

**YANGON UNIVERSITY OF ECONOMICS  
DEPARTMENT OF APPLIED ECONOMICS  
MASTER OF PUBLIC ADMINISTRATION PROGRAMME**

**A STUDY ON SOCIO-ECONOMIC CONDITIONS OF  
PENSIONERS IN MYANMAR  
(A CASE STUDY IN HLEGU TOWNSHIP)**

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MPA - 26 (20<sup>th</sup> BATCH)**

**MARCH, 2023**

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**A STUDY ON SOCIO-ECONOMIC CONDITIONS OF  
PENSIONERS IN MYANMAR  
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A thesis submitted in partial fulfillment of the requirement for the  
Master of Public Administration (MPA) Degree

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This is to certify that this thesis entitled “**A STUDY ON SOCIO-ECONOMIC CONDITIONS OF PENSIONERS IN MYANMAR (A CASE STUDY IN HLEGU TOWNSHIP)**”, submitted in partial fulfilment towards the requirements for the degree of Master of Public Administration (MPA) has been accepted by the Board of Examiners.

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## **ABSTRACT**

This study highlights the socio-economic condition of pensioners in Hlegu Township. The purpose of this study is to analyze the socio-economic conditions of the pensioners and discuss their experiences and difficulties in withdrawing pension. This study uses descriptive method based on both primary and secondary data and it conducts with the 150 pensioners in Hlegu Township. Among 150 respondents, retired civil servants are more than military servants. Male pensioners are older than the female pensioners. Regarding the educational status, retired civil servants are more educated than the retired military servants. The majority of pensioners are retirees who are not working anymore. It is not easy to survive with only pension income for the old age pensioners. The majority of the pensioners who have the financial support from their family members survive without loan. The most suffered disease of the pensioners is hypertension and diabete. For the pensioners, the main difficulties in withdrawing pension are the long duration and pension payment method. Generally, the socio-economic conditions of the pensioners who have own business and receive being look after by their descendants are more blissful than others.

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## LIST OF ABBREVIATIONS

ASEAN	Association of Southeast Asian Nations
CSRS	Civil Service Retirement System
ESCAP	Economic and Social Commission for Asia and the Pacific
FERS	Federal Employees Retirement System
GPF	Government Pension Fund
GSIS	Government Service Insurance System
ICESCR	International Covenant on Economic, Social and Cultural Rights
ILO	International Labour Organization
MCGPI	Mercer CFA Institute Global Pension Index
MIPAA	The Madrid International Plan of Action on Ageing
MMM	Myanmar Mobile Money
MOH	Ministry of Health
NGO	Non Governmental Organisation
NHP	National Health Plan
OAA	Old-Age Allowance
SES	Socio-Economics Status
SSO	Social Security Office
SSS	Social Security System
UDHR	Universal Declaration of Human Rights
UN	United Nations
UNFPA	United Nations Fund for Population Activities
WHO	World Health Organisation

# **CHAPTER I**

## **INTRODUCTION**

### **1.1 Rationale of the Study**

The formation of a clean government which in practice of good governance is the basic foundation of the developed country. Good governance normally contains of the criterias such as self-participation, consensus oriented, accountability, transparency, responsiveness, efficiency, rule of law, equity and inclusiveness. Since the government is the organization that takes the people centered approach, the ultimate goal of the entire administrative mechanism is to be oriented towards the willingness and needs of people. In this way, civil servants play a important role in implementing of such government's policies.

Civil servant is a person who employed in the public sector for the state or central government. They take the responsibility to deliver public services, serve for the national interest and support to government officials. Hence, in formalizing the efficient and effective government, civil servants can be described as the highest skilled labours who perform from their respective sectors conscientiously. Faithfulness is the main important one among twelve kinds of duties that are obeyed by the civil servants. That so, government provides the rights and benefits to the civil servants not only in their working age but also in retired age.

The sunset of the professionals may be the time when the society determine them as the ineligible ones to serve their duties for the country. In another way, it is when the government allows them to retire from the life of civil servants. In fact, civil servants spent one-third of their life in that career by serving the public and the country. They invest their strength, youth, skills and capacities in theirs individual responsibilities. If necessary, they moved and served to the respective regions without avoiding under the commands of the government. For such kinds of faithful and responsible civil servants, pension is the highest level of life guarantee among the benefits provided by the government.

Pension system is the way of reducing the poverty and increasing the well being of old aged retirees. Ensuring the income security in old age is one of the social welfare goals set by the international community under the framework of Sustainable Development Goals. Therefore, it is necessary to be the appropriate monetary level of benefit provision that can meet the costs of living for the pensioners, especially for the old aged ones. In many countries across the world, a small portion of the world's population over retirement age receive an old age pension. In Myanmar, the retirement age of civil servants is defined as 60 years until 2021. According to the United Nations data, the current population of Myanmar is 55.3 million and approximately 6.2 percent of whom is the elderly people aged 65 years and above. In present, not only civil servants but also retirees are facing with financial challenges and stringency in livelihoods because of hyperinflation and pandemic diseases. Therefore, it needs to assess social protection and old age pension provided by the government upon the retired government servants are effective coverage or not. Hence, this study attempts to reveal socio economic conditions and the difficulties of old aged pensioners.

## **1.2 Objectives of the Study**

The objectives of the study are:

- (1) To study the socio-economic conditions of the pensioners in Myanmar
- (2) To examine experiences and difficulties in withdrawing pension

## **1.3 Method of Study**

The method applied in this study is descriptive method based on both primary and secondary data. Some of the primary data were collected through the survey in the households of old aged pensioners in Hlegu township. And the remaining data were from the personal interviews with pensioners who withdraw their pension in Myanmar Economic Bank in Hlegu. The secondary data are obtained from Myanmar Economic Bank of Hlegu township, research papers of Yangon University and Yangon University of Economics Library, and also relevant books and internet websites.

#### **1.4 Scope and Limitation of the Study**

This study mainly focuses on the pensioners in Hlegu township. Surveys were undertaken with 150 pensioners in the quarters and villages of the city and also old aged pensioners who came in Myanmar Economics Bank, Hlegu during the period of December 2022 and January 2023. The scope and limitation of the study was conducted with only about 150 pensioners among the total number of pensioners, 12845 in Hlegu Township.

#### **1.5 Organization of the Study**

The study is organized into five chapters as follow. Chapter I provides Introduction which includes rationale of the study, objectives of the study, method of the study, scope and limitation of the study and organization of the study. Chapter II deals with the literature review. Chapter III tackles socio economics conditions of pensioners with the description of national polices, current pension system, social welfare services for the elderly in Myanmar. And Chapter IV presents survey analysis concerned with the survey profile and survey design. Finally, Chapter V was concluded with findings and recommendation.

## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Defining Socio-Economic Status**

The prefix socio refers to “the study of the behaviors of people”, which includes the ways they interact with each other or their family structures. The term economic refers to the economy containing people’s income and finances. Therefore, socio-economic can be determined the link between financial and social issues of human being.

Socioeconomic status (SES) is an economic and sociological standard that combined total measure of an individual’s employment, or family's economic and social status in relation to others, based on household income, earners' education and occupation. (Goode, Erica. 1999). Indeed, socioeconomic status (SES) is a theoretical construct encompassing the condition of the individual or household in a society as determined by a combination of social and economic factors.

Socioeconomic status is typically broken into three levels (high, middle, low) to describe where on a range an individual or family falls. The individual with higher socioeconomic status significantly have more access to financial, social, educational and health resources than those with a lower socioeconomic status. Since socioeconomic mentions about the society which associate with the economic factors, these socioeconomic factors relate and interact with one another. Generally, the determinants of socioeconomic factors can be described as income, education and employment.

##### **2.1.1 Determinants of Socioeconomic Factors**

The determinants of socioeconomic factors are income, education, employment and health of the individuals. Each of the factor that depend on their living standards as follow:

**Income:** Income is the amount of money received, especially on a regular basis, for work or through investments. It refers to people’s total earnings in the form of

unemployment, social security, wages, profits, salaries, business investments, compensation, pension distributions and other receipts. There are different terms for income, depending on the quantity being measured. Gross income refers to the total value of the individual's salary or payment, without including any cash outflows. And the another one, net income means the remaining income after subtracting fees or taxes. (Michelle P. Scott. 2022). Income can be commonly used as a measurement of socioeconomic status for individual to figure. In the previous study of Alexander Darin-Mattsson, he explored the relation of the most common indicators of socioeconomic status with health in old age. He revealed income was most strongly associated to all indicators of socioeconomic status for late-life health among these indicators.

**Education:** The level of education plays a pivotal role in determining socioeconomic status of people. The quantity of their revenues can improve with each level of education. Generally, the highest degrees such as professional and doctoral degrees provide the highest income whereas those without any educational background earn less revenue. Therefore, higher levels of education are related to the better financial and social outcomes. It means that the more educated it is, the greater social networking and the more income it gets. A division of education attainment deliver the differences in child-rearing. According to the studies of researchers - Morgan, Farkas, Hillemeier and Maczuga, children from the lower SES households and communities retain weaker or slower academic achievement and skill as compared with the children of higher SES. In examining the impact of household's SES on educational achievement, Filmer & Pritchett explored that poor parents in developing countries never enroll their children at school to attend. Even in the enrolled children, there is no one who completed their academic years.

**Employment:** The another significant factor of socioeconomic status is employment. And also, social status can influence career aspirations, trajectory and achievement. In 2007, Diemer and Blustein explored that socioeconomic barrier is one of the factors that generally obstruct the vocational development of people. Disabled persons, people of different color, women, those who from poor backgrounds and LGBTIQ-identified individuals significantly suffer from career barriers. (Blustein, 2013). People from higher socioeconomic backgrounds acquire more chances to be

progressive in developing career aspirations. Furthermore, they usually experience better positions or greater job opportunities due to the access to resources such as career communication, guidance of counselors, high level of social actors and familiar experience with higher education (Diemer & Ali, 2009). Actually, employment directly associated with the educational level of the individual in determining their socioeconomic status. In addition, society classifies and verified some jobs as more prestigious and of higher social status. For example, Diplomats, Chemists, Engineers, Surgeons have higher status or are more appreciated and respected than Drivers, Waiters, Cleaners. Moreover, especially in developing countries, civil servants who serve under the governmental organisations are generally described as the educated persons. Only those who have highest competencies and can pass the concerned qualification tests can be allowed to get the respective roles from the basic workers to the higher officials.

**Health:** According to the finding of Alexander Darin-Mattsson, the association between health and education is driven by raise in human capital, living conditions, psychosocial resources, health care and lifestyle. That research reveals that those with higher levels of education have a less chance to get rapid health decline in old age. Because people with highest academic status retain medical knowledges and healthy lifestyles as compared with those from lower level of education groups. Moreover, they have the high levels of income to afford sufficient and better healthcare services. Well-being can be defined as the experience of good quality of life (Chamber, R., 2000). Theoretically, well-being is classified as three aspects; physical well-being, emotional well-being and social well-being (Myint Myint Khin 2000). Physical well-being can be described by their health status, living standards, access to basic social services, education, and employment. In emotional well-being, social security, love, peace of mind, happiness, satisfaction and gratification includes. Person who are able to built a good relationship with others can be recognized that they possess good social well-being. In order to know the well-being or social welfare of the older persons, socioeconomic factors will be considered fundamentally.



## **2.2 Universal Social Protection for the Older Persons**

Social protection, or social security is a human right and is defined as the set of policies and programmes designed to reduce and prevent poverty and vulnerability through the life-cycle. Social protection includes benefits for children and families, maternity, unemployment, employment injury, sickness, old age, disability, survivors, as well as health protection.

### **2.2.1 The Role of Social Protection**

Social protection and specifically social protection floors are essential for recovery, inclusive development and social justice. The important role of social protection for older persons is recognized in the Social Protection Floors Recommendation (No. 202), which was adopted in 2012 by the world leaders, employers and workers representatives of the ILO's 185 member States, and later endorsed by the G20 and the United Nations. It provides guidances to countries in implementing nationally-defined social protection systems which ensure basic level of social security like reducing and preventing poverty. Member countries in that agenda have the legal obligation to protect and promote human rights associated with social protection or social security. (ILO, 2012)

Social protection is an integral part of the development agenda driven to positive social and economic impacts. Moreover, it is a key element of national strategies to promote human development, political stability and inclusive growth; it provides guarantee people to ensure income adequacy, have effective access to health and other social services, get a economic opportunities. However, social protection cannot afford a majority of global population to have a effective coverage. Although low- and middle - income countries are strongly expanding their social protection systems, only 45 percent of the world's population can be protected at least in the area of one social protection policy. The another majority one, 55 percent of those remain unprotected. Lack of social protection makes people vulnerable to the financial consequences of life-cycle shocks such as health problems, old age or maternity process and poverty. Without social protection for the citizens, that country will lag behind in economic and social development with persistent and high levels of poverty, economic insecurity and inequality.

Especially, social protection plays a pivotal role in implementing the human rights to social security for older persons, in providing income security and access to

essential services such as health and care services in a way that promotes their rights and dignity. Indeed, for the older persons, income protection is the major widespread form of social protection. According to the researchers, only a small portion of the world's population has the capability to fend for itself in their old age period. Therefore, consistent sources of income security is particularly important for older persons. And reliable mechanisms that provide systematic protection leaving aside the risks of vulnerability of older persons are essentially required.

In practice, most older persons who live in their retirement are usually not certain to ensure an adequate level of income security until the end of their lives. Therefore, in many countries public pension systems based on the reason to guarantee fundamental income security for the older persons has been realized. Income security in old age depends on the availability of and access to publicly provided social services including health care and long-term care, housing and energy subsidies, residential care in a free or low cost. If the government cannot provide secure and affordable access to such services, older persons and their families are often pushed into extreme poverty even in developed countries.

