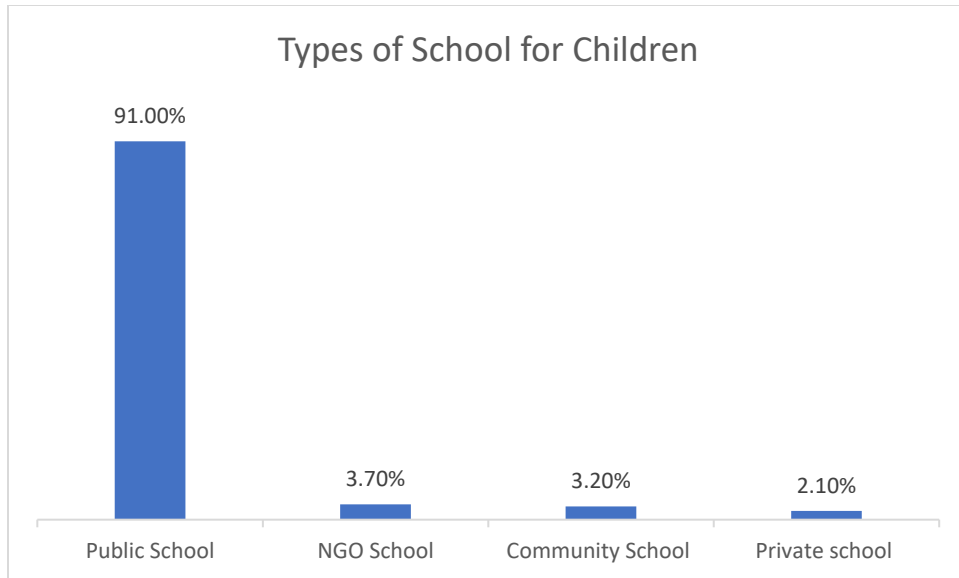
b. Children



Among the respondents, 59.9% have 1-3 children, 30.8% have 4-6 children, 3.6% have more than six children, and 5.7% have none.



Among those who have children, 73.2% have sent their children to school, while 26.3% have not.



Among children who attended school, 91% attended public school, 3.7% participated at an NGO school, 3.2% attended a community school, and 2.1% attended a private school.

c. Dependence

Except for a few young people, the majority reported having 1 to 9 dependents, ranging from small kids to sick spouses to elderly parents.

C. WORKING CONDITIONS

a. Place of work:

The informal waste collectors in the study have workplaces across Phnom Penh city and its surrounding areas, including the Cheung Ek landfill and various locations within the city. For informal waste collectors roaming the town with motorized carts, they traveled as far as possible, hoping to collect as much waste as possible. Meanwhile, those on foot or with carts roamed the same streets and areas, as well as the nearby ones. Informal waste collectors search for waste around markets, dustbin sites, and in crowded areas where waste is thrown away or left in front of houses, waiting for garbage collecting trucks to pick it up at night.

However, choosing where to collect waste and a place to work takes different forms. Some informal waste collectors rely on the network and the methods they use to collect waste. Some informal waste collectors entered this field when friends or neighbors in their hometown invited them to join the business and work with or for them. Some informal waste collectors inform their friends or relatives to join them when the buyers want more people to collect for them

b. Work categories

Participants in the study referred to themselves as informal waste collectors; however, the focus group discussion (FGD) revealed various categories of work within this field. In Phnom Penh, waste collection operates as a form of self-employment or freelance work. There is no formal

employer-employee relationship that would entail any official responsibilities. Although informal waste collectors often called the waste depot owners their “boss.” However, this study does not find evidence of a formal employment relationship between them.

There is no specific data on who falls into what categories. However, the following are found in this waste-collection work.

Informed by FGD, some informal waste collectors collect only whatever is thrown away and available on the street and in waste packages. They pick up from the street and search for waste packages or dustbins in front of people's houses or in designated common areas on the street for the waste truck to collect. These informal waste collectors are often blamed when waste packages are untied, leading to a mess.

“Some informal waste collectors had to untie the package to search for something of monetary value. Some packages were tied up so that the collectors had to break them open and could not tie them back. As a result, it would leave it messy. Strong wind or rain would make the areas very unpleasant. In this case, if we arrived later, we would be the ones to be blamed for making all the mess, even though the previous comers did it.”

A participant in the FGD in Phnom Penh.

This blame also fell on informal waste collectors who did not have a place to sleep at night. They had to sleep rough in the street, and when they slept near the common waste areas, they also experienced the same blame.

“As we stay near the rubbish bins placed by the waste company, we always try to keep the bins clean and not messy around the bins, as we sleep nearby, and if they are messy, we are the ones to be blamed for the mess, even though we do not do anything. We must keep it clean to sleep around those bins, fearing we may be chased out of this place.” A respondent in the FGD.

Some informal waste collectors receive waste from some owners, who keep the waste properly in the house to avoid leaving it outside of their home, and often hand it over to the collectors when they see them, or allow them to collect the waste that was there in their house or the compound of the owner's land if they are leaving around.

Some informal waste collectors do not collect discarded waste; they only purchase it from waste owners, typically using a motorized cart. Although they pick up some obvious waste, they differ from those who have to search for the package.

Informal waste collectors who collect only discarded waste do not have the capital to purchase it. They may carry only a large bag and put the waste in it, or use a two-wheeled cart pulled by hand and put the waste they collect in it.

The majority of informal waste collectors do not enter the profession on their own. They work with their partners or spouses or come as a family. They may go together or split up and go in different directions on the street to pick up or buy waste, and have a reunion after working hours. Children usually accompany their parents or stay in the cart while their parents are at work. Some elderly informal waste collectors reported during FGD that they also had to care for their young grandchildren when picking up waste, as the kids' parents were either migrating to work in other countries or provinces and providing no support. Some kids were orphans.

Some informal waste collectors do not have their own manually pulled cart, but they can borrow one from the waste depot owners. Informal waste collectors can borrow carts from their waste depot owners and must return them to the owner's place in the evening. This borrowing came with the verbal promise that informal waste collectors must bring all the items they collect and sell them to the cart owners. This is a condition to continue to use the cart the next day. Informal waste collectors may be penalized by being unable to use the cart for a couple of days if the return is too small. Cart owners sometimes accused informal waste collectors of not working hard enough or of selling the collected items to others.

Motor-pulled cart: Some informal waste collectors have carts and sometimes use a motorbike to pull them, while others have motorbikes but still borrow the carts from the owners.

c. Seasonal informal waste collectors

There were informal waste collectors who came to the city for jobs during the periods when they didn't do agricultural farming back home or when their other work, like construction and others, was not available, which included the periods when they did not tend to the farming work if they have cultivated land while some others who do not have to cultivate the land, they came to collect waste after the harvesting periods when they could sell the labor on other people's farmland.

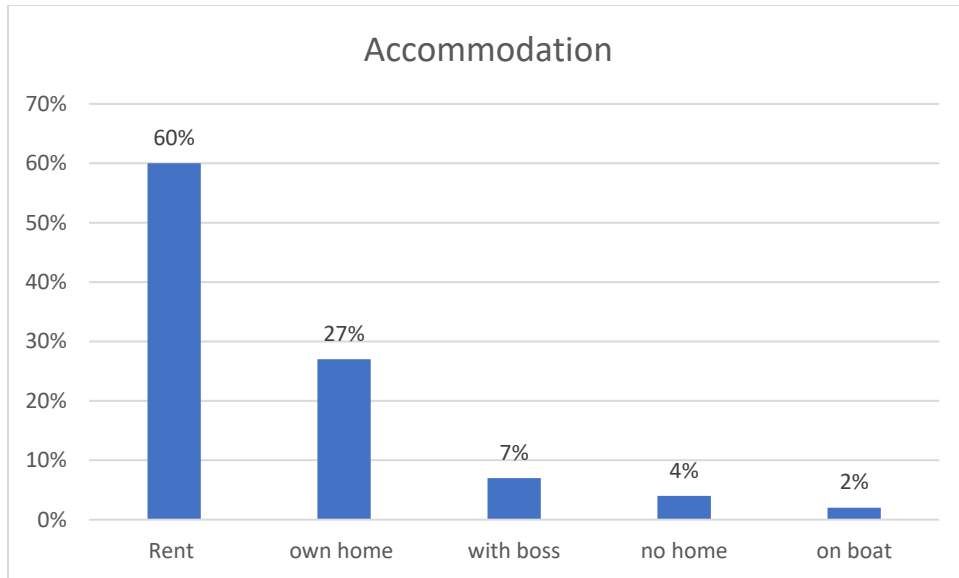
Moreover, some informal waste collectors commute to their hometowns almost weekly to see their children, as the kids stay alone at home when their parents come to Phnom Penh to collect waste and earn some income. In this case, they left their kids at home back in their hometown and asked the neighbors to keep an eye on them. They admitted that this put the kids at high risk, but they had no other choice.

Finding informal waste collectors in solo, pairs, or groups is expected. Some spouses could go together or have their separate carts in different directions.

Some informal waste collectors were accompanied by their minor children or young grandchildren in the cart or were helping them with their parents' work.

D. LIVING CONDITIONS AND ACCOMMODATION

60% lived in rented houses, 27% lived in their own houses, 7% lived with the waste depot owners, and 6% did not have a house (they either lived on a boat, in the street, or a public park, or in their cart).



a. Makeshift Shelter¹

This refers to informal waste collectors who stayed with the waste depot owners on the land (storage house). These makeshift shelters are entirely free, as they do not even have to pay for water and electricity. Some informal waste collectors who had children with them in the makeshift shelter and who went to school but did not continue waste collecting reported that they had to pay a small fee to obtain permission for their children to stay with them. It could be as little as USD 2.50 to USD 5.00, as the kids stayed in the same space with their parents. The free space is barely enough to sleep in at night.

Those with children who attend school may choose to leave the free shelter, as it is not suitable for the kids to do their homework and maintain privacy.

It was revealed in the FGD that some informal waste collectors gathered many families to live on an empty private plot of land and jointly contributed as little as USD10- 20 per month per family so each family could pay the rent and set up an affordable makeshift shelter, such as a plastic tent. However, this will not endure heavy rain. And when it rained hard, the whole night would be a sleepless night, as the rain would disturb their sleep the entire night.

Most of those from the provinces reported that they have land or houses in their hometown, but they have to leave for the city to become informal waste collectors.

Some are without even a makeshift shelter. They have to sleep in the street, outside the houses of waste depot owners, or just outside the waste depots, where they sell items or borrow a cart, in front of other people's houses, or around the dustbin in front of buildings. They sleep on

¹ This refers to the shelter that is very light set up such as tent or some pieces of zinc to avoid wind and rain.

the street, in front of other people's homes, or in front of the building, and get chased in the middle of the night.

Some live in makeshift shelters on other people's vacant land. While some asked the owner for permission, others lived on the vacant land without it. In those cases, they do not know when the owners decided to stop allowing them to live there.

b. Food consumption

All survey respondents reported that the highest expenditure was on food. Even so, in the FGD, the majority believed their food was insufficient, not only in terms of nutrition but also in quantity. Rice was reported to be the most filling of all meals. So, they eat most rice, and other foods, including meat and fish, are secondary. They reported that even for vegetables, they have to go for the lower-priced ones, which means they are less fresh. They explained that it is difficult to say they have three meals a day correctly. Even if they count those three meals, they cannot say they are full after eating. This is well reflected in participants' reports in an FGD, who mentioned that their kids often did not have enough to eat before school.

“In the morning, before going to school, my kids see what is left from last night to eat before they go to school. If there is anything, they eat. If not, they drink water and head off to school.” A respondent in the FGD.

A few participants in the FGD reported that they sometimes received delicious food from generous people. For example, informal waste collectors were given food, snacks, or fruit when they picked up waste. Once in a while, at the generosity of the breakfast sellers, they provided a few of them with a lot of rice and meat, even though they had only paid half the full price. When strangers handed out these few informal waste collectors delicious food, they rarely ate it on their own. They either keep some for their spouse or the kids at home.

