

► Research Brief

July 2024

Desk review on the role of employers' organizations in facilitating the transition to formality¹

Key points

- Employers' organizations can facilitate the transition from the informal to the formal economy by helping to give effect to the objectives and provisions of the ILO Transition from the Informal to Formal Economy Recommendation, 2015 (No. 204).
- Employers' organizations have important roles with regard to research and awareness-raising, advocacy and lobbying, provision of services, and linkages and support for formal institutions. Examples of employers' organizations undertaking such roles are available from around the globe.
- In Cambodia, the following recommendations and considerations are presented regarding the role of employers' organizations in facilitating the transition from the informal to formal economy:
 - **Research and awareness-raising:**
 - Analyse competition between informal and formal sectors.
 - Identify key representative organizations for the informal economy.
 - Review areas of overlapping interest between employers' organization members and informal actors.
 - Research basis for employers' organization's advocacy strategy and provision of services, including business case for proceeding with initiatives and services.
 - Consider behaviour change interventions for formalization.
 - Identify opportunities to mobilize resources to carry out strategies and initiatives.
 - **Advocacy and lobbying:**
 - Advocate for integrated, informed approach to formalization.
 - Advocate for policymakers to analyse the impact of formalization policies.
 - **Provision of services:**
 - Advisory and information services on business registration, regulatory compliance, finance, health and safety, and workplace relations.
 - Training services for – and based on the needs and demands of – informal enterprises.
 - Training and advisory services, particularly targeting productivity growth.
 - Membership development strategies.
 - **Linkages and support:**
 - Work directly with informal economy representative organizations;
 - Support formation and development of informal economy representative organizations.
 - Assist organization to develop lobby agenda.
 - Establish linkages between informal economy operators and formal economy enterprises.

¹ The research was conducted by Hans S. Hwang, Senior Director of Sok Xing & Hwang. The study is part of the ILO RBSA project [Promoting the Transition to Formalization through Integrated Approaches in Cambodia](#).

Introduction and methodology

Over the last decade, Cambodia has made significant strides in developing its economy and reducing poverty. Led by the Government of Cambodia and powered in part by the private sector, the country has been among the fastest growing economies in the region and the world. Having achieved lower-middle-income status in 2015, Cambodia now advances toward its goal of becoming an upper-middle-income country by 2030 and a high-income country by 2050. The country's private sector has grown significantly, and enterprises of all sizes continue to play an important economic role by providing employment and incomes for millions of Cambodians. However, many workers lack secure jobs or recognized protections under the law, and many enterprises – especially smaller ones – remain informal.

Informality is a complex issue. Although there is no universally accurate or accepted description or definition of the informal economy, there is a broad understanding that the term accommodates considerable diversity in terms of workers, enterprises and entrepreneurs with identifiable characteristics (ILO 2002). Informal workers are often not recognized or protected under legal and regulatory frameworks, and are characterized by a high degree of vulnerability and poverty. It is estimated that a majority of people across the globe work in the informal economy – many because they are unable to find other jobs or start businesses in the formal economy. The informal economy and its operators, therefore, absorb workers who would otherwise be without work or income. The informal economy also helps to meet the demands of consumers by providing accessible and often low-priced goods and services (ILO 2002). But unregistered and unregulated enterprises often do not pay taxes or provide benefits or entitlements to workers, and they pose unfair competition to formal enterprises that do abide by laws and regulations. Informality also deprives governments of public revenue and limits their ability to extend social services.

Recognizing the potential and challenges of the informal economy, the Government of Cambodia issued the National Strategy for Informal Economy Development 2023–2028. The Strategy identifies the development of the informal economy as a top priority in contributing to the improvement of people's livelihoods. In addition, the Strategy seeks to promote Cambodia's economic growth

through the protection of workers and firms in the informal economy and by strengthening their capacity and productivity, while also accelerating efforts for their transition to the formal economy. Consistent with Cambodia's strategy regarding the informal economy, the ILO through its Office in Cambodia is engaged in the project "Promoting the Transition to Formalization through Integrated Approaches in Cambodia", which aims to support the formalization of jobs and enterprises. The project targets workers and enterprises in the informal economy, particularly female workers and micro- and small-sized enterprises in selected sectors.

In support of this effort, this research brief seeks to:

- review the role of employers' organizations in facilitating the transition to formality;
- identify strategies, tools and initiatives employed by employers' organizations in contexts similar to that of Cambodia; and
- provide recommendations for enhancing the effectiveness of Cambodian employers' organizations in promoting formalization.

A set of methodological processes and procedures were defined to achieve the objectives of this study, including a literature review, a review of Cambodia's legal and policy framework and relevant international instruments, and consultation interviews with key informants. The literature review covered reports on informality in Cambodia as well as regional and global literature on formalization and the role of employers' organizations with respect thereto, which served to inform this brief's section on comparative strategies and innovations for facilitating the transition to formality. The review also included a limited examination of the Cambodian census and other statistical reports.

To complement the desk review, consultation interviews were organized with formal invitation assistance by the ILO, and conducted with a representative of the Cambodian Federation of Employers and Business Associations (CAMFEBA), the country's peak employers' organization, as well as a specialist of the ILO Decent Work Team for East and South-East Asia and the Pacific. Qualitative semi-structured interviews were conducted using a prepared interview guide of core questions and issues (shared with interviewees in advance of the interviews) and carried out in responsive form to enable pursuing topical trajectories during discussions. Other planned interviews were not able to be carried out.

The ILO provided feedback on a draft of this brief, and on 24 April 2024, the ILO organized a workshop during which further feedback was solicited from participants.

Informality, the transition to formality and the role of employers' organizations

Context, international instruments and national policy

Context

Informal employment is estimated to encompass nearly 2 billion workers, representing 60 per cent of workers globally. Proportions vary by region, with informal employment being particularly prevalent in developing Africa and Asia and the Pacific. The vast majority of informal workers (65 per cent) live and work in the Asia and Pacific region, with 12.2 per cent of all informal workers globally being found in the South-East Asia and the Pacific subregion.

Enterprises in the informal economy comprise more than 80 per cent of economic units across the globe, with the figure being approximately the same for Asia and the Pacific. Smaller enterprises constitute the bulk of total employment globally, and are also the main source of informal employment. In Asia and the Pacific, economic units with fewer than five workers account for close to 60 per cent of informal employment. However, a significant number of informal jobs are found in larger enterprises, including formal enterprises.