For all these reasons, the rights of older persons to social security and to an adequate standard of living to support their health and well-being, are laid down in the major international human rights instruments, the Universal Declaration of Human Rights (UDHR), 1948, and the International Covenant on Economic, Social and Cultural Rights (ICESCR), 1966. According to the ILO social protection report, the Social Security (Minimum Standards) Convention, 1952 (No.102), the Old-age, Invalidity and Survivors' Benefits Convention, 1967 (No.128), and its accompanying Recommendation No.131, and the Social Protection Floors Recommendation, 2012 (No.202), provide a international reference framework carried out the range and levels of social security benefits that intended to ensure income security and access to health care in old age. The extension of the coverage to all older people is a primary objective of these standards, with the aim of complete universality of social protection. In many countries around the world, public social security expenditure on pensions and other non-health benefits for older persons accounts for 6.9 percent of GDP on average.

### **2.2.2 Plans, Principles and Policies for Older Persons**

According to the UNFPA report, countries across the Asia - Pacific Region and in other regions, are facing with the population ageing with the increasing proportion of older persons those aged 60 years and above in the population. It can be determined the consequences of substantial declines in fertility and significant increase in life expectancy. In order to hinder the issues of population ageing, government officials throughout the world discussed and adopted the international plans, principles and policies that are supportive and protective for the older persons.

#### **(i) The Vienna International Plan of Action on Ageing**

In 1982, a decision for the International Plan of Action on Ageing was made at the UN General Meeting. This first World Assembly lead by UN was held at Vienna, Austria from 26 July to 6 August 1982. The plan made in that meeting is called Vienna International Plan of Action on Ageing. It aims to foster the capabilities of government and civil society, to deal effectively with the population ageing and to address the developmental potential and dependency needs of older persons by promoting regional and international cooperation. It includes 14 principles, 62 recommendations and the following sectoral areas are suggested to undertake the research, data collection and evaluate;

- (a) Health and nutrition
- (b) Protecting of elderly consumer
- (c) Housing and environment
- (d) Family affairs
- (e) Social welfare
- (f) Income security and employment
- (g) Education

#### **(ii) United Nations Principles for Older People (1991)**

The United Nations General Assembly adopted the principles for the older persons on 16<sup>th</sup> December 1991 with the Resolution No.46/91. It encourages respective governments to incorporate these principles into their national programmes whenever possible. The adopted UN principles of old age are as follow;

- (a) Independence
- (b) Participation

- (c) Care
- (d) Self-fulfillment
- (e) Dignity

According to Independence, older persons should have access to adequate food, water, shelter, clothing and health care through the provision of income, family and community support and self-help. Besides, Older persons should have the opportunity to work or to have access to other income-generating opportunities. They should be able to participate in determining when and at what pace withdrawal from the labour force takes place. And they should have access to appropriate educational and training programmes. Furthermore, older persons should be able to live in environments that are safe and adaptable to personal preferences and changing capacities. At the same time they should be able to reside at home for as long as possible.

Secondly, concerning participation, older persons should remain integrated in society, participate actively in the formulation and implementation of policies that directly affect their well-being and share their knowledge and skills with younger generations. They should be able to seek and develop opportunities for service to the community and to serve as volunteers in positions appropriate to their interests and capabilities. And then, they should be able to form movements or associations of older persons.

In the concept of care, older persons should benefit from family and community care and protection in accordance with each society's system of cultural values. Besides, older persons should have access to health care to help them to maintain or regain the optimum level of physical, mental and emotional well-being and to prevent or delay the onset of illness. Then, they should have access to social and legal services to enhance their autonomy, protection and care. They should be able to utilize appropriate levels of institutional care providing protection, rehabilitation and social and mental stimulation in a humane and secure environment. They should be able to enjoy human rights and fundamental freedoms when residing in any shelter, care or treatment facility, including full respect for their dignity, beliefs, needs and privacy and for the right to make decisions about their care and the quality of their lives.

By the self-fulfillment, older persons should be able to pursue opportunities for the full development of their potential. They should have access to the educational, cultural, spiritual and recreational resources of society.

From the perspective view of dignity, older persons should be able to live in dignity and security and be free of exploitation and physical or mental abuse. And they should be treated fairly regardless of age, gender, racial or ethnic background, disability or other status, and be valued independently of their economic contribution.

**(iii) Macao Declaration on Ageing for Asia and the Pacific**

The regional meeting about a plan of action on Ageing for Asia and the Pacific was held at Macao from 28 September to 1 October 1998 with the members and associate members of the Economic and Social Commission for Asia and the Pacific (ESCAP). This plan addresses important issues concerning ageing population by categorizing specific courses of action to be undertaken by the associate countries individually and collectively. Individual countries set their own goals within the provided framework of the recommendations and implement these goals in accordance with their national circumstances.

In formulating that plan of action, the governments prioritise the overall socioeconomic development and the provision of essential social services for the citizens. The present Plan of Action deals with following areas of concern relating to ageing and older persons in the Asia and the Pacific region;

- (a) the social position of older persons
- (b) older persons and the family
- (c) health and nutrition
- (d) housing, transportation and the built environment
- (e) older persons and the market
- (f) income security, maintenance and employment, and
- (g) social services and the community.

**(iv) The Madrid International Plan of Action on Ageing**

The Madrid International Plan of Action on Ageing (MIPAA) was adopted at the Second World Assembly on Ageing in Madrid, Spain in April 2002. MIPAA offers a comprehensive action plan for conducting the issues of ageing in the 21 st century and for building a society for all ages. And it focuses on three priority areas:

(a) older persons and development; (b) advancing health and well-being into old age; and (c) ensuring enabling and supportive environments.

The Madrid Plan is the first international agreement by the governments linked questions of ageing to existing frameworks for socio economic development and human rights. Since 2002, the United Nations has produced the additional guidance documents for Member States by giving a motivation in the implementation of the Madrid Plan. For the first five-years review, held in Macao, in 2007, a major assessment was made in the high level regional meetings looking at progress under the guidances as a review and appraisal of the Madrid Plan. In accordance with the ways of review and appraisal that agreed in 2010, major reviews was made in 2012/13, the 10<sup>th</sup> anniversary of the Plan in Bangkok. Meeting for the third review was held in 2017, Bangkok. In present, Asia – Pacific Intergovernmental Meeting on the fourth review and appraisal of the Madrid International Plan of Action on Ageing was held from 29 June to 1 July 2022 in Bangkok. The regional review and appraisal meeting will inform the Fourth Global review of the Plan at the Commission for Social Development in 2023.

## **2.3 Pension System**

Pension refers to an annuity or lump sum of income received by individuals based on their retirement. Pension scheme is an arrangement by which people receive a regular periodic payment when they have reached a certain age. In 17<sup>th</sup> century, the English and Spanish governments started to provide the pensions to their veterans and set up a naval pension in the United States. In 1908, the modern state pension began by the Old-age Pension Act in England and practiced all over the world. The primary objective of the pension systems is to reduce poverty among the older persons. Therefore, pension systems in many countries including United States, England and Germany in 1890s were addressing specifically for the poor old aged. Generally, it can be classified the pension systems into two types; Contributory Systems and Non-Contributory Systems.

### **2.3.1 Contributory Systems**

It is used as the primary method in providing the support for the older persons. Contributory systems are usually defined according to either the relevant financing mechanism or the benefit mechanism. Among them, two types of financing

mechanism are pay as you go or fully funded mechanisms and those of benefit mechanism are defined-benefit or defined-contribution mechanisms.

“Pay As You Go” pension mechanism is a retirement scheme in which the individuals can decide how much they will contribute either by having the specified amount regularly deducted from their salaries, or by contributing the desired amount in a lump sum. In another way, workers who make regular contribution based upon their earnings will receive the benefits as pension related to their contributions when they reach their retirement age. In fully funded mechanism, workers make the contributions as the investments. These investments are managed by the monopolistic public agency or by the private sector. At their retirement, individual workers will receive their contributions with the investment interest which these contributions have earned. Under the defined-benefit mechanism, the workers can predict their retirement benefit since that mechanism is based on an established formula and defined by a legal plan document. Pension benefit is formulated according to the income percentage based on the years they worked and the final average compensation. In that system, the government in a public plan or employer in an employer-based plan must provide the pension for the employees.

In “the defined-contribution” mechanism, the contribution is specified as a percentage of wages, and rates are specified for employers, employees and the government. But the final pension is based on the value of the fund that they accumulated throughout their working life. It means that the amount of pension benefit is determined by the amount in the individual’s pension account including the contributions and the investment earnings at the retirement age. Generally, defined-benefit mechanism is a kind of pay as you go system and defined-contribution mechanism is similar to the fully funded one. Concerning risk, in the defined-benefit system, government or employers are bearing the risk. On the other hand, employees are bearing the risk in the defined-contribution system.

### **2.3.2 Non-Contributory Systems**

Non-contributory system represents for the workers who do not participate in the labor markets that covered by the social security systems. Actually, there are several kind of informal sector workers, such as the self-employed or farmers. They cannot be covered by the national pension system since it is not easy to access their income and collect the contributions from them. If they have not sufficient savings,

they may suffer the risk of poverty in the old age. Therefore, most high-income and middle-income countries with contributory systems provide the minimal benefits for them even though they are not qualified to receive the contributory pension. Non-contributory pensions play a pivotal role in ensuring the access of women to at least basic pension, yet benefit levels are often low, insufficient to fully meet their needs; nor do they fully compensate for the lack of contributory coverage (ILO, 2016). Since the primary purpose of the non-contributory system is to reduce poverty, some countries try to integrate the social assistances for the elderly with those for the nonelderly. It intends to effectively flow the resources to those who need the most regardless of age.

### **2.3.3 Civil Service Pension**

The term civil service refers to a sector of governmental service composed mainly of civil servants hired on the basis of professional merit as proven by competitive examinations or the bodies of employees in any government agency apart from military. Civil servant or public servant is a person who employed in the public sector for a government agency or department or state-owned enterprises. In most Central and Eastern European Countries, individuals employed in the public administration are covered by a common national pension schemes, usually defined in a common pension law. And then, countries are defining civil service categories of personnel through civil service legislation. There are four obvious objectives of schemes for the civil service;

- (a) To secure the independence of public servants
- (b) To make a career in public service attractive
- (c) To shift the cost of remunerating public servants into the future and
- (d) To retire older civil servants in a politically and socially acceptable way.

The civil service pension scheme covers the whole of employees from the government departments and non-departmental public bodies, such as museums, commissions and other organizations. The type of pension that civil servants receive from the government at their retirement age is defined-benefit pension. Civil servants get their retirement benefit based upon their salaries they had in their working ages.

In the United States, the Civil Service Retirement Act was created on August 1, 1920 for certain federal employees. The Civil Service Retirement System is a public pension fund that provided retirement, disability, and survivor benefits for



most U.S. civilian service employees working for the federal government. (Julia Kagan). According to this system, civil servants received lifetime annuity after retirement, based on their age, average salary, and years of service. Employees in the civil service retirement system (CSRS) may also contribute to the Thrift Savings Plan in order to receive additional retirement income. If the employees stay with CSRS, they can receive a tax break by contributing up to 5% of their basic pay.

There are five types of benefits for retired employees in the Civil Service Retirement System: Optional Retirement, Disability Retirement, Discontinued Service Retirement-Involuntary, Early Optional Retirement, and Special Provision Retirement. But that retiree must be an employee who was eligible for these benefits and serving about five years of full-time service. In January 1, 1987, Congress created the Federal Employees Retirement System (FERS) to replace CSRS. Both new federal employees and those under CSRS receive their benefits from FERS. FERS provides a smaller annuity than CSRS, but it can be supplemented with social security, which CSRS employees are not eligible for.

#### **2.3.4 Defence Pension**

The Defense Pension is a pension fund for the three wings of the armed forces and the civilian employees working under the Ministry of Defense. When a member of the armed forces reaches their retirement age, they receive military pension benefits under the defense pension scheme available in their respective countries. Pension provides a regular monthly income to not only veterans but also the surviving family members of deceased military servants. This fairly reflects the unique sacrifice they have provided their country throughout their career. All members of the armed forces are automatically enrolled into the Armed Forces Pension Scheme. Unlike all other pension schemes such as civil service pension, military members don't need to make contributions each month. The pension scheme is unfunded and paid from the public purse.

Generally, in several countries around the world, to receive a military pension, the employee must be at least 60 years of age or the one who permanently incapacitated for work. If an eligible member completes 15 years of continuous eligible service in the Permanent Forces, the member may be eligible to receive the pension benefit. Military Veterans Pension Benefit is a regular payment made by the Department of Military Veterans to qualifying and eligible Military Veterans who are 60 years or above and to the eligible dependents in terms of the Military Veterans Act 18 of 2011 in South Africa. And the military's health insurance program, may still be available after you retire from the service. Combat Veterans Health Care provides combat Veterans with free healthcare, related to any service in a war during any period of hostility.

Once the employees retire from the military, their retirement pay will be based on their retirement plan and military status. Generally, according to the international pension schemes, the ones who those have 20 years of service in the military can receive the retirement pay that equal to 50% of their final basic pay while the military servants who complete 40 years of service can expect to receive 100% of their final basic pay as retirement pay. In the world, approximately 36 percent of amount budgeted for defense pensions is on account of defense civilians.

### **2.3.5 Old Age Pension**

Pensions for older women and men are the most wide-spread form of social protection in the world, a key element in sustainable development goal. According to the ILO social protection report, only less than 20 per cent of older people above statutory retirement age receive a pension in most low-income countries. Social security standards of ILO offer a comprehensive set of references and a framework for the establishment, development and maintenance of old-age pension systems at national level. Convention No. 102 and 128 and Recommendation No.131 designed to provision for the old age pension depending upon their regular adjustment to maintain pensioners' purchasing power. Public pension scheme is the effective mechanism to guarantee the income security of older persons as well as to solve and face with social inequality and poverty. The twin objectives of pension systems are to reach all older persons in need and to do so at an appropriate monetary level of benefit provision. (ILO). In practice, adequacy of income for individuals in old age is a biggest social policy challenge facing the ageing populations. In many countries around the world which have comprehensive and mature systems of social protection about old age population, the major challenge is to maintain a good balance between adequacy of pension and financial sustainability.

