How Finance is Allocated and Spent in Myanmar Education

YA MIN AUNG
Staff Officer, Department of Higher Education, Naypyitaw, Myanmar

Abstract. Today, the world becomes global era. The world changes from many fields. Every nation tries to develop respective areas such as education health, information and communication technology and culture and thoughts. Among them, education is very important to develop a nation. To be successful in education, there must have human resources and financial resources. Qualified human such as good leaders, teachers are essential to produce talented students. On the other hand, financial resources are needed to fulfill infrastructure and for training costs for teachers etc. Thus, finance is important role in education. That’s why every nation have financial system respectively, and all nations especially have financial system for education. Therefore, finance, financial planning, financial management, financial planning, linkage between education and finance, education policies and plan in Myanmar, education finance in Myanmar, challenges facing in financial system of education system in Myanmar and contributions are presented thoroughly. Thus, this paper will be beneficial for some readers.

1. Introduction

Union of Myanmar is striving to promote national education standard according to our motto, “Building a Modern-developed Nation through Education”. Education is major aspect of development of any modern nations. Education is expected to raise the development of human resources who are essential for the contemporary society. The main trust of the education sector is not only quantitative expansion, but qualitative improvement as well. Today, the world is rapidly changing. Many nations emphasize education because education is the firm foundation for the development of the nation. Countries which invest in education are likely to reap substantial long-term benefits, such as greater economic and social prosperity.

Education begins from the time of our birth and continues throughout our lives. It is major contributor to the development of our social and economic capital. It inspires creativity and fosters innovation. It provides our youths with the necessary skills to enable them to compete in the modern labour market and it is a key driver of economic growth. It also plays a central role in reducing poverty and inequality, increasing household incomes, improving individual and family health, strengthening our communities, fostering lasting peace, expanding economic development and building national unity. Education provides individuals with the opportunity to improve their lives, become successful members of their communities and actively contributes to national socio-economic development. In Myanmar society, education is traditionally valued as a key determinant for social mobility and it is widely recognized as a cultural building block for nation building, national unity and sustainable development. Furthermore, education and achieved poverty alleviation have been identified as two key drivers to support the democratic and peace-building process and to achieve the national goal of Myanmar becoming an upper Middle Income Country by 2030.
2. Literature Review

2.1 What is Finance?

Finance is a field that is concerned with the allocation (investment) of assets and liabilities over space and time, often under condition of risk or uncertainty. Finance can also be defined as the art of money management. Finance is the art and science of handling money. In the modern world, virtually every organization, public and private, runs on money. That includes families, business, governments, and nonprofit enterprises. Money touches everything we do. And Finance, the management of money, is being most everything we see each day. Finance can be split into three sub categories, public finance, cooperate finance and personal finance. Personal finance may involve paying for education, financing durable goods such as real estate and cars, buying insurance, e.g. health and property insurance, investing and saving for retirement. Public finance is study of finance related to government entities. It revolves around the role of government income and expenditure in the economy. It involves the inflow of financial resources in the form of taxes and other revenues, and the outflow of such resources in the form of expenditure to finance goods and services. Cooperate finance is an area of finance that deals with sources of funding, the capital structure of corporations, the actions that managers take to increase the value of the firm to the stakeholders, and the tools and analysis used to allocate financial resources. Cooperate finance is primarily concerned with maximizing stakeholder value through long and short term financial planning and the implementation of various strategies. Cooperate finance range from capital investment decision to investment banking. In finance, the financial system is the system that shows the transfer of money between savers (and investors) and borrowers. A financial system con cooperates on a global, regional or firm specific level. Financial system is most important institution and functional vehicle for economic transformation. Financial system has two types, formal financial system and informal financial system. Formal financial system is characterized by presence of an organized, institutional and regulated system which caters the financial needs of the modern sphere of the economy. Informal financial system is an organized, non-institutional and non-regularized system dealing with the traditional and rural spheres of the economy. Finance is the lifeline of the any organization. However, finance like most other resources, are always limited. On the other hand, wants are always unlimited. Therefore, it is important for a business/ organization to manage its finances effectively. That’s why financial management is a vital activity in any organization. It is the process of planning, organizing, controlling and monitoring financial resources with a view to achieve organizational goals and objectives. Financial management is chiefly concerned with maximizing the wealth of owner through wise and rational investment of funds. It involves the application of general management principles to a particular financial operation (Harward and Upton). Financial management is raising financial resources and their effective utilization towards achieving the organizational goals. In financial management, it requires to understand the scope of financial management because it is important that financial decision take care of the stakeholders’ interest. The scope of financial management is explained in the diagram below:

