

Exploring Entrepreneurial Intention and its Influencing Factors among Co-operative University Students

NAY MIN AYE¹

Abstract

Since the universities can play an important role in promoting the country's entrepreneurship, this research is very important to understand the students' entrepreneurial intention and factors influencing the intention. The objective of the study is to examine the entrepreneurial intention and explore influencing factors among co-operative university students. The primary data for the study is gathered through administration of self-completion questionnaire to 280 students from Co-operative Universities. It was found that 73 percent of the students have intention to start their own business after graduation. The study investigated the positive correlation between students' entrepreneurial intention and personality traits, and perceived education support. Also, it was found that significant difference in entrepreneurial intention by gender, region of origin and family background. In the study, the result highlighted that students' entrepreneurial intention can be predicted by students' gender and attitude towards entrepreneurship. It was also found that the students have much interest in starting up the service business than trading and manufacturing. Therefore, the findings have implications for academics, educators, policy makers, organization responsible for promoting entrepreneurship, and future youth entrepreneurs.

Key words: Entrepreneurial intention, Attitude towards entrepreneurship, Co-operative Universities, Personality traits, Perceived education support

I. Introduction

Entrepreneurship is necessary condition for economic development of a country since most of the developed countries have high entrepreneurial activity rate. Therefore, many developing countries have laid down policies to support the entrepreneurship development in the societies. Myanmar is now struggling to alleviate the poverty in the country. For this purpose, entrepreneurship is viewed with great interest and encouraged to have strong effects on poverty alleviation through economic growth and job creation. Thus, encouragement of entrepreneurship for those who have potentials to be entrepreneur is the main policy of the country. As a consequence, universities such as Economic Universities and Co-operative Universities consider entrepreneurship as an important part in their courses offered. Universities, in this respect, should position themselves as a center of entrepreneurship by making contributions in nurturing the potential entrepreneurs for the long-term development of the country.

¹ Associate Professor, Department of Commerce, Co-operative University, Thanlyin

Accordingly, understanding the university students' entrepreneurial intention and influencing factors becomes the primary step for the entrepreneurship development of the country. Thus, this study explores the students' entrepreneurial intention and factors influencing intention to start an own business at Co-operative Universities in Myanmar. In Myanmar, Co-operative universities are established with the aim to turn out young generations to be able to run their own business in conformity with the market economic system, to upbringing them to become civil servants who are able to take responsibilities in companies and organizations, and also to turn out scholars with brilliant ideas to keep abreast of the advancing world. Up to now, Co-operative Universities have produced over 5000 graduates in Business Science.

II. Research Objectives

A great deal of researchers investigated the reasons behind the entrepreneurial intention and entrepreneurial characteristics in other contexts. An important question is why some individuals decide to engage entrepreneurial activity and while others do not. Entrepreneurial intention is the major step for entrepreneurial activity. Therefore, the main objectives of the research are:

- (1) To examine the entrepreneurial intention of Co-operative University students.
- (2) To explore the factors influencing the students' entrepreneurial intention.

III. Research Methodology

This research examines the students' entrepreneurial intention at Co-operative Universities. The research employs a survey method and a sample of 280 students from Co-operative Universities is participated in the study. The sample constitutes 25% of the population. The research methodology followed in this research comprises of a literature review on entrepreneurship as discipline, followed by the empirical study in the selected universities. The primary data is collected through direct administration of a self-completion questionnaire which includes closed-end questions and five point Likert scale questions. The respondents are taken using a simple random sampling method and the questionnaire is distributed to final year students only. The research focuses on cross-sectional data so it collects data from the students who attend the final year in academic year 2014-15 only. In this research, only final year students are chosen because they are at a critical stage of their career development. Dependent variable in this research is students' entrepreneurial intention and the

independent variables in this research are gender, region of origin, family background, perceived education support, personality traits, and attitude towards entrepreneurship.

IV. Literature Review

Entrepreneurship is accepted by many economists as a vital force in the economic development. Since business start-up is evidently a major driving force of economic growth and development, creating jobs and generally increasing national productivity, the investigation of entrepreneurial intention causes the major interest for most scholars and policy makers. Global Entrepreneurship Monitor defines entrepreneurship as any attempt at new business or new venture creation, such as self-employment, a new business organization, or the expansion of an existing business, by an individual, a team of individuals, or an established business. Entrepreneurship and self-employment can improve youth livelihoods and economic independence in developing countries.

Entrepreneurship intention is the state of mind directing a person's attentions and action towards creating own business as opposed to other careers. Also, it can be described as the efforts to carry out entrepreneurial behaviour. Previous researches point out that entrepreneurial attitude has been considered as important factor influencing intention to become an entrepreneur as well as determining entrepreneurs' success. Attitude towards entrepreneurship reflect people's general feelings to entrepreneurs and entrepreneurship. Thus, entrepreneurial attitude and perception play an important part in creating an entrepreneurial culture (GEM Report, 2010). Also, there is general agreement that attitude towards the entrepreneur, entrepreneurial activity, and its social functions are determinant factors for university students to decide an entrepreneurial career (Veciana et al. 2005).

A number of psychological attributes have been suggested as predictors of entrepreneurial behaviour in the literature of entrepreneurs, with some degree of concurrence. McClelland (1961) looked at the needs of achievement, affiliation and power in entrepreneurs versus others. Of the personality traits, McClelland (1961, 1985) proposed achievement motivation, risk taking and locus of control as important characteristics. Many researchers suggested that entrepreneurs possess some key psychological attributes or characteristics, and that these in turn produce specific personality traits. Need for achievement, tolerance for ambiguity, risk-taking, locus of control, innovativeness were analyzed with respect to entrepreneurial characteristics by some researchers.

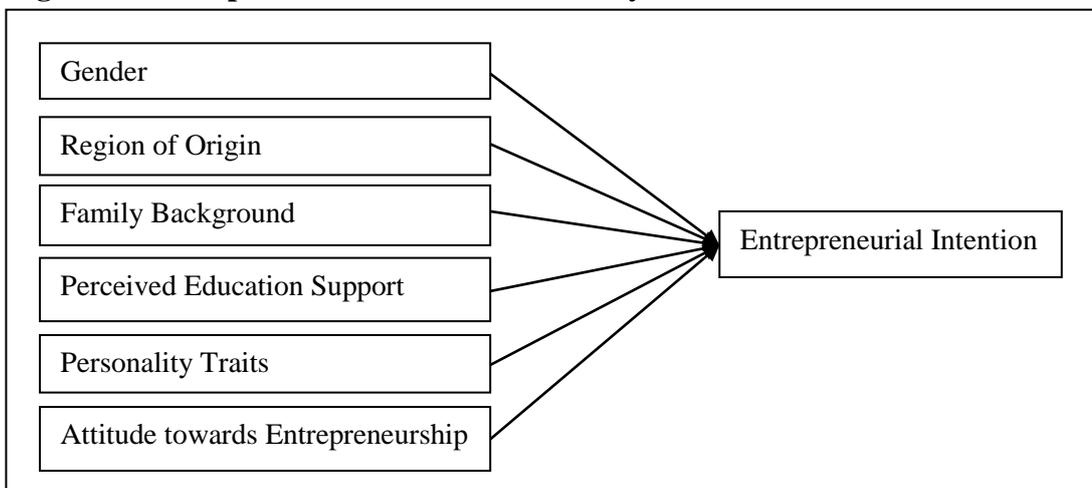
Need for achievement refers to an individual's desire for significant accomplishment, mastering of skills, control, or high standards. Locus of control is the belief in the extent to

which individuals believe that their actions affect their outcomes. Risk-taking propensity is the degree to which an individual is willing to take chances with respect to risk of loss. Tolerance for ambiguity can be defined as the ability for one to respond positively to ambiguous situations. Self-confidence is the belief in one’s ability to develop and implement the necessary personal resources, competences and skills to attain a predefined level of achievement on a given task. Innovativeness means perceiving and acting on business activities in a new and different ways.

V. Conceptual Framework of the Study

The primary purpose of the research is to explore the students’ entrepreneurial intention which is measured by yes or no responses on “have you intention to start an own business ten years after graduation”. According to literature and previous research studies, there are many factors affecting the students’ entrepreneurial intention. However, in this research it is assumed that the students’ entrepreneurial intention is mainly affected by gender, region of origin, family background, perceived education support, personality traits, attitude towards entrepreneurship. Figure 1 shows the conceptual framework for the current research.

Figure 1: Conceptual Framework of the Study



Source: Adapted from literature

VI. Analysis of the Students’ Entrepreneurial Intention

In this section, the analysis will explore the students’ entrepreneurial intention within ten years after graduation. In this study, entrepreneurial intention means the students’ intention to start their own business after graduation. Then, the factors influencing the students’ entrepreneurial intention are identified. The data is analyzed by using Statistical Package for Social Science (SPSS Version 22).

A. Profile of the Respondents

Firstly, profile of the respondents covered in the survey is presented in this section. It has been constructed based on students' gender, region of origin, and family background by each university. Table 1 presents the profile of the respondents.

Table 1: Profile of the Respondents

Particular	Thanlyin		Sagaing		Total	
	Freq.	%	Freq.	%	Freq.	%
Gender						
Male	59	44%	46	32%	105	38%
Female	76	56%	99	68%	175	62%
Total	135	100%	145	100%	280	100%
Region of Origin						
From Urban	67	50%	64	44%	131	47%
From Rural	68	50%	81	56%	149	53%
Total	135	100%	145	100%	280	100%
Business Family Background						
Yes	87	64%	119	82%	206	74%
No	48	36%	26	18%	74	26%
Total	135	100%	145	100%	280	100%

Source: Survey Data (March, 2015)

As shown in Table 1, there are 280 respondents in the study, 135 from Co-operative University, Thanlyin and 145 from Co-operative University, Sagaing. According to gender difference, the percentage of female respondents is higher than the male respondents. This is not surprising in the case of Co-operative Universities since females have been historically dominating in the student list of the Universities. The majority of students in all classes at Co-operative Universities are female students. Totally, 62 percent of the respondents are female and 38 percent are male respondents. Among respondents in the sample, the percentage of respondents who come from rural area (53 percent) is relatively higher than that of respondents from urban. Table 1 also shows that 206 respondents (74 percent of the respondents) have business background and 74 respondents (26 percent of the respondents) don't have business background in the study.

B. Students' Entrepreneurial Intention

In this research, the respondents' entrepreneurial is measured by asking whether they have intention to start their own business within ten years after graduation. According to the data, the majority of students from Co-operative Universities have intention to start their own business after their graduation. The following table shows the respondents' entrepreneurial

intention in terms of frequency and percentage. In the study, 204 respondents out of 280 samples (73 percent of the sample) have entrepreneurial intention. The mean value for intention in the study is 0.729 with standard deviation of 0.44.

Table 2: Analysis of Respondents' Entrepreneurial Intention

Entrepreneurial Intention	Frequency	%
Yes	204	73
No	76	27
	280	100
Mean = 0.729, S.D = 0.44		

Source: Survey Data (March, 2015)

C. Gender and Entrepreneurial Intention

Firstly, respondents' entrepreneurial intention is analyzed in term of gender variable. Regarding the gender variable, majority of previous studies highlight that male respondents are likely to have more entrepreneurial intention than their female counterparts. Table 3 shows that the mean value of male respondents is higher than their counterpart female respondents (male's mean value = 0.876 > female's mean value = 0.640).

Table 3: Entrepreneurial Intention by Gender

Gender	Freq.	Entrepreneurial Intention	Std. Dev.
Male	105	0.876	.331
Female	204	0.640	.481
t = 4.436, p = .000			

Source: Survey Data (March, 2015)

Seemingly, male respondents have more entrepreneurial intention. To determine whether there is a significant difference between male respondents and female respondents regard to their intention, independent sample t test is used in the study. The result shows that there is significant difference in entrepreneurial intention between male respondents and female respondents since p value is less than .05 (p=.000 in the study). Thus, respondents' gender does influence on their entrepreneurial intention in the study. Some surveys show that women are more likely to prefer to work for someone else and are less likely to want to have their own business. Thus, male students are more interested in running their own business. Also, this can be traced with Myanmar culture. In Myanmar society, the leaders of the most of the households are father so, in general, the male are more business-minded since they have to take responsibility for their family in the future. This finding is consistent across countries.

D. Region of Origin and Entrepreneurial Intention

Secondly, respondents' entrepreneurial intention is analyzed in term of region of origin variable. Regarding the origin of region variable, majority of previous studies highlight that respondents from urban area are likely to have more entrepreneurial intention than their other counterparts. Table 4 shows that the mean value of respondents from urban area is higher than their counterpart respondents (mean value of respondents from urban = 0.832 > mean value of respondents from rural = 0.638).

Table 4: Entrepreneurial Intention by Region of Origin

Region of Origin	Freq.	Entrepreneurial Intention	Std. Dev.
From Urban	131	0.832	.375
From Rural	149	0.638	.482
t = 3.728, p = .000			

Source: Survey Data (March, 2015)

To determine whether there is a significant difference between urban respondents and rural respondents regard to their intention, independent sample t test is used in the study. The result shows that there is significant difference in entrepreneurial intention between male respondents and female respondents since p value is less than .05 (p=.000 in the study). Thus, respondents' region of origin does influence on their entrepreneurial intention in the study. The study concludes respondents from urban area have more entrepreneurial intention than their counterpart from rural area. The reason may be that the urban people have more exposure to business and have more personal experience in business.

E. Family Background and Entrepreneurial Intention

In addition, to know the more accurate picture of respondents' family background, respondents are asked whether they have father or mother or extended family member who own a business. If the respondents have father or mother or extended family member who owns a business, they are said to be to have business background. Table 5 shows the respondents group with business background has higher mean value of entrepreneurial intention than the group without business background. Thus it is concluded that respondents with business background have more entrepreneurial intention than their counterparts.

Table 5: Entrepreneurial Intention by Family Background

Business Background	Freq.	Entrepreneurial Intention	Std. Dev.
Yes	206	0.835	.372
No	74	0.432	.499
t = 7.258, p = .000			

Source: Survey Data (March, 2015)

To determine the significant of difference in entrepreneurial intention between the respondents' family background, simple independent t test is carried out in the study. It shows that the p value is less than .05 (p=.000 in the study). Thus, the difference in entrepreneurial intention between these two groups is significant in the study. The study suggests that the respondents with business background if properly taught about entrepreneurship, they will seriously consider starting an own business than the respondents without business background.

F. Perceived Education Support and Entrepreneurial Intention

The study also explores the relationship between perceived education support and entrepreneurial intention. To measure the perceived educational support of the students, five point Likert scales are used (1=strongly disagree, 2=agree, 3=unsure, 4=agree, and 5=strongly disagree). For measuring purpose, students are asked to rate the agreement level on three statements. Firstly, 231 out of 280 respondents (about 82.5 percent of the respondents) agree that their education can provide knowledge to start own business, secondly, 220 respondents (about 78.5 percent of the respondents) agree that their education can encourage developing creative ideas for being an entrepreneur, and 215 respondents (about 76.8 percent of the respondents) agree that their education can develop entrepreneurial skills and abilities. Thus the respondents in the study believe that they have high perceived education support to start their own business after graduation. This is confirmed by the mean value for each statement. According to data, the mean value for two statements is greater than 4 and one statement is nearly 4. The mean value for average perceived education support is 4.056 with standard deviation of 0.586. Then, Pearson Correlation is calculated to test the relationship between respondents' perceived education support and their entrepreneurial intention. The result for this purpose is presented in Table 6.

Table 6: Perceived Education Support and Entrepreneurial Intention

	r	Sig.
Perceived Education Support	.384**	.000
Providing knowledge to start own business	.354**	.000
Encouraging developing creative ideas for being an entrepreneur	.274**	.000
Developing entrepreneurial skills and abilities	.497**	.000

Source: Survey Data (March, 2015)

** Correlation is significant at the 0.01 level (2-tailed)

According to Pearson Correlation result in Table 6, there is a positive correlation between respondents' perceived education support and their entrepreneurial intention. The

table presents the positive correlation coefficient 0.384 which is statistically significant at $p < 0.01$. It can be seen that all the items have significant relationship with entrepreneurial intention at $p < 0.01$. The study suggests that education support for the students is very crucial to encourage students' entrepreneurial intention. Thus, the universities should well develop the training curriculum and programs which would increase the students perceived education support. The students with high perceived education support if properly taught about entrepreneurship and assist to start up their own business, they would be entrepreneur in the future.

G. Attitude towards Entrepreneurship

The attitude towards entrepreneurship is measured by the 16 item questionnaires adapted from the questionnaire developed by the Center for Rural Entrepreneurship, USA as cited in Segumpan & Zahari (2012). As seen from the data, the mean score for each item ranges between 2.600 and 4.311. More specifically, the respondents have highest attitude score on making a significant contribution to the community (mean=4.311) where 85 percent of the respondents have agreement on the statement. The findings suggest that the respondents feel that through making successful business, they can make their significant contribution to the community. This shows the respondents' favourable mindset on corporate social responsibility. On the other hand, the undergraduates have the lowest attitude score on mortgaging house for capital to start a business (mean=2.600). This seems that most of the respondents have unfavourable view on entrepreneurship if they have to start their own business with mortgage loan; only 23 percent of the respondents have agreement on the item. This finding implies that if the respondents have access for capital, they would be entrepreneur in the future. Overall attitude towards entrepreneurship in the study has mean value of 3.601 with standard deviation of 0.542, thus the study suggests that the students from Co-operative Universities have favourable attitude towards entrepreneurship as their career choice. Then the Pearson Correlation is carried out to test the relationship between the respondents' attitude towards entrepreneurship and entrepreneurial intention in the study. The result is reported in Table 7.

Table 7: Attitude towards Entrepreneurship and Entrepreneurial Intention

	r	Sig.
Attitude towards Entrepreneurship	.647**	.000

Source: Survey Data (March, 2015)

** Correlation is significant at the 0.01 level (2-tailed)

According to the data, the respondents' attitude towards entrepreneurship has strong correlation with their intention to start their own business. That is, if the students have favourable attitude towards entrepreneurship, they have more propensity to start their own business after graduation. This is consistent with many research findings. Attitudes toward entrepreneurship reflect people's general feelings to entrepreneurs and entrepreneurship. Also, there is general agreement that attitude towards the entrepreneur, entrepreneurial activity, and its social functions are determinant factors for university students to decide an entrepreneurial career (Veciana et al. 2005).

H. Personality Traits and Entrepreneurial Intention

This study analyzes the personality traits such as need for achievement, propensity to take risk, tolerance for ambiguity, self-confidence, and innovativeness which may have impact on respondents' entrepreneurial intention. To assess the respondents personality traits, they are asked to indicate their degree of agreement or disagreement on given statements using Likert scale, from (1= strongly disagree) to (5=strongly agree). Then, an index is created by averaging the scores to determine statistically the respondents' personality traits.

The analysis shows the mean value of 4.348 (n = 280; S.D = 0.515) for need for achievement in the study. Thus, the study concludes that the students from Co-operative Universities have high need for achievement. Then, the study shows the mean value of 3.971 (n = 280, S.D = 0.638) for propensity to take risk. Thus, it can be concluded that the respondents from Co-operative Universities have fairly high propensity to take risk. The study also shows the mean value of 2.549 (n = 280, S.D = 0.865) for tolerance for ambiguity. Thus, it can be concluded that the students from Co-operative Universities have relatively lower tolerance for ambiguity. Moreover, the study shows the mean value of 4.185 (n = 280, S.D = 0.568) for self-confidence, thus it can be considered that the respondents form Co-operative Universities have high level of self-confidence. In addition, the study shows the mean value of 3.869 (n = 280, S.D = 0.545) for innovativeness. Therefore, it suggests that the students from Co-operative Universities have fairly high level of innovativeness. Lastly, the overall personality traits in the study shows the mean value of 3.784 with standard deviation of 0.404. Thus, the students from co-operative Universities have fairly high personality traits in the study.

McClelland (1961) statistically found that countries with a higher mean level of need for achievement show more entrepreneurial activity and economic growth than those countries with a lower mean level of need for achievement. Thus, the individual with high achievement

needs are probable to become entrepreneur in their career life. Entrepreneurship is establishing new jobs, products, and firms so it associates with some degree of risk-taking such as financial risk, job risk, social and family risk, and mental risk. Thus risk-taking is an important attitude to be developed in entrepreneurs. Tolerance for ambiguity is important characteristics to someone who decides to choose entrepreneurship as his choice of career because challenges and potentials of success in a new business are unpredictable. Becoming a successful entrepreneur is nearly impossible without self-confidence. Confident people can make good decisions, result in positive attitude, go on after failure, be essential to being an effective leader, and maximize their performance. Innovation is the means of exploiting a business opportunity. The role of innovativeness in successful entrepreneurial behaviour is highlighted in most of the entrepreneurship literature. Therefore, it is interesting to explore the correlation between the personality traits and entrepreneurial intention in the context of Co-operative Universities. Thus, the Pearson Correlation is carried out to test the relationship and the result is reported in Table 8.

Table 8: Personality Traits and Entrepreneurial Intention (n = 280)

	r	Sig.
Need for Achievement	.385**	.000
Propensity to Take Risk	.057	.343
Tolerance for Ambiguity	.100	.096
Self-confidence	.185**	.002
Innovativeness	.089	.138
Overall personality Traits	.235**	.000

Source: Survey Data (March, 2015)

** Correlation is significant at the 0.01 level (2-tailed)

According to Pearson Correlation result in Table 8, there is a positive correlation between the respondents' need for achievement and self-confidence and their entrepreneurial intention. The correlation coefficient is .385 for need for achievement which is statistically significant at $p = .000$. The correlation coefficient is .185 for self-confidence which is statistically significant at $p = .002$. Thus, the study concludes that the students from Co-operative Universities may have entrepreneurial intention if they have high level need for achievement and self-confidence. The study also constructs the overall personality factor of respondents by averaging the five factors measured above. Then, the study analyzes the correlation between the respondents' overall personality factor and their attitude towards entrepreneurship using correlation and descriptive statistics. To determine significance of

relationship between overall personality factor and respondents' intention, Partial Correlation is calculated. Then, the result is reported that $r = .235$ and $p = .000$. Thus, there is a positive correlation between respondents' overall personality factors and their entrepreneurial intention. In summarizing the personality traits affecting entrepreneurial, there is positive correlation between the entrepreneurial intention and the respondents' need for achievement, self-confidence in the context of Co-operative Universities.

VII. Empirical Analysis of Entrepreneurial Intention

In the earlier section, the correlations between the factors in the study are analyzed and the study finds that there are positive correlation between need for achievement, self-confidence, gender, region of origin, family background, perceived education support and respondents' entrepreneurial intention. Thus, in this section, binary logistics regression method is used to test the relationship of independent variables and dependent variables. In this analysis, selected factors such as gender, region of origin, family background, perceived education support, attitude towards entrepreneurship, need for achievement and self-confidence are regressed on entrepreneurial intention. Accordingly, in the model of the study, dependent variable is respondents' entrepreneurial intention which is measured in terms of binary categorical variable; that is they can take only two values (either yes or no). According to the analysis, the result of estimated binary logistic regression of entrepreneurial intention on the selected factors is shown in the Table 9.

Table 9: Binary Logistic Regression Model of Entrepreneurial Intention

Factors	B	S.E	Wald	d.f	Sig.	Exp (B)
(1) Gender	-1.064	.454	5.498	1	.019*	.345
(2) Region of Origin	-.336	.406	.6842	1	.408	.715
(3) Family Background	-.647	.455	2.025	1	.155	.524
(4) Perceived Education Support	.337	.370	.829	1	.363	1.400
(5) Need for Achievement	.129	.451	.081	1	.776	1.137
(6) Self-confidence	-.201	.375	.287	1	.592	.818
(7) Attitude towards Entrepreneurship	3.461	.616	31.614	1	.000**	31.857
Constant	-10.739	2.421	19.680	1	.000	.000

-2 Log Likelihood (-2LL) = 175.425
Omnibus Test: Chi-square = 151.992 with 7 degree of freedom and p-value = .000.
Cox & Snell R square = .419; Nagelkerke R square = .608
Overall Correct Percentage = 86.1%

*Correlation is significant at the 0.05 level (2-tailed)

**Correlation is significant at the 0.01 level (2-tailed)

Table 9 presents the result of estimated binary logistic regression model of entrepreneurial intention on selected factors. The Omnibus test of Chi-square ($\chi^2 = 151.992$ and $p < .01$) indicates that the model as a whole is statistically significant at 1 percent level. It is found that only two out of seven factors namely gender and entrepreneurial intention are strongly significant at 5 percent and 1 percent level of confidence interval. This regression model can be explained by about 42 percent under Cox & Snell R square (.419 in the study) and 61 percent under Nagelkerke R square (.608 in the study). As already expected, the regression result shows that whether an undergraduate has entrepreneurial intention or not can be explained by gender and attitude towards entrepreneurship because the coefficients of the corresponding factors in the current study are statistically significant ($p < .05$).

As shown in the data, the coefficients of some selected variables are not statistically significant in the study. Therefore, the backward stepwise method is used to get the best fitted model for the respondents' attitude towards entrepreneurship. The step wise method is eliminating insignificant independent variables. The fitted model explored by using step-wise procedure can be used to predict the dependent variable entrepreneurial intention of undergraduates in Myanmar. According to data, the Omnibus test of Chi-square ($\chi^2 = 147.632$, d.f. = 2, $p = .000$) indicates that the test model as a whole is statistically significant at 1 percent level of confidence. It is found that two factors in the model are found to be statistically significant at 1 percent level. The Wald criterion demonstrates that the variables of gender and attitude towards entrepreneurship make a significant contribution to students' entrepreneurial intention in Co-operative Universities. If the respondents' gender increases one unit, the propensity of intention to start an own business will decrease by 62%. If the respondents' attitude increases one unit, the probability of intention to start an own business will increase by fifty-nine times in the context of Co-operative Universities. Thus, the study concludes that attitude towards entrepreneurship is the most influencing factor on the students' entrepreneurial intention in the context of Co-operative Universities. The B values are the logistic coefficients and it can be used to construct the following predictive model of students' entrepreneurial intention in Co-operative Universities;

$$\text{Logit}(p) = \log(p/(1-p)) = -12.256 - 971 \text{ Gender} + 4.090 \text{ Attitude}$$

VIII. Finding and Discussion of the Study

This study firstly explores the entrepreneurial intention among students from Co-operative Universities. Then, the study analyzes the factors influencing the students'

entrepreneurial intention. These factors are gender, region of origin, family background, perceived education support, personality traits and attitude towards entrepreneurship. To achieve the objectives of the study, primary data are collected using simple random sampling method. The study selects 280 respondents and data are collected through structured self-completed questionnaire. The study finds that the students from Co-operative Universities have entrepreneurial intention. In the study, 204 students out of 280 students (73 percent of the sample) have entrepreneurial intention. Thus, the majority students want to start their own business after their graduation. Among those students, 44 percent want to start service business, 27 percent want to start trading business, and 22 percent want to start manufacturing business.

Then the difference in entrepreneurial intention by gender, region of origin, family background, perceived education support, personality traits, and attitude towards entrepreneurship is analyzed and the difference is significantly confirmed in the study. Then, the relationship between these factors and entrepreneurial intention as independent and independent variable and the study suggest that only gender and attitude towards entrepreneurship have significant impact on the students' entrepreneurial intention. Observing the mean value of entrepreneurial intention under the gender group, it is found that there is significant difference in attitude towards entrepreneurship between male respondents and female respondents. The higher mean score of male respondents concludes that Myanmar male students have more entrepreneurial intention than female counterparts. This result is consistent with much of the research findings conducted in other context. For example, in his study, Hytti (2005) explores that males are about 2.5 times more likely to perceive entrepreneurship as personally desirable. Also, the finding reflects Myanmar family culture in which fathers play leading role in their family business. Thus, the male students may have more entrepreneurial intention since they have to take responsibility for their family in the future.

The study finds that whether a respondents has intention to start own business or not can be explained by the respondent's attitude towards entrepreneurship. It means, if an undergraduate has favourable attitude towards entrepreneurship, it is highly expected that he/she has intention to start one's own business at some stage. It is found that the respondents with favourable attitude towards entrepreneurship have 59 times likely to start own business than the respondents with unfavourable attitude. The attitude can explain 42 percent variance in respondents' intention. The result of the finding implies that the universities must encourage and support the students to have favourable attitude towards entrepreneurship to develop

entrepreneurship in the country. This findings support to the previous research findings in other context. A given behaviour will depend on the person's attitudes towards that behaviour (Ajzen 1991), therefore attitudes would measure the individual's values on some behaviour. In the theory of planned behavior, attitude is major influencing force on intentions. According to the theory of planned behaviour, people act in accordance with their intentions and perceptions of control over the behavior. Thus, intention to start own business can be best predicted by attitudes, beliefs, personalities or demographics (Ajzen 2001; Krueger & Carsrud 1993 as cited in Kakkonen 2010).

IX. Conclusion

This research may be first attempt to get insight information of the students' entrepreneurial intention. The study would add knowledge and insight to the very under researched topic of the undergraduates entrepreneurial intention in Myanmar. Thus, this study can guide those concerned or interested in helping the youth of the country, especially young graduates who are finding some careers in their life. In addition this study would be beneficial to other researchers and academics working in this discipline. The study also has specific implications for educators in entrepreneurship, enterprise support agencies, policy makers and future youth entrepreneurs. Also, the research would be useful to stress the importance of promoting aspirations for entrepreneurship among young and highly educated people. If the business birth rate in any nation can be enhanced by supporting students and graduates in their entrepreneurial activities, it is worthwhile to examine the current status of student's intention about entrepreneurship in university education.

In conclusion, the study adds some knowledge and insights to the youth entrepreneurship literature. The findings show the favourable attitude towards entrepreneurship among undergraduates from Co-operative Universities and the students have intention to start their own business at some stage of their life. Thus, the undergraduates from the universities are potential entrepreneurs of the country and they would contribute to the economic development of the country by starting-up their own business in the future. This information will be useful for those who want to promote entrepreneurship as well as those who want to become entrepreneurs. To encourage the entrepreneurial intention of the students, the universities must prepare the programme to support the students' favourable attitude towards entrepreneurship. The universities have to maintain the favourable attitude of students through their intervention programme for developing entrepreneurship of the country. The findings indicate the importance of education support to forming favourable attitude towards

entrepreneurship. Thus, the universities must give education support for their students through preparation of curriculum and extra curriculum activities in favor of entrepreneurship.

X. Limitations of the Research

Firstly, the research might have limitation in exploring the factors affecting the undergraduates' entrepreneurial intention since there are the other factors such as cultural aspects, mentality, industry structure, income level, economic climate. In addition, the study mainly focuses on survey method of data collection. Thus, respondents in the study have to answer limited range of responses categories, thereby limiting the ability to obtain rich information. In addition, this study mainly covers on the students who are attending at the selected Universities in the academic year of 2014-2015. Therefore, the limitation of the study is that it cannot cover the students for other academic years. Another important limitation is that the research just ended with identifying the students' entrepreneurial intention and could not trace the actual behaviour or action. It is clear that intentions may not turn into actual behaviour in the future. Therefore, even if one respondent states a high entrepreneurial intention in the survey, the respondent might choose a completely different career path in the future.

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Factors Affecting Employee Commitment on Traditional Medicine Firms in Shwe Bo

KHIN SANDI PHAY¹

Abstract

This research analyzes employee commitment and factors affecting employee commitment in selected traditional medicine firms in Shwe Bo. The objectives of this study are to examine the present level of employees' commitment in selected Myanmar Traditional Medicine Firms and to explore the factors influencing employees' commitment. In this study, the descriptive method is used to examine the present level of employee commitment in selected firms and multiple regression research method is used to explore the factors influencing employees' commitment. In these two traditional medicine firms, affective commitment is the highest level, normative commitment is the moderate level and continuance commitment is the lowest level of commitment. Among five factors affecting employee commitment, situational and personal factors influence on affective commitment, social and personal factors influence on normative commitment, then, developmental factors influence on continuance commitment. In general, the study finds that personal, situational, social and developmental factors are important parts to improve employees' commitment. Therefore, to improve affective commitment, the location of the firm should be easy to commute for employees, the firm should allow its employees to use appropriate equipments and facilities, and managers should value the contribution of employees in the growth of the organization. To improve normative commitment, managers should treat employees fairly, create closed relationships among employees. Moreover, managers should tell employees frequently how much their work is interesting and doing good things and the good of human society for the improving both of affective and normative commitment. To improve continuance commitment, Managers should give employees many experiences through well designed training programs and inform employees how they recognize them for years of service to the company by promotion, increasing salaries or allowing making work related decisions. Firms should pay adequate attention to these factors in order to obtain and maintain employees' commitment in their firms.

Key words: employee commitment, affective commitment, normative commitment, continuance commitment

1. Introduction

In today's increasingly competitive global environment, organizations worldwide are striving for success and out-competing those in the same industry. To be successful, an organization must pay special attention to their employees because they are the most valuable

¹Tutor, Co-operative University, Thanlyin

assets of organizations for the attainment of organizational goals and success. No organization in today's competitive world can perform at peak levels unless each employee is committed to the organization's objectives and works as an effective team member.

Employees who are committed to their respective organization are likely not only to remain with the organization but are also likely to exhibit better performance than the uncommitted employees. Commitment to the organization is positively related to such desirable outcomes as motivation and attendance and is negatively related to outcome as absenteeism and turnover. Employees with high level of organizational commitment provide a secure and stable workforce and thus providing competitive advantage to the organization.

Organizations are continuously faced with the demand and supply challenges of the changing market. In order to adapt to the intense competition in the market place and the rapid changes in technology, it requires organizational members have to be internally committed. The organization is then faced with a challenge of managing its employees' committed throughout, to ensure sustainability. Managers know that, competitive advantage lies with their employees who will improve, innovate, and invest themselves in their companies. Under conditions of wide-spread change, committed employees give the competitive advantage to their organization. Thus, employers have to know the levels of employees' commitment in their organizations and the factors affecting their commitment.

1.1 Rationale of the Study

Most of the populations in various developing countries around the world depend on traditional medicine for primary health care. Most people use traditional medicine because it is quite affordable and accessible for people from all walks of life. Diversity, flexibility, easy accessibility, broad continuing acceptance in developing countries and increasing popularity in developed countries, relative low cost, low levels of technological input, relative low side effects are some of the positive features of traditional medicine.

As other industries, traditional medicine firms are important to have such a committed workforce and managers have to know the important factors affecting employees' commitment in their firms. Employees' commitment can be affected by several factors. Among them, this study focuses on the influence of social factors, financial factors, situational factors, developmental factors, and personal factors on employees' commitment.

This study examines the level of organizational commitment of the employees in the selected Myanmar Traditional Medicine firms and explores the factors affecting their commitment. For this study, two traditional medicine firms are selected among totally 10 traditional medicine firms in Shwe Bo because they are the largest traditional medicine firms in Shwe Bo and thus, factors affecting employees' commitment on the firm will be more than others that are smaller. Thus, this thesis intends to study factors affecting employee commitment on the selected traditional medicine firms in Shwe Bo; Yoke Pyo Pharmaceutical Company Limited and Wa Ta Lone Traditional Medicine Manufacturing Firm.