In this case, it is important to distinguish between the concept of legal and effective coverage in old age (ILO 2010, 22). Legal coverage refers to existing legal framework that stipulate old-age benefit entitlements of specific groups of the population. The legal extent of coverage is measured as the ratio of the estimated number of people with legal entitlement to the working-age population. Effective coverage refers to the effective implementation of the legal framework. Effective coverage is measured as the number of protected persons as a share of those expected

to be protected in old age by the legal provisions. According to the most recent data indicated in the ILO social protection report, 53 countries reached high effective coverage of more than 90 per cent of the population above statutory pensionable age in 2015-17. For the old-aged, 51 countries reach the pension provision of less than 20 per cent of older persons compared to 73 countries in 2000.

The development level of pension system can be assessed the level of expenditure on the income security of older persons. Actually, pension benefit levels depend upon resources invested. At the global level, high-income countries prepare to spend average 6.9 per cent of GDP on the public social security expenditure for pensions and other non-health benefits of older persons. And also, middle-income countries spend only 2.1% of GDP and low-income countries do 0.6% of those for old-age pension. In the ILO reports, pension spending per person above retirement age in a country expressed as a proportion of GDP per capita, is an average of 56% in high-income countries, 33.2% in middle-income countries, and 17.8% in low-income countries (ILO 2010).

## **2.4 Pension Systems in the ASEAN Countries**

Many countries around the world have made every effort to expand the coverage of the pension schemes and to establish the pension system guaranteed the income security for the older persons. The following are the pension system of the ASEAN countries.

### **2.4.1 Thailand**

The first pension system in Thailand was initiated in 1902 by King Rama V in order to support the well-being of government officials after their retirement. Social Security Office (SSO) pension scheme began to create in 1999 and workers must contribute for 15 years to receive a periodic benefit. Such benefits were only paid initiately in 2014. The number of pension recipients gradually increases and it reaches to 231,733 people in 2019.

The tax-financed OAA (Old-Age Allowance) scheme contributes the older persons to have a high pension coverage. In Thailand, all of the citizens who are not receiving a civil service pension were allowed to get OAA. Under the scheme of Old-Age Allowance, they receive benefits of between B600 and B1,000 per month depending on their age. According to the survey of researchers, 78 percent citizens aged 60 and over in Thailand receive the benefits from OAA. Survey data also indicates that a larger proportion of women receive these benefits compared to men.

All civil servants employed later 1997 are allowed to participate in the Government Pension Fund (GPF), which is a defined contribution fund established in 1996. In this scheme, members can contribute from 3 to 15 per cent of their salary. When they are in retirement, they can withdraw their savings gradually or as a tax-free lump sum (Ratanabanchuen 2019). Actually, some of the civil servants working in government cannot be covered by the civil service pension scheme. Among 3.1 million of civil servants in government, about 1 million are temporary employees and the other only 0.2 million are government employees. Both types of employees are covered by the SSO pension scheme rather than the civil servant pension schemes. Lifetime pension benefits are only for civil servants with more than 25 years of service and lump-sum benefits are for those with 10–25 years of service. It means that an employee working for 9 years in the civil service would never receive retirement pension. And also, an individual with a career split between the public and private sectors would only receive lump-sum benefits.

In Thailand, adequacy of pensions for civil servants is significantly higher than other schemes in the pension system. Even though the civil servant pension system was reformed in 1997 to reduce benefit levels, civil servants with 35 years of service can still expect to receive 65 percent of their final salary. It may be also cause of the higher salary of civil servants compared to those in private sector.

#### **2.4.2 Indonesia**

In Indonesia, pension programs were provided to civil servants under the Dutch administration. In 1956, when a law on pension spending was proclaimed by the president, pension programs were re-affirmed and rules of civil service pension were modified again in 1969. According to the pension system in 2018, government of Indonesia provides earnings related social insurance scheme and defined-contribution plan for the private sector employees while employees from civil service are covered by defined-benefit scheme.

From 1<sup>st</sup> January 2022, an employee can receive the old age and pension security programmes at their age 58. Since 1<sup>st</sup> January 2019, in every three years, the pension age will be increased by one year until it reaches the maximum pensionable age of 65. Employees are qualified with the 15 years of contribution for the periodical pension benefit and those are qualified with less than 15 years for lump-sum payments. The individual at any age with a minimum of five years contributions can

claim the pension. Although pension system covered 100% of civil servants and the armed forces, only 14% of private formal sector workers are covered. Formal private sector workers has been participated in a scheme provided lump-sum retirement benefit since 1977. From 1<sup>st</sup> July 2015, employees in the private sector are covered by social insurance program and defined contribution pension plan. Unlike the private sector schemes, civil service pension is based on final salary, and financed on a pay as you pay scheme. Civil servants and the armed forces receive lump sum benefit, pre and post retirement life insurance, and monthly pension at their retirement age. Employees contribute 1% of payroll to the pension plans and 1% to health care for the social security benefit whereas the pensioners do not need to pay for that program.

Financial crisis which includes numerous increases in unemployment, currency devaluation, sharp drop in real GDP and declining income and salary takes place in 1997-98. During this crisis, the social protection system of Indonesia was not sufficiently strong to protect the individuals in the country from the severe impact of crisis. Therefore, in order to establish the national system of social protection, government amended the new Indonesian Constitution. The pensionable age for the civil servants will be extended from 60 years until 70 years.

### **2.4.3 Philippine**

Pension system of Philippine is primarily a defined-benefit scheme. The Government Service Insurance System (GSIS) is mandatory for the employees in public sector and the Social Security System (SSS) is for private sector workers. This two systems covered about 28% of the aged 60 and over and also 79% of the labour force. Individual can receive the pension in the age of 65 with the 120 months of contribution. Pension can be provided according to the inflation, the growth of wage and the financial situation of their fund. The minimum pension payment for both basic and earnings-related components is PHP 1200 for people with a contribution period of between 10 years and 20 years and PHP 2400 for those with more than 20 years of contribution. Employees can get pension from early retirement at their age 60 if they have 120 months of contributions within 6 months before retirement. But for old-age pensioners who resume their employment or have self-employment before age 65, the pension is not allowed to receive. Individual can demand the pension as a late retirement in later than normal pension age, but they would never get increment for the delayed pension benefits. Most of the companies in Philippines have no formal

employee retirement plan, and funding strategy even for the government-mandated retirement law payment.

According to Mercer CFA Institute Global Pension Index (MCGPI) in 2021, Philippines' pension system ranked the second worst retirement income system among 43 retirement systems in Asia. Philippines' adequacy sub-index score, which measures the benefits offered to the poor and a range of income earners, improved slightly from 38.9 to 40.5. However, the country's sustainability sub-index and integrity sub-index scores were lower in 2022 compared to 2021. Sustainability index scores considered the variables that influence long-term sustainability of systems, such as the labor force participation rate of older population and level of real economic growth is 52.3. Integrity sub-index are determined on the three main elements of the pension system, namely, regulation and governance, protection and communication for members, and operating costs. The Philippines' retirement income system ranked lowest in Asia and globally with a score of 30.

From the suggestion of MCGPI, to increase the overall index value for the Philippines' retirement income system, the country should increase the minimum level of support for the poorest aged individuals, and the coverage of employees in occupational pension schemes by increasing the level of contributions and assets. The difference between private-public pension system of Philippine is the level of equity and sustainability. The impact of these disparities and weakness will be the great challenge for the pension system of the present and future retirees.

#### **2.4.4 Vietnam**

In North Vietnam, the contributory pension system known as a state pension scheme or social insurance has been in operation since 1962. It covered only employees in the state sector until 1995. Therefore, it has been expanded to cover employees in the private sector and designed as defined-benefit scheme in 1995. In 2021, the retirement age is determined as 62 years for men and 60 years for women with 20 years of contributions. But for those who have worked in hazardous and dangerous occupations, the contribution period is 15 years. Employees who are not qualified for monthly retirement pensions with the contribution period of less than 20 years are entitled to a lump-sum grant equivalent to 1.5 month of the average salary for each year contributing to the social insurance fund. Retirees are provided with health insurance cards by the Social Insurance Fund.

In 2020 Allianz report, the pension system of Vietnam was ranked 57th out of 70 countries. Actually, Vietnam is considered one of the countries with the fastest aging rates in the world. There are many challenges for the social security and pension system cause of the increase of older persons. According to the research about Vietnamese Pension System and Aging Population, the pension system of Vietnam consists of two types of scheme: compulsory pension and voluntary pension. In the compulsory pension system, government manage the public pension funds through payroll taxes on employers and employees. However, only 30% of the older persons had pensions and welfare from the state budget and social insurance fund. And then, since 2013, the development of voluntary pension funds in Vietnam has been productive and voluntary pension programs are implemented under the government's regulations through annuities provided by life insurance companies, investment funds or other financial institutions. Approximately 10% of Vietnamese are participating in life insurance.

From the point of view of the Vietnamese scholars, the pension system of Vietnam has some weaknesses that need to be improved to address the aging population in the near future. First, women are not covered sufficiently by the old aged protection. Second, a large proportion of informal employees do not have access to public social insurance benefits. Third, voluntary pension programs do not seem to be effective and developed. Fourth, the contributed public pension fund is not adequate to cover the growing number of pensioners. Finally, the current tax-funded pension schemes cannot provide a large number of elderly with sufficient benefits to ensure a decent living in old age. Therefore, government needs to launch solutions to support women employees, to encourage informal sector workers for participating in social insurance and unemployment insurance, to change the current tax-funded schemes in order to increase the amount of public insurance funds and at the same time to support voluntary pension market development to share the burden of the public fund.(Van T. T. Dinh, Thuc H. T. Pham).

Generally, most of the ASEAN countries has been practiced defined-benefit pension system for the specific groups of workers especially in public sector.

## **2.5 Reviews on Previous Studies**

Zar Ni Su Hlaing (2019) studied on the socio-economic condition in Hlegu Township during the period 2009-2010 to 2017-2018 based on the secondary data with the aim of identifying the changes in socio-economic condition in the study area. In that study, it was found that agriculture is the major economy of Hlegu Township and the transportation sector are well increasing in the study period. And for the health sector of Hlegu Township, it was expressed that more doctors and health care workers should be provided.

Than Htike (2015) studied on the Effect of Myanmar Pension Reform and its Potential System based on the secondary data. That study found that the Government of Myanmar tried to change and promote social security system including pension system since 2012. And the government submitted the provisions to increase the salary and approved pension for public sectors employees. In that study, it was found that Myanmar Pension Department has proposed Pension reform to make assure adequate and sustainable pension system for employees including public sector employees.

International Labour Organization (2022) studied on the coverage, adequacy, financial sustainability and policy consistency of the Thai Pension System. In that study, it found that pension expenditure in Thailand is significantly low compared to other countries having similar demographic transitions. And it was seen that coverage of its contributory schemes is much lower. It explored that it is necessary to increase the value of the Old Age Allowance in order to provide a more meaningful pension guarantee.

Romain Duval, Department of Economics, OECD (2013) studied on the retirement effects of old age pension and early retirement schemes in OECD countries. According to the data presented in that study, it found that there is wide dispersion all over the OECD countries in implicit tax rates on continued work embedded in old age pension systems and other social transfer programmes. It was known that it is the highest compared to Japan, Korea, English-speaking countries. The study found that such taxes attractive to the old workers to anticipate their retirement.

International Labour Office (2014) studied on the social protection for older persons. The study found that the majority of the older persons in the world have not income security and rights to retire. They have to continue their employment as long as



they can after the pensionable age. For even those who receive pension, pension income are not adequate. In that study, it resulted the expenditure on the pension payment in low-income countries is 0.2 percent of GDP and 11 percent of GDP in higher income countries such as Western Europe. As an average, it found that the countries across the world spend 3.3 percent on the pension for the older persons.

## **CHAPTER III**

### **PENSION BENEFITS AND SOCIAL PROTECTION FOR PENSIONERS IN MYANMAR**

#### **3.1 Myanmar Pension System**

After British occupied lower Myanmar, pension rules and regulations known as pension acts were enacted in 1871. In 1935, pension entitlements were performed systematically according to the Civil Service Regulations. After Myanmar regained the independence, the parliament approved new pension rules in 1954. In present, the government practices the pension entitlements permitted according to the Civil Service Law (Third Amendment Act) of 2020.

Since 1 Oct 1972, Myanma Economic Bank has started to operate the pension payment for the pensioners in Myanmar. The pension system of Myanmar is Defined Benefit System. It covers public sector employees and there is no pension coverage for private sector employees. The statutory retirement age determined for the government servants in Myanmar is 62. There are three basic criteria defined for the retired employee to be eligible for the pension benefit;

- The employee must serve for the public sector under the central or state government.
- There must be a permanent employee in a mandatory position authorized by the constitution.
- The salary for the employee must be paid by the government budget.

The service personnel pension and gratuity as the benefits of retirement mentioned in the law to when they retire. Pensioners can withdrawl their pension with the preferable method among four kinds of ways;

- (1) Retiree Book
- (2) E-Pension Smart Card
- (3) Automated Teller Machine
- (4) Mobile Payment

### **3.1.1 E-Pension Management System**

In August, 2012, Myanmar government has launched pension payment with E-pension system using IT Technology with the aim of providing quick and easy pension payment for pensioners at any time. Today, there are 302 branches operating pension payment with E-pension System in Myanmar.

