



City Research Online

City St George's, University of London

Citation: Lawreniuk, S., Brickell, K., McCarthy, L., Chnom, T., Reach, M. & So, H. (2026). Gendering the safety net: Social protection policy and the limits to Decent Work in Cambodia's garment sector. *World Development*, 199, 107251. doi: 10.1016/j.worlddev.2025.107251

This is the accepted version of the paper.

This version of the publication may differ from the final published version. To cite this item please consult the publisher's version.

Permanent repository link: <https://openaccess.city.ac.uk/id/eprint/36279/>

Link to published version: <https://doi.org/10.1016/j.worlddev.2025.107251>

Copyright and Reuse: Copyright and Moral Rights remain with the author(s) and/or copyright holders. Copies of full items can be used for personal research or study, educational, or not-for-profit purposes without prior permission or charge, unless otherwise indicated, provided that the authors, title and full bibliographic details are credited, a hyperlink and/or URL is given for the original metadata page and the content is not changed in any way. For full details of reuse please refer to [City Research Online policy](#).

Gendering the safety net: Social protection policy and the limits to Decent Work in Cambodia's garment sector

Abstract

The adoption of the Social Protection Floors Recommendation (SPFR) by the International Labour Conference in 2012 is widely recognised as an “historic” (Deacon 2013) and “radical” (Cichon 2013) reorientation of social protection, promising a new “universal and comprehensive” approach. Despite the SPFR’s bold ambitions, however, the implementation of social protection floors at global- and national-level has proven uneven. In practice, the social protection floors initiative has generally been “subordinate” (Seekings 2019) to the Decent Work agenda. Particularly in many lower-income settings in the global South, for instance, vertical expansion of benefits to waged workers through social insurance has taken precedence over the SPFR’s more radical promise to horizontally expand the frontiers of social assistance. In Cambodia, for example, entrenched norms of fiscal and social conservatism have focused policy attention on expanding benefits provided to the 700,000 workers in the country’s largest formal industry – the garment sector – rather than expanding the scope of social protection to include the yet more numerous informal or agricultural sector workforce. In this paper, we examine the consequences of this lopsided social protection strategy for its apparent beneficiaries: women working within the garment industry. We argue that the focus on extending support for formal workers, at the exclusion of informal workers is, in fact, detrimental to both groups. To illustrate these arguments, we draw on original data from the GCRF-funded ReFashion project, a longitudinal study tracing the impacts of the Covid-19 pandemic on a cohort of 200 garment workers in Cambodia over 24 months. We use this rich and grounded data to develop an emic perspective on social protection programming that shows how, in the absence of a robust social protection floor, gendered norms in Cambodia compel women to fill the gaps in social protection programming by the state. Women workers in the garment sector effectively fund a social safety net for family members through remittance transfers. However, garment sector salaries alone are insufficient for this task, leading to a “debtfare” (Soederberg 2014) model, in which workers finance these costs through increasing resort to personal debt. The result is a crisis of over-indebtedness among workers in the garment industry that undermines the achievement of Decent Work in the sector. We suggest that Covid-19 offers a moment for reflection, like that which followed the Global Financial Crisis of 2008 and inspired the SPRF itself, to learn from the vulnerabilities exposed by the pandemic and recentre a radical vision of social protection that delivers for all.

Keywords: Cambodia, Debt, Decent Work, Garments, Gender, Social Protection

1. Introduction

Social protection is a human right anchored in the Universal Declaration of Human Rights. Achieving the right to social protection is a key target of the United Nations Sustainable Development Goals [hereafter SDGs] for 2030, under Goal 1 seeking to “End poverty in all its forms everywhere”. However, there remains a significant amount of progress to be made towards achieving this target. According to the International Labour Organisation (ILO), only 45 percent of the global population is covered by at least one social benefit. As such, more than 4 billion people worldwide live with any access to social

safeguards. Moreover, this global estimate “hides” (Durán-Valverde et al. 2020:10) regional differences, with the highest coverage gaps in Asia and Africa. It also “hides significant other inequalities” (Durán-Valverde et al. 2020:10), notably in terms of labour market status. Closing these gaps is critical for providing comprehensive social safety nets and addressing global poverty.

Towards this, target 1.3 of the SDGs, in particular, urges countries to “implement nationally appropriate social protection systems and measures for all, including *floors* ...” [emphasis added]. The terms “*floors*” here references the International Labour Organisation’s [ILO] Social Protection Floor Recommendation 2012 (No 202) [SPFR]. Adopted in the wake of the Global Financial Crash of 2008, the SPFR calls on countries to implement a “social protection floor”, described as a “nationally-defined set of basic social security guarantees, which... should ensure at a minimum that, over the lifecycle, *all in need* have access to essential health care and basic income security” [emphasis added]. Thus, “by nature universal” (Durán-Valverde et al. 2020:10), the SPFR emphasises the importance of not *targeting* social protection to certain categories of people or providing coverage at certain points in time, but providing basic security guarantees to *everyone* in society across the entirety of the lifecycle, from cradle to grave.

Although regarded as a “historic” (Deacon 2013:56) and “radical” (Cichon 2013: 23) reorientation of the ILO’s approach to social protection programming, the implementation of the SPFR has been markedly uneven, failing to live up to these universal ambitions. Particularly in those developing countries in Asia and Africa where social protection gaps are widest, prevalent norms of fiscal and social conservatism have seen national policymakers push back against the ILO’s universal aspirations. Coupled with resistance from organised labour, itself keen to preserve historic links between formal work and social security entitlements, the SPFR has, as Seekings (2019) more fully explores, become subjugated or “subordinate” to the Decent Work agenda. In practice, what this means is that rather than prioritising a “horizontal” expansion of social protection to benefit wider section of society, many governments have instead focused on the “vertical” expansion of social protection, concentrating on extending the range of benefits to a narrower pool of the eligible population. Typically, this means extending contributory social insurance provision, particularly targeted at formal sector employees, at

the expense of other forms of social assistance, whether for the general public or the poor and vulnerable.

While Seekings (2019) and others have explored the contested and multiscalar politics of social policy that have shaped this uneven implementation, the consequent impacts of this lopsided provision for different groups within society is not fully understood, particularly, as we argue here, the impacts upon workers themselves. Indeed, there is perhaps a logical assumption that as the ostensible targets of this skew towards the “vertical” expansion of work-related entitlements, workers primarily and unduly benefit at the expense of other groups. However, such an assumption is predicated on an individualist and atomistic view of society. Instead, recognising that workers remain embedded in ties of obligation and fealty to their households, families, and communities, we show here that formal workers often bear the burden of addressing social protection gaps, even where they are able to obtain substantive social protection coverage for themselves. Indeed, counterintuitively therefore, we propose that the subjugation of the SPFR to the Decent Work agenda actively undermines rather than strengthens the pursuit of Decent Work itself.

We illustrate this through an exploration of women garment workers and social protection systems in Cambodia. Here, social protection programming has focused on delivering an expanded range of benefits to formal sector workers, almost exclusively concentrated in the garment industry and comprising mostly of female workers, representing some 80% of a total of almost 1 million people employed in the garment sector. Since 2007, the newly-founded National Social Security Fund, a contributory scheme largely funded by employers, has furnished these workers with a rapidly expanding range of social protection benefits (see Author 2021), including employment injury insurance (from 2008), basic health insurance (2016), sickness and maternity cover (2016), and pensions (2023). Beyond the formal sector, however, there is a dearth of social support including for the elderly and young. Using original primary data collected between 2020-21 during the Covid-19 pandemic, we deploy women’s testimony and longitudinal descriptive data to develop an emic perspective that challenges conventional understanding of the benefits of this scheme. We illustrate how women garment workers’ enduring obligations to plug the gaps in the system for both immediate and extended family member erodes their

financial security and jeopardises their freedom and dignity at work. We hope that by identifying weaknesses and limitations of current social protection programmes derived from women worker's own perceptions and experiences within the existing system, we can encourage further studies and inspire novel approaches that deliver on the ambition of achieving social protection for all.