1.2 Objectives of the Study

The objectives of this study are as follows:

- (i) To examine the present level of employee commitment in selected Myanmar Traditional Medicine Firms.
- (ii) To explore the factors influencing employee commitment on traditional medicine firms in Shwe Bo.

1.3 Methodology and Sources of Data

The descriptive and multiple regression research methods are used in this study. Meyer et al's Three Component Theory is used to analyze organizational commitment of selected firms in Shwe Bo. The level of employees' organizational commitment is analyzed with Five point Likert scale.

This study includes two sources of data- primary and secondary. For primary data, structured questionnaire is used to collect from all employees who have tenure at least 2 years in selected two firms. Secondary data sources are internet web sites, books, journals and newspapers. Data analysis, suggestion, and conclusion described in this study depend on the primary and secondary data available.

1.4 Scope and Limitations of the Study

This study is only concerned with employees' commitment on the firm in selected traditional medicine firms in Shwe Bo; Yoke Pyo Pharmaceutical Company Limited and Wa Ta Lone Traditional Medicine Manufacturing Firm. This study will focus on all employees who have service years of at least two years these two firms. This study excludes recruitment

procedures and omits the relationship between job satisfaction and employees' commitment, employees' commitment and productivity, profitability and service quality of the firms and also excludes other major cities such as Mandalay and Yangon. The finding of this study will not represent all traditional medicine firms in Myanmar. The data collection is conducted during the period of January and February 2015.

2. Theoretical Background of the Study

The concept of organizational commitment plays an important part in HRM philosophy. HRM policies are designed to maximize organizational integration, employee commitment, flexibility and quality of work. Organizational commitment is the relative strength of the individual's identification with, and involvement in, a particular organization.

Organizational commitment can be characterized by three factors;

- (i) a strong desire to remain a member of the organization;
- (ii) a strong belief in, and acceptance of, the values and goals of the organization;
- (iii) a readiness to exert considerable effort on behalf of the organization.²

2.1 Three-Components Model

Meyer and Allen (1984) initially viewed organizational commitment as two-dimensional namely, affective and continuance. Meyer and Allen (1984, p 375) defined the first dimension, namely affective commitment as "positive feelings of identification with, attachment to and involvement in the work organization", and they defined the second dimension, namely continuance commitment as "the extent which employees feel committed to their organization by virtue of the costs that they feel are associated with leaving". After further research, Allen and Meyer (1990) added a third dimension, namely normative commitment.

Allen and Meyer (1990, p 6) define normative commitment as "the employee's feelings of obligation to remain with the organization". Consequently, the concept organizational commitment is described as a tri-dimensional concept, characterized by the affective, continuance and normative dimensions (Meyer & Allen, 1991). Common to the three dimensions of organizational commitment is the view that organizational commitment is a psychological state that characterizes organizational members' relationship with the organization and has implications for the decision to continue or discontinue membership in the organization (Meyer & Allen, 1997).³

² Michael Armstrong, Human Resource Management Practice, 10th Edition.

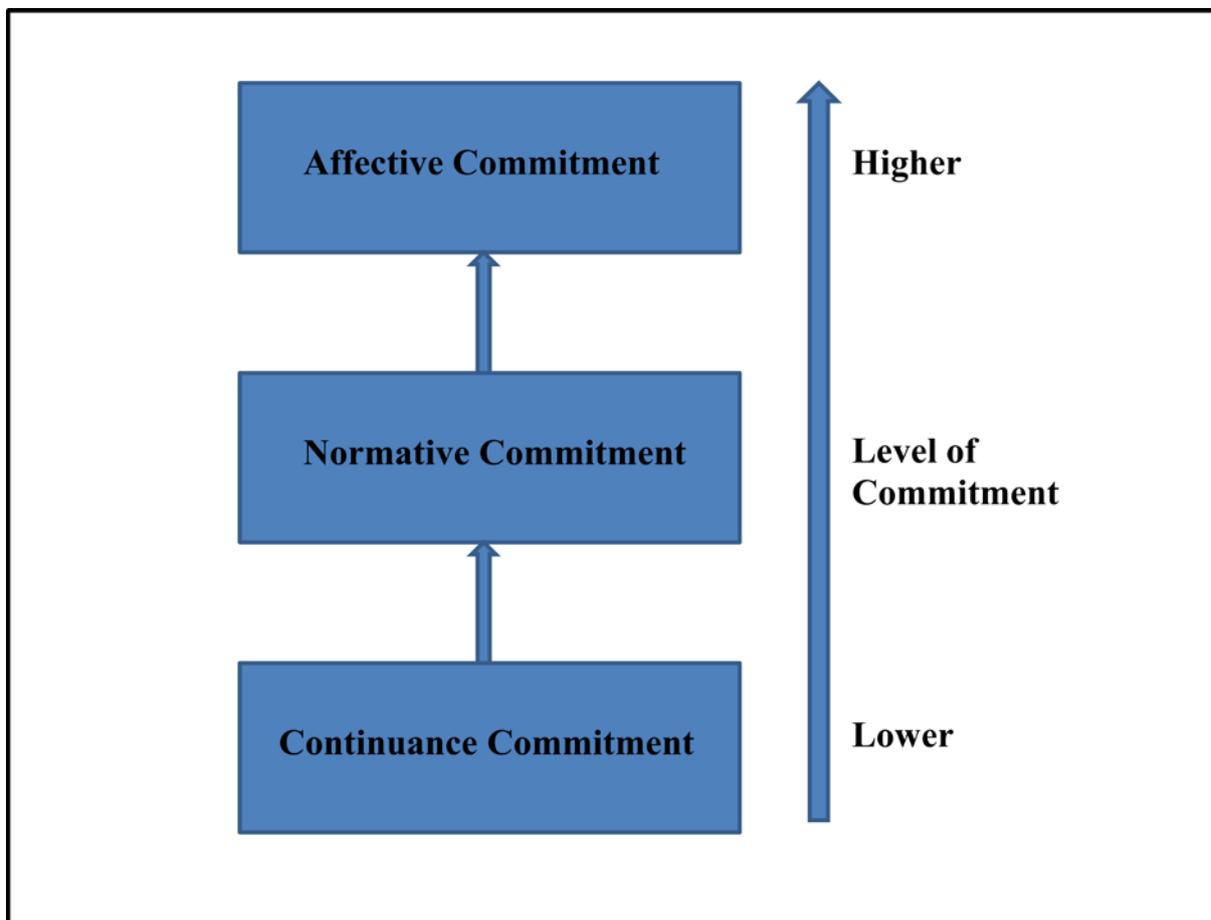
³ <http://uir.unisa.ac.za/bitstream/handle/10500/1133/04chapter3.pdf>

The three component model consists of:

1. Affective commitment involves the employees' emotional attachment to, identification with, and involvement in the organization.
2. Continuance commitment involves commitment based on the costs that the employee associates with leaving the organization.
3. Normative commitment involves the employee's feelings of obligation to stay with the organization.⁴

2.2 Levels of Organizational Commitment

Employees' levels of commitment may move from a low level to a moderate level and continue to develop to a higher level of commitment (Reichers, 1985).



Source:(Reichers, 1985) <http://uir.unisa.ac.za/biststream/handle/10500/1133/04chapter3>

Figure 1: Levels of Organizational Commitment

2.3 Factors Affecting Employee Commitment

There are a variety of factors that affect organizational commitment. This study will examine such factors including social factors, financial factors, situational factors, developmental factors, and personal factors.

⁴ Fred Luthans, 1995, Organizational Behavior, 7th Edition, P-131

In this research, social factors are friendly and approachable of top managers, trust on employees by managers, fairly treat on employees, looking out for the welfare of employees, co-operation among business units, and close relationship among members of the firm.

Financial factors are salary, bonus, other allowances for food and transportation, salary increasing, commission, and voluntary wage for overtime.

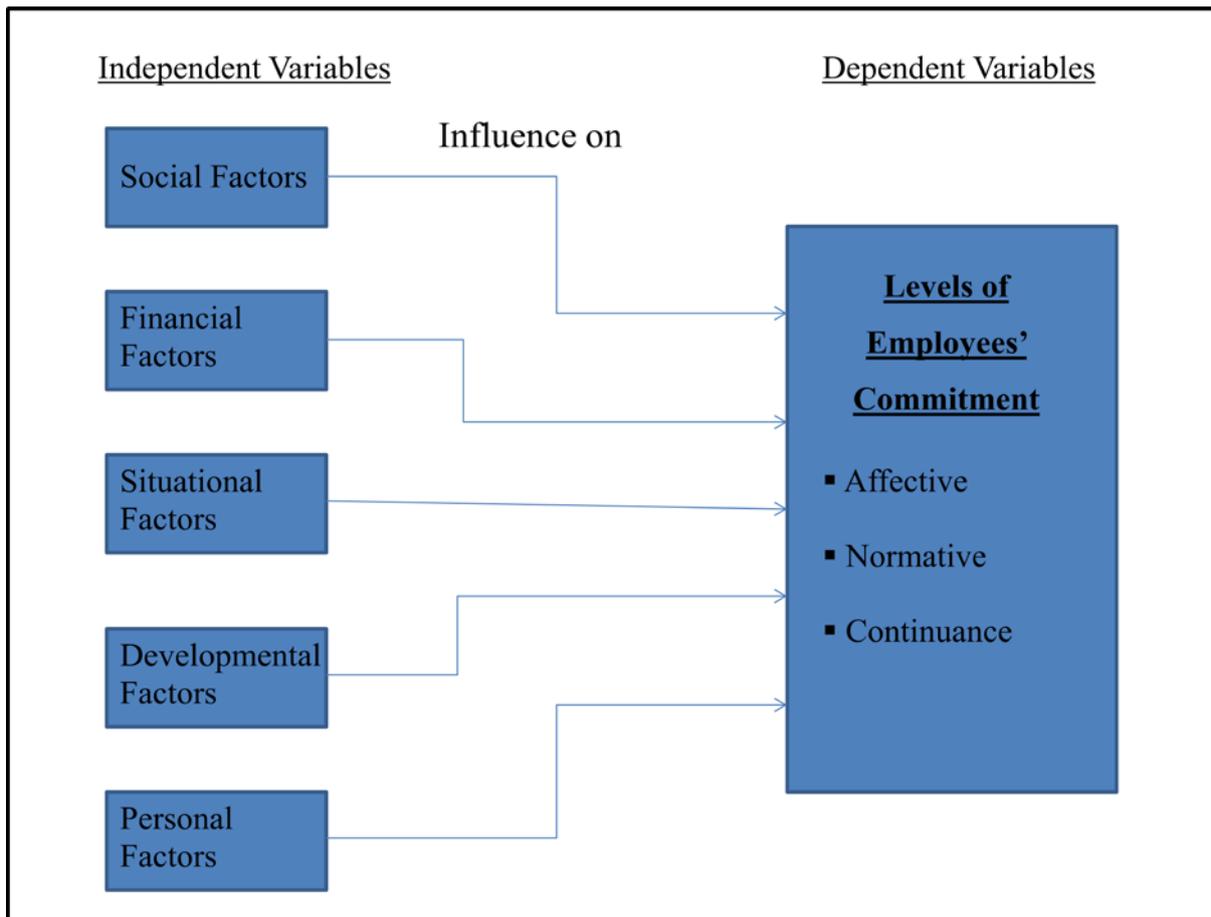
Situational factors are working conditions, workplace values, opportunities to use appropriate equipment, convenient work times, supporting as necessary and existing near places.

Developmental factors are training programs, acquiring experience, opportunity to earn more money, promotional opportunities, level of responsibility and supervisor recognition.

Personal factors are interest on the current job, valuing on organization, desiring to work stably in one organization, looking after the health of society, assuming the organization as good on human society and opinion of doing good things.

2.4 Conceptual Framework of the Study

The study is to explore the influencing factors on employee commitment of Yoke Pyo Pharmaceutical Company Limited and Wa Ta Lone Traditional Medicine Manufacturing Firm.



Source: Own Compilation

Figure 2: Conceptual Framework

The influencing factors on employee commitment are social factors, financial factors, situational factors, developmental factors and personal factors. In these firms, top managers treat employees fairly. There is sufficient co-operation among co-workers. These firms provide attractive salary and rewards consistent with performance. These firms value employees' contribution in the work and organization. These firms provide well designed training program to employee. Employees of these firms want to work stably in one organization. This study analyzes the influence of these factors on employee commitment.

3. Profile of the Selected Firms and Employees in the Sample

This section presents the profile of the selected firms: Yoke Pyo Pharmaceutical Company Limited and Wa Ta Lone Traditional Medicine Manufacturing Firm, and profile of employees in the sample.

Yoke Pyo is one of famous pharmaceuticals companies in Myanmar. It produces various kinds of high quality natural herbal medicine (Myanmar traditional medicine)

products, using high technologies and high tech-machines. This company is a private company. Yoke Pyo was founded as a traditional clinic by Physiologist, U Chain. Then, in 1973, it produced and registered Yoke Pyo Hypertension Medicine. But later, it was inherited by Doctor U Bo Gyi. He studied traditional medicine in 1993 and achieved Ph.D (Alternative Medicie) from Europe and Ph.D (Alternative Medicine) from Kol-India in 2009. And then, now, the owner is Daw Tin Nu.

Wa Ta Lone Traditional Medicine Manufacturing Firm has been established in 2000. The proprietor is Daw Aye Aye Myat. Initially, she did not market products. After three years gone, she distributed her medical products to markets. Its product is Wa Ta Lone Heart medicine.

Table 1 Profile of Respondents

Demographic Factors	Number	Percentage
Gender		
Male	38	33.70%
Female	80	66.30%
Total	118	100%
Ages (years)		
≤20	15	10.87%
21-40	89	75%
41-60	11	10.87%
>60	3	3.26%
Total	118	100%
Education Levels		
Primary School	2	2.17%
Middle School	16	9.78%
High School	56	46.74%
Undergraduate	8	5.43%
Graduate	36	35.88%
Total	118	100%
Marital Status		
Married	50	45.65%
Single	68	54.35%
Total	118	100%
Salary		
< 50,000	5	5.43%
50,000-100,000	98	82.61%
100,000-150,000	8	6.53%
≥ 150,000	7	5.43%
Total	118	100%
Household Size		
≤ 5	83	68.48%
> 5	35	31.52%
Total	118	100%
Family Incomes		
< 100,000	23	17.39%
100,000-200,000	76	65.22%
≥200,000	19	17.39%
Total	118	100%
Service Years		
2<5	45	32.61%
5<8	36	29.35%
8<11	18	19.57%
11<14	15	14.13%
≥14	4	4.34%
Total	118	100%

Source: Survey data (February, 2015)

Total number of respondents is 118 employees from two firms. Most of the respondents from these two are females, high school education levels and single marital status. Most of them received salaries between 50,000 and 100,000. Their service years are mostly between two years and five years in both firms.

4. Analysis on Factors Affecting Employee Commitment

This sector presents analysis on levels of employees' commitment and factors affecting employees' commitment based on survey data. Levels of employee commitment are measured based on Meyer et al's (1991&1997) three component model by using five-point Likert scale.

4.1 Analysis on Levels of Employee Commitment

There are three types of commitment; affective commitment, continuance commitment, and normative commitment. Employee commitment questionnaire developed by Allen & Meyer, 1990 is used to measure employee commitment by five-point Likert scale. The mean values of scores were analyzed by using descriptive research method.

Table 2 Average Score of Employee Commitment

Types of Employee Commitment	Affective Commitment	Continuance Commitment	Normative Commitment
Levels of employee commitment	3.75	3.43	3.66

Source: Survey Data (February, 2015)

According to the Table 2, affective commitment is the highest level, normative commitment is the second highest level and continuance commitment is the lowest level of employee commitment.

4.2 Analysis on Factors Influencing Employee Commitment

In this research, five factors are considered in influencing employee commitment: social factors, financial factors, situational factors, developmental factors and personal factors. Firstly, types of factors are analyzed with descriptive research method based on respondents' answers. Secondly, types of commitment are also analyzed with descriptive method. Then, relationships between independent variables and dependent variables are analyzed by Pearson correlation method.

This section is presented the factors influencing employee commitment. To investigate the influencing factors on employee commitment, multiple regression analysis is used. SPSS is used for data analysis.

The regression model which is used to learn about the relationships between the independent variable and the dependent variable of employee commitment is as follows.

$$y = \beta_0 + \beta_1 V_1 + \beta_2 V_2 + \dots + \beta_5 V_5 + \epsilon_i$$

where, y = employee commitment

β = parameter and

ϵ_i = disturbance term

The possible factors influencing on employee commitment are as follows

V_1 = Social factors

V_2 = Financial factors

V_3 = Situational factors

V_4 = Developmental factors

V_5 = Personal factors

Table 4.5 shows the complete overview of the descriptive statistics and the correlation coefficients as well as the reliability coefficients for the independent and dependent variables.

Table 3 Correlation Coefficients and Descriptive Statistics (Sample Size=118)

	Mean	Std. Deviation	SO	FI	SI	DE	PE	AC	CC	NC
SO	4.0056	.63303	1							
FI	3.3644	.69762	.639**	1						
SI	3.9831	.68055	.753**	.659**	1					
DE	3.8588	.77338	.676**	.699**	.832**	1				
PE	4.3288	.58384	.594**	.413**	.748**	.665**	1			
AC	3.7475	.71965	.432**	.311**	.512**	.468**	.503**	1		
CC	3.4254	.77063	.406**	.449**	.561**	.580**	.355**	.149	1	
NC	3.6627	.79171	.609**	.497**	.570**	.534**	.500**	.466**	.476**	1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

SO = Social Factors, FI = Financial Factors, SI = Situational Factors, DE = Developmental Factors, PE = Personal Factors, AC = Affective Commitment, CC = Continuance Commitment, NC = Normative Commitment

4.2.1 Factors Influencing on Affective Commitment

A multiple regression equation of affective employee commitment is fitted by using SPSS software. The influencing factors resulting through multiple regression method are shown in table 4.

Table 4 The Result of Multiple Regression of Affective Commitment

Variables	Un-standardized Coefficients		t-vlaue	Sig.
	β	Std.Error		
Constant	.996	.422	2.358	.020
Situational	.327	.125	2.624	.010
Personal	.335	.145	2.303	.023

Source: Survey Data (February, 2015)

According to table 4, the results show that situational factors and personal factors are accepted based on the strong association among the independent variables (P-value < 0.05). Therefore, it can be concluded that situational factors and personal factors influence on employees' affective commitment.

4.2.2 Factors Influencing on Continuance Commitment

A multiple regression equation of continuance commitment is fitted by using SPSS software. The influencing factors resulting through multiple regression method are shown in table 5.

Table 5 The Result of Multiple Regression of Continuance Commitment

Variables	Un-standardized Coefficients		t-vlaue	Sig.
	β	Std.Error		
Constant	1.196	.297	4.033	.000
Developmental	.578	.075	7.663	.000

Source: Survey Data (February, 2015)

According to table 5, the results show that developmental factors are accepted based on the strong association among the independent variables (P-value < 0.05). Therefore, it can be concluded that developmental factors influence on employees' continuance commitment.

4.2.3 Factors Influencing on Normative Commitment

A multiple regression equation of normative commitment is fitted by using SPSS software. The influencing factors resulting through multiple regression method are shown in table 6.

Table 6 The Result of Multiple Regression of Normative Commitment

Variables	Un-standardized Coefficients		t-vlaue	Sig.
	β	Std.Error		
Constant	-.007	.449	-.015	.988
Social	.602	.112	5.364	.000
Personal	.290	.122	2.386	.019

Source: Survey Data (February, 2015)

According to table 6, the results show that social factors and personal factors are accepted based on the strong association among the independent variables (P -value < 0.05). Therefore, it can be concluded that social factors and personal factors influence on employees' normative commitment.

5. Conclusion

This study examined the present level of employees' commitment in Myanmar Traditional Medicine Firms in Shwe Bo and explored the factors influencing employees' commitment.

According to the analysis by using descriptive research method, affective commitment is the highest, normative commitment is the moderate and continuance commitment is the lower level of commitment. Therefore, it can be said that employee commitment level in this company is an increasing level according to "levels of organizational commitment" by Reichers, 1985.

In investigating factors affecting employee commitment by using regression method, situational factors and personal factors influence on affective commitment according to table 4. Developmental factors influence on continuance commitment according table 5. Then, social factors and personal factors influence on normative commitment according to table 6.

Therefore, it could be concluded that situational factors, personal factors, developmental factors and social factors out of five investigating factors influence on employee commitment in traditional medicine manufacturing firms. In these factors, personal factors influence not only affective commitment but also normative commitment. Then, it was also found that financial factors do not influence on any kind of employee commitment in this study.

5.1 Suggestions

Based on the findings of this study, respondents from Traditional Medicine Manufacturing Firms have an increasing level of commitment on their firms. However, managers should keep trying their employees to be more commitment on their organizations.

Managers of organizations should try to improve their employees' commitment by providing the factors influencing employees' commitment. The following situational and personal factors are needed by traditional medicine manufacturing firms to consider for increasing affective commitment and then improving their employees' commitment level although they have already given these factors.

1. The location of the firm should be easy for employees to commute.
2. It should allow employees to use appropriate equipments and facilities in work, and should value the contribution of employees to its well being.
3. It should create more pleasant working condition for employees than ever before.
4. Managers should encourage employees to value their organizations and tell frequently their employees how much their work is interesting.

5. Employers should try to know their employees that their organization is doing good things and the good of human society.

The following social and personal factors are needed by traditional medicine manufacturing firms to consider for increasing normative commitment and then improving their employees' commitment level although they have already given these factors.

1. Leaders and managers should treat employees fairly.
2. Managers should create close relationship among employees and sufficient co-operation between various units.
3. Managers and supervisors should let to know employees how they trust them.
4. Managers should encourage employees to value their organizations and tell frequently their employees how much their work is interesting.
5. Employers should try to know their employees that their organization is doing good things and the good of human society.

The following developmental factors are needed by traditional medicine manufacturing firms to give attention for increasing continuance commitment and then improving their employees' commitment level although they have already given these factors.

1. Managers should give employees many experiences through well designed training programs.
2. Employers should inform employees how they recognize them for years of service to the company by promotion, increasing salaries or allowing making work related decisions.

Moreover, it was found that financial factors do not influence on any employee commitment. It may be whether employees are not interested in these financial factors or they do not satisfy the financial factors of their organizations. Therefore, employers should care their financial conditions and the affection of these conditions on employees' commitment.

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A Study on the Provision of Clinical Services for Outpatients in Mingohn Village

Myat Su Kyaw¹

Abstract

This paper focuses the study on the provision of clinical services for outpatients in Mingohn Village. The Village has neither public nor private outpatient clinic. In that situation, the study showed, people in the Village found it difficult to use reliable health care services for outpatients. Even under tough situation, most of them tried to get the treatment from reliable health care providers as long as they could effort when they were ill or injury. Only a few people took medicines by themselves instead of consulting with reliable medical providers. So, the key players in the sector of health care service provision in the country, it is not matter public or private provision, should help the people in the rural area get the access to reliable health care services for outpatients.

Key words: clinical services, outpatients, health care service providers

1. Introduction

Every citizen serves duties on the corresponding roles for the development of nations. Without good health, no one can serve any duty successfully. Unfortunately, poorer nations are struggling with the problem of inadequate provision of health care services. Myanmar has no exception with respect to that situation. According to the WHO 2010 calculation, Myanmar had an estimated 13 doctors and nurses/midwives per 10,000 residents which were so far from the indicative benchmark of 2.28 doctor, nurse and midwife per 1000 population. As of 2010, there were about 26,000 doctors, 23,800 nurses and 19,000 midwives nationwide though. (Phyu Phyu Thin Zaw, 2015) Worse is the rural area where 70% of the country's 51 million people reside in because most Villages lack the access to basic healthcare services. In 2010, Health Ministry reported that nationwide, there are only 1504 rural health centers for covering more than 65,000 Villages. (Myanmar Health Care System-World Health Organization) By the discussion of a Myanmar participant at the Second Global Forum on Human Resources for Health held by WHO in Bangkok in 2011, a result of lacking reliable healthcare service provision is driving many rural people into just two options: relying on local traditional remedies or seeking treatments from untrained health workers such as quack doctors, even though they know that is not a good choice. (The Second Global Forum on Human Resources for Health in Bangkok from 25-29 January, 2011)

1.1 Rationale of the Study

Myanmar health care system evolves with changing political and administrative system and under the supervise on the Ministry of Health and Sports remains the major provider of comprehensive health care. It has a pluralistic mix of public and private system both in the financing and provision. Health care is organized and provided by public and private providers. In implementing the objective of uplifting the health status of the entire nation, the Ministry of Health and Sports is taking the responsibility of providing comprehensive health care services

¹Associate Professor, Co-operative College, Phaunggyi

covering activities for promoting health, preventing diseases, providing effective treatment and rehabilitation to raise the health status of the population. The Department of Health is including under the Ministry of Health plays a major role in providing comprehensive health care throughout the country including remote and hard to reach border areas. But there are many obstacles to the provision of health services to the whole nation. For the people in rural and remote areas, people who are low educated still use invalid drugs. Although the government employs a lot of medical workers, there is still lack in rural and remote areas (Health in Myanmar, 2014). In Mingohn Village near my college want to know whether the people who are sick, outpatients, have obstacles in the use of health care services. The provision of health care service in Mingohn Village are measured by four different types: going to hospitals in Phaunggyi, going to private clinics in Phaunggyi, using health care services from the health staffs from RHC in the Village and making self-treatment by taking medicines from the convenient drug stores. This paper explores health care service provisions available for and used by outpatients in Mingohn Village. In addition this paper is very useful for key players involved in the sector of public and private health care service provisions in the Villages in Myanmar.

1.2 Objective of the Study

Thus, we would like to know how the provisions of health care service in Mingohn Village in this paper. The main objectives of the research are as follows;

1. To study the provision of health care uses in Mingohn Village
2. To study the relationship of health care services and gender age
3. To analyse the health care uses and monthly income

Drawing inspiration from the knowledge just mentioned above, *how about people in a Village I live?* This research is intended to give a full description of clinical service provision available for and used by outpatients in Mingohn Village. In fact, the primary objective of the study is to create some degree of improvement in the provision of health care services in the Village by giving some messages interesting to key players involved in the sector of public and private health care service provision.

1.3 Methodology

This research was conducted by using primary and secondary data. For primary data, the interview method was used. For secondary data concerning health care provision, the webpages posed by concerned institutions such as the Ministry of Health and Sports (Myanmar) and World Health Organization (WHO) were primarily traced. Furthermore, necessary documents about Mingohn Village were got from the administrative office of the Village.

1.4 Scope And Limitations Of The Study

This study analysed only Mingohn Village, Hlegu Township. There are 6 wards and 1153 households in there. Two thirty villagers from 230 households are selected using simple random sampling method. The selected Village are interview using structured questions. Due to time and cost constraints, this study has to be set in only Mingohn Village. The Village comprises six wards which are composed of 1153 households. The interview survey was

constructed with 230 households at random. Randomly 230 Villagers are asked by setting up self-completion questionnaires assuming that 1 Villager represents 1 household. Although 230 Villagers are asked, 213 usable questionnaires were collected. So the rate of this study is 92.61%.

2. Health Care Services For Outpatients And Health Care Service Providers

Health care services are provided to individuals or communities by health service providers for the purpose of promoting, maintaining, monitoring or restoring health, health care services for outpatients, also known as ambulatory care, services are provided for patients who travel to a location to receive services and no overnight stay in hospital (WHO). Today, many kinds of surgery and treatment are available to provide health services for outpatients. In Myanmar, clinical service centers for outpatients still rely on private classes. At the same time, almost every hospital, whether public or private, also has an outpatient department. Health care service provider, according to the medical law enacted by Myanmar, means the person who has obtained medical practitioners' license issued by the Myanmar Medical Council, dental and oral surgeon registration certificate or license issued by the Dental and oral medical council, nursing and midwifery license issued by the Nurse and midwifery council and technicians. (May Kyi Lwin, Mingjiang Xu and Xinhua Zhang, 2015)

2.1 Health Care System In Myanmar

In Myanmar, while health care service provision is primarily served by the public sector, there has been substantial increased in the private sector in recent years. The latter consists of both profit and non-profit oriented private institutions.

2.1.1 Public Sector Health Care Provision

In the public sector, the ministry of Health and Sports (MOHS) is a key institution to provide health care services for citizens. As the leading institution, MOHS laid down two objectives in the regard of health care service provision:

- To enable every citizen to attain full life expectancy and enjoy longevity of life.
- To ensure that every citizen is free from diseases.

To realize these objectives, MOHS established the following strategies:

- Widespread disseminations of health information and education to reach the rural areas.
- Enhancing disease prevention activities.
- Providing effective treatment of prevailing diseases. (Dr Nilar Tin, 2014)

2.1.2 Infrastructure For Public Health Care Service Provision

The facilities of public health care service provision can be classified into general hospitals (up to 2,000 beds), specialist hospitals and teaching hospitals (100-1,200 beds), regional/state hospitals and district hospitals (200-500 beds), and township hospitals (25-100 beds). In rural areas, sub-township hospitals and station hospitals (16-25 beds), rural health

centers (no beds), and sub-rural health centers (no beds). Nationwide distribution of different kinds of health care facilities is shown in the following table:

Public Health Facilities in Myanmar, 2014

Facility	Number
Curative and rehabilitative Services	1056
- General hospitals (up to 2000 beds)	4
- Specialist/teaching hospitals (100-1200 beds)	50
- Regional/state/district hospitals (200-500 beds)	55
- Township hospitals (25-100 beds)	330
- Station hospitals (16-25 beds)	617
Preventive and public health services	2199
- Primary and secondary health centers	87
- Maternal and child health centers	348
- Rural health centers	1684
- School health teams	80
Traditional medicine	259
- Traditional medicine hospitals	16
- Traditional medicine clinics	243

(Nyi Nyi Latt, Su Myat Cho, Nang Mie Mie Htun, Yu Mon Saw, Myat Noe Htin Aung Myint, Fumiko Aoki, Joshua A. Reyer, Eiko Yamamoto, Yoshitoku Yoshida and Nobuyuki Hamajima, 2016)

2.1.3 Public Health Care Service Providers

In Myanmar, the professionals of health care service providers are distinguished into doctors, dentists, pharmacists, nurses, traditional medical practitioners, technical staff, midwives and Village health workers. The following descriptions are further elaboration on some of health professionals:

- Doctors are those pass 7 years of long education. In addition to it one year if house surgeon training. Licensed doctors are medical graduates from medical universities. After graduated, taking two weeks of cultivation program and have an exam for licenses.
- Dentists need 6 years to study. Entrance is according to Matriculation examination.
- Nurses after matriculation exam, according to nursing university required scores can apply the university. For licenses, no examination is required.
- Pharmacists according to required scores can apply the university. No examination is required for license.
- Traditional medical practitioners studied at traditional medical university.
- Technicians include laboratory technician, radiology technician, and physiotherapy technician. (May Kyi Lwin, Mingjiang Xu and Xinhua Zhang, 2015)

Health care service providers for all public health facilities are recruited as civil servants by not only the central but also regional/state government. In the current situation, however, some of public health care service providers also work for the private sector. The employment of health professionals in Myanmar is as follow:

Professionals	2013-2014
Medical doctors	31542
- Public	13099
- Private	18443
Nurse	29532
Midwife	21435
Pharmacist	2553
Medical technologist	2604
Dentist	3219
- Public	482
- Private	2437
Dental nurse	357
Traditional medical practitioner	6963
- Public	1048
- Private	5915
Lady health visitor	3467
Health assistant	2062
Health supervisor	5650

(Nyi Nyi Latt, Su Myat Cho, Nang Mie Mie Htun, Yu Mon Saw, Myat Noe Htin Aung Myint, Fumiko Aoki, Joshua A. Reyer, Eiko Yamamoto, Yoshitoku Yoshida and Nobuyuki Hamajima, 2016)

2.2 Private Sector Health Care Provision

The private, for profit, sector is mainly providing care for outpatients though some providing care for inpatients has developed in Nay Pyi Taw, Yangon, Mandalay and some large cities in recent years. Funding and provision of care is fragmented. They are regulated in conformity with the provisions of the law relating to Private health Care Services. General Practitioners' Section of the Myanmar Medical Association with its branches in townships provide these practitioners the opportunities to update and exchange their knowledge and experiences by holding seminars, talks and symposia on currently emerging issues and updated diagnostic and therapeutic measures. The Medical Association and its branches also provide a link between them and their counterparts in public sector so that private practitioners can also participate in public health care activities.

The private, for not profit, is run by national Community Based Organizations (CBOs) and religious based society as well as international non-governmental organization. They also provide outpatient care though some providing inpatient care and social health protection has developed in large cities and some townships.

Although the importance of private sector in health care provision has been increased, the data availability about the sector is so limited that it is still difficult to analyze it (The Republic of the Union of Myanmar, Health System Review. Health Systems in Transition vol 4 No.3 2014).

2.3 Rural Health Care System In Myanmar

In Myanmar, the rural area is the home of 70% of the country's population and the main income source for an agriculture-based country. However, rural health care system is still poor and run by basic health staff through rural health center (RHC). Generally, one RHC has four sub-centers. The staff is made up of one public health supervisor grade I at the RHC, four public

health supervisor grade II (one at each such center), five midwives (one at the RHC and one at each sub-center), one lady health visitor at the RHC, and one health assistant at the RHC. The basic health staff is responsible for maternal and child health (clinic or homecare), school health, nutritional promotion, immunization, community health education, environmental sanitation, disease surveillance and control, treatment of common illnesses, referral services, birth and death registration, and training of volunteer health workers. (community health workers and auxiliary midwives) (Nyi Nyi Latt, Su Myat Cho, Nang Mie Mie Htun, Yu Mon Saw, Myat Noe Htin Aung Myint, Fumiko Aoki, Joshua A. Reyer, Eiko Yamomoto, Yoshitoku Yoshida and Nobuyuki Hamajima, 2016)

2.4 A Profile Of Mingohn Village

Mingohn is an ordinary Village situated 21 miles away from Hlegu which is a township, and in terms of the administrative system, the former falls under the latter. Although the distance between the two places is not very long, it is time consuming and inconvenient to reach each other because of the poor transportation system.

The Village has the population of 4967, in 1153 households. In fact, there are many small Villages within an hour distance by bike of the Village. Some are smaller while some are larger. Their earning mainly comes from agriculture while other income sources are also there such as seasonal works, migration workers and selling shops in the Village market.

For the access to basic education, there is a basic education high school in the Village. Due to the limitation of data availability, this study could not assess the rate of high school graduation.

2.5 Health Care Providers For Outpatients In Mingohn Village

Rural Health Care For The Village?

By national health care provision system, basic health care services in rural areas are to be served through RHC. However, the practical situation of RHC in Mingohn Village is different from the policy. Only one midwife is employed as health staff for RHC. Under that situation, RHC may find it difficult to serve clinical services for outpatients other than maternal service which is the primary health care service a midwife offers.