Myanmar Economic Bank undertakes the pension payment through the mobile system in cooperation with the service providers such as Myanmar Mobile Money (MMM), Wave Money, MPT Money, and Mytel Pay. It is available for pensioners to use account transfer method by giving standing instruction to bank. And then pensioners can withdrawal money with 24 hours service from the nearest agents from the 21<sup>st</sup> day of every month. The pension can be transferred to the digital payments; Current A/C, Savings A/C, Myanmar Mobile Money (MMM), ATM, MPT Money, Wave Money and Mytel Pay. The pensioners are required for personal verification in bank every six months. The pensioners entitled to family pension withdrawing through mobile payment need to undertake personal verification every three months. It is beneficial to pensioners by withdrawing pension with E-Pension System that it can be withdrawn on any bank opening day, with preferable account transfer methods without requiring the pensioners to visit to bank monthly, to stand in a queue and wait for withdrawal of pension at bank.

### **3.2 Pension Department of Myanmar**

Pension Department, Ministry of Finance is responsible mainly in managing the pension process for the public sector employees. Under the Pension Department, 17 branches are opening and operating in regions and states in Myanmar. There are nine main functions of Myanmar Pension Department;

- (1) Undertaking the pension system reform processes in order to develop and exercise the sustainable National Pension System,
- (2) Issuing Pension Pay Authority to Myanmar Economic Bank after checking and confirming the Pension and gratuity for the Service Personnel retired from the Department,
- (3) Issuing Audit Report to the respective enterprises after checking and confirming the Pension and gratuity for the Service Personnel retired from the State Economic Enterprises and City Development Committees,

- (4) Undertaking the pension cases for commutation of the pensioners retired from the Departments, Enterprises, and City Development Committees,
- (5) Sharing the pension knowledge processes regarding the pension benefits, application form, the necessary documents, calculation formula, etc.,
- (6) Reviewing the pension policies, submitting them to the Pension Department (HQ) to confirm and getting approval,
- (7) Cooperating with the respective agencies for the pension data accuracy,
- (8) Developing the ICT-based record-keeping system for the IT application, Data Communication Network, Website, and Pension Administration,
- (9) Changing the ICT-based calculation system from the paper-based pension benefit calculation system,

There are four main objectives of Myanmar Pension Department;

- (a) To transform the current Unfunded Defined Benefit Pension System into the Funded Defined Contribution System like many other countries in order to reduce the burden for the government and become a sustainable pension system in long term,
- (b) To set up the National Pension System in order to cover the employees from the public sector as well as from the private sector to be extended in long term after the establishment of the Central Provident Fund in Myanmar,
- (c) To act as the regulatory role for the pension fund relevant to the private sector,
- (d) To establish the necessary physical infrastructure, IT infrastructure including Management Information System and Data Communication Network, the human resource development and promoting the Role of Organization for Pension Department as the parallel system,

Myanmar Pension Department undertakes the actions with the three main policies;

- (i) To emerge a more efficient, effective, and reliable system,
- (ii) To transform the current pension system into a defined contribution based on the Central Provident Fund for the security of future retired life of the Civil Servants,
- (iii) To emphasize the benefit payment from the aspect of financial sustainability,

### 3.3 Types of Pension

The government rewards the pension and the benefits to the service personnel in their respective sectors. There are divided into four types of pension; Civil Service Pension, Political Pension, Defense Pension, Business Pension. Civil Service Pension and Defense Pension are mainly provided to the government servants.

The civil servants who served under the government are allowed to receive the following types of pension.

**Superannuation Pension:** A superannuation pension is granted to an employee in accordance with the rules and regulations at a retirement age.

**Retiring Pension:** A retiring pension is allowed for the employees who had been served for thirty years if they demand even though they have not yet reach at the retirement age of 62.

**Invalid Pension:** When the employee is physically or mentally incapacitated to continue his employment, an invalid pension is awarded to that employee depending upon the approval of the relevant medical team.

**Compensation Pension:** When the government abolishes any position in the government sector, the permanent employee in that position is granted by a compensation pension if not capable to entitle in another position.

**Extraordinary Pension:** If the employee gets an injury, or suffers a disease or becomes a disabled person due to the any reason during his official duty period, an extraordinary pension is provided to that employee in accordance with the approval of the relevant medical team.

**Family Pension:** In the event of the death of employees after their retirement or during their working age, their family members can receive a family pension according to the pension rules.

**Reduction Pension:** To receive a reduction pension, the employee who aged 55 year and above must have the service year of 20 years and over. The employee who aged 50 year above with the working period of 25 years and over also can be provided by the reduction pension. However, this pension is allowed to grant according to the need of government even though the employee is not eligible with the above mentioned two criteria.

The pensioner who entitled to family pension must be the following persons;

- (1) The deceased's surviving legal first wife or husband
- (2) Unmarried legal children under 18 year of age or unmarried legal children over 18 year of age studying full time in college and university if without official spouse
- (3) Unmarried daughter or daughter who is widow if without above mentioned two criterias
- (4) Unmarried fatherless grandchild under 18 year of age or unmarried fatherless grandchild over 18 year of age studying full time in college and university if without above mentioned three criterias

When there is no person who complied with above mentioned criterias, the following persons can be allowed to receive the family pension;

- (1) Parents
- (2) Siblings under 18 year of age or siblings over 18 year of age studying full time in college and university if without parents
- (3) Unmarried sister or sister who is widow if without above mentioned two criterias
- (4) The other siblings if without above mentioned three criterias

If the employee who died before retirement must receive the superannuation pension the day after death, spouse can be allowed to receive the three fourth of official pension as family pension. In another way, if the employee died after retirement, spouse can be provided the three fourth of pensioners's received pension from the day after death. Those pension benefits will terminate when the spouse remarried or died. If the family member who entitled to family pension is not the spouse, they can receive the half of the pension as the family pension. However, pension benefit endure from the date of death to 15 years for the death before retirement and from the date of retirement to 15 years for the death after retirement.

If the employee is killed or dies of injury or due to the act of a person who inflicts an injury by assaulting him or due to the disease or disaster in his duty, extraordinary family pension can be allowed to the family member. However, if the spouse of the deceased has been received the family pension, he or she must choose only one kind of pension among both.

The employees who retired from military are covered by the following pension benefits.

**Superannuation Pension:** A superannuation pension is granted to an employee in accordance with the rules and regulations at a retirement age of 62.

**Retiring Pension:** When the military servant resigns from the duty, a retiring pension is allowed for the ones who serve for at least ten years in the army.

**Disability Pension:** If the military servant who resigned due to disability are determined 20% of disability rate, disabled pension is granted according to the rate of disability. If the disability rate is 100%, that pensioner is allowed to receive 16000 MMK monthly as a helping expense.

**Household Pension or Family Pension:** If the military servant died due to duty or due to the disease during the period of duty, household pension can be received as the extraordinary pension. Moreover, even if he died in seven years after retirement because of the disease or injury during service year, this pension is allowed to receive.

**The expense of death:** If the military personnel died during the working age without concerning the duty, the expense of death equivalent with one month salary can be granted once a year. However, the service year must be at least one year. If the military servant with five year of service died for any reason, the pre expense of death can be allowed to receive. The ones who died in the battle are permitted the pre expense of death without considering their service years.

**Children Allowance:** If the survivor who received household pension or family Pension have the children, child allowance is granted to those who aged between 4 to 18 years and educational allowance is for those who still studying. For the children who are disabled or continue to study, both child allowance and educational allowance are granted until the 25 years old. Moreover, if the family whose died in a battle have more than five children, the next monthly allowance for each one is permitted to receive.

### **3.4 Laws and Policies for Pensioners**

In Myanmar, there are rules of law enforced to protect the rights and benefits of pensioners. And also, government is undertaking the better plans in implementing to promote the pension benefits for the retired servants. Especially, since 2019, Myanmar government has been planned to implement the law for the mandatory civil service pension contributions. According to the local news report which cites the

country's finance minister Soe Win, government strives to introduce the legislation to set up a central pension fund for civil servants. In that plan, civil servants need to make compulsory monthly contributions. For the contributions to channel into the pension fund, it is necessary to be deducted from the salaries of civil servants every month. Normally, civil servants in Myanmar do not make the contributions to a pension fund. Government pays monthly pensions to retired civil servants based on their last salaries and years of service. In present, pension expenditure is increasing with the growing number of pensioners. According to data expressed in Myanmar's pension department's website, in the fiscal year of 2020-2021, the number of total pensioners is 946,861 and spending on pension is 1,268,073 billion kyats. The expenditure on the pension for the retirees is one sixth of national tax revenue. Since the government allocates the funds for civil servant's pension, it is not sufficient to spend where it is needed more. In such way, government faces with the financial burden gradually. Therefore, government servants need to contribute a certain portion of their salaries to the fund like in other countries around the world.

#### **3.4.1 Protection for the Retirees**

According to the Civil Service Personnel Law, the government servants who retired are covered by the following rules and regulations.

- (a) After providing the pension to the retiree, pension is not allowed to reduce due to lacking the satisfaction on the service year of the pensioner.
- (b) Pensioner is not allowed to take a departmental action according to the Civil Service Personnel Law or Government Servant's Conduct Rules.
- (c) Pension that have been permitted to the retiree is not allowed to reduce or withhold by cause of the any crime committed before retirement.
- (d) Pension of the retiree is not allowed to confiscate by any order of the court for the debts of the retiree.

#### **3.4.2 Reduction, Withholding and Termination of the Pension for the Retiree**

Generally, the government servant can receive the pension at the pensionable age. However, if there is any suspect on the service year of the employee, the government official can determine to reduce the relevant amount of the pension with the strong evidences before providing the pension to the employee.



If the pensioner is imprisoned, his pension benefits will be suspended. The resumption of pension must be allowed after acquitting. However, pension for the imprisonment period is not allowed to repay.

If the retiree commits the following crimes, some extent or all of his pension benefits can be reduced, withheld, or terminated.

- Publishing the books or the statement that make discredit the government.
- Participating or stimulating in the activities affected national security and rules of law.

### **3.5 Caring Programmes for Old Aged Retirees**

In Myanmar, although there is no special caring programmes for old aged retiree, government and other non-government organizations implement health and social care programmes for the older persons including the retirees. The Department of Social Welfare is implementing eight main kinds of social welfare services including care of the Aged. It is main activator of social services and is carrying out social services with the following aims;

- To contribute towards the social objective “Uplift of health, fitness and education standards of the entire nation”;
- To contribute towards the development of human resources;
- To assist those who are facing social problems;
- To take preventive measure to control occurrence of social problems;
- To turn out voluntary social workers;
- To give assistance to the State in some way by implementing social development tasks and giving social assistance.

Under the supervision of the Department of Social Welfare, these organizations are working together in giving care to older people in Myanmar; HelpAge Korea, HelpAge International (Myanmar), National YMCA, National YWCA, Global Vision, Caritas Thailand, World Vision (Myanmar), Myanmar Red Cross Association, Myanmar Maternal and Child Welfare Association, Myanmar Women’s Affair Federation, Myanmar Baptists Church Union.

### **3.5.1 Health Care Services for the Older Persons**

In Myanmar, the Ministry of Health formulated the National Health Plan in accordance with the National Health Policy. In that National Health Plan (NHP), Health Care for the Elderly becomes one of the sub-programmes under the umbrella of Community Health Care Programme. Under that programme, Health Care for the Elderly Project was implemented in several areas of Myanmar with the aim of promoting health of the elderly and increasing the accessibility of geriatric care services for the older people.

In that programme, the strategies adopted are to give training to health staff on prevention, cure and reporting in time systematically about the diseases which are prone to happen in elderly, to demonstrate health staff on exercises which are crucial in promoting health of the older persons, to give training to health staff on counseling older people and their families about their health, social and mental problems, to give training to families and volunteers on giving care systematically to the older people in community base care, to help the older persons who have difficulty in going to the health care centers.

Elderly Health Care Project is implementing in collaboration with World Health Organisation (WHO) and Ministry of Health (MOH) , local authorities , and local Non Governmental Organisation (NGO) in 88 townships in Myanmar. In present, Elderly Health Care Clinics are opening on every Wednesday in project areas including the Rural Health Centers. And also, in Hlegu Township, Wednesday geriatric clinics are initiated since 2013. The older people including the pensioners can access with the registered books like yellow book for aged 60 years and above, blue book for aged 70 years and above, white book for aged 80 years and above in Hlegu Public Hospital. By participating in that programme, the older people can obtain the Health Care Benefits such as doing morning exercises with trainer; providing cure and dental care; giving health education and counseling with doctors; giving required medicine; giving nutritious food; making eye care and checkups on every Wednesday in Hlegu Public Hospital. The elderly normally undertake these activities relating elderly health with the support of nurses, volunteers and respective doctors from 7 am to 12 pm once a week. Occasionally, there are arranging pilgrimages with the help of the authorities, respective organisations, NGOs and the community and holding International Elderly Day.

## **CHAPTER IV**

### **SURVEY ANALYSIS**

#### **4.1 Survey Profile**

Hlegu Township is located in 29 miles for from Eastern North of Yangon region. It is situated between North Latitude 16 H-59' and 17 H-19', and between East Longitude 96 H-13' and 96 H-25'. It is 576.92 square miles wide. It is about 13.5 miles from East West and 35 miles from North and South. Hlegu Township is bounded by Bago Township in the East, Hmawbi Township in the West, Thanlyin Township in the South and Bago Yoma in the North. Hlegu Township consists of 5 wards, 52 village tract and 168 villages.

#### **4.2 Survey Design**

This study focuses on the socioeconomic conditions of the pensioners in Hlegu Township and experiences and difficulties in their withdrawing pension. Therefore, the survey design is based on the random sample which includes 150 respondents to obtain the primary data from the pensioners in Hlegu Township about their socioeconomic status. There are totally 12845 pensioners in Hlegu Township. In this survey, respondents were selected from the pensioners from the one ward and other three villages in Hlegu Township, and also the pensioners who withdraw their pension in Myanmar Economic Bank in Hlegu. The survey is conducted through the face to face personal interview.

#### **4.3 Survey Analysis**

Survey analysis are divided into seven sections; (1) Demographic Characteristics, (2) Educational Status, (3) Employment Status, (4) Household Status, (5) Income and Expenditure, (6) Health Status (7) Experiences and difficulties of the pensioners in withdrawing pension.