In what follows, we first review the literature on the contested and uneven implementation of the SPFR and its subjugation to the Decent Work agenda. Next, we outline our research methods and introduce our research site, tracing this uneven implementation in Cambodia and the skewed extension of social security to garment workers in the formal sector, to the exclusion of other groups within society. Three empirical sections follow, where we use our original data to show how this subjugation of the SPFR to Decent Work in practice undermines rather than strengthens the Decent Work agenda. In the first, we explore gender norms and household roles in Cambodia. We show how women garment workers' enduring responsibility for household wellbeing compels them use their salaries to subsidise social protection for family members in the absence of state-funded support. Next, we consider what happens when garment workers' salaries prove insufficient for this task of private social security subsidies. Here, we chart the growing problem of overindebtedness among garment workers under Cambodia's "debtfare" (Soederberg, 2014) model of social finance provision. Finally, we explore the consequences of this overindebtedness for women's rights and agency within the workplace. We argue that the compulsion to make regular debt repayments compels women to accept and even seek *indecent* working practices and conditions. We close by drawing together key finding and conclusions, recommending that a recentring of the universal ambition of social protection *for all* is a prerequisite for achieving the goal of SDG 8 - Decent Work - for anyone.

2. The politics of policy: Conflict and contestation in the adoption and implementation of the Social Protection Floors Recommendation

The International Labour Conference's adoption of the Social Protection Floors Recommendation of 2012 (No 202) [hereafter, SPFR] is credited as a "historic" (Deacon 2013:56) occasion, marking a "radical" (Cichon 2013: 23) reorientation of the ILO's work to date on social protection. "For much of its 95-year history, the social security work of the International Labour Organization (ILO) focused on

social security for workers in the formal economy and their families” (Cichon 2013:23), to the further exclusion of those already disadvantaged by lacking the “privilege” (Cichon 2013:23) of an employment contract. Any ethical concerns about this inequity were assuaged by the dominance of modernizing teleologies and trickle-down dynamics in policy debates across this era, whose logics implied that social security coverage was, naturally, low in low-income settings but would expand as economies developed and industries formalised. Indeed, at the time, latent norms warned of moral hazard if this order was contravened, as benefits might provide a deterrent to gainful work.

The dominance of this thinking is therefore acutely tied to the broader ascendance of global neoliberalism and its particular welfare ideology. Espousing a “broadly shared outlook... that the free market knows best and the private sector does best” (Martin 1993:6), development partners have been complicit in the push towards a “return to a pure form of capitalism”, rooted in “the rigor and discipline of the marketplace”, in which unemployment is considered “natural and inevitable” and social welfare models must be “lean” (Mishra 1990:14). By contrast, during the Cold War era, socialist countries in eastern Europe and beyond implemented many policies aimed at expanding social protections, often with the intent of reducing the gendered burden of care work placed on women (see Ghodsee 2019).

Ultimately this hegemonic thinking was turned on its head by the Global Financial Crisis of 2008 [GFC], when it became apparent that without robust social protection programming, the gains from earlier global development initiatives could be wiped out during periods of economic or other turmoil. Coming “against the background of a much bigger, structural and permanent social crisis”, the GFC “shook the certainties and agreed wisdom” (Cichon 2013:29) of decades of prior economic policy and provided a boost to early proponents of a more radical approach to social security. The SPFR that emerged in response to the GFC left behind the poverty-led and worker-led approaches that had dominated earlier eras, in favour of a “universal and comprehensive” approach to social protection. As Deacon (2013:140) explores, the radicalism of the SPFR was evident in two key feats: first, in its inclusive approach to “provision for the non-poor”; and second, in its insistence that social protection was “as much a priority for low-income as for high-income countries”.

The adoption of the SPFR, although “unanimous” (Cichon 2013:23) among delegates at the 2012 International Labour Conference, did not come to pass without contestation, however. As Deacon (2013:140) further elaborates, the SPFR represented something of a “compromise” between two more polarised camps. On one side, though the SPFR was pathbreaking itself, its core sponsors in the ILO and other institutions at the global level were often among the early protagonists of the yet more radical proposal for a universal basic income. On the other, a wider set of actors remained suspicious of – or even hostile towards – these ideas. Not least, of course, trade unions, who retain a vested and sometimes ideological interest in the established links between formal work and social security benefits (Cigma 2022); but, too, national governments, for whom divergent policy priorities shaped a conflicted attachment to this new emphasis on the horizontal expansion of social protection coverage.

Seekings (2019:141), for example, examines the “vernacularisation” of the SPFR initiative in the context of Southern Africa. Here, he notes, African policy-makers “pushed back” (Seekings 2019:145) on the idea of a global floor, prompted by a twin set of concerns over desirability and affordability. The first represent “developmental and often conservative concerns... about the family, work and dependency” that see “handouts” as “antithetical to norms of reciprocity and responsibility that are widespread across Africa”, meaning that they are thus “viewed among African elites as alien and inappropriate” (Seeking 2019:145). The second, more practical, concern relates to the issue of financing, where the high proportion of informal relative to formal work is seen to render social insurance unattainable, and social assistance “unaffordable” (Seekings 2019:147).

This contestation, moreover, has shaped the uneven implementation of the SPFR at the global, regional, and national level. At the global level, for instance, Seekings (2019:147) contends that “the SPF initiative has been subordinate to the ILO’s ‘decent work agenda’”, as an unlikely alliance of organised labour and employers pushed to use the use the SPFR to “accelerate the formalisation of labour”. The is evident, for example, in the ILO’s positioning of social protection within Decent Work Country Programmes, the former regraded as a “pillar” of the latter, rather than vice versa; neatly illustrating their hierarchic construct. The SPFR appears “rather less progressive” in the shadow of this “preoccupation with decent work”, Seekings (2019:148) argues. Essentially, it entails that the vertical

expansion of benefits to waged workers through social insurance has taken precedence over the SPFR's more radical promise to horizontally expand the frontiers of social assistance. Consequently, in regional and national contexts like Southern Africa the SPFR was further "marginalised" (Seekings 2019:148) on policy agenda as the transformative potential of decent work was capped by its limited reach, where the preponderance of peasant farming and informal labour sit beyond the scope of formalisation efforts.

Although such analyses are instructive for understanding the politics and processes that have shaped the uneven implementation of the SPRF in practice, there is yet little work that explores the consequences of this uneven implementation for different groups within society. Intuitively, this subjugation of the SPFR to the Decent Work agenda presents as an apparent victory for formal sector workers, offered enhanced coverage to the exclusion of other groups including those in the informal sector or otherwise out of employment. These conclusions appear affirmed by international trade unions' ongoing resistance to the promise of extending social protection programming beyond this historically privileged group. For example, the recent International Trade Union Confederation (ITUC) (2022) response to the World Bank's Social Protection and Jobs Compass, contends that "the vision for 'universal social protection' put forward by the Bank appears to deviate from international labour standards and internationally agreed understandings of the concept" where the "the Bank's vision of universal social protection appears to prioritise the extension of targeted, non-contributory social assistance at the expense of social security".