“One morning, when I was with my daughter picking up waste near a restaurant, one man came up to me and asked me if we had already had breakfast, which we had not yet. He then bought us two packs of rice with a lot of pork. The happiest moment was when I saw my daughter eat with a bright smile and said, ‘Mum, this is so delicious. I don't know when we'll have this again. Because of that, whenever she is not with me, and I am given food, I never eat it alone. I want my daughter to eat with me and see her bright smile.’”

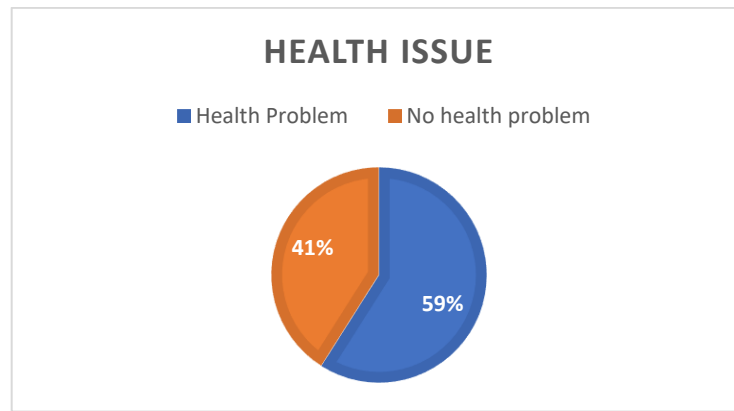
A female respondent in the FGD in Phnom Penh.

“At another time, a man in a luxurious car opened the window and gave me a box. I opened it, and it was full of durian. It smelled so good. But of course, I had to keep it and eat it at home with my daughter. When I arrived home, we opened the box. It became so sour that we couldn't eat it because it had been left out in the sun for too long. I could not hold back my tears.”

A female respondent in the FGD in Phnom Penh.

E. HEALTHCARE AND HEALTH-SEEKING BEHAVIORS

a. Health Issue



59% reported having health issues, while 41% reported not. However, in all 7 FGDs, everyone reported that those who claimed to have no health issues had never had a proper check-up. And if they do the check-up, they believe everyone has health problems. In those FGDs, some respondents reported regularly having dizziness or headaches and would go to buy some medicines at the pharmacies either near their accommodation or during their work hours. However, they are unaware of their general health condition. They are unsure whether they have any health issues, whether the symptoms are due to the hot weather, or whether they are working too much.

“I don't know about my health condition. I want to have a complete check-up, but I don't know where to go, and I also don't have the money to afford one.”

A female respondent in the FGD in Phnom Penh.

b. Health-seeking behavior

Due to financial hardship, informal waste collectors primarily manage their health through self-medication at local pharmacies, avoiding formal healthcare services unless in an emergency. Treatments are based on symptoms, with limited clinical diagnosis, and adjusted according to what they can afford. Visits to clinics or hospitals are rare and typically followed by early discharge to

minimize costs, often requiring loans to pay bills. Despite awareness of the risks, informal waste collectors have few alternatives and rely on temporary relief measures, such as balms, pain-relieving gels, and basic protective gear.

Health care is one of the biggest challenges for informal waste collectors, mainly due to the associated payment and opportunity costs. As reported in FGDs, most informal waste collectors avoid complete health check-ups and, when feeling unwell, typically visit nearby pharmacies to buy medicines based on their symptoms, without consulting a doctor. Only when the illness becomes unbearable do they seek professional medical attention. The most widespread health-seeking behavior is self-medication through pharmacies, where they describe their symptoms and request medicines for a preferred number of days, often two or three.

“When I feel unwell, I go to the nearest pharmacy and tell them about my symptoms, and they will give me medicines for the symptoms I told them. We can tell them how many days we want to take the medicines. I usually tell them to buy for two or three days.”

A male respondent in the FGD in Phnom Penh.

Because most of them describe symptoms without a clinical diagnosis, pharmacy staff—who are not necessarily qualified doctors—provide whatever medicine they believe is suitable to offer fast relief. If one pharmacy’s medicine proves ineffective, informal waste collectors often visit another in search of quicker or stronger remedies. Medicines are sometimes adjusted based on the patient's ability to afford them. If the suggested treatment is too costly, informal waste collectors ask for cheaper alternatives or request a reduced quantity.

In rare cases, a few older informal waste collectors receive free medicines from sympathetic pharmacies familiar with their daily hardships.

“When I am sick, I go to the nearby pharmacies. They gave them to me without taking money because they knew I was a informal waste collector and saw me daily. They must know that I do not have enough money to pay. Sometimes, they even give me food or keep saleable waste for me to pick up.”

A 65-year-old female respondent in the FGD in Phnom Penh.

Although most recognize that visiting pharmacies does not truly cure their illnesses, they consider temporary relief sufficient to keep working. This behavior, while unsatisfactory, has become a typical pattern.

“Going to pharmacies is not the solution, but from my experiences, I always get better after taking those medicines.”

A female respondent in the FGD in Phnom Penh.

“Health issues are very key for us. We know we are not in good health when working, but we can’t wait to be healthy. We know we are not well enough, but we must go to work.”

A female respondent in the FGD in Phnom Penh.

Informal waste collectors deliberately avoid clinics due to the higher costs and the lack of control over medical expenses. Clinics or hospitals are reserved for emergencies or when pharmacy medications fail. Even then, financial hardship dictates their decisions. If admitted to a clinic, they often request discharge as soon as they feel slightly better to avoid accumulating unaffordable bills. Afterward, they may frantically call acquaintances to borrow money, frequently needing to ask multiple people before meeting the required amount.

“There was a popular clinic near our house. In an emergency, I will go there. After an overnight stay in that clinic, I felt better. I asked how much I owed because I had to leave the clinic as soon as possible. I know that the longer I stay, the more I have to pay. After learning about that, I called people I thought could lend me the money. I had to call from one person to another until I could meet the bill amount. I have to promise to pay them back in installments with interest.”

A female respondent in the FGD in Phnom Penh

Sometimes, even finding lenders is difficult, requiring them to ask others to borrow on their behalf. Despite being fully aware of the risks to their health, informal waste collectors feel trapped in this cycle, lacking practical alternatives. At best, some try to manage risks by purchasing protective boots, though these are costly and wear out quickly.

“What can we do about this? Where can we complain to? We don’t have money every day, and we don’t go to work. So, we must put up with all the undesirables before us.”

A female respondent in the FGD in Phnom Penh

A commonly reported coping strategy is the regular use of balm or muscle pain-relieving gels. Most carry these with them at all times. Ultimately, dealing with health issues means addressing emerging symptoms without thorough check-ups or proper diagnoses, simply because comprehensive care is financially out of reach.

In FDG, when probed about having a whole-body checkup, the majority said they wanted to, but were hesitant to do so, as they would not be able to afford it or would be too worried if they found something wrong and could not afford the treatment. In this regard, they reported that it would be more mentally stable to remain unaware of this, so they did not have to worry about it and seek treatment for only what pops up.

F. RELATIONSHIP BETWEEN WASTE DEPOT OWNERS AND INFORMAL WASTE COLLECTORS

Cart lending is a tie-in that requires informal waste collectors to return the items they collect to waste depot owners, allowing them to continue using the cart. In turn, informal waste collectors must return the favor. To ensure they have the cart the next day, informal waste collectors have no choice but to work hard to bring back the items to sell to the owners. If the cart gets lost, they would be required to pay around \$100 to the owner, regardless of the cart's value.

Another way to maintain this loyalty is for the owners to lend them money and settle the amount in the evening. Those who buy waste rarely have their capital. In the morning, they were handed something like Riels 100,000 (around \$25) and used this as capital to purchase waste. In the evening, after they got the waste, they would clear it, sell it to the boss, and settle the balance.

Those who practice this consider it a daily survival strategy. The amount handed out in the morning could be used to buy breakfast or given in small amounts so the children can go to school with some pocket money.

“It is this money that I feel good every morning because I can buy food for my children and some pocket money before they go to school. However, it was a constant worry every morning, too, because I had to make sure I made more than the money I had already spent. It was like we had a new debt every morning. It would be a relief if we could end the day with a positive balance. Sometimes, it is a negative balance. We have to work harder the next day.”

A female respondent in the FGD in Phnom Penh.

This relationship could mean they work hard all day without wages, as they make no money at the end of the day, especially if the weather is too bad, like heavy rain and resulting flooding. They are unable to move quickly.

G. WORKING HOURS, INCOME, AND DEBTS

a. Working hours

96.2% of the respondents would work every day, and the majority reported working more than 10 hours a day, while others reported stopping only when they were too tired to continue or when they had to go to the hospital or health center. One common reason is that the longer they stay at work, the more waste they hope to generate.

“On the street, we keep looking at every corner, hoping to find something more. Sometimes, when we get less, we hope to find more. Sometimes, when it seems good enough, we still hope that staying longer would gain more.”

A respondent in FGD.

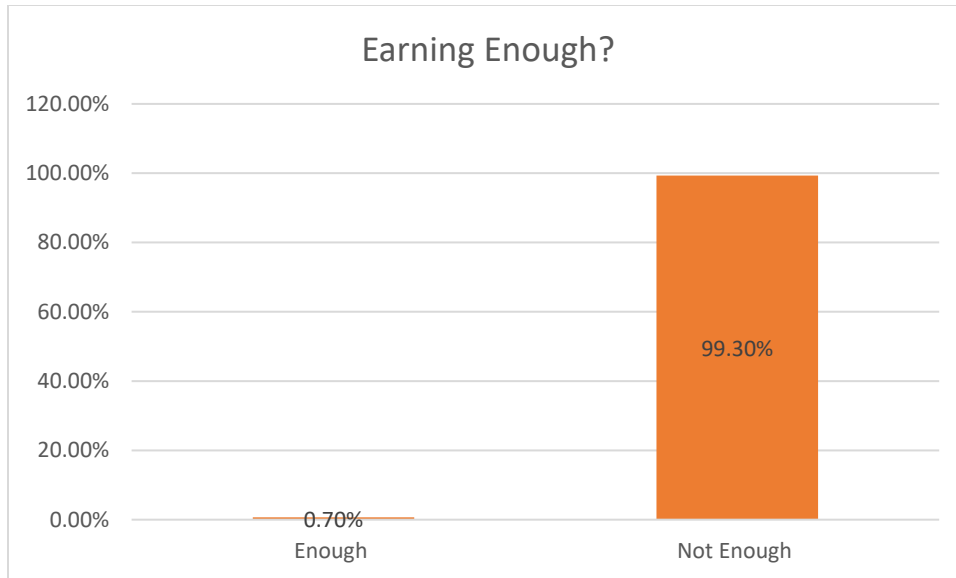
“If we can’t make enough during the daytime, let’s put extra effort into working at night.” A respondent in FGD.

While any time is an excellent time to start work, the preferred time is after lunchtime, as people will leave their waste, whereas not much waste is found in the morning. Working time varies depending on their location and the location's activities. People at the landfill would prefer to start work later in the afternoon and continue until morning. Those going to public parks or restaurants would like to start in the early evening and go until midnight.

Various reasons were provided. Those who could not stand the daylight heat preferred to work at night, while others chose nighttime because it was sleep time for their small kids; by the time the kids woke up, they were already back home in the morning. Those who chose to work during the day also had various reasons, including aligning their work hours with their kids' school hours so they could reunite with their kids in the evening after school.

b. Income generation

More than 99% reported that their income is not enough. Reasons include: they are just too little and insufficient to buy enough food for the three meals every day; the expenses are more than the income, which means they have to reduce the needed amount of everything, including daily food; and the income can only be spent for some parts of the day like if they spend in the morning, there is no more to spend in the evening and vice versa.



Besides those who do not make enough for daily subsistence, like food and utilities, others who could make enough for food and utilities would complain about not having enough for their kids' pocket money when going to school. In contrast, they must also pay their teachers and the school regularly. Others reported regular healthcare payments for a family member, including medication, hospital visits, or debt repayment. Some reported having too many mouths to feed, like a few older women who have to feed two or three grandchildren without support from their parents.

