







Target beneficiaries must fit with these general criteria:

- Apparel factory workers (garments, footwear, handbags/backpacks) employed at any time since January 1st, 2020.
- Eligible workers must have been terminated, suspended or have faced significantly reduced hours and pay (less than half of regular).
- Basic evidence of work within this industry and of recent termination, suspension or reduced workload must be provided.

Strategic priorities:

- Myan Ku will prioritize workers of factories registered with the Ministry of Labour, Immigration and Population as having closed or suspended operations and workers observed by CSOs and trade unions to be in acute need.
- Priority will also be given to spreading benefits widely to a large population of workers. Repeat benefits shall be contingent on workers remaining unemployed and on availability of funds. In any case, only 3 months of benefits are allowed for most workers; pregnant workers and older factory workers eligible for a longer period of support.

Eligibility criteria:

Updated Aug. 26th, 2020

1. General terms

- The Myan Ku Fund targets to support workers at factories suffering reduced orders from international buyers as a result of CoVID-19 economic distress.
- Workers receiving benefits from the EU Myan Ku Fund shall not be discriminated against on the basis of age, race/ethnicity, religion, gender, sexual orientation, membership in a union or non-membership in a union or possession of a national registration card.
- To be eligible, individuals must prove employment at a legally registered garment, footwear or handbag/backpack factory at any point after January 1st, 2020 for at least 20 days. Priority outreach will be first directed towards workers of Myanmar Garment Manufacturers Association and Myanmar Industries Association member companies.
- To be eligible, evidence must be provided by an individual in form of pay stub, termination letter
 or similar documentation. Other forms of evidence collected by Myan Ku will be employment
 records from MoLIP and employment rosters from factory managers. In absence of evidence and
 at the discretion of Myan Ku staff, interviews may be conducted by by Myan Ku staff to verify
 employment.
- Because of limited funds and high demand, workers identified by the Myan Ku Fund as being legitimately terminated, suspended without pay or suspended with minimal pay and those having the greatest financial need will be prioritized.
- In case funds are depleted, benefits will discontinue. Myan Ku will seek to provide financial support for workers up until November, 2020, but support may be reduced or discontinued sooner if funds are exhausted faster than expected.
- Myan Ku staff will have full discretion to decide on the legitimacy of an application for support. Individuals may be excluded based on budgetary constraints, geographic constraints, or any other reason except what is outlined in the second point above.
- Myan Ku staff will be vigilant in watching for, and seeking to avoid, "patterns of exclusion" among any targeted beneficiary groups.
- An application for support does not guarantee that any support will be given.
- Payments will be made using the Wave Money platform. In exceptionally rare cases where this proves impossible other avenues for support will be explored, but not guaranteed.
- Factory owners/managers will have no responsibility for handling or transferring cash. All cash is distributed directly to workers via the Wave Money system.
- Myan Ku staff will follow-up with workers, MoLIP and factory managers to check on employment status. Workers who become employed for at least 30 hours per week will be phased out of benefits within one month of re-starting employment.
- Benefits will not be granted retroactively. For instance, workers who become enrolled in Myan Ku in May shall be eligible only for May and possibly for additional support during June and beyond. They shall not be eligible for benefits for March, April, etc. even if they exhibit proof of unemployment during that period.

- The maximum monthly benefit per worker is 125,000 MMK, available to workers known to have been a victim of illegal termination without severance and also to pregnant workers and to other workers demonstrating acute need.
- Beneficiaries who wish to provide feedback and/or express a complaint or dissatisfaction with a disbursement may contact the Myan Ku main hotline at 09-750208887.

2. Excluded workers

- Workers known to receive other financial benefits, from other NGOs, from international buyers, the Myanmar government, or any other source, may receive reduced benefits from Myan Ku or may be excluded entirely.
- Any knowingly false information provided to Myan Ku will result in immediate exclusion.
- Workers who become employed more than 30 hours or more per week or who begin to earn more than 250,000 MMK per month will be phased out of benefits within one month of employment.
- Any worker not from a member factory of the Myanmar Industries Association or Myanmar Garment Manufacturers Association may be excluded from the first pilot outreach during May, 2020. Among MIA members, only footwear and handbag/backpack factories are eligible. Selection criteria of target beneficiaries may be broadened after an internal review of May disbursements.
- Generally, only workers who were first legally employed and later became unemployed or underemployed shall be eligible for any benefit.

3. For workers on unpaid suspension.

• Workers on unpaid suspension are eligible for receiving 75,000 MMK per month for up to 3 months. In case the worker demonstrates proof of enrollment in a training or educational programme of at least 5 days duration, then such support can be extended by one extra month. (4 total months).