### 4.3.1 Demographic Characteristics

The demographic characteristics of the pensioners which consist of gender, ethnics, religion, age group, marital status and family size are shown in following table to identify the socioeconomic conditions of them.

**Table (4.1) Demographic Characteristics of the Study Area**

No.	Descriptions	Characteristics	Respondents	Percentage
1	Gender	Male	66	44
		Female	84	56
2	Ethnic	Burmese	140	93
		Karen	7	5
		Rakhine	3	2
3	Religion	Buddhist	145	97
		Christian	3	2
		Islam	2	1
4	Type of Pensioner	Military	68	45
		Civil	82	55
5	Age	41 - 50 years	1	1
		51 - 60 years	29	19
		61 - 70 years	55	37
		71 - 80 years	49	33
		81 - 90 years	16	11
6	Marital Status	Single	19	13
		Married	71	47
		Separated or Divorced	4	3
		Widowed	56	37
7	Family Size	Only one	9	6
		2 - 5 persons	125	83
		6 - 8 persons	16	11

Source: Survey Data, 2023

Table (4.1) shows the distribution of sample pensioners or respondents from survey areas, by gender. Total 150 of the respondents completely participate and it includes 44 % of men and the remaining 56 % are women. It is found that female pensioners are more than male pensioners in survey area, Hlegu township.

Among the 150 pensioners, 44 persons of male and 24 of female are military pensioners. And the other hand, 22 of civil service pensioners are male and 60 of those are female. In this data, it found that the female in military pension are the survivors who received the pension from their spouse, retired military servants. And it is found that female are more than male in civil service pension and male are more than female in military pension.

In the race, most of the respondents are Burmese 93 %, 5% is Kayin and Rakhine is for the rest 2%. Regarding the religion, 97% of the respondents is Buddhist, Christian people are 2% and the Islam is only 1%.

Among the 150 respondents of the pensioners, the number in military pension is 45% and the civil service pensioners are 55%. It means that retired civil servants are more than military servants in Hlegu township.

The number of respondents by age group shows that the age between 81 - 90 years is 11%. And the age group of between 71 – 80 years old is 33%. Most of the respondents have the age group of between 61 - 70 years old 37 %, followed by those of between 51 - 60 years old is 19% and the between 41 - 50 years old is only one person, 1%. The respondents in age of 41 – 50 years and 51 – 60 years are pensioners who take the family pension and retiring pension although they are not 60 years old. And it is found that the oldest pensioners are in age of between 81 - 90 years and the youngest pensioner is in age of between 41 - 50 years. The majority of the oldest pensioners is male although the female pensioners are more than male.

According to the marital status of respondents, most of respondents are married 47% and lower of respondents are separated or divorced 3%. A few of respondents are single 13% and the rest 37% are widowed. It found that the greater number of respondents is still together with their spouse although most of the pensioners are above 60 years old.

The size of family member can be seen that 83 % of total respondents stay with between 2 - 5 members in the house and 11% is with between 6-8 members. And 6% of them is those who stay alone without family members.

#### **4.3.2 Educational Status of Pensioners**

In determining the educational status of the respondents, it consists of primary, middle, high and graduate level. The following table (4.2) showed that the classification of educational qualification for each type of pensioners.

**Table (4.2) Educational Qualification of Respondents**

<b>Educational Level</b>	<b>Military</b>	<b>Civil</b>	<b>Total</b>	<b>Percentage</b>
Primary Level	7	4	11	7.3
Middle Level	32	21	53	35.3
High Level	27	21	48	32
Graduate Level	2	36	38	25.3
<b>Total</b>	<b>68</b>	<b>82</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

In the table (4.2), the highest number of the respondents for the education status is 35.3 percent of middle level. The primary level is 7.3 percent and the second highest number is 32 percent of high school level. And 25.3 percent are in the graduate level. Among those in the graduate level, only 2 persons are military service pensioners. Most of the respondents who are in graduate level are civil service pensioners and the most of those in primary level are military service pensioners. It means that retired civil servants in survey area are generally more educated than the retired military servants.

### **4.3.3 Employment Status of Pensioners**

Regarding the employment status of the pensioners, it is divided into current employment and type of pension that received currently as shown as the following tables (4.3) and (4.4).

#### **Current Employment**

Although the pensioners retired from their respective governmental departments, some of them are still working for their livelihoods in non governmental fields. The main business of the residents in Hlegu township is generally trade, agriculture and livestock. Current employment of Pensioners are shown as the following table (4.3).

**Table (4.3) Current Employment of the Respondents**

Type of Career	No. of Respondents	Percentage
Agriculture and Livestock	2	1
Merchant	18	12
Others	23	15
Unemployment	107	71
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

According to the table (4.3), only 1 percent of total respondents in the survey area is found to be in agriculture and livestock, 12 percent are merchant, other employment are 15 percent. And the number of unemployment are 71 percent. Therefore, it can be known that 29 percent of the pensioners are currently working and most of the pensioners are retirees who are not working anymore.

#### **Distribution of Respondents by types of Pension**

The classification of pension that received by the respondents in the survey area into four types; Superannuation, Invalid, Retiring and Family pension are as shown as following table (4.4).

**Table (4.4) Distribution of Respondents by Types of Pension**

Type of Pension	Military	Civil	Total	Percentage
Superannuation Pension	33	54	87	58
Invalid Pension	10	11	21	14
Retiring Pension	5	14	19	13
Family Pension	20	3	23	15
<b>Total</b>	<b>68</b>	<b>82</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

As shown in the table (4.4), the highest number of the respondents is in superannuation pension with 58 percent and the second largest is family pension 15 percent. Invalid pension is 14 percent and the lowest number of the respondents is 13 percent for retiring pension. Moreover, respondents who received family pension are much more in the military field. Most of the civil servants receive superannuation pension.

#### 4.3.4 Household Status of Pensioners

The household status of pensioners consist of housing condition, types of housing, utilization of water, sources of fuel and household assets. These all are shown as following tables.

##### Current Housing Condition

Generally, pensioners in Hlegu township live in their private house, and also some of the pensioners live in rent house and some are in the house of their children. The specific data are shown as in following table.

**Table (4.5) Distribution of Respondents by Current Housing Condition**

Ownership	No. of Respondents		Total	Percentage
	Military	Civil		
Private House	54	50	104	69
Rent House	6	16	22	15
Childrens' House	8	16	24	16
<b>Total</b>	<b>68</b>	<b>82</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

According to table (4.5), the number of the respondents living in their private house is 69 percent. The number that live in rent house is 15 percent and for the pensioners who stay with their children is 16 percent. It is found that more than half of the pensioners can own their private house after retirement. Moreover, most of the military pensioners can live in their private house. But most of the civilian pensioners live in rent house and childrens' house. It may be because of that the government provided the estate or apartment to some military servants after their retirement.

##### Type of Housing

The basic need of the human life is the standard of housing condition. Among the livelihoods of the old age retiree, it is more necessary to have a good and secure shelter in order to protect from natural disasters. The following table show that the type of housing of the pensioners in survey area.



**Table (4.6) Type of Housing**

<b>House Class</b>	<b>No. of Respondent</b>	<b>Percentage</b>
Brick with zinc roof	100	67
Wood with zinc roof	48	32
Bamboo with thatch roof	2	1
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

The table (4.6) shows that 67 percent of the houses have a good structure made of brick with a zinc roof. And 32 percent of respondents in survey area live in fair-strong structures, which are made up of wood with a zinc roof, and only 1 percent of respondents live in poor structure, which are made up of bamboo with thatch roof.

#### **Utilization of Drinking Water**

The drinking water is the important one of the basic need of the humans to survive. The following table shows the sources of drinking water for pensioners.

**Table (4.7) Utilization of Drinking Water by Respondents**

<b>Sources of Water</b>	<b>No. of Respondent</b>	<b>Percentage</b>
Purified Water	76	51
Well or Lake	14	9
Hand-made well	60	40
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

According to the table (4.7), 51 percent of the respondents' household can get drinking water from buying the purified water. 9 percent of the respondents can get it from well or natural lake and the 40 percent of them do from hand-made well or pump. It shows that it is difficult to get a purified water from the nature in several areas of Hlegu township. Water from the pump or well is not sufficiently good.

### Sources of Fuel for Cooking

In Hlegu township, most of households use electricity for cooking. Some of households use fire wood, charcoal and gas. The following table (4.8) show that the sources of fuel for cooking in the households of the pensioners in Hlegu township.

**Table (4.8) Sources of Fuel for Cooking**

Type of Fuel	No. of Respondent	Percentage
Wood	9	6
Fire Wood	16	11
Electricity	106	71
Gas	19	13
<b>Total</b>	150	100

Source: Survey Data, 2023

According to table (4.8), 71 percent of respondents use electricity to cook food, 13 percent use gas, and 11 percent of them use charcoal. And the number of respondents using fire wood is 6 percent. It shows that most of the respondents use electricity for cooking. When the electricity is switch off, the second usage is gas.

### Household Assets

The households of the pensioners in the Hlegu township own household assets. The assets of household generally consist of radio/cassette/TV, bicycle, mortorbike, car, fan, refrigerator, air-conditioner, washing machine, pump and handphone. The household assets of the pensioners in Hlegu township are shown in table (4.9).

**Table (4.9) Household Assets of Respondents**

<b>Assets Items</b>	<b>Ownership</b>	<b>Percentage</b>
Radio/Cassette/TV	132	88
Bicycle	89	59
Motorbike	80	53
Car	20	13
Fan	120	80
Refrigerator	112	75
Air-conditioner	33	22
Washing-Machine	50	33
Pump	102	68
Handphone	126	84

Source: Survey Data, 2023

According to table (4.9), 88 percent of the respondents have a radio, cassette and TV. It is the largest number of the ownership. Since the township is not a downtown, 59 percent of respondents have bicycles and 53 percent have motorbikes. The lowest number of the respondents have a car is 13 percent. 80 percent of them have a fan and 75 percent have refrigerator according to the needs of households. The ownership of air-conditioner is 22 percent. Even though it is the second lowest number, it is more convenient for the health of the old age retirees. And 33 percent of respondents have washing machine. The percentage of owning the pump is 68 percent. Because of the modernization, the second largest having asset is handphone, 84 percent. According to these data, the number of the respondents who have the luxury assets such as car, washing machine and air-conditioners is the significantly lowest.

#### **4.3.5 Income and Expenditure of Pensioners**

Income and expenditure are the important determinants in identifying the socioeconomic status of the people. In measuring the income level of the pensioners, it is classified into four categories; income from pension, income from current career, family income and loan. The expenditure of the pensioners includes expenditure for food, health and electricity bill.

### **Income from Pension**

The following table (4.10) shows that the lowest number of the respondents earn between 30000 ks and 50000 ks with 8 percent and the largest number of those earned between 100000 ks and 150000 ks is 36 percent. Significantly, it is found that the pensioners who get the highest pension income, between 200000 ks and 250000 ks are only military servants. But the retired civil servants get the between 150000 ks and 200000 ks as the highest pension.

**Table (4.10) Distribution of Respondents by the Monthly Income from Pension**

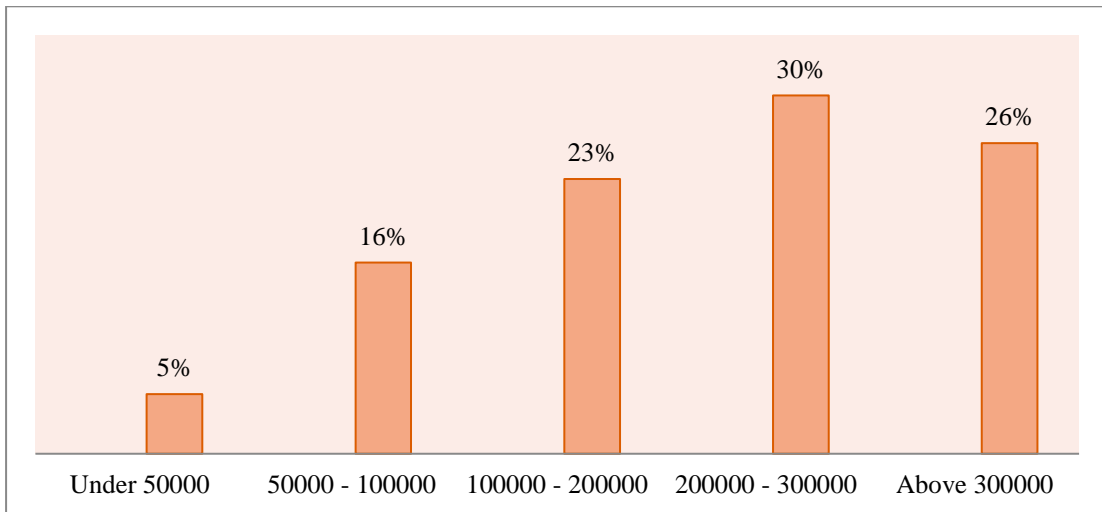
<b>Pension per month (Kyat)</b>	<b>No. of Respondents</b>		<b>Total</b>	<b>Percentage</b>
	<b>Military</b>	<b>Civil</b>		
30000 - 50000	3	9	12	8
50000 - 100000	11	19	30	20
100000 - 150000	10	44	54	36
150000 - 200000	10	10	20	13
200000 - 250000	14	0	14	9
Above 250000	20	0	20	13
<b>Total</b>	<b>68</b>	<b>82</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

### **Income from Current Career of Respondents**

As shown in the following figure (4.1), 26 percent of the respondents earn their monthly income from the career above 300000 ks. The respondents who earn between 200000 ks and 300000 ks is 30 percent and those earn between 100000 ks and 200000 ks is 23 percent. 16 percent of pensioners earn between 50000 ks and 100000 ks and for under 50000 ks is 5 percent. According to the data, it is found that the income from current career is highly more than that of pension.