Daily income ranged between R 5,000 (\$1.25) and R 50,000 (\$12.5). However, most reported earning R 10,000 to R 20,000 (\$2.50 to \$5.00) daily.

In FGD, everyone reported that their income dropped sharply after the COVID-19 pandemic for several reasons. First, they noticed that more and more people had joined the waste-picking industry, and there were fewer and fewer items to be picked up, which may have resulted from the distribution among more people.

I used to be alone on the road and encountered another informal waste collector on the same street. I could still leave my house later and still pick enough. But now I see more and more people doing the same thing as me. And if I were late to hit the road, I could pick almost nothing the whole morning."

A respondent in FGD.

Another observation from the FGD respondents is that households that used to throw waste away now keep it for sale. So, they buy from them instead of picking it up for free. In this case, even if they have a full cart of waste, it depends on the profit they make rather than on total income, without spending any capital as before.

One reason for declining income is that there are fewer items to pick up or buy, and more people are entering the job market.

c. Debt and debt payment

69% reported being in debt, while 31% did not. Debt forms include borrowing from banks or microfinance institutions, neighbors, private lenders (Cambodian, Chinese, or Indian), employers, and relatives. The reasons for taking loans include borrowing money from employers to buy waste, buying consumer goods, starting a business but ending in loss, being unable to repay, paying for the health care of a relative, including husband, wife, parents, or children, loss in previous businesses, building a house, and buying land. ID cards were among the most commonly used forms of collateral for private loans.

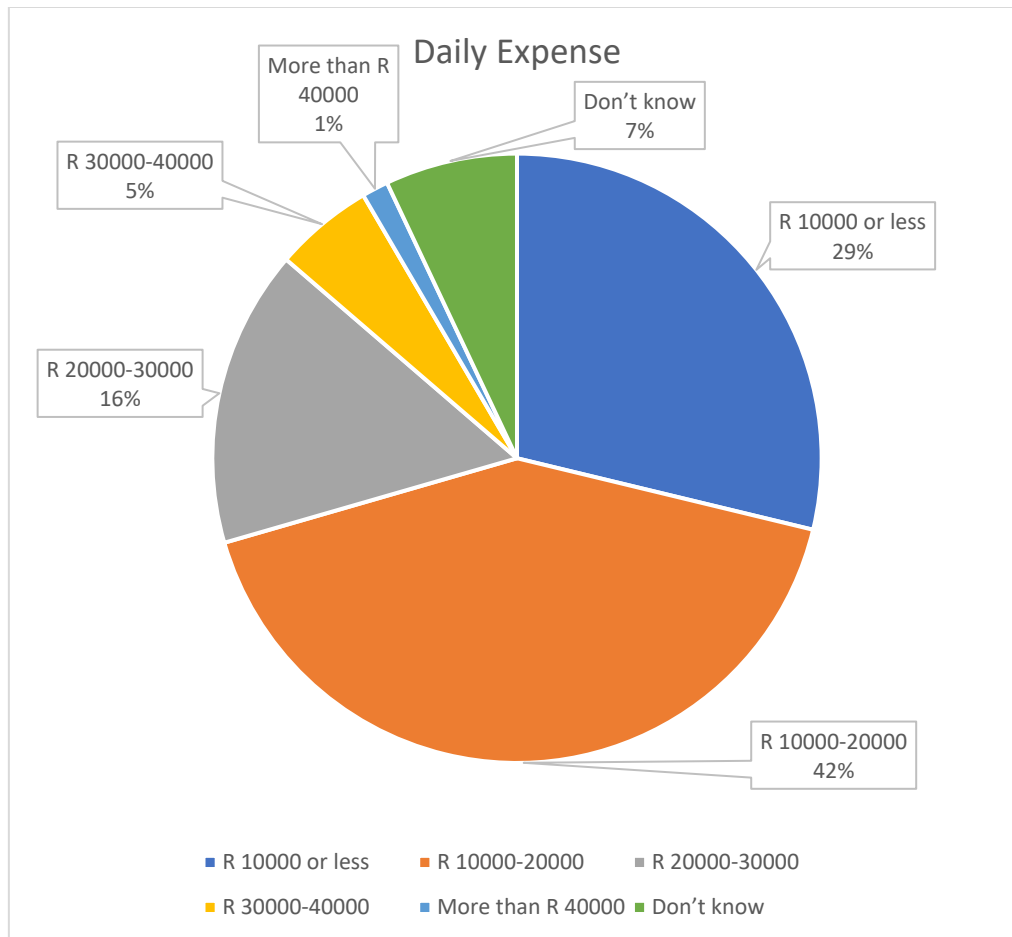
Moreover, most of them need to pay their existing debt. At the current rate, their ability to pay off debt is very slim. It was reported that the debt situation has been worsening, as they have had to take higher-interest private loans to repay monthly formal loans at the bank or microfinance institutions. The issue of debt has made meeting basic needs a grave challenge.

Debt repayment is scheduled daily, weekly, or monthly, depending on the loan type. For banks and microfinance institutions, payments are monthly. For private lenders, it could be daily, every other day, weekly, or as much as one can afford without a fixed schedule.

Regarding debt, some respondents reported that their income rarely enables them to repay monthly bank loans. They have to take out a private loan with higher interest to cover the monthly payment, while some have reported that they have stopped paying the bank for the last couple of months and cannot comprehend what will happen next. So, dealing with debt does not always mean reducing it; often, it means increasing it. One of the FGD respondents just pulled her daughter out of school in the province to join her in waste picking in Phnom Penh, hoping to double her income to pay off her debt.

d. Expenses

i. Daily expenses



Among all the surveyed participants, 29% spend less than R10,000 a day, 42% spend between R10,000 and R20,000, 16% spend between R20,000 and R30,000, 5% spend between R30,000 and R40,000, and 1% spend more than R40,000. 7% of those who did not know were all males, who explained that their wives would know about this expense.

Most expenses for daily needs include meals, kids' education, utilities (water and electricity), rent, kids' milk powder, medicines, health, debts, sending money home to parents and kids schooling at hometown, utilities (water, electricity).

With the drop in income, informal waste collectors did not know how their situation would improve, as it was not their responsibility to improve it. However, they only wished that it would return to the period before the COVID-19 pandemic.

H. ISSUES ENCOUNTERED BY INFORMAL WASTE COLLECTORS

In the survey and FGD, respondents reported various issues they faced.

a. Health Issue:

In the survey, 59% reported having health issues. In terms of health issues, they reported sustained physical pain that included virtually every part of their body, such as legs, knees, feet, waist, back, arms, hands, shoulders, and others. The situation worsened with old age, prolonged

exposure to the sun, and the strain of long-term cart-pulling. Moreover, they reported chronic health issues, including non-communicable diseases like hypertension, stomach aches, abnormal cysts in the stomach, and unknown types of acidosis. They also reported daily exhaustion due to long hours of work or walking long distances, and to sleep deprivation. Informal waste collectors reported experiencing fainting while working or witnessing the fainting of other informal waste collectors.

Those working during the daytime constantly report unbearable temperatures. Some noted that when they could not bear it, they could not go on and had to find shade to cool down before they could continue working.

Fears of heat stroke, safety, hygiene, and accidents, and that they may get hit by vehicles on the road. Fear for safety: of getting hit by a car or truck when pulling the cart along the street and getting cut on legs and arms very often, without personal protective pieces of equipment.

Whether it is hot, raining, flooding, or whatever condition, informal waste collectors must adapt and always hope to find something. Only when that is too extreme and prevents them from going to work will they not go, leaving them with no income. Hot weather rarely stops them from going to work, as they can often go under shade intermittently.

All the above was tolerated whenever possible as they wanted to ensure they could earn income to pay for the essentials such as meals, utility bills, rent, debt, kids' education, elder parents, or sick relatives.

Constantly worried about the sick relatives or children in the hometown and a lack of financial support for them, or when they have been at home alone.

b. Conflicts with other informal waste collectors

Conflict was reported with other informal waste collectors as more pickers are entering the occupation, as well as with the company's truck drivers. With other informal waste collectors, as there are more and more of them, sometimes searching for waste at the same site leads to conflicts when one person can pick more than others, or they have to fight for the waste package to search inside. The company's waste collection workers usually use foul language toward informal waste collectors, especially when searching for the bags when they come to collect them. They dare the informal waste collectors never to search for them again. One reason was that the waste company's collectors were picking up the waste themselves, too. It is observed that many large waste bags are on top of the truck. This is confirmed by those who work in the capital landfill, that the truck workers have picked up almost all valuable things and only throw away the worthless waste, which over the years has made picking up at landfills sharply drop as well. The truck workers were reported to warn the clients not to allow informal waste collectors to search the bags to avoid the mess, which would be difficult for them to collect and keep clean, and risk not being collected.

c. Disputes among family members

Family disputes have been reported primarily because of insufficient food and insufficient money to buy formula powder to feed the kids. There was an issue when the husbands were drinking and failing to recover enough to join the wives to work. When this happens, everything worsens in the family, including shrinking income and inviting more family disputes.

d. Unlimited working hours

In addition to the absence of a limit on working hours, it was reported that informal waste collectors stop going to work only when they are too sick to go. If they were ill and still could manage to go, nothing would prevent them from doing so. Their daily subsistence is why it is hard for them to stop. For many, a day without an income is a day without food. The next level of concern is not the need for food for themselves but for the children or grandchildren. "If I don't go to work every day, my grandchildren will have nothing to eat. Going to work even when knowing clearly that we are sick."

e. Concerns over the welfare of the accompanied kids

Even if it is normal for those with small kids to bring the kids along in the cart, there are also times when the weather is too hot to leave the kids at home alone to hang out in the neighborhood. This brings about constant fear and anxiety as they would not be able to connect with the kids the whole day.

"The kids go with me and are in the cart all day. But sometimes they constantly complain and cry when it's too hot. This is when life is the most unbearable. I sometimes have to leave them alone at home. They play in the neighborhood."

A female respondent in the FGD in Phnom Penh

In addition to the constant daily concerns, those with children living in the hometown with the grandparents and the elder parents back at home have another level of concern: not knowing how their lives go on, whether the children's studies are good or not, and how their health care is.

I. RISKS AND THEIR DEALING WITH THOSE RISKS

a. Decreased income

In FGDs, respondents reported that their collections are much lower than they were a few years ago. Several reasons were reported. There are more and more informal waste collectors on the street and in landfills, meaning the same amount of waste is being shared among more pickers. The second reason is that less waste is thrown away. The third reason is that those with capital are expected to have more, as they can buy waste, while those without capital cannot.

For the first reason, there are more informal waste collectors. The respondents reported that they have observed more informal waste collectors on the streets, where they regularly see new faces. Some reported that they were now more hurried to start their work, as the newcomers

had occupied the exact spot where they had collected items before. There are people now, with small or large bags, roaming around to pick up anything. Tricycle drivers start collecting them on their tricycles.

“I used to go in the street alone all morning or see just one other informal waste collector in the same street. But now I see more and more of them. Sometimes, we could find nothing the whole day.” A respondent in FGD.

The loss of jobs and the shift to less regular, unpredictable work in other sectors have also contributed to the increase in those from the construction and garment sectors. Those from garment factories reported that their reduced working hours, especially after the COVID-19 pandemic, did not pay them enough regularly. They have reduced working hours rather than overtime to earn extra money, meaning they would pay much less. The need for daily expenses makes waste picking more favorable as they can earn daily, regardless of how minimal the amount is.

Those who left the construction sector reported that their job losses were due to nonpayment by supervisors or subcontractors who hired them. When paid for weeks or months, they could no longer continue working, and waste picking may be the lowest-cost option they could find.

Some subcontractors who had paid for the workers went bankrupt because the employers did not pay them. These groups became indebted as they used their own money or took loans from financial institutions to pay, hoping to be repaid later. But when this did not happen, they also joined waste picking.