In Cambodia, the vast majority of establishments (89.8 per cent) are not registered, which is a key (though not the only) trait of informality. Generally, as the size of an enterprise's workforce increases, so too does the rate of registration; as such, smaller enterprises have lower rates of registration. In Cambodia, 94.2 per cent of establishments with 100 or more workers, 83.5 per cent of establishments with 20 or more workers and 64.7 per cent of establishments with 5 or more workers are registered, but this is true for only 6 per cent of micro establishments engaging 1 to 4 persons.

ILO Recommendation No. 204

There is no singular, universally accepted definition of the "informal economy." The ILO Transition from the Informal

to the Formal Economy Recommendation, 2015 (No.204), does, however, provides the following description, which for purposes of this report is useful as a working definition: "all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements." Recommendation No. 204 also states that the term does not cover illicit activities.

Recommendation No. 204 sets out a threefold objective of providing guidance to ILO Member States to:

- (a) facilitate the transition of workers and economic units from the informal to the formal economy, while respecting workers' fundamental rights and ensuring opportunities for income security, livelihoods and entrepreneurship.
- (b) promote the creation, preservation and sustainability of enterprises and decent jobs in the formal economy and the coherence of macroeconomic, employment, social protection and other social policies.
- (c) prevent the informalization of formal economy jobs (Para. 1).

Cambodia's National Strategy

Consistent with ILO Recommendation No. 204, the development of the informal economy and transitioning to the formal economy are integral to Cambodia's national development objectives. The aim of the National Strategy for Informal Economy Development 2023–2028 (hereafter the "National Strategy") is to enhance protection within and strengthen the capacity, productivity and resilience of the informal economy, as well as to promote and accelerate participation in the formal economy in order to ensure the resilience, predictability and advancement of business, trade, investment, occupations and livelihoods in Cambodia.

The National Strategy notes among challenges with regard to the informal economy that Cambodia currently does not have a clear definition of the concept, which complicates the determination of its scope as well as the appropriate intervention measures. A working definition is, however, set out in Annex 2 of the National Strategy: "Informal economy refers to all business activities, occupations and jobs that are (1) not illegal activities and (2) lack compliance with administrative procedures which lead to difficulties in identification.

Role of employers' organizations

Employers' organizations can facilitate the transition from the informal to the formal economy by helping to give effect to the objectives and provisions of ILO Recommendation No. 204.

By taking action, an employers' organization can not only help informal establishments address the challenges of informality and formalization, but also serve the interests of their own members (often primarily formal enterprises) and augment their own organization. As stated by the ILO's Bureau for Employers' Activities (ACT/EMP), a specialized unit within the ILO Secretariat that assists employers' organizations to shape environments conducive to competitive and sustainable enterprises:

By adopting initiatives in the area of the informal economy, [employer and business membership organizations] can:

- Play a significant role in drawing attention to the pressing need for action and in bringing into the mainstream the considerable potential for employment and wealth creation that is currently marginalized in the informal economy.
- Make contributions towards achieving a more level playing field by ensuring that informal competitors are subject to the same requirements as their members, thereby spreading the tax and social protection burden more evenly and equitably - moreover, any simplification of administrative rules and regulations is likely to benefit both formal and informal businesses in equal measure.
- Enhance their own standing as important national actors by helping to show viable ways of addressing a problem which has taken on enormous proportions in many developing and other countries (ILO 2006, 3).

The following subsections summarize the roles and strategic actions employers' organizations can take to support formalization, namely: research, advocacy, service provision and institutional support. It is noted in some cases that employer organization initiatives may cut across multiple strategic roles; for example, initiatives to advocate for an enabling business environment are usually based on research into the formal economy.

► Role of employers' organizations in relation to ILO Recommendation No. 204

ILO Recommendation No. 204 makes specific reference to employers' organizations in various provisions. For example, the competent authority of Member States is recommended to identify the nature and extent of the informal economy and its relationship to the formal economy, and to do so by making use of tripartite mechanisms with the full participation of the most representative employers' and workers' organizations (Para. 6).

Recommendation No. 204 calls for Member States to ensure that those in the informal economy enjoy freedom of association and the right to collective bargaining, including by creating an enabling environment for employers and workers to join and form organizations of their own choosing and participate in social dialogue in the transition to the formal economy (Paras 31–32).

The Recommendation calls for employers' and workers' organizations to, where appropriate, extend membership and services to workers and economic units in the informal economy (Para. 33); to be consulted by Members in the design, implementation and evaluation of policies and programmes of relevance to the informal economy, including its formalization (Para. 34); and to consider seeking the assistance of the ILO to strengthen their capacity to assist workers and economic units in the informal economy (Para. 35).

The Recommendation also calls for employers' and workers' organizations to be consulted by Members in data collection on the informal economy, as well as monitoring and evaluating the progress towards formalization (Para. 36). Members are also recommended to give effect to the Recommendation through various measures and to review on a regular basis the effectiveness of policies and measures to facilitate the transition to the formal economy, in consultation with the most representative employers' and workers' organizations (Paras 38–39).

Research and awareness-raising

As noted above, ILO Recommendation No. 204 calls for identification of the nature and extent of the informal economy. In many cases, research and analysis is the first step and the foundation upon which employers' organizations can design actions and strategies to effectively facilitate the transition from the informal to the formal economy. Research and awareness-raising are also intrinsically linked, and generally more effective when carried out in sequence. Employers' organizations can collect and analyse information on the characteristics of informal operators in their country, including challenges to and opportunities for formalization, and disseminate this and other relevant information and analysis to raise awareness among their members, informal actors, public authorities and the general public. Research and analysis can also ensure employers' organizations better understand key issues and opportunities, so as to guide and fine-tune their advocacy/lobby work, inform the design and implementation of support services and training, and support networking and other strategies and activities to facilitate the transition to formality.

Advocacy and lobbying

Employers' organizations can advocate for policies and regulatory frameworks, especially those that promote an enabling environment to facilitate the transition to formality. As employers' organizations represent collective interests, they have a mandate to articulate members' concerns, and in doing so can gain the attention of policymakers in a manner that would be difficult for one single actor alone. In advocating for a conducive business environment, employers' organizations can play a crucial role in pushing for change and action in relation to policy and legislation aimed at facilitating the transition of informal operators and workers to the formal economy. A pressing advocacy issue in many countries with a large informal economy is the need for improvements to the regulatory regime, with a specific focus on simplifying business registration and licensing and on reducing costs associated with these requirements.