**Figure (4.1) Monthly Income from Current Career of Respondents**



Source: Survey Data, 2023

### **Family Income of Respondents**

Most of the pensioners stay with their spouse and children. They also get the financial support from their children and spouse. In the appendix table 1, it found that 77 percent of the pensioners in survey area receive financial support from their spouse and children. To know their socioeconomic status, it is necessary to assess their family income for the whole of the household. According to the following table (4.11), 14.7 percent of the respondents earn between 100000 ks and 200000 ks of family income. The respondents who have between 200000 ks and 300000 ks is 22.7 percent and those earn between 300000 ks and 400000 ks is 28.7 percent. And 34 percent of pensioners have above 400000 ks. It is found that about two third of the pensioners in survey area have the family income of above 300000 ks.

**Table (4.11) Monthly Family Income of Respondents**

<b>Family Income per month(Kyat)</b>	<b>No. of Respondents</b>	<b>Percentage</b>
100000 - 200000	22	14.7
200000 - 300000	34	22.7
300000 - 400000	43	28.7
Above 400000	51	34
Total	150	100

Source: Survey Data, 2023

### **Loan of Respondents**

The following table (4.12) describes the respondents borrowing from other people and the no borrowing from other people. According to the data, it is found that 14 percent of the respondents have a loan and 86 percent of those do not have a loan. It means that most of the pensioners do not borrow from other people. It is because of that the most of them sufficiently receive the support from their family members. As shown in the appendix table 2, 83 percent of the respondents who have not loans receive the financial support from their family members. It means that most of the pensioners who have loan do not get the financial support from their family members whereas majority of the pensioners who receive financial support from their family members do not have loans.

**Table (4.12) Loan of Respondents**

<b>Description</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Loan	21	14
No Loan	129	86
Total	150	100

Source: Survey Data, 2023

### **Household Expenditure for food**

That expenditure on food is not only for the pensioners but also the whole of their household. As shown in the following table (4.13), it is found that 32.7 percent of the respondents having the expenditure of between 300000 ks and 400000 ks on food is highest percentage. And 26.7 percent of pensioners as the second highest level use between 200000 ks and 300000 ks for food. The number of respondents' household with the lowest percentage is 1.3, which monthly expenditure is between 50000 ks and 100000 ks. It found that the monthly household income of the majority of pensioners can cover the monthly expenditure for food.

**Figure (4.13) Household Expenditure for Food Items**

<b>Expenditure for food per month (Kyat)</b>	<b>No. of Respondents</b>	<b>Percentage</b>
50000 - 100000	2	1.3
100000 - 200000	19	12.7
200000 - 300000	40	26.7
300000 - 400000	49	32.7
400000 - 500000	27	18
Above 500000	13	8.7
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

### **Health Expenditure of Respondents**

According to the following table (4.14), 52 percent of the respondents having the expenditure of under 50000 ks for health is highest percentage. The number of respondents with the lowest percentage is 3.33, which monthly expenditure is above 300000 ks.

**Table (4.14) Health Expenditure of Respondents**

<b>Health Expenditure per month (Kyat)</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Under 50000	78	52
50000 - 100000	40	26.67
100000 - 200000	19	12.67
200000 - 300000	8	5.33
Above 300000	5	3.33
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

### **Expenditure for Electricity Bill**

The following table (4.15) shows that the respondents having the expenditure of under 20000 ks about Electricity Bill is 70.7 percent and those have between 20000 ks and 40000 ks is 22.7 percent. And 6.7 percent of pensioners use above 40000 ks

for Electricity Bill. According to the data, it found that the expenditure for electricity in the households of pensioners is not significantly high.

**Table (4.15) Monthly Expenditure for Electricity Bill**

<b>Expenditure for Electricity Bill per month (Kyat)</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Under 20000	106	70.7
20000 - 40000	34	22.7
Above 40000	10	6.7
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

#### **4.3.6 Health Status of Pensioners**

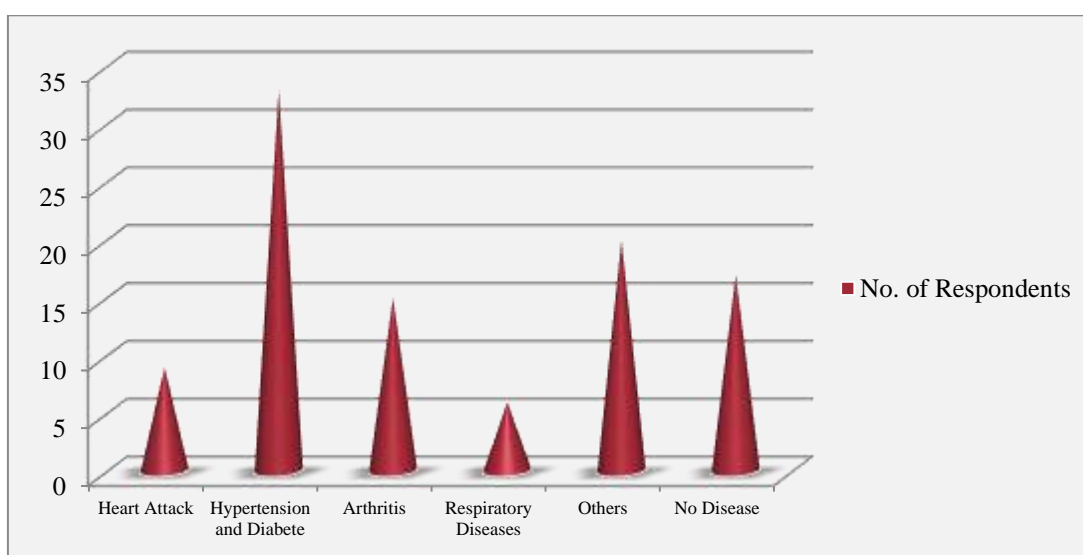
Health is the pivotal factor in considering the socioeconomic condition of humans. Especially, well being of the old age pensioners depends mainly upon their health status. The following criterias reflect the health condition of the pensioners.

##### **Diseases of Respondents**

According to figure (4.2), 9 percent of the respondents are suffering from heart attack, 15 percent are arthritis, 6 are respiratory diseases. The most suffered disease is hypertension and diabete 33 percent. 17 percent of the respondents do not have any disease. It found that most of the pensioners suffered from hypertension and diabete. It may be because of their old aged life.



**Figure (4.2) Mostly Experienced Diseases by Respondents**



Source: Survey Data, 2023

### Health Treatment of Respondents

Regarding the table (4.16), 7.3 percent of respondents rely on Hlegu Public Hospital for treatment and 26.7 percent go to other private hospitals. And 14 percent of respondents rely on the military hospital. Most of the respondents 52 percent can get the treatment from clinics if necessary. It found that most of pensioners always take medical treatment from the clinics and private hospital. It means that sufficient and productive health care services are needed more in the public hospitals.

**Table (4.16) Health Treatment of Respondents**

Place of Treatment	No. of Respondents	Percentage
Public Hospital	11	7.3
Military Hospital	21	14
Private Hospital	40	26.7
Clinics	78	52
Total	150	100

Source: Survey Data, 2023

### Doing Physical Exercise of the Pensioners

It is necessary to do regularly physical exercise in order to be healthy at the old age life. At the age of above 60 years, it is significantly different between the

people doing exercise and those without physical exercise. In the following table, the number of the respondents who doing physical exercise is 62 percent and the number of never doing exercise is 38 percent. It means that most of the pensioners are doing regular physical exercise. Among them, male are more than female.

**Table (4.17) Distribution of Respondents doing Physical Exercise by Gender**

Regular Exercise	No. of Respondents		Total	Percentage
	Male	Female		
Yes	48	45	93	62
No	18	39	57	38
<b>Total</b>	<b>66</b>	<b>84</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

#### **4.3.7 Experiences and Difficulties of Pensioners in withdrawing Pension**

Generally, pensioners can withdrawl their pension from 21<sup>st</sup> day in every month. Most of the pensioners withdrawl their pension every month whereas some pensioners such as those receive a lower amount of pension collect and withdrawl in the following months. Pensioners in Hlegu Township usually use the mortorbikes, bus, bicycles and rent car in going to bank. They can withdrawl pension by the E-pension smart card, pension book and Myanmar Mobile Money. There are many pensioners who withdrawl their pension themselves while some are going together with their family members or their friends. According to the responses of the pensioners, there are many difficulties about the duration and methods of pension payment in withdrawling pension. These experiences and difficulties of pensioners in withdrawling pension are found to be in the following tables in details.

#### **Partner in withdrawing Pension**

Table (4.18) shows that 58.7 percent of respondents are withdrawling their pension themselves without anyone. 9.3 percent of them are going to bank with their spouse and 18 percent are with their children. Among them, 8 percent of pensioners are going to bank with their friends and the remaining 6 percent of respondents are with their grandchildren. It is found that the pensioners going with their children and grandchildren are above 70 – 80 years old.

**Table (4.18) Partner in Withdrawing Pension**

<b>Partner</b>	<b>No. of Respondent</b>	<b>Percentage</b>
Self	88	58.7
Spouse	14	9.3
Children	27	18
Grandchildren	9	6
Friends	12	8
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

### **Frequency of Pension Withdrawing**

As shown in the following table (4.19), most of respondents or 77.3 percent are withdrawing their pension every month. 13.3 percent withdraw every two months. A few of respondents, 5.3 percent do every six months and the rest 4 percent of respondents withdraw every three months. It found that the greater number of pensioners are regularly withdrawing their pension once a month. And the pensioners who withdraw every three or six months are those who receive the pension amount of between about 20000 and 80000 ks.

**Table (4.19) Frequency of Pension Withdrawing**

<b>Frequency</b>	<b>No. of Respondent</b>	<b>Percentage</b>
Every Month	116	77.3
Every Two Months	20	13.3
Every Three Months	6	4
Every Six Months	8	5.3
<b>Total</b>	<b>150</b>	<b>100</b>

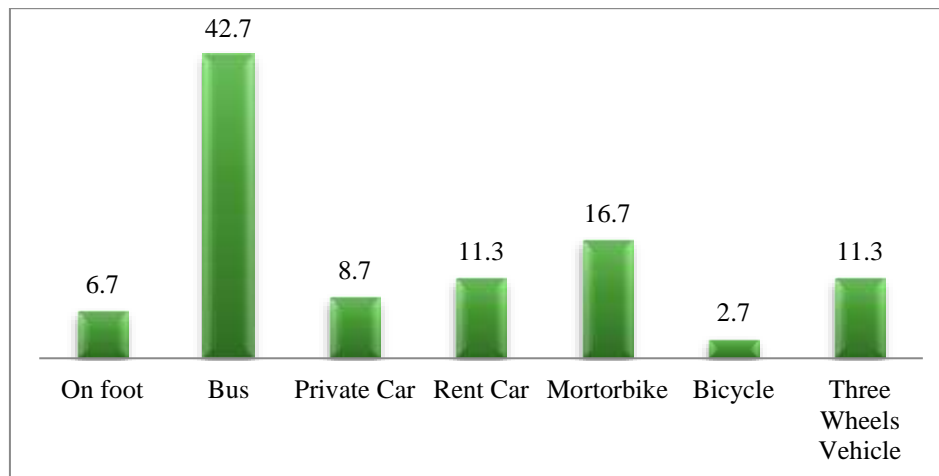
Source: Survey Data, 2023

### **Transportation**

According to following figure (4.3), 42.7 percent of respondents use bus to go to bank, 16.7 percent of them use motorbikes, and 8.7 percent of pensioners go to bank by private car with their children or grandchildren. And the number of respondents using third wheel vehicle and rent car is 11.3 percent. 6.7 percent of pensioners are going to bank on foot. The lowest number of respondents 2.7 percent

go to bank by using bicycle. It shows that most of the pensioners in Hlegu Township use bus for going to bank to withdrawal their pension. It may be because of that half of the pensioners come from the villages. Moreover, even pensioners in the downtown occasionally go from one place to another by bus. The second largest usage of vehicle in Hlegu Township is mortorbike as the rural township.

**Figure (4.3) Transportation**



Source: Survey Data, 2023

### **Methods of Pension Withdrawl**

The payment method of pension using in Hlegu Economic Bank is E-pension smart card, pension book. According to the following table (4.20), 66 percent of total respondents in the survey area is using E-Pension Smart Card in withdrawing their pension, and 30.7 percent withdrawl with pension book. The lowest number of pensioners who use the payment method of Myanmar Mobile Money is only 3.3 percent. According to the responses of the pensioners, it is found that almost all of the pensioners are requiring the E-Pension Smart Card. Because with the pension book, it is necessary to go to bank and stand a queqe for taking the token before withdrawing the pension. And then, they can withdrawl their pension at the day determined from the officials of bank. Therefore, they spend two days for pension withdrawing and they cannot receive their pension at the day they want. If with Smart Card, it can be withdrawn from the 21<sup>st</sup> day, on any bank opening day, without requiring going to bank twice a month. Pensioners in Hlegu Township mainly use the smart card and pension book. There are a few numbers of pensioners using the Myanmar Mobile Money (MMM). The pensioners using MMM can withdrawl money with 24 hours service from

the nearest agents from the 21<sup>st</sup> day of every month. According to the survey data, it is found that all of the pensioners of MMM in Hlegu Township are civil servants in rural areas and the amount of pension they receive is about between 20000 and 80000ks. That is why they withdrawl money from the agents without going to bank.