In this paper, therefore, we address this evidence gap, focusing on the consequences of this lopsided social protection system for its apparent beneficiaries: formal sector workers. Through an exploration of social protection policy in Cambodia and its implications for the apparently privileged garment sector workforce, we show how, contra to these assumptions, the formally employed carry the burden of filling the gaps in social protection programming, at the cost of their own welfare and wellbeing including at work. As such, the subjugation of the SPFR to the Decent Work agenda in this context counterintuitively undermines rather than promotes the goal of Decent Work.

To do so, we are indebted ourselves to a legacy of feminist scholarship that has worked to unpack the gendered effects of social policies in the context of the ascendancy of neoliberalism as a global policy

paradigm since the 1980s. Indeed, prior to this, research on social policy was “almost completely gender blind” (Piovani & Aydiner-Avsar 2015:414). Yet as the state’s role in social provisioning was stripped back and privatised, the gendered impacts on women, in particular, whose labour and care responsibilities expanded to absorb the slack, came to the fore. As such, “feminists argued that the neoliberal policies that underpinned the ‘Washington Consensus’ displaced the burden of adjustment to women and ignored the care economy, the combined effect of which led to longer workdays for women and undermined their well-being” (Piovani & Aydiner-Avsar 2015:411). It is within this rich tradition of critical, feminist work that we situate the contributions of this paper, drawing upon those pioneering “alternative framework[s] in which welfare institutions are understood as contested terrains that reflect patriarchal values” (Piovani & Aydiner-Avsar 2015:414).

3. The Refashion Study and data collection during the Covid-19 crisis

The data and evidence that underpin the contributions of this paper were collected as part of a broader research project, entitled the ReFashion Study, conducted as a collaboration between UK and Cambodian academics and researchers. Between 2020 and 2022, the ReFashion Study team documented the experiences of 200 female garment workers in Cambodia through the COVID-19 pandemic (www.refashionstudy.org). Specifically, we aimed to understand how female workers experienced and navigated the impacts of COVID-19 employment changes on their home lives and livelihoods, in a wider context of economic insecurity engendered by the pandemic and limited existing formal social protections. Given the acute uncertainties of the pandemic when the project was designed in May 2020, we adopted a longitudinal approach (see Author et al. 2023) to better capture the longer term and fluctuating effects on women’s lives and livelihoods across the crisis.

Data collection with female workers was therefore structured in the three broad stages, each one capturing a different period of the unfolding crisis: from the immediate economic crunch faced by workers following factory closures and suspensions; to the late unfolding of Cambodia’s health emergency; and an uncertain emergence into the “new normal” of the post-pandemic world. Each of these stages included two main forms of data collection, conducted with the same cohort of workers over the period: first, a quantitative survey of 203 workers, capturing monthly data on women’s

employment changes and their household financial situation; and second, a series of semi-structured interviews with 60 workers from our original sample, permitting scope to discuss women's experiences in fuller detail. As such we met with each participant between three and six times over the course of two years, from October 2020 when fieldwork commenced until January 2022 when it concluded.

Although the data collection was therefore structured to understand the impacts of the Covid-19 crisis on female garment workers, in this paper we focus largely on data captured during the first stage of work, conducted between October 2020 and February 2021, and detailing women's financial and employment situation in the first 10 months of the pandemic, January 2020 to October 2020, using recall methods. Rather than focusing on the financial and wellbeing impacts of the Covid-19 crisis itself therefore – and which we have explored in some detail elsewhere already (e.g. Author 2020; Author 2022; Author 2023; Author 2023) – we instead reflect on the structural vulnerabilities that delineate women's experiences of work and life prior to the crisis and which shaped their experiences of it, predisposing them to the deleterious effects we outline elsewhere. Indeed, our foremost conclusion drawn from the project is that the Covid-19 pandemic itself did not create the perilous and precarious conditions women workers encountered during this period, but rather the multiple crises Covid-19 provoked exposed, intersected with, and exacerbated existing social and economic vulnerabilities of female workers in Cambodia, in ways that resonate with those beyond. Understanding and addressing these existing vulnerabilities is critical to building more just and resilient supply chains that guard against future risk events.

The safety of our research team and respondents was paramount in the research design. Although in October 2020 when fieldwork commenced, Cambodia had recorded no community transmission of COVID-19, we were attuned to the risk of local outbreaks becoming prevalent. To protect all participants, we developed a flexible and COVID-secure research approach, designed to pivot between in-person and remote interviewing, as necessary. Given the successful suppression of the virus during the first phase of the study, the majority of data collection was possible to conduct face-to-face. Later rounds, however, switched to telephone methods of interviewing. All worker interviews were conducted

in Khmer by Cambodian members of the research team and later transcribed into English. In what follows, all participants' names have been changed to protect their identities.

4.1. The politics and policy of social protection programming in Cambodia

Understanding the struggles between global and national actors and institutions, and how they consequently shape the implementation of policy frameworks, helps elucidate the trajectory of social protection policy in Cambodia. Cambodia – like the contexts Seekings (2019) explores, above – is a political economy dominated by agrarian and informal sector work, and governed by entrenched norms of fiscal (Green 2023) and social (Author 2016; 2020) conservatism. Here, the GFC similarly provided an impetus for the Royal Government of Cambodia [hereafter RGC] to establish a systemic policy framework for social protection programming, given “pilot projects and provisional programmes for social protection implemented during the crisis turned out to be ineffective” (Kwon et al 2015:136). Simply put, the inefficiency of these improvised schemes prompted the RGC to move its social protection programming from a reactive to proactive footing.

The development of a coherent and comprehensive social protection framework during this period was hindered, however, by the RGC's two overarching and contradictory stances to its rollout. On the one hand, emboldened by its own political consolidation and the rise of emerging donors, which left it less beholden to the demands of traditional donors, the RGC had begun to “express explicitly its ambition to assert sovereignty over policymaking for national development” (Kwon et al 2015:135). At the same time, however, the RGC remained reticent “to have policy ownership if it also meant financial responsibility, preferring instead to have donors to provide the additional funds for protection programmes” (Kwon et al 2015:138). Yet such expectations have been unrealistic, as donors in Cambodia have generally preferred short-term and limited commitments to social protection financing through trial programmes, with a view to fostering sustainable transitions of ownership and management to the RGC following pilot phases of work.

Despite the adoption of a National Social Protection Strategy in 2011, therefore, “overall progress” towards implementation of the strategy has “remained slow”. In principle, the original NSPS affirms

(RGC 2011, emphasis added) that “the RGC’s long-term vision for social protection is to ensure a basic guarantee of social protection for the *entire population*... in line with the concept of the SPF”. In practice, however, the rollout of social protection has been more circumscribed. The National Social Protection Council, formed in 2016, for example, oversees two broad programmes, which the RGC refers to as “social assistance” and “social security”.

The first of these programmes, social assistance, provides non-contributory cash and in-kind support to the poor and vulnerable, including a Health Equity Fund and school scholarships, targeting assistance through the Identification of Poor Households Programme (known as IDPoor). Social assistance is small scale, financed via national revenues or donor organisations, and due to the limitation of fiscal resources provides protection only to “the poorest of the poor” (Kolesar et al. 2020:140). The second programme, social security, is a self-dependent contributory system jointly financed by employees and employers, providing a social insurance contingency for periods of economic insecurity. Social security registration extends only to employees within the formal sector and covers individual employees only, not dependent household members. Notwithstanding the vertical gaps *within* each of these programmes (of which there are many, but these gaps are not the focus of our arguments here, instead for a fuller analysis see Author 2021) – there is also a wide horizontal gap *between* the two, as many individuals sit outside the scope of the two targeted groups by social security and social assistance: neither formally employed nor among the “poorest of the poor”.