Private Health Care Providers

As the private sector, there is neither profit-oriented nor non-profit oriented private health care provider in the Village. While some NGOs are participating in health care service provision, their contribution doesn't go to the provision of clinics for outpatients.

Other Accessible Clinical Service Centers

Under that situation, there is no choice for outpatients but to go to Phaunggyi Village that is three miles away for the access to reliable health care service providers. In Phaunggyi, there are one public hospital and three public clinics. Moreover, there is also a dental clinic opened in weekends. But, it is not altogether easy for the outpatients to go to the clinics in Phaunggyi because of the poor local transportation system, especially in rainy season.

Convenient drug stores: other option?

There are convenient drug stores in the Village. So, people can easily buy and take the medicines by themselves without consultation with reliable medical professions.

3. Analysis Of The Provision Of Clinical Services For Outpatients in Mingohn Village

3.1 Profile Of Outpatients

In this part, the analysis was focused on the investigation of what kinds of health care service providers the people use when they need to take medical treatment as outpatients. For this purpose, the four check lists were prepared to be analyzed: how many people go to public hospital in Phaunggyi, how many people go to private clinics in Phaunggyi, how many people use health care services from the health staff from RHC in the Village and how many people make self-treatment by taking medicines from the convenient drug stores.

3.2 Profile Of Respondents

In this study, the considerable factors of health care service uses are gender, age and monthly income. The following table presents these factors.

Table 3.1 Factors affecting health care service uses

Particular	Frequency	Percentage (%)
Gender		
Male	67	31.46%
Female	146	68.54%
Age		
10-29	41	19.25%
30-49	118	55.40%
50-69	51	23.94%
70-89	3	1.41%
Monthly Income		
Under 100000	29	13.61%
100000-200000	158	74.18%
200001-300000	21	9.86%
300001-400000	2	0.94%
400001-500000	3	1.41%

3.3 Respondents' Choice For Health Care Providers

The respondents' choices for health care provider are organized in accordance with different types of health care providers. As described in table 3.2, the majority of respondents use private clinic and, which account for 51.64% of the total sample population. While 24.88%

use public hospital, 3.76% is provided by the health staff from RHC. Merely 19.72% take self-treatment.

Table 3.2: Analysis of Health Care Choices by Respodents

Health care uses	Frequency	%
Private clinic	110	51.64%
Public hospital	53	24.88%
Midwife	8	3.76%
Self-treatment	42	19.72%
Total	213	100%

Source – Survey Data (May, 2016)

When studied Age between 30-49, it can be found that must of the respondents, 54 (45.76%) uses private clinic, and 21 (17.88%) uses self treatment at least uses midwife are no found in this age. Each 33.34% of respondents depends on private clinic, public hospital and midwife in age between 70 and 89. According to analysis, among 213 respondents, most of the respondents, still depends on private clinic in Mingohn Village. Thus, staffs from MOH needs to provide clinical services in these.

3.4 Health Care Uses and Gender

In this study, Random sample out of 213 in Mingohn Village, there are 67 female and 146 male.

Table 3.3 Relationship Health Care Uses and Gender

Health care Uses	Gender				Total	%
	Male	%	Female	%		
Private clinic	34	50.75%	76	52.05%	110	51.64%
Public hospital	9	13.43%	44	30.14%	53	24.88%
Midwife	2	2.98%	6	4.11%	8	3.76%
Self-treatment	22	32.84%	20	13.7%	42	19.72%
Total	67	100%	146	100%	213	100%

According to this analysis, out of 67 male Villagers, 50.75% use private clinic, 13.43% use public hospital, merely 2.98% is provided by the health staff from RHC and 32.84% take self-treatment. So most male Villagers want to use clinic and hospital. Out of 146 female Villagers, 52.05% use private clinic, 30.14% use public hospital, merely 4.11% is provided by the health staff from RHC and 13.7% take self-treatment. So most female Villagers want to use clinic and hospital. It can be found that meet of the respondents still depend on private clinic for their health care.

3.5 Health Care Uses and Age

In this study, sample between 10 and 29 age range there are 41 respondents, between 30 and 49 age range there are 118 respondents, between 50 and 69 age range there are 51 respondents, between 70 and 89 age range there are 3 respondents.

Table 3.4 Health Care Uses and Age

Health care uses	Age								Total	%
	10-29	%	30-49	%	50-69	%	70-89	%		
Private clinic	22	53.66%	54	45.76%	33	64.70%	1	33.34%	110	51.64%
Public hospital	7	17.07%	36	30.51%	9	17.65%	1	33.33%	53	24.88%
Midwife	-	-	7	5.93%	-	-	1	33.33%	8	3.76%
Self-treatment	12	29.27%	21	17.88%	9	17.65%	-		42	19.72%
Total	41	100%	118	100%	51		3		213	100%

According to table (3.4), it can be found that most of the respondents 34 (53.66%) of respondents, age between 10 and 29 uses private clinic. However, out of 7 (17.07%) of respondents uses, age between 10 and 29 uses public hospital. According to this analysis, out of 41 Villagers who are age range between 10 and 29, 53.66% use private clinic, merely 17.07% use public hospital and 29.27% take self-treatment. The most use private clinic. Out of 118 Villagers who are age range between 30 and 49, 45.76% use private clinic, 30.51% use public hospital, merely 5.93% is provided by the health staff from RHC and 17.88% take self-treatment. The most use private clinic. Out of 51 Villagers who are age range between 50 and 69, 64.70% use private clinic, 17.65% use public hospital, and 17.65% take self-treatment. The most use private clinic. Out of 3 Villagers who are age range between 70 and 89, 33.34% use private clinic, 33.33% use public hospital and 33.33% is provided by the health staff from RHC. And then, nevertheless the age range, the majority of respondents uses private clinics in Phaunggyi Village.

3.6 Health Care Uses and Monthly Income

According to table (3.5), Random sample out of 213 in Mingohn Village, at income range from under 100000 there are 29 respondents, between 100000 and 200000 there are 158 respondents, between 200001 and 300000 there are 21 respondents, between 300001 and 400000 there are only 2 respondents, and between 400001 and 500000 there are 3 respondents.

Table 3.5 Health Care Uses and Monthly Income

Health care uses	Monthly Income										Total	%
	Under 100000	%	100000-200000	%	200001-300000	%	300001-400000	%	400001-500000	%		
Private clinic	6	20.69%	87	55.06%	12	57.14%	2	100%	3	100%	110	51.64%
Public hospital	8	27.59%	40	25.32%	5	23.81%	-	-	-	-	53	24.88%
Midwife	2	6.89%	3	1.90%	3	14.29%	-	-	-	-	8	3.76%
Self-treatment	13	44.83%	28	17.72%	1	4.76%	-	-	-	-	42	19.72%
Total	29	100%	158	100%	21	100%	2	100%	3	100%	213	100%

According to this analysis, out of 29 Villagers who got income under 100000, 20.69% use private clinic, 27.59% use public hospital and merely 6.89% is provided by the health staff

from RHC and 44.83% take self-treatment and the most. Out of 158 Villagers who got income between 100000 and 200000, most of respondents (55.06%) use private clinic, 25.32% use public hospital, merely 1.90% is provided by the health staff from RHC and 17.72% take self-treatment. Out of 21 Villagers who got income between 200001 and 300000, 57.14% use private clinic, 23.81% use public hospital, 14.29% is provided by the health staff from RHC and merely 4.76% take self-treatment. The most use private clinic. Out of 2 Villagers who got income between 300001 and 400000, 100% use private clinic. Out of 3 Villagers who got income between 400001 and 500000, 100% use private clinic. And then, nevertheless the income range, the majority of respondents uses private clinics in Phaunggyi Village except that Villagers who have lower income under 100000.

3.7 Findings

The data was analyzed with simple calculations. Then, the following was to present the finding on these calculations. By the inference based on the result of the analysis, most people like to go to reliable health care providers regardless of public or private clinic while few people take medicines by themselves. Comparing public and private clinic usages, people like the latter more. Being inconvenient to see the health staff provided by RHC, the number of people going to there is relatively smaller.

4. Conclusion

The study has emphasized on the health care service provision for outpatients in rural area where the majority of the population reside in. In Myanmar, health care service provision is the mix of public and private sectors in both urban and rural areas. As the public sector, RHC run for rural health care provision. However, the empirical evidence of this study has shown that rural health care service provision by the public sector is so weak, especially for outpatients and, so do by the private sector. Even under that poor health care service provision system, surprisingly, most people are using the reliable health care service providers as long as they can effort. Therefore, this study has highlighted that there is a demand for the private outpatient clinics. Furthermore, as the recommendation for the public sector, strengthening RHCs, sub-RHCs and station hospitals in rural areas in the townships, rather than upgrading secondary and tertiary urban hospitals is a correct endeavor to improve equity in health care, as these close- to client PHC services are better accessed by the vast majority poor rural people.

What the Study did not Say

So far, the study has presented clinical service provision for outpatients in Mingohn Village in a descriptive way. This part is to express some variables, which may be related to the study, but failed to be analyzed. One of them is the satisfaction level of outpatients with respect to the existing clinical service provision and the quality of health care professions. The other one is lack of any *reliable* measure as empirical evidence on whether the current available clinical centers and providers are adequate for outpatients in Mingohn Village. Therefore, the further researches are still needed on the field of clinical service provision for outpatients in the rural area.

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A Study on Water Supply in Mingohn Village

MyaHninShein

Abstract

This paper is concerned with sources and uses of water supply in Mingohn Village. This survey was conducted in May,2016 in Mingohn village.In Mingohn village, main source of water which all the samples rely on for drinking and other uses are tube wells and brick-line wells. The other small sources are unprotected dug well and collection of rain water. The research method is mainly descriptive based on current situation ofMingohn village.The research found that in the summer, 10% of the samples are difficulty in getting water. In water treatment method for drinking, 75% of the samples uses sift through a cloth filter.

Key Words: Sources and Uses of water supply

1. Introduction

Mingohn village, with about 941 houses, is one of the villages of HleguTownship.The distance from Yangon is about 21miles, one hour by road.There are six wards in Mingohn village. The area of Mingohn village is about 210 square miles. Generally, water supply of Mingohn village is not too much only about tube wells and dug wells(brick-line) are used for drinking and other uses. Although there are also tube wells and dug wells in all houses, in March, April and May the wells are water shortage due to dry season in every year.

1.1 Objectives of the Study

The objectives of the study are as follow.

- (i) To know up-to-date information for assessing the situation of water supply in Mingohn village
- (ii) To determine the social solidarities or the willingness of the stakeholders to adopt and/or implement government policies and programme on water resource.

Mya Hnin Shine,Associate Professor ,Department of Statistics

2. Drinking- Water Overview in Myanmar

In 2011, Myanmar set national coverage targets for access to improved water and sanitation services as 90% by 2015. According to MICS (Multiple Indicator Cluster Survey 2009-2010) by UNICEF, the Ministry of Health and The Ministry of National Planning and Economic develop

ment, overall 82.3% of the population use an improved source of drinking water, 93.2% in urban and 77.6% in rural areas. The source of drinking water for the population varies across state and divisions(now regions). In general, it can be said that urban areas have better access to improved piped water than rural areas. Only 4.1% of households in Myanmar have piped water into the dwelling. The percentage is as high as 31.3% in Chin state, a location where it is common to use bamboo pipes to bring water from protected springs into the dwelling. In Kayah, Tanintharyi and Yangon, percentage of piped water into the dwelling are 10.6%, 11.1% and 11.3% respectively. In contrast, in several states and divisions less than one percent of households have piped water into the dwelling. The use of unprotected wells is high in Kayah (23.8%), Kayah (43.9%) and Rakhine (37.2%). In Magway, 10.6% of the population relies on surface water. Because of this most international and National NGOs and some UN agencies (UNDP, UNICEF and UN-Habitat) are concentrating on those areas.

Water treatment at home is estimated to be carried out by 34.5% of the population: treatment by cloth is carried out by 76.2%, boiling by 1.4% and water filter by 0.6%. It is also estimated that 12.2% of the population does not use water treatment, and unsafe drinking water coverage is 33.1%. These figures show that water treatment is low and Water Safety Plan follow up actions need to be promoted in Myanmar.

3. Data Analysis and Sample Design Steps

In Mingohn village, there are six wards including 941 houses and 1153 households. This survey uses primary and secondary data.

3.1 Household Condition in Mingohn Tract

In the research found that Mingohn is a village tract constitute with five villages. There are 1705 houses and 1967 households in Mingohn village tract. The following table shows the number of houses and households respectively in the Mingohn village tract.

Table(1) Household Condition in Mingohn Tract

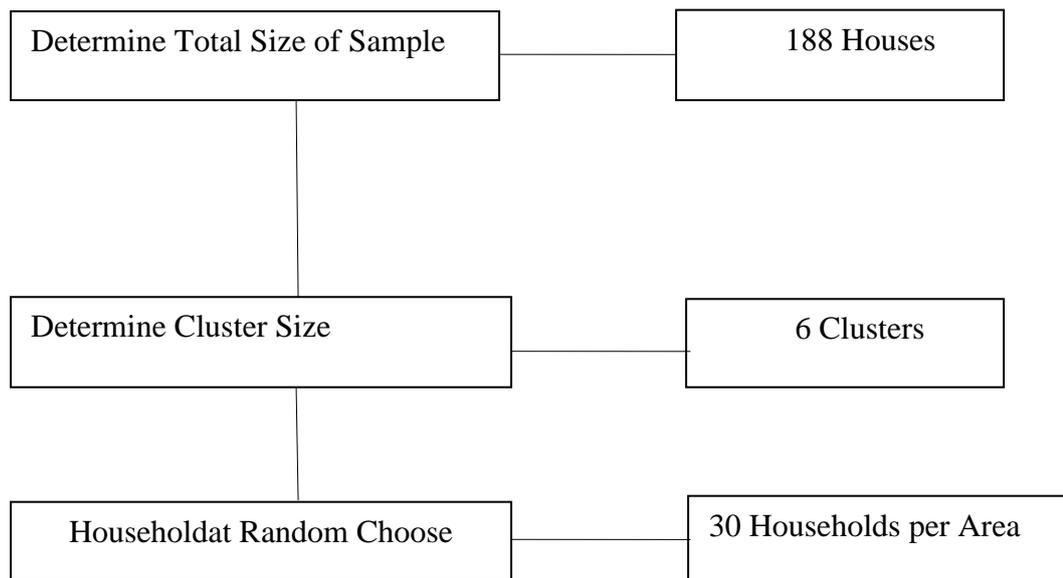
No	Village	House	Household
1	Mingohn	941	1153
2	San Pya	360	367
3	WayarHohn	124	148
4	U To	80	87
5	Gone Min Shol	200	212
	Total	1705	1967

Source : Survey Data:6/May/2016

3.2 Sample Design Steps

In this survey uses both primary and secondary data. There are 1153 households in Mingohn village. Firstly, every wards assume as a cluster. The method of sampling is simple random sampling nearly 30 households each for all clusterin the village.

Sample Design



The study applied quantitative method. In this method, household interviews and observation checklists were conducted in a sample of 188 households selected by simple random sampling.

4. Analysis of Main Source of Water Supply (Drinking, Kitchen and Other Uses)

Overall, the two main sources of water which all the samples rely on for drinking and other uses are tube well and brick-line well. The other small sources are unprotected dug well and collection of rainwater.

The table below shows the utilized water source for each of the three seasons. In all three seasons, an average of 112 households (60%) of the sample household use improved water sources for drinking, kitchen and other purposes. Average 8 households (4%) of the sample use unimproved water sources during all three seasons and 68 households (36%) used buy water for drinking and other purposes.

Table (2) Water Source (Drinking, Kitchen and other Uses)

	Rainy		Winter		Summer	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Tube well / Borehole	16	9%	16	9%	91	49%
Protected dug well (Brick-lined well)	90	48%	86	46%	21	11%
Rain Water collection	4	2%	-	-	-	-
Improved water sources	110	59%	102	55%	112	60%
Unimproved water sources (unprotected dug well)	67	36%	67	13%	8	4%
Buy water	11	5%	19	32%	68	36%
Total	188	100%	188	100%	188	100%

Source : Survey Data:6/May/2016

There are several reasons for buying water. First reason is there is no one to carry water in the household. Second reason is to carry from various resources since there is no water in the well.

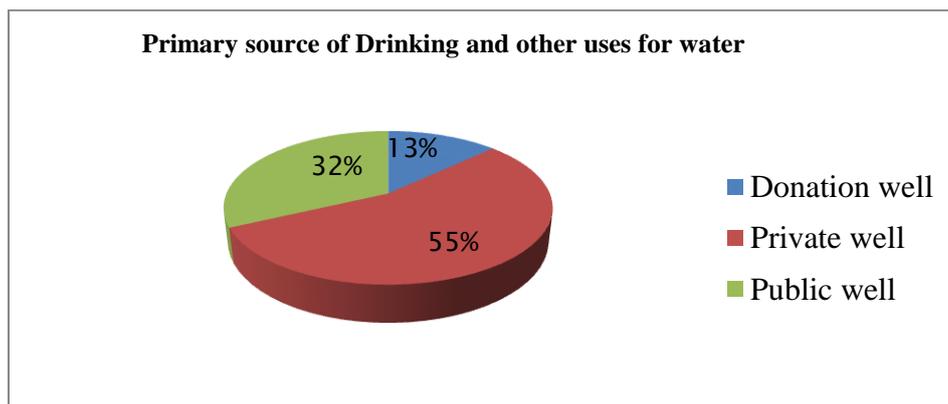
4.1 Primary Source of Drinking and Other Uses for water

The survey found that there are three main source of water for drinking and other uses of water in Mingohn village. The following table shows the primary source of drinking and other purposes of water in Mingohn village.

Table (3) Primary Source of Drinking and Other Uses for water

Water Source	No.of Household	Percent(%)
Donation Well	24	13%
Private Well	103	55%
Public well	61	32%
Total	188	100%

Source : Survey Data:6/May/2016



Source : Survey Data:Table (3)

There are three main types of water source, 55% of the households rely on private well, 32% of the samples use public well and other 13% use donation well.

4.2 Water Treatment Method for Drinking

Most of the respondents said they treat water to make it safer for drinking. The common method of treating water is using a cloth filter (90%) of the households followed by boiling (5%) and using other filters (ceramic, and composite, etc.,)

Table (4) Water Treatment Method for Drinking

Treatment method	Frequency	Percent
Sift through a cloth filter	168	90%
Boil	10	5%
Sift through other filters(ceramic, sand, composite, etc)	2	1%
Other	8	4%
Total Multiple answer	188	100%

Source : Survey Data:6/May/2016

Ninety percent of the household use the method of treating water is sift through a cloth filter because most family are poor income and knowledge.

4.3 Difficulty in Getting Water

In the research, the households said their experience upon getting water. The following table shows the getting water for households.

Table(5) Getting Water For Household

	Frequency	Percent
Difficult to get water	149	79%
Not Difficult to get water	39	21%
Total	188	100%

Source : Survey Data:6/May/2016

Although (79%) of houses reported that they have difficulty in getting water for drinking and kitchen purpose, it is found that especially during summer- March, April and May.

4.4 Water Scarcity Situation in Mingohn Village

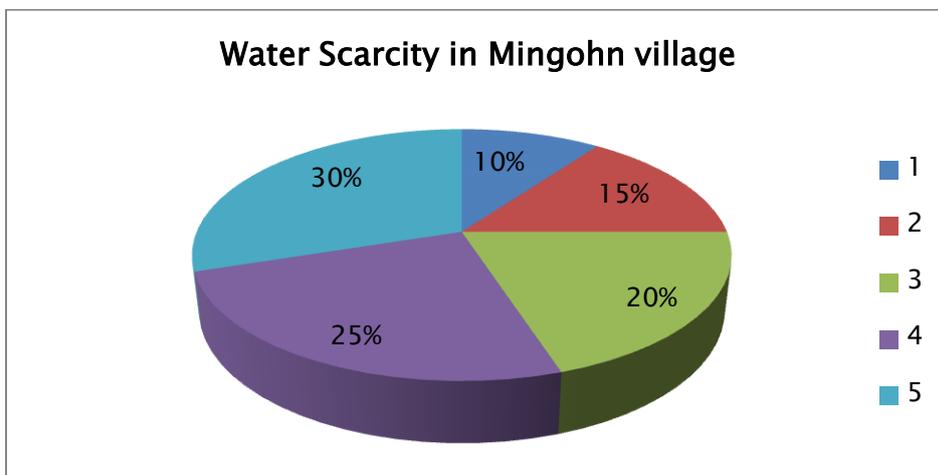
The following table shows the water scarcity in Mingohnvillage. Although there are six wards, the research found that first ward is not found in water scarcity.

Table(6) Water Scarcity in Mingohn Village

Ward	Household	Percent
1	-	-
2	40	27%
3	14	9%
4	75	50%
5	12	8%
6	8	6%
Total	149	100%

Source : Survey Data:6/May/2016

According to table (6) it can be found that most water scarcity is found in ward (4).It is 75(50%) of respondents. However 12(8%) of respondents are in ward(5).



Source: Table (6)

4.5 Monthly Average Income in Mingohn Village

The research found that there are three main types of monthly average income in Mingohnvillage.

Table(7) Monthly Average Income in Mingohn Village

Monthly Income (Kyats)	No. of Houses	Percent
< 200000	142	76%
200000-400000	22	12%
> 400000	24	13%
Total	188	100%

Source : Survey Data,6/May/2106

In Mingohn village, there are 194 houses and 1153 households .Among them the average monthly income for 53% of houses are less than 200000 kyats, 27% of the houses are between 200000 and 400000 kyats and 20% of houses are over 400000 kyats respectively earn.

4.6 Monthly Expenditure for Drinking and other Uses

The research found that there are three main types of monthly expenditure for drinking and other Uses in Mingohn village.

Table (8) Monthly Expenditure for Drinking and other Uses

Monthly Expenditure (Kyats)		
	Frequency	Percent
<10000	94	50%
10000-20000	28	15%
>20000	66	35%
Total	188	100%

Source : Survey Data:6/May/2016

In all seasons there are 50% of the households uses about 10000 ks, 15% uses between 10000 ks and 20000 ks and 35% uses over 20000 ks buying water for drinking and other uses of water.

4.7 Fetching Water

Table (9) Fetching Water (especially for summer)

	Count	Percent
Need to fetch	100	53%
Do not need to fetch	88	47%
Total	188	100%

Source : Survey Data:6/May/2016

According to table (9), (53%) said they need to fetch water every day while only (47%) need not go to the water source every day.

4.8 Ways of Fetching Water

In Mingohn Village, 53% of the houses need to fetch water for their drinking and other uses. Among them 63% of the houses used on foot, for 28% used by water cart and 9% used other methods.

Table (10) Means of Fetching Water

Ways of Fetching Water	Frequency	Percent
On foot	63	63%
Water cart	28	28%
Other	9	9%
Total	100	100%

Source : Survey Data

5. Conclusion and suggestion

According to the figures, 76% of houses are running monthly average income under 200000ks in the Mingohn village.

The deeper the well is dug; the water of better quality is obtained. But they can't dig deep because of the cost associated with it and it is difficult to bring up water manually by using as hand pump.

Although almost every house have tube well or dug well or other sources of water, the research found that every summer have water scarcity in the Mingohn village.

Although every ward has donation wells and public wells are plenty, but there are scarcity of water supply in the village. This is due to mismanagement of population and water resources.

Nga-Moe-Yeik dam is near the Mingohn Village. If it water source is used for water scarcity in Mingohn Village during summer, it is a fact of solving problem for water scarcity.

Public wells should be enlarged for every Ward.

Public wells should be dug with cheap price and expertise promotion should be necessary for the development of water resources in near future. Public-used drinking water machine should be carried out in the Mingohn Village. If this case can be implemented during this period, it can be reduced buying drinking water in near future.

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ANALYSIS ON SOCIO ECONOMIC STATUS OF SIT PIN KWIN VILLAGE IN THANLYIN TOWNSHIP

ZAR ZAR THEIN TUN ¹

ABSTRACT

This paper addresses the intergeneration transmission of education and investigates the extent to which early school leaving (at under age 16) may be due to variations in permanent income, parental education levels, and their age in Sit Pin Kwin village. The correlation coefficient of parents' education and age on job opportunities of the village have a fairly degree of convergence ($r = 0.304$, $p < 0.01$) as found in the study. The principle direct impact parents' educational attainment and age had on their job opportunities was a positive correlation between parents' educational attainment and their age. The correlation coefficient of parents' education and their children's education of Sit Pin Kwin village have a weakly degree ($r = 0.03$, $p < 0.01$) as found in the study. They are positive correlation. This paper indicates that parents' education effects remain significant even when parents' age is included on their job opportunities. It would appear that parents' educational attainment is an important input for their job opportunities. Moreover, we find that parents' educational attainment do not significant when parents' age is included on their children education. Therefore, it indicates that weakly effects on their children education.

key words: Parents' education, job opportunities, children's education, schooling of children

1. Introduction

A considerable literature has focused on the effects of parental background on such outcomes for their children as cognitive skills, education, health and subsequent income. There is little doubt that economic status is positively correlated across generations. In general, parents and the family environment have important impacts on the behavior and decisions taken by adolescents. The view that more educated parents provide a better environment for their has been the basis of many interventions. Moreover, while the scientific literature is not so clear, it is widely believed that while raising the education for mothers and fathers has broadly similar effects on household income, the external effects associated with education is larger for maternal education than for paternal because mothers tends to be the main provider of care within the household. For example, a positive relationship between mother's education and child birth weight, which is a strong predictor of child health, is found not only in the developing world but also in the developed countries.

1. Associate Professor, Department of Statistics, Co-operative University, Thanlyin

The existence of such externalities provides an important argument for subsidizing the education of children, especially in households with low income and low educated parents. Indeed, there may be multiplier effects since policy interventions that increase educational attainment for one generation may spillover onto later generations. While the existence of intergenerational correlations is not disputed, the nature of the policy interventions that are suggested depends critically on the characteristics of the intergenerational transmission mechanism and the extent to which the correlation is causal. In particular, it has proved difficult to determine whether the transmission mechanism works through inherited genetic factors or environmental factors and, if it is the latter, what is the relative importance of education and income. For example, ability is positively associated with more schooling and ability may be partly transmitted from parents to children. The correlation between the schooling of parents and their children could be due to unobserved inherited characteristics rather than a causal effect of parental education in household production. A related issue is the extent to which any causal effects of education works through the additional household income associated with higher levels of education. That is, parental educations may be both direct inputs into the production function that generates child quality and may indirectly facilitate a higher quantity of other inputs through the effect of educational levels on household income.

2. Objective

The purpose of the study as set out in the terms of reference, is

- ❖ first, to identify which strength and weakness of population are most relevant to the issue of economic and social cohesion;
- ❖ second, to determine the degree to which parents' educational attainment and the schooling of their children;
- ❖ and finally, to analyze the parents' educational attainment, age and their job opportunities.

3. Literature Review

A number of studies have found a strong link between earnings of the parent (typically the father) and of the child with the intergenerational correlation in earnings between fathers and sons between 0.40 and 0.50 in the US and 0.60 in the UK. There is also a relationship between parental education and the education of their offspring. Estimates of the elasticity for

intergenerational mobility in education lie between 0.14 to 0.45 in the US and 0.25 to 0.40 in the UK (Dearden et al (1997) for the UK and Mulligan (1999) for the US). Children brought up in less favorable conditions obtain less education despite the large financial returns to schooling (Heckman and Masterov (2004) for an extensive review). Krueger (2004) reviews various contributions supporting the view that financial constraints significantly impact on educational attainment. On the contrary, Carneiro and Heckman (2003) suggest that current parental income does not explain child educational choices but that family fixed effects such as parental education levels, that contributes to permanent income, have a much more positive role). Chevalier (2004), using the Family Resources Survey cross-section data, finds that including father's income in the schooling choice equation of the child, while itself a significant and positive effects, does not dramatically change the magnitude of the parental education coefficients. However, the potential endogeneity of income means that this correlation does not necessarily imply that parental income matters for children's human capital accumulation. Indeed if income is endogenous and is correlated with education, then the education coefficients are also biased.

So far, researchers have been able to identify the exogenous effect of parental education or income but not both effects simultaneously. The literature on estimating the causal effect of parental education on the child's educational attainment has relied on three identification strategies. Behrman and Rosenzweig (2002) use the Minnesota Twins Register to examine educational choice of children of twin pairings (who are therefore cousins) to eliminate the nature effect of one of the parents.

4. Scope and Limitation of the Study

To carry out this research, data on two generations are required in a single data source – education of the individual children and the education and education level of their parents. Our analysis is based on the Socio Economic Survey (SES) which is sample of households in the Sit Pin Kwin Village. There are roughly 563 respondents from the approximately 149 households surveyed. Children aged 16 to 18 living at home are interviewed in the SES so parental information can be matched to the child's record. Our sub- sample consists of those children observed in SES at ages 16 to 18 inclusive (and therefore have made their decision with respect to post compulsory education participation). We use the descriptive case study and mixed methods (quantitative and qualitative method design).

The key outcomes of interest in this paper are the information on the background of the samples; parents' education level consists of primary, middle, high, graduate, post graduate, post graduate diploma and above, vocational education, no education level, non-response and

the schooling of their children consists of primary, middle, high, matriculation passed, vocational education, monastery education, no education level, non- response as quantitative method design. We use information on parents' perspective as qualitative method design.

The age range is limited because we need to observe respondents while they are still living at home in order to observe their parent's education levels (respondents are not asked directly about the education of their parents). Schooling of children defines the level of education that includes primary, middle, high, matriculation passed, vocational education, monastery education, no education level.

5. Research Methodology

The research methods adopted in this study was a combination of both descriptive and analytical type. We use regression and correlation analysis includes simple regression, multiple regression, coefficient of determination, coefficient of correlation. And then we use measure of goodness of fit.

6. Research Design

The research design was the combination of a survey design and an experimental design.

7. Sample Selection

Our analysis is based on the Socio Economic Survey (SES) which is sample of households in the Sit Pin Kwin Village. There are roughly 149 respondents from the approximately 563 households surveyed. We use the interview method. Children aged 16 to 18 living at home are interviewed in the SES so parental information can be matched to the child's record. Our sub- sample consists of those children observed in SES at ages 16 to 18 inclusive (and therefore have made their decision with respect to post compulsory education participation).

8. Background History and Current Situation of Sit Pin Kwin Village

Sit Pin Kwin village is situated on Thanlyin Township, Yangon Division. It is over eight miles far from Thanlyin. As geographic location aspect, it has plan table land and can plant so many vegetables. And then it can expand as the agricultural lands. There are (563) households, and total population (3041) people, male population (1537) people, female population (1504) people. As economic aspect, it has good economic conditions because it has good transportation. As health aspect, there are not serious diseases. Children suffered from only flu.

The transportation of this village is good condition because the road that is connected with the village and Thanlyin township is concrete road. They use car, circle, and bicycle as transport vehicles. There is a Basic Middle School and total students about (421) peoples and

teachers (13) peoples. In 2008, they upgraded the Basic Primary School to the Basic Middle School. And one branch of the health care center for village has opened. There is credit and saving society by joining the government and village.

9. Population Characteristics of Households

It is correlated between poverty and size of the households. The large size of the household suffers from more poverty. The dependency ratio is the ratio of the member of household which is under 15 and over 59 years of age and that of between 15 years of age to 59 years of age. It is weakly correlation between the dependency ratio and poverty. This indicates that the factors are not associated with poverty. This means that the factors that the younger maternity age and the care of older people are not concerned with poverty suffering. Because of the poverty suffering is mainly concerned with the unemployment than less profitability. As economic aspects of dependency ratio, the ratio of the member of household who can earn for surviving between 15 years and 59 years and the number of household who cannot earn for surviving. This index is directly related with poverty suffering.

In this village, the average household size is 6 people and mostly households have 4 members. It is fairly household size. Most of the people are Buddhist and 99.8%. Total male population is 282, it is 44.34% of total population. Total female population is 354, it is 55.66 % of total population. There are some of the population characteristics of households.

10. The Dependency Ratio of Households

The ratio of the member of household which is under 15 and 59 years of age and that of between 15 years of age to 59 years of age.

In this village, the members who are the age between 15 to 59 is 435 people and who are the age of under 15 and over 59 is 201 people. It indicates that the dependency ratio is 46 %, fairly condition.

11. Analysis on the impact of parents' educational attainment on the schooling of their children

A. Theoretical Argument and Hypotheses

Definition: Regression is a quantitative expression of the basic nature of the relationship between the dependent and independent variables.

The linear regression equation is

$$Y = \beta_0 + \beta_1 X + \varepsilon$$

Multiple regression involves the use to two or more independent variables

The multiple regression model is

$$Y = \beta_0 + \beta_1 X_1 + \dots + \beta_k X_k + \varepsilon$$

Regression Analysis on parents' educational attainment, age and their job opportunities

There are relationship between parents' educational attainment, age and their job opportunities.

The regression line is

$$Y = -6.569 + 0.287 X_1 + 0.146 X_2$$

Where, X_1 = Parents' Age

X_2 = Parents' Educational Attainment

It indicates that if parents' age is increased by 1 year and parents' educational attainment is held constant, the parents' job opportunities increases by 0.287 units. Furthermore, if parents' goes up by 1 unit and parents' age is held constant, their job opportunities will increase by 0.146.

Test whether there is significant for parents' educational attainment and age on their job opportunities

ANOVA^a

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3839.582	2	1919.791	6.864	.001 ^b
	Residual	37758.998	135	279.696		
	Total	41598.580	137			

a. Dependent Variable: Parents' Job opportunities

b. Predictors: (Constant), Parents' Educational attainment, age

This result indicates that parents' educational attainment and age are related on their job opportunities.

Effect of parents' educational attainment and age on job opportunities

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.304 ^a	.092	.079	16.724	2.120

a. Predictors: (Constant), Parents' educational attainment, age

b. Dependent Variable: Parents' job opportunities

The correlation coefficient of parents' educational attainment and age on job opportunities have a fairly degree correlation ($r = 0.304$, $p < 0.01$) as found in the study.

The principle direct impact parents' educational attainment and age had on their job opportunities was a positive correlation. The higher R^2 , the more explanatory power the model has. In this model, since R^2 is 0.092, the model has fairly explanatory power.

Test whether there is significant for parents' educational attainment and their children education

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	22.565	1	22.565	.249	.618 ^b
Residual	26886.512	145	90.527		
Total	26909.077	147			

a. Dependent Variable: Child Education

b. Predictors: (Constant): Parent Education

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.639	.609		15.837	.000
Parent Edu	.021	.043	.029	.499	.618

a. Dependent Variable: Child Education

This result indicates that parents' educational attainment is not related on the schooling of their children.

Effect of parents' educational attainment and the schooling of their children**Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.025 ^a	.001	-.013	10.866	1.099

a. Predictors: (Constant): Parents' education

b. Dependent Variable: Child Education

The correlation coefficient of parents' educational attainment on the schooling of their children is a weakly degree correlation ($r = 0.025$) as found in the study. Therefore, we can conclude that there is no correlated.