The second reason for the decline in waste is the shift in the behavior of some household owners. Instead of discarding their waste, they sell it to generate additional income. This change in disposal habits directly affects the income of informal waste collectors.

“Maybe the owners see their income fall, so they sell them to compensate for some expenses. These people do not sell the waste daily, but do not throw it away, so they are no longer available to pick up. And if they sell at weekly or fortnightly intervals, the amount can be significant for their essential consumption.”

A male respondent in the FGD in Phnom Penh

In this regard, the income of informal waste collectors has also shrunk. For example, instead of picking up the same thing without paying any amount, the same amount of waste would make very little time as a profit after cash settlement. For example, picking a kilogram of aluminum cans can make Riels 5000. However, as they must buy, they spend at least R 4000 upfront. That

means they would make only R1000 for a kilo of aluminum cans. Even worse, the profit is even smaller for carton paper or plastic water bottles. This was done without adding your labor to the calculation.

However, this practice has its risks. There are instances where purchasing these items results in a loss. This occurs when sellers are dishonest and include heavier but less valuable items in the agreed-upon package. For example, some sellers may contain rocks or steel in aluminum packaging or leave water in the bottles, making it difficult for informal waste collectors to inspect the items thoroughly. As a result, a day of hard and exhausting work can end in disappointment and financial loss.

“In this situation, staying at home is more beneficial than going out and working, as we don’t have to lose the money. Every time this happened, we were distraught and angry. People would be jealous when they see many items in our cart, but this is not always true.” A respondent in FGD.

b. Injury

36% reported experiencing various forms of injury, and this was confirmed in the FGDs. Most participants in FGDs reported that they or their fellow informal waste collectors had sustained an injury. Getting cuts on the hands, arms, or feet is very common. They happen to themselves or to people around them all the time, and they are not provided with personal protective equipment that they cannot afford.

Informal waste collectors at landfills wear protective shoes, but they were not meant for protection; they were meant only to be slippery.

c. Safety and security concerns

Various safety and security risks were reported during waste collection and while sleeping. At night, people who sleep on the street or on the sidewalk in front of people's houses are constantly worried that vehicles will run into or over them.

“When the morning comes, we know we have survived another night.”

A female respondent in the FGD in Phnom Penh.

The house owners may have called the police to chase us away because they thought we would intrude on their property from the front of the house.

Informal waste collectors also fear that they might get arrested when police arrest the drug addicts and send them to Khan (mix them with the drug addicts). They heard stories about informal

waste collectors, beggars, or homeless people who were arrested and sent to some liberty-deprived facilities like the Prey Speu rehabilitation center and others. These words keep them alert and in constant fear.

Informal waste collectors experience loss of personal belongings, including phones, money, clothes, utensils, carts, and individual ID documents (ID cards and others). They also fear that drug addicts attack or rob them of their belongings. As they kept their money with them at all times, they feared others would threaten to take it.

“One night, when we were about to sleep, a group of drug addicts approached me and pulled my purse away from me. No one there ever dared to help me. They just took it and left safely before my fellow informal waste collectors.”

A respondent in the FGD from Phnom Penh.

When incidents like this happen, informal waste collectors never report to anyone or any authority, because they are not confident that anyone would care to do anything. The fact that no one would even care to help us when seeing the happening was because it used to happen that a new security guard at the building nearby came to intervene when the drug addict robbed other informal waste collectors. The informal waste collector’s belongings were safe, and the drug addict went away. A few hours later, they returned with more people and threatened the kind security guard to stop caring about that. The guard was terrified. Later, when things like this happen again, everyone would turn their backs, pretending they weren't eyewitnesses to the incident.

d. Reputational/image risk

Their experiences of daily communication and exposure to other people not in the same job convince them that they have the most disgusting and inferior job in existence. Whenever things get messy, they are the ones to blame. In FGD, they reported this behavior as discrimination.

“What other job is more inferior than informal waste collectors? This job has the lowest rank in society, maybe only better than committing a criminal offense. Who would do it if it were not for the last resort?”

A respondent in the FGD from Phnom Penh

Informal waste collectors with motor carts face a dilemma during their work trips. As drivers and passengers, if they are in the passenger seats, are required to wear a helmet during travel, it comes with a disadvantage as they reported that they were not welcome positively, as

they heard people say that they might be some thieves because they wear a helmet, trying to cover up their identity, and therefore are not willing to sell waste to them.

Conversely, drivers who do not wear helmets could be stopped by the police and fined for violating traffic laws.

J. DEALING WITH RISKS

Informal waste collectors do not report to authorities when they face any of the above risks. They used to do it a few times, but after failing to solve problems, they have learned that reporting what happens to them is useless. They have to depend solely on themselves. Those who faced issues at the beginning of their careers in the city would report to the nearby authority when their belongings, including money, were stolen. Still, after repeated failure to have anything back, they learned. The informal waste collectors realized that reporting to the authorities was no use. It was reported in various FGDs that authorities would not believe what they said, and if they were deemed minor issues, they would not take action anyway.

“Waste picking is the worst available job, and no one would care what happened to them. Informal waste collectors are no different than waste.”

A male respondent in the FGD in Phnom Penh.

“When we have accidents on the street or injuries from our work, the best thing we can do is go to a health facility or pharmacist, pay to have that time over, and come back ready to start work again.”

A male respondent in the FGD in Phnom Penh

“When our belongings or money were stolen, we just considered it a ‘bad day’”

A male respondent in the FGD in Phnom Penh

In case of being robbed of money, they knew there were reports to the police, but repeatedly, there were no satisfactory outcomes from the police. Adverse experiences led the respondents to believe that seeking help for their daily problems was no longer convincing them to use services. This reinforced their perception that informal waste collectors are less valued than everyone else. It is better to reserve that time to work harder. When losing things, we can only be more careful. Reporting to authorities or the police does not work, as they will not pay attention and find the back or the thieves.

For most informal waste collectors, avoiding exposure to authority is the preferred option over exposure to them, as most consider themselves ‘undesirable.’ They were informal waste

collectors who were made to move away from the street on some occasions when foreign dignitaries were planning to travel along those roads. Some witnessed other informal waste collectors thrown onto the car for that reason and released sometime later.

The most common response to issues they encounter is to tolerate the status quo, as many things are outside their control. They have to accept the situation because they can't find other jobs, and it is not easy to start a business nowadays without the capital for investment. They only take different actions in emergencies.

When conflict arises with homeowners or other informal waste collectors, they may avoid picking up there again. When issues occur, informal waste collectors consider this to be the life they are entitled to. Seeking help would not make any difference anyway, so it is better to do nothing and move on with life as usual.

The respondents in this study have never sought support from the authorities when they are in trouble, such as losing personal items or being robbed of their money. However, they have heard of people who, in the past, went to the police or authorities to report, but did not see any positive results and therefore view this as a waste of time.

K. HARASSMENT, VIOLENCE, AND DISCRIMINATION

Most informal waste collectors perceive that men and women experience the same issues and problems. Though they are given a meager status, it was reported that women seem to receive more sympathy than men. Informal waste collectors reported that women are given more pity.

A majority in FGD did not seem to notice or care much about those abuses, as they believed that it is typical for informal waste collectors to be looked down on and that their status would not empower them to respond. They only have to take it for granted that this is how their life is designed. Reasons include that they should not care about those abuses anyway, as their daily purpose is to earn income to support themselves and their families and pay their debts. Moreover, even if they care about that, they would be unable to do anything anyway, as reporting to the authority would not make any difference.

a. Physical violence

Physical violence happened when informal waste collectors got beaten by the gangsters, sometimes for no reason, and sometimes when they came to rob them of their money by force. Women, informal waste collectors, reported violence by their partners or husbands. Physical violence also occurs when informal waste collectors fight over waste in the same place.

b. Sexual violence/harassment

However, some women informal waste collectors reported they experience more verbal and emotional abuse, while some experience sexual harassment.

"Where is your husband going? Why did your husband let you pick waste to earn income?" A respondent in FGD.

"A middle-aged man kept teasing me every time I walked past his house. He always asks me how much I earn today. He kept asking me to be his wife. But I walked past his house daily and knew his wife and children lived with him." A respondent in FGD.

"A late 60-year-old man always came to me and asked me if I agreed to go to the guesthouse with him." A respondent in FGD.

"I was going to work with my husband. When we were picking at some distance, a man came to me and asked me to divorce my husband and live with him, as he said that the way I look, my life should be more fortunate than picking waste."

A respondent in FGD.

"When I was in the street picking up near a mall, one of the security guards came to yell at me to stop picking up the waste there, and said, ' You are a woman; why do this job? In response, I am doing a legal job, not an illegal job; you have no right to say this to me.'" A respondent in FGD.

Some respondents reported that they had been forced to have sexual intercourse even when they were unwell.

c. Domestic violence

31.6% of female respondents reported experiencing domestic violence committed by their partners/spouses.

Informal waste collectors reported domestic violence in the form of physical and verbal. While they noted that it is expected that some sort of domestic violence is unavoidable, they attributed it to the meager income that gets everyone frustrated. It leads to verbal arguments very often and sometimes leads to physical violence. While men choose to go out and drink with their neighbors, women can only keep quiet or walk away. They also go to the police or local authority when physical violence happens in domestic violence. However, it does not improve the situation. In FGD, a few informal waste collectors explained that some of the divorces were the result of repeated domestic violence.

d. Unpaid care work

Many respondents report the difference in household unpaid work, including preparing meals, taking care of the kids, and constant worry about relatives in the hometown. They are the ones who care more about paying off the debt, while some men seem to care only about making an income and would spend more time with friends or neighbors when they are not working.

"We face the same hardship, but I am much more worried than my husband, especially when the due date to pay the debt is approaching. He is also worried, but not as much as I am. And we both spend the same amount of time working."

A respondent in FGD.

Women informal waste collectors, though, believe that they are given the same low value as men and are not wanted; they still fear abuse, as they sometimes have been asked to pick or buy waste in quiet private houses or land.

Physically, women respondents reported that they could become physically weaker than men and more different from men when they have to carry heavy things and pull heavy carts. So they work harder in that sense. Moreover, they experience more dizziness during menstruation.

Some female informal waste collectors view their work as a stark contrast to men, as they have to raise their kids alone. Even more challenging is when the kids are small and have to remain in the cart when we work.

"Daycare, if available, would benefit me greatly because I can go out to work with peace of mind. Seeing the kids this way kills my heart every day."

A respondent in FGD.

Many female respondents reported that, though they did not experience abuse or harassment in one way or another or did not know about that, they believe that women are more vulnerable than men in this occupation, especially young women.

e. Verbal/Emotional Violence

Some informal waste collectors reported in FGD that they never treated waste in a way that made them feel uncomfortable. They reported regular verbal and emotional abuse. For example, they were criticized and looked down on for working this job; they were not valued for who they were, but for how they looked and behaved.

"Residents, the authority, and waste collection company staff abused us and accused us of making a mess around the waste-gathering sites as they took it for granted that only the informal waste collectors made the mess."

A male respondent in the FGD in Phnom Penh

“House owners used harsh language when we were searching the bags or bins in front of their house and chased us away. If we respond to defend ourselves, the words become very violent, including threats to inform the authorities of suspicious behaviors in front of their house. I think they want to say that we are thieves.”

A female respondent in the FGD in Phnom Penh

“Sometimes, the house owners talked straight to our face, ‘Hey, you, the thief, what do you want to steal?’”

A female respondent in the FGD in Phnom Penh

f. Treatment by neighbors of informal waste collectors and their family members

Informal waste collectors have mixed experiences with how their neighbors and family members treat them. Some informal waste collectors reported that neighbors often gave them food, household items, clothes, medicines, and money. The kids have received support, like study materials, food, and clothing. When I left my kids at home and when they were sick, the neighbors helped to take care of them.

On the other hand, negative experiences were also reported regarding their neighbor and others’ treatment towards themselves and their relatives, including using swear words and foul language, and comparing them to unpleasant things.