Provision of services

Efforts to formalize an economy can go beyond business reforms and include interventions that provide services that informal enterprises may need to take advantage of a more enabling business environment. Employers' organizations may offer guidance, information, training

and skills development on the formalization process and on operating in the formal economy. This could include access to information on how to register a business, pay taxes and comply with other obligations, but also include capacity- and skills-building activities, such as financial literacy and bookkeeping. Employers' organizations can also extend their membership to informal enterprises, and as set out below, encourage and support the creation and development of new representative organizations.

Linkages and support for informal institutions

Employers' organizations are strategically placed to support the organizing of new or existing representative organizations for operators in the informal economy, build business networks between and among organizations and members, and create linkages between informal and formal economy actors. The linking of businesses – both formal and informal – can contribute to procurement opportunities, expand supply chains, pave the way for better productivity, promote greater income generation and job creation, and generally support formalization and sustainability in the formal economy. Employers' organizations can also help facilitate other linkages, such as those with educational or vocational training institutions.

Comparative strategies and innovations

This section sets out examples of roles and strategies employers' organizations have undertaken in various countries around the world to facilitate the transition from the informal to the formal economy. Furthermore, as this research brief is intended to serve as a resource document for the ILO's project on formalization in Cambodia, a reference list has been added at the end of the brief so readers can seek out the resources cited in this section.

Research and awareness-raising

Angola: Study on formalization/migration to formal economy

The Angolan Chamber of Commerce and Industry (CCIA) coordinated with the ILO on a study aimed at providing an overview of informality in Angola to support the development of a plan to help informal enterprises migrate to the formal economy with the assistance of

employers' associations, especially the CCIA. This study was carried out through qualitative and quantitative data collection methods, including a literature review, documentation analysis, interviews with key informants and a survey administered to formal and informal economic units. As described below, based on the findings, the study proposed relevant strategies and guidance for the CCIA to facilitate the formalization process (ILO 2021).

Dominica: Survey on challenges for MSMEs

The Dominica Employers Federation, in coordination with the ILO, conducted a survey of the informal economy with a view to determining strategies to help informal operators realize their full potential. The survey identified challenges for micro-, small- and medium-sized enterprises (MSMEs), including lack of financing, lack of dependable workforce, shortage of inputs, challenges to accessing markets, lack of marketing knowledge, insufficient potential for expansion, weak organization and planning, and low levels of cooperation among MSMEs. Based on the survey, key training needs for MSMEs were identified in relation to marketing, skills training, management training, organization and recordkeeping, and time management and forward planning (ILO 2006, 19–20).

Grenada: (Informal) study on the informal economy

The Grenada Employers Federation conducted a study on the country's informal economy in the aftermath of Hurricane Ivan, which hit the island in September 2004. While noting that a more thorough statistical survey would be needed to accurately determine the main characteristics of the informal economy, the methodology for the preliminary study – observations, note-taking, and conversations with informal operators – offered a good basis of understanding.

The study outlined a number of reasons why people sought and found work in Grenada's informal economy, and set out a number of recommended measures to help informal operators, such as the development of procedures for skill certification in the construction sector (which would also facilitate labour mobility in the region), strengthening of skills training in key sectors (construction, hotels and restaurants), provision of tax and other concessions to promote development, and policy measures to foster the development of and collaboration

between institutions providing business support services (ILO 2006, 20–21).

Ireland: Annual surveys on pay

The Irish Business and Employers' Confederation carries out major annual surveys on pay and working conditions and on employee relations. The surveys covered all enterprises, but are segmented by size. As a result, small- and medium-sized enterprises (SMEs) have access to benchmark information appropriate for businesses of their size. Other surveys – for example, regarding the cost of public utilities – were analysed for factors affecting SMEs (ILO 2004, 3).

Mongolia: Research on challenges for informal enterprises

The Mongolian Employers Federation (MONEF) collaborated with the ILO and the Economic Policy and Competitive Research Center to carry out a research aimed at identifying the challenges faced by informal enterprises, the obstacles to the official or legal conduct of their businesses, and the probable impacts of formalization on business performance. The study was largely based on primary data generated through surveys of business owners, government officials, and financial and non-financial business service providers. Consultations were also carried out with stakeholders (ILO 2015).

Montenegro: Research on the grey economy

The Federation of Montenegrin Employers (MEF) views the informal economy as a “business killer”, as it increases the tax burden on enterprises that comply with legal regulations and reduces opportunities for formal enterprises to grow and create jobs, which in turn fuels a further shift into informality. The MEF initiated research and produced a report analysing the “grey economy” in Montenegro, which identified the main causes of informality, including weak application of law, an inadequate regulatory framework, inflexible labour legislation, limited access to credit, and a high tax burden.

Regarding the tax issue, it is generally understood that many in Montenegro's informal economy have incomes close to subsistence levels, and therefore, inappropriate formalization strategies that impose higher taxes can reduce incomes and risk pushing these individuals further into poverty. The MEF proposed to establish a non-taxable portion of earnings, that is, an income tax threshold

wherein a worker would start to pay taxes only once they earn enough to cover their needs. In January 2022, Montenegro introduced the Minimum Wage and Income Tax Reform, which instituted a new progressive income tax scheme on earnings and income from self-employment. The scheme includes a tax allowance, making incomes up to €700 tax-free (ILO 2023).

The Philippines: Survey of the SME sector

The Employers' Confederation of the Philippines (ECOP), with support from the ILO, conducted a survey of the SME that which identified key support services that SMEs need from the Government, business organizations and other relevant service providers. Through this research, the ECOP was able to present data about the state of SMEs and to lobby more effectively for improved support mechanisms (ILO 2004, 3).

Turkey: Plans for awareness-raising

The Turkish Confederation of Employer Associations (TISK) represents Turkish employers in industrial relations across a variety of industries. TISK has sought to raise awareness about the status, challenges and opportunities related to the informal economy through:

- the organization of workshops, including participation by representative from the informal economy, with discussion and advice on international and regional best practices and strategies to address informality and the transition to the formal economy;
- planning a large seminar to discuss problems related to unregistered work;
- brochures with information on how companies can register workers – with a website containing such information to be developed; and
- planned outreach to SMEs to be conducted through business associations, chambers of commerce and non-governmental organizations (NGOs).

