Building Resilience, Equity and Opportunity in Myanmar: The Role of Social Protection

Inventory of social protection programs in Myanmar¹

Myanmar's spending on and coverage of social protection programs is low. Developing the building blocks of a social protection system needs to be a gradual process based on strengthening institutional capacity and ensuring fiscal sustainability. Key social security reforms and the expansion of government-led social assistance programs can promote poverty reduction and help Myanmar address vulnerabilities in an effective and sustainable way. Development partners' experience can be an important asset government can resort to when designing and implementing social assistance in Myanmar.



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1. Overview

Social protection is not a new concept in Myanmar. There is a wealth of schemes, although these are small in scale, particularly when it comes to social assistance. Government has programs across all age groups through various ministries, although its more prominent role is in the provision of social security schemes for the formal working-age population.

Government-implemented social assistance programs have so far been few, small, and underdeveloped and thus are far from providing a comprehensive safety net in the country. In this context, development partners (DPs) have resorted to several social assistance instruments to serve vulnerable populations in particular geographic areas.

Government-led social assistance is starting to evolve thanks to new policy developments. The drafting in 2014 of the Rural Development Strategic Framework (RDSF) and the Social Protection Strategic Plan (SPSP) has set the stage for social protection in general, and social assistance in particular, to help achieve poverty reduction targets in Myanmar. Programs under these frameworks are still being articulated.

Risks: poor cognitive development, under and poor nutrition Opportunity: nutrition/early Equity and resilience: childhood development, cash Pregnancy, transfers for pre-school and health early Equity: orphan and vulnerable childhood child programs, child allowances Risks: school dropout, Opportunity: Risks: loss of income, poor health, destitution Risks: income and health shocks, destitution Equity and resilience: Working Old age Equity and resilience: cash social pensions, old-age age and in-kind transfers, public works programs, skills training, unemployment, disability insurance

Figure 1: Social protection along the lifecycle

Source: Adapted from World Bank (2012).

The World Bank team has compiled an inventory of social protection programs in order to inform the development of these strategic frameworks. This marks a first attempt to systematically document the range of programs in the country implemented by both government and DPs (see Annex 1 for methodology). This Note analyses the information compiled in the inventory database and identifies areas where government could increase investment to improve the coverage and effectiveness of social protection provision.

Figure 1 illustrates the risks and potential roles of social protection programs along the life-cycle.

The inventory captures government and DP programs that can help households and communities build resilience, equity, and opportunity through social insurance, social services, and social assistance programs across the life-course. These involve primarily demand-side interventions – programs that provide transfers and/or facilitate access to services – and, in the case of DP programs, focus mostly on social assistance.²

Figure 2: Summary of social protection programs by life cycle category

Early childhood (equity and opportunity)

- * Institutional care for orphans (MSWRR)
- * Support for triplet and greater sets of newborns (MSWRR)
- * Early childhood development programs (MOE)
- Maternal and child health vouchers (MOH)
- * Provision of food and micronutrient supplements for pregnant and lactating mothers, fortified food for children (MOH/ WFP)
- * Community case management of illness (UNICEF)
- * Cash transfers (SC)

School-age children (equity and opportunity)

- * Stipends, scholarships, supply of textbooks (MOE)
- * School supplies and access to education for vulnerable children (UNICEF)
- * School-feeding (WFP)

Working-age population (equity and resilience)

- * Social security for formal workers and government employees (MO-LESS)
- * Employment services for migrant workers (MOLESS)
- * Voluntary homes for women (MS-WRR)
- * Food and cash for work (WFP)
- * Cash for work and other livelihood programs for vulnerable communities (LIFT and partners, ILO)
- * Migration centers (MOLESS/IOM, ILO)

Old age (equity and resilience)

- * Pensions for formal workers and government employees (MO-LESS, MOF)
- * Voluntary homes for the elderly (MSWRR)
- * Pensions for over 100 year olds (President's Office)
- * Support to old people self-help groups (MSWRR/ HAI)

All age groups (opportunity, equity and resilience)

- * Care for people with disabilities (MSWRR)
- * Welfare services for people with leprosy (MSWRR)
- * Rice donations to homes (MSWRR)
- * Cash and in-kind emergency support after disasters (MOBA, MSWRR, WFP, SC, others)
- * Cash and in-kind support to internally displaced people (WFP and partners, HAI)

^{2.} Some interventions can be considered supply-side and hence are not necessarily social protection programs, such as the Ministry of Social Welfare, Relief and Resettlement (MSWRR) voluntary pre-schools and youth centers. These are captured in the inventory and subsequently in the SPSP, but for the purposes of this Note the analysis focuses on demand-side interventions. For more information on methodology, see Annex 1.