“They used bad language and compared us to something stingy. I feel very disappointed whenever I hear or overhear those languages directed at us. I feel I am not valued in the eyes of my neighbors simply because of the nature of my work as a waste collector.”

A respondent in the survey interview.

“Sometimes, they screamed at us to go away when we parked our cart in front of their house.”

A respondent in the survey interview.

“Sometimes, they called us ‘the thief.’” A respondent in the survey interview.

“Sometimes, they screamed at us to go away when we parked our cart in front of their house.”

A respondent in the survey interview.

“I felt so hurt when some people looked down on our family members and called them names like ‘you, the children of the informal waste collectors.’”

A respondent in the survey interview.

“It is hard to accept how they looked down on us. There were times that I was thinking about committing suicide.”

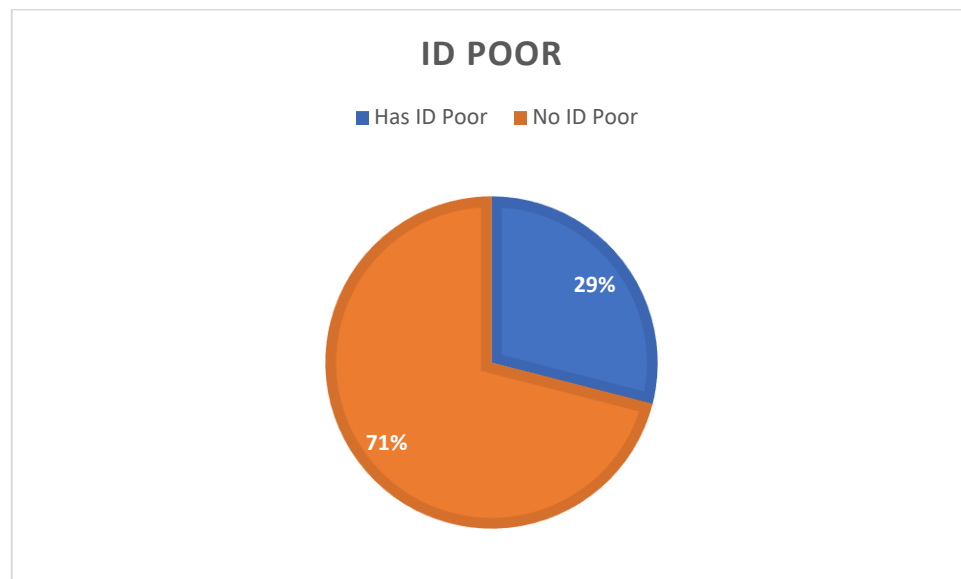
A respondent in the survey interview.

In all FGDs, there was a trend or perception that informal waste collectors themselves accept that they are already in the lowest social and economic status, to the point that being looked down on and experiencing discrimination is so normal that they no longer care. They reported that they only care about generating money to support their livelihood, as they could not do anything to stop it anyway.

However, the FGD also found that, at times, informal waste collectors responded to those who treated them in ways they felt were unfair.

L. CURRENT SOCIAL ASSISTANCE AND PROTECTION

a. ID Poor Card



71% reported not having an ID Poor Card, while 29% reported having one.

Those without an ID Poor Card raised various reasons. First, some of them were not even aware that there was an ID Poor Card scheme they could request, as they had moved to Phnom Penh many years ago and had not heard of it, and therefore never attempted to get one. Second, those who were aware but did not get one were because they needed the required documents, while

others had lost their documents. Some were aware of the scheme, but did not have sufficient information to apply for one. Some others used to have an ID Poor Card, but it expired and was not renewed or updated.

Respondents also reported discrimination when attempting to access the card. Some reported that when they returned to their hometown to apply, they were aware of the assessment/survey period. Still, they noted that the local authority refused to qualify them for an ID Poor Card, citing that they had been in a different place for a long time or were referred to as migrants and that those who migrated for work in the city were much better off than those in rural areas and, therefore, would not qualify.

"The authority in my hometown said those who migrated to work in PP are all better off. What can we do when the authority says that we are no longer poor because we live in Phnom Penh?"

A female respondent in the FGD in Phnom Penh

ID Poor Card cards have provided access to cash transfers they received during and after the COVID-19 pandemic. Some did not know all the benefits they would receive from owning one type of card or another.

Some find it challenging to use the Card, too. For example, all family members must be pictured on the card to access free healthcare services. If anyone were absent during the card-making process, they would not be able to access the service. Another issue is when family members live in different places and are given only a card.

Some others with an ID Poor Card used for cash transfer did not know that they could get free health care services. A case happened to a female informal waste collector, who, when her husband had an accident, had to spend a lot of money at private clinics. One day, while she was at the same clinic, she overheard people chit-chatting and learned she could use that card for free health care. It was then that she transferred her husband to the state hospital.

A surprising strategy being used here is that some of them could borrow and use the cards of others or family members, showing the card to the health personnel and telling one of the names on it. Most often, they could get away with this. When probed about what would happen if they were caught doing that, they responded that they might have to pay if they could afford it, and if they could not, they could leave without the treatment.

M. ACCESS AND BARRIERS TO SOCIAL PROTECTION:

b. Challenges in accessing social protection

Some respondents with ID-poor cards use them only for government cash transfers, rarely for health services. Some did not even know that the ID Poor Card offers free healthcare services.

“My husband had an accident and was sent to the nearest clinic. After a few days, I spent almost \$1,000 at that clinic. One day, I was talking with another patient there. As they saw that I struggled to pay the bill, they asked if I had a poor card for my ID, to which I said ‘yes.’ Then, I learned from them that I could send my husband to the hospital free of charge. Then I proceeded to move him to the state hospital.’ I, then, did not have to pay anything else.”

A female respondent in the FGD in Phnom Penh

Limited services provided by private clinics and the fact that it is up to the physicians what they want to do, rather than what the women want, would be a significant setback for women to look for comprehensive or holistic care.

Many FGD respondents reported their bad experiences using ID-poor cards or NSSF at private clinics, where they received unsatisfactory services, such as the need for proper diagnosis. The respondents also reported that a comprehensive diagnosis needs to be in place and on standby at various times (e.g., weekends or mobile) to ensure that the practice is discontinued and that the unsatisfactory treatment they are receiving is reversed.

Lack of documentation: Some informal waste collectors have moved away from their hometowns for many years; thus, returning to make documents to meet NSSF requirements is not easy for at least two reasons. Firstly, the expenses needed to travel and the associated costs. Secondly, the unpredictability of service provision is coupled with bureaucracy.

“I went to my province to make an ID card. However, I had to spend a lot of money on travel and stay for days. As I needed to make money for survival and the administrative procedures were not enabling, I returned to work without having the ID made.”

A male respondent in the FGD in Phnom Penh

Lack of sufficient information about NSSF: Respondents reported that they heard about the card and knew only that they could go to the hospital for free. They needed to understand which hospitals or private clinics they could go to. Respondents had additional questions for the researchers, wanting to learn more about NSSF. During the data collection period, they did not realize they could use private clinics and were unsure which private clinics they could go to.

c. Challenges in payment of social protection

Challenges with paying the contribution and paying regularly: Affordability varies among informal waste collectors under different conditions. Compared to other expenses such as electricity, rent, debt, and other essentials, the existing fixed fee of R15,600 is affordable, as these costs are much higher. However, for those who do not have to pay for electricity and rent, the amount is significant compared to what they spend on food, which could feed the whole family for the day. Some reported that they rarely have that amount left at the end of each day, and some reported that they barely make ends meet. Whenever they make a bit, they want to increase the expense of more food portions by having more meat or protein.

More expenses for more family members. As self-employed, they learn that the 15600 Riels could only cover their own costs. And if they want their spouse and children covered, which is possible under the scheme that extends to immediate family members, the expense would have to multiply many times over. This put them off paying for the scheme. Moreover, some children in remote rural areas need better urban services, and the travel required is another struggle, making spending on the scheme seem pointless.

The fee is significantly disproportionate to the income. One respondent cited an example: their boss also pays NSSF, but this amount is nothing to them. They also compare their income with others in other 'self-employed' categories, where there is very little, but a lot for informal waste collectors, comparing the income gaps between them and better-paid 'self-employed.'

Those who need more protection, including elders over 60, could have access, which NSSF allowed at the time of this research.

Routine visits to nearby pharmacies are seen as better options. First of all, they could pay less than the monthly NSSF. They compared that for the past year, I have visited the pharmacies a few times; each time, it was around 2-3 dollars. However, they may be in terrible condition when they go to the pharmacies, so they cannot stand anymore or feel ill. This can keep them on the job without taking days off. They would spend less time.

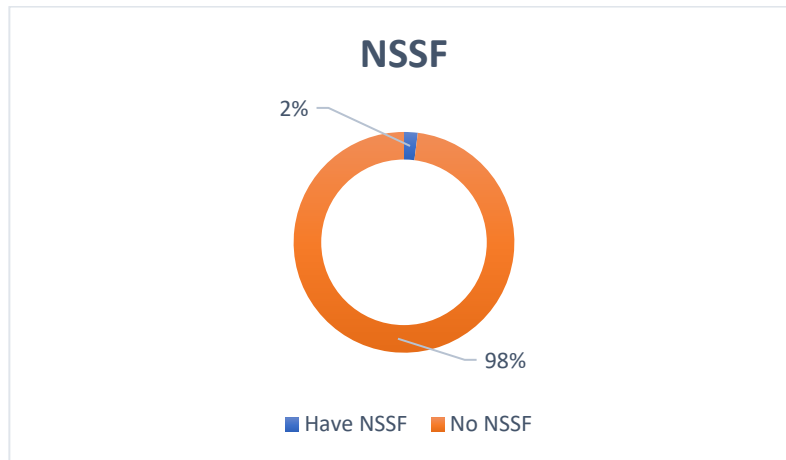
Bad experiences of ill-treatment or discrimination. Past visits to private clinics and state hospitals have not been satisfactory. Ill-treatment because they don't have money or because of their poor status in the job, they have been empowered to stay away, while the best option available is to go directly to the pharmacies.

Opportunity cost: Spending time using free services and money on travel is not motivating, as it would mean spending more time than visiting nearby pharmacies and taking up a lot of time working to earn an income.

ID Poor Card and NSSF: Some people with ID Poor Card cards did not know they could use the card the same way as NSSF, but were motivated to have an NSSF. However, there is a perception that NSSF is better than the ID Poor Card, as they think the paid card is more valuable than the free card when used at the clinic or hospital. They also shared some experience with a private insurance company, in which cardholders received much better treatment from medical

staff, reasoning that private insurance company members pay more and, therefore, are generally better off.

d. National Social Security Funds (NSSF)



Some reasons were reported for those without NSSF: they did not know that informal waste collectors were eligible and thought that only those in the formal system had access. Secondly, they could not afford to pay, especially knowing they must pay monthly. Those who knew about the scheme reported not knowing its location or the procedures to follow. This underscores the urgent need for improved access to NSSF for informal waste collectors. Another reason was that they were over 60 and, therefore, ineligible. Some did not have the required documents. Another reason is the lack of information about the benefits if they have to pay regularly from their tight budget. The situation calls for immediate action to address these barriers.

Those with ID-poor cards reported that they already have ID-poor cards, so they do not need to pay NSSF.

Moreover, as this is a new scheme, only some are aware of this, let alone know the procedure.

Some informal waste collectors worked for many years as factory workers with NSSF; however, when they left the factory, they could not afford to pay without a regular salary and did not know the renewal procedure. The benefit was less than the one they had received when the employers paid them.