4. For workers terminated with severance paid according to legal requirements.

Workers terminated with severance pay of 350,000 MMK or less since 31.1.2020 are eligible 30 days after the date of their severance payment, for receiving 75,000 MMK per month for up to 3 months, or up to 4 months if workers demonstrate proof of participation in a training or educational course of at least 5 days duration.

5. For workers terminated without severance paid

• Workers terminated without severance paid are eligible for receiving 125,000 MMK initial payment plus 75,000 MMK per month for up to 2 additional months, and up to one additional month if the worker can demonstrate proof of participation in a training/educational course of at least 5 days duration.

• Information on factories deemed to have not followed Myanmar regulations in terminating or suspending workers will be shared with the Ministry of Labour, Immigration and Population.

6. Regarding matching benefits for current workers and workers on paid suspension.

- Workers of factories providing free *in-kind* benefits for their workers are eligible for 100% matching mobile money support. Only housing and food qualify as in-kind benefits here.
 Workers receiving free accommodation in company housing are eligible for 40,000 MMK mobile money support. The value of meals shall be decided by staff of Myan Ku and its affiliated civil society organizations.
- Workers suspended with pay or working less than 30 hours per week or receiving less than 100,000 MMK in expected monthly pay are eligible for complementary assistance from Myan Ku.
- Myan Ku will match cash benefits provided by factories to workers at 50% for up to 125,000 MMK maximum per worker. (e.g. if a factory provides 80,000 MMK to a worker Myan Ku will provide 40,000 MMK to the worker). Matching benefits will most often be rounded up to the nearest 10,000 MMK to conform with Myan Ku distribution systems.
- Participating factories must provide transparent records of pay and workers should be available to be interviewed to verify accuracy of records to receive complementary benefits.
- For matching benefits, factories must enroll their lowest paid employees first. Each company can enroll a maximum of 1,000 workers for the matching benefits program.
- Companies must pay a minimum of 30,000 MMK per worker in cash and/or in-kind to their workers to participate in the matching benefits program.

7. For workers whose status is difficult to determine or prove

• Workers with some evidence or strong indication of being unemployed apparel factory workers might be eligible for 75,000 MMK per month for up to 3 months maximum. Eligibility is at the discretion of Myan Ku staff.

8. Workers who can receive extra support

- Pregnant factory workers and workers who have given birth within the previous 60 days can receive 125,000 MMK per month if they are unemployed or if they receive less than 150,000 MMK per month in average salary. Workers may be required to complete free counseling or seminar sessions on maternal and infant nutrition to qualify.
- Factory workers age 40 and above can apply for continued support from Myan Ku for up to 6 total months if they remain unemployed, but only available until Nov. 30th, 2020.
- Workers who were terminated but not previously awarded financial assistance from Myan Ku
 because their severance pay was deemed too high to qualify will be eligible to receive a one
 time support payment of either 75,000 MMK or 125,000 MMK, depending on such factors as
 current employment status, amount of severance and migrant worker status or status as a
 pregnant worker. Those who received severance of between 350,000 MMK and 650,000 MMK
 will be considered for this one time support assistance.
- Workers actively seeking to return to the workforce and who need assistance with relocation expenses may receive one additional month of support (75,000 MMK), based on proof of need.

9. Data management

- Beneficiaries' data will be shared with the Ministry of Labour, Immigration and Population and possibly with other Myanmar government authorities by Myan Ku.
- Beneficiaries' data will not be sold by Myan Ku.
- Workers' data will be shared with factories at which a worker was thought to work to verify unemployment status.
- Confidential data include the worker's NRC and SSB numbers, the worker's ethnic background and place of origin will not be shared with other external third parties except those mentioned above.
- Non-confidential data, including a worker's name, position and factory of employment, may be used in visibility communications with the worker's verbal consent.

10. Changes/modifications to these criteria

• Changes to these criteria may be done at any time with written approval by the UNOPS Myanmar office and the EU Delegation to Myanmar.

Category		Amount of benefit
Pillar 1	Suspended without pay	75,000 MMK for up to 3 months.
	Legally terminated	75,000 MMK for up to 3 months but only effective one month after severance payment and only possible until Nov. 30 th .
	Unclear or unverifiable status	75,000 MMK for up to 3 months during May/June/July
	Pregnant	125,000 MMK for up to 6 months or until 2 months after delivery.
Pillar 2	Terminated without severance	125,000 MMK one-time payment and 75,000 MMK possible for 2 additional months.
Pillar 3	Suspended with pay	Pay matched by Myan Ku at 50% of what is given by the factory up to 1,000 workers maximum.
	Suspended without pay but provided other benefit (e.g. staff housing)	Housing and meal benefits provided freely by the factory will be matched by Myan Ku at 100% of their assigned value.
	Still working with pay	If workers are working less than 30 hours per week <u>or</u> earning less than 100,000 MMK per month they shall be eligible for the same benefits as those suspended with pay.