Photo - Sithu Lwin/World Bank

2. Social protection provision in Myanmar

Early childhood programs include health and nutrition programs such as a maternal and child health voucher scheme (MCHVS) implemented by the Ministry of Health (MOH) with support from the World Health Organization (WHO), benefiting more than 1,300 women, as well as the provision of food and micronutrient supplements for pregnant and lactating women and supplementary and complementary fortified foods for children (MOH with support from the World Food Programme, WFP).³ Save the Children (SC) has used cash transfers (CTs), both conditional and unconditional (the latter in the context of emergency response), to promote adequate health-seeking behavior and supplement the income of mothers with young children (currently 253 beneficiaries in the conditional cash transfer (CCT) implemented in Rakhine). The Ministry of Social Welfare, Relief and Resettlement (MSWRR) supports small-scale programs of direct assistance to mothers with triplets and institutional care for orphans (more than 1,400 orphans).

School-age children: The Ministry of Education (MOE) has been an active player in the provision of stipends for poor and vulnerable students (37,000 beneficiaries in school year 2014/15),⁴ CTs

^{3.} Besides food transfers, the nutrition program also includes behavioral change activities such as the promotion of adequate health and nutrition practices.

^{4.} These are beneficiaries of the school stipends pilot that tests enhanced implementation mechanisms of the national program. For more information on the stipends, MCHVS, the SC CCT and CTs for internally displaced people (IDPs) see Note on 'The experience of cash transfers in Myanmar'.

to all primary school students (MMK 1,000/year), scholarships, and textbooks to encourage school enrollment and prevent dropouts. WFP and the UN Children's Fund (UNICEF) have been active in complementing government efforts through school-feeding, provision of school supplies, and language enrichment programs, which facilitates access to education for vulnerable groups (food-insecure children, out-of-school adolescents, and ethnic minorities).

Within the working-age population, the Ministry of Labor, Employment and Social Security (MO-LESS) provides social insurance for formal sector workers covering more than 765,000 beneficiaries as of February 2015 through 77 offices in 110 townships. MOLESS also provides training opportunities and labor market services in Myanmar, as well as services for migrant workers and their families, facilitating international labor mobility. MSWRR provides homes and training for about 1,000 vulnerable women. The largest DP-implemented programs are by WFP and the Livelihoods and Food Security Trust Fund (LIFT), with the former reaching more than 1.1 million beneficiaries in 2014 and the latter about 576,000 households until mid-2014 (see Table 2). Both actively support community infrastructure development through cash for work (CFW) schemes, in addition to food for work (FFW) in the case of WFP and other livelihood support programs in the case of LIFT.



Photo - Tun Lynn/World Bank

^{5.} The MOLESS Social Security Board (SSB) provided the number of beneficiaries. Figures on the number of offices and townships covered can be found at ILO (2015).

^{6.} According to the Department of Labor, MOLESS, nearly 1.9 million workers migrated overseas between 1990 and January 2014.

The most important social protection program for the **elderly** is the Ministry of Finance (MOF) civil service pension scheme, covering more than 840,000 pensioners in 2014/15. The Social Security Law (2012) mandates a contributory pensions scheme for private formal sector workers, but this has not yet been introduced. In terms of programs for the poor and vulnerable elderly, MS-WRRR administers 33 voluntary homes with limited coverage (less than 1 percent of the vulnerable old according to Social Policy and Poverty Research Group (SPPRG) estimates). MSWRR is plan-

ning to introduce social pensions for those over 90 years of age while HelpAge International (HAI) supports MSWRR in the implementation of community-based older people self-help groups (OPSHGs).