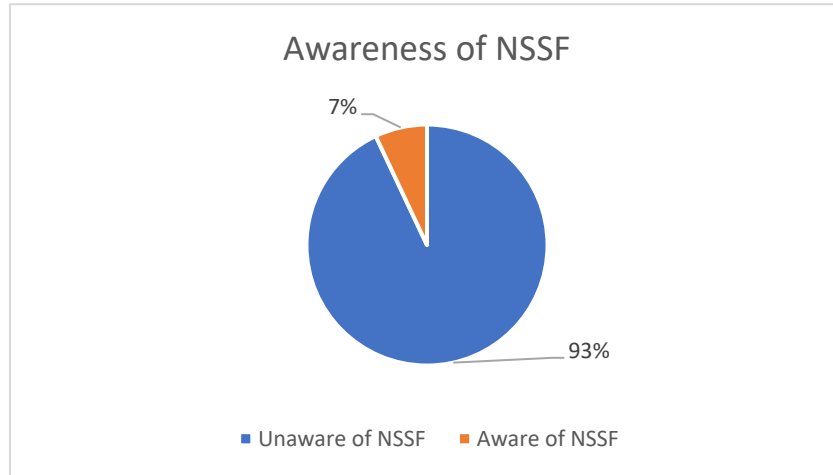
A few of the 2% of those who have NSSF reported that they registered for NSSF because they heard from others that it was good, and followed suit. However, they did not know the process.

While most informal waste collectors do not have social protection through NSSF, a few have Health Equity Cards or ID-poor cards. Those with ID-poor cards and health equity cards are

usually linked to their hometown and issued by the local authority in that area, where they have their permanent address.

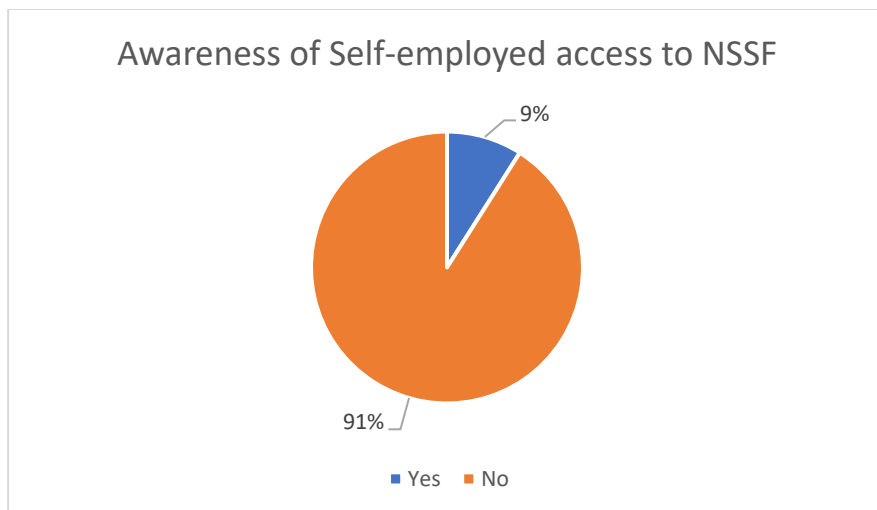
Many of them who do not have these cards cited discrimination by the local authority for not assessing them as poor or pointing out that they are already migrants who have already left their hometown and, therefore, would not be eligible for related social assistance.

e. Awareness of the NSSF Scheme



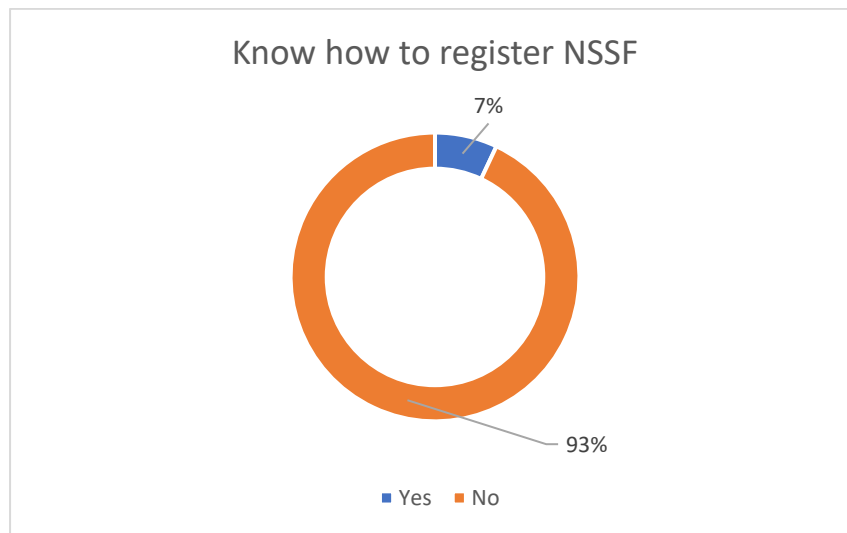
93% of respondents were unaware of NSSF's existence, while only 7% were aware of it. Among those who were part of this scheme were former factory workers who had an NSSF card at the time, or who had joined the activities of an informal-economy association like IDEA, or who had heard from neighbors or relatives who used to work in the factories.

f. Awareness of Self-employed access to NSSF



91% were unaware that the self-employed, such as informal waste collectors, could access NSSF, while 9% were aware of the scheme. For those who were aware, it was because they had joined IDEA's outreach activities or had heard from someone who had, and that person happened to be their neighbor or worked at the same workplace.

When asked whether they knew how to register with NSSF for self-employment, 93% did not, while 7% did. Those who knew reported that they were told where to go and what documents to bring. However, they were still unsure whether they should go on their own or need IDEA staff to get them, and they needed more confidence in registering on their own.



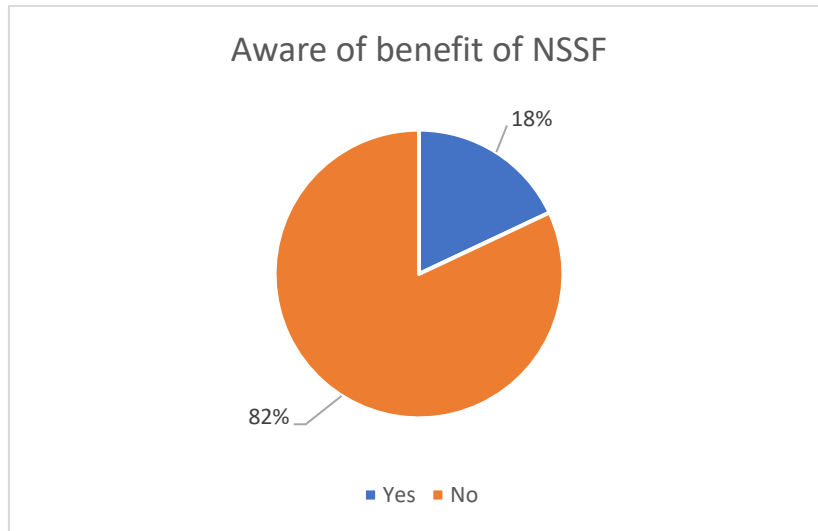
When asked whether they knew about the NSSF benefit, 82% reported they did not, while 18% reported they did. Most people who knew about the benefits said they could go to the hospital for healthcare without paying. In FGD, they reported knowing the same. However, they needed to know what healthcare facilities they could go to and realize that they could go to private clinics. A few raised the issue of access to private clinics, but needed to know which ones they had access to.

Among the respondents, those who had contact with a CSO or network working to promote social protection reported hearing about social security through the NSSF. In contrast, those without such contact had virtually no idea what it was about.

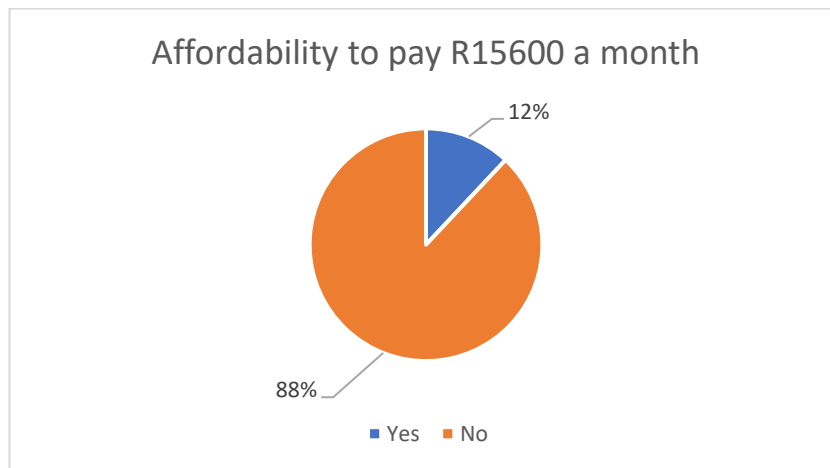
Those who have heard of social protection indicated a need for more detailed information. The best they know is that they are supposed to pay Riels 15.600 per month.

However, during the FGD, respondents raised more questions. These include whether all family members will be covered if a parent pays, how long it will last if they fail to pay or make late payments, and how they can pay if they do not have a phone app to transfer the money.

While payment for one person is likely affordable, considering the whole family, most become unsure if they can afford it anymore. However, even paying for one individual would make them think that they could not do it, as they have learned from experience that someday, they will not even have 1000 with them. They also reported that sometimes paying 15600 is too much, as they could spend a meal a day.



g. Affordability to pay for NSSF



Only 12% of respondents reported being able to pay the current monthly NSSF rate of Riel 15,600 (around \$3.90) for the self-employed, while 88% reported needing help paying.

There are several reasons for needing help paying the monthly \$3.90. One is about earning more, even three meals a day. Even those who could afford three meals daily had to do so with meager expense. "Almost every day, even if we have three meals a day, they are usually improper,

as we have to spend as little as possible. Sometimes, just enough rice and some eggs or two packs of instant noodles to make soup."

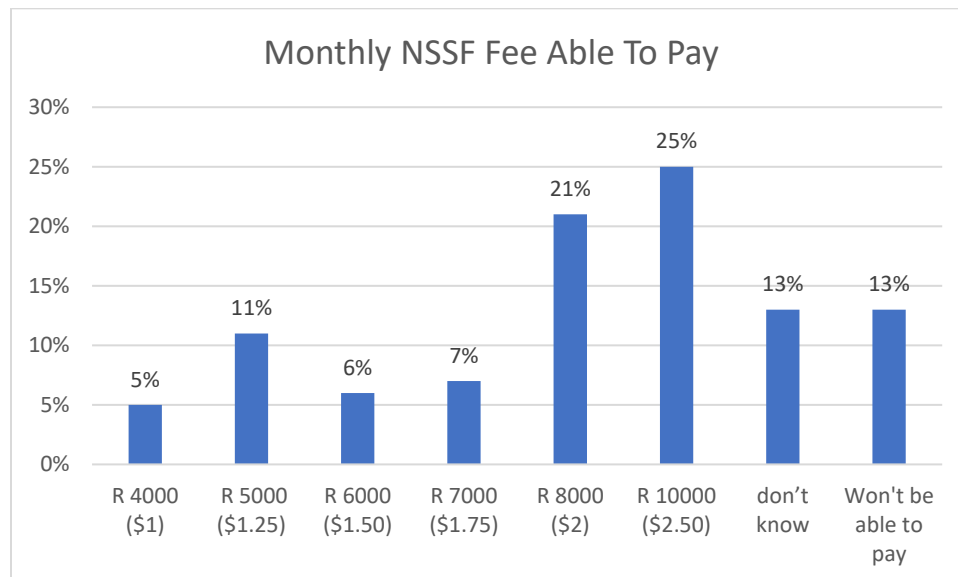
Another reason is that their income is meager and irregular, and daily expenses keep rising due to inflation, so most are still unsure whether they will make enough money to meet their daily needs. Further, paying off debts was a constant concern for informal waste collectors. "The money we make daily is barely enough to feed ourselves for that day. Let alone saving to pay for NSSF?"

The consideration for NSSF payment extended beyond the individual alone. In FGDs, when respondents think they can afford it, they are hesitant to include other family members, as the cost would be multiplied by the number of family members in their minds. "When I think about myself, I tend to want to pay for it. But the payment becomes impossible when considering my wife and kids."

Furthermore, the uncertainty about NSSF coverage after a specific period of non-payment is a significant psychological burden. The fear of being left without coverage, despite making payments and not using the services, is a source of stress and anxiety. This uncertainty often leads to a resigned attitude of 'let's care about it when that day comes.'