Consequently, “large segments of the population” (Kolesar et al. 2020:38) in Cambodia have no social protection coverage at all. Significantly, this is estimated to include over 1 million elderly people aged over 60; over 1 million children aged under 5 (Kolesar et al. 2020:52); and a large proportion of the 77% of the labour force employed in the informal sector – itself some 6 million people – as they are not eligible for NSSF coverage (NIS 2019). Given that household income derived from the garment sector typically pushes households above the threshold for ID Poor targeted assistance, it creates a situation in which most female garment workers are afforded basic social protections whilst their immediate and dependent household members are not. As we show in what follows, this uneven system has deleterious

impacts on female workers themselves who are required to subsidise the social protection of household members in lieu of state support.

4.2. Social protection and decent work in the garment industry

As Cambodia's largest formal sector employer, the garment industry and its workers have been among the prime targets and beneficiaries of this uneven social protection rollout to date. Since Cambodia entered the export-oriented global garment industry in the 1990s, the manufacturing sector's rapid expansion from a handful of sites has been central to Cambodia's socioeconomic development strategy. Today, there are more than 600 factories in the sector, generating a combined value of US\$8 billion annually and accounting for over 75 percent of merchandising exports (ILO 2018). This expansion of Cambodia's garment industry has been an important contributor to expanding employment, especially for women. Prior to the pandemic, the export industry employed more than 600,000 workers (ILO 2018). Around 90 percent of workers are women (Care 2017), predominantly young women from rural areas who have few other labour market opportunities given the lack of economic diversification and limited educational backgrounds.

Historically, the industry has been a flagship and standard bearer for Decent Work, not only in Cambodia but beyond. Labour rights, conditions, and protections for workers in the sector are monitored by the ILO-IFC's Better Factories Cambodia (BFC) programme, which conducts independent inspections and assessments of garment factories to ensure compliance with labour standards. Since its inception in Cambodia, BFC has served as a model for the ILO-IFC Better Work Programme that has since been extended to other garment producing countries, including Vietnam, Indonesia, Bangladesh, and Ethiopia. Relative to other sectors in Cambodia, workers in the garment industry enjoy certain privileges, including a minimum wage applicable only within the sector and social security benefits.

However, in absolute terms the apparent gains have sometimes been more equivocal. Between 2001 and 2011, for example, as GDP growth and consumer inflation soared, real wages in the sector fell by 22%, locking wages at levels below basic reproduction requirements (Selwyn 2019). By January 2020,

the minimum wage was set at \$190 per month. Although workers can augment this with overtime, pushing the average take home wage for women in our sample to \$240 in January 2020, this still falls far below the levels considered to represent a living wage – that is, the minimum income needed by a workers cover basic needs like food and rent for herself and her family – estimated at US\$588/month. Significant Decent Work deficits therefore remain.

As a result, for its part, the RGC has often struggled to maintain industrial harmony, instead resorting to increasingly authoritarian measures to curb freedom of association (Author 2023). Despite the presence of BFC, therefore, concerns about the erosion of labour rights in Cambodia have recently been cited as a key factor in the EU’s decision to partially withdraw trade preferences extended under the EBA agreement. Yet efforts to expand social protection have been prompted as much by struggle from below as guidance from above. It is likely no coincidence that the most significant and ambitious vertical expansion of the social security programme – providing social health insurance as well as sickness and maternity leave from 2016 – occurred in the wake of Cambodia’s largest and most vehement episode of labour unrest in 2014 (see Author 2020).

Moreover, the concentration of the expansion of social protection for workers in the garment sector elides the social norms and expectations placed upon this segment of the population, particularly as a highly feminised industry. As Harman (2016:525) explores, in many societies “the feminised unpaid reproductive care economy ‘acts as a “shock absorber” in periods of crisis’, by taking on the care and welfare functions when the state, employer or individual can no longer pay for them”. Further this has a “direct impact on intersectional inequalities and risk[s] vulnerability across gender, race, class and geography” as, most often, “women absorb the burden of care through self-exploitation”. It is to this that we now turn, elaborating the gendered norms in Cambodia that compel women to fill the gaps in social protection programming by the state. Following this, we explore how in turn this leads to self-exploitation, first, through increased debt burdens and then the expropriation of women’s right to decent work.

5. Gendering the safety net: Social (in)security subsidies

“There are many impacts”, Darin assessed (Darin, July 2021), reflecting on the gendered experiences of the Covid-19 pandemic for Cambodia’s female garment workers. “On the one hand”, she continued, “we have to take care of the family including our children and also the parents that we are living with. They are also sick. It is hard for us. When I see my husband, it is also hard for him but not as hard as it is for women. It is only hard for him in terms of looking for work. For us, even with the work, we need to manage the expenses in the family”.

As Darin attests, female garment workers in Cambodia typically bear a double burden, serving as primary breadwinners within the family and servicing the invisible labour of managing the household. In both ways, therefore, they are almost uniquely responsible for guaranteeing household survivability, or social reproduction. These twinned obligations are shaped by “stubborn” (Author 2011) gender norms regarding women and their role in society, which emanate from traditional Cambodian society and continue to permeate contemporary modes of social organisation (Author 2023). Women’s customary role is, nonetheless, a bifurcated role that is a “source of social tension and conflict” (Frieson 2001:2). Whilst outside the home, in the public sphere, women are expected to uphold ideals celebrating “temerity and docility” (Frieson 2001:2). However, within the private sphere of the home, women are afforded a “dominant position” over household affairs, which beyond care work and domestic chores, also “entails taking care of the household finances, making decisions regarding expenditures, investments, and debt loads, and generally looking out for the family's interest” (Frieson 2001:2).

Forged within a predominantly agrarian traditional society when women’s mobility outside the village was limited, “gender ideology is changing far more slowly than the development and extension of women’s work” beyond the household, as Author flagged more than a decade ago (Author 2008:306). Fifteen years on, the pace of this ideological transformation still lags behind the restless expansion of the garment industry and the growing female labour force. In contemporary society, therefore, “the burden is almost squarely on women to respond to changing circumstances” (Author 2008:306) and, as such, “the persistence of traditional norms curtails women’s apparently greater liberty, with paid work taken on in addition to – rather than in place of – household responsibilities” (Author 2008:306).

Nonetheless, this “dominant” role within the household clearly affords women in the garment sector a particular – if circumscribed – level of agency and autonomy, somewhat at odds with their reputed, or erstwhile projections of, timidity or deference. Within our study, for example, and in line with their customary role as described above, the vast majority of women reported that they are responsible for making household financial decisions, either alone (53%) or jointly with someone else in the household (28%). Moreover, there is a “public value” ascribed to conformity (Ward 2017:108). This value helps explain why many women, as well as men, are complicit in the reproduction of these social norms (Author 2011) rather than seeking to overtly challenge them. The reproduction of these norms undermines neoliberal rationales that suggest globalization, market liberalization and increases in female share of labour market participation will loosen patriarchal authority over women (Kusakabe 2003). For example, another female worker in our study explained:

“As a woman, I think no matter how hard it is, I still believe [taking care of the household] is the normal thing because it is our role and responsibility as women to do it, such as preparing foods and taking of children” (Vanny, Jan 2021).

Like both Darin and Vanny, many women workers in our study frequently described the persistence of this “dominant” household role and noted the attached weight it carries, sometimes frustrated at the lack of support from other family members, including their spouses. Formal sector work in the garment industry is largely restricted to female employment in Cambodia, with women comprising 90% of employees. By contrast, men often work instead in informal industries, like construction and transport, where hours and pay are irregular:

“It’s difficult but that’s only because for the female workers, their family don’t really help them. Nowadays, some husbands don’t really help their wives much, leaving all the burden to the wives. Only a small number of husbands help their wives. That is a very small number. So the female workers have to work in the factory, take care of the kids, and the daily expenses. If they have a good husband who is considerate and more helpful, sooner they would be better” (Chanthly, Jan 2021).