Test whether there is significant for parents' educational attainment, age and their children education**ANOVA^a**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	10.580	2	5.290	.045	.956 ^b
Residual	17118.745	145	118.060		
Total	17129.324	147			

a. Dependent Variable: Child Education

b. Predictors: (Constant): Age, Parent Education

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10.441	3.261		3.202	.002
Parent Education	.016	.058	.024	.282	.778
Age	-.011	.061	-.015	-.176	.860

a. Dependent Variable: Child Education

This result indicates that parents' educational attainment and age are not related on the schooling of their children.

12. Conclusion

Parents' education is and important, but hardly exclusive part of the common family background that generates positive correlation between the educational attainments of siblings from the same family. But the correlation between the educational attainments of parents and those of their children overstates considerably the causal effect of parents' education on the education of their children.

One of the biggest problems with children in today's society is youth apathy. Parental involvement in school can help solve this problem by emphasizing the importance of a good education, and getting their children excited about learning. Most children to succeed in school, their parents' interest in their learning is of paramount importance. But this interest ought to be with what happens on a daily basis, because this is how the child lives, and this is how he understands his life. The essential ingredient in most children's success in school is a positive relation to his parents. (Bettelheim 55) As the result of this study based on the information of the village, parents' personal educational backgrounds and age have not a significant effect and their children's education. However, the study based on the other countries especially developed countries has a significant effect on their children's education. Even though in research of the developed countries if parents are a positive influence in their children's everyday lives and most importantly in their everyday education, the future of our society will look brighter and brighter every day.

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A STUDY ON THE RELATION BETWEEN MICROFINANCE CO-OPERATIVES AND POVERTY IN HLEGU TOWNSHIP

Abstract

Poverty has been recognized as a major factor impeding the process of growth and development in developing countries. The world over, the pursuit of development has taken the direction of socio-economic development. Government had adopted the co-operative societies as one of the important instruments for poverty alleviation mechanisms. However, **many people do not know much about cooperative role in economic development and look down the co-operative system.** Against this background, this paper highlight four Microfinance Co-operative Societies in Hlegu Township reveals that the performance of co-operative societies had contributed to the effort of reduction poverty to some extend among their members. Therefore this study recommends that, co-operative societies should exist in the community to reduce the poverty.

Key words: Co-operative, Microfinance, Poverty.

1. Introduction

Myanmar is one of the poorest nations in Asia; ranking 150th among 187 nation rated in the 2014 Human Development Report the United Nations Development Programmed.

Poverty in Myanmar is unequally concentrated in rural areas, where poor people are relying on agricultural and casual employment for their livelihoods. Large numbers of households live near the poverty line.

Myanmar has made notable progress in poverty reduction. The previous Government's target to reduce poverty from 26 percent in 2010 to 16 percent by 2015. The previous Government recently announced Rural Development and poverty reduction Strategy under the UN Millennium Development Goals.

According to eight-point rural development and poverty alleviation scheme, Department of Co-operatives undertakes microfinance works and promotion of co-operative societies.

Although financial services have been offered since the co-operative movement began in Myanmar in 1904 with the establishment of a credit society. Nowadays, CCS (Central Co-operative Society) was allowed to implement microfinance project with low interest rate. Disburse Seed Money to co-operative societies.

The microfinance c-operative societies work is not only intended for welfare of people for immediate future but also helping them to stand on their own without needing to take out loans for certain periods of time.

Today, in an era when many people feel powerless to change their lives, cooperatives represent a strong, vibrant, and viable economic alternative. Cooperatives are being useful mechanisms to manage risk for members in helping save for the future through a soft-felt monthly contribution that is deducted from salary and wage. They can own what might be difficult for individuals to own by their efforts. The microfinance societies can give these services to the community to develop their all-round situation.

1.1 Objectives of the Study

The objectives of this paper are:-

1. To study the relationship between the activities of microfinance cooperative societies and socio economic development in Hlegu Township.
2. to prove that microfinance cooperatives societies can serve to improve economic and social ability of members

1.2 Methods of the study

The study was conducted using primary data. Data from members was collected by using a structured questionnaire. 196 members were randomly selected from four Microfinance Co-operatives societies in Hlegu Township. The questionnaires were filled with the help of BOD (Board of Director) and members by visiting to four co-operative societies on 24th May 2016. They helped ensure effective coverage and reduce time spent and cost. The fundamental questions of this report are the relation by Microfinance cooperatives, poverty reduction and socio economic development.

1.2.1 The Study Area

Table-1 Organizing cooperative societies by sector in Hlegu Township31-3-2016

No	Sector	Number	Percentage
1	Production	88	76 %
2	Service	16	14 %
3	Trade	12	10 %
	Total	116	100 %

Source: Co-operative Department in Hlegu Township

Three types of co-operative societies formed in Hlegu and altogether 116 co-operative societies. Among them 76% are production co-operatives, 14% are Service Co-operatives and 10% are Trade Co-operatives. Four microfinance co-operative societies are studied for knowing how many contribute to improve socio economic and poverty reduction by service co-operatives. They are Ngwe Moe, Thitsar Myintta, Padamyar, Co-operative College microfinance co-operative societies.

Ngwe Moe and Thitsar Myintta Microfinance Co-operative Societies Ltd were formed at Aungmingalar ward and Zaygyi ward Hlegu Township, Yangon Region in 2009 and 2012. These two Microfinance Co-operatives are same type of co-operatives. Their working capital are taking seed money from CCS (Central Co-operative Society). The societies were registered on 13-5-2010 and 1-8-2012 under the 1992 Co-operative Society Law. Most of the members in these two societies are grass root of the people.

Padamyar and Co-operative College Phaunggyi Microfinance Co-operative Societies Ltd were formed at Co-operative Department and Co-operative College in Hlegu Township, Yangon Region in 1993 and 2008. These two Microfinance Co-operatives are same type of co-operatives. Their working capital are receiving from plus of save money and membership fees. The societies were registered on 19-8-1994 and 7-7-2012 under the 1992 Co-operative Society Law.

These four microfinance co-operative societies provide loan to the members with low interest rate, 2.5 Kyat per month and 1.5 Kyat per month on saving.

1.2.2 Types of Loans, Loan Terms and Repayment System according to the Different Types of Societies

A. Ngwe Moe and Thitsa Myintta Microfinance Co-operative Societies Ltd

1. Loan is 30000 kyat for each member
After the repayment of loan can borrow the amount of kyat (45000, 60000, 90000, 120000, and 150000) respectively
2. Loan term is 2 months
3. Daily repayment both interest and capital and saving

B. Padamyar and Co-operative College Microfinance Co-operative Societies Ltd

1. Loan is 4 times of saving amount
2. Loan term is from at least 3 months to 10 months

(Members can choose suitable time series with their income for repayment)

3. Monthly repayment both interest and capital and saving

1.2.3 Lending Methods of Microfinance

Microfinance Institutions offer and provide credit to the practically-business-members on a solidarity-group lending basis without collateral. The size of the group can vary but most groups have between five to ten members. The group self-selects its members before acquiring a loan. Group members are jointly accountable for the repayment of each other's loans. To ensure repayment, peer pressure and joint liability works very well. Even if one member of the group becomes a defaulter, the group will not be eligible for further loans. The creditworthiness of the borrower is therefore determined by the members rather than by the Microfinance Co-operatives. Loan disbursement is done according to the following ways.

- (a) The loan form of the society signed by the individual borrower and must contain recommendations and initials of at least three group members.
- (b) The loans must be taken by the members themselves.
- (c) The members must enroll and sign not only in-hand record book of the loan accounts but also the record-book of the society.

Padamyar and Co-operative College microfinance societies require saved in advance because it supports percentage of the loan, which points out the ability to make regular payment and serve as collateral. **.Ngwemoe and Thitsar Myintta microfinance societies** disburse loan before saving.

2. LITERATURE REVIEW

An autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations, through a jointly owned and democratically controlled enterprise (International Co-operative Alliance, 1995).

There is no uniform approach for defining poverty. Some scholars use the income approach and define poverty as a lack of income. In the **income approach** is an income/day measure (e.g. 1 USD/day, 1.25 USD/day or 2.00 USD/day in Purchasing Power Parity, Chen and Ravallion 2008). Some other scholars believe that the definition of poverty is **the lack of the basic needs of life** that 'the deprivation of basic capabilities rather than merely as lowness of income. A third group of scholars use the **proportion of total household expenditure used on food**.

chreiner and Colombet (2001) defined microfinance as the attempt to improve access to small deposits and small loans for poor households neglected by banks. . Microfinance has been changing people’s lives and revitalizing communities since the beginning of trade (United Nations 2005e:1).

3. Data Analysis

The research express fivesections. Section1 covered demographic information, **Section 2**Saving Amount of the Members. **Section 3**Utilization of Loan by Members. **Section 4** concentrated on the impact of microfinance on specific social and economic variables such as income levels, social activities and assesses housing among beneficiaries. **Section 5** expressed Satisfaction on Microfinance Co-operative Societies. **Section 6** contained Ability of loan repayment. The demographic information of the respondents is presented in Table 2.

Table-2: Demographic Information of Respondents

Variables	Categories	Ngwemoe	Thitsar Myintta	Padamyar	Co-operative College
Gender	-Males	30%	45%	19%	21%
	-Females	70%	55%	81%	79%
Total		100	100	100	100
Educational Level	-Primary	26%	20%	-	10%
	-Secondary	48%	40%	6%	13%
	-High school	26%	27%	13%	7%
	-Graduate	-	13%	81%	70%
Total		100	100	100	100
Occupation	-Market seller	70%	53%		
	-Casual	30%	47%		
	-Staff			94%	77%
	-Daily Wages			6%	23%
Total		100	100	100	100
Age	21-30	8%	17%	25%	33%
	-31-40	46%	28%	6%	29%
	-41-50	18%	20%	38%	27%
	-51-60	28%	35%	31%	11%
Total		100	100	100	100

Source: Four Microfinance Co-operative Societies in Hlegu Township

Table-2 shows the demographic information of the respondents. The percentage of the women are above 50% in every microfinance co-operative societies. So most of the respondents

were women. It can be found that women are good borrowers because they manage expenditure of their families. Generally, the clients of every microfinance institutions are not educated and also educated. The study found that all the clients of every microfinance institutions are surviving on different works and different situations. So one client has one suitable work with their situations. According to this reports, we can know practically-business-members or not and predict the abilities of repayment of the clients. Classes of age differently participate in the societies.

Table-3 Amount of Saving of the Members

Sr.No	Saving Amount/month	Ngwe Moe	ThitsaMyintta	Padamyar	Co-operative College
1.	2000Kyats				10%
2.	3000 Kyats	30%	34%		4%
3.	4000 Kyats	24%	12%		
4.	5000 Kyats				48%
5.	7000 Kyats	22%	25%		
6.	9000 Kyats	16%	13%		
7.	10000 Kyats	8%	16%	12%	38%
8.	20000 Kyats			69%	
9.	50000 Kyats			19%	
	Total	100%	100%	100%	100%

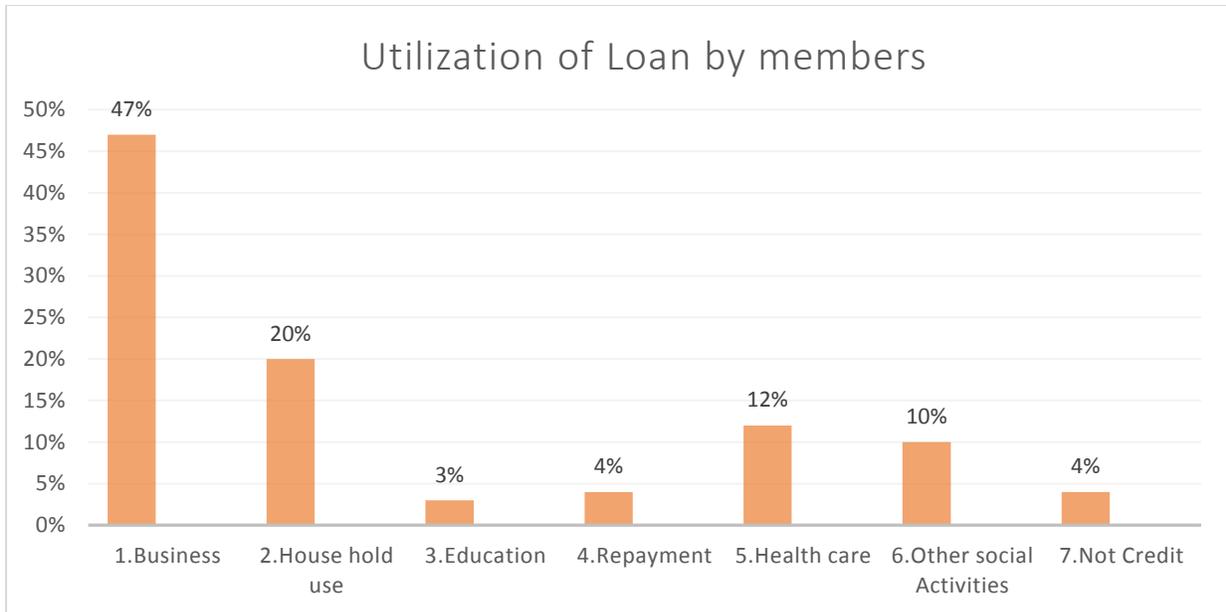
Source: Four Microfinance Co-operative Societies in Hlegu Township

Table-3 show saving amount of members' according to their income level in every Microfinance co-operatives. This confirm that one of the activities of poverty reduction for poor people. The microfinance co-operative societies give good practice of saving to members. If they have not saving, they cannot overcome from poverty.

Table-4 Utilization of Loan by Members

Characteristics	Frequency	Percentage
1. Business	92	47%
2. House hold use	40	20%
3. Education	5	3%
4. Repayment	8	4%
5. Health care	23	12%
6. Other social Activities	20	10%
7. Not Credit	8	4%
Total	196	100%

Source: Four Microfinance Co-operative Societies in Hlegu Township



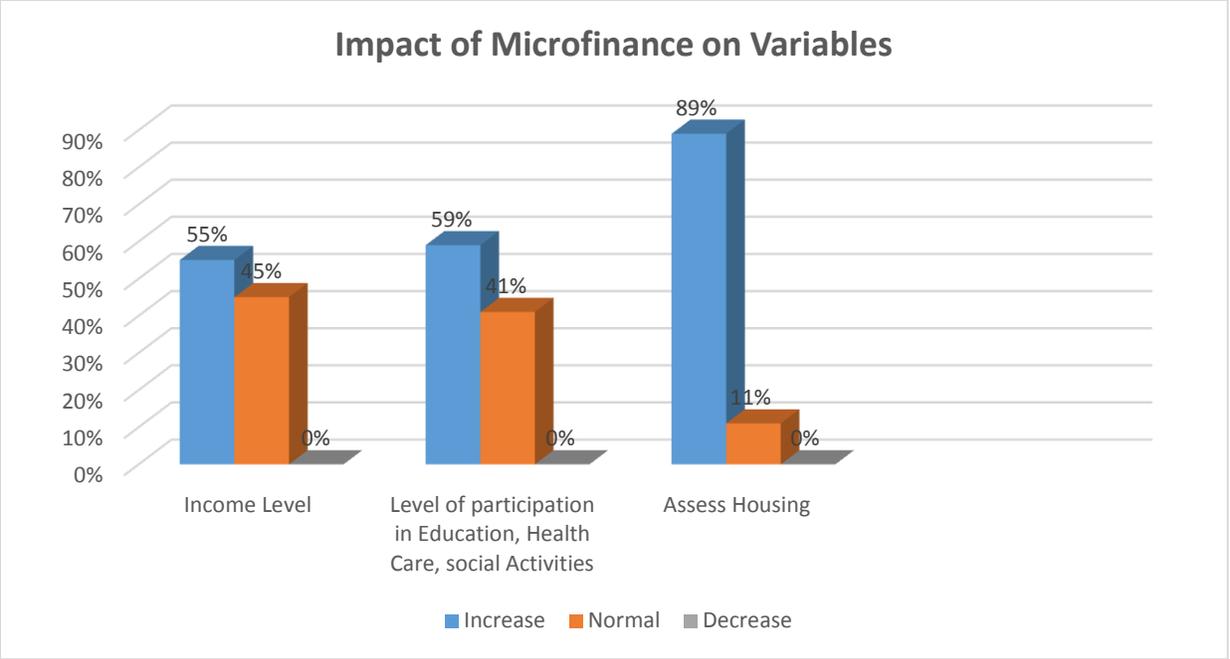
Source: Table -4

Table-4 shows that 47% of the beneficiaries from four microfinance co-operative societies use the loan for starting a new business or for expanding the existing business. And then 20 % of the respondents take loan to buy the household utilities. It is interesting to note that 3 % of the respondents take loan for their children education which signifies their awareness. However, 4 % of the respondents take loan for the repayment of an existing loan and 12% and 10% of them use the loan for other cases, such as healthcare, social activities. 4% are not credit and save only. It can be found that most of the respondents used their loan in the business.

Table-5 Impact of Microfinance

Impacts	Very Progress	Progress	Increase(Very progress +Progress)	Normal	Decrease
Income Level	13%	42%	55%	45%	0%
Level of participation in Education, Health Care, social Activities	9%	50%	59%	41%	0%
Assess Housing	0%	89%	89%	11%	0%

Source: Four Microfinance Co-operative Societies in Hlegu Township



Source: Table -5

Table-5 below shows the impact of microfinance on specific economic and social variables employed in the study. The variables included Income levels, Level of participation in Education, Health care, Social activities and Asset Housing. The study found 13% of respondents (loan use in business) very progress in the **Income Level** after microfinance. The remaining 42% are progress; however, 45% said there were no changes in Income Level for themselves after microfinance. None recorded a decrease in Income level of respondents and family. Nine percent of the respondents (loan use in Education, Repayment, Health care, Social Activities) said that very progress in **their level of participation in social activities** after accessing microfinance. Fifty percent of respondents, however, said their level of participation in social activities Progress after microfinance. The remaining 41% are no changes in Social Level for themselves after microfinance. None of the respondents recorded a decrease in the level of social participation. Eighty Nine percent of therespondents (use in House hold use) reported of progress in **Assess Housing** after micro finance. The remaining 11% are no changes in Assess Housing for themselves after microfinance. None of the respondents reported Very progress and decrease in Assess Housing.

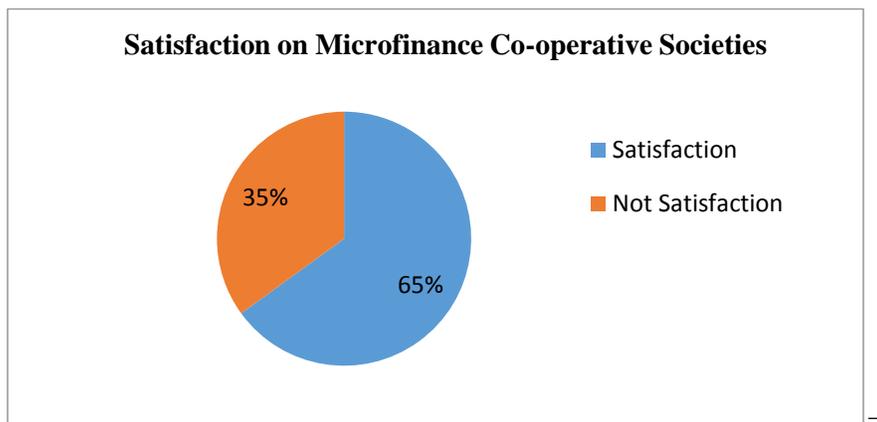
Table-5 further shows **changes in income** after the respondents' accessed microfinance. Fifty five percent of the respondents confirmed an increase in their income level is greater than

normal and decrease after accessing microfinance. This data confirms the positive relationship between micro finance and income levels .Fifty Nine percent of the respondents confirmed an increase in their social participation greater than normal and decreases after accessing microfinance. This data also confirms the positive relationship between micro finance and social progress. With **assess-housing**, respondents were asked about changes in asset-housing after accessing microfinance. Eighty Nine percent respondents reported an increased asset-housing is greater than no change and decrease in asset-housing. It can be found that the respondents access micro finance improve in standard of living.

Table 6 Satisfaction on Microfinance Co-operative Societies

Kind s of Satisfaction	Yes (%)	No (%)
Satisfaction on microfinance services	100 %	-
Satisfaction on interest rate of saving	100 %	-
Satisfaction on interest rate of loan	65%	35%

Source: Four Microfinance Co-operative Societies in Hlegu Township



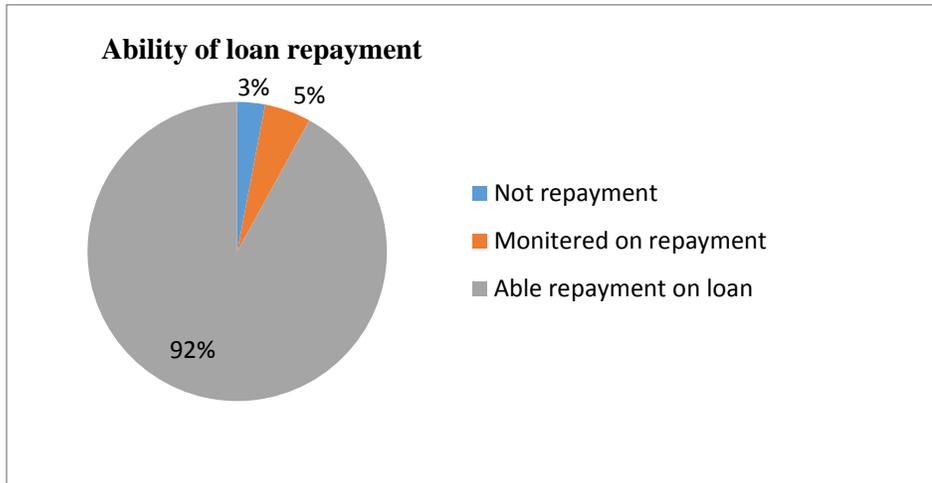
Source: Table -6

Table 6 shows that 100% of the beneficiaries used the microfinance are satisfaction on microfinance services. Hundred percent of the beneficiaries satisfaction on interest rate of saving that is high compare with commercial banks. Sixty Five percent of the beneficiaries satisfaction on interest rate of loan compare with other informal financial institutions. Thirty Five percent of the beneficiaries not satisfaction interest rate on loan. They want to reduce.

Table 7 Ability of loan repayment

Situation of Repayment	Percentage
Not repayment on loan.	3%
Monitored on repayment.	5%
Able repayment on loan	92%

Source: Four Microfinance Co-operative Societies in Hlegu Township



Source: Table -7

Source: Four Microfinance Co-operative Societies in Hlegu Township

Table 7 shows that 3% are not repayment of loan. Five percent are monitored on their business and repayment. In this case, A few members need to manage on their income and expenditure. They should not misuse on loan.92% are convenient with their income and amount of repayment rate on daily or monthly.

4. Conclusion and recommendation

The results indicate that microfinance co-operatives improve income levels, social levels, and standard of living of members show in Table 5. If hundreds of poor people regularly deposit small cash amount into a microfinance co-operative, the pooled deposit are lent out to members some of whom are developing micro enterprise. The members will be able to expand their business. The increase in income is a cause of poverty reduction.

A general improvement in beneficiary households' well-being through increased expenditure and consumption of goods and services that was unaffordable before. This is a cause of fulfill in basic need of life and total household expenditure used on food. Microfinance co-operatives are positive relation with socio economic development and negative relation with

poverty. So microfinance co-operatives be one of the instruments of poverty reduction. Microfinance co-operatives should exist in the community.

However we make the following recommendations to sustain microfinance. Microfinance co-operative should provide adequate Education and training to members to increase savings in the microfinance and how to efficiently utilize the loan. Further, BOD and staff of microfinance institutions must be given the needed training and education for effective service.

Interest rate on microfinance products should be reduced. Members and BOD of microfinance co-operatives are believe and comply with co-operative principles, ethic, essence and existing laws.

To prevent bad debt, the societies should have reserve fund, should need the help of local and regional administrators and should take information from intercommunication. Government should contribute significantly to improve cooperative performance. The Government should create sound political and economic environments for smooth operations and performance. There is a need other relevant stakeholders to increase efforts to empower microfinance co-operatives through additional capital.

The major limitation of this paper has to do with the sample size of 196 which makes it difficult to generalize the results. Future studies will attempt to increase the sample size to make generalization of the results possible.

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မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ လူမှုရေးစိတ်ကို ဖော်ညွှန်းသောကဗျာများ
လေ့လာချက်

ဒေါ်ခင်ခင်ထွေး^၁

စာတမ်းအကျဉ်း

ဤစာတမ်းတွင် မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ လူမှုရေးစိတ်ကို ထင်ဟပ်ပေါ်လွင်စေ
သည့် “အဘိုးမာဃ၊ ဖိုးသောကြာ၊ ရေချမ်းဒကာဖိုးသောကြာ၊ အဘိုးဩဘာ၊ မောင်ဖိုးတာကြီး၊
ကိုငတင်လူလားမြောက်” ကဗျာ(၆)ပုဒ်ကို ရွေးချယ်တင်ပြထားပါသည်။ ထိုသို့တင်ပြရာတွင်
အတွင်းလေ့လာမှု (Intrinsic) ဖြစ်သည့် အရေးအဖွဲ့ပုံသဏ္ဍာန်ကို အဓိကထားဘဲ အပြင်
လေ့လာမှု (Extrinsic) ဖြစ်သည့် မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ ဖော်ပြနေသော
လူမှုရေးစိတ်ကို အဓိကထား၍ လေ့လာတင်ပြထားပါသည်။

သော့ချက်ဝေါဟာရများ - လူမှုရေးစိတ်၊ ကျေးလက်ကဗျာ

နိဒါန်း

“မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ လူမှုရေးစိတ်ကို ဖော်ညွှန်းသောကဗျာများ လေ့လာချက်”
ဟူသောဤစာတမ်းသည် ခေတ်စမ်းစာဆို မင်းသုဝဏ်ရေးဖွဲ့ခဲ့သော ရာသီဘွဲ့ကဗျာများ၊ အချစ်
အလွမ်းကဗျာများ၊ မြန်မာလူမျိုးတို့၏ မျိုးချစ်စိတ်၊ ဇာတိသွေး ဇာတိမာန်ကို လှုံ့ဆော်ပေး
သည့် ကဗျာများ၊ ကလေးကဗျာများ၊ ငှက်ကဗျာစု၊ လူ့သဘော လူ့သဘာဝကိုဖော်ညွှန်းသော
ကဗျာများ၊ ကျေးလက်ကဗျာများ၊ ဆုံးမဩဝါဒပေးသည့် ကဗျာများစသည့်ဖြင့် ကဗျာအမျိုးအစား
ပေါင်း မြောက်မြားစွာရှိသည့်အနက် ကျေးလက်နေပြည်သူတို့၏ သဘောသဘာဝကိုဖော်ပြသော
ကဗျာများမှ လူသားတို့ ထားရှိသင့်သည့် လူမှုရေးစိတ်ကိုပေါ်လွင်စေသည့် ကဗျာများအား
လေ့လာတင်ပြသွားပါမည်။ ဤစာတမ်းပါ ကဗျာများကို လေ့လာတင်ပြခြင်းအားဖြင့် မိမိအကျိုး
သာမက အများအကျိုးကိုပါ သယ်ပိုးပြီး မိသားစုစိတ်ဓာတ်ဖြင့် စည်းလုံးပျော်ရွှင်စွာ နေထိုင်
သော ကျေးလက်နေ မြန်မာလူနေမှုဓလေ့ထုံးစံကို သိရှိပြီး ကောင်းမြတ်သော လူမှုရေးစိတ်ဓာတ်
ကို မွေးမြူတတ်စေရန် ရည်ရွယ်မှန်းမျှော်ပါသည်။

၁ တွဲဖက်ပါမောက္ခ၊ သမဝါယမတက္ကသိုလ် (သန်လျင်)

လူမှုရေးစိတ်ကိုဖော်ညွှန်းသော ကျေးလက်ကဗျာများ၏ သဘောသဘာဝ

ကဗျာ၏ သဘောသဘာဝ

ပညာရှင်များက ကဗျာ၏ သဘောသဘာဝနှင့်ပတ်သက်၍ အနက်အဓိပ္ပာယ်အမျိုးမျိုး ဖွင့်ဆိုခဲ့ကြ ပါသည်။ ကဗျာစွယ်စုံကျမ်းကြီးတွင်-

“ကဝိနော စာရေးဆရာ၊ ကဗျာပညာရှိ၏ ဣဒံဥစ္စာဖြစ်သော
သီချင်းသည်၊ ဣတိ-ထိုကြောင့် ကဗျာမည်၏”^၁

ဟူ၍လည်းကောင်း၊ မြန်မာအဘိဓာန်တွင်-

“စည်းမျဉ်းများနှင့်အညီ စာလုံး၊ စာပိုဒ်အရေအတွက်၊ ကာရန်အချိတ်
အဆက်၊ အသံအနေအထား စသည်ဖြင့် စီကုံးထားသောအဖွဲ့”^၂

ဟူ၍လည်းကောင်း၊ မြန်မာကဗျာစာတမ်းများတွင်-

“နရီ၊ နိမိတ်ပုံတို့ဖြင့် ကောင်းသောအတွေး၊ ကောင်းသောအတွေ့
တို့ကို ဖော်ကျူးထားသော စကားအဖွဲ့အစည်းသည် ကဗျာဖြစ်
သည်။”^၃

ဟူ၍ အဓိပ္ပာယ်ဖွင့်ဆိုထားပါသည်။

ကဗျာ၏ သဘောတရားနှင့် ပတ်သက်၍ ပညာရှင်အသီးသီးတို့၏ ဖွင့်ဆိုချက်များကို
လေ့လာကြည့်လျှင် ကဗျာသည် နရီနိမိတ်ပုံတို့ဖြင့် ကောင်းသောအတွေး၊ ကောင်းသောအတွေ့
တို့ကို ကာရန်အချိတ်အဆက်၊ အသံနေအသံထားဖြင့် စီကုံးဖွဲ့ဆိုထားသော အဖွဲ့အနွဲ့ဖြစ်သည်
ဟု လေ့လာထင်မြင်မိပါတော့သည်။

၁ ထွန်းရွှေ ၊ ဦး ၊ ၃၂

၂ မြန်မာအဘိဓာန် ၊ ၄

၃ မြန်မာကဗျာစာတမ်းများ

ကျေးလက်ကဗျာ

ကျေးလက်ကဗျာဟူသည်မှာ ကျေးလက်ဒေသရှိ မိဘ၊ ပြည်သူတို့၏ စိတ်နေစိတ်ထား၊ ဓလေ့စရိုက်များကို ဖော်ကျူးရေးဖွဲ့ထားသော ကဗျာများကို ဆိုလိုပါသည်။

ကဗျာလောကတွင် ရှေးခေတ်အခါက ကျေးလက်ကဗျာများသည် နောက်တန်းမှာပင် ရှိနေခဲ့သည်။ ကျေးလက်ကဗျာတို့သည် ဇာတကဝတ္ထုတို့ကိုတန်ဆာဆင်ဖွဲ့ဆိုထားသော ကဗျာမျိုးကဲ့သို့လည်း မထင်ရှား၊ ဘုရားစေတီ၊ ကျောင်းကန်ဧရိယာတို့ အကြောင်းဖွဲ့ဆိုသော ကဗျာမျိုးကဲ့သို့လည်း မကျော်စော၊ လောကကို သံဝေဂယူသော နိဗ္ဗိန္ဒကဗျာများကဲ့သို့လည်း အရေးပေးမခံရ၊ ဘရင်နှင့် နန်းတွင်းသူ၊ နန်းတွင်းသားတို့၏ ဓလေ့အမူရာကိုဖွဲ့ဆိုသော ကဗျာမျိုးကဲ့သို့လည်း အချီးမွမ်းမခံရ၊ မင်းနေပြည်တော်သာယာပုံ၊ တောတောင် ရာသီဥတုသာယာပုံ၊ မင်းသား၊ မင်းသမီးတို့ လွမ်းဆွတ်ပုံ ဖွဲ့ဆိုသော ကဗျာမျိုးကဲ့သို့လည်း အယုအယမခံရ မှေးမှေးမှိန်မှိန်နှင့် မျက်နှာငယ် ကာနောက်တန်းမှာပင် နေခဲ့ရလေသည်။ စာဆိုအများစုမှာလည်း ကျေးလက်ကဗျာများကို မဖွဲ့ဆိုကြပေ။

ညောင်ရမ်းခေတ်တွင် ဝန်ကြီးဗဒေသရာဇာသည် လက်လုပ်လက်စား လူထုအကြောင်းကို နေရာပေးရေးဖွဲ့လာသည်။ ထန်းတက်သမား၊ လယ်သမား၊ ပိန်းကောလှေသမား၊ ကုန်တင်လှေသမား၊ ဆင်ဖမ်းသမား၊ နွားဝန်တင်သမားစသော ဆင်းရဲသား လက်လုပ်လက်စားတို့၏ ဘဝကို စာနာ စိတ်ပေါ်လာအောင် ကဗျာရေးဖွဲ့လာခဲ့သည်။ ထိုကဗျာများကို ရှေးကစာပေသစ်ဟုချီးကျူးကြသည်။ သာမန်ကျေးလက်နေ ပြည်သူတို့၏ဘဝကို ဖွဲ့သောစာပေလမ်းကြောင်း ပေါ်ထွန်းလာခြင်းဖြစ်သည်။

ထို့အပြင် ညောင်ရမ်းခေတ်တွင် ကျေးလက်ပြည်သူတ၏ဘဝကို အရိုးခံအတိုင်းဖွဲ့သော အိုင်ချင်းကဗျာလည်း ပေါ်ထွန်းလာသည်။ အထူးသဖြင့် ကျေးလက်လူလင်ပျို၊ လုံမပျိုကလေး၏ ခံစားမှုကို ဖော်ထုတ်ပြသည်။ ကျေးလက်တောရွာ၏ မြန်မာ့ဓလေ့စရိုက်များထင်ဟပ်နေသည့် ကဗျာများဖြစ်သည်။ အိုင်ချင်းကဗျာ၏အစတွင် “ချစ်တဲ့သူငယ်လေ၊ သူငယ်ချင်းကောင်း ယောက်မတို့လေ” ဟုအစချီကာ အသံမြိုင်မြိုင်ဆိုင်ဆိုင်ဖြင့် ဝိုင်းဖွဲ့ သီဆိုလေ့ရှိကြသည်။ တောင်တွင်းရှင်ငြိမ်းမယ်၏ အိုင်ချင်းမှာ အထူးကျော်ကြားသည်။