TISK also planned to identify good policies and approaches to registering workers and to disseminate these practices, as well as to conduct related research. Consideration was given to the possible development of a mark or label to identify goods produced by registered workers (ILO 2006, 15–17).

Advocacy and strategy

Angola: Proposed strategy and guidance for migration to formal economy

As mentioned above, the Angolan Chamber of Commerce and Industry (CCIA) coordinated with the ILO to produce a study on the informal economy in Angola, which included guidance for initiatives to encourage formalization among informal MSMEs. This guidance offered the following recommendations in this regard: reduce bureaucracy in the business start-up and authorization process; reduce the tax burden on formal enterprises; develop a special tax scheme for MSMEs; and make it easier to access credit.

To support the formalization process, the guidance recommends employers' associations carry out the following:

- collect and disseminate information;
- mobilize their members;
- create networks with other interested parties;
- provide legal, technical and financial support; and
- provide training to informal workers who to transition to the formal economy (ILO 2021).

Armenia: Advocating youth employment scheme

The Republican Union of Employers of Armenia (RUEA) promoted a scheme for the formal employment of youth in Armenia. Youth employment is a policy priority in Armenia, where an estimated 66 per cent of youth workers are in informal employment. The RUEA initiated support for young workers joining the labour market for the first time by providing enterprises with incentives to hire relatively non-competitive personnel and provide them with work experience and training. Under the proposal, the wages of the new young recruits would be set at a lower rate for the first year of employment, then revert to the market rate thereafter. Actual paid rates would also vary by sector, depending on sector productivity levels. The scheme was endorsed by the tripartite parties and the Government initiated a consultation process.

The RUEA has also engaged in other advocacy campaigns, including strengthening labour inspection in Armenia in support of formalization, and has engaged with the Government, trade unions and other stakeholders to develop common proposals for reform (ILO 2020a, 18).

Costa Rica: National tripartite social dialogue on Recommendation No. 204

The Association of the Private Sector (UCCAEP) engaged in national tripartite social dialogue in Costa Rica to develop an implementation strategy for ILO Recommendation No. 204. Following the 2015 adoption of the Recommendation, the UCCAEP engaged with trade unions and the Government to prioritize its implementation, and signed a tripartite agreement setting out a process and timeline to develop a strategy and a joint plan of action. The strategy was developed through an extensive consultation process, with technical support from the ILO, and a high-level tripartite roundtable reviewed proposals and ultimately adopted the National Strategy on the Transition to the Formal Economy in 2018 (ILO 2020a, 9).

Chile: Proposals for government action towards progressive formalization

Chile's Confederation of Production and Commerce conducted a study that included an in-depth analysis of the informal economy and the actions taken by the Government with respect to formalization, and offered detailed proposals on how such government action could be supplemented, including:

- the establishment of financial incentives for SME registration (such as tax- and duty-free purchase of inputs and machinery);
- strengthening tax authorities' information and advisory functions;
- facilitating SME access to credit (including through state guarantees and reduced prices for notarization); and
- reforming legislation for the progressive integration of SMEs into the formal economy (ILO 2006, 26–27).

Kenya: Small business strategy and lobbying for integration.

The Federation of Kenya Employers (FKE), in consultation with the ILO, developed its own small enterprise strategy. Some key considerations which led the FKE to the development of its strategy included: the comparative advantage of the FKE as a large private sector association with a diverse membership in terms of trade; the need to maintain FKE's political leverage as a representative employers' organization; and the objective of helping the informal economy become part of an integrated economy with potential to build stronger linkages. Consistent with its strategy, the FKE lobbied the Kenyan Government to integrate and maximize the employment and wealth-

creation potential of informal small-scale activities, and played an active role in consultations leading to the adoption by the Government of its policy framework in 2004 for small- and medium-sized enterprise development (ILO 2006, 10).

Mexico: Advocating for extension of social protection

The Confederation of Employers of the Republic of Mexico (COPARMEX) put forward a number of detailed proposals advocating for the adaptation and extension of various social security protection schemes to informal operators with a view to facilitating their transition to the formal economy. The proposals were based on research that noted the historical extension of coverage of various branches of social security beyond formal enterprises – particularly to provide better coverage to the self-employed. COPARMEX argued that many more self-employed persons and informal operators could be covered by extending schemes such as health and maternity insurance, housing loans, and the retirement savings system. In addition to the detailed proposals for extension of social protection schemes (along with specified operational improvements to these schemes), COPARMEX proposed measures to reduce the potential financial burden of entering the formal economy and to ensure that doing so is accompanied by tangible benefits, such as access to healthcare and other forms of social protection (ILO 2006, 30–31).

Mongolia: Active engagement on mining policy and legislation

The Mongolian Employers' Federation (MONEF) sits on many national tripartite committees and councils and participates in parliamentary working groups responsible for drafting laws affecting the private sector. They have successfully acted as an intermediary between the Government, mining companies and informal miners, lobbying for the adoption of new legislation on informal gold mining. The MONEF's work actively contributed to raising national awareness on issues affecting informal gold miners in Mongolia, as well as the contributions of informal miners to the mining sector (ILO 2006, 13–14).

Spain: Lobbying on the tax regime

The Spanish Confederation of Business Organizations (CEOE) and the Spanish Confederation of Medium and Small Enterprises (CEPYME) have supported the reduction

of taxes for small businesses and the simplification of regulations in support of formalization. In an agreement on employment and collective bargaining signed between employers and trade unions in July 2018, the social partners jointly prioritized the fight against tax evasion and informal employment. They called on the Government to develop a master plan to reduce the informal economy through legislative action or collective agreements. The CEOE and CEPYME also represented employers on a tripartite committee established on the informal economy, and have emphasized that tackling tax evasion and irregular employment will contribute to public finances and that the informal economy represents unfair competition (ILO 2020a, 16).

St Kitts and Nevis: Lobbying on an SME bill

The St Kitts and Nevis Chamber of Industry and Commerce (CIC) engaged with the ILO on activities focusing on the development of SMEs and informal operators, including the promotion of draft legislation to create an environment that enables the development of SMEs. The CIC lobbied actively for the adoption of the Small and Medium Scale Enterprise Bill, which was designed to address many of the information gaps identified in relation to SMEs and informal operators and to create an enabling environment for their development. The CIC extensively used the ILO Job Creation in Small and Medium-Sized Enterprise Recommendation, 1998 (No. 189) for this purpose (ILO 2006, 21–22).