“Regarding family, it is definitely difficult... I was the one who earned income alone. My husband didn’t help me... He did not have a permanent job. His job was informal... He never provides salary to support the family. Mostly I am responsible for all things such as my children’s food, education, health care, and equipment. Then, I just got only 200 USD salary per month in 2020, so can you imagine how difficult it is to operate with my 200 USD to support the whole family” (Sokha, Jan 2021).

Cambodia’s commitment to fiscal austerity means that female workers are not merely responsible for supporting basic consumption, such as food costs. Instead, as Chanthy and Sokha iterate, their “burden” includes expenditures that a social protection floor would aim to cover, such as “education” and “health care”. These are not insignificant costs and therefore erode the basic security that is offered to workers through their own entitlements under NSSF provisions. For instance, within our study, the top financial worries that female workers reported before the pandemic ranked as daily living costs like food and rent (69%), loan repayments (62%) – which we turn to next – child care (35%), and health and medical expenses (35%). Thus, more than a third of these formally employed female workers worry about health costs despite having health insurance for themselves funded through their mandatory participation in the NSSF. Clearly, it is not their own health care which drives this concern but those of their dependents.

Moreover, this responsibility for guaranteeing and financing the social reproduction of the household extends beyond worker’s immediate, nuclear family. Cambodian households are often multi-generational and matrilineal, that is “newly married couples initially live with the bride’s parents” (Ward 2017:103). As such, there is a common expectation that daughters will care for and support their parents as they age. In the absence of state pension support for elder livelihoods and health, the burden again falls to female workers. Without a robust and universal social protection floor in Cambodia, it is women’s earnings from the garment sector that subsidise social protection for workers’ extended families. As Calarco (2024:8) has similarly described in the US, it is “women as the invisible glue [which]... keeps our society and our economy from crumbling”.

This is corroborated in our study by the high rate and volume of remittance flows from female garment workers to extended, often rural-based households. Within our sample, 65% of female garment workers

reported that they regularly sent remittances to at least one other household in the first round of the study (Oct/Nov '21). Of those, 83% of recipient households are the parental household of the worker, with others including siblings, spouses, or grandparents. Before the pandemic the average amount of money remitted by workers comprised a significant proportion of their overall income: at an average of \$73 per month among those who sent any money. This represents 38% of the (then) minimum wage, or 30% of workers' average take home income, after overtime and other bonus payments are added.

Typically, these remittance payments are not being saved or invested. Instead, the most common reported uses of these remittance payments by recipient households included paying for the costs of daily living (85%), health or medical expenses (41%), and child care (31%), often for the children of female workers in urban factories who were being cared for by family members in rural households. The costs of health care for elderly parents with acute or chronic conditions is a particular burden, which alone can regularly command significant shares of women worker's income. As further workers described:

"I send [my parents] 110-120\$ monthly... The money I sent them, I never thought of checking the amount of money they spent. The money I send home, I never asked them to save for me. I send 110\$ or something, it's for them... My father has a chronic illness and he has always needed to take medicine, since he turned 50 or 60 years old. He needs to use medicine as a doctor prescribed since he has blood pressure, diabetes, and arthritis. So he has to take medicine for the rest of his life. Normally, he would spend at 180,000 Riel (45USD) monthly" (Mony, February 2021).

In effect therefore, in the absence of state support, female garment workers' salaries are providing a private source of social protection support for their extended household members. In lieu of formal mechanisms, remittances in particular serve as an informal mode of pension, health insurance, and early years provision. However, the costs of this place an enormous financial burden on workers. In the next section, we explore what happens when garment workers salaries – not yet at living wage levels – prove insufficient for this task. In particular, we explore the rise of "debtfare" and the increasing reliance on private credit by workers to fund the gaps in the social protection programming by the state.

6. The rise of “debtfare”

“I think everyone would find a way to get money, even though they are very poor, when they are sick. They would borrow money from others. The most important thing is that our life still goes on” (Pich, Jan 2021.) Pich’s reflections speak to the dilemma many citizens of Cambodia face when they face crises and emergencies. In the absence of state support, individuals must raise private finance to cover contingencies. For workers in the garment sector, whose incomes are already below levels considered to provide a living wage (Selwyn 2019), this poses a problem as salaries alone are insufficient for the task of providing a complete social safety net for their immediate and extended household. Instead, where livelihoods and assets are already precarious and limited, they have, like Pich, looked in increasing numbers to microfinance institutions and other lenders to fill the shortfall.

The rise of microfinance as an improvised solution to social (in)security under state austerity has been deliberately promoted by the RGC. Arguing that “developing microfinance services is one of its most effective poverty-alleviating strategies” (Green 2023:1186), the RGC has accordingly centred “financial inclusion” as an “important policy goal” (Green 2023:1187). Numerous studies and reports now evidence that borrowers increasingly take on loans “to pay for vital services, such as food, medicine, medical bills, or school costs” and therefore “subsidise costs that are crucial to a healthy and dignified life” (STT and Licadho 2019:5). Under neoliberalization, therefore, Cambodia has moved towards what Soederberg describes (2014:3) as a “debtfare state”, predicated on “the reliance on credit to augment and/or replace the living wage or the government benefit cheque”.

Yet as microfinance lenders have “flooded” (Green 2023:1187) the market in Cambodia, the “lax regulatory environment” (STT and Licadho 2019:2) designed to entice them has incentivised “reckless lending” (STT and Licadho 2019:1), driving up household debt to unmanageable levels. By 2019, the average microloan debt per borrower in Cambodia had reached \$3370: “the highest average amount in the world” (STT and Licadho 2019:1). This has led to a chronic crisis of overindebtedness, defined as when a “borrower is continuously struggling to meet repayment deadlines and has to make unduly high sacrifices related to his or her loan obligations” (Schicks and Rosenberg 2011). Further numerous studies and reports therefore now also catalogue these many forfeitures: an “alarmingly high” and

“unacceptable” number of distressed land sales, for example, or the rise in food insecurity as families are forced to forego eating to meet debt repayments (Bliss 2022; Iskander et al 2022).

Despite their regular, formal sector salaries and relatively privileged access to social security support via the NSSF, female garment workers emerged in our study as nonetheless particularly susceptible to overindebtedness (see Author et al 2023). For example, in our study, 63% of workers had outstanding loans taken out prior to the pandemic, between 2008 and January 2020, with the average loan portfolio totalling \$4731 among these workers. This figure is significantly above the national average of \$3370 cited above, and more than double the basic annual salary of a worker at the time, fixed from January 2020 at \$190/month. Moreover, the average monthly repayment had reached \$179, equivalent to 94% of this basic monthly income.

In part, this high loan dependency is due to the gendered norms and expectations of care in Cambodia, which we describe above. For women workers, it makes little difference if a crisis or emergency affects themselves or a loved one: they shoulder responsibility for managing recuperation and recovery, including raising funds where needed. Hong, for example, described how she and her husband were forced to sell land and then take on debt to finance the cost of health treatment when, first, her mother-in-law had a series of health emergencies, as no one else in the family was able to raise the capital for treatment and care:

“My husband and I thought his mother was ill and we could not leave her without treatment. So, I decided to sell a plot of land. She has problems with her stomach and digestion. She has a lot of health issues. She felt lost and confused and then had a blood transfusion. Last time, she was not allowed to get of bed but she did and had a broken arm, which costs 1 million riel (US\$250)... She had accidentally got an injury with her head later on. We had to pay for her treatment. The years 2019 and 2020, it was the most challenging years for me.... She does not have any other son or daughter to take care of her because they are working in Thailand. So only I and my husband are taking turns to take care for her... We borrowed some money. When she had surgery, we didn't have money... Now I have to repay 84 USD a month.... We don't have anyone who can support us. My mother-in-law has a broken leg and both my parents have

passed away. Therefore, I am the only one who makes money to pay off my loan” (Hong, Feb 2021).