Situations of emergency and crisis arising as a result of natural disasters or conflict are the main shocks affecting **all ages** in Myanmar. Programs addressing these vulnerabilities include individual cash and inkind assistance after disasters (WFP, SC, Oxfam, and others) and support to inter-

Several programs also overlay poverty and vulnerability criteria, typically with communities applying these to identify the most vulnerable within a specific category.

nally displaced people (IDPs) in conflict-affected areas on food security (WFP) and social reintegration (HAI). Health shocks are another important source of vulnerability, and one that few programs currently address (with the exception of social security provisions for formal sector workers). Community transfers benefiting several age groups (the elderly, children, women-headed house-holds, and people with disabilities of all ages) have been part of some LIFT programs.

3. Spending and coverage

Despite recent increases, total government spending on social protection remains very low, at 0.57 percent as a share of gross domestic product (GDP) in 2014/15 (see Table 1). In particular, spending on social assistance (0.02 percent of GDP) is low compared with other investments, such as those in pensions (0.55 percent of GDP). This is well below the 1-2 percent of GDP being spent on safety nets in much of East and South Asia, and even in poorer Sub-Saharan African countries (World Bank, 2014).

Coverage of main government social protection programs is low, reaching less than 3.25 percent of the population compared with a mean of 44.2 percent in the East Asia Pacific region (MIP, 2014).⁷ Government programs providing social assistance reach 0.1 percent of the population; such programs assist on average more than 39 percent of the population in other countries in the region.

^{7.} Estimates on the coverage of social protection programs in East Asia and the Pacific can be found at http://datatopics.worldbank.org/aspire/region/east-asia-and-pacific.

The government is taking steps towards increasing the funding for social assistance, with the introduction of social pensions (MSWRR) and the efforts of MOE to expand and strengthen the implementation of the school stipends program. MOE is planning to expand the stipends budget in the following school year and is testing a more systematic approach to implementation that can support expansion effectively. In addition, there have been substantial budget increases in MSWRR in recent years, particularly in the areas of care for orphans and youth, the elderly, and vulnerable women, albeit from a low base. MOH's discussions on universal health coverage may include measures to decrease out-of-pocket expenditures and address financial protection of the poor. The RDSF and SPSP identify a range of social assistance programs that will need to be prioritized from the perspective of fiscal sustainability and implementation capacity.

Table 1: Government's expenditure on social protection, 2014/15 (revised estimates)

Government programs	Total expenditure 2014/15 (MMK billion)	% government expenditure	% GDP	Estimated number of beneficiaries	Percentage total popula- tion covered (percentage of eligible population covered and age group) (a)
Civil service pensions (MOF)	362	1.65%	0.55%	843,000	1.64% (18.84%, + 60)
Social security for formal sector workers (MOLESS)	4 (b)	0.02%	0.01%	765,000	1.49% (2.44%,15-59)
Social welfare programs (Department of Social Welfare, MSWRRR) (c)	10	0.05%	0.02%	25,000	0.05% (all groups)
Stipends program (d) (MOE)	3.1	0.014%	0.005%	37,000	0.07% (0.38% 10-19 (5-11 grade))
Total social protection	379.1	1.73%	0.57%	1,670,000	3.24% (all groups)
Total social assistance (e)	13.1	0.06%	0.02%	62,000	0.12% (all groups)

Notes: a) Myanmar's population is 51,486,253 and age disaggregated figures are used based on Census 2014 (GoM, 2015). b) Budget estimate. Social security figures exclude contributions from affiliates (more than MMK9 billion in 2013/14 based on ILO figures shared by the SSB). c) The number of beneficiaries of social welfare programs is taken from the SPSP (2014) and includes supply-side beneficiaries for consistency with budget figures. d) Figures for the stipends pilot program are provided by MOE. e) The Department of Budget does not compile disaggregated figures of programs such as the stipends, MCHVS, or other programs of MOLESS, such as the services for migrants. Budget figures for MCHVS and MOLESS migrant services are small and may not significantly alter the analysis. Exchange rate: USD1=MMK1,034.13.

Source: Department of Budget and Department of Pensions (MOF), SSB (MOLESS), Department of Social Welfare (MS-WRR), Department of Planning (MOE), Ministry of Immigration and Population (MIP).

Among development partners, WFP and LIFT are the biggest financers of social assistance provision in Myanmar, motivated by the need to provide emergency support and humanitarian relief in times of crises. Table 2 shows how the provision of social assistance by WFP and LIFT has reached a significant number of beneficiaries (2.2 percent of the population in the case of WFP and 1.1 percent in the case of LIFT) with a substantially higher budget compared with that using public support (MIP, 2014).