Provision of services

ASEAN: The ASEAN SME Academy

The Association of Southeast Asian Nations (ASEAN) has developed an online training/e-learning platform – the ASEAN SME Academy – in collaboration with the US-ASEAN Business Council and USAID. However, since April 2024 the online platform is no longer accessible as part of a transition towards in-person activities. The Academy provided courses free of charge by private sector partners and industry leaders. Course subject areas included digital marketing and payments, two topics in high demand for SMEs. While not explicitly aimed at supporting the transition to the formal economy, the Academy's overarching objectives are broadly aligned with formalization efforts, as the Academy could support ASEAN SMEs in becoming more competitive in domestic, regional and global markets (Michalak 2022).

Belgium: Social Secretariats

Following the Second World War, Belgium authorized employers' organizations to establish Social Secretariats for Employers, new services that would allow employers' organization members to comply with the administrative obligations related to wage payments and social protection and tax contributions. Initially, Social Secretariats were meant for SMEs, but later they were considered to be so well organized and able to provide high-quality services at a low cost that large companies preferred to outsource their wage administration, as well as the calculation and payment of social protection contributions to a Social Secretariat. Secretariats also extended their service to social affairs and human resource management, with new technology enabling them to offer high quality at a lower cost than if the activity was performed in house at enterprises (ILO 2005, 8).

Bulgaria: Contribution Payment Centers

The Bulgarian Industrial Association (BIA) cooperated with ILO in the development of Contribution Payment Centers (CPCs), which are service centers registered with the Government to collect social protection and tax contributions from the self-employed and from small enterprises with up to ten employees. The BIA was aware that while some CPCs were successful, other CPCs and employers faced challenges, including the ten-worker limit (once an employer takes on more than ten workers, they have to leave the CPC). In addition, low revenue levels were hindering improvements in marketing and technological investments. The BIA embarked on a plan that included initial meetings and seminars to explain the concept of CPCs and payroll administration services, analysed the performance of CPCs, and developed a marketing strategy and IT plan. A lobbying campaign was also pursued that succeeded in securing a legislative amendment that raised the maximum number of employees for CPC eligibility from 10 to 50 (ILO 2005, 8–9; ILO 2006, 8–9).

Cambodia: Promotion of national employment services to employers' organization members and others

The Cambodian Federation of Employers and Business Associations (CAMFEBA) implemented a project with the National Employment Agency (NEA) and support from the ILO to raise awareness about the NEA's employment

services. While not specifically targeting informal workers or informal economic units, the project sought to broadly promote the employment services of NEA – including to CAMFEBA members, jobseekers and employers – and to encourage them to avail themselves of these services, such as job centres throughout Cambodia. Activities included awareness-raising seminars, promotional events, and the development and dissemination of print materials. In carrying out this project, CAMFEBA also strengthened its institutional relationship with the NEA and the Government, while also expanding its reach among employers and potential members (CAMFEBA, n.d.).

Croatia: Training courses for employers' organization members

The Croatian Employers' Association (CEA) organized various training courses with content based on research that determined the areas of greatest urgency for members. The CEA developed programmes based on an analysis of members' business problems and by reviewing course offerings from major business schools. Programmes were developed, for example, in communications skills, business intelligence and human resources development for managers, and speakers included certified trainers and experienced managers with their own businesses. For medium and larger enterprises, the CEA organized technical training seminars conducted either at an individual firm's site, while seminar sessions were held at the CEA offices for groups of small enterprises. In addition to regular weekly seminars, CEA organized a major seminar combining government and CEA speakers to give updates on relevant issues (ILO 2004, 4).

Ireland: Publications and guides

Ireland's Small Firms Association (SFA) produced publications, including with assistance of government offices (and thus keeping costs down for members), such as: "How to Get Paid on Time" (an important subject for informal operators with limited cash flow flexibility) and the "A-Z Pocket Guide to Health and Safety". Other SFA information services have included: a website, briefing sessions across Ireland, publication guides for employee management issues, a directory of finance assistance schemes available to small businesses, and a directory of discount schemes for members (ILO 2004, 3).

Mauritania: Small Enterprise Assistance Bureau

The Employers' Confederation of Mauritania (CNPM), with assistance from the United Nations Development Programme and the ILO, established a Small Enterprise Assistance Bureau. The Bureau ran training programmes on "Starting your business" and "Improving your business". Based on the particular national context – that is, a local small business culture – assistance and advice are given primarily by person-to-person contact (rather than via documentation), and information is provided on ways of increasing business income, individual business start-up assistance and advice on finance. The Bureau's services were initially supplied free to CNPM members, then after the period of external aid finished, costs were funded from subscription income from members (ILO 2004, 5–6).

Apprenticeship and training opportunities

While the goal is the transition of workers and enterprises from the informal to the formal economy, during the transition process countries must still invest in expanding the skills and innovation capacities of workers and economic units in the informal economy. Those who work and operate in the informal economy may face significant barriers to accessing and participating in skills development and lifelong learning. Apprenticeships provide training for individuals and improving the overall learning experience can be a critical means of not only helping informal workers acquire skills but also easing their way into the formal economy. The following are strategies and innovations regarding apprenticeships in select countries:

- **Afghanistan:** Dual apprenticeships were piloted to upgrade informal apprenticeship training. Under a three-year programme, apprentices who complete grade 9 in formal school took classroom training for three mornings per week at a local vocational school. This route was recognized as part of the secondary school system, thus allowing apprentices to continue their formal education.
- **Bangladesh:** Dual apprenticeship training programme of: (i) on-the-job training (four days a week) delivered by master craftsman based on a structured format and training content using a competency skill logbook; and (ii) off-the-job classroom training (one day a week) on theoretical skills related to their trade area, in addition to life skills, financial literacy and basic English.

- **Benin:** Development of nationally recognized certificates for skills gained in informal apprenticeships.
- **Côte d'Ivoire, Mali, Niger, and Togo:** Dual-type apprenticeships combining work experience with classroom training.
- **Kenya:** Master craftspersons receive additional training as an incentive to take on more apprentices.
- **Peru:** Programme targets young people who own informal businesses and offers business training followed by business advisory support, internships and access to finance. Guidance and counselling services for wage employment or self-employment are also offered (ILO 2020b).