However, as Hong’s testimony further elucidates, women’s primary role in borrowing is not only due to the gendered expectations placed upon them, but also reflects the preferences and practices of microfinance lenders. First, many studies now evidence that microfinance lenders target female borrowers in particular. Although often couched in rhetoric of establishing greater gender equity, where microfinance is depicted as providing a means for financial independence to enhance women’s empowerment, the critical literature (Okesina 2021) illustrates that this preference instead exploits gendered stereotypes of women as more reliable and therefore more profitable borrowers, considering that they are more susceptible to social pressure and stigma and therefore more likely to feel compelled to uphold loan repayment obligations.

Moreover, further studies (Green and Estes 2019) highlight that many lenders prefer borrowers employed in the formal sector, as their stable and regular income smooths their ability to make stable and regular repayments. As such, female garment workers are particularly susceptible to predatory lending in Cambodia, induced by prevalent gendered norms to both borrow and repay, and with a “steady cash income” (Green and Estes 2019:139) to guarantee credit. It is little wonder then that garment workers represent a major pool of borrowers in Cambodia, with one study estimating that 20% of all microfinance loans are held by garment workers (Flynn and Mech 2020), despite otherwise numbering around 5% of Cambodia’s population.

In our study, the social protection subsidies provided by women workers for extended household members appeared as a prominent driver of indebtedness. Health financing, for example, was one of the leading reasons for seeking loans, again occurring despite women worker’s own medical treatment and care being covered under the NSSF’s health insurance scheme. The primary reasons for borrowing among our sample in the period prior to the pandemic were identified as follows: purchasing land or house (31%); purchasing transport (23%); daily living (22%); health or medical expenses (16%); repayment of existing loans (16%). The average size of a loan borrowed to pay health or medical expenses was considerable, at \$4780, more than double the annual basic income of a worker. Moreover,

repayments for these health and medical expenditure loans, at an average of \$91 per month, consumed almost half a worker's basic salary each month. These loan repayment costs, coupled with remittance expenditure as we outline above, mean that the cost of financing social protection for extended family members significantly erodes workers earnings.

Loans for health financing also tend to be riskier, taken on via informal and unregulated sources rather than formal lenders. Within our sample, for example, loans for health or medical expenses were more often borrowed family or friends (39%) and private moneylenders (9%), rather than banks (26%) or microfinance institutions (15%). This profile is the inverse of lending for other purposes, where generally formal lenders are first recourse for borrowers, with banks (47%) and microfinance institutions (28%) lending more far frequently than family or friends (16%) or moneylenders (5%). As borrowers in Cambodia have reported in previous studies, informal lenders are often preferred sources for urgent loans required for events such as health emergencies and accidents because formal lending from banks and MFIs requires "too much paperwork" and "takes too long" (as told to Green and Estes 2019:139). By contrast informal lenders such as family members and private lenders are "quickly accessible", often "located nearby and can be contacted outside of business hours", and "require little to no official paperwork" (Green et al 2023:14). In short, then, though the RGC has pushed for the development of formal microfinance services to substitute state provision of essential services, current products and offerings are clearly not fit for purpose, creating a gap in the market that informal lenders are still required to fill.

Indeed, though informal lenders appear able to provide a ready and quick source of funds in times of crisis, there are hidden costs and risks associated with informal borrowing. Arranged off the books, informal lending sits beyond the scope of existing, if limited, regulation that protects borrowers. Typically, informal loans are secured by households alongside and therefore in addition to, rather than instead of or replacing, loans from formal sources (Green 2023). However, their informal nature means that they remain invisible in decision-making and affordability calculations, often pushing repayments beyond what households can comfortably or reasonably commit. Moreover, frequently informal loans are not collateralized, sometimes because documents that would serve as collateral are being held

elsewhere by formal lenders (Green 2023). Whilst this appears to assuage the threat of land seizure that faces borrowers whose agricultural and residential land titles are retained by lenders, it comes at cost. As unsecured loans are riskier for lenders, they charge higher rates of interest. Whilst the average rate of interest within our sample for a loan secured from the bank was 1.3% per month, for example, and 1.2% for a loan secured from a microfinance institution, for loans secured from private moneylenders, this rose to 3%. Moreover, whilst formal lenders' interest rates peaked within our sample at 1.7% per month, some private moneylenders in our study were reported as charging usurious rates of up to 15% per month.

As this suggests, the costs of financing social security subsidies for extended family members in the absence of state support therefore erodes worker's financial security, underscoring a deep reliance on debt to guarantee survivability of the household. In what follows, we explore how this precarious financial position challenges women's ability to contest and negotiate improved workplace conditions and, in doing so, undermines the pursuit of decent work objectives in Cambodia's garment sector

7. Undermining Decent Work

"I think factories neither have good sides nor bad sides. It's just that we work for money and being their servants, they usually scold and blame us. So no matter how much pressure it is, I still have to endure and even get used to it... If I had a choice, or money, I would do other things besides from working in the garment industry", Pheakdei reflected (Pheakdei, Feb 2021), asked about her future working in the garment industry. Among many of the female workers we spoke to throughout our study, dissatisfaction with intensifying production demands and the degrading behaviours of management towards workers were prominent complaints that sullied their experience of work. Like Pheakdei, however, the sentiment that women have little "choice" but to "endure" these harsh conditions was recurrent in accounts.

For many, the financial challenges that Pheakdei alludes to were articulated more concretely, particularly in terms of the struggle to meet debt repayments. Pheakdei herself, for example, was \$10,000 in debt to a microfinance lender when we spoke. As another worker, Sopheap, similarly

detailed, debt obligations curtail women's ability to make independent decisions about their employment:

“Working as a factory worker is pressuring and you have to be scolded by the boss. But as a worker, you have to endure it for the monthly salary... The overall problem is money. We are indebted to others so even if we knew how to do something else [for work], we are worried. We don't dare to do so. But if we have no debt, we can change from working in a factory... Our current problem is debt... The problem is we have no choice, we are indebted, so we don't know where to work apart from working in a factory” (Sopheap, Feb 2021).

Decent Work is itself a Sustainable Development Goal – Goal 8 – with its own set of targets and indicators. These include for example, eradication of forced labour, protection of labour rights, and promotion of safe and secure workplaces. The International Labour Organization (ILO) defines Decent Work as “productive work for women and men in conditions of freedom, equity, security and human dignity”. However, as the above testimonies evidence, the capacity of workers to exercise their freedom at work, either in choosing a workplace or negotiating conditions within it, is greatly compromised by the burden of debt with which they live. We argue here therefore that women's debt burdens undermine the attainment of Decent Work. This includes apparent violation of ILO Core Labour Standards: a set of four fundamental, universal and indivisible human rights that include freedom from forced labour; freedom from discrimination at work; and freedom to form and join a union, and to bargain collectively. As Pheakdei and Sopheak's testimony here illustrates, for example, workers' ability to secure freedom from discrimination at work, one of these four core standards, is greatly compromised by their situation of excessive debt and financial precarity which compels them to accept and “endure” humiliating and discriminatory treatment within factories.