ထို့ပြင် ပါဠိမြန်မာအဘိဓာန်တွင် အတ္တဟိတနှင့်ပတ်သက်၍ အနက်အဓိပ္ပာယ်ဖွင့်ဆိုရာတွင်-

“မိမိအကျိုး”^၅

ဟူ၍လည်းကောင်း၊ ‘ပရဟိတ’နှင့် ပတ်သက်၍ အဓိပ္ပာယ်ဖွင့်ဆိုရာတွင်-

“သူတပါး၏ အစီးအပွား”^၆

ဟူ၍ အနက်အဓိပ္ပာယ်ဖွင့်ဆိုထားပါသည်။

မြန်မာစာ၊ မြန်မာမှု၊ ပါဠိအဘိဓာန်သစ်တွင် ‘အတ္တ’ကို အနက်အဓိပ္ပာယ်ဖွင့်ဆိုရာတွင်-

“စိတ်၊ ကိုယ်၊ သဘောသဘာဝ”^၇

ဟူ၍လည်းကောင်း၊ ‘ပရ’ကို အနက်အဓိပ္ပာယ်ဖွင့်ဆိုရာတွင်-

“ရန်သူ၊ တစ်ပါး၊ နောက်အဖို့”^၈

ဟူ၍လည်းကောင်း အနက်အဓိပ္ပာယ်ဖွင့်ဆိုထားပါသည်။

ပါဠိမြန်မာ အဘိဓာန်သစ်တွင် ‘ဟိတ’ကို အနက်အဓိပ္ပာယ်ဖွင့်ဆိုရာတွင်-

“စီးပွားချမ်းသာ”^၉

ဟူ၍ အနက်အဓိပ္ပာယ်ရပါသည်။ ဖော်ပြပါ ပညာရှင်အသီးသီး၏ ဖွင့်ဆိုချက်များကို လေ့လာကြည့်လျှင်-

အတ္တဟိတ ဟူသည်မှာ-

“မိမိ၏အကျိုးစီးပွား”

ဟူ၍ အဓိပ္ပာယ်ဖွင့်ဆိုနိုင်ပါသည်။ ထို့ကြောင့် လူမှုရေးစိတ်ဟူသည်မှာ ပရဟိတစိတ်

“မိမိအကျိုးစီးပွားသာမက၊ အများအကျိုးပါ အလေးထား

ဆောင်ရွက်လိုသောစိတ်”

ဟု ထင်မြင်ယူဆမိပါသည်။

၅ ဟုတ်စိန် ၊ ဦး ၊ ၃၆

၈ မြတ်ကျော် ၊ ဦး ၊ ၁၈၁

၆ ဟုတ်စိန် ၊ ဦး၊ ၆၁၇

၉ ဟုတ်စိန် ၊ ဦး ၊ ၁၀၈၃

၇ မြတ်ကျော်

ဦး

မင်းသုဝဏ်နှင့် ကျေးလက်ကဗျာ

မင်းသုဝဏ်သည် ဟံသာဝတီခရိုင် ကွမ်းခြံကုန်းသားဖြစ်၏။ ထိုမြို့မှာပင်မွေးဖွား၍ ထိုမြို့မှာပင် ကြီးပြင်းခဲ့သူဖြစ်သည်။ ကွမ်းခြံကုန်းမြို့မှာ မြို့ဟုခေါ်ရသော်လည်း စင်စစ်ကားမြို့မဟုတ် အရှေ့ဘက်ကွမ်းခြံကုန်းရွာနှင့် အနောက်ဘက်တော် ပုလဲရွာနှစ်ရွာကို ပေါင်းစပ်တည်ထားသော ရွာကြီးသာဖြစ်၏။ ရွာ၏တစ်ဖက် မြေမြင့်ပိုင်းမှာ သစ်တော၊ ဝါးတော၊ ကော်ဖတ်တော၊ ဥယျာဉ်တို့ဖြင့် ဖုံးလွှမ်းလျက်ရှိလေသည်။ ရွာ၏ တစ်ဖက်ပိုင်းမြေနိမ့်ပိုင်းမှာ မြစ်ချောင်းတို့ဖြင့် ယုက်သန်းလျက် လယ်ယာမြေတို့ဖြင့် အတိပြီးသည်။ မြေမြင့်နေသူတို့သည် ဥယျာဉ်လုပ်ကိုင် စားကြ၍ မြေနိမ့်ပိုင်းနေသူတို့သည် လယ်ယာလုပ်ကိုင် စားကြသည်။ မင်းသုဝဏ်သည် ထိုသို့သော ပတ်ဝန်းကျင်တွင် ကြီးပြင်းခဲ့သူဖြစ်လေသည်။

မင်းသုဝဏ်သည်(၁၉၂၃)ခန့်မှစ၍ ကျေးလက်ကဗျာများကို ဖွဲ့ဆိုခဲ့လေသည်။ သူစတင် ဖွဲ့ဆိုခဲ့သောခေတ်တွင် ကျေးလက်ကဗျာများသည် ရှေ့တန်းသို့ရောက်မလာကြသေး မှေးမှေးမှိန်မှိန် သာရှိလေသည်။ သို့သော် ကျေးလက်ကိုချစ်သော စာဆိုမင်းသုဝဏ်သည် ကျေးလက်နေ ပြည်သူတို့၏ ဘဝအခြေအနေ စိတ်နေစိတ်ထား ဓလေ့ထုံးစံတို့ကို ဖော်ကျူးသည့်ကဗျာများ ဖွဲ့ဆိုခဲ့သည်။

မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများကို လေ့လာကြည့်သောအခါ ထူးခြားချက်များကို လေ့လာတွေ့ရှိရသည်။ ထိုထူးခြားချက်များမှာ ကျေးလက်ပြည်သူတို့၏ မိမိရပ်ရွာကို ချစ်သည့်စိတ်၊ တန်ဖိုးထားသည့်စိတ်၊ ကာကွယ်စောင့်ရှောက်လိုသောစိတ်နှင့် မိမိအကျိုးသာမက အများအကျိုး ရပ်ရွာအကျိုးကိုပါ ကူညီဆောင်ရွက်တတ်သော လူမှုရေးစိတ်စေတနာ အပြည့်အဝရှိကြောင်း နှစ်သက်ဂုဏ်ယူဖွယ် လေ့လာတွေ့ရှိရပါသည်။ ကဗျာများ စာများရေးဖွဲ့ရာတွင် စာရေးသူ၏ စိတ်စေတနာ ထင်ဟပ်ပေါ်လွင်စေပါသည်။ ထို့ကြောင့် ထိုလူမှုရေးစိတ်ဓာတ်များသည် စာဆို၏ ရပ်ရွာအကျိုး သယ်ပိုးလိုသော လူမှုရေးစိတ်ဓာတ်ကို ထင်ဟပ်နေသည်ဟု ယူဆနိုင်ပါသည်။

ထို့ပြင် ကျေးလက်ပြည်သူတို့သည် အနေမလှသော်လည်း ရိုးသားဖြူစင်ကြသည်။ တောမှာပင် မွေး၍ တောမှာပင် ခေါင်းချသွားသည်။ မနက်မိုးလင်းမှ မိုးချုပ်သည်အထိ တစ်ယောက်ကို တစ်ယောက် မြင်နေကြရသည်။ ပြောဆိုနေကြရသည်။ ကူညီစရာရှိလျှင် ကူညီ၍ ရန်ဖြစ်စရာရှိ

လျှင် ရန်ဖြစ်လိုက်ကြသည်။ ရွာလူကြီးများက ကြားဝင်ဆုံးမသောအခါ တစ်ယောက်လည်ပင်း တစ်ယောက် ပြန်ဖက်ကြရသည်။ အလှူပွဲတော်ရှိလျှင် အတူသွားအတူလာ စည်းလုံးကြသည်။ နာမူရှိလျှင် တစ်ယောက်တစ်လက်ဝိုင်းလာကြသဖြင့် ကာယကံရှင်မှာ စိတ်သက်သာ၍ အားရှိ သည်။ ငယ်သူများက ကြီးသူကိုရိုသေကြသည်။ မိရင်းဖရင်းသဖွယ် ကူညီဖေးမစောင့်ရှောက် ကြသည်။ ကြီးသူများကလည်း ငယ်သူများကို သွေးရင်းသားရင်းကဲ့သို့ ဆိုဆုံးမ၍ချစင်ကြ သည်။ သို့ဖြင့် တောက အဘိုးကြီး၊ အမယ်ကြီးများသည် သားထောက်သမီးခံ မရှိစေကာမူ ရပ်ရွာကကျွေးမွေး စောင့်ရှောက်ကြသည်။ အဘိုးကြီးအဘွားကြီးများကလည်း အအားမနေသူတို့ တက်အားသမျှ ရပ်ရွာအကျိုးသယ်ပိုးကြသည်။ နဂိုက တောသားဖြစ်၍ ရိုးသားကြရာတွင် ဘာသာ တရား အဆုံးအမကလည်း တစ်ဖက်ရှိပြန်ရာ တောကအဖိုးကြီးများသည် ရေချမ်းစင်တည်၍ ကုသိုလ်ယူကြ၏။ တံမြက်စည်းလှည်း၍ မအားမနေကုသိုလ်ယူကာ အများအကျိုး ရပ်ရွာအကျိုး ဆောင်ရွက်ရင်း ပျော်ရွှင်စွာနေထိုင်ကြသည်။ ထိုကျေးလက်ကဗျာများထဲမှ ကျေးလက်နေပြည်သူ တို့၏ လူမှုရေးစိတ် ထင်ရှားပေါ်လွင်နေသော ကဗျာ(၆)ပုဒ်ဖြင့် လေ့လာတင်ပြလိုပါသည်။

မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ လူမှုရေးစိတ်ကို ဖော်ညွှန်းထားသော ကဗျာများ လေ့လာချက်

ခေတ်စမ်းစာဆို မင်းသုဝဏ်သည် ကျေးလက်ဒေသတွင် မွေးဖွားကြီးပြင်းခဲ့ပြီး ကျေးလက်ဒေသကို ချစ်သည့် စာဆိုဖြစ်သည်။ ထို့ကြောင့် ကျေးလက်ကဗျာများ အများအပြား ရေးခဲ့ပါသည်။ မင်းသုဝဏ်ဖွဲ့ဆိုသော ကျေးလက်ကဗျာများမှ ထင်ရှားသော ကဗျာများမှာ သပြေသီးကောက်၊ ဥပုသ်စောင့်၊ ပန်းသည်၊ လူကလေးရဲ့အမှတ်အသား၊ သဘက်ဆေး၊ ရွှေဇယ်ပွဲ၊ ထုပ်ဆီးတမ်း၊ ကြာဆစ်ကြိုး၊ ပုခက်လွဲချင်း၊ ခါနွေးဆန်းတော့လွမ်းမိတယ်၊ ဗြောသံ၊ ဝါတွင်းချိန်၊ ထွေးညိုကမှာ၊ နှင်းဆီပွင့်၊ လယ်စောင့်တဲကလေး၊ ဤလယ်ကွင်း၊ ငယ်လင်မောင်ကြီး၊ သူ့မျှော်ခင်း၊ ရိုးပြတ် လမ်းငယ်၊ ဖိုးမောင်လာပြီ၊ အဘိုးမာယ၊ ရေချမ်းဒကာဖိုးသောကြာ၊ အဘိုးဩဘာ၊ မောင်ဖိုးတာကြီး စသည်ဖြင့် များပြားလှသော ကျေးလက်ကဗျာများအနက်မှ လူသားတိုင်းထားရှိသင့်သည့် လူမှုရေးစိတ်ကို ဖော်ညွှန်းထားသော ကဗျာ(၆)ပုဒ်ဖြင့် လေ့လာတင်ပြထားပါသည်။

အဘိုးမာဃ

“အဘိုးမာဃ”ကဗျာသည် ၁၉၈၆ခုနှစ် နိုဝင်ဘာလထုတ် လုံမလေးမဂ္ဂဇင်းတွင် ဖော်ပြထားသော ကဗျာဖြစ်ပါသည်။ မိမိ၏ရပ်ရွာကို မိမိ၏အိမ်၊ ရွာသူရွာသားများကို မိသားစုကဲ့သို့ သဘောထားပြီး အသက်အရွယ် ကြီးရင့်သွားသည့်တိုင် မိမိတတ်နိုင်သည့်ဘက်မှ ရပ်ကျိုး၊ ရွာကျိုးသယ်ပိုးရင်း ဘဝကို ရောင့်ရဲပျော်ရွှင်စွာ နေထိုင်သည့် အဘိုးအိုတစ်ဦး၏အကြောင်းကို ဖော်ပြထားခြင်းဖြစ်ပါသည်။

အဘိုးမာဃ ဟူသည် အမည်ရင်းလည်းဖြစ်နိုင်သည်။ မာဃလုလင်နှင့်တူသောကြောင့် “အဘိုးမာဃ” ဟုအမည်သစ်ပေးထားသည်လည်းဖြစ်နိုင်သည်။ ထိုနေ့က အဘိုးမာဃ၏ မွေးနေ့ ဖြစ်သည်။ ရွာဆော်ကြီးနှင့်လူငယ်များသည် အဘိုးမာဃအား မိမိ၏အဘိုး မိမိ၏ဖခင်ကဲ့သို့ သဘောထားပြီး ချစ်ခင်နှေးထွေးစွာ အဘိုးထံသို့သွားကြသည်။ အဘိုးအတွက် ပန်းပူဇော်ရန် စံပယ်ပန်း၊ ဇန်ပန်းနှင့် မြတ်လေးပန်းများကို ယူသွားကြသည်။ အဘိုးသည် သာဓုခေါ်၍ပူဇော် သည်။ ဝေနေယျတို့အား အမျှဝေသည်။ ထို့နောက်နေရောင် လင်းလကသောအခါ တံမြက်စည်း ကိုင်၍ ရွာလမ်းမတစ်လျှောက် တံမြက်စည်းလှည်းသည်။ ဤကဲ့သို့ အဘိုးသည် ရပ်ကျိုးရွာကျိုး အတွက် နိစ္စဓူဝ တာဝန်ယူ၍ အေးချမ်းစွာနေထိုင်သွားလေသည်။ မိသားစုစိတ်ဓာတ်တို့ တည်နေ ကိန်းအောင်းရာ မြန်မာ့ကျေးလက်အလှပင်ဖြစ်သည်။ တစ်နည်းဆိုသော် လူမှုရေးစိတ်အပြည့်ရှိ သည့် မြန်မာ့ကျေးလက်အလှပင်ဖြစ်ပါသည်။ ကဗျာမှာ အောက်ပါအတိုင်း ဖြစ်ပါသည်-

“အဘိုးမာဃ”

မနက်မိုးနှင့်

အဘိုးအိပ်ပျော်၊ နိုးခါသော်၌

ရွာဆော်ကြီးနှင့် လူငယ်များ

အဘိုးဆီကို အတူသွား။

အဘိုးသည်နေ့၊ ဘိုးမွေးနေ့မို့

သက်စေ့တင်ဖို့ ကျွန်တော်တို့သည်

လာပို့ပါသည် မွေးကြူလန်း

စံပယ် ဇွန်ဖြူ မြတ်လေးပန်း။

သာဓုပါဗျား ငါ့မြေးများဟု
သွားကြားလေထွက်၊ ငါမိန့်မြွက်၍
သက်စေ့ပူဇော်၊ မြတ်ရှင်တော်ကို
ကော်ရော်ရိုကျိုး၊ သူရှိခိုးသည်
မိုးမြေအနံ့ မေတ္တာပို့
အမျှဝေသည် အများဖို့။
ရကြပါစေ အမျှဝေပြီး
နေရောင်အလက်၊ အိမ်မှထွက်၍
တံမြက်ကိုင်ကာ သူလှဲ(လှည်း)ပါသည်
ရွာအလယ်က၊ ရွာလမ်းမ။
နိစ္စရူဝ လုပ်နေကျ။
စကားမဟ နှုတ်ငြိမ်စွ။
အဘိုးမာဃ၊ ဘိုးမာဃ။ ။

ဖိုးသောကြာ

ရေကျိုးဆယ်ပါးဟူသည့်အတိုင်း မိမိ၏ အိမ်ရှေ့၊ ခြံရှေ့၊ ရွာအဝင်လမ်း သစ်ပင်ကြီးများ
အောက်တွင် ရေချမ်းစင်တည်၍ ရေကုသိုလ်ယူသည့် ဓလေ့မှာချစ်စရာကောင်းသည့် မြန်မာ
ရိုးရာဓလေ့ပင်ဖြစ်ပါသည်။ ခရီးသွားများသည် ခရီးတစ်ထောက်နားရင် ရေချမ်းစင်မှ ရေကို
သောက်ပြီး အနားယူကြသည်။ ရေချမ်းစင်တည်သည့် ဓလေ့မှာ ကုသိုလ်ရယူချင်သည့် စိတ်
သက်သက် မဟုတ်ဘဲ ခရီးသွားများရေအေးအေးကို သောက်သုံးရင်း အမောပြေပါစေ ဟူသည့်
ကိုယ်ချင်းစာစိတ် မေတ္တာစေတနာအပြည့်ဖြင့် ရေချမ်းစင်တည်ခြင်းဖြစ်သည်။ ထိုရေချမ်းစင်များကို
အများအားဖြင့် ကျေးလက်ဒေသများတွင် တွေ့နိုင်ပါသည်။ မြန်မာလူမျိုးတို့၏ ဂုဏ်ယူစရာ
ကောင်းသည့် လူမှုရေးစိတ်ကို ဖော်ပြနေခြင်း ဖြစ်ပါသည်။ ဤအကြောင်းအရာကို ဆရာ
မင်းသုဝဏ်က “ရေချမ်း၊ ဒကာဖိုးသောကြာ”ဟု ဖိုးသောကြာကို ဇာတ်ဆောင်ထားပြီး ကဗျာ
နှစ်ပုဒ်ရေးဖွဲ့ခဲ့ပါသည်။

“ဖိုးသောကြာ”ကဗျာသည် ၁၉၈၈ခုနှစ်၊ ဇန်နဝါရီလထုတ် လုံမလေးမဂ္ဂဇင်းတွင် ဖော်ပြ ထားသော ကဗျာဖြစ်ပါသည်။ ဖိုးသောကြာသည် ရွာ၏ခရေပင်တန်းတွင် ရေချမ်းစင်တည်ထား ပါသည်။ စာဆိုသည် ဖိုးသောကြာ၏အတွေးနှင့် လက်တွေ့အလုပ်ကိုယှဉ်၍ ကဗျာရေးဖွဲ့ သည်။ ဖိုးသောကြာသည် အသက်ရလာပြီဖြစ်ရာ ခန္ဓာကိုယ်သည် စွမ်းအားကျလာသည်။ ဖိုးသောကြာသည် ရှေ့ကကဲ့သို့ ရေထမ်းပြီး သောက်ရေအိုး(ရေချမ်းစင်အိုး)များကို ရေမှန်မှန် မဖြည့်နိုင်တော့ပါ။ ဟိုတုန်းကမူ တစ်မနက်အတွင်းမှာပင် ရှိသမျှရေအိုးများကို ပြည့်အောင် ရေဖြည့်နိုင်ခဲ့သည်။ ယခုအခါမူ နေထန်းတစ်ဖျားအထိ နားနားနေနေထမ်းပါလေမှ ရေအိုးစေ့ရုံရှိ တော့သည်။ ရှင်ရဟန်းတို့ ခရီးသွားရင်း ပင်ပင်ပန်းပန်း သန်းသန်းဝေဝေဖြစ်လာလျှင် နားချင်ကြ ရှာမှာပဲ။ ခရီးသွားတွေ စိတ်ချမ်းသာစွာ နားနေနိုင်ဖို့ ခရေပင်တန်းကို လှည်းကျင်းရ၊ သဲခင်း ရဖို့ ငါမစွမ်းနိုင်တော့ပေ။ ဟိုလူလာပါ ဒီလူလာပါဟု တွေ့ရသမျှကို အကူညီတောင်းရမှာလဲ အားနာစရာကောင်းသည်။ ဤသို့ဖြင့် ဖိုးသောကြာသည် အတွေးနယ်ချဲ့ရင်း ငါများသေသွား ရင်ဟု တွေးမိလျှင် ထိတ်ကနဲ ဖြစ်သွားလေသည်။ ဆက်မတွေးရဲပေ။ အတွေးစကိုဖြတ်၍ ကန်ထဲသို့ဆင်းကာ ရေခပ်ပါမှ စိတ်ကြည်လင်သွားလေသည်။ အိမ်ပြန်ရောက်လျှင် ဇနီးနှင့် တကွ သားသမီးမြေးတစ်စုတို့ ဝိုင်းလာသောအခါ သောကပျောက်လေသည်။ အိမ်ခါးပန်းမှာ ခေါင်းတင်ပြီး နက်ဖြန်နံနက် ရေဖြည့်ရဦးမည်ဟုတွေးရင်း အိပ်ပျော်သွားလေသည်။ ထို့ကြောင့် သေမည့်အတွေးကို အလုပ်ဖြင့် ဖယ်ရှား၍ ဖိုးသောကြာ စိတ်ကြည်လင်သွားပုံကို -

“သည်လိုတစ်မျိုး၊ ဟိုတစ်မျိုးနှင့်
ဝိုးတိုးဝါးတား၊ သူစဉ်းစားသည်
ငါများသေသွားခဲ့ပါသော်။
ဆက်မတွေးရဲ၊ မတွေးဘဲနှင့်
ကန်ထဲဆင်းကာ၊ ရေခပ်ပါမှ
စိတ်မှာကြည်လင်သွားတော့သည်။
ရေဖြည့်အပြီး၊ အိမ်ပြန်ပြီးလျှင်
ဇနီးမယား၊ သမီးသားနှင့်

မြေးများရံဝန်း၊ အိမ်ခါးပန်းတွင်
အပန်းဖြေကာ၊ ချွေးသိပ်ပါသည်
စိတ်မှာတွေးသည် နက်ဖြန်ခါ။
ရေအိုးပြည့်အောင် ဖြည့်ဖို့ရာ။
သို့နှင့်အိပ်ပျော်သွားလေပါ။
ရေချမ်းဒကာ ဖိုးသောကြာ။”

ဟူ၍ ရေချမ်းဒကာဖိုးသောကြာ၏ မေတ္တာစေတနာ၊ အိုမင်းမစွမ်းသည့်တိုင် ရပ်အကျိုး ရွာ
အကျိုး ဦးထိပ်ထားသယ်ပိုးလိုသော လူမှုရေးစိတ်ပြည့်ဝပုံကို လေးစားဖွယ်ဖော်ပြထားပါသည်။

ရေချမ်းဒကာဖိုးသောကြာ

ထို့ပြင် ဆရာမင်းသုဝဏ် အသက်(၈၀)အရွယ် ၁၉၈၉ခု၊ မတ်လထုတ် စာပေမဂ္ဂဇင်း၌
“ရေချမ်းဒကာ ဖိုးသောကြာ” ဟူ၍ ကဗျာနောက်တစ်ပုဒ်ဆက်ရေးသည်ကို တွေ့ရပါသည်။

ထိုကဗျာတွင် လူတို့သည် လိုချင်မှုလောဘ၊ မုနးတီးမှုဒေါသနှင့် မွေးဖွားလာသူ
ဖြစ်သည်။ လောဘဒေါသသည် အရိုင်းဇာတ်ကြီးဖြစ်သည်။ ထိုပြင် လူသည် လောဘ၊ ဒေါသ
အပြင် အသိဉာဏ်လည်းရှိပြန်ရာ အင်အားရှိလျှင် ဗိုလ်ကျအနိုင်ယူချင်သည်။ လူ၏အင်အား
သည် ငွေနှင့်လက်နက်ဖြစ်သည်။ သိပ္ပံနည်းပညာများကြောင့် ယနေ့လူ့ကမ္ဘာသည် ရုပ်ဝတ္ထုပစ္စည်းဖြင့်
ချမ်းသာသူသာ အလွန်ချမ်းသာ၍ ဆင်းရဲသူက ပိုမိုဆင်းရဲလာကြသည်။ ထိုအခါကြီးနိုင်ငံငယ်ညှင်း
ပြုတတသော အရိုင်းဇာတ်ကြီးသည် ပို၍ထကြွလာသည်။ လူအချင်းချင်း လိမ်ကြ၊ ကောက်ကြ၊
လှည့်ဖျားကြသည်။ ခွန်အားကြီးသူက ခွန်အားနည်းသူကို အနိုင်ယူကြသည်။ ထိုအခါခွန်အား
နည်းပါး အောက်လူများသည် ဆင်းရဲတွင်း၌ နစကြရသည်။ လူသည် လောဘ၊ ဒေါသကြောင့်
တစ်ယောက်ကို တစ်ယောက် သတ်ကြ၊ ဖြတ်ကြ၊ ဗုန်းခွဲကြနှင့် သွေးချောင်းစီးသည့် စစ်ပွဲကြီး
များဖန်တီးပြီး သူ့ထက်ငါအပြိုင် သတ်ကြ ဖြတ်ကြ အားမရနိုင်အောင်ရှိကြသည်။

စာဆိုမင်းသုဝဏ်သည် အသက်(၈၀)အရွယ်သို့ ရောက်သောအခါ လူ့ကမ္ဘာ၏ ကြီးနိုင်
ငယ်ညှင်းစနစ်ကို မီဒီယာအမျိုးမျိုးမှ မမြင်ချင်ဘဲမြင်၊ မကြားချင်ဘဲကြားနေရလေသည်။
တိုးတက်သည်ဆိုသော မြို့ကြီးပြကြီးနိုင်ငံကြီးများတွင် မေတ္တာတရားသည် တစ်နေ့ထက်

တစ်နေ့ ခေါင်းပါးလျက်ရှိသည်။ သို့ရာတွင် ဆင်းရဲသော ကျေးလက်တောရွာများတွင် မေတ္တာ တရား ထွန်းကားနေဆဲဖြစ်သည်။ မိမိအကျိုးသာမက ရပ်ကျိုးရွာကျိုးအများအကျိုးပါ ဆောင်ရွက် သော လူမှုရေးစိတ်ဓာတ်ပြည့်ဝနေဆဲဖြစ်သည်ကို စာဆိုက ‘ရေချမ်းဒကာဖိုးသောကြာ’ ကဗျာတွင်

“အကောင်းမမျှော်၊ ကြောင်းမလျော်နှင့်
မတော်လောဘ၊ မုန်းဒေါသတို့
ထကြွနှောက်မွေ့၊ ပင်လယ်ဝေစဉ်
ရေချမ်းဒကာ၊ ဖိုးသောကြာကား
ရွာအဝင်လမ်း၊ ခရေတန်းတွင်
ရေချမ်းတည်လျက်၊ ဝတ်မပျက်”

ဟူ၍ ဖော်ပြထားသည်။

အဘိုးဩဘာ

ကျေးလက်တောရွာများ၏ ချစ်စရာကောင်းသော ဓလေ့ကား မိတဆိုး၊ ဖတဆိုးကလေးများအား ရပ်ရွာကဝိုင်းဝန်းစောင့်ရှောက်သကဲ့သို့ သက်ကြီးရွယ်ကြီး သားထောက်သမီးခံမရှိသည့် အဘိုး၊ အဘွားများကို မိရင်း၊ ဖရင်းသဖွယ် ဝိုင်းဝန်းစောင့်ရှောက်ရန် ဝန်မလေးသည့် လူမှုရေးစိတ် ပင်ဖြစ်သည်။ ဗုဒ္ဓဘာသာဝင်များပီပီ သက်ကြီးရွယ်အိုများကို ပြုစုစောင့်ရှောက်ရသည်မှာ မင်္ဂလာတစ်ပါးပင်ဖြစ်သည်။ ကုသိုလ်ရသည်ဟူ၍ ပီတိစိတ်ဝင် ဝိုင်းဝန်းစောင့်ရှောက်ကြခြင်းဖြစ် သည်။ ထိုအကြောင်းကို မင်းသုဝဏ်က “အဘိုးဩဘာ” ကဗျာဖြင့်ဖော်ပြထားသည်။

အဘိုးဩဘာသည် အသက်ကကြီး အထောက်အခံသားချင်း ဆွေမျိုးလည်းမရှိသဖြင့် ဆင်းရဲ သည်။ ဆင်းရဲသည့်ကြား မကျန်းမာသောကြောင့် ပိုဆိုးသည်။ အရပ်လှည့်ကာ အလှူခံရ သည်။ အရပ်ကလည်း ဆန်၊ ဆီ၊ ဆား စားစရာတို့ကို ပေးလှူကြသည်။ ရလာသော ပစ္စည်းများက ခဏအတွင်းမှာပင်မနည်းပါ။ အဘိုးဩဘာ၏အိမ်နားက ဒေါ်ဖော့ကြီးက အဘိုး ဩဘာကို ချက်ပြုတ်ပေးသည်။ အဘိုးဩဘာကလည်း ဒေါ်ဖော့ကို မျှဝေပေးသည်။ ဒေါ်ဖော့ကြီး သည် ဈေးတောင်းကို ခေါင်းရွက်စရာမလိုတော့ပေ။ အရပ်ကသိသောအခါ သဒ္ဓါတိုး၍ သာဓု ခေါ်ကြတော့သည်။ ကျေးလက်တောရွာ၏ တစ်ဦးနှင့်တစ်ဦး ရိုင်းပင်းကူညီစောင့်ရှောက်တတ်

သော လူမှုရေးစိတ်ကား ဝမ်းမြောက်ကြည်နူးစရာကောင်းလှပါသည်။ ထိုသို့ လူမှုရေးစိတ်ဓာတ်ကို စာဆိုက အဘိုးဩဘာ၏ ဘဝဖြင့် ဖော်ပြသည်။

အဘိုးဩဘာ

အသက်ကကြီး၊ မကျန်းမာ
ဘိုးဩဘာကြီး၊ ဆင်းရဲရှာ
ကျွန်တော်တွေ့ပါ၊ ထိုခါက
အရပ်လှည့်၍ လှူခံရ။
လှူကြပါသည်၊ ဆန် ဆီ ဆား
ခဏတွင်းမှာ၊ မနည်းပါး။
အိမ်နားဒေါ်ဖော့၊ သူချက်ကျွေး
ဘိုးအို ဝမ်းသာ၊ ခွဲဝေပေး။
ခွဲဝေပေးလို့၊ ဒေါ်ဖော့မှာ
ဈေးမရောင်းဘဲနေနိုင်ပါ။
ထိုခါ ကာလ၊ ရပ်ရွာက
သာခုခေါ်ကြ၊ ကြားမဝ
ဘိုးဘိုးဩဘာ ကံကောင်းစွ။
ဒေါ်ဖော့ကြီးလည်းကုသိုလ်ရ။

မောင်ဖိုးတာကြီး

“မောင်ဖိုးတာကြီး”ကဗျာသည် ၁၉၈၇ခုနှစ်၊ မတ်လထုတ် လုံမလေးမဂ္ဂဇင်းတွင် ဖော်ပြထားသော ကဗျာဖြစ်ပါသည်။ မောင်ဖိုးတာကြီးသည် တောသားလူရိုး၊ လူကောင်းဖြစ်၍ ရပ်ကျိုးရွာကျိုး သယ်ပိုးသော လူမှုရေးစိတ်အပြည့်ရှိသူဖြစ်ပါသည်။

မောင်ဖိုးတာကြီးသည် ဈေးထဲတွင် ရေခပ်ခြင်း၊ ဆေးထောင်းခြင်း၊ ဆန်ထမ်းခြင်း၊ ဈေးကူရောင်းခြင်းစသည့် အောက်ခြေသိမ်းအလုပ်မျိုးစုံကို လူမှုရေးစိတ်အပြည့်ဖြင့် အခကြေးငွေ မယူဘဲ ကူညီလုပ်ကိုင်ပေးနေသူဖြစ်သည်။ မောင်ဖိုးတာကြီးသည် ဈေးသူဈေးသားများ၏

ခိုင်းဖက်အဖြစ် အားကိုးရသူ ယုံကြည်စိတ်ချရသူဖြစ်လေသည်။ ထိုသို့အခကြေးငွေမယူဘဲ သူငါ့ခိုင်းဖက်အဖြစ် လုပ်ကိုင်နေသော မောင်ဖိုးတာကြီးမှာ သူတောင်းစားလို့ထင်ရလောက် အောင်ပင် အလွန်ဆင်းရဲသူ ဖြစ်သည်။ ကိုယ်ရောင်မှာမဲ့တေပြီး အဖာတစ်သောင်း၊ အင်္ကျီ ဟောင်းနှင့် သူတောင်းစားဟုထင်၍ လုပ်အားခဝိုင်းပေးကြသော်လည်း ပေးသမျှကို သူမလိုဟု လက်ကာကာဖြင့်ဆိုသူဖြစ်သည်။ မောင်ဖိုးတာကြီးသည် သူများအကျိုးကူညီလုပ်ကိုင်ပေးနေရသည် ကိုပင် ကျေနပ်အားရပီတိဖြစ်နေသူဖြစ်သည်။ မောင်ဖိုးတာကြီးသည် အလုပ်မှာစေတနာထည့် ထားသဖြင့် လူတိုင်းက သူ့လုပ်အား သူ့အကူအညီကို ကျေးကျေနပ်နပ်ဖြစ်ကြရသည်။ မောင်ဖိုးတာကား အလွန်ဆင်းရဲသော်လည်း အပေးသာရှိ၍အယူမရှိသော လူရိုးလူကောင်း လူထူးဆန်းကြီးဖြစ်သည်။

ယခုအများခိုင်းဖက် မောင်ဖိုးတာကြီးသည် ငယ်ငယ်ရွယ်ရွယ်နှင့်ဆုံးသွားရှာသည်။ အိမ်ခြေ မရှိသောကြောင့် သူ၏အလောင်းကို ဈေးထဲမှာပဲထားကြရသည်။ ဈေးဝယ်သူများက ရွံရှာစက်ဆုပ် ကြသည်။ အယုတ္တမစဏ္ဍာလကို ဈေးဆိုင်တွေကြားမှာထားရသလားဟု ရေရွတ်ကြသည်။

ဈေးဝယ်သူများက မောင်ဖိုးတာကြီးကို သူတို့နှင့်မဆက်ဆံဘူးသောကြောင့် သနားရမှန်း မသိပါ။ ဈေးသူဈေးသားများကမူ လူမှုရေးစိတ်အပြည့်ရှိသော မောင်ဖိုးတာကြီး သဘော ကောင်း မနောကောင်းကို မသနားဘဲမနေနိုင်ပါ။ မောင်ဖိုးတာကြီး၏ လူမှုရေးစိတ်ကို မင်းသုဝဏ် က အောက်ပါအတိုင်း ဂုဏ်ပြု ဖော်ပြထားပါသည်။

မောင်ဖိုးတာကြီး

ဈေးကြိုထဲတွင်၊ အလောင်းစင်ကို
သူဟင် ငါဟင်၊ ဈေးဝယ်များ။
အယုတ္တမ၊ စဏ္ဍာလကို
ထားရမည်လား၊ ဆိုင်တွေကြားတဲ့။
တကယ်တော့ကာ၊ မောင်ဖိုးတာသည်
သူငါ့ခိုင်းဖက်၊ ရေခပ်ဆေးထောင်း
ဝိုင်းရောင်း ဆန်ထမ်း၊ လုပ်ငန်းဖုံဖုံ