![Figure (2.1) Scope of Financial Management](image)

Moreover, to the efficient and effective management of money (funds), to accomplish the objectives of the organization, financial management is the important role. Financial management is managerial activities which deal with planning and controlling of firms and financial sources. Financial
management is an area of financial decision making, harmonizing individual motives and enterprise goals (Weston Brigham). Financial management is planning for firm m can lead to failure, whereas good management boosts earnings, allowing the business to grow and succeed. When expenditure are properly managed, the company’s income will always justify the expenses. In an organization, to achieve in financial system, financial planning is important. Financial planning is a continuous process of directing and allocating financial resources to meet strategic goals and objectives; the financial plans provides details on the expected expenses and profits of the plan’s programs. There are six steps in financial planning process: define the scope of the engagement, determine personal and financial goals, gather data, analyze and evaluate data, determine strengths weakness, develop and present the financial plan, create and implement financial plan and review and revise the financial plan and define the scope of the engagement. Therefore, financial planning is also important for an organization.

2.2 Education and Finance

Education is the basic component of human capital. It captures capability of acquiring knowledge, communications and participation in community. Quality of economic and social wellbeing is systematically built on strong foundation of education. Education is a key to increase the overall productivity and intellectual flexibility of the labour force. Education is needed as a mean of allowing countries to make good use of available technology and come to a conclusion that education plays a role in facilitating the best practice of the technology. Knowledge of technology depends on investment on education in particular and investment on human capital in general. In order to get education, funding is required because it can build schools, pay teachers’ salaries and training and provide teaching materials, etc. In the effort to provide children and youth with quality education, which prepare them for active participation in society as well as enabling them to make a living, the financing of education is a key issue for governments, education providers and family alike. For education providers of all levels, from primary upwards, including universities as well as technical and vocational education and training institutes, financial services are an important complement to allow investments in infrastructure, teaching equipment, school buses, etc. as well as help with cash flows constrains due to collection of tuitions fees and short-funding gaps for paying teachers’ salary. Besides, the finance of the educational systems determines the amount of resources that students and teachers have available for all types of learning. Funding influences where teachers choose to teach, the opportunities to students, and trade-offs that they have to make in the process of teaching and receiving education.

3. Purposes and Research Questions

The purposes of the study are as follows;
(1) To delineate the education policies in Myanmar.
(2) To find out the situations of financial system in Myanmar Education.
(3) To ascertain the challenges facing in financial system in Myanmar and contribute these issues

The research question of this assignment paper is as follows;
(1) How education policies are laid down Myanmar?
(2) How the financial system flows in Myanmar Education?
(3) What are the challenges facing in financial system in Myanmar and how can these issues be solved?
4. Methodology

Qualitative research method is used to obtain data and information. The primary and secondary sources are obtained from official documents, books, reports and internet sources.

5. Definition of Key Terms

Finance, Financial System

5.1 Finance

Finance is a broad term that describes activities associated with banking, leverage or debt, credit, capital markets, money, and investment. Basically, finance represents money management and the process of acquiring needs funds. Finance also encompasses the oversight, creation, and study of money, banking, credit, investment, assets, and liabilities that make up financial system.

5.2 Financial System

Financial System is the process and procedures used by an organization’s management to exercise financial control and accountability. These measures include recording, verification, and timely reporting of transactions that affect revenue, expenditures, assets, and liabilities.

6. Findings

6.1 Education Policies in Myanmar

The basic laws concerning education in Myanmar are Constitution of the Republic of the Union of Myanmar of 2008 (the 2008 Constitution), Basic Education Law of 1973, and the University Education Law of 1973. The constitution of 2008 describes