**Table (4.20) Methods of Pension Withdrawing**

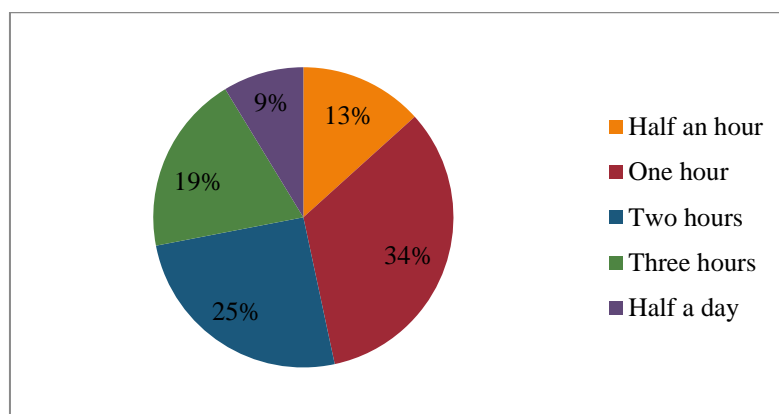
Method	No. of Respondent	Percentage
E Pension Smart Card	99	66
Pension Book	46	30.7
Myanmar Mobile Money	5	3.3
<b>Total</b>	<b>150</b>	<b>100</b>

Source: Survey Data, 2023

#### **Duration for Pension Withdrawing**

Although pensioners can withdrawl their pension from 21<sup>st</sup> day to the next month, most of the pensioners want to withdrawl their pension since the starting day of pension. It may be because of the need of livelihood. Therefore, pensioners are very crowded with those who stand in a queue and wait for their turn since the dawn of the day of pension paying. The duration of waiting is longer than it necessary. The old aged pensioners from the villages are having a trouble more than those in downtown. It is one of the difficulties for the pensioners in withdrawing their pension.

**Figure (4.4) Duration for Pension Withdrawing**



Source: Survey Data, 2023

In the above figure (4.4), 34 percent of total respondents in the survey area is found to be in one hour of duration in withdrawing pension, two hours are for 25

percent of respondent. And the number of pensioners who wait for about three hours are 19 percent and those who spend a day of duration is 9 percent. As the data collected in this survey, it is found that almost all of the pensioners who spend half a day for withdrawing pension come from villages out of the downtown by bus without partner. And they survive themselves without any support from their family members.

### **Reunion with old partners**

Generally, the pensioners who retired their duties and are above 60 years old can feel depressed or lonely. Therefore, it needs to reunite with the old partners occasionally. Some of the pensioners survive for their livelihoods whereas some can meet with their friends in monestry, religious ceremonies, medical treatment center, markets etc. The following table (4.21) shows that the number of respondents who meet with their old partners and do not meet.

**Table (4.21) Reunion with Old Partners**

<b>Reunion</b>	<b>No. of Respondent</b>		<b>Total</b>	<b>Percentage</b>
	Male	Female		
Often	30	39	69	46
No meeting	36	45	81	54
<b>Total</b>	66	84	150	100

Source: Survey Data, 2023

Regarding the above table (4.21), among the 150 pensioners, 30 persons of men and 39 of women reunite with old partners. In this data, it is found to be the number of female are larger than male in meeting with their friends. The number of the pensioners who have reunion is found to be 46 percent. And the number of those who do never reunite with partners is found to be 54 percent.

## **CHAPTER V**

### **CONCLUSION**

#### **5.1 Findings**

Among the 150 respondents participated in this survey, female are more than male and almost all of them are Buddhist or Burmese. According to the data, there are retired civil servants are more than military servants in Hlegu Township. Among those of civil service pension, most of the pensioners are women. And then, it can be generally determined that male pensioners are older than the female pensioners in Hlegu Township. Regarding the educational status, retired civil servants in Hlegu Township are more educated than the retired military servants. Most of the pensioners in Hlegu Township receive superannuation pension. With regard to the employment status, the majority of pensioners in Hlegu Township are retirees who are not working anymore. There is a few number of pensioners who are currently working in agriculture, livestock, trade and other careers.

According to the data received about the household status, it is found that more than half of the pensioners live their own house which are made up of brick with a zinc roof. The higher number of the pensioners who own their private house is military servants. Most of the civilian pensioners live in their childrens' house. The retirees who have not support from their childrens live in the rent house. The number of the pensioners who own the luxury assets such as car, washing machine and air-conditioners is the significantly lowest. Pensioners buy and use the purified drinking water. And they mainly use electricity for cooking.

For the income, it is significantly found that only retired military servants get the highest pension income, above 250000 ks whereas the retired civil servants receive between 150000 ks and 200000 ks as the highest pension. Actually, it is not easy to survive with only pension income for the pensioners. It is found that the income from current career is highly more than that of pension. Moreover, the majority of the pensioners receive financial support from their spouse and children.

For the family income, it can be known about two third of the pensioners in survey area have the family income of above 300000 ks. Actually, living together with family members and having emotional support from them contribute to the emotional well being for the old aged retirees. According to the responses of the pensioners in survey area, it is found to be a few of them borrow money from the others. Most of the retirees survive without loan as much as they can. Most of the pensioners who have loan do not get the financial support from their family members. Vice-versa, majority of the pensioners who receive financial support from their family members do not have loans. For the expenditure, it is found that the number of pensioners having the expenditure of between 300000 ks and 400000 ks on food, under 50000 ks for health and under 20000 ks on electricity bill is the highest percentage.

Actually, physical well being of the old age pensioners depends upon not only education, employment, income and expenditure level but also their health status. The most suffered disease of the pensioners in Hlegu Township is hypertension and diabete. There is a few number of pensioners who do not have any disease. They can get the treatment from clinics if necessary for health. Many pensioners in Hlegu Township are doing regular physical exercise like walking. Among them, men are doing exercise more than the women.

According to the data collected about the experiences and difficulties of the pensioners in withdrawling pension, it is found that the greater number of pensioners in Hlegu Township are regularly withdrawling their pension once a month whereas some pensioners such as those receive a lower amount of pension collect and withdrawl in every three or six months. Most of the pensioners withdrawl their pension themselves without anyone. And the old age pensioners who are above 70 – 80 years old go together with their children and grandchildren. Pensioners in Hlegu Township mainly use the bus, mortorbikes, and bicycles in going to bank. They mostly use the smart card and pension book for payment method. Almost all of the pensioners who use pension book are requiring the E-Pension Smart Card. A few number of pensioners using Myanmar Mobile Money are civil servants in rural areas and they receive the lower amount of pension. And it is found that almost all of the pensioners who spend half a day for withdrawling pension come from villages out of the downtown by bus without partner. In Hlegu Township, some of the pensioners survive for their livelihoods whereas some can meet with their friends in monestry,



religious ceremonies, medical treatment center, markets etc. Having the good relationship with the old partners is one of the socioeconomics factors that makes complete the social well being of the old age retirees. According to the responses of the pensioners, the main difficulties in withdrawing pension are the duration and pension payment method.

## **5.2 Recommendations**

According to the data collected in this survey, it is found that there are needs to some extent for the pensioners in Hlegu Township. Actually, the pensioners who retired from the government sector are people who are determined as ineligible ones for the duties. It should not work external job for the need of livelihood as the older person. There is no doubt that monthly pension cannot provide adequacy of income for the pensioners. On the other hand, government have not sufficient budget to cover for all of the pensioners around the country as the increasing of the pensioners more and more yearly. Therefore, there should be to change the pension system as the contributory system. According to the responses of the pensioners from the survey questions, the main need of almost all of the pensioners is to provide effective health care for them. They always take medical treatment from the clinics and private hospital. Therefore, in the public health sector, there must be sufficient and productive health staffs and doctors in. And it will be convenient for the old age retirees who do not have adequate income and effective support from family members. Moreover, Elderly Health Care Programme currently running in Public Hospital are needed to promote and announce in order to get more awareness the old age pensioners. Because there are many pensioners who do not notice and know about that Elderly Health Care Programme in Hlegu General Hospital. Moreover, in withdrawing pension at the bank, it is necessary to quickly take a action in order to change the E-Pension Smart Card for the pensioners in book. If there is a smart Card, it can be withdrawn pension on any bank opening day, without requiring going to bank twice a month and standing a queue for taking the token for a long time. That so, it may be decreased being crowded.

Finally, pensioner are the old government servants who employed in the government sector for the state or central government. When they reach at the age of ineligible, they should obtain not only pension benefits but also the old age

opportunities. In order to have a perfect well-being which includes physical, emotional, and social well being for the old age pensioners, all of the socio-economic factors are necessary to deal with harmoniously each and everyone's life. If only the socioeconomic conditions of the individual including vulnerable persons develop, the development level and the dignity of the country will be increased.

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## APPENDIX

**Table (1) Monthly Financial Support from Spouse and Children of Respondents**

<b>Description</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Support	116	77
Non Support	34	23
Total	150	100

Source: Survey Data, 2023

**Table (2) Monthly Financial Support of Respondents who have not loans**

<b>Description</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Support	107	83
Non Support	22	17
Total ( No Loan )	129	100

Source: Survey Data, 2023

# SURVEY QUESTIONNAIRES

I am a student of MPA programme at Yangon University of Economics and gathers the survey data required for the thesis. This study aims to analyze the socio-economic conditions of the pensioners in Hlegu Township. I would like to request you for answering the following questions openly and correctly in order to get the precise and strong research paper. This study will not contribute any comments to your personal as responses are confidential. The information received from this survey will be used merely for this MPA thesis only. Thank you for your kind and compassionate cooperation.

Shoon Lai Me Me  
MPA II – 26 ( 20<sup>th</sup> batch )

## Section 1 Demographic Characteristics

Questions	Answers
1. Male or Female 2. Address ( village or downtown ) 3. Race 4. Religion 5. Department of Service before retirement	

### 6. Age

- 30 to 40 years       41 to 50 years       51 to 60 years  
 61 to 70 years       71to 80 years       81 to 90 years

### 7. Marital Status

- Single       Married       Separated or Divoced       Widowed

### 8. Family members

- Only one       2 – 5 persons       6 – 8 persons       Above 9 persons

## **Section 2 Educational Status**

### 1. Education

- Primary school       Middle school       High school       Graduate

## **Section 3 Employment Status**

### 1. Type of Pension

- Superannuation Pension       Invalid Pension       Retiring Pension  
 Reduction Pension       Family Pension  
 Compensation Pension       Extraordinary Pension

### 2. Service Year

- Above 10 years       Above 15 years       Above 20 years  
 Above 25 years       Above 30 years       Above 35 years

### 3. Current Career

- Agriculture or Livestock       Merchant       Others       None

## **Section 4 Household Status**

### 1. Current Housing Condition

- Private House       Rent House       Children's House

### 2. Type of Housing

- Brick with zinc roof       Bamboo with thatch roof       Wood with zinc roof

### 3. Sources of Water

- Purified Water       Well or Lake       Hand-made well or Pump

### 4. Sources of Fuel

- Fire Wood       Charcoal       Electricity       Gas

### 5. Household assests

- Radio/Cassette/TV       Bicycle       Mortorbike       Car  
 Fan       Refrigerator       Air-Conditioner       Washing Machine  
 Pump       Handphone



## Section 5 Income and Expenditure

### 1. Income from Pension

- Above 30000 ks                       Above 50000 ks                       Above 100000 ks  
 Above 150000 ks                       Above 200000 ks                       Above 250000 ks

### 2. Do you have income from spouse?

- Yes                       No

### 3. Do you have monthly support from children?

- Yes                       No

### 4. Monthly income from current career

- Under 50000 ks                       Above 50000 ks                       Above 100000 ks  
 Above 200000 ks                       Above 300000 ks                       None

### 5. Family Income

- Above 100000 ks                       Above 200000 ks                       Above 300000 ks  
 Above 400000 ks

### 6. Do you have loan?

- Yes                       No

### 7. Main supporter for the livelihood of family

- Self                       Husband or Wife                       Children or Grandchildren  
 Relatives

### 8. Monthly Expenditure for food

- Above 50000 ks                       Above 100000 ks                       Above 200000 ks  
 Above 300000 ks                       Above 400000 ks                       Above 500000 ks

### 9. Monthly Expenditure for Health

- Under 50000 ks                       Above 50000 ks                       Above 100000 ks  
 Above 200000 ks                       Above 300000 ks

### 10. Monthly Expenditure for Tax

- Under 20000 ks                       Above 20000 ks                       Above 40000 ks  
 Above 100000 ks

## Section 6 Health Status

1. The most suffered disease

- Heart attack                       Hypertension and Diabete                       Arthritis  
 Respiratory Diseases               Others     No disease

2. Place of treatment

- Public Hospital               Military Hospital               Private Hospital               Clinics

3. Do you do regular exercise?

- Yes               No

## General Questions

1. Who do you withdrawl your pension with?

- Self               Spouse               Children               Grandchildren               Friends

2. How many times a month do you withdrawl your pension?

- Every Month                       Every Two Months                       Every Three Months  
 Every Four Months               Every Five Months                       Every Six Months

3. What kind of vehicle do you use?

- On foot               Bus                       Car     Rent Car  
 Mortorbike               Bicycle                       Three Wheels Vehicle               Others

4. What kind of payment method do you use in withdrawling pension?

- E pension smart card               Pension Book               Myanmar Mobile Money

5. How long it takes for withdrawling pension?

- About 30 minutes                       About one hour               About two hours  
 About three hours                       About half a day

6. Do you meet with your partner or friends?

- No                       Often

7. Please kindly answer if you have difficulties in withdrawling pension?

8. Please kindly answer if you have needs or difficulties in your life?

Thank you for your full of kind and compassionate answers. May you be filled with  
peace of mind and health.

