

## Burma (Myanmar)

Exchange rate: US\$1.00 = 1,395 kyats.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 2012 (social security).

**Type of program:** Social insurance system.

Note: The 2012 social security law is gradually being implemented. Old-age (superannuation), disability, and survivors benefits have not yet been implemented, but provisions of the law are included below.

A funeral grant is paid under Sickness and Maternity.

#### Coverage

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations and foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

#### Source of Funds

**Insured person:** 3% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

**Self-employed person:** 6% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

**Employer:** 3% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

**Government:** Provides subsidies.

#### Qualifying Conditions

**Old-age pension (superannuation):** Age 60 with at least 180 months of contributions.

Partial pension: Age 60 with less than 180 months of contributions.

**Disability pension:** Must be assessed as incapable of any work and have at least 180 months of contributions.

Partial pension: Must be assessed as incapable of any work and have less than 180 months of contributions.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include persons named by the deceased; if there are no named survivors, survivors include (in order of priority) the deceased's dependent widow(er), children, and parents.

#### Old-Age Benefits

**Old-age pension (superannuation):** 15 times the insured's average monthly earnings in the total contribution period is paid as a monthly benefit or a lump sum. With more than 180 months of contributions, an additional amount is paid.

Partial pension: With at least 12 months but less than 180 months of contributions, 40% of total employee and employer contributions plus accrued interest is paid; with less than 12 months of contributions, a lump sum of total employee contributions is paid.

#### Permanent Disability Benefits

**Disability pension:** 15 times the insured's average monthly earnings in the total contribution period is paid as a monthly benefit or a lump sum. With more than 180 months of contributions, an additional amount is paid.

Partial pension: With at least 12 months but less than 180 months of contributions, 40% of total employee and employer contributions plus accrued interest is paid; with less than 12 months of contributions, a lump sum of total employee contributions is paid.

#### Survivor Benefits

**Survivor pension:** The old-age or disability pension the deceased received or was entitled to receive is paid as a monthly benefit or a lump sum.

## **Administrative Organization**

Ministry of Labor, Immigration, and Population (<https://www.mol.gov.mm/mm/>) provides general supervision for the program.

Social Security Board (<https://www.mol.gov.mm/mm/departments/social-security-board/>), under the Ministry of Labor, Immigration, and Population, collects contributions and pays benefits.

## **Sickness and Maternity**

### **Regulatory Framework**

**First law:** 1954 (social security), implemented in 1956.

**Current law:** 2012 (social security).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

### **Source of Funds**

**Insured person:** 2% (2.5% if aged 60 or older) of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

The insured's contributions also finance family allowances.

**Self-employed person:** 4% (5% if aged 60 or older) of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

The self-employed person's contributions also finance family allowances.

**Employer:** 2% (2.5% if aged 60 or older) of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

The employer's contributions also finance family allowances.

**Government:** Provides subsidies.

### **Qualifying Conditions**

**Cash sickness benefit:** Must have worked at least six months for the same employer and have at least four months of contributions in the six months before the incapacity began. A medical officer of the Social Security Board must certify the insured as incapable of work.

Coverage is provided after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

**Cash maternity benefit:** Must have at least six months of contributions in the 12 months before the date of childbirth or miscarriage.

**Maternity grant:** Paid to an insured woman, or uninsured wife of an insured man, who gives birth.

**Paternity benefit:** Paid to the insured husband of an insured woman who takes maternity leave. Must have at least six months of contributions in the 12 months before the date of childbirth or miscarriage.

**Paternity grant:** Paid to an insured man whose uninsured wife gives birth.

**Funeral grant:** Paid to persons named by the deceased. If there are no named survivors, the grant is paid to (in order of priority), the deceased's dependent widow(er), children, parents, or the person who paid for the funeral.

**Medical benefits:** There is no minimum qualifying period.

Coverage is provided after the last day of covered employment for involuntarily unemployed persons registered as unemployed.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 60% of the insured's average monthly earnings in the four months before the incapacity began is paid from the first day of incapacity for up to 26 weeks for one illness.

**Maternity benefit:** 70% of the insured's average monthly earnings in the 12 months before childbirth is paid for up to six weeks before and eight weeks after the expected date of childbirth (for a total of six weeks in case of miscarriage).

**Maternity grant:** A lump sum of 50% of the insured's average monthly earnings in the 12 months before childbirth is

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paid for a single birth; 75% for twins; or 100% for triplets or larger multiples.

**Paternity benefit:** 70% of the insured's average monthly earnings in the year before the paternity leave is paid for up to 15 days.

**Paternity grant:** A lump sum of 50% of the maternity grant is paid.

**Funeral grant:** Up to five times the insured's average monthly earnings (or up to five times the unemployment benefit amount if the insured was unemployed) in the last four months is paid.

### Workers' Medical Benefits

The Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals provide medical services directly to patients. Insured persons registered with a dispensary are covered only for services provided by the dispensary (except for emergencies or upon referral from the dispensary). Medical benefits include medical care at the dispensary, specialist and laboratory services at a diagnostic center, x-rays, necessary hospitalization, physical therapy, prostheses, appliances, and medicine.

Benefits are paid for up to 26 weeks for one illness (may be extended for an additional 26 weeks in certain circumstances).

### Dependents' Medical Benefits

Pediatric care is provided for an insured woman's child up to age 1.

### Administrative Organization

Ministry of Labor, Immigration, and Population (<http://www.mol.gov.mm>) provides general supervision.

Social Security Board, under the Ministry of Labor, Immigration, and Population, collects contributions and pays benefits.