Those who reported they could pay the amount are still determining whether they can pay continuously for 12 months due to their unpredictable, irregular income, which is already very low.

h. Ability to Pay for Monthly NSSF



50% of respondents reported being able to pay between R4,000 and R8,000 (\$1-\$2), while 25% reported that they could pay R10,000 (\$2.50). 13% reported they could not pay, while another 13% needed to know how much they could afford.

In the FGD, respondents preferred a rate below \$2.50, while many suggested that the fee should include their children and other dependents because they do not earn income. Elders aged over 60 indicated that they should be covered free of charge, as they faced multiple health issues, and their ability to earn income became slimmer every day.

i. Challenges in using NSSF

Social protection in the form of NSSF, which covers only medical care, is considered suitable for hospitalization when a large upfront amount is needed or during the entire procedure if one is unavailable.

However, it may not be convenient for minor health issues. For example, some live in suburbs where access to private clinics or state hospitals is only sometimes convenient. They may be far, and they may take a long time.

The travel costs and time spent visiting an NSSF-covered clinic could represent a significant opportunity cost. For example, if they can spend less than 30 minutes with the nearby pharmacist and could come back to work as soon as possible without having to spend much money on travel and time to wait, and without knowing if they could get better after all that time and money spent, likely, NSSF is not very helpful for daily health care needs.

Many would still prefer to go to the pharmacies for a short time while they can manage how they are treated.

There is rampant fear that they will not be taken seriously. One reason is that they might be smelly.

IV. CONCLUSION

The study revealed that informal waste collectors are a highly marginalized and vulnerable group characterized by low levels of education and precarious livelihoods. Among 285 respondents, 83% had no education beyond primary school, which poses a significant barrier to accessing written information about social protection schemes like the National Social Security Fund (NSSF). Informal waste collectors typically rely on pharmacies for self-medication when ill, bypassing formal healthcare due to both affordability and accessibility challenges. Their precarious incomes, high debt burdens, and limited healthcare literacy further constrain their ability to engage with formal medical services, leaving them exposed to chronic and untreated health conditions. Suggestions included introducing grace periods for NSSF services, maintaining benefits during lapses in contributions, and enhancing awareness through community outreach.

The demographic and economic conditions of informal waste collectors exacerbate their vulnerability. Most respondents have between one and six children, placing added pressure on household finances, especially given the NSSF family coverage scheme's requirement of equal contributions for each member. The dream of accessing state hospitals remains unattainable mainly due to long travel times, costs, and opportunity losses, leading many to avoid smaller NSSF partner clinics, which are perceived as profit-driven and inadequate. The inflexibility of current contribution schemes and the lack of tailored provisions for informal and self-employed workers, like informal waste collectors, hinder their ability to participate. Recommendations highlighted the need for subsidies, family coverage without extra costs, and the extension of benefits to elders and dependents.

Beyond financial hardship, informal waste collectors endure daily threats to their safety, dignity, and well-being. The community faces widespread discrimination, harassment, and violence — from theft and physical assault to sexual harassment and domestic abuse, with women reporting heightened vulnerability. Verbal and emotional abuse from residents, local authorities, and company staff is common, often framing informal waste collectors as thieves or social nuisances. These abuses, compounded by economic precarity, have led many to internalize discrimination as an inevitable part of their lives. However, some informal waste collectors voiced a desire for government intervention, legal protections, and public education to combat stigma and violence.

Informal waste collectors also experience a severe lack of social protection and public support systems. Their children are especially vulnerable, frequently exposed to unsafe environments and denied proper education, nutrition, and care. Respondents requested better access to education, free quality daycare, regular food assistance, healthcare services, and skill-building opportunities to break the intergenerational cycle of poverty. There was an apparent demand for informal waste collectors to be formally recognized as workers, with the right to social security, legal protections, and access to identity documents to claim available benefits. Migrants and elders in the community face particular hardships due to administrative barriers and exclusion from schemes such as the NSSF.

Lastly, gender dynamics within the informal waste-collector community reveal more profound inequalities. Women bear a disproportionate burden of unpaid care work, face higher risks of abuse, and endure gendered expectations and restrictions. Domestic violence was prevalent, often attributed to financial stress, and women frequently assumed greater emotional and financial responsibility for household debts and caregiving. Many expressed a longing for peace of mind and dignity, particularly through access to services like daycare and legal protections against harassment and violence. Overall, the study underscored the urgent need for a comprehensive, inclusive, and flexible social protection framework tailored to the realities of informal waste collectors, acknowledging their contribution to urban sanitation while addressing their multidimensional vulnerabilities, as summarized belows:

- **Low Educational Attainment and Limited Health Literacy:** Most informal waste collectors have little to no formal education beyond primary school, making written communication ineffective for conveying critical information about healthcare, social protection, and workers' rights. This limits their ability to navigate complex administrative systems and make informed health and financial decisions.
- **Income Insecurity, Debt, and Financial Barriers:** Most informal waste collectors rely on informal, unstable, and low-paying work, burdening them heavily by debt and unpredictable income. These financial realities make it difficult to afford regular NSSF contributions, especially when required to pay equal rates for dependent family members.
- **Large Family Responsibilities and Vulnerable Dependents:** Informal waste collectors often support large households, including children, the elderly, and disabled family members. Their dependents face unsafe environments, poor nutrition, and limited access to education, care, and healthcare. Meanwhile, older and disabled informal waste collectors remain excluded from protections and services.
- **Unsafe and Inadequate Healthcare Access:** Many informal waste collectors prefer large public hospitals due to mistrust in local clinics, even if affiliated with NSSF, though accessing these facilities is costly, time-consuming, and often unsatisfactory. In the absence of accessible, trusted healthcare, many resort to unregulated pharmacies and risky self-treatment practices, increasing their long-term health risks.
- **Internalized Stigma and Acceptance:** Many informal waste collectors have internalized discrimination, viewing their social status as unchangeable and focusing solely on daily survival.
- **Discrimination, Stigma, Violence, and Social Exclusion:** Informal waste collectors, especially women, routinely experience discrimination, stigma, and verbal, physical, and sexual abuse from the public, authorities, and even within their communities, as well as domestic violence from their spouses. Many have internalized this marginalization, viewing their social position as unchangeable and focusing solely on day-to-day survival.

- **Inadequate and Inaccessible Social Protection Systems:** Current NSSF and other social protection schemes fail to account for informal waste collectors' financial and social realities. Barriers include unaffordable contributions, ineffective communication, complex procedures, and rigid documentation requirements. Many informal waste collectors lack formal identity papers, excluding them from services and legal recognition as workers.
- **Limited Awareness and Understanding of Available Benefits:** Even among those willing to participate in schemes like NSSF, there's significant uncertainty about the procedures, benefits, and guarantees offered, further deterring enrolment and participation in formal systems designed to support them.

V. RECOMMENDATIONS

A. The Royal Government of Cambodia (including Line Ministries, National Social Protection Council, Local Authorities)

1. Reform and Expand Social Protection Coverage for Informal Workers

- Revise NSSF contribution policies to reflect the irregular, low, and debt-burdened incomes of informal waste collectors through subsidized, income-sensitive contribution rates, flexible payment schedules, grace periods, and contribution pauses without loss of benefits.
- Introduce family-based coverage without additional per-member fees, ensuring automatic inclusion of children, elders aged 60 and above, and persons with disabilities, in line with life-cycle social protection objectives.

2. Formal Recognition and Legal Protection of Informal Waste Collectors

- Officially recognize informal waste collection as a legitimate occupation within labor, social protection, and urban sanitation frameworks, in accordance with the National Strategy for Informal Economy Development (2023–2028).
- Extend labor protections, occupational safety standards, and safeguards against exploitation, harassment, and discrimination by authorities, employers, and the public.
- Enable access to social protection through simplified, decentralized, or alternative identity and residency documentation, including provisional documentation for migrants and undocumented workers.

3. Improve Access to Safe, Affordable, and Trusted Healthcare

- Strengthen the regulation, quality, and accountability of NSSF-affiliated clinics to rebuild community trust and reduce reliance on overcrowded public hospitals and unsafe self-medication practices.
- Deploy mobile health clinics and outreach services within waste collector communities to provide primary healthcare, maternal health services, and preventive care.
- Extend free or subsidized healthcare services to elderly informal workers and persons with disabilities, with priority access and tailored service delivery.

4. Simplify Administrative Procedures and Decentralize Services

- Decentralize NSSF registration and identity document issuance through mobile registration teams and community-based service points to reduce administrative barriers.

- Improve coordination between NSSF, ID Poor Card systems, healthcare providers, and social assistance programs to ensure seamless access and reduce confusion among beneficiaries.

5. Protect Against Discrimination, Violence, and Social Exclusion

- Enforce legal and institutional protections against verbal, physical, sexual, and institutional abuse, including harassment by authorities, employers, and private actors.
- Implement nationwide public awareness initiatives recognizing the contribution of informal waste collectors to public health and urban cleanliness, aimed at reducing stigma and discrimination.

6. Invest in Children and Intergenerational Social Protection

- Provide free or subsidized quality daycare, education support, school feeding programs, and child protection services within waste collector communities.
- Ensure migrant and undocumented children are not excluded from public education, nutrition, and healthcare services.

7. Strengthen Gender-Responsive Social Protection

- Integrate gender-sensitive approaches across social protection and labor policies, prioritizing women's safety, access to services, and reduction of unpaid care burdens.
- Expand access to psychosocial support, maternal health services, and legal protections addressing domestic and public violence.

B. Civil Society Organizations (CSOs) and Community-Based Organizations

1. Accessible Awareness and Community Outreach

- Disseminate information on social protection schemes, healthcare access, workers' rights, and available services using oral, visual, audio, and peer-led communication methods suited to low-literacy populations.

2. Advocacy and Policy Engagement

- Advocate for inclusive social protection reforms and the formal recognition of informal waste collectors within national policy platforms.
- Facilitate meaningful participation of informal waste collectors in local and national decision-making processes.

3. Legal Aid, Protection, and Psychosocial Support

- Provide legal assistance to address documentation barriers, labor rights violations, discrimination, and gender-based violence.

- Offer trauma-informed psychosocial support, particularly for women, survivors of abuse, and children exposed to unsafe environments.

4. Service Delivery and Emergency Assistance

- Complement public services by providing food assistance, healthcare kits, school supplies, childcare services, and emergency support during crises and periods of heightened vulnerability.

5. Skills Development and Livelihood Support

- Deliver literacy programs, financial education, vocational training, and micro-enterprise support tailored to informal waste collectors' needs, supporting livelihood diversification and income stability.

C. Private Sector (including Waste Management Companies, Healthcare Providers, Employers, Financial Institutions)

1. Ethical Engagement and Fair Working Conditions

- Ensure non-discriminatory treatment, fair compensation, and safe working conditions for informal waste collectors engaged in waste management value chains.
- Establish transparent and accountable engagement arrangements that prevent exploitation and abuse.

2. Healthcare Quality and Accessibility Partnerships

- Improve service quality, transparency, and respectful care in NSSF-affiliated clinics used by informal waste collectors.
- Partner with government and CSOs to support community-based health outreach and affordable care initiatives.

3. Inclusive Financial and Social Protection Solutions

- Collaborate on micro-insurance schemes, flexible contribution mechanisms, and low-cost financial products adapted to irregular income patterns and limited financial literacy.

4. Corporate Social Responsibility and Social Investment

- Invest in community infrastructure and services such as daycare centers, sanitation facilities, safe waste-sorting spaces, and skills development programs in waste collector communities.

D. Cross-Sectoral Coordination and Accountability

1. Multi-Stakeholder Coordination Mechanisms

- Establish or strengthen platforms involving government institutions, CSOs, private sector actors, and informal waste collector representatives to coordinate implementation, monitor progress, and adapt policies.