Digitalization services

Digitalization offers an opportunity to address barriers faced by individuals and enterprises in the informal economy – such as eligibility and affordability barriers to formal financial inclusion – and also can be a way to improve productivity. Potential advantages of digitalization include, for example, facilitating identity verification, promoting digital payments and improving accounting tools and management systems. Moreover, digitalization and the use of online tools can accelerate the transition from informal to formal economic activity. The following are strategies and innovations regarding digitalization in select countries. While, in many cases, government is the primary driver of a particular strategy, there may nonetheless be lessons and roles for the private sector and employers' organizations to be found. These might include (among others) public-private partnerships in the provision of services, research to understand and develop such services, and advocacy for government to initiate or support such services.

- **Estonia:** Enterprise Estonia promotes business and regional policy and supports entrepreneurship in Estonia. Its measures include financing “digidiagnostics” for industrial companies to audit their digitalization level and opportunities. A grant to support product and technology development in manufacturing enterprises is also under consideration.
- **Lao People's Democratic Republic:** The Lao Government promotes the development of domestic cloud services, including cloud storage, cloud application and cloud computing, in order to provide affordable and reliable cloud-based services for MSMEs.

This is supported through the development of the government cloud platform, but also through the development of a software park to provide IT business opportunities. The initiative seeks to create a new market for would-be entrepreneurs.

- **Malaysia:** The Malaysia Digital Economy Corporation (MDEC) is a government agency that leads Malaysia's digital economy. The MDEC has introduced the eRezeki programme, which facilitates matching of individuals with jobs or tasks offered by various crowdsourcing, sharing economy and gig economy platforms that intend to offer alternative employment solutions to Malaysians. The eRezeki programme seeks to address unemployment among students and recent graduates by promoting entrepreneurship opportunities.
- **The Philippines:** The Department of Trade and Industry, in partnership with the University of Philippines Los Banos, has opened a fabrication laboratory that caters to stakeholders that require rapid prototyping services, small volume manufacturing and computer modeling. The project aims to empower MSMEs to enhance their productivity and boost competitiveness through the provision of effective technologies and advanced equipment. Additionally, it seeks to tackle the challenges and limitations within the value chains of key industry clusters.² The facility also promotes technology exchanges and provides training sessions for MSMEs and aspiring entrepreneurs (OECD 2020).

Linkages and support for informal institutions

Angola: Plan of action to engage informal institutions

The aforementioned study by the Angolan Chamber of Commerce and Industry (CCIA) and the ILO on formalization set out a tailored plan of action for the CCIA that included the following integrated activities:

- create an incubator to support migration to the formal economy;
- mobilize employers' associations for partnerships in the formalization process;
- hold consultations to identify sector/segment activity;

² For more information, see: <https://ceat.uplb.edu.ph/innovationeering/>.

- contact and gain the support of representative informal operator organizations;
- encourage informal operators/business owners to join the formalization process, including through:
 - communication and awareness-raising campaigns;
 - waiver of CCIA membership fees;
 - provision of administrative support during formalization;
 - provision of training; and
 - access to the formalization incubator resource;
- seek support of the Government and international organizations (ILO 2021).

Croatia: Trade and technology network

The Croatian Employers' Associations (CEA), with assistance from the US Agency for International Development (USAID), set up an international trade investment and technology services network. The trade and technology network helped members find international links through embassies or through employers' organizations in other countries, including overseas partners such as suppliers, marketers or venture capital investors. The CEA also organizes trade missions overseas and welcomes trade missions to Croatia (ILO 2004, 6).

Ghana: Expanding representation to smaller enterprises

The Ghana Employers' Association (GEA) was established to represent private enterprises and historically represented large employers. The GEA sought to expand its representation to smaller enterprises. However, since many small enterprises were part of associations that fell under an umbrella association – the Association of Small-Scale Industries (ASSI) – the GEA opted to work through this existing umbrella organization. The GEA assigned two seats to ASSI on the GEA's 40-seat governing council. The small enterprise representatives were expected to represent the needs of their constituency and make proposals for assistance, including on how to formalize.

In addition, in terms of services, the GEA created an SME Desk to serve as a direct point of contact, and worked with existing service providers with appropriate expertise rather than creating new services altogether (ILO 2011, 10–11).

Italy: Joining forces against informal platform-enabled hotels/hospitality services

Federalberghi, the major business association in Italy's hospitality sector, joined forces with the trade union of hotel workers to prevent the spread of informal platform-enabled hospitality services. Tourism is crucial to the Italian economy, and hotels faced the growing challenge of "alternative" hospitality providers, especially the short term-letting of privately-owned apartments through online platforms. Recognizing their common interest, Federalberghi and hotel worker trade unions engaged in dialogue to reach a joint decision published in 2015 calling on the Government to take into consideration the hotels' respect for collective bargaining rights when engaging in the procurement of accommodation for official public events, such as the Milan Expo. In addition, Federalberghi and the trade unions established a bipartite commission to monitor and analyse developments in informal hospitality. They requested authorities foster formalization and use only the services of entities that respect the outcomes of collective bargaining in the hospitality sector, and Federalberghi published a report on *Tourism and the Shadow Economy* in 2018 (ILO 2020a, 15).

Kenya: Linking small and large enterprises

The Federation of Kenyan Employers (FKE) launched an initiative that promoted linkages and subcontracting arrangements between small-scale, informal producers and large private FKE member enterprises. Project activities included: the linking microenterprises with new engineering graduates to help analyse production processes and suggest improvements; the development of a database of products for SMEs to potentially supply to larger enterprises; the production of brochures and the organization of seminars to raise awareness; training events for graduates and enterprises, including "starting your own business" courses; and collaboration with the Government for testing of specifications and quality control of SME products (ILO 2006, 10–11).

Peru: Linking small and large enterprises

Peru's National Confederation of Private Employers' Institutions (CONFIEP) undertook a programme focused on strengthening linkages between small and large enterprises. The components of the programme were coordinated by a Small Enterprise Committee and included: a pilot programme for effective linkages

between small and large enterprises; a discussion on the legal framework for the formalization process; and improving representation of SMEs through good practices, including the provision of practical services and training. The pilot programme consisted of two main phases. Phase 1 involved interviewing public authorities about their initiatives, and engaging large enterprises to identify products and services for potential subcontracting to small enterprises. Phase 2 involved identifying small enterprises with the potential to supply these goods or services, and arranging for them to meet with the large enterprises to discuss requirements, including approval processes for subcontractors (ILO 2006, 33–34).