လုပ်မျိုးစုံသည်၊ ယုံကြည်စိတ်ချရသောသူ။
ကိုယ်ရောင်ခပ်မွဲ၊ သူဆင်းရဲမို့
အပြုတစ်ရာ၊ အဖာတစ်သောင်း
အကျိုးဟောင်းနှင့်၊ သူတောင်းစားဟုထင်စရာ။
လုပ်ခကိုင်ခ ဝိုင်းပေးကြလည်း
ပေးသမျှ၊ သူမလိုဟု
ငြင်းဆိုကာသာ၊ သူလက်ကာ၏။
ပေးခါမယူ၊ ယူခါပြန်အပ်
ငွေကျပ်အများ၊ ဈေးသူသားတို့
သိမ်းထားပေးကြပါလေသည်။
ယခုများခါ၊ မောင်ဖိုးတာကို
သူငါအများ၊ ဝိုင်းကုစားလျက်
သမားမနိုင်၊ ကြမ္မာယိုင်ခဲ့
ဆိုင်တိုင်း၊ လူတိုင်း၊ ဝမ်းနည်းရ။
သတိရတိုင်း၊ မျက်ရည်ကျ။
အပြုတစ်ရာ၊ အဖာတစ်သောင်း
အကျိုးဟောင်းနှင့်၊ တောင်းစားပမာ
မောင်ဖိုးတာသည်၊ ခုခါလွှမ်းထား
အကျိုးများနှင့်၊ ခါးမှာသစ်လွင်
ပုဆိုးဆင်သော်၊ မြဲသူတိုင်းအံ့ဩရ။
မောင်ဖိုးတာမှ၊ ဟုတ်ပါစ။
သုံးရက်အရောက်၊ သေနတ်ဖောက်၍
ရွာနောက်သူသာန်၊ ပို့ဆောင်ဟန်မှာ
ရှေ့ယံတစ်ဆိုင်၊ နောက်တစ်ဆိုင်နှင့်

သင်္ချိုင်းထိမျှ၊ လူစည်လှ၏။
ဈေးကလူများ၊ ဝိုင်းသနား၍
အများပြည်သူ၊ ဝိုင်းကြည်ဖြူသည်
သူဟင် ငါဟင်၊ သူတောင်းစား
အခုတော့ကား၊ ဆေမျိုးသား
မောင်ဖိုးတာကြီး၊ ကောင်းရာသွား
ဆုတောင်းမေတ္တာ စိတ်တွေပွား။

ကိုတင်လူလားမြောက်

“ကိုတင်လူလားမြောက်”ကဗျာသည် ၁၉၈၇ခုနှစ်၊ မတ်လထုတ် ရှုမဝမဂ္ဂဇင်းတွင် ဖော်ပြထားသော ကဗျာဖြစ်ပါသည်။ ဆရာမင်းသုဝဏ်တို့ ငယ်ငယ်ကစားအရွယ်က ရွာလယ်ပိုင်းမှ ကိုတင်ဟုခေါ်သော လူကျင်လူကောင်းတစ်ယောက်အကြောင်း ဖော်ပြထားခြင်း ဖြစ်ပါသည်။ လူကျင်ဆိုသည်မှာ အလုပ်ကျွမ်းကျင်သူဖြစ်သည်။ လူကောင်း ဆိုသည်ကား ကာယကံမှု၊ ဝစီကံမှုအရ စိတ်ထားကောင်းသူဖြစ်သည်။ ကိုတင်သည် မိတဆိုး ဖတဆိုးဖြစ်ရာ ဆွေမျိုးများက ဝိုင်း၍ ကျွေးမွေးကြရသည်။ ကိုတင်သည် တောအလုပ်ခေါ် လက်အလုပ် ဖြစ်သည့် အုန်းပင်တက်၊ ကွမ်းပင်တက်၊ ကွမ်းရွက်ခူး၊ ဓနိခုတ်အကုန်တက်သည်။ လူမှုရေးစိတ်ဓာတ်အပြည့်ရှိသော ကိုတင်သည် မိမိရွာကို မိမိအိမ်၊ ရွာသူရွာသားများကို မိသားစုကဲ့သို့သဘောထားကာ ရွာ၏ သာရေး၊ နာရေးအလုပ် အကုန်လုပ်သည်။ ထင်းခွေရေခပ် အလုပ်များသာမက၊ ဓနိရုံက အလုပ်သမားများ တိုလီမိုလီခိုင်းစရာရှိ ခိုင်းကြရာ စိတ်ချရအောင် ကျွမ်းကျင်စွာ လုပ်ကိုင်ပေးသူဖြစ်သည်။ ထိုသို့အခကြေးငွေမယူဘဲ ကူညီလုပ်ကိုင်ပေးနေရသည်ကိုပင် ဝမ်းသာပီတိဖြစ်နေသူဖြစ်သည်။

သို့ရာတွင် ကိုတင်မှာ မိဘမဲ့ဖြစ်၍ အရွယ်လွန်သည့်တိုင် ရှင်မပြုရသေးပေ။ ထိုအခါ ရွာသူရွာသားများက ကိုတင်အား မိမိတို့၏ သားပမာ သဘောထားကာ လူမှုရေးစိတ်ဓာတ်အပြည့်ဖြင့် စုပေါင်းပြီး သာမဏေဘောင်သို့ သွတ်သွင်းပေးကြလေသည်။ ကိုတင်သည် ဝါတွင်းလေးလတိုင်တိုင် ကိုရင်ဘဝမှာနေသည်။ ထိုအခါမှစ၍ ကိုတင်ဟုမခေါ် ကိုရင်ဟု

ခေါ်ကြသည်။ ယခုမှပင် ကိုတင်လူလားမြောက်၍ လူရိုသေရှင်ရိုသေဘဝသို့ ရောက်ရသည်။ ဤသို့ဖြစ် တစ်ဦးကမေတ္တာ၊ တစ်ဦးကစေတနာဆိုသကဲ့သို့ ကိုတင်သည်ရပ်အကျိုးရွာအကျိုးကို စေတနာထည့်ထား၍ လုပ်ကိုင်ပေးသကဲ့သို့ ရပ်ရွာကလည်း ကိုတင်ကို ပြန်လည်စောင့်ရှောက်သည်။ တစ်ဦးနှင့် တစ်ဦးရိုင်းပင်း ကူညီသည့် လူမှုရေးစိတ်ဓာတ်ကို စာဆိုက “ကိုတင်လူလားမြောက်” ကဗျာဖြင့် ဂုဏ်ပြု ဖော်ပြထားပါသည်။

“ကိုတင်လူလားမြောက်”

ကျုပ်တို့ငယ်ငယ်၊ ကစားရွယ်က
ရွာလယ်ပိုင်းတွင်၊ ကိုတင်ဟု
လူကျင်လူကောင်း၊ တစ်ယောက်ရှိ။
အမိတဆိုး၊ ဖတဆိုးမို့
ဆွေးမျိုးသားချင်း၊ စောင်မခြင်းဖြင့်
ကြီးပြင်းခဲ့ရသူ့ခမျာ။
အုန်းပင်ကိုတက်၊ ကွမ်းသားတက်နှင့်
ကွမ်းသီးဖက်ဆုတ်၊ ဓနိခုတ်သည်
အလုပ်မရွေး၊ သူကျွမ်းကျင်
ကျုပ်တို့ရွာက ကိုတင်။
သာရေးနာရေး၊ လှူဒါန်းရေးနှင့်
ရပ်ရေးရွာမှု၊ အစုစုလည်း
တစ်ခုမငြင်း၊ အကုန်ရှင်းသည်
ထင်းခွေရေခပ်၊ သူကျွမ်းကျင်
ကျုပ်တို့ရွာက ကိုတင်။
ဆေးလိပ်ခုံက၊ လုပ်သမနှင့်
ဓနိရုံက၊ လုပ်သမတိ
တိုလီမှတ်စ၊ ခိုင်းသမျှလည်း

လုပ်ရမအား၊ သူကျွမ်းကျင်
ကျုပ်တို့ရွာက ကိုတင်။
အရွယ်လွန်မှ၊ သတိရ၍
ရွာကလူများ၊ စုပေါင်းအားနှင့်
ရွာဖျားကျောင်းတွင်၊ ကိုတင်ကို
ရှင်ပြုကြပါလေရာ။
ဝါတွင်းလေးလ၊ ရှင်ဘဝ၌
ခေါ်ကြကိုရင်၊ မည်သစ်တွင်၍
တင်မည်ဟောင်း၊ ပျောက်လေ၏
ကိုရင်မည်သစ် ရောက်လေ၏။
ခုမှလူလားမြောက်ပေ၏။
ခင်မင်လေးစားလောက်ပေ၏။

ခြုံငုံသုံးသပ်ချက်

မင်းသုဝဏ်၏ကဗျာများကို ၁၉၂၆ခုမှ ၁၉၉၅ခုနှစ်အထိ အနှစ်(၇၀)ခန့်ကြာအောင် ပုံနှိပ်စာလုံးများဖြင့် ဖော်ပြထားသည်ကို တွေ့ရသဖြင့် ကဗျာရေးသက်အလွန်ရှည်သူဖြစ်ကြောင်း တွေ့ရသည်။ ယခုဖော်ပြခဲ့သော ကျေးလက်ကဗျာများဖြစ်သည့် “အဘိုးမာဃ”၊ “ရေချမ်းဒကာ ဖိုးသောကြာ”၊ “အဘိုးဩဘာ”၊ “မောင်ဖိုးတာကြီး”၊ “ကိုတင်လူလားမြောက်” ကဗျာတို့မှာ စာဆို အသက်(၇၀)ကျော်အရွယ်တွင် ရေးဖွဲ့ခဲ့သော ကဗျာများဖြစ်သည်။ စာဆိုသည် မြို့ကြီးပြကြီးတွင် အနေကြာပြီး အသက်အရွယ်ရလာသည့်အခါ ငယ်စဉ်ကျေးလက်ဒေသတွင် နေထိုင်ခဲ့ရသည်များကို သတိရလွမ်းဆွတ် ဟန်တူသည်။ အထူးသဖြင့် မြို့ကြီးပြကြီးများတွင် အတွေ့ရနည်းသည့် ကျေးလက်နေပြည်သူတို့၏ ရိုးသားဖြူစင်ပုံ၊ တစ်ဦးအရေးကြီးလျှင်မနေနိုင်ဘဲ မိမိအရေးကဲ့သို့ ဝိုင်းဝန်းကူညီလုပ်ကိုင်တတ်ပုံ၊ စည်းလုံးညီညွတ်ပုံ၊ သက်ကြီးရွယ်ကြီးများကို မိဘကဲ့သို့ သဘောထား၍ ရိုသေပုံ၊ ပြုစုစောင့်ရှောက်ပုံ၊ သက်ကြီးရွယ်ကြီးများကလည်း ရပ်ရေးရွာရေးကို တတ်နိုင်သည့် ဘက်မှ ကူညီလုပ်ကိုင်ပုံ၊ မိဘဆိုး ဖတဆိုးများကိုလည်း ရပ်ရွာကဝိုင်းဝန်းကူညီ စောင့်ရှောက်ပုံ၊ အချင်းချင်းအပြန်အလှန် ရိုင်းပင်းကူညီကြပုံ စသည်ဖြင့် မိမိအကျိုးသာမက အများအကျိုးကိုပါ သယ်ပိုးပြီး မိသားစုစိတ်ဓာတ်ဖြင့် စည်းလုံးပျော်ရွှင်စွာ နေထိုင်သော ကျေးလက်တောရွာလေးကို လွမ်းဆွတ်သတိရဟန်တူသည်။ စာဖတ်သူများကိုလည်း သိရှိခံစားစေလိုဟန်တူသည်။

ထို့ကြောင့် “ဘိုးမာဃ၊ ဖိုးသောကြာ၊ အဘိုးဩဘာ၊ မောင်ဖိုးတာကြီး၊ ကိုတင်” စသည့် အများအကျိုးအတွက် ကိုယ်ကျိုးစွန့်အနစ်နာခံတတ်သည့် လူမှုရေးစိတ်ဓာတ်အပြည့်ရှိသည့် စံပြဇာတ်ဆောင်တစ်ဦးချင်းစီအကြောင်းကို ကဗျာရေးဖွဲ့ထားခြင်းဖြစ်ပါသည်။ စာဆို၏စေတနာကြောင့် ဖော်ပြပါ ကျေးလက်ကဗျာများသည် ကျေးလက်နေပြည်သူတို့၏ စိတ်နေစိတ်ထား၊ ဓလေ့ထုံးစံများ ပေါ်လွင်လှသည်ကို နှစ်သက်ဖွယ်တွေ့ရပါသည်။ ထို့ပြင်စာဆိုဖော်ပြလိုသော ကျေးလက်ပြည်သူတို့၏ မိမိအကျိုးသာမက အများအကျိုးသယ်ပိုးလိုသော လူမှုရေးစိတ်ကိုလည်း အတုယူဖွယ်တွေ့မြင်ရပါသည်။

နိဂုံး

“မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ လူမှုရေးစိတ်ကို ဖော်ညွှန်းသော ကဗျာများ လေ့လာခက်” ဟူသော စာတမ်းကို ဉာဏ်စွမ်းရှိသမျှတင်ပြခဲ့ပါသည်။ မင်းသုဝဏ်၏ များပြားလှစွာသော ကျေးလက်ကဗျာများထဲမှ လူမှုရေးစိတ်ကို ဖော်ညွှန်းသောကဗျာ(၆)ပုဒ်ကို ကိုးကား၍ လေ့လာ ခဲ့ပါသည်။ ဤစာတမ်းသည် မိမိအကျိုးသာမက အများအကျိုးကိုပါ သယ်ပိုးပြီး မိသားစု စိတ်ဓာတ်ဖြင့် စည်းလုံးပျော့ရွှင်စွာ နေထိုင်သော မြန်မာ့လူနေမှုဓလေ့ထုံးစံကို ဖော်ပြ၍ ကောင်းမြတ်သော လူမှုရေးစိတ်ဓာတ်ကို မွေးမြူတတ်စေရန်၊ “အမျိုးသားရေးစိတ်နှင့် လူမှုရေး စိတ်အခြေခံပြည့်ဝသော သမဝါယမစီးပွားရေးပညာတတ်များ မွေးထုတ်ပေးရန်”ဟူသည့် သမဝါယမ တက္ကသိုလ်၊ ကောလိပ်များ၏ ရည်မှန်းချက်အတိုင်း လူမှုရေးစိတ်လေ့လာလိုသည့် ကျောင်းသား၊ ကျောင်းသူများအတွက် အထောက်အကူအဖြစ် ညွှန်းဆိုနိုင်မည်ဟု ထင်မြင်ယူဆမိပါသည်။

ကျေးဇူးတင်လွှာ

ဤစာတမ်းဖြစ်မြောက်ရေးအတွက် ပညာအမွေပေးခဲ့သော လက်ဦးဆရာ မိဘနှစ်ပါး၊
မြန်မာစာပေကို ခုံမင်မက်မောအောင် သင်ကြားလမ်းညွှန်ပေးခဲ့သော ဆရာကြီး ဒေါက်တာခင်အေး
(အငြိမ်းစားပါမောက္ခ၊ ဌာနမှူး၊ မြန်မာစာဌာန၊ ရန်ကုန်တက္ကသိုလ်)၊ ဆရာမကြီး ဒေါ်ပို
(အငြိမ်းစားပါမောက္ခ၊ ဌာနမှူး၊ မြန်မာစာဌာန၊ ရန်ကုန်တက္ကသိုလ်)၊ ဒေါက်တာအောင်မြင့်ဦး
(ပါမောက္ခ၊ ဌာနမှူး၊ မြန်မာစာဌာန၊ ရန်ကုန်တက္ကသိုလ်)နှင့် သင်ဆရာများအားလုံး၊ စာတမ်း
ရေးသားတင်သွင်းခွင့်ပြုခဲ့သော ဒေါက်တာရီရီဝင်း (ပါမောက္ခချုပ်၊ သမဝါယမတက္ကသိုလ်၊
သန်လျင်)၊ ဒေါ်မြင့်မြင့်စိန် (ဒုတိယပါမောက္ခချုပ် (သင်ကြား)၊ သမဝါယမတက္ကသိုလ်၊ သန်လျင်)၊
ဒေါက်တာအေးအေးမော် (ပါမောက္ခ၊ ဌာနမှူး၊ မြန်မာစာဌာန၊ သမဝါယမတက္ကသိုလ်၊ သန်လျင်)
နှင့် မြန်မာစာဌာနမှ လုပ်ဖော်ကိုင်ဖက်ဆရာမများအားလုံးကို ကျေးဇူးတင်ရှိကြောင်း မှတ်တမ်း
တင်အပ်ပါသည်။

ကျမ်းကိုးစာရင်း

မြန်မာအဘိဓာန်။ (၂၀၀၀)။ သြဂုတ်လ (ဒုကြိမ်)၊ မြန်မာစာအဖွဲ့ဦးစီးဌာန။

မြတ်ကျော်၊ ဦး။ (၂၀၀၅)။ မြန်မာစာ၊ မြန်မာမှု ပါဠိအဘိဓာန်သစ် (ပကြိမ်)၊

မြန်မာစာအဖွဲ့ဦးစီးဌာန။

ဟုတ်စိန်၊ ဦး။ (၁၉၅၄)။ ပါဠိ-မြန်မာအဘိဓာန်သစ်၊ ရန်ကုန်၊ ပုံနှိပ်ရေးနှင့်စာရေးကိရိယာဌာန။

မင်းသုဝဏ်။ (၁၉၉၇)။ ကဗျာပေါင်းချုပ် (ပကြိမ်)၊ ရန်ကုန်၊ စာပေလောက။

ဟုတ်စိန်၊ မောင်။ (၂၀၁၂)။ မင်းသုဝဏ်နှင့်ကဗျာ၊ ရန်ကုန်၊ ဓူဝံစာအုပ်တိုက်။

မြန်မာကဗျာစာတမ်းများ၊ (၁၉၈၄)။ (ဒုကြိမ်)၊ ရန်ကုန်၊ စာပေဗိမာန်စာအုပ်တိုက်။

သော်ဇင်၊ ဦး။ (၁၉၆၈)။ ကဗျာလမ်းညွှန်၊ (တကြိမ်)၊ ရန်ကုန်၊ ကာလာမောင်ဝင်းပုံနှိပ်တိုက်။

ထွန်းရွှေ၊ ဦး(ဓမ္မာစရိယ)။ (၁၉၉၇)။ ကဗျာစွယ်စုံကျမ်းကြီး၊ (ပဉ္စမအကြိမ်)၊ ရန်ကုန်၊

ပညာအလင်းပြစာပုံနှိပ်တိုက်။

မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ လူမှုရေးစိတ်ကို ဖော်ညွှန်းသောကဗျာများ
လေ့လာချက်

ဒေါ်ခင်ခင်ထွေး^၁

စာတမ်းအကျဉ်း

ဤစာတမ်းတွင် မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ လူမှုရေးစိတ်ကို ထင်ဟပ်ပေါ်လွင်စေ
သည့် “အဘိုးမာဃ၊ ဖိုးသောကြာ၊ ရေချမ်းဒကာဖိုးသောကြာ၊ အဘိုးဩဘာ၊ မောင်ဖိုးတာကြီး၊
ကိုငတင်လူလားမြောက်” ကဗျာ(၆)ပုဒ်ကို ရွေးချယ်တင်ပြထားပါသည်။ ထိုသို့တင်ပြရာတွင်
အတွင်းလေ့လာမှု (Intrinsic) ဖြစ်သည့် အရေးအဖွဲ့ပုံသဏ္ဍာန်ကို အဓိကထားဘဲ အပြင်
လေ့လာမှု (Extrinsic) ဖြစ်သည့် မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ ဖော်ပြနေသော
လူမှုရေးစိတ်ကို အဓိကထား၍ လေ့လာတင်ပြထားပါသည်။

သော့ချက်ဝေါဟာရများ - လူမှုရေးစိတ်၊ ကျေးလက်ကဗျာ

နိဒါန်း

“မင်းသုဝဏ်၏ ကျေးလက်ကဗျာများမှ လူမှုရေးစိတ်ကို ဖော်ညွှန်းသောကဗျာများ လေ့လာချက်”
ဟူသောဤစာတမ်းသည် ခေတ်စမ်းစာဆို မင်းသုဝဏ်ရေးဖွဲ့ခဲ့သော ရာသီဘွဲ့ကဗျာများ၊ အချစ်
အလွမ်းကဗျာများ၊ မြန်မာလူမျိုးတို့၏ မျိုးချစ်စိတ်၊ ဇာတိသွေး ဇာတိမာန်ကို လှုံ့ဆော်ပေး
သည့် ကဗျာများ၊ ကလေးကဗျာများ၊ ငှက်ကဗျာစု၊ လူ့သဘော လူ့သဘာဝကိုဖော်ညွှန်းသော
ကဗျာများ၊ ကျေးလက်ကဗျာများ၊ ဆုံးမဩဝါဒပေးသည့် ကဗျာများစသည့်ဖြင့် ကဗျာအမျိုးအစား
ပေါင်း မြောက်မြားစွာရှိသည့်အနက် ကျေးလက်နေပြည်သူတို့၏ သဘောသဘာဝကိုဖော်ပြသော
ကဗျာများမှ လူသားတို့ ထားရှိသင့်သည့် လူမှုရေးစိတ်ကိုပေါ်လွင်စေသည့် ကဗျာများအား
လေ့လာတင်ပြသွားပါမည်။ ဤစာတမ်းပါ ကဗျာများကို လေ့လာတင်ပြခြင်းအားဖြင့် မိမိအကျိုး
သာမက အများအကျိုးကိုပါ သယ်ပိုးပြီး မိသားစုစိတ်ဓာတ်ဖြင့် စည်းလုံးပျော်ရွှင်စွာ နေထိုင်
သော ကျေးလက်နေ မြန်မာလူနေမှုစေလေ့ထုံးစံကို သိရှိပြီး ကောင်းမြတ်သော လူမှုရေးစိတ်ဓာတ်
ကို မွေးမြူတတ်စေရန် ရည်ရွယ်မှန်းမျှော်ပါသည်။

၁ တွဲဖက်ပါမောက္ခ၊ သမဝါယမတက္ကသိုလ် (သန်လျင်)

Study on Boolean algebra and Logic for Digital Electronic System

Banyar Min Min Tun¹

Abstract

The objectives of the study are to know Boolean algebra which is convenient way and systemic way of expressing and analyzing the operation of logic circuit and to know a mathematical tool Boolean algebra is very useful for analyzing and designing digital circuits. This paper state the fundamental concept of Boolean logic and algebra. Digital logic circuit can create using by Boolean algebra and logic idea. Formal logic is a branch of mathematics that deals with true and false values instead of numbers. In the mid-19th century, George Boole developed many Logic ideas. Boolean logic deals with equations where the operators are “AND” or “OR” instead of “add” and “multiply”. According to study the various Boolean Laws and theorems their significance in making some very complex identities are very simple. Boole designed Boolean algebra for describing and manipulating logical statement and determining if they are true or not. Finding of the study, Boolean algebra and digital logic are several advantages in having a mathematical technique for the description of the internal workings of a computer and digital system.

Key words: Boolean value, logic gate, proposition, truth table

1. Introduction

In today's world, modern digital computers are designed using techniques and symbology from a field of mathematics called modern algebra. Algebraists have studied for a period of over a hundred years mathematical systems called Boolean Algebras. The name Boolean algebra honors a fascinating English mathematician, George Boole (1815 - 1864) who in 1854 published a classic book, "An Investigation of the Laws of Thought, on which are founded the Mathematical Theories of Logic and Probabilities." Boole's stated intention was to perform a mathematical analysis of logic and then constructed a "logical algebra."

In 1938 Claude E. Shannon was researched any circuit consisting of combinations of switches and relays by a set of mathematical expression based on Boolean algebra and logic. In this paper study the relation of Boolean algebra, logic, law and digital gate application for digital electronic system with example.

1.1. Objectives of the study

The objectives of the study are-

- (i) To know Boolean algebra is a convenient way and systemic way of expressing and analyzing the operation of logic circuit.
- (ii) To know a mathematical tool Boolean algebra is very useful for analyzing and designing digital circuits.

¹Associate Professor, Department of ICT, Cooperative University, Thanlyin

1.2. Method of Study

This paper mainly use in literature survey and the data sources are based on secondary data obtaining from libraries, internet, website.

1.3. Scope of the study

This study is focused on changing of mathematical logic to application of digital logic for digital circuit and digital instrument.

2. Boolean Algebra

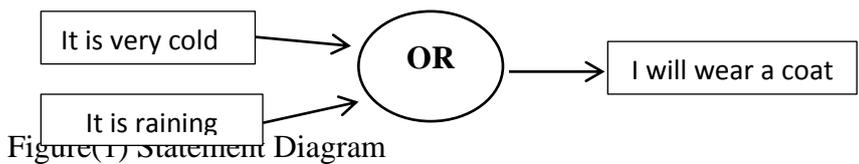
Boolean algebra is a form of mathematics that deals with statements and their Boolean values. It is named after its inventor George Boole, who is thought to be one of the founders of computer science. In Boolean algebra variables and functions take on one of two values: true or false. These values can also be referred to as 1 for true and 0 for false.

2.1. Example statements

We can start to see the operations of Boolean algebra, we take a simple statement:

“I will wear a coat if it is very cold or if it is raining.”

The **proposition** ‘I will wear a coat’ will be true if either of the propositions ‘It is very cold’ or ‘It is raining’ are true. We can represent this as a diagram:



Figure(1) Statement Diagram

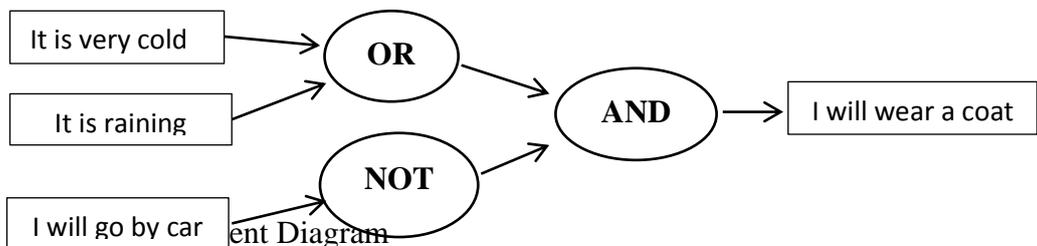
Truth table shows the output for each possible input combination.

Table(1) Comparing logic value and variables Truth table for out put

It is very cold	It is raining	I will wear a coat		It is very cold	It is raining	I will wear a coat
False	False	False	OR	0	0	0
False	True	True		0	1	1
True	False	True		1	0	1
True	True	True		1	1	1

We could then make our statement more complex by saying:

“If I do not go by car, I will wear a coat if it is very cold or if it is raining.”



Statement Diagram

2.2. Boolean Variables

Boolean algebra allows the concise description and manipulation of binary variables; although it by no means restricted to base 2 systems. Variables in Boolean algebra have a unique characteristic; they may assume only one of two possible values. Therefore if, $x \neq 0$ then $x = 1$ and if, $x \neq 1$ then $x = 0$.

Table(2) Comparing logic value variables, Names and Switch Diagram

Value	Alternate Names	Switch Diagram
0	F, False, No, OFF, LOW	
1	T, True, Yes, ON, HIGH	

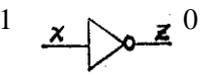
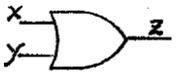
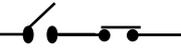
2.3. Logic Gates

A digital circuit with one or more input signals but only one output signal is called a **logic gate**. Since a logic gate is a switching circuit (i.e. a digital circuit), its output can have only one of the two possible states viz., either a high voltage (1) or a low voltage (0), it is either ON or OFF. Whether the output voltage of a logic gate is high (1) or low (0) will depend upon the conditions at its input and the basic idea of a logic gate using switches.

2.4. Symbols

Boolean expressions often use symbols for the operators. Boolean algebra operates with basic three functional operators, the building blocks of digital logic design, Complement, OR, and AND. These building blocks are comparable to taking the negative, adding, and multiplying in ordinary algebra. Different symbols can be used, but we will use the following symbols.

Table(3) Basic symbols of Boolean algebra

Operator Name	Alternate Name	Example	Alternate Representations	Logic Gate	Switching Diagram
NOT	complement inversion	\bar{x}, x'	$x', \sim x, -x$		
OR	union logical addition	$x + y$	$x \cup y, x \vee y, x \vee y$		
AND	intersection logical multiplication	$x \cdot y$	$x \cdot y, x \cap y, x \wedge y, x \& y$		

2.5. Boolean Laws and Properties

Boolean algebra is also a mathematical system which is based on logics. This system has its own fundamental laws. Let a set B is Boolean algebra which containing two

distinct elements 0 and 1 , together with binary operations $+$, \cdot , and a unary ($'$) operation, any $x, y, z \in B$ having the following properties:

2.5.1. Identity Laws

- (i) $x + 0 = x$, (If $x=0$, then $0+0=0$, If $x=1$ then $1+1=1$)
- (ii) $x \cdot 1 = x$, (If $x=0$, then $0 \cdot 1=0$, If $x=1$ then $1 \cdot 1=1$)

2.5.2. Compliments Laws

- (i) $x + x' = 1$, (If $x=0$, then $x'=1$, so $x + x' = 0+1=1$)
- (ii) $x \cdot x' = 0$, (If $x=0$, then $x'=1$, so $x \cdot x' = 0 \cdot 1=0$)

For the above cases that is $x=0$ and $x=1$, all the above laws OR and AND laws are satisfied.

2.5.3. Associative Laws

- (i) $(x + y) + z = x + (y + z)$, This law states that the order of combining variables does not affect the OR operation.
- (ii) $(x \cdot y) \cdot z = x \cdot (y \cdot z)$, This law states that the order of combining variables does not even affect the AND operation.

2.5.4. Commutative Laws

- (i) $x + y = y + x$, This law states that the order of Boolean addition or in other words the order of OR operation conducted on the variables does not matter.
- (ii) $x \cdot y = y \cdot x$, This laws states that the order of Boolean multiplication or the order of AND operation conducted on the variables does not matter.

2.5.5. Distributive Laws

- (i) $x + (y \cdot z) = (x + y) \cdot (x + z)$, This is Boolean multiplication which is distributive over Boolean addition.
- (ii) $x \cdot (y + z) = (x \cdot y) + (x \cdot z)$

2.6. More Properties of a Boolean algebra.

Let B be a Boolean algebra. Then for any $x, y \in B$. . .

- (i) Idempotent Laws: $x + x = x$ and $x \cdot x = x$
- (ii) Domination Laws: $x + 1 = 1$ and $x \cdot 0 = 0$
- (iii) Absorption Laws: $(x \cdot y) + x = x$ and $(x + y) \cdot x = x$
- (iv) $x + y = 1$ and $x \cdot y = 0$ if and only if $y = x'$
- (v) Double Complements Law: $(x')' = x$

2.7. Boolean Theorems:

These are two theorems in Boolean algebra which play a very important role in simplifying the complicated Boolean expressions.

2.7.1. De Morgan's Theorem

Two different theorems were proposed by De Morgan to be used in the simplification.

- (i) The first theorem states that the compliment of a product is equal to the sum of the compliments. $(x \cdot y)' = x' + y'$
- (i) The second theorem states that the compliment of a sum is equal to the product of the compliments. $(x + y)' = x' \cdot y'$

2.7.2. Duality Theorem:

Duality is one of the characteristics of Boolean algebra. Each expression in Boolean algebra has its dual. It is possible to get either axiom in a pair from the other by interchanging the operations $+$ and (\cdot) , and interchanging the elements 0 and 1. This is called the principle of duality. As a consequence, any property of a Boolean algebra has a dual property (which is also true) obtained by performing these interchanges. For example, consider the relation $A+1=1$. Its dual relation will be $A \cdot 0=0$ which is obtained by changing OR to AND by taking complement of 1 to get 0. Some of the Boolean relations and their duals are given in the following table:

Table(4) Comparing Value Changing between Relation and Dual relation

Relation	Dual relation
$x \cdot 0=0$	$x+1=1$
$x \cdot x=x$	$x+x=x$
$x \cdot x'=0$	$x+x'=1$
$x \cdot 1=x$	$x+0=x$
$x \cdot (x+y)=x$	$x+xy=x$
$x \cdot (x'+x)=xy$	$x+x'y=x+y$

3. Boolean Algebra to Describe Logic

Boolean Algebra can be described to logic design, we can show following example.

Example (1) House Heating System

- Principles of House Heating System
 - set the required temperature using a thermostat
 - turn on heating if temperature lower than required
 - turn off heating if temperature higher than required
 - turn on heating if heating pipes are in danger of freezing
- Implementation:
 - use a manual switch to turn on the house heating
 - use a room thermostat to detect room temperature
 - use a frost thermostat to detect outside temperature (danger of freezing)
 - use a digital electronic circuit to turn the heating on and off 'intelligently'
- Boolean representation:

Suppose a set B is a Boolean Algebra .

Let 4 variables H, R, F and S then for all H, R, F, S \in B.

- H represents the On/Off switch of the entire heating system, $H = 1$ when the heating system is switched on.

- R represents the room thermostat, $R = 1$ when the room temperature is lower than required.
- F represents the frost thermostat, $F = 1$ when the external temperature is near freezing
- S represents the On/Off switch of the boiler, $S = 1$ when heat should be generated by the boiler.

We consider:

- S should be 1 when ($H=1$ and $R=1$) or when ($F=1$ and $R=1$)
- In Boolean algebra we use (\cdot) for 'and' and ($+$) for 'or'

$$S = H \cdot R + F \cdot R$$

- If we could build an electronic circuit which implemented this Boolean expression we could create as a simple heating system controller.

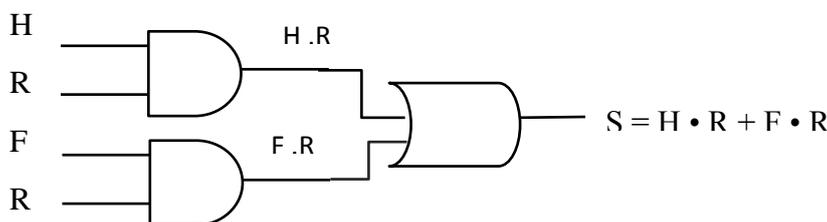


Diagram (3.1) Logic Diagram for House Heating System

Example (2) Brew Cut Off Circuit

We can show below is a *VERY* poorly designed circuit that is part of a coffee vending machine. We can write the logic expression for the output **Brew Cut Off**. Now that we have simplifying logic expressions, apply to simplifying an actual circuit.

“If the temperature is **too high** or the pressure is **not below** the safe value with water **present**, the brew sensor cuts off the brew process.”

