

ABSTRACT

In developing countries, the risk of work related injury is 10 to 20 times higher than that of developed countries. In Myanmar, the Social Security Scheme provides as health insurance for the workers by giving the medical and cash benefits by Social Security Board when they suffered from work related injuries. Therefore, these benefits should be studied to improve the services and to increase the rate of contribution which considerably influences over temporary and permanent disability benefit and survival pension. The benefit of Social Security Board for work related injuries of insured persons was investigated in this study. The study population is the insured persons injured in work places & work related areas in Yangon division and received benefits from Social Security Board within April 2008 to March 2009. A total of 70 injured insured workers including government and private enterprises which under cover of all SSB local offices of Yangon division was selected with multistage random sampling technique. Quantitative study containing closed and open ended standardized questions were explored for face to face interview with the injured insured persons. The characteristics of work related injuries were more male preponderance. The younger workers working in industries were more frequent. The majority of injured persons were working in private services. The un-experienced or newly posted persons were more affected by work related injuries. The main proportion of injuries was fracture of fingers and forearms. The causes of injuries were mainly due to machines. The nearly half of injuries were occurred at the time of morning sections in work places accidentally. The injured cases took medical care from Social Security Board clinics and Worker's hospitals with knowing of benefit given by Social Security Scheme were more than those of taken no treatment from Social Security Board. Some cases were delay in claiming for cash benefit even more than 6 months. The employers or owners want to keep away from higher contribution for employees, so that they submitted the lower classes of employees instead of actual income per month especially private enterprises. Therefore, the employers and employees should understand about the contribution rates and cash benefits as health insurance especially in work related injuries leading to disability and death. Therefore the employers should be encouraged to announce the real wage classes of employees to contribute for insurance and the contribution rates should be modernized with present socio-economic conditions.