### Work Injury

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#### Regulatory Framework

**First laws:** 1923 (workmen's compensation); and 1954 (social security), implemented in 1956.

**Current law:** 2012 (social security).

**Type of program:** Social insurance system.

Note: The 1923 law (employer-liability system) is still in force for agricultural workers not covered by the current law. A funeral grant is paid under Sickness and Maternity.

#### Coverage

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** No information available.

**Employer:** 1% to 1.5% of monthly covered payroll, depending on the size of the business and the accident rate.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 4,800 kyats.

The maximum monthly earnings used to calculate contributions are 300,000 kyats.

**Government:** None.

#### Qualifying Conditions

Must be assessed with a work injury or occupational disease.

#### Temporary Disability Benefits

70% of the insured's average monthly earnings in the four months before the incapacity began is paid from the first day of incapacity for up to 12 months.

#### Permanent Disability Benefits

**Permanent disability pension:** If assessed with a total (100%) loss of work capacity, 70% of the insured's average monthly earnings in the four months before the disability began is paid.

Constant-attendance allowance: 10% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions, as certified by a medical officer of the Social Security Board.

Partial disability: For an assessed loss of work capacity below 100%, a percentage of the full permanent disability pension is paid depending on the assessed loss of work capacity. The partial disability pension is paid for nine years or as a lump sum with a loss of work capacity of at least 75% but less than 100%; for seven years or as a lump sum with a loss of work capacity of at least 20% but less

than 75%; or as a lump sum of five years of the full pension with less than 20%.

Medical officers of the Social Security Board assess the loss of work capacity and may reassess it at any time at the request of the board. The board can temporarily or permanently suspend benefits if the insured fails to attend requested medical examinations.

### **Workers' Medical Benefits**

The Social Security Board's dispensaries and hospitals, large employer dispensaries, and public hospitals provide medical services directly to patients. Insured persons registered with a dispensary are covered only for services provided by the dispensary (except for emergencies or upon referral from the dispensary). Medical benefits include medical care at the dispensary, emergency home health care, specialist and laboratory services at a diagnostic center, x-rays, necessary hospitalization, physical therapy, prostheses, appliances, and medicine.

There is no limit to duration.

### **Survivor Benefits**

**Survivor pension:** 30 times the deceased's average monthly earnings in the four months before death is paid with up to 60 months of contributions; 50 times with at least 60 but less than 120 months; 60 times with at least 120 but less than 240 months; and 80 times with at least 240 months of contributions.

Eligible survivors include persons named by the deceased. If there are no named survivors, survivors include (in order of priority) the deceased's dependent widow(er), children, and parents.

**Other eligible survivors pension:** A pension is paid to a widower or dependent relatives who are elderly or have a disability. The pension is determined by the Social Security Board, depending on the nature of the survivor's relationship with the deceased, personal income, work capacity, and other related conditions.

### **Administrative Organization**

Ministry of Labor, Immigration, and Population (<https://www.mol.gov.mm/mm/>) provides general supervision.

Social Security Board, under the Ministry of Labor, Immigration, and Population, collects contributions and pays benefits.

### **Unemployment**

#### **Regulatory Framework**

**First and current law:** 2012 (social security).

**Type of program:** Social insurance system.

Note: The 2012 social security law is gradually being implemented. Unemployment benefits have not yet been implemented, but provisions of the new law are included below.

#### **Coverage**

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

#### **Source of Funds**

**Insured person:** 1% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 3,600 kyats.

There are no maximum earnings used to calculate contributions.

**Self-employed person:** 2% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 3,600 kyats.

There are no maximum earnings used to calculate contributions.

**Employer:** 1% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 3,600 kyats.

There are no maximum earnings used to calculate contributions.

**Government:** None.

#### **Qualifying Conditions**

Must have at least 36 months of contributions, be registered at a local labor exchange office, and be capable of and available for work. Unemployment must not be due to voluntary leaving, misconduct, or the refusal of a suitable job offer.

#### **Unemployment Benefits**

50% of the insured's average monthly earnings in the last year before unemployment is paid for up to two months. An additional month of the unemployment benefit is paid

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for each 12-month period of contributions exceeding 36 months, up to four additional months.

### **Administrative Organization**

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Social Security Board, under the Ministry of Labor, Immigration, and Population, collects contributions and pays benefits.

## **Family Allowances**

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### **Regulatory Framework**

**First and current law:** 2012 (social security).

**Type of program:** Social insurance system.

Note: The 2012 social security law is gradually being implemented. Family allowances have been implemented, but benefit payments have been postponed.

### **Coverage**

Employed persons and apprentices.

Voluntary coverage for self-employed persons, employees of international organizations or foreign governments residing in Burma, seasonal farmers or fishermen, employees of nonprofit organizations, employees of firms established for less than three months, family enterprises with no employees, street vendors, day laborers, and part-time and casual workers.

Special systems for civil servants; permanent employees of state boards, state corporations, and municipal authorities; and military personnel.

### **Source of Funds**

**Insured person:** See source of funds under Sickness and Maternity.

**Self-employed person:** See source of funds under Sickness and Maternity.

**Employer:** See source of funds under Sickness and Maternity.

**Government:** Provides subsidies.

### **Qualifying Conditions**

**Education allowance (income tested):** Must have at least 36 months of contributions, income below a defined threshold, and children who are full-time students.

**Natural disaster assistance:** Must have at least 36 months of contributions.

### **Family Allowance Benefits**

**Education allowance (income tested):** 10% of the insured's average monthly earnings in the year before the start of the academic year is paid.

**Natural disaster assistance:** 40% of the insured's average monthly earnings in the year before the disaster occurred is paid.

### **Administrative Organization**

Ministry of Labor, Immigration, and Population (<http://www.mol.gov.mm/>) provides general supervision.