	Table 2: Social	l assistance p	provision by	y DPs – WFF	and LIFT
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DP	Type of program	All programs (e) billion) (year)	No. of beneficiaries (2014) (% of population)	
WFP	Nutrition program	-	40,399	
WFP	Asset creation (FFW and CFW)	-	225,511 beneficiaries	
WFP	School-feeding	-	583,271	
WFP	Emergency relief (including for IDPs)	-	318,157	
WFP	Food assistance for HIV/AIDS and TB patients	-	12,477	
Total WFP	All programs	211 (2013- 2015) (a)	1,113,743 beneficiaries (2.2% of the population) (b)	
LIFT	CFW	32 (c)	172,800 households (until mid-2014) (d)	
Total LIFT	All programs (e)	76 (2010- 2014) (f)	576,000 households (until mid-2014) (1.1 % of the population) (g)	

Notes: a) USD 204,455,828 (exchange rate: USD 1=MMK 1,030.00). b) Total beneficiaries after deducting overlap among different activities. c) Includes other social protection components such as CTs as well as non-social protection activities. Excludes Tat Lan Program. USD 31,192,929 (exchange rate: USD 1=MMK 1,034.13). d) LIFT estimates of households benefiting from CFW by mid-2014: http://www.lift-fund.org/impact. Estimates based on information provided for the inventory reach 96,655 beneficiary households. e) Includes Tat Lan Program and all programs included in inventory. Programs include non-social protection components. f) USD 73,661,058 (exchange rate: USD 1=MMK 1,034.13). g) LIFT estimates of households benefiting from all LIFT programs by mid-2014: http://www.lift-fund.org/impact. Includes beneficiaries of non-social protection programs.

Sources: WFP and LIFT.

4. Type of programs and delivery mechanisms

Public works programs (PWPs) and CTs are part of a limited range of social assistance schemes used in Myanmar.8 There are some examples of CCTs with the longer-term objective of human capital development (e.g. MOE's stipends program, MOH's MCHVS, SC's maternal health program). PWPs such as CFW and FFW have been supported by WFP and LIFT (see Table 2). WFP's asset creation (cash and food for work) programs helped address food security issues for 225,500 beneficiaries in 2014 for 45 days/year on average. LIFT supported several CFW schemes reaching more than 172,000 households until mid-2014, providing on average 25 days of household food security. Recent LIFT-supported PWPS as part of the Tat Lan Program in Rakhine provided a higher number of days (40-90). Social assistance has been delivered mostly in the context of humanitarian and disaster relief. LIFT has actively financed community-based schemes to support rice banks, revolving funds, and community-based self-help groups. MSWRR's welfare services focus on the provision of homes and training for disadvantaged groups. There are also several examples of mechanisms to support the poor and vulnerable (especially old people) or promoting access to education and health for poor children, through either the monastery system or other village organizations in these regions (Enlightened Myanmar Research and World Bank, 2015; Thu and Griffiths, 2012).

^{8.} Further details on these two instruments can be found in the Experience of Cash Transfers in Myanmar and the Experience of Public Works Programs in Myanmar.

Geographic coverage of government's social assistance programs remains limited, with some pilot programs covering a few townships, or national programs with presence in all regions/ states but typically covering no more than one or two townships per region/state. MSWRR's presence below region/state level is minimal, translating into few facilities for the provision of social services deemed to be national programs. This has prompted alternative arrangements, such as MSWRR providing support to community-run pre-schools and resorting to non-governmental organizations (NGOs) to support administrative and technical tasks. Likewise, the school stipends program, currently reaching 37,000 children nationally, has the potential to increase coverage within target schools and townships. The pilot with enhanced operations is currently being implemented in eight townships in Ayeyarwaddy, Mandalay, Shan South, and Yangon. The implementation of community-based OPSHGs through MSWRR is being piloted in a few communities in Mon, Kayin, Ayeyarwaddy, Yangon, and Mandalay, covering around 5,000 beneficiaries. MOH's MCHVS is being piloted in two townships in Bago region.