The Philippines: Training by large enterprises for smaller enterprises

The Employers' Confederation of the Philippines adapted a government skills and attitude training programme for productivity especially designed for SMEs to develop the Big Enterprise/Small Enterprise Productivity Improvement Program (BESE-PIP), a productivity-based supplier–partner programme designed to develop and maintain a long-term profitable working relationship to bring customers and suppliers closed together to recognize and draw from each other's areas of strengths, and build manufacturing techniques based on human capital. The BESE-PIP was developed after learning from challenges experienced during earlier attempts to create twinning programmes between large and smaller enterprises (particularly small enterprises that were or wanted to become suppliers to the larger enterprises). The BESE-PIP focused on post-training support by selected “big enterprises” to train selected “small enterprises”, helping them to maintain consistency of productivity through follow-up, monitoring, workplace and system design, and retraining (ILO 2004, 4).

Recommendations and considerations

Employers' organizations have an important role to play – through research, advocacy, service provision and institutional support – in facilitating the transition from the informal to the formal economy. Organizations and associations representing employers in Cambodia are already involved in many of these and other activities and plans, consistent with their own missions. For example, CAMFEBA carries out research and engages with the Government directly and in various forums, including the annual Government–Private Sector Forum, to advocate for their members' interests. While many employers' organizations' members may be formal enterprises, their lobbying for policies that improve the enabling environment can also help address informality. Employers' organizations also have incentives to facilitate the transition to formality, including leveling the playing field between formal and informal businesses and spreading tax and social protection contributions more evenly and equitably.

This section sets out recommendations and considerations to enhance the effectiveness of Cambodian employers' organizations in promoting formalization. It is organized according to the same four strategic activity areas set out in the prior section. The recommendations also draw from the literature review, particularly the 2021 International Organisation of Employers publication *The Informal Economy: An Employer's Approach*; though they remain focused on the Cambodian context, including drawing on the National Strategy on Informal Economy Development 2023–2028 and interviews with representatives of CAMFEBA and the ILO.

It should be noted that these recommendations and considerations are not specifically addressed to or tailored for any particular employers' organization in Cambodia. The issue of whether or how an employers' organization takes up any action or strategy may be expected to be based on myriad factors specific to and determined by that organization. In addition to the actual environment within which a particular employers' organization operates, such factors may include, but are not limited to: technical capacity, resource availability, organizational vision, membership values and political will. In this regard, this research brief is intended to start, rather than conclude, the process of identifying potential roles and opportunities for Cambodian employers' organizations to

consider – and then to accept, decline or amend as they deem appropriate.

Recommendations on research and awareness-raising

Research is a foundational step to understanding the nature and extent of the informal economy, and research findings and the information gained and communicated are essential to effective planning and carrying forward strategies and initiatives to facilitate the transition to formality.

Recent research has been conducted and published providing a contextual overview of the informal economy in Cambodia, including:

- December 2023 ILO and UNDP report *Understanding the Paths for Formalization in Cambodia: An Integrated Vision*; and
- March 2024 ILO policy brief “The Paths to Formalization in Cambodia: An Integrated Vision”.

Cambodia's National Strategy for Informal Economy Development 2023–2028 also includes a researched overview of the informal economy, as well as an action plan calling for “strengthening and expanding dissemination, awareness raising and engagement” of the Government's policies and strategies on the development of the informal economy and formalization.

While these materials do not necessarily (and are not intended to) represent a complete or authoritative study of the informal economy in Cambodia, employers' organizations may consider carrying out – by themselves or in coordination with other entities – more targeted research, analysis and awareness building on specific subjects and issues:

- Analyse competition between the informal and formal sectors. The scope of such analysis may be focused on specific sectors, such as formal hotels and restaurants as compared to unregistered food vendors and guesthouses in Cambodia, or an analysis of health and safety issues for large-scale building construction projects and operators as compared to smaller-scale construction.
- Identify key representative organizations or associations in the informal economy or that interact with it, such as Federation of Associations for Small and Medium Enterprises of Cambodia, the Cambodian

Women Association, and the Young Entrepreneurs Association.

- Review areas of overlapping interest between existing formal employers' organization members, the employers' organization itself and stakeholders in the informal economy.
- Research the basis for employers' organization advocacy strategy on informality and the transition to formality. For example, research has been suggested to review the feasibility of expanding minimum wage setting in Cambodia to workers beyond the garment and textile sector, possibly through a gradual, stepwise application to carefully selected sectors.
- Research the basis for employers' organizations providing particular services, including business case (costs, benefits and risks) and market research, while taking into account the Cambodian cultural and sectoral context.
- Consider research into behavioural change interventions for formalization: Beyond awareness-raising and dissemination of information or a "carrot and stick" approach, establish a behavioural framework of the key determinants driving informality among actors as well as those motivating them to transition to the formal economy, and develop strategies that can change behaviours accordingly.
- Identify opportunities for mobilizing resources with or through the Government, development agencies, international organizations, and so on in order to carry out necessary research and to develop and implement strategies and activities. For example, as mentioned above, the ILO through its Office in Cambodia is engaged in multiple projects regarding formalization in Cambodia. Other potential entities include – but are not limited to – the Asian Development Bank, ASEAN, the Organisation for Economic Co-operation and Development (OECD), UNDP and USAID.
- It is noted that employers' organizations and enterprises in Cambodia have indicated their willingness to fulfill their role as "good partners" in connection with implementation of the National Strategy for Informal Economy Development, while also emphasizing the need for adequate resources to carry out such roles.

- It was also suggested that a "skills development fund" for the informal sector may be an initiative to be explored, similar to the Skills Development Fund administered by the Ministry of Economy and Finance in partnership with other ministries and agencies.

Recommendations on advocacy and lobbying

Employers' organizations in Cambodia are recommended to establish a position and develop an advocacy strategy concerning informality. Given the complexity of the informal economy and transitioning to the formal economy, any such position and advocacy strategy should be based on quality research and extensive consultations with their own organization's members.

Each employers' organization of course will decide for itself the substance and details of its advocacy strategy and how to pursue such a strategy. That stated, the below are selected principles and overarching goals for employers' organizations to consider to inform their process of potentially establishing a position and developing an advocacy strategy.