2. Monitoring, Evaluation, and Policy Coherence

- Integrate these recommendations into ongoing implementation and review of the National Social Protection Policy Framework and the National Strategy for Informal Economy Development, ensuring coherence across programs.
- Monitor outcomes related to social protection coverage, healthcare access, safety, gender equality, and child well-being to inform continuous policy improvement.

CASE STUDY 1

Leakhena*

A Waste Collector's Life of Struggle, Strength, and Hope

* Name changed to protect identity

A Young Mother's Journey

Leakhena, a 27-year-old mother, moved from Siem Reap province eight years ago and lives in Phnom Penh with her seven-year-old son, who is in grade two at a Primary School in the capital city. Currently two months pregnant with her second child, Leakhena continues to face daily challenges while holding onto her hope for a better future for her children.

A Life of Waste Collection

For the past eight years, Leakhena has worked as a waste collector, a job she initially took up with her late mother-in-law. She begins her day at 6:00 or 6:30 AM, commuting for 30 minutes from her rented home in Sangkat Boeng Salang to Orussey Market, near where her son attends school. This arrangement allows her to stay near her son while she works.



Leakhena's rented home is shared with one other family, totaling six people. She lives with her sister-in-law, who also works as a waste collector. They split the monthly rent of USD 70, with each contributing USD 35. Most days, Leakhena picks waste from the streets; occasionally, if she has a little extra money, she buys recyclables while collecting. She owns two waste carts, one belonging to her late mother-in-law and worth about USD 150, a gift in memory of her late mother.

Surviving on Meager Earnings

After her son finishes school each evening, they return home to sort and sell the day's collection. After dinner, they head out again to collect waste until late at night. Her young son often accompanies her and helps her to pick up waste, resting on the cart when he grows tired.

On average, Leakhena earns about R20,000 (approximately USD 5) per day — barely enough to cover rent, food, and necessities. Meals are simple and sparse: R3,000 (USD 0.75) per serving, consisting primarily of white rice with a small portion of the main dish. Leakhena eats whatever is left after her son has been fed. If he eats everything, she waits for the next mealtime or searches for discarded, edible food from the streets.

During religious events or weddings, waste collectors like Leakhena rely on leftover food from gatherings. These occasions allow them to eat their fill and sometimes save food for the following day. Leakhena would volunteer to help clean up after such events, hoping for food or a small token of appreciation from the hosts.

Struggles with the Son's Education Costs

Despite her difficult circumstances, Leakhena prioritizes her son's education. If she has money, she gives him R1000-2000 (USD 0.25-0.50) for school. However, many days, she has nothing to spare and must explain this to her son before convincing him to go to school. On several occasions, he skipped school out of embarrassment, ashamed when classmates discovered he had no pocket money because his mother is a waste collector.

Additional school expenses are another burden. An extra class requires a monthly payment of R40,000 (USD 10.00). Unable to pay this regularly, Leakhena noticed that when she did pay, her son received homework, but he brought nothing home for the months she couldn't pay. Each monthly exam paper also has an R2000 (USD 0.50) fee. Desperate, she once asked the teacher to exempt her son from these costs, explaining her job as a waste collector and her inability to pay. The teacher said exemptions were possible only with an ID Poor card, which she does not have.

The Battle for Basic Services

Electricity and water cost Leakhena between R20,000 and R30,000 (USD 5.00-7.50) per month. When short on cash, she borrows from housemates and repays with small amounts of interest. She has repeatedly requested an ID Poor card from local authorities, but has consistently been denied, despite witnessing families with steady incomes and businesses receive the benefits she desperately needs.

Losing her original ID card added another barrier, preventing her from registering for the National Social Security Fund (NSSF). She cannot access healthcare support or register for maternity benefits without this.

Stigma, Discrimination, and Social Isolation

Leakhena and her son frequently face stigma and discrimination. Neighbors warn their children not to play with Leakhena's son because he is the child of a waste collector. She often notices people covering their noses when they pass by, treating them as if they were dirty. Traffic congestion brings blame from passersby, as though waste collectors are responsible for clogged streets.

Her son, painfully aware of this, has told his mother he wants to quit school to escape the bullying and judgment. He once revealed that the teacher told him to remind his mother to pay if she wanted him to receive homework.

The Loss of a Loved One

In early 2025, tragedy struck Leakhena's family when her mother-in-law, who was also a waste collector and who introduced her to this job, passed away during a charity giveaway event before the Chinese New Year. While waiting in a crowded line for a donation from an Oknha, her mother-in-law collapsed and died, and her son got injured on his legs. Following this incident, Leakhena's family received donations from various charities, other generous individuals, and support from IDEA as a member, for which she received very little of the share. At the same time, the majority went to the son of her mother-in-law.

A Mother's Deepest Concerns



Leakhena's most significant worry is her son's education and future. From the first day of school until now, her son has worn the same white shirt. She washes it nightly so he can wear it again the next day. The shirt now has a hole at the collar, a visible sign of their hardship.

She dreams of enrolling her son in English classes, costing USD 10 per month, but can never afford it. Her second pregnancy also brings constant anxiety. Without an ID Poor card, she cannot pay for routine check-ups, and worries about affording delivery costs. She hopes to register for the NSSF, which would require a monthly contribution of USD 3.90 — an amount she is unsure she can consistently pay but is willing to try if it ensures safe childbirth.

During her first check-up for the current pregnancy, she spent about R50,000 (USD 12.5), but now fears she won't be able to afford another check-up. Leakhena confessed that, even with her pregnancy, she sometimes skips meals or refrains from buying drinking water because she lacks money. She rarely has R100,000 (USD 25) on hand, and the thought of managing delivery expenses terrifies her.

Coping with Illness

When ill, Leakhena takes only Paracetamol. She visits a pharmacy only when her condition prevents her from walking. Still, she prioritizes her son's school fees over her health. Often, when she cannot afford to send her son to school, kind neighbors discreetly hand him small amounts of money so he can attend.

Disbelief and Injustice

What frustrates Leakhena the most is the unfair distribution of aid. She has seen noodle shop owners and motorbike dealers around the areas where she works — people with stable incomes — receive ID Poor cards while people like her, visibly struggling every day, are left out. The injustice is so brutal that she cannot comprehend it.

Support from IDEA

Through her membership with IDEA, a local association supporting waste collectors and informal economy workers, Leakhena has gained valuable knowledge about her rights as a citizen — rights to dignity, freedom, and access to basic social protections. She has learned about the assistance and services she is entitled to, including the benefits of the ID Poor card and the National Social Security Fund (NSSF) card, even though she has not yet obtained either.

Despite being part of IDEA, Leakhena struggles to participate fully in its activities. The financial burden of daily survival leaves her unable to afford the transportation fare to attend meetings and workshops at the IDEA office. While the organization offers crucial support and information, her poverty continues to limit her access to these resources.

A Resilient Spirit

Despite these overwhelming hardships, Leakhena remains committed to her son's future and refuses to give up hope. Her story is one of quiet resilience, love, and determination to provide a better life for her children, despite all odds.

"Even in the hardest life, I must carry hope in my heart for my children," Leakhena said.

CASE STUDY 2

Ms. Rathany* **Informal Waste Collector in Phnom Penh**

* Name changed to protect identity

Background and Living Conditions

Ms. Rathany has been collecting waste in Phnom Penh since 1998. She is now 54 years old. She is provided with free accommodation at a waste depot, where she lives with her twin sister and her 19-year-old daughter. Around 20 informal waste collectors live in the same compound, each occupying a small 2-by-2-meter room.



Ms. Rathany and her twin sister have lived with severe hearing impairment since a traffic accident in their hometown in Prey Veng province, which occurred before she began working as an informal waste collector. Because of her hearing impairment, she sometimes misses opportunities to buy or collect waste, as she cannot hear people calling out to her.

Working Arrangements at the Waste Depot

In exchange for free accommodation, Ms. Rathany is required to sell all the waste she collects or buys exclusively to the depot owner. The owner also provides her with a pulling cart. Although there is no written contract, she would not dare sell waste to other depots. If discovered, she would risk losing her accommodation, access to the cart, and the ability to borrow money from the depot owner.

Daily Work Routine and Earnings



Every morning at around 6:30 a.m., Ms. Rathany leaves the depot after borrowing Riels 150,000 (approximately USD 37.50) from the depot owner to buy waste, coupled with picking up the items whenever available. If her cart is full by lunchtime, she returns to the depot to unload before starting another round. If not, she continues working and typically returns home between 5:00 and 6:00 p.m.

The amount she spends on buying waste varies. On average, she may spend around Riels 50,000.

Combined earnings from purchasing and collecting waste range from Riels 5,000 to Riels 30,000 per day, most often between Riels 10,000 and Riels 20,000.

Food Insecurity and Children's Education

Each morning, from the borrowed amount, Ms. Rathany gives her daughter Riels 15,000 (USD 3.75) as pocket money for school. To manage this, she often skips breakfast because she cannot afford it. For lunch and dinner for herself and her daughter, she spends around Riels 10,000 (approximately USD 2.50) per day.

Some of her meals are given to her by people in the areas where she collects and buys waste, particularly around crowded markets. Despite her financial hardship, she also pays for her daughter's monthly language lessons.

She has three children. The elder two are married and live separately with their family, leaving the single 19-year-old living with her at the waste depot.

Discrimination, Emotional Pain, and Motherhood

Ms. Rathany and her twin sister have faced discrimination because of her work as an informal waste collector. She regularly encounters people who undervalue and disrespect her job, a reality she has come to accept as unavoidable. Her twin sister's hearing impairment has also made them targets of mockery and jokes by men and women living in the same depot compound.

She believes this discrimination has deeply affected her school-age daughter, who is often exposed to insults directed at her mother. This causes Ms. Rathany profound emotional pain. She has frequently experienced suicidal thoughts, driven by the suffering her daughter endures because of her situation. At the same time, her love and sympathy for her daughter give her strength and hope to persevere. She recalls that when her daughter was only 15 days old, she had no choice but to place her in the waste cart while she worked.

Chronic Diseases and Growing Debt

She previously borrowed Riels 4,000,000 (about USD 1,000) to cover medical treatment costs for her daughter with dengue fever, as her daughter was not covered by social security or social assistance because she never managed to obtain a Poor Card. The private loan charged interest of Riels 10,000 per day for every Riels 1,000,000 borrowed. This meant a daily interest payment of Riels 40,000 (about USD 10), totaling Riels 1,200,000 per month—equivalent to a 30 percent monthly interest rate. Unable to repay either the interest or the principal, her total debt has now grown to Riels 16,000,000.

Ms. Rathany's meager income barely meets her daily needs. Necessities are difficult to afford, and without any savings, she must rely on loans whenever an emergency arises. In 2023, when her daughter entered high school, she needed a motorbike to commute. Ms. Rathany purchased one on an installment plan, but for the past few months, she has been unable to keep up with the payments.

For several years, Ms. Rathany has been living with hypertension, high blood sugar, and cysts in her gallbladder, all of which require regular medication. Extreme heat further affects her health, forcing her to take frequent breaks during work.

Social Protection and Access to Health Care

Ms. Rathany was introduced to IDEA and joined as a member, which allowed her to attend meetings and connect with others. Through IDEA's orientation, she registered with the National Social Security Fund (NSSF) under the voluntary self-employed scheme for health care, paying Riels 15,600 per month. Although she struggles to afford the monthly contribution, her brother—also an informal waste collector—helped by paying her annual fee. She tries to repay him in monthly installments, though she is rarely able to.

Before registering with NSSF, she relied on private clinics and public hospitals, paying high costs for each visit due to her chronic conditions. Over the past year, NSSF membership has been invaluable, allowing her to access good public hospitals without paying out of pocket. She can now receive regular treatment at hospitals she once could only dream of visiting.

While she no longer needs to borrow money for hospital visits, her accumulated debt continues to grow daily, as she remains unable to pay even the interest.

“As an informal waste collector, I have no job security and no protection when I am sick or in debt. Access to health insurance has helped me, but without stable income and support, it is still impossible to escape poverty,” said Ms. Rathany.