Suppose a set B is a Boolean Algebra

Let 3 variables T, P and W, for all T, P, W \in B

- T represents the temperature system, $T = 1$ when the heating system is not safe.
- P represents the pressure, $P = 1$ when the pressure is safe.
- W represents the water, $W = 1$ when the water present

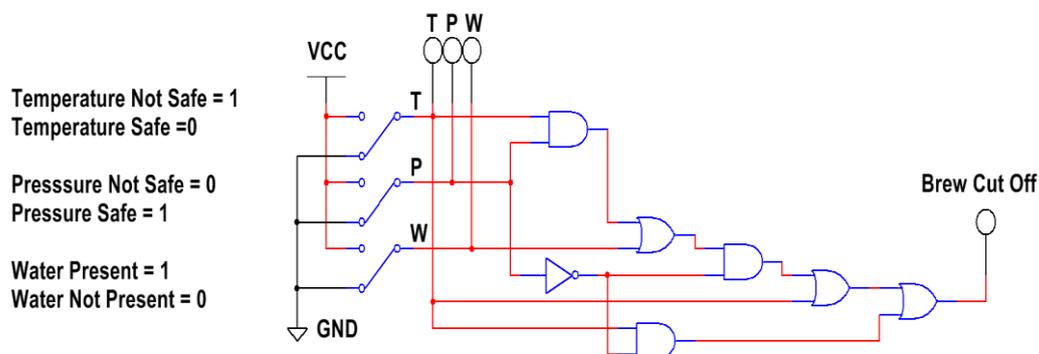


Diagram (3.2) Logic Diagram for Brew Cut Off Circuit System

$$B = (((T \cdot P) + w) \cdot P') + T + (P' \cdot T)$$

Above equation is Boolean expression for Brew Cut off Circuit.

4. Conclusion

In this paper we have made assembly the Boolean logic symbols and diagram, scientists use same theory of Boolean logic but different symbols each respectively science fields, such as Mathematic, Physics, Electronic, Digital and Computer field. Boolean algebra are very simple way and useful logic idea for digital logic design, it can express in the simplest form for complex logic idea. It can combine we want to design and idea logic for digital system to create an electronic circuit. So. we have state the two examples of Boolean equation and logic diagram for Hause heating syatem and Brew cut off circuit (Coffee machine circuit). Each example we have expressed starting from thinking idea logic to complete Boolean equation and logic gate. Therefore Boolean algebra and digital logic are several advantages in having a mathematical technique for the description of the internal workings of a computer and digital system.

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An Evaluation of the Coursebook for Second Year Students of Co-operative University Using the Criteria for Textbook Evaluation of Jeremy Harmer

Lwin Lwin Myint Tin¹

Abstract

Students of the Cooperative University, Thanlyin have to learn Business English as the minor subject from first year until third year. “Business Result” is prescribed as the coursebook for the Cooperative University, Thanlyin. First year students’ coursebook is Business Result: Elementary; second year students’ coursebook, pre-intermediate; third year students’ coursebook, intermediate respectively. Of them all, the present study is to evaluate the strengths and weaknesses of “Business Result: Pre-intermediate” prescribed as the coursebook for second year students of the Cooperative University. The objectives of the research are to evaluate the effectiveness of the coursebook, to find out the students’ needs about their foreign language, and to discover whether the coursebook helps the students improve their language skills or not. In this study, this coursebook was evaluated by the students to find out whether it can help the students improve their language skills. The data were gathered from the results of the students’ responses to the respective questionnaires. This study shows the effective ways to help the students overcome the difficulties that they face whenever they learn Business English through their prescribed coursebook.

1. Introduction

Business English is a type of English for Specific Purposes. It is used in business field, for example, business meetings, sales presentations, negotiations, business correspondence, business reports, executive summaries etc. Furthermore, it is studied by almost all non-native English speakers who wish to do business with English speaking countries where English is used as a lingua franca. Nowadays, English is regarded as the language of international business. Therefore, it is essential for everyone from non-English-speaking countries who does Business to learn Business English. Learning Business is a compulsory subject for every University student for meeting the demands of modern employers. Furthermore, not only the newly graduates but also the experienced managers must use “Business English” in their everyday work. Business English Courses are composed of particular vocabulary, topics, grammar, spoken idioms, collocations, phrasal verbs, and dialogues that are frequently used in the actual workplace. No one can deny that Business English Skills can definitely help the learners or workers achieve their professional goals at work as communication plays the vital role in dealing with each other in business field. For these reasons, the students at the Cooperative University are given a great opportunity to learn Business English. They have to study Business English through the coursebook named “Business Result” written by Mark Bartram. The present study is implemented to examine whether the prescribed coursebook is effective in teaching the students Business English, to find out the strengths and weaknesses of the coursebook, to discover the learners’ needs concerning with honing their Business English skills through learning it with the prescribed coursebook before they graduate and enter the business society, and to give necessary feedback and help for their respective needs. There are a vast numbers of Business English coursebooks in the book shops, which attract the Business English teachers and students to buy them. We know that not every coursebook is designed according to the students’ needs.

1. Assistant Lecturer, Cooperative University, Thanlyin

But we must choose one which must cover maximum amount of their desire, needs and interest. It is vital to choose the right kind of coursebook which will certainly meet the students' requirements. In this case, we have already been asked to teach them Business English with the Business Result series, and it is really important to evaluate whether these coursebooks are the great help in our actual pedagogical activities.

1.1 Aim and Objectives

In this study, "Business Result (Pre-intermediate) written by Mark Bartram is selected to be evaluated by the second year students of the Cooperative University, Thanlyin. The main aim of the study is to evaluate the coursebook using the criteria for textbook evaluation of Jeremy Harmer. The objectives of the research are (1) to evaluate the effectiveness of the coursebook, (2) to find out the students' needs about their foreign language, and (3) to discover whether the coursebook helps the students improve their language skills or not.

1.2 Scope of the Study

This paper emphasizes only on the teaching material. It does not concern with the teachers, students and teaching methods. The present study is about evaluating the prescribed coursebook "Business Result(Pre-intermediate) for second year students at the Cooperative University Thanlyin.

2. Literature Review

21st century is regarded as the duration of establishing the global community and as a result, a person from North Pole is not quite far from another one from the South Pole. The emergence of global community has made the global network to do the international business. At such time, the essential requirement for the communication is the skills of language. English is accepted as the language of international business by almost all countries around the world. The type of English that is used to communicate with colleagues, clients, suppliers, distributors, consumers guests and partners in business field is Business English.

2.1 Why Coursebooks Are Evaluated

As people aware the importance of Business English, they try to learn it by attending language courses, buying the coursebook and learning by themselves. Therefore, a large number of Business English coursebooks compete to attract the customers so as to be bought in the market. It is absolutely important to match the actual needs of the learners and the appropriate coursebook to fulfil the language requirements. According to Harmer(2001), "using the coursebook appropriately is an art which becomes clearer with experience." Sometimes, junior tutors like us do not have the right to choose the coursebook which we like. Therefore, we have to evaluate the prescribed coursebook is effective in teaching the students Business English. Hutchinson and Waters said, " textbook evaluation is basically a straightforward, analytical matching process: matching needs to available solutions"(Hutchinson and Waters 1987). Wrong selection of coursebook which does not match the students' need can certainly pose serious problems not only for the students at present but also for the prospective business persons in our country, since one of the

objectives of our university is to nurture the business persons who have possessed the natural and social spirit as well as inculcated with Cooperative Principles. That's why, we had better evaluate the prescribed coursebook with the experts' criteria.

2.2 Various Criteria for Evaluation

In any course, need analysis for the students must be made prior to the course. After such need analysis, it is necessary to list the items for the coursebook evaluation. According to Harmer (1998), the following points must be considered for evaluating the coursebook.

- Price and availability
- Adds and extras
- Layout and design
- Instructions
- Methodology
- Syllabus
- Language skills
- Topics
- Cultural appropriacy
- Teacher's guide

In accord with the hypothesis of Sheldon (1988), a coursebook must be examined its factual details from front till the back cover of the book. There are altogether 16 criteria as follows:

- Availability
- User definition
- Layout/ graphics
- Accessibility
- Linkage
- Selection/ grading
- Physical characteristics
- Appropriacy
- Authenticity
- Sufficiency

- Cultural bias
- Educational validity
- Stimulus/ practice/ revision
- Flexibility
- Guidance
- Overall value of money

2.3 Previous Works

The coursebook, Welcome Plus, was evaluated by Asli Gurel, Banu Samana and Cagdas Cakici (2005). The research was done with the aim of evaluating whether the series of Welcome Plus coursebooks are appropriate to be used in a course according to such criteria as-

- The aims and objectives of the coursebook in teaching/learning process
- How it is designed and organized
- How it deals with language content and all of the four skills
- The methodological aspect of it
- How it is supported by the teacher's book.

They used the criteria of Cunningsworth (1995). The fact that the book series of Welcome Plus was comprehensive to students and teachers was discovered. They involved the four language skills, grammar and vocabulary in a deep extent for the young learners. The book series are also efficient for teachers. The teachers' books provide teachers guidance in every step for every activity and detailed information and explanations.

Raghdah (2009) evaluated Headway (elementary). The aim of the paper is to investigate Saudi students' view of the English textbooks Headway series based on needs analysis, in order to identify the students' needs and help them learn the English language in a convenient and smooth way. For evaluating Headway elementary book, he used some criteria from De Jong (1996), Byram (1991), and he worked some points out himself in which the designed questionnaire was built upon:

1. The design of the book is interesting and brings the best for the students and motivates them.
2. The topics are of interest and up to date.
3. The book covers the major skills of the language and encourages student-centred learning.

4. The textbook materials, visuals and learning tasks should represent the cultural difference and encourage comparison between their culture and what they encounter through the process of learning English.
5. The book encourages learners' independence. The research pointed out that there was a general satisfaction about the textbook, most students' answers showed that the textbook has a good design; it covers all four skills and encourages learners' independence and the use of technology.

3. Research Methodology

In order to evaluate "Business Result (Pre-intermediate)", the model of one of these methods designed by Harmer (1998) is applied. Using the criteria for coursebook evaluation by Harmer (1998), this research will evaluate the layout and design, instructions, syllabus, language skills, topics and cultural appropriacy of the coursebook. The study consisted of the theoretical review and the textual analysis and survey conducted on the students using a questionnaire given to 79 second year students who have been taught Business English using this coursebook. The questionnaire was designed based on points of consideration for coursebook evaluation by Harmer (1998).

3.1 Description of the coursebook

"Business Result" provides a multi level course in Business English for a wide range of learners. The course is designed systematically by awaring that people of different nationalities are employed in many businesses and English is used as internal communication in many organizations. The main emphasis of the course is on the students speaking and trying out the target language in meaningful and authentic ways. The coursebook is composed of sixteen units and each unit takes four hours to finish learning in the class. Each unit has three main sections: working with words, language at work and business communication. Core vocabularies associated with the unit theme, related grammar, and key functional expressions are also included in each unit. Each main section ends with a short fluency task to enable students to personalize the target language. Each unit ends with a case study or related activity. At the beginning of the unit, unit menu lists the key learning objectives of the unit. As the starting point, the unit opens with some lead-in questions to raise awareness and interest in the unit theme. The first main section introduces key vocabulary in a variety of ways, including authentic reading texts, listening and visuals. The grammar will be taught from a communicative point of view. Practically speaking section has the practical aspects of everyday communication like making polite requests, making arrangements, say goodbye and useful social interaction. Business communication focuses on one of five broad communication themes (meetings, presenting, exchanging information, telephoning and socializing). This section begins with students listening to an example situation. Before the students listen to an audio file, they had better learn the key expressions. They are then given the opportunity to practice these in various controlled and more open work-related tasks. Most units end with a "Case Study" section. This provides students an opportunity to recycle the language from the unit, demonstrate progress and use their

knowledge and ideas to resolve an authentic problem or issue. The case studies have been compiled using authentic content and contexts in a way that connects with the unit theme.

3.2 Possible Areas of Consideration

Harmer (1998) pointed out possible areas for consideration in coursebook evaluation analysis. They are

1. Price and availability
How much does the coursebook cost?
Is this good value for money?
2. Adds and extras
Are there internet sites with extra material?
3. Layout and design
Is the book attractive?
Is its design appropriate for the students?
Does the design of the book make it easy to follow?
4. Instructions
Are the instructions clear and unambiguous?
Are they written in language that the student will understand?
Can the coursebook be used by students working on their own, or is a teacher necessary to show them how to use it?
5. Methodology
What kind of teaching and learning does the coursebook promote?
Is there a good balance between study and activation?
6. Syllabus
Is the syllabus appropriate for our students?
Does it cover the language areas (grammar, vocabulary, functions, pronunciation, etc.) that we would expect?
7. Language Skills
Does the coursebook have the appropriate balance of skills?
Is the skills work really designed to promote the skills?
Are there possibilities for both study and activation in the skills areas?
Are the skills activities likely to engage students?
8. Topics
Does the book contain a variety of topics?
9. Cultural Appropriacy
Is the material appropriate for the cultural situation that the students are in?
Are the activities appropriate for learning culture?
According to Harmer (1998), teachers should make decisions about which coursebook must be used based on analysis, piloting, consultation and the gathering of opinions from the students.

3.3 Questionnaire for coursebook evaluation

When evaluating the coursebook, both teachers and students will have to take part. However, the present study is done by asking the students. Based on the criteria for textbook evaluation of Harmer (1998), the questionnaires were designed for evaluating the students' opinion about their prescribed coursebook. The questionnaires were distributed by the researcher to the teachers and the students. (27) close-ended questions and (5) open-ended questions were given to 77 second year students of Cooperative University, Thanlyin.

3.4 Participants

For evaluating the prescribed coursebook "Business Result"(Pre-intermediate), data were collected from students who are in second year (second semester) at the Cooperative University, Thanlyin who have used this coursebook when they were in second year first semester. The second year students have to choose and specialize in among five major modules. The data were collected from all five major classes. However, the questionnaires are provided to students by using the systematic data collecting method.

4. Data Analysis

The percentage ratio values of the data gathered from the questionnaire were computed by using Microsoft Office Excel and SPSS (12). The responses for the open ended questions were analyzed line by line and memos were written (Glesne, 1999; Strauss & Corbin, 1998). The identification of their answers was made by pattern codes. Then the pattern codes were identified as smaller sets, themes or construction with content analysis (Miles & Hubermas, 1994; Patton, 2002). The process is as follows (Yanpar Sahin, 2003) (a) underlying key terms in the responses, (b) restating key phrases, (c) coding key terms, (d) pattern coding, (e) constructing themes, (f) summarizing themes, (g) integrating theories in an explanatory framework.

5. Findings and Discussion

This section expresses coursebook evaluation of students according to questionnaires. 27 close-ended questions and 5 open-ended questions were provided to 79 second year students of Cooperative University, Thanlyin. Students' responses to the close-ended questions and their opinions to the open-ended questions are presented. The questionnaire results are presented with the percentage scores according to the responses of the students under the respective concept.

5.1 Students' responses to the close-ended questions

The students' responses on the first question which is about the attraction of the coursebook are expressed in Table 1.

Table 1**Percentages of Students' Views on the Attraction of the Coursebook**

Students' Views	Strongly Agree	Slightly Agree	Slightly Disagree	Strongly Disagree
Coursebook Having Attraction	39%	57%	3%	1%

The first question asks the students to which extent they agree about the coursebook is really attractive due to the interesting photographs and pictures. According to Table 1 39% of the students strongly agree with the proposed idea in question no. 1. 57% of the students slightly agree, 3% slightly disagree and 1% strongly disagree, respectively. The coursebook is depicted not only with the photographs but also with the paintings, pie charts, graphs and diagrams. Generally, the students accept that the coursebook can attract them to some extent though a few students are not quite happy about this fact.

Table 2**Percentages of Students' Views on the Organization of the Coursebook**

Students' Views	True	False	No Idea
Coursebook Having Systematic Organization of the Units	80%	1%	19%

The idea of the second question is that the organization of the units in the coursebook is systematic. In Table 2, 80% of the students accept the given idea whereas 1% does not satisfy the idea in the question and 19% are not able to decide about this. Concerning with this type of question, it is difficult to decide whether the unit topics are systematically organized because a lot of facts must be considered such as their prior knowledge, their actual needs, and future demands in accord with their post they will be assigned or appointed. However, most of the students satisfy with the arrangement of the unit topics, in their coursebook. This is going to create a high motivation to go on their pedagogical activities.

Table 3**Percentages of Students' Views on Exercises in the Coursebook**

Students' Views	True	False
Coursebook Containing the Exercises to Practice Four Language Skills	94%	6%

Another question is about asking their approval or disapproval of the idea that the coursebook contains the exercises for practicing four language skills. In Table 3, 94% agree with the idea in the question, however, 6% do not agree.

According to their answers, many students think that the coursebook contains enough exercises for practicing all language skills.

Table 4**Percentages of Students' Views on Exercises to Practice Grammar**

Students' Views	True	False
Units in the Coursebook Having Exercises to Practice Grammar	90%	10%

The next question is that each unit has exercises to practice grammar. According to Table 4, 90% of the learners agree with the given statement in the questionnaire whereas 10% do not agree with this.

In each unit of the coursebook, after an explanation of every grammar rule, the exercises to practice this rule is given to the learners to practice it at once. Some students may not recognize this point and they do not agree with the given statement.

Table 5**Percentages of Students' Views on grammar activities**

Students' Views	Frequently	Sometimes	Seldom	Never
Grammar Activities After Learning Grammar	22%	67%	10%	1%

Another question of the questionnaire is that how often the students have to do the activities based on the grammar rules which they have been taught in the unit. Table 5 shows that 22% of the students think that they frequently do the activities after learning grammar rule. 67% sometimes do them, 10% seldom do and 1% never does.

In fact, the grammar is viewed from the communication point of view. Thus, the students have to do at least two activities as soon as the explanation of the grammar rules is given. Moreover, at the end of many units, there is a case study section which gives students an opportunity to recycle the language from the unit. The structure of the case study has three parts: background, discussion and task. In the background part, the students are generally given a short text or listening about a real company, product or related situation. Concerning with the discussion, two or three discussion questions on key issues appear to make them think of how to relate the background information and related issues. In the final part, Task, the students are given the chance to do the activity such as a discussion, meeting, simulation, series of tasks, in order to practice the grammar that they learnt in the unit. So, these activities either big or small can remind them how the grammar in each unit can occur in business and work situations. In my opinion, students who do not agree with the given statements may be the ones who do not attend the classes regularly or who do not know that the activities are based on the grammar rules even though they do these activities practically.

Table 6**Percentages of Students' Views on the Usefulness of Grammar**

Students' Views	Extremely	Rather	Slightly
Usefulness of Grammar that They Learned in Unit	38%	53%	9%

The next question is to find out the students' opinion of the fact that the grammar topics in the units are useful in the actual work situation. Table 6 reveals that 38% of the students think that the grammar topics will be certainly useful in their future business, 53% think that these topics will be fairly useful and 9%, slightly useful.

Table 7**Percentages of Students' Views on the Use of Teaching Aids**

Students' Views	CD Player	Speaker and Memory Stick	Video	Overhead Projector
Use of Teaching Aids in the Class		100%		

Question No. 7 is concerned with the teaching aids. The students are given four options; each of these is teaching aid, and they have to choose one through this they have been taught in their class. In this question, the options are CD Player, speaker and memory stick, Video and Overhead Projector. All the students selected the option 2 in unison.

By observing their choices, we can see that the students are very honest when they give the responses for the questionnaire. Due to the budget of the department and the university, the teachers are not provided with the necessary teaching aids. The role of teaching aids plays a vital role in the teaching- learning environment. They can arouse the students' motivation a lot. Some lazy students can be alerted with the use of teaching aids in the language class. The teaching staff should be provided with the necessary teaching aids to implement their tasks effectively and efficiently.

Table 8**Percentages of Students' Views on the Use of Internet**

Students' Views	Necessary	Not Necessary
Necessity of the Use of Internet to search the information linked with the activities of the coursebook	61%	39%

The next question is to find out whether it is necessary to search the information or figures or photographs from the internet when they are learning a unit. 61% of the students think that it is necessary but 39% think that it is not necessary.

In fact, there are a lot of activities that ask the students to search the information and illustration by surfing the internet. However, 39% of the students may not notice that fact because they may play truant and may not concentrate in the tasks of the units.

Table 9

Percentages of Students' Views on the Content of the Unit

Students' Views	Extremely Up to Date	Up to Date	Out of Date	No Idea
Content of the Units	9%	75%	5%	11%

The question No (9) is to discover the students' opinion whether the information in the unit is up to date or not. 9% of the students think that the content in each unit is extremely up to date; 75%, up to date; 5%, out of date and 11% have no idea for this question.

Most of the students think that the content of the unit can be up-to-date even though there is lack of latest news of the company. Their opinion is acceptable because the texts of the unit are composed about the actual business, companies and firms that are running in the present moment.

Table 10

Percentages of Students' Views on the Instructions

Students' Views	Very Easy	Easy	Difficult	Very Difficult
Comprehensible Instructions to the Students	2%	60%	38%	

The next question is to find out whether it is easy to understand the instructions in the unit. Table 10 shows that 2% of the students think that the instructions are very easy to understand; 60% think that it is easy, 38% think that it is difficult.

By observing their data, nearly half of the second year students are weak in English because the level of English in the pre-intermediate is suitable and it should not be difficult for them because they have already been trained with the Business Result (Elementary) for the whole academic year when they were in the first year.

Table 11

Percentages of Students' Views on the Possibility of Self Study

Students' Views	True	False
Learning English Without Teacher only with the Use of the Coursebook	8%	92%

The question No (11) is linked with the former question no (10). It is to examine whether it is possible to study the text alone without any help or explanation of the teacher. 8% of the students think that they can learn the coursebook alone but 92% think that they must ask for the teacher's help to learn this coursebook.

In my opinion, the students are not confident enough to learn the coursebook alone as a self-study because most of the Myanmar students are used to listening to the teachers' explanation about the exercises or activities in the unit. If they get familiar with the self-study learning style, it is sure that they can learn it without the help of the teachers. Another possibility is that the students' proficiency is quite low to use the coursebook. So, they need to be trained the general English simultaneously while they are learning Business English.

Table 12

Percentages of Students' Views on the Information and Vocabularies

Students' Views	True	False
Units Providing a Wide Variety of Information and New Vocabularies	85%	15%

Next question is asking the students whether each unit has a wide variety of information and new vocabularies. Table 12 points out that 85% of students believe that coursebook can provide the students a wide variety of information and new vocabularies, however, 15% of the students did not accept this idea. There is one person who did not choose any option.

In the first main section, Key vocabularies are introduced in a variety of ways, including authentic reading texts, listening and visuals. Moreover, different forms of words can be built from the same root, or to look at common combinations. Additional information will be revealed in the authentic reading text.

Table 13

Percentages of Students' Views on the Usefulness of the Units

Students' Views	True	False
Usefulness of the Units of the Coursebook in the Actual Work	85%	15%

Question No. (13) is about the usefulness of the units of this coursebook in the job. 85% of the students think that they are really useful for their jobs but 15% of the students do not agree with the given statement.

The unit topic and the content of the unit are about the authentic information of the the actual business. That's why they can apply the information in their jobs.

Table 14**Percentages of Students' Views on the Wide Variety of Exercises**

Students' Views	Various	Many	Not Enough	No Idea
Coursebook Having the Wide Variety of Exercises	5%	77%	9%	9%

Next, the question is that the students have to answer the amount of the types of exercises in the coursebook. According to Table 14, 5% of the students accept that there are various types of exercises, 77% think that there are many types of exercises, 9% think that there is not enough type of exercises and 9% think that they do not have any idea about this question.

There are sixteen units in the coursebook. Apart from Unit 1,3,7,12 and 16, the rest eleven units are ended with Case Study Activities. Unit 1,3,7,12 and 16 are concluded with the other activities in each unit. The activity in the final unit offers students a review and further practice of language from across the sixteen units.

Table 15**Percentages of Students' Views on Motivation Made by Coursebook**

Students' Views	Extremely	Rather	Slightly
Motivation Made by the Coursebook to Arouse the Curiosity to Learn Business English	20%	77%	3%

Furthermore, question No. (15) is about the amount of motivation that the exercise can pose to arouse the students. 20% of the students think that the exercises can promote the students' motivation very much. 77% of the students believe that they can make stimuli to some extent and 3% of the students think that they do not motivate the students at all.

During the activity, the students have to think of the real situation, they must imagine that they are in the expected situation and they become very interested in doing the activity. In this way, they are motivated by the activities.

Table 16**Percentages of Students' Views on the Activities**

Students' Views	True	False
Allowing Students to do the Pair Work and Group Work	92%	8%

Question No. (16) asks the students whether they are allowed to do the pair work and group work, due to the coursebook. Table 16 reveals that 92% of the students think that the

coursebook contains enough group work and pair work, whereas 8% of the students believe that it does not contain any pair work and group work.

Each and every unit is composed of not only pair work but also group work. Both these types emphasize on various practical aspects of everyday communication.

Table 17

Percentages of Students' Views on the International Culture

Students' Views	True	False
Allowing Students to Learn the International Culture	68%	32%

The next question asks the students whether they can learn international culture and customs on account of the unit content of this coursebook. Table 17 shows that 68% of the students believe that they can learn international culture and customs by learning this coursebook. 32% of the students do not think and accept the given idea.

In the coursebook, various culture and customs from different nations are briefly stated in order to let the students aware the international culture. Only if they know them, they will be able to do the business more effectively than before.

Table 18

Percentages of Students' Views on the Cost of the Coursebook

Students' Views	Very Expensive	A bit Expensive	Cheap	Very Cheap
The Cost of the Coursebook	6%	48%	43%	3%

Question No. (18) asks the students' opinion about the cost of the coursebook. 6% of the students think that the cost of the coursebook is very expensive, 48% of the students think that the coursebook is slightly expensive, 43% of the students assume that it is cheap and 3% of the students believe that it is very cheap for them.

Coursebook for Second Year Second Semester costs 3250 kyats. The cost of the coursebook must be considered with the effectiveness it can pose.

Table 19

Percentages of Students' Views on the Likes and Dislikes of the Coursebook

Students' Views	Certainly like	like	Dislike	Absolutely dislike
Like and Dislike of the Coursebook	6%	86%	8%	3%

Question No. (19) asks the students' like and dislike about the prescribed coursebook. 6% of the students like the coursebook very much, 86% like it, 8% do not like it.

Every person has different ideas about the coursebook. As their idea differ, their likes and dislikes differ. Some people who don't like the coursebook will express their opinion in question No. (32).

In question No. (20), the students have to guess the level of their reading skills. 2% of the students think that their reading skill is very good, 34% believe that their reading skill is fair, 49% assume that their reading skill is poor and 15% accept that their reading skill is very poor.

Question No. (22) asks the students opinion about their progress of reading skills by learning with the prescribed coursebook. 20% of the students believe that learning with the coursebook can promote their listening skills, 68% slightly agree with the idea that the coursebook can promote their reading skills, 9% do not think that it can promote their reading skills well, and 3% do not agree with the idea at all.

Question No. (23) points out the level of the students' writing skill. Concerning with their writing skill, 27% of the students think that their writing skill is fair, 52% of the students believe that their writing skill is poor and 21% assume that their skill is very poor.

Question No. (25) asks the students whether they can promote the students' writing skills by learning Business English with this coursebook. 15% of the students strongly agree with the idea that learning Business English with this coursebook can promote their writing skill, 67%, slightly agree; 11%, slightly disagree; 1% absolutely disagree.

Question No. (28) asks the students whether they can promote their listening skill due to learning with coursebook. 32% of the students strongly agree with the idea that their listening skill will be improved by learning Business English through the prescribed coursebook; 54%, slightly agree; 13% slightly disagree; 1%, absolutely disagree.

Question No. (29) asks the students to guess their level of speaking skill. 1% of the students think that their speaking skill is very good, 20% think that their skill is fair, 56% believe that their skill is poor and 23% assume that their skill is very poor.

Question No. (31) asks the students whether they can promote their speaking skills due to learning with coursebook. 19% of the students strongly agree with the idea that their speaking skill will be improved by learning Business English through the prescribed coursebook; 70% slightly agree; 28%, slightly disagree; 2%, absolutely disagree.

5.2 Students Responses to the Open-ended Questions

In question No (21), the students are asked to express the requirements and weaknesses of the students' reading skills. Their mostly common requirements are unfamiliar vocabularies. They find it difficult to read the texts if they do not know the grammar rules well. They need a lot of practice for reading skill. Furthermore, they can't translate very well

from English to Myanmar and they think that due to the poor translation skill, their reading skill is poor. Actually, the improvement of reading skill does not concern with the ability to translate. In addition, they do not know the phrasal verbs and collocations. They want to learn the vocabularies with the coursebook which trains the students only vocabularies. When they see a vocabulary with many different meanings, they do not know how to guess its contextual meaning. They cannot read out the word if its pronunciation is difficult to pronounce. When they were in State High School, they did not know the advantages of reading English text. They did not practice their reading skills and they think that they need to attend the special course to train writing skill only. They want to read the additional reading. Some people think that the reason why they are weak in reading skill is the boring mind to read extra reading text apart from the prescribed reading text like newspapers, journals, cartoons etc., in English. In the class, they want to be trained how to write in English by setting the extra time aside. They want to read the Business letter. The next point is that they do not catch up the idea if they read the text once. Another point is that they are not enable to concentrate while they are reading the passages. They also do not understand the meaning of the long sentences. They want to read the various types of materials frequently. Sometimes, the teachers, who try to cover the course in time, do not help their individual weaknesses in reading.

In question No (24), the students are asked to express their requirements and weaknesses of the writing skill. Some students do not know enough vocabularies and grammar rules. Although they want to write their own sentences, they cannot write long sentences, they do not dare to write them down. Moreover, they do not know how to use the tenses correctly. Some students just know only two basic tenses well like present simple and past simple. One of their difficulties is that they can write only simple sentence but they cannot write compound or complex sentences. They do not understand the various sentence patterns. In addition, they think that the cause of having weakness in writing skill is the lack of special training.

They want to attend the intensive training course to promote writing skill. However, they cannot make effort to attend the training courses on weekends because of the expensive fees. They think that the coursebook does not contain enough exercises to practice their writing skill. Furthermore, some students would like to be given advice by their teachers to practice writing skill. Some students can write well if they are told how to write the sentences. Some of them do not know the conjunctions very well and they cannot write the sentences in an organized way. Most of the students believe that they did not read many books, and they have drawbacks in writing skill. They want to write a lot of business letters. Some students find it difficult to write an essay.

In question No (27), the students give their weaknesses about listening skill. They think they need much practice for promoting their listening skill. Some students want to listen to the audio files since they attend their state high schools. They do not hear the vocabularies clearly and they do not catch up the contracted words. They want to look at the audio script, however, the prescribed coursebook does not contain the audio script. They also want to learn phonetics but the coursebook does not allow them. Although the teachers let them listen to the audio track, they do not catch up every single word very well because the sound of the

speaker and stick is not clear enough to catch them up very well. The students think that they do not understand the voice of the foreigners and native speakers. They do not understand the homonyms and contracted words in the audio files. Moreover, they usually neither watch English movies nor listen to English songs. The students think that the reason for not hearing the audio files is that the sound from the outside of the classroom can certainly interfere them. According to the students, the another reason for not hearing the tracks is that they cannot concentrate on them properly.

Question No. (30) makes the students express their weaknesses in speaking skill. Most of the common weakness is that they are not rich in vocabularies to speak. The students want to learn the phonetics. They do not have the confidence to talk in front of other people. They are also afraid of making mistake while they are speaking. The students think that they need much practice to speak. They want to speak in English with their friend during the English periods. Although some of them can speak in English what they want to talk about, they take a little long to choose the appropriate words. Some students cannot speak the utterances which are easy to understand. Some cannot speak fluently. They want to learn language functions. Before they listen to the audio files, they want the teachers to explain grammar rules and unfamiliar words contained in the audio files that they can speak out what they have well heard. They want to learn intensively how to speak English. Some students do not find even a word when they are asked to speak in English. They think that the reason for lacking any idea to speak is that they did not read many books. They believe that reading books can help them get the idea to speak fluently. Moreover, they want to speak with the native speakers if they have a chance. Furthermore, they think that they do not have the chance to speak in English in their classroom. Some students want to listen to the audio files more frequently than before, because they think that their weakness in speaking is the result of the insufficient listening practice.

Students provide their opinion and advice concerning with learning English in question No. (32). They think that the teachers should use language games and activities. The teachers do not have enough time to let the students play them because they must pay attention to the completion of the course syllabus. The students also want the interesting teaching methods which can motivate them well. They express their desire that they want to be taught with teaching aids and overhead projectors. They suggest that they did not learn how to listen, speak and write English at the state high schools and they want to be taught these skills systematically since they were at schools. Moreover, they think it is better to be taught listening Business English with the speakers that can produce the clearer sound because the speakers that are used by the teachers cannot produce clear and loud sound. Some students want particular listening periods than usual listening exercises. Furthermore, they think they should be asked to practice speaking exercises since they think that the coursebook does not have the enough speaking exercises. They want to be trained how to speak English individually. Some students think that the coursebook does not have the long passages to practice the reading skill even though it has some short comprehension exercises. They want to learn English with video files and they are very enthusiastic to do the exercises after observing the language that is used in the audio visual teaching aids. What's more they want

to do the presentation, discussion, group work and pair work frequently because they think that it is the best way to practice their language. In addition, they want to learn grammar which can certainly help them to improve their language skills. They also want to be shared the suitable grammar books by the teachers. Their next desire is that they want to learn Business English vocabularies which can help them improve their Business English skills. They would like to possess the skills to use Business English very well. Some students think that the tenses that they have been taught at the Cooperative University are repeated from first year to final year and they are bored to learn only these tenses: present simple, present continuous, present perfect, past simple and simple future. Although the coursebooks are not cheap, they think that the coursebooks are attractive and motivating to learn Business English due to the colorful photos, figures, diagrams and graphs of the actual companies and firms. The coursebooks can let them have the knowledge from the international countries.

6. Conclusion

The first objective of this research is to evaluate the effectiveness of the coursebook. According to the responses of the students, most of the students think that the prescribed coursebook is effective for their language learning process. It is true that the Coursebooks can provide the teachers ready teaching materials. However, the teachers should carefully choose them in order to actually help the students meet their needs. After choosing them, the teachers must listen to the students' opinion or feedback about their coursebooks. According to the responses of the students, they appreciate the coursebook and they like to learn Business English with it. Therefore, it is found out that the prescribed coursebook for the second year students of the Cooperative University is effective to some extent.

The second objective of the present study is to discover the students' needs about their second language. The students are very enthusiastic to answer the questionnaire because they have never been asked about the coursebooks, their needs and the fact that the coursebooks make the bridge between their needs and the actual teaching materials. So, almost all students participate actively in answering the questionnaire. They express their needs hoping these needs are going to be fulfilled soon. Although their language skills are quite different from each other, the same thing is that they really want to learn Business English so as to apply them in their future jobs. Some of their needs can be met with a little change for example adding audio script at the end of the coursebooks. However, some needs must be provided with the financial support like projectors and effective and efficient teaching aids. The present study can certainly point out these needs to learn Business English and we must try as much as we can to fulfill their requirements as soon as possible.