- Advocate for an integrated informed approach to the transition to the formal economy, wherein Cambodia's Government engages meaningfully with employers' organizations, their members and other stakeholders, and where institutions, laws and policies (including the National Strategy for Informal Economy Development) are harmonized to appropriately deter informality, incentivize formalization, reduce bureaucracy, and enable efficient operations and transactions.
 - It is noted that such advocacy should also be consistent with and directly support Cambodia's National Strategy Action Plan, specifically point V3³ and point V4⁴.
 - Given the size and cross-cutting nature of the informal economy in Cambodia, certain employers' organizations in Cambodia have advised a gradual phased approach that may be considered in medium- and long-term plans.
- Advocate for Cambodia's policymakers to analyse the impact of its policies on informality and the transition to

³ "Encouraging the participation of national and international associations, development partners, and in particular from the private sector, in promoting those practicing and working in the informal economy so that they can participate in the informal economy."

⁴ "Attracting the participation from sectors in the system economy, in particular from large enterprises, for the support and contribution to the implementation of this strategy."

formality – such as, but not limited to, engaging in regulatory impact assessment exercises prior to the issuance of new policies or legislation, and making such assessments accessible in order to assess and mitigate the risk that regulatory costs (and requirements therein) exceed benefits.

- It is noted such advocacy should also be consistent with and directly support Cambodia's National Strategy Action Plan point V8⁵.

Employers' organizations in Cambodia may also consider having a number of overarching goals when engaging in advocacy about the informal economy and policy areas that directly connect to it. Some of the key goals may include:

- Reaching a shared conception among and within Cambodian Government ministries and other stakeholders of what defines informality.
 - As noted in the 2023 joint ILO and UNDP report *Understanding the Paths to Formalization in Cambodia: An Integrated Vision*, there are diverse conceptions of informality across the Government⁶.
- Encouraging the Cambodian Government to continue and strengthen the use and integration of data and evidence about informality into policymaking of areas such as social protection, minimum wages and working conditions.
- Keeping a focus on incremental improvements.⁷
- Ensuring that the costs of formalizing employment are not placed unduly on low-productivity informal businesses that cannot afford to comply with these directives. Also, ensure that formalization costs are not placed unduly or inequitably on formal businesses that already carry significant burdens of the larger economy.
- Ensuring that policies and programmes on the informal economy do not discriminate, but instead specifically target vulnerable groups including women, migrants, young workers, older workers and persons living with HIV/AIDS.

While each employers' organization must develop its own advocacy agenda, the following are a selection of advocacy areas for consideration – based in part on consultation interviews and other data collection for this study:

- Ensure an enabling business environment for all enterprises – formal and informal – and their workforces through the streamlining of processes for business registration and, just as crucially, the maintenance of registration, and through better labour market flexibility.
 - Informants for this study suggested that employers' organizations' advocacy role in this space should focus on formalizing employers, especially through the registration of SMEs.
- Expand social protection, both in terms of extending coverage to the informal economy as well as enforcing the payment of contributions by enterprises/individuals that are currently required to make such contributions but are not paying them.
- Expand financial access and/or start special funding opportunities, such as through the introduction of a "skills development fund" targeting SMEs and informal operations.
- Strengthen education and vocational training to better prepare for the future of work, including building digital skills and the use of technology in the workplace.

Recommendations on provision of services

Employers' organizations in Cambodia already provide extensive services to their members. As CAMFEBA has noted, many of these services – such as training and providing information on laws, regulations and administrative procedures – can be extended to informal enterprises, in some cases with no or minimal changes. In other cases, depending on an informed determination of demand, availability of funding/recovering costs and other considerations, employers' organizations may develop and

⁵ "Researching, evaluating, and disseminating the impacts of transforming business activities of the informal economy on job creation, income, and productivity"

⁶ These include: (i) the conception of the General Department of Taxation, which does not formally define informality, but practically approaches it as any enterprise that is not registered for tax; (ii) Joint Prakas No. 404 of 2017 issued by the Ministry of Labour and Vocational Training, the Ministry of Economy and Finance, and the Ministry of Health, which provides a

definition of informal worker for purposes of the Health Equity Fund, but excludes many workers that would be considered informal under global conceptions; and (iii) definitions of formal and informal workers in the Annex to Cambodia's social security law.

⁷ See the recommendation above regarding "advocating for an integrated informed approach", while also considering a "gradual phased approach" given the size and cross-cutting nature of the informal economy in Cambodia.

offer new services specifically focused on transitioning to the formal economy.

As noted above, employers' organizations and enterprises should consider carrying out adequate research and preparation prior to providing any new or revised services, including reviewing the demand for and business case for a particular service, and determining the availability of funding (such as from grants) or the capacity to recoup the costs of service provision. Where appropriate, employers' organizations may consider partnering with the Government, other representative organizations (formal or informal) and other stakeholders to develop and deliver services.

Services that employers' organizations may consider include:

- Advisory and information services, including for informal businesses, concerning business registration, taxation, social security, labour compliance, finance, health and safety, and workplace relations.
 - It is noted such services should also be consistent with and specifically support Cambodia's National Strategy Action Plan, specifically point V2⁸ and point V7⁹.
- Training services specifically targeting informal or transitioning businesses, such as on financing, financial management and human resources.
- Training and advisory services specifically targeting productivity growth. This could include productivity advisors, audits, coaching and other services.
- Free or reduced-price trainings for informal businesses as part of their membership development strategy.

Examples of such associations include the Federation of Associations for Small and Medium Enterprises of Cambodia, the Cambodian Women Association, and the Young Entrepreneurs Association.

- Support the creation and development of member-based, accessible, transparent, accountable and democratically managed representative organizations catering to informal economy operators. For example, support the development of governance instruments, organizational structuring and financial management systems.
 - It is noted such activity should be consistent with and directly support Cambodia's National Strategy Action Plan point V5.
- Assist these organizations or other groups of businesses in developing a lobby agenda for small and micro enterprises.
- Act as a conduit for establishing linkages between informal economy operations and mainstream formal economy enterprises, for example, to supply goods and services between small and large enterprises as in the examples from Kenya, Peru and the Philippines above.

Recommendations on linkages and support

Employers' organizations can play a role in building linkages between the informal economy and the formal economy, and support the development of organizations that work more closely with the informal economy.

- Work directly with business associations and other groups whose members may be active in the informal economy or whose members include smaller businesses to deliver advisory and other services.

⁸ "Expanding and strengthening the capacity and effectiveness of broad and targeted dissemination at both the national and sub-national levels about registration procedures, cost, and benefits and compliance, as well as other supports and incentives"

⁹ "Promoting access to information on business..."

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DOI: <https://doi.org/10.54394/XINS1812>