## စစ်တမ်းကောက်ယူမှုအတွက် ပန်ကြားလွှာ

သုတေသနခေါင်းစဉ် - လှည်းကူးမြို့နယ်ရှိ အငြိမ်းစားအစိုးရဝန်ထမ်းများ၏  
လူမှုစီးပွားဘဝအခြေအနေကို လေ့လာခြင်း

မင်္ဂလာပါရင့်

ကျွန်မသည် ရန်ကုန်စီးပွားရေးတက္ကသိုလ် ပြည်သူ့ရေးရာစီမံခန့်ခွဲမှုပညာမဟာဘွဲ့အတွက် လိုအပ်သော သုတေသနစာတမ်းပြုစုရန် စစ်တမ်းကောက်ယူနေသော ကျမ်းပြုကျောင်းသူတစ်ဦး ဖြစ်ပါသည်။ ဤစစ်တမ်းသည် လှည်းကူးမြို့နယ်ရှိ အငြိမ်းစားအစိုးရဝန်ထမ်းများ၏ လူမှုစီးပွားဘဝ အခြေအနေကို လေ့လာဆန်းစစ်ရန် ရည်ရွယ်၍ အချက်အလက်များ ကောက်ခံခြင်းဖြစ်ပါသည်။ တိကျမှန်ကန်သော သုတေသနစာတမ်းတစ်စောင် ရရှိစေရန်အတွက် လူကြီးမင်းတို့ရဲ့ အဖြေများကို ပွင့်လင်းမြင်သာစွာဖြင့် မှန်မှန်ကန်ကန်ဖြေကြားပေးပါရန် မေတ္တာရပ်ခံအပ်ပါသည်ရှင့်။ လူကြီးမင်းတို့ အနေဖြင့် အမည်နာမများ ထည့်သွင်းဖော်ပြရန်မလိုသည့်အပြင် အဖြေများကိုလည်း ဤစာတမ်း အတွက်သာအသုံးပြုမည်ဖြစ်ပြီး မည်သည့်နေရာကိုမျှ ပေါက်ကြားခြင်းမရှိအောင် လျှို့ဝှက်ထားမည် ဖြစ်ကြောင်း ထပ်လောင်းပြောကြားလိုပါသည်။ ချစ်ခင်ရပါသော အငြိမ်းစားအစိုးရဝန်ထမ်းကြီးများ၏ မေတ္တာစေတနာအပြည့်နှင့် ပူးပေါင်းပါဝင်မှုအတွက် ကျေးဇူးအထူးတင်ရှိပါသည်ရှင့် ။

### အခန်း ၁ - လူမှုရေးဆိုင်ရာ အချက်အလက်များ

မေးခွန်းများ	ဖြေဆိုရန်
၁။ ကျားမ/ ၂။ နေထိုင်ရာရပ်ကွက် သို့မဟုတ် ကျေးရွာ ၃။ လူမျိုး ၄။ ကိုးကွယ်သည့်ဘာသာ ၅။ အငြိမ်းစားဝန်ထမ်း၏နောက်ဆုံးတာဝန်ထမ်းဆောင်ခဲ့သည့်ဌာန	

၇။ ဖြေဆိုသူ၏လက်ရှိအသက်

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> ၃၀ မှ ၄၀ နှစ် | <input type="checkbox"/> ၄၁ မှ ၅၀ နှစ် | <input type="checkbox"/> ၅၁ မှ ၆၀ နှစ် |
| <input type="checkbox"/> ၆၁ မှ ၇၀ နှစ် | <input type="checkbox"/> ၇၁ မှ ၈၀ နှစ် | <input type="checkbox"/> ၈၁ မှ ၉၀ နှစ် |

၈။ အိမ်ထောင်ရေးအခြေအနေ

- အိမ်ထောင်မရှိ
- အိမ်ထောင်ရှိ
- သီးခြားနေ ကွာရှင်း /
- ဇနီးခင်ပွန်းသည်သေဆုံး/

၉။ အတူနေထိုင်သောစုဝင်အရေအတွက်

- မရှိ
- ၂ ယောက်မှ ၅ ယောက်
- ၆ ယောက်မှ ၈ ယောက်
- ၉ ယောက်နှင့်အထက်

**အခန်း ၂ - ပညာရေးဆိုင်ရာအချက်အလက်များ**

၁။ သင်ယူခဲ့ဖူးသော အတန်းပညာ

- မူလတန်းအဆင့်
- အလယ်တန်းအဆင့်
- အထက်တန်းအဆင့်
- ဘွဲ့ရ

**အခန်း ၃ - အသက်မွေးဝမ်းကြောင်းဆိုင်ရာအချက်အလက်များ**

၁။ လက်ရှိရယူထားသောပင်စင်အမျိုးအစား

- သက်ပြည့်ပင်စင်
- နာမကျန်းပင်စင်
- နှစ်ပြည့်ပင်စင်
- လျှော့ပေါ့ပင်စင်
- မိသားစုပင်စင်
- လျော်ကြေးပင်စင်
- အထူးပင်စင်

၂။ တာဝန်ထမ်းဆောင်ခဲ့သည့် လုပ်သက်

- ၁၀ နှစ်နှင့်အထက်
- ၁၅ နှစ်နှင့်အထက်
- အနှစ် ၂၀နှင့်အထက်
- ၂၅ နှစ်နှင့်အထက်
- အနှစ် ၃၀ နှစ်နှင့်အထက်
- ၃၅ နှစ်နှင့်အထက်

၃။ လက်ရှိလုပ်ကိုင်နေသောအလုပ်ရှိပါက ဖော်ပြပေးပါ

- စိုက်ပျိုးမွေးမြူရေး/
- အရောင်းအဝယ်
- အခြား
- မရှိ

**အခန်း ၄ - အိုးအိမ်နေထိုင်မှုဆိုင်ရာအချက်အလက်များ**

၁။ လက်ရှိနေထိုင်သည့်အိမ်

- ကိုယ်ပိုင်အိမ်
- အိမ်အငှား
- သားသမီး ဆွေမျိုးများ၏အိမ် /

၂။ အိမ်အမျိုးအစား

- သွပ်အုတ်မိုးတိုက်ခံအိမ်/
- ဓနိမိုးဝါးထရုံကာအိမ်
- သွပ်မိုးပျဉ်ထောင်သစ်သားအိမ်/

၃။ သောက်ရေသုံးစွဲမှု

- ရေသန့်ဝယ်ယူသုံးစွဲ
- ရေတွင်း/ရေကန်မှရရှိ
- စက်ရေတွင်းမှရရှိ

၄။ ထမင်းဟင်းချက်ပြုတ်ရာတွင် မီးအသုံးပြုမှုအများဆုံး

- ထင်းမီး
- မီးသွေးမီး
- လျှပ်စစ်မီး

၅။ ဖြေဆိုသူ၏ နေအိမ်တွင်ရှိသော အိမ်တွင်းပစ္စည်းများကို ဖော်ပြပေးပါ

- ရေဒီယို/ကတ်ဆက်/TV
- စက်ဘီး
- ဆိုင်ကယ်
- ကား
- ပန်ကာ
- ရေခဲသေတ္တာ
- အဲကွန်းလေအေးပေးစက်/
- အဝတ်လျှော်စက်
- မော်တာရေစုပ်စက်
- လက်ကိုင်ဖုန်း

**အခန်း ၅ - ဝင်ငွေရရှိမှုနှင့် ထွက်ငွေအသုံးပြုမှုဆိုင်ရာအချက်အလက်များ**

၁။ ရရှိသည့် ပင်စင်လစာ

- ၃ သောင်းနှင့်အထက်
- ၅ သောင်းနှင့်အထက်
- ၁ သိန်းနှင့်အထက်
- ၁ သိန်းခွဲနှင့်အထက်
- ၂ သိန်းနှင့်အထက်
- ၂ သိန်းခွဲနှင့်အထက်

၂။ ဇနီးခင်ပွန်းသည်ထံမှ လစဉ်ဝင်ငွေရှိပါသလား /

- ရှိ
- မရှိ

၃။ သားသမီးများထံမှ လစဉ်ထောက်ပံ့မှုရှိပါသလား

- ရှိ
- မရှိ

၄။ လက်ရှိအလုပ်အကိုင်ရှိနေသည်ဆိုပါက လစဉ်ဝင်ငွေ ဘယ်လောက်ရှိပါသလဲ

- ၅ သောင်းအောက်
- ၅ သောင်းနှင့်အထက်
- ၁ သိန်းနှင့်အထက်
- ၂ သိန်းနှင့်အထက်
- ၃ သိန်းနှင့်အထက်
- မရှိပါ

၅။ မိသားစု၏ လစဉ်ဝင်ငွေ ဘယ်လောက်ရှိပါသလဲ

- ၁ သိန်းနှင့်အထက်
- ၂ သိန်းနှင့်အထက်
- ၃ သိန်းနှင့်အထက်
- ၄ သိန်းနှင့်အထက်

၆။ တစ်ပါးသူထံမှ ချေးငွေရယူမှု ရှိပါသလား

- ရှိ  မရှိ

၇။ မိသားစုစားဝတ်နေရေးကို အဓိကအထောက်အပံ့ပေးသောသူကို ဖော်ပြပေးပါ

- မိမိကိုယ်တိုင်  ဇနီးခင်ပွန်း/  သားမြေး/သမီး/  
 ဆွေမျိုးများ  အိမ်နီးချင်းအသိုင်းအဝိုင်း

၈။ အစားအသောက်အတွက် လစဉ်အသုံးစရိတ် ဘယ်လောက်ရှိပါသလဲ

- ၅ သောင်းနှင့်အထက်  ၁ သိန်းနှင့်အထက်  ၂ သိန်းနှင့်အထက်  
 ၃ သိန်းနှင့်အထက်  ၄ သိန်းနှင့်အထက်  ၅ သိန်းနှင့်အထက်

၉။ ကျန်းမာရေးအတွက် လစဉ်အသုံးစရိတ် ဘယ်လောက်ရှိပါသလဲ

- ၅ သောင်းအောက်  ၅ သောင်းနှင့်အထက်  ၁ သိန်းနှင့်အထက်  
 ၂ သိန်းနှင့်အထက်  ၃ သိန်းနှင့်အထက်

၁၀။ မိတာခနှင့်အခွန်အခများအတွက် လစဉ်အသုံးစရိတ် ဘယ်လောက်ရှိပါသလဲ

- ၂ သောင်းအောက်  ၂ သောင်းနှင့်အထက်  
 ၄ သောင်းနှင့်အထက်  ၁ သိန်းနှင့်အထက်

**အခန်း ၆ - ကျန်းမာရေးဆိုင်ရာအချက်အလက်များ**

၁။ ဖြေဆိုသူတွင် ဖြစ်လေ့ဖြစ်ထရှိသောရောဂါများကို ဖော်ပြပေးပါ

- နှလုံးရောဂါ  သွေးတိုးဆီးချိုရောဂါ/  အဆစ်အမြစ်ကိုက်ရောဂါ  
 အဆုတ်နှင့် အသက်ရှူလမ်းကြောင်းဆိုင်ရာရောဂါ  အခြားရောဂါများ

၂။ ကျန်းမာရေးဆိုင်ရာ ကုသစောင့်ရှောက်မှုကို ဘယ်နေရာက ရယူပါသလဲ

- အစိုးရဆေးရုံ  စစ်ဆေးရုံ  ပုဂ္ဂလိကအထူးကုဆေးရုံ  ဆေးခန်းများ

၃။ နေ့စဉ်ပုံမှန်ကိုယ်လက်လှုပ်ရှား အားကစားလုပ်ခြင်းရှိပါသလား

- ရှိ  မရှိ

**နောက်ဆက်တွဲအထွေထွေမေးခွန်းများ**

၁။ ပင်စင်ကို ဘယ်သူနဲ့အတူ လာရောက်ထုတ်ယူပါသလဲ

- တစ်ဦးတည်း
- ဇနီးခင်ပွန်း/နှင့်အတူ
- သားသမီးနှင့်အတူ
- မြေးနှင့်အတူ
- သူငယ်ချင်းများနှင့်အတူ

၂။ ပင်စင်ကို ဘယ်နှစ်လတစ်ကြိမ် ထုတ်ယူပါသလဲ

- ၁ လတစ်ကြိမ်
- ၂ လတစ်ကြိမ်
- ၃ လတစ်ကြိမ်
- ၄ လတစ်ကြိမ်
- ၅ လတစ်ကြိမ်
- ၆ လတစ်ကြိမ်

၃။ ပင်စင်လာရောက်ထုတ်ယူသည့်အခါ သုံးစွဲသည့်ယာဉ်အမျိုးအစား

- လမ်းလျှောက်
- ဘတ်စ်ကား
- ကိုယ်ပိုင်ကား
- အငှားယာဉ်
- ဆိုင်ကယ်
- စက်ဘီး
- အိုးဝေသုံးဘီး/
- အခြား

၄။ ပင်စင်ကို ဘာနဲ့ ထုတ်ယူပါသလဲ

- E pension smart card
- အငြိမ်းစားပင်စင်စာအုပ်
- Myanmar Mobile Money

၅။ ပင်စင်လာရောက်ထုတ်ယူတဲ့အခါ အချိန်ဘယ်လောက်ပေးရပါသလဲ လမ်းခရီးကြာချိန်နှင့် )  
ပင်စင်စောင့်ဆိုင်းထုတ်ယူရသည့်အချိန်အပါအဝင် (

- နာရီဝက်ခန့်
- ၁နာရီခန့်
- ၂နာရီခန့်
- ၃နာရီခန့်
- နေ့တစ်ဝက်ခန့်

၆။ ယခင် လုပ်ဖော်ကိုင်ဘက်များနှင့် ပင်စင်ထုတ်ယူသည့်ရက်မှတစ်ပါး ကျန်အချိန်များတွင်  
စုစည်းတွေ့ဆုံမှု ရှိပါသလား

- မရှိ
- မကြာခဏတွေ့ဆုံ

၇။ ပင်စင်ထုတ်ယူရာတွင် အခက်အခဲရှိပါက အကြံပြုဖော်ပြပေးပါ

၈။ ဖြေဆိုသူ၏ လက်ရှိရှင်သန်ရာ ဘဝအခြေအနေတွင် အခက်အခဲရှိပါက ဆန္ဒပြုဖော်ပြပေးပါ

**မေတ္တာစေတနာရှေ့ထား၍ ပါဝင်ဖြေဆိုမှုအတွက် ကျေးဇူးအထူးတင်ရှိပါသည်ရှင် ။**

**စိတ်၏ချမ်းသာခြင်း ကိုယ်၏ကျန်းမာခြင်းနှင့် ပြည့်စုံပါစေကြောင်း**

**ဆုမွန်ကောင်းတောင်းပေးအပ်ပါသည်ရှင် ။**