DP programs focus resources on specific geographic areas and specific population groups. Geographic targeting is the most common way of identifying beneficiaries reflecting the regional nature of social protection needs in Myanmar.⁹ For instance, WFP covers mainly border areas and the Dry Zone, whereas LIFT focuses on regional programs articulating operations around geographic needs in the Delta, the Dry Zone, and Rakhine (Tat Lan Program) and in the near future in the Uplands (Shan, Chin, and Kachin states). However, coverage within regions and states remains patchy. Categorical targeting is also widely present as a complementary tool. Several programs also overlay poverty and vulnerability criteria, typically with communities applying these to identify the most vulnerable within a specific category.

Government systems are the primary implementation mechanism of social security and pension programs. Social assistance delivered through government is only recently being tested, most extensively in the stipends program. Most CTs rely on communities (often organized into committees, such as school-level committees in the stipends program) for the identification of beneficiaries, cash distribution, and mobilization. With respect to PWPs, DPs and NGOs have filled the vacuum by helping with community mobilization and planning. However, DP and NGO priorities are inevitably emphasized in program objectives and project selection; sustainability of support is not guaranteed or predictable; and other geographical areas in need of support are left out.

5. Towards a social protection system in Myanmar

Government spending on social protection is low and overly focused on formal sector workers. Provision of social assistance needs to be expanded and strengthened. At present, the majority of the population, particularly the poor and vulnerable, has no access to predictable social protection. Instead, people have to rely on informal coping mechanisms and ad hoc assistance from donor-financed programs, with issues of fragmentation and insufficient coverage.

^{9.} This can also reflect restrictions on the geographic scope of DP operations posed by Memoranda of Understanding between government *and agencies*.

The government is making a concerted effort to tackle poverty and inequality and recognizes an effective social protection system needs to be a core component of its poverty reduction strategy. This will require building on the government's existing programs and pilots to increase coverage, especially of underserved groups and in underserved areas. International experience shows social protection interventions can play a critical role in addressing several vulnerabilities of Myanmar households.¹⁰

Government has an important technical resource in DPs' experience in designing and implementing social protection programs in Myanmar. Several instruments DPs are implementing are worth exploring in light of their feasibility for social assistance provision through government systems in Myanmar. Household and community transfers are widely used and there seems to be scope to expand the use of cash assistance.

The challenge of government-led implementation lies in finding the right approaches and sequencing for building delivery systems within government structures and gradually expanding coverage. DPs can support government in identifying appropriate designs and delivery functions that can facilitate transitioning to government-led implementation. Small-scale, government-led pilot schemes can provide important lessons for sustainable scale-up and implementation of social protection through government systems.

Developing the building blocks of a social protection system needs to be a gradual process based on strengthening institutional capacity and ensuring fiscal sustainability. For instance, the planned social security reforms would increase coverage but raise additional concerns about the financial sustainability of the proposed provisions and about further fragmentation. The expansion of social assistance programs such as the school stipends and social pensions is a welcome sign of the increasing commitment of government to institutionally sustainable social assistance provision. Further steps towards expanding social assistance as outlined in the RDSF and SPSP will need to ensure fiscally and institutionally sustainable models that test the appropriateness of design and implementation arrangements through government systems and allow for gradual expansion of programs.

All these steps will ultimately help Myanmar in transitioning from reactive and short-lived emergency assistance to a more proactive and predictable long-term social protection system. In the short and medium terms, this entails transitioning from donor-implemented and funded programs to national or regional government programs. During this phase, sequencing and existing capacity deserve special attention so government can build institutional sustainability for future scale-up processes. The fiscal feasibility of programs proposed is an important criterion to identify the right sequencing and pace of reforms, as it is easier to scale program benefits and coverage up than down. Against a backdrop of emerging global emphasis on coordinated social protection provision, Myanmar can take advantage of innovative ideas and technological solutions that have emerged globally, while avoiding the costly mistakes other countries have made. Quick wins need to be balanced with building the foundations of a sustainable social protection system. In the long term, consolidating delivery systems that allow for effective coordination of social protection components and programs will allow Myanmar to have social protection as a sustainable mechanism for poverty reduction and economic and social development.

^{10.} See Note on 'Framework for the development of social protection systems: Lessons from international experience' for examples of international experience that can be relevant to Myanmar.