The last objective of the paper is to discover whether the coursebook helps the students improve their language skills or not. The students' responses show that over 80% of the students believe that the coursebook can help them to learn Business English. Teaching Business English is rather different from teaching general English. Students have the strong purpose to apply the language skill in their work. Therefore, the teachers must train them carefully to actually use them after the course. The coursebook is very important in the pedagogical activities and they play a vital role in implementing the learning objectives. In

order to accomplish the aims and objectives of the course, the right choice of the coursebook must essentially be considered.

In conclusion, the paper discovers the opinion of the students about the coursebooks that they are learning Business English with, the language needs of the students, and their views to the support of the coursebook in their teaching learning environment.

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Appendix

A Questionnaire for Students

- (1) The coursebook can attract the students with interesting photographs, and pictures.
 1. Strongly agree
 2. Slightly agree
 3. Slightly disagree
 4. Strongly disagree

- (2) The units in the coursebook are systematically organized.
 1. True
 2. False
 3. No idea
- (3) The coursebook contains the exercises for practicing four language skills.
 1. True
 2. False
- (4) Each unit has the exercises to practice grammar.
 1. True
 2. False
- (5) After learning the grammar topic, the students have to do the activities concerning with the grammar must be done?
 1. Frequently
 2. Sometimes
 3. Seldom
 4. Never
- (6) Are the grammar topics in the units useful in their actual work?
 1. Extremely
 2. Rather
 3. slightly
- (7) Which of the teaching aids is used during the Business English period?
 1. CD Player
 2. Speaker and memory stick
 3. Video
 4. Overhead Projector
- (8) Is it necessary to search the information or figures of photographs using internet websites?
 1. Necessary
 2. Not necessary
- (9) Is the information in each unit up-to-date?
 1. extremely up-to-date
 2. up-to-date
 3. out-of-date
 4. no idea
- (10) Is it easy to understand the instructions in each unit?
 1. very easy
 2. easy
 3. difficult
 4. very difficult

(11) Is it possible to learn Business English using this coursebook as self-study?

1. True
2. False

(12) Each unit has a wide variety of information and new vocabularies.

1. True
2. False

(13) The unit content of this coursebook will be of great help in the job.

1. True
2. False

(14) There are _____ types of exercises in each unit.

1. various
2. many
3. not enough
4. no idea for the given sentence

(15) Exercises can arouse the learners' curiosity.

1. very much
2. to some extent
3. rarely

(16) The unit allows the students do the pair work and group work.

1. True
2. False

(17) International culture and customs will be observed by learning the unit content of this coursebook.

1. True
2. False

(18) The cost of the coursebook is _____.

1. very expensive

2. a bit expensive
3. cheap
4. very cheap

(19) I _____ this coursebook.

1. certainly like
2. like
3. dislike
4. absolutely dislike

(20) Your reading skill is _____.

1. very good
2. fair
3. poor
4. very poor

(21) What are the weaknesses of your reading skill?

(22) Learning Business English with this coursebook can promote your reading skills.

1. strongly agree
2. slightly agree
3. slightly disagree
4. absolutely disagree

(23) Your writing skill is _____.

1. very good
2. fair
3. poor
4. very poor

(24) What are the weaknesses of your writing skill?

(25) Learning Business English with this coursebook can promote your writing skill.

1. strongly agree

2. slightly agree
3. slightly disagree
4. absolutely disagree

(26) Your listening skill is _____.

1. very good
2. fair
3. poor
4. very poor

(27) What are the weaknesses of your listening skill?

(28) Learning Business English with this coursebook can promote your listening skill.

1. strongly agree
2. slightly agree
3. slightly disagree
4. absolutely disagree

(29) Your speaking skill is _____.

1. very good
2. fair
3. poor
4. very poor

(30) What are the weaknesses of your speaking skill?

(31) Learning Business English with this coursebook can promote your speaking skill.

1. strongly agree
2. slightly agree
3. slightly disagree
4. absolutely disagree

Co-operative University, Thanlyin
Department of Law

**“Assessment of Foreign Investment Law of Myanmar
2012”**

Daw Mya ThidaKyaw
Lecturer
Department of Law

Date: 23rd June, 2016

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Abbreviation

CBM = Central Bank of Myanmar

DICA = Directorate of Investment and Company Administration

EIA = Environmental Impact Assessment

IEE = Initial Environmental Examination

GDP = Gross Domestic Product

MI = Myanmar Insurance

MIC = Myanmar Investment Commission

Abstract

The richness of Natural resources and Human capitals in the Republic of the Union of Myanmar have always been attracting factors for foreign investment opportunities. The issues relating to the foreign investment potential in Myanmar have been catching the eyes of investor for investment opportunities as well as the interests of Myanmar's policy makers for ensuring the trickle-down, equitable benefits sharing for the people of Myanmar. Here comes a need to have feasible and effective legal framework for dealing with foreign investment in Myanmar. Therefore, in order to provide assistance to the policy makers and to educate the wider audience of Myanmar about the foreign investment-related legal framework, this paper aims to assess the foreign investment law of Myanmar. The author assesses the Foreign Investment Law of Myanmar enacted by PyidaungsuHluttaw in 2012 with six major topics. They are (1) Forms of Foreign Investment, (2) the Role of Myanmar Investment Commission (MIC), (3) Available Financial Support Programs, (4) Appointments of national staffs, (5) Tax Alleviation Opportunities for foreign investors, and (6) Existing Insurance settings in Myanmar.

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I. Introduction

I have chosen my topic for the seminar as “Assessment of Foreign Investment Law of the Union of Republic of Myanmar 2012”. As working in the academic field of cooperative education, I am very much interested in the issue of increasingly entering of foreign investment to Myanmar’s economy. In that case of massive entrance of foreign investment to Myanmar, I am motivated to explore the readiness of Myanmar’s legal framework to support those foreign investments. I also would like to find out how those legal frameworks ensure equitable benefit-distributions to Myanmar’s citizens. Therefore, I have chosen my topic as Assessment of Foreign Investment Law of Myanmar 2012 in order to present in this seminar. The comparison towards the old Foreign Investment Law, 1988 are also made in assessing the new Foreign Investment Law of Myanmar, 2012.

Natural resource richness and human capital from large working age populations such as 65.6 % of young population in 2014 in Myanmar have been a major attracting factors for foreign investors to invest in its various economic sector. In addition, Myanmar has a domestic market with over 50 million residents and having direct access to China, India, ASEAN and International markets through ports, transnational highways, and airfares. Since 2012, Myanmar’s economy has constantly grown at about 8 % while major contributing sectors to GDP growth in Myanmar are sectors of telecommunication (57.5 %), extractive industries (50.5%), oil and gas (36.1%), construction (15.9%), and manufacturing (9.7%) together with tourism in 2015¹.

Apart from the capacity from high working age population and natural resource richness, infrastructure development in transports, power, and telecommunication sectors are also major attracting factors for foreign direct investment in recent Myanmar. Some significant transnational road links are found connecting to neighboring Thailand through Hpa-An and Dawei Special Economic Zones and China through Mandalay. Besides, recent advancement in telecommunication systems with mobile networks and globally connecting internet systems are major foundational infrastructure for economic potential in Myanmar.

There have also been significant improvements in Financial sector of Myanmar to pave the ground for investments. In recent financial sector reform,

¹ MIC. (n.d). Why invest in Myanmar? Retrieved on 20th May, 2016 from www.dica.gov.mm/en/why-invest-myanmar

previous parallel currency exchange market was controlled again in 2012 with the laws enacting for the purpose of unification of exchange rate². Since October 2011, private banks could open foreign exchange counters. Besides, the revised Central Bank Law enacted in 2013 also allows for the easier entry of international and domestic private banks encouraging secure financial transactions domestically and abroad³. Currently, Stock Market Exchange has opened in Myanmar earlier in 2016.

These above situations tell us that Myanmar is ready for accepting foreign investments and boosting its economy through foreign investments opportunities. Therefore, there is a need for assessing the foreign investment law of Myanmar in order to prepare effective legal framework for dealing with increasingly coming foreign investments.

1.1 Objectives

The main objectives of the paper are

- (1) To understand Foreign Investment Law of Myanmar
- (2) To provide historical background of Foreign Investment Laws in Myanmar
- (3) To assess the Foreign Investment Law of Myanmar

1.2 Method of the Study

This paper is mainly based on secondary data sources available in printed books, academic journals, and related government departments' and other online sources. The main law reference utilized here are Foreign Investment Law of Myanmar enacted in 2012 and old Foreign Investment Law of Myanmar enacted in 1988.

1.3 Limitations

There are some limitations in this paper as well. The data here are mostly retrieved from secondary information coming from reliable sources. However, this paper is only a preliminary foundational assessment of Foreign Investment Law of Myanmar from legal perspective in a small-scale. Therefore, some in-depth further

² Kubo, K. (2013). Source of Fluctuations in Parallel Exchange Rates and Policy Reform in Myanmar. Chiba-Shi, Japan: Institute of Developing Economies, JETRO.

³ Foerch, T., Thein, S. & Waldschmidt, S. (2013). Myanmar's Financial Sector: A Challenging Environment for Banks. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. p. 12,44. Retrieving on 21st April, 2016 from <https://www.giz.de/en/downloads/giz2013-en-financial-sector-myanmar.pdf>

study on this issue is strongly encouraged to provide policy suggestions on the improvement of this law in future. I believe and hope that this paper will pave a learning ground for further and future study on the current legal framework for foreign study.

1.4 Overview

The paper is structured into four main sections. Section one is composed of Introduction. In section two, Foreign Investment Laws in Myanmar is explained. Assessment of the Foreign Investment Law of Myanmar, 2012 is written in section three. In section four, conclusions and recommendations are mentioned.

II. Foreign Investment Laws in Myanmar

2.1 Definition of Foreign Investment

Foreign Investment involves the transfer of tangible or intangible assets from one country to another for the purpose of their use in that country to generate wealth under the total or partial control of the owner of the assets⁴.

Foreign Investment are very essential for boosting a country's economy because it can build up human capacity, more employment domestically, technology transfer, and rural development. Therefore, many countries' leaders are making foreign-investment friendly policies for attracting foreign investments for the benefits of nations.

2.2 History of Foreign Investment Laws in Myanmar

Myanmar has practiced centrally-planned economic system from 1962 to 1988, for several decades. In 1988, the State Law and Order Restoration Council took the State Powers and adopt the market- oriented economy system. The Government changed the economic system towards this market- oriented economy system for liberalizing its economy and to promote the whole economic activities of the country. The State-initiated transformation measures built up necessary conditions for a market- oriented economy system and led to enacting of an important Foreign Investment Law in 1988. From that time, foreign investment was welcomed despite some limitations. The new legal framework provided private sectors including foreign investors and business men the right to do business and to make investment in Myanmar.

In making investment in Myanmar, there are two types of laws. The former are older laws promulgated before the country's adoption of the market- oriented economy in 1988. The next are newer laws promulgated after 1988. One of the first laws that have been promulgated after 1988 is the Union of Myanmar Foreign Investment Law. This law was promulgated by the State Law and Order Restoration Council. The economic objectives of the law are promotion and expansion of export, exploitation of high technology, supporting and involving large capital, opening up of

⁴ Sornarajah, M. (2012). *The International Law on Foreign Investment* (3rd eds.). New York, NY: Cambridge University Press. p. 8.

more employment, development of works which would save energy, and regional development⁵.

With the coming into effect of the Constitution of the Republic of the Union of Myanmar, 2008, the Constitution give new legal dimensions for establishing fair business principles for market economy. The Constitution also give birth to new modern laws that are designed to provide an investor friendly climate with fair deals for all⁶. Thus in 2011, the Union of Myanmar Foreign Investment Law, 1988 (promulgated by which is the State Law and Order Restoration Council Law No.10 of 1988) was repealed and Pyidaungsu Hluttaw enacted the Foreign Investment Law on 2nd November 2012 (promulgated by which is Law No. 21 of 2012) to be more effective and attractive to foreign investment in country.

The new Foreign Investment Law introduced in 2012 provide more favors to the foreign investors. The Foreign Investment Rules have been passed in 2013 by the Ministry of National Planning and Economic Development; in exercise of the powers conferred under section. 56, sub-clause (a) of the Foreign Investment Law, 2012. Since the adoption of this Law in 2013, the foreign investments in different sectors have significantly increased especially in Manufacturing and Tourism sector (See-Appendix C).

⁵ Shin, T. (Dr.). (2013). Why invest in Myanmar? (1st eds.). Wisdom House Publishing, p. 20.

⁶ *Ibids*, p. 9.

III. Assessing Foreign Investment Law of Myanmar, 2012

In this section of the paper, five major topics such as Forms of Foreign Investment, the Role of Myanmar Investment Commission (MIC), Available Financial Support Programs, Appointments of national staffs, Tax Alleviation Opportunities for foreign investors, and Existing Insurance settings in Myanmar are discussed.

3.1 Forms of Foreign Investment

In explaining forms of Foreign Investment, the paper explains different forms of foreign investment in Myanmar and required legal procedures.

3.1.1 Explaining forms of Foreign Investment in Myanmar

In general, foreign investment or International Investment is categorized into four major types such as Foreign Portfolio Investment, Foreign Direct Investment, International Bank Loans, and other official flows⁷.

In the context of Myanmar, Foreign investment is explained as any direct investment made in the Republic of Union of Myanmar by any foreign investor. In Section 9 of Foreign Investment Law⁸ of Myanmar 2012, any types of investments fallen under the following categories are considered as foreign investments.

- (1) Investment carrying out by a foreigner with **one hundred per cent foreign capital** on the business permitted by the Commission
- (2) Investments carrying out **a joint venture** between a foreigner and a citizen or the relevant Government department and organization
- (3) Investments carrying out by **any system contained in the contract** which is approved by both parties.

3.1.2 Required legal procedures

There are **two major legal procedures** needed for the investors (both domestic and foreign investors) to invest in Myanmar. They are

- (1) Company Registration Process carried out under Directorate of Investment and Company Administration (DICA)

⁷ Protsenko, A. (2003). Vertical and Horizontal Foreign Direct Investments in Transition Countries (Doctoral Dissertation). The University of Ludwig-Maximilians. Retrieved on June 3rd, 2016 from <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.633.1092&rep=rep1&type=pdf>

⁸ MIC. (2012). The Foreign Investment Law: The Pyindaungsu Hluttaw Law No. 21/2012. p.5.

(2) Applying Investment Permits from the Myanmar Investment Commission (MIC)⁹.

In Company Registration Process under DICA, the company registration is carried out according to Myanmar Companies Act (1914) and Special Companies Act (1950) under the following criteria. The companies' registration can be carried out as a private or public company by Myanmar citizens, as a foreign company or branch of a foreign company, as a joint venture company, and as an association or non-profit organizations.

In order to apply for MIC permit, remarks from the Ministry of Environmental Conservation and Forestry (MOECAF)*¹⁰ has to be obtained prior to the receipt of the permit. Assessment or Clearance remarks such as Environmental Impact Assessment (EIA) for the cement and other industries and Initial Environmental Examination (IEE) for the steel industry has to be given for protection against environmental harmfulness. The following flow chart (Chart: 3.1) developed from Section 19-22 of Foreign Investment Law, 2012 explains the step-by-step legal and timeframe procedures used while applying permits from MIC.

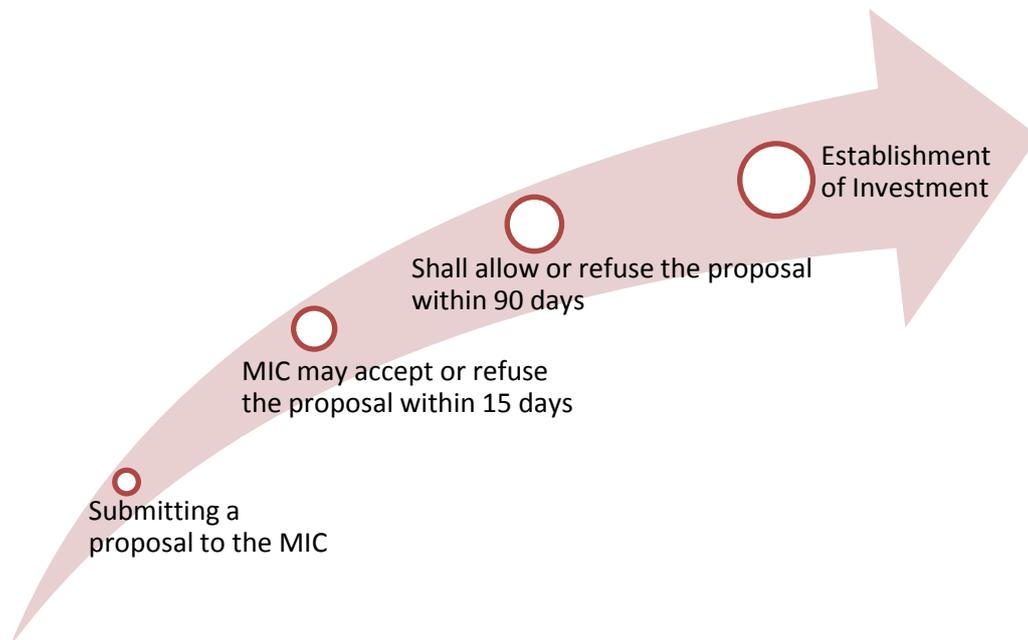


Chart 3.1: Legal Procedures and Timeframe needed for applying permits from MIC

⁹ MIC. (n.d.). Foreign Investment. Retrieved on 29th May, 2016 from <http://www.dica.gov.mm/en/foreign-investment>

¹⁰ MOECAF* is transformed as Ministry of Natural Resources and Environmental Conservation (MONREC) in 2016.

3.2 The Role of Myanmar Investment Commission (MIC)

In overseeing foreign investment-related business activities in Myanmar, Myanmar Investment Commission (MIC) holds the most authority, duty, and responsibilities. Indeed, it was founded for the purpose of carrying out the functions and duties contained in the law of Foreign Investment Law of Myanmar since 1994. The main responsibilities of MIC are for investment applications¹¹.

Some significant powers held by the MIC according to Section 13 are mentioned as below.

- (1) MIC can issue permits to investors for investments in Myanmar.
- (2) MIC has an authority to allow or refuse the amendment of the terms of the permit or the agreements.
- (3) MIC can order to submit necessary evidences or facts from the promoter or the investors.
- (4) MIC can allow restricted or prohibited investment items under section 4 and updated restricted items¹² in March, 2016 for the interests of the union and citizens.

Under the MIC, there is also a Directorate of Investment and Company Administration (DICA) which was founded since October 13th, 1993. The DICA especially acts as an in charge of managing company registration for both local and foreign business under the Companies Act while it also serves as a secretary for the Myanmar Investment Commission (MIC).

3.3 Available Financial Support Programs

In recent years, the financial support programs of Myanmar have been improving with the opening of foreign banks and other financial sector reforms.

In the past, the Section 2 of old foreign investment law in 1988 refers banks as “Any bank of the State”¹³ and the investor could invest only in “the bank prescribed

¹¹ MIC. (n.d.). Foreign Investment. Retrieved on 29th May, 2016 from <http://www.dica.gov.mm/en/foreign-investment>

¹² To supplement the foreign investment law of Myanmar, Myanmar Investment Commission assigned several prohibited areas very recently in March, 2016 according to the Notification No. 26/2016. These limited investment areas are arms and ammunitions, natural forests’ conservation and management, jade and other gem stones, medium and small scale minerals production, administration of electric power systems and related overseeing activities, air navigation services, river and waterways mineral productions, pilotage or marine overseeing activities, cross ownership of print media and broadcasting media, and publishing national ethnic languages including Myanmar language.

¹³ Ishida, M. (2013). Evaluation of the New Foreign Investment Law in Myanmar: Is it Market-Friendly, or Not? p. 64.

by the Commission” (Section 36, Foreign Investment Law 1988). However, the new Foreign Investment Law in 2012 indicates that

“The investor has the right to transfer abroad the foreign currency through the bank which has the right to carry out foreign banking within the Union” (Section 39, Foreign Investment Law, 2012).

Furthermore, in Section 40 (b), it’s said that “the investor shall carry out financial matters relating to the business by opening a foreign account in the category of foreign currency accepted by the bank within the Union which has the right to carry out foreign banking or a kyat account”.

With this new foreign investment law 2012 of Myanmar, the investors have freer or more choices in choosing their convenient banks that are linked to their home countries in doing foreign investments unlike the previous option to engage only with the banks assigned by MIC in the old Foreign Investment Law in 1988.

As mentioned in the introductory chapter of this paper, the unification of exchange rate¹⁴ in 2012 and the allowing of opening foreign exchange counters¹⁵ by private banks are major improvement factor in the financial support programs of Myanmar. In addition, since April-October, 2015, there have been nine foreign banks branches starting their business and banking in Myanmar. They are two banks from China, one bank from Singapore, one bank from Thailand, one bank from Malaysia, one bank dealing with banking in New Zealand and Australia, and three banks from Japan. The name of the banks, license date, and business commencement dates are mentioned detailed in Appendix A of this report which is taken from the Central Bank of Myanmar online source¹⁶.

Foreign Currency Exchange counters are opened in most banks holding Authorized Dealer (AD) permits. There are quite a number of domestic banks in Myanmar dealing with ATMs and credit cards services which are essential financial infrastructure for attracting foreign investments. Those banks are CB (Co-operative)

¹⁴ Kubo, K. (2013). *Source of Fluctuations in Parallel Exchange Rates and Policy Reform in Myanmar*. Chiba-Shi, Japan: Institute of Developing Economies, JETRO. p. 3. Retrieved on 21st April, 2016 from <http://www.ide.go.jp/English/Publish/Download/Dp/pdf/388.pdf>

¹⁵ Foerch, T., Thein, S. & Waldschmidt, S. (2013). Myanmar’s Financial Sector: A Challenging Environment for Banks. *Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH*. p. 12. Retrieving on 21st April, 2016 from <https://www.giz.de/en/downloads/giz2013-en-financial-sector-myanmar.pdf>

¹⁶ CBM. (2015). List of Foreign Banks Branches. The Central Bank of Myanmar. Retrieved on 10th June, 2016 from <http://www.cbm.gov.mm/content/1228>

Bank, Kanbawza Bank (KBZ), Asia Green Development Bank (AGD), AYA Bank, and United Amara Bank (UAB). The withdrawal of cash from ATM machine is charged with Ks 5000 transaction fee up to Ks 300, 000 withdrawals¹⁷.

These above improvements in banking and financial sectors together with effective legal supports given by the Republic of Union of Myanmar's governments is indicating positive support factors in financial sector.

3.4 Appointments of national staffs

Indeed, the new Foreign Investment Law of Myanmar enacted in 2012 provide very outstanding and systematic legal framework towards the employment of and skills transfer to national citizens. In the example of other countries' experiences, the appointments of foreign employees are allowed roughly around 10-20 % of total employment. For instance, in Cambodia, foreign employment is limited to the maximum amount of 10 %¹⁸ and Laos only allows around 10-20 %¹⁹.

In the old Foreign Investment Law of Myanmar in 1988, it only included general regulations for appointing citizens of Myanmar as below.

“In appointing personnel in an economic organization formed under a permit, preference shall be given to citizens, provided that the Commission may, if necessary, allow the appointment of experts and technicians from abroad” (Section 20).

This shows that there was no specific target set for hiring citizens of Myanmar which may lead to difficulty in ensuring equitable and trickle-down benefit sharing to the citizen of Myanmar through incoming foreign investments in Myanmar.

However, in this 2012 Foreign Investment Law of Myanmar, there are specific targets set for how many percentage of national employees to be hired in foreign invested business in Myanmar in a manner of certain and reasonable timeframes. Particularly, skilled workers of Myanmar citizens are ordered to employ at least 25 percent in the first two-year with increase to 50 percent in the second two-year and 75

¹⁷ Personal Notes from asking a bank through phone.

¹⁸ This is mentioned in the Article 18 in Investment Law of Cambodia. This information is retrieved from Ishida, M. (2013). Evaluation of the New Foreign Investment Law in Myanmar: Is it Market-Friendly, or Not? p. 64.

¹⁹ This is included in the Article 25 of Labor Law issued in 2005 in Laos PDR. This information is gained from Ishida, M. (2013). Evaluation of the New Foreign Investment Law in Myanmar: Is it Market-Friendly, or Not? p. 64.

percent within the third two-year. This can be seen in the Section 24 (a) of the 2012 Foreign Investment Law of Myanmar.

“In appointing skilled citizen workers, technicians, and staff for skilled jobs, citizens shall have been appointed at least 25 percent within the first two-year, at least 50 percent within the second two-year and at least 75 percent within the third two-year from the year of commencement of the business. Provided that the Commission may increase the suitable time limit for the business based on knowledge”.

In the case of unskilled labors’ hiring, only citizens of Myanmar are allowed to employ²⁰ which is very distinct from the case of Cambodia’s labor law that allows to employ unskilled foreign labors for up to one percent²¹. Additionally, this new foreign investment law of Myanmar enacted in 2012 also assigns the decree in section 24. This is to make sure that skill transfers to local national workers are achieved through practice and training opportunities for Myanmar’s national.

Overall, this 2012 Foreign Investment Law of Myanmar is more effective in terms of legal regulations and rules of law due to its systematic protection of its citizenship’s rights and ensuring of their co-learning opportunities for skill improvements.

3.5 Tax Alleviation Opportunities for foreign investors

Although ensuring trickle-down or equitable benefit sharing for the citizen of Myanmar, the 2012 Foreign Investment Law of Myanmar is friendly to investors by providing tax alleviation and other incentive opportunities for foreign investors.

Despite, in this current Foreign Investment Law, 2012, the income tax exemption is allowed for five consecutive years including the commencement year which gives more investment-welcoming environment for foreign investors.

There can be some potential drawback due to prohibited items mentioned the Notification No. 26/2016 supplementing the Foreign Investment Law of Myanmar by MIC. This is because of limiting the investment-prone items like oil and gas, jade and gems, and other investment-attracting products. However, those prohibitions are very important for protection of national interests of Myanmar in terms of protecting

²⁰ In the Section 24 of Foreign Investment Law of Myanmar in 2012, it is mentioned that “the investor shall appoint only citizens for the works which do not require skills”.

²¹ This is mentioned in the Article 18 in Investment Law of Cambodia. This information is retrieved from Ishida, M. (2013). Evaluation of the New Foreign Investment Law in Myanmar: Is it Market-Friendly, or Not? p. 64.

environment, national security, and benefits of its citizens. Even so, there are some exception law available for allowing foreign investment in prohibited areas whereas it could benefit the nation and this can be a positive incentive for foreign investors.

3.6 Existing Insurance Settings in Myanmar

The existing insurance settings of Myanmar are still limited despite having wider options to carry out insurance with different company in present times.

In the 1988 Foreign Investment Law of Myanmar, Section 19 issues that “all economic organization formed under a permit shall effect insurance with the Myanmar Insurance Corporation in respect of the prescribed types of insurance”. However, in the Foreign Investment Law, 2012, the investor can carry out insurance with any insurance business allowed to carry out within the Union according to Section 23. This show increased options for business owners to secure their business and investments at various insurance companies running officially inside Myanmar.

In the past, there was only Myanmar Insurance, a state-owned insurance company. In terms of diversities of insurance types, the state-owned Myanmar Insurance offer 29 insurance category²² such as life and health insurance, fire and burglary insurance, cash in safe and transit insurance, personal accident and disease insurance, workmen’s compensation insurance, liability insurance, contractor’s and machineries insurance, travel insurance, oil and gas insurance, motor vehicle insurance, and so on.

Since 5th September, 2012, the Insurance Business Regulatory Board has announced to give license to private insurance companies²³. This results in opening of 12 private insurance companies (See Appendix C) which were given license during 2013-2014 respectively. Among 12 private insurance companies, nine of them run business activities for general and life insurance whereas three of them carry out life insurance business. However, in practice, the business activities carried out by those private insurance companies are limited in terms of diversities of insurance types and the volume of the business compared to the state-owned Myanmar Insurance.

²² MI. (n.d.). Myanmar Insurance. Retrieved 20th May, 2016 from <http://www.mof.gov.mm/en/content/myanma-insurance>

²³ This information is gained from Myanmar Insurance, a state-owned insurance business, website as followings. [MI. (n.d.). Myanmar Insurance. Retrieved 20th May, 2016 from <http://www.mof.gov.mm/en/content/myanma-insurance>]

Therefore, this show a need for improvement in insurance climate of Myanmar to provide safe, secure, and variety of insurance forms for attracting foreign investors in Myanmar.

IV. Conclusions and Recommendations

To sum up, the new Foreign Investment Law of Myanmar assigned in 2012 is more investment friendly for foreign investors as well as beneficial to the citizens of Myanmar. The readiness of the Foreign Investment Law 2012 is in a stage of effective and systematic level due to its precise and specific indicators for attracting foreign investments and ensuring the trickle-down effects and benefits to the Myanmar nationals.

During the assessment of the 2012 Foreign Investment, specific categorizing of foreign investments' forms is found. In managing and overseeing the foreign investment activities, the authority and responsibilities of MIC act as a governing body for foreign investment- related business activities. In addition to tax alleviation incentive laws mentioned in the new Foreign Investment, available financial support programs resulting from the provision of business license to private banks for carrying out foreign currency-related financial services are making the foreign investments more welcoming. There is a need for improvement in existing Insurance climate of Myanmar. However, the new Foreign Investment Law has protected the rights of its citizens through clearly defined employment percentage for hiring national citizen in skilled workforce together with friendly policy for attracting foreign investments.

Overall, this paper is a preliminary assessment of the foreign investment law of Myanmar from legal perspective. It is recommended to carry out further in-depth study on this issue relating to Foreign Investment Law in order to deliver policy suggestions and interventions in the future for the benefits of the Republic of the Union of Myanmar.

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Appendix A: Lists of Foreign Banks Branches in Myanmar²⁴

Sr No.	Bank Name	License Date	Date of business Commencement
1.	The Bank of Tokyo-Mitsubishi UFJ, Ltd	2-4-2015	22-4-2015
2.	Oversea-Chinese Banking Corporation Ltd	2-4-2015	23-4-2015
3.	Sumitomo Mitsui Banking Corporation	2-4-2015	23-4-2015
4.	United Overseas Bank Limited	30-4-2015	4-5-2015
5.	Bangkok Bank Public Company Limited	26-5-2015	2-6-2015
6.	Industrial and Commercial Bank of China	26-5-2015	1-7-2015
7.	Malayan Banking Berhad (Maybank)	27-7-2015	3-8-2015
8.	Mizuho Bank Limited	27-7-2015	3-8-2015
9.	Australia and New Zeland Banking Group Limited	29-9-2015	2-10-2015

²⁴ CBM. (2015). List of Foreign Banks Branches. The Central Bank of Myanmar. Retrieved on 10th June, 2016 from <http://www.cbm.gov.mm/content/1228>

Appendix B: Foreign Investment by sectors (2004-2016)²⁵

YEARLY APPROVED AMOUNT OF FOREIGN INVESTMENT
(BY SECTOR)

(US \$ in million)

Sr	Sector	Foreign Capital to be brought in	1988-89 to 2003-2004	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-2017 (end of 31/5/2016)
1	Agriculture	249.866	34.351							138.750		9.650	20.269	39.666	7.180	
2	Livestock & Fisheries	461.085	312.358				12.000					5.6	96.016	26.861	8.250	
3	Mining	2897.606	528.190	6.000	0.700		5.000	855.996	2.500	1396.077	19.897	15.334	32.730	6.259	28.923	*
4	Manufacturing	6585.705	1608.084	3.520			18.720	(-) 0.232	33.230	66.321	32.254	400.716	1826.980	1502.013	1064.998	*
5	Power	19684.642	0.000		6030.000	281.222				8218.520	4343.978	364.201	46.511	40.110	360.100	
6	Oil and Gas	22410.368	2457.473	142.550	34.975	438.480	170.000	114.000	278.600	10179.297	247.697	309.200		3220.306	4817.790	
7	Construction	37.767	37.767													
8	Transport & Communication	5085.337	313.272								0.634		1190.232	1679.304	1930.996	*
9	Hotel and Tourism	2446.365	1031.061	3.500				15.000	15.250			300.000	435.210	357.949	288.395	*
10	Real Estate	3006.451	1053.740	2.713									440.573	780.745	728.680	
11	Industrial Estate	203.113	193.113												10.000	
12	Other Services	650.269	23.686									14.766	18.534	357.320	235.963	*
	Total	63718.574	7593.095	158.283	6065.675	719.702	205.720	984.764	329.580	19998.965	4644.460	1419.467	4107.055	8010.533	9481.275	0

²⁵ DICA. (2016). 2016 May FDI by Sector. Retrieved on 20th May, 2016 from http://www.dica.gov.mm/sites/dica.gov.mm/files/document-files/2016_may_fdi_by_sector_yearly_approved.pdf

Appendix C: Private Insurance Company in Myanmar since 2013 and 2014²⁶

Sr.	Company Name	Address	Remarks
1	First National Insurance Public Co., Ltd.	No. 400/406, Merchant Street, Botahtaung Township, Yangon	General Ins. + Life Ins.
2	I.K.B.Z Insurance (Public) Co., Ltd.	No. 608, Bo Sun Pat St., Pabedan Township, Yangon	General Ins. + Life Ins.
3	Young Insurance Global Co., Ltd.	No. 647(A), Pyi Road, Kamayut Township, Yangon	General Ins. + Life Ins.
4	Grand Guardian Insurance Public Co., Ltd.	No. 19/20 (A,B,C & D) Junction Square, Pyi Road, Kamayut Township, Yangon	General Ins. + Life Ins.
5	Global World Insurance Co., Ltd.	No. 44, Thein Phyu Road, Pazundaung Township, Yangon	General Ins. + Life Ins.
6	Excellent Fortune Insurance Co., Ltd.	No. 53/54, Sat Sayar U Tun Street, Shwe Pyi Thar Industrial Zone, Insein Township, Yangon	General Ins. + Life Ins.
7	Aung Thitsar Oo Insurance Co., Ltd.	Room 602/604, Myawaddy Bank Luxury Complex, No. 151, Bogyoke Road, Lanmadaw Township, Yangon	General Ins. + Life Ins.
8	Pillar of Truth Insurance Co., Ltd.	No. 14-02, Sakura Tower, Sule Pagoda Road, Kyauktada Township, Yangon	General Ins. + Life Ins.
9	Ayeyar Myanmar Insurance Co., Ltd.	No. 480, Lower Kyeemyindine Road, Kyeemyindine Township, Yangon	General Ins. + Life Ins.
10	Capital Life Insurance Co.,	No. 277/285, Middle of Bo Aung Kyaw Street, Kyauktada Township, Yangon	Life Ins.
11	Citizen Business Insurance Public Ltd.	No. 5, Sayar San Plaza First Floor, Bahan Township, Yangon	Life Ins.
12	Aung Myint Moh Min Insurance Co., Ltd.	No. 28, Corner of Shwedagon Pagoda Road and Pantrar Street, Dagon Township, Yangon	Life Ins.

²⁶ MI. (n.d.). Myanmar Insurance. Retrieved 20th May, 2016 from <http://www.mof.gov.mm/en/content/myanma-insurance>