The physical and mental challenges of gruelling work routines within the global garment industry and in Cambodia's factories, more specifically, are well detailed in prior studies (see Author 2021). Our study corroborated reports of workers feeling underpaid, undervalued, and demeaned (see also Authors 2022). “They seem to view workers with no dignity”, one worker concluded (Mony, Feb 2021), explaining that “they force us to reach production targets... regardless of our exhaustion and weakened

ability”. And, when they workers to meet the quotas, stretched ever higher by management, they “blame us like a dog” (Makara 2021). The situation become more acute during later stages of the pandemic, as Cambodia’s factories emerged as a primary site for Covid-19 transmission and work became entangled with adjacent risks of infection and enforced quarantine at improvised, state-run facilities. Still, many workers, particularly the most indebted, felt they had “no choice” but to bear these grave risks to health and life, as Vanny detailed:

“Right now, the factory has found several new cases of COVID-19 and that they still force the workers to work.... I am really disappointed with that factory and even now I am afraid to go back but I really have no choice... I will do it for them.... [But] they should have more mercy on me as their worker for 13 years already... I just want to stay healthy. The factory does not care at all and they are very rude to me.... The only concern is my life... That is what I’m most afraid of. I don’t want to die.” (Vanny, Jun 2021).

Overtime work offers a second, compelling example of how these compromises and indebted women’s constrained agency at work undermine additional core labour standards around forced labour. Overtime work in the garment industry constitutes any work conducted outside of basic hours stipulated in employment contracts, typically an 8-hour working day from 7am until 4pm, with one hour off for lunch. The Labour Law requires that overtime is remunerated in addition to workers basic salary, at 150% of normal pay, which currently equates to a rate of around US\$1 per hour, paid on top of the basic salary of US\$190 for the basic 48-hour working week. The Labour Law in Cambodia also stipulates that overtime must be “voluntary, exceptional, and limited to 2 hours per day”. This additional two hours per day therefore has the potential to significantly augment workers’ take-home pay, boosting total salaries within our sample (including basic pay, various bonuses, and paid overtime) to an average of US\$240 in January 2020.

As this data illustrates, many women work the full allocation of overtime hours offered to them. Historically, this has been a troubling indication of instances of forced labour within the garment industry, a violation of ILO Core Labour Standards. The ILO considers that forced labour occurs when overtime exceeds limits allowed by law *and* is made compulsory, by threats of a penalty. Early research

conducted at the genesis of the Better Factories assessment program in the early-to-mid 2000s, for example, included frequent reports of compulsory or forced overtime in the garment industry that matched this definition of forced labour: that is, of work performed *both* in excess of the legal limit of two hours per day *and* under threat of penalty (Lee 2011; Marston 2007; Polaski 2006; Kolben 2004). Contemporary accounts, for example, detail workers “locked in” to factories and “forced to work late into the night”, sometimes “without overtime pay” (Kolben 2004:83).

In the intervening years, however, considerable progress has been made, at least in certain respects, which has eliminated these extant concerns over forced labour. Whilst in 2006, BFC reports indicate that around half of assessed factories were found to enforce compulsory overtime (Lee 2011), by 2018 this had dropped to just 8% of factories. Nonetheless, evidence of excessive overtime remains high. Still by 2018, more than 70% of factories breach the two hours per day limit permitted under the Labour Law. However, as above, the proliferation of excessive overtime alone is not sufficient to contravene the ILO’s Core Standards, when not performed under threat of punishment. Indeed, as BFC’s report notes, excessive overtime is something of a global norm within the garment industry, reflecting purchasing practices of global brands and buyers, which make it difficult for suppliers to efficiently regulate hours.

Nonetheless, there is a problematic tension within these divergent trends, where overtime continues to be “excessive” but increasingly, apparently, “voluntary”. Indeed, why is it that factories no longer need to coerce workers to labour these excessive hours but secure assent? In our study, excessive levels of private debt recurred as a primary motivation for workers needing to seek and secure additional overtime hours. Although not directly threatened with punishment by employers therefore, there is clearly a sense of wider threat that troubles the suggestion overtime is broadly voluntary. This is articulated by Chenda, for example, who describes her “fear” of truncated hours under debt repayment pressures:

“I have outstanding loans with the banks. I have to think about daily spending, and I am the only main income earner in my family too. I just do not have enough money to afford it. I borrow from other people all the time. I use the borrowed money to repay other loans and use

some for daily spending. When I get the salary, I use it to repay those loans again. If I get to work overtime until 6 pm, I get so thankful, because I could earn a bit more. I get worried when we have to leave at 4 pm. Not only me, other workers who are experiencing difficulties like me are also fearful about the fact that we have to leave work at 4 pm” (Chenda, January 2021).

Testimony such as Chenda’s questions the apparent voluntarism of these additional hours. In essence, workers are not choosing to work longer but are increasingly compelled to do so by the pressures of debt repayment. Concerningly, despite increases in the minimum wage over time, the amount of working hours in the garment sector continues to climb “from 221.80 hours/month in 2016 to 229.99 hours/month in 2017” (BFC 2018), underscoring the salience of this worry.

Notably, here we draw upon discrimination and overtime as two core labour standards that illustrate the challenges of (in)decent work but note that the underlying problems are broader, relating to inability to refuse or negotiate the terms of work across a broader spectrum of harmful practices. Elsewhere, for example, we have shown how these pervasive and high rates of debt inhibit workers ability to freely join trade union associations (Natarajan et al. 2021) and, in so doing, jeopardise a third Core Labour Standard, as detailed above. Importantly, this unwillingness or inability to associate with unions further limits their capacity to engage in social dialogue and collective action for improvement in rights and conditions. As such therefore, we argue workers’ implied social protection subsidies for extended family members, in the context of Cambodia’s “debtfare” model of social provisioning, compels conditions of financial insecurity that deepens existing forms of insecurity within the workplace. The subjugation of the SPFR to the decent work agenda therefore counterintuitively undermines rather than promotes the attainment of decent work in the sector.

7. Conclusion

The Global Financial Crash of 2008 forced global and national policymakers to radically rethink social protection. The fallout from the crisis, particularly its human impact in terms of rising poverty rates, illustrated the gains from periods of economic growth and development are not secured but remain vulnerable without robust social safety nets. Indeed, as the UN Secretary General, Ban Ki Moon,

observed in the aftermath of the crisis, ‘it is not the chronic poor who are most affected [by the GFC], but the near and working poor whose lives had improved significantly over the past decade’. Partly in response to these concerns, in 2012 the ILO conference adopted the Social Protection Floors Recommendation. The SPFR calls on countries to guarantee a minimum set of social security guarantees on a universal and comprehensive basis.

In the intervening years, however, the purchase of these universal ambitions has waned. In practice, in many countries, particularly in developing parts of the world like Asia and Africa where social protection gaps remain highest, policymakers have focused their social protection efforts on “vertical” expansion of social protection, typically through work-related and contributory mechanisms, rather than the “horizontal” expansion of social protection for wider demographics. As Seekings (2019) describes, the SPFR has become “subordinate” in practice to the Decent Work agenda, instrumentalised as part of the formalisation of work, and therefore removed from its more radical origins.

In theory, formal sector workers have been the primary beneficiaries of this lopsided implementation. Indeed, the trade union lobby remains a key proponent of retaining the primacy of links between social security and waged work, sceptical of commitments towards the “extension of targeted, non-contributory social assistance at the expense of social security” (ITUC 2022). However, in this paper, drawing on evidence from Cambodia’s garment sector, we challenge the assumed intrinsic benefit of this uneven approach for formal sectors workers. Instead, we show how in the absence of adequate social protection for wider society, formal sector workers are required to fill the gaps. Particularly in the context of a highly feminised industry, we draw upon feminist analyses that highlight how “women absorb the burden of care through self-exploitation” (Harman 2015:26) where the state fails to provide appropriate levels of social protection for citizens. Here, we add to a rich body of feminist work that shows how neoliberal programming has displaced the burden of adjustment to women, undermining their wellbeing (Piovani & Aydiner-Avsar 2015).