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Annex 1:

Methodological note on the social protection inventory

Objective

The World Bank team conducted an inventory of social protection programs in September 2013-February 2014 in order to identify the most important schemes in Myanmar and understand the characteristics of social protection provision, which could be useful to inform policy discussions (e.g. development of the SPSP, implementation of the RDSF, policy reforms on pensions and social security). Specifically, the inventory aimed to inform the definition of social protection in Myanmar, vision of a social protection system, potentially useful programs (or instruments), coverage (of groups and areas), and main stakeholders involved in provision. The inventory is not intended to be a comprehensive census of social protection programs. Rather, it is the first attempt to document the spread and nature of social protection provision in Myanmar.

Methodology

A simple data collection tool was designed and discussed with stakeholders involved in social protection provision in Myanmar. Primary inputs received were compiled into a single database in Excel format. Secondary research in project documents, websites, and databases helped complete the information. See section on data sources below.

Conceptual framework

As one of the main objectives of the inventory was to identify what social protection provision entails in Myanmar from the perspective of implementers; no predefined definition was imposed on contributors. When in doubt, contributors were advised to include programs categorized as social assistance or safety net programs that provide transfers and/or guarantee access to social services (demand-side interventions).

In order to organize the information and facilitate the analysis, the database follows a life-cycle approach as its main conceptual reference (see Figures 1 and 2). It also identifies whether interventions create **opportunity**, promote **equity**, build **resilience**, or (as is often the case) a combination of these objectives. Additional categories of analysis include type of program, particular target groups within age groups, geographical and population coverage, duration/timeframe of program, budget, and whether assistance was given to household, communities, or both. The inventory was limited to programs and did not include policy mapping.

Scope and limitations of the inventory

The inventory has been a useful resource used by government and donor stakeholders alike in social protection policy development. The structure of the life-cycle approach correlates well with how ministries think about social protection and was well accepted by DPs, who added further elements (e.g. risks) to provide a useful framework used in the SPSP (see Figure 1). The inventory became an important tool for information-sharing during SPSP consultations and illustrated interesting examples of DP programs for government to include in its policy dialogues (e.g. CTs).

The inventory was handed over to MSWRR, which took this as an opportunity to exercise its coordinating role in the consultation process of the SPSP by organizing a validation meeting with other ministries and linking the information in the inventory with that of the Aid Information Management System in the Foreigner and Economic Relations Department (FERD), Ministry of National Planning and Economic Development (MNPED). The inventory became a core input of the International Labour Organization's (ILO's) Assessment Matrix, part of the Assessment-Based National Dialogue that informed the development of the SPSP. Ultimately, the inventory became a tool for partnership-building among government and DPs and sparked further and deeper discussions around social protection programs in Myanmar.

Despite these achievements, the inventory has limitations as an evidence-based tool:

- It is a snapshot that needs constant and time-consuming updating by a dedicated body.
- Although it is a powerful tool to inform policy and program development, gaps in information
 are inevitable and hamper its ability to be displayed in more user-friendly forms (e.g. graphically). It is difficult to collect detailed information through a standardized and simplified format
 from a range of heterogeneous programs. For instance, details on disaggregated geographic
 location (e.g. at township level) could enable the mapping of existing interventions to a certain
 geographic spread. But the heterogeneity of program coverage within townships and the lack
 of detailed information for all programs in the inventory could give misleading information if
 displayed graphically against population figures.
- Similarly, gaps in scope are certainly possible. For instance community-based social protection
 (i.e. intra-family and intra-community mechanisms of support as opposed to government or
 DP programs) is not currently captured in the inventory. Interventions relating to social vulner abilities are also difficult to map.

Data sources and acknowledgements

The inventory was compiled by Mariana Infante-Villarroel (World Bank) with contributions from MSWRR's Department of Welfare Services, MOF's Departments of Budget and Pensions, MOLESS' Department of Labor and SSB, MOE's Departments of Planning and Basic Education, MNPED's FERD, UNICEF, WFP, ILO, LIFT, HAI, SC, the International Organization for Migration (IOM), and SPRRG. The inventory was handed over to MSWRR in April 2014. The information in this Note has been updated.

It is worth highlighting the extensive use of the LIFT project database at http://www.lift-fund.org/project-database and the SPRRG policy briefs at http://www.spprg.org (both sites last accessed on 5 March 2015).

'Inventory of social protection programs in Myanmar' is the third note in the series Building Resilience, Equity and Opportunity in Myanmar: the Role of Social Protection. All notes are available at www.worldbank.org/myanmar.

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