In this case, we show how formal sectors workers’ compulsion to provide social protection subsidies to immediate and extended family members engenders critical financial and workplace precarity, using in-depth data to develop an emic understanding of the weakness and limitations of existing social

protection programmes from women's perceptions and experiences within the current system. First, as female workers have taken on increasing debt burdens under Cambodia's "debtfare" model of welfare to subsidise the costs of social protection provision. This financial insecurity exacerbates and deepens workplace precarity, as the need to finance debt repayments inhibits workers' ability to challenge unfair conditions and practices within the workplace. Notably, we contend that this indebtedness undermines at least three of the ILO's Core Labour Standards: fundamental, universal and indivisible human rights. Thus, although the subjugation of social protection to the decent work agenda intends to promote pathways to decent work, we find counterintuitively that in some respects, at least, it tends to weaken it. We hope that by learning from women's experiences to identify perceived weaknesses and limitations of current social protection programmes, we can encourage further studies to test our emergent hypotheses and arguments, and inspire novel approaches to reimagining social protection. In the wake of Covid-19, in particular, we suggest this is an apposite moment, like that which followed the GFC of 2008 and provoked the SPFR itself, to learn from the vulnerabilities exposed by the pandemic and recentre a radical vision of social protection that delivers for all, including workers.

References

- Bliss, Frank. 2022: “Micro” Finance in Cambodia: Development, Challenges and Recommendations. Institute for Development and Peace (INEF), University of Duisburg-Essen (AVE Study 30/2022, Ways out of Poverty, Vulnerability and Food Insecurity).
- Calarco, J. 2024. “Holding It Together: How Women Became America's Safety Net”.
- CARE. 2017. “I know I cannot quit.” The prevalence and productivity cost of sexual harassment to the Cambodian garment industry. Canberra, Australia: CARE Australia.
- Cichon, M., 2013. The Social Protection Floors Recommendation, 2012 (No. 202): Can a six-page document change the course of social history?. *International Social Security Review*, 66(3-4), pp.21-43.
- Cigna, L.M., 2022. Looking for a North Star? Ideological justifications and trade unions’ preferences for a universal basic income. *European Journal of Industrial Relations*, 28(2), pp.129-146.
- Deacon, B., 2013. *Global social policy in the making: The foundations of the social protection floor*. Bristol: Policy Press.
- Durán Valverde, F., Pacheco-Jiménez, J.F., Muzaffar, T. and Elizondo-Barboza, H., 2020. *Financing gaps in social protection: Global estimates and strategies for developing countries in light of the COVID-19 crisis and beyond*. ILO Working Paper 14. Geneva: ILO.
- Flynn, G., & Mech, D. (2020, April 16). *Garment workers cornered by job loss, virus fears and looming debt*. Voice Of Democracy.
- Frieson, K.G., 2001. *In the shadows: Women, power and politics in Cambodia*. Occasional Paper 26. Centre for Asia-Pacific Initiatives, University of Victoria.
- Green, W. N. 2023. Financial Inclusion or Subordination? The Monetary Politics of Debt in Cambodia. *Antipode* 55(4), pp. 1172-1192.
- Green, W.N. and Estes, J., 2019. Precarious debt: Microfinance subjects and intergenerational dependency in Cambodia. *Antipode*, 51(1), pp.129-147.
- Green, W.N., Chhom, T., Mony, R. and Estes, J., 2023. The Underside of Microfinance: Performance Indicators and Informal Debt in Cambodia. *Development and Change*.
- Hardefeldt, S. & Ibrahim, A. 2021. Casualties of fashion: How garment workers in Bangladesh and Cambodia are wearing the cost of COVID-19. Surrey Hills: ActionAid.
- Harman, S., 2016. Ebola, gender and conspicuously invisible women in global health governance. *Third World Quarterly*, 37(3), pp.524-541.
- International Labour Organisation. 2018. How has garment workers’ pay changed in recent year? Cambodian garment and footwear sector Bulletin 7. Phnom Penh, Cambodia: International Labour Organisation.
- Iskander, D., and Picchioni, F. Long, L.V., Parsons, L., Guermond, V., Michiels, S., Brickell, K., Zanello, G., Natarajan, N. 2022. Trapped in the Service of Debt: How the Burdens of Repayment are Fuelling the Health Poverty Trap in Rural Cambodia. Royal Holloway, University of London.
- Kolben, K., 2004. Trade, monitoring, and the ILO: Working to improve conditions in Cambodia's garment factories. *Yale Hum. Rts. & Dev. LJ*, 7, pp.79-107.

- Kolesar, R.J., Pheakdey, S., Jacobs, B., Chan, N., Yok, S. and Audibert, M., 2020. Expanding social health protection in Cambodia: An assessment of the current coverage potential and gaps, and social equity considerations. *International Social Security Review*, 73(1), pp.35-63.
- Kwon, H.J., Cook, S. and Kim, Y., 2015. Shaping the national social protection strategy in Cambodia: Global influence and national ownership. *Global Social Policy*, 15(2), pp.125-145.
- Lee, J.J., 2011. An outlook for Cambodia's garment industry in the post-safeguard policy era. *Asian survey*, 51(3), pp.559-580.
- Marston, A., 2007. Labor Monitoring in Cambodia's Garment Industry: Lessons for Africa. *New York: Realizing Rights*.
- Natarajan, N., Brickell, K., Guermond, V., Lawreniuk, S. and Parsons, L., 2021. Challenging the financial inclusion-decent work nexus: evidence from Cambodia's over-indebted internal migrants. *Global Public Policy and Governance*, 1, pp.361-381.
- National Institute of Statistics [NIS]. 2019. *Report on the Cambodia Labour Force Survey 2019* Phnom Penh: NIS.
- Okesina, M., 2022. Why does microfinance target women? Empirical evidence from Nigeria. *Global Journal of Emerging Market Economies*, 14(2), pp.246-264.
- Piovani, C., & Aydiner-Avsar, N. 2015. The gender impact of social protection policies: A critical review of the evidence. *Review of Political Economy*, 27(3), 410-441.
- Polaski, S. (2006). Combining global and local forces: The case of labor rights in Cambodia. *World Development*, 34(5), 919-932.
- Sahmakum Teang Tnaut (STT) and Cambodian League for the Promotion and Defense of Human Rights (LICADHO). 2019. *Collateral Damage: Land Loss and Abuses in Cambodia's Microfinance Sector*. Phnom Penh: STT & LICADHO.
- Schicks J and Rosenberg R (2011) Too Much Microcredit? A Survey of the Evidence on Over-Indebtedness. Work Bank Occasional Paper No. 19. Washington, D.C.: World Bank.
- Seekings, J. 2019. The limits to 'global'social policy: The ILO, the social protection floor and the politics of welfare in East and Southern Africa. *Global Social Policy*, 19(1-2), 139-158.
- Selwyn, B., 2019. Poverty chains and global capitalism. *Competition & Change*, 23(1), pp.71-97.
- Soederberg, S. 2014. *Debtfare States and the Poverty Industry: Money, Discipline, and the Surplus Population*. New York: Routledge.
- Ward, K., 2017. Cambodia: Managing work and care in a post-conflict context. In Marian Baird, Michele Ford, Elizabeth Hill (Eds.) *Women, work and care in the Asia-Pacific*, pp. 102-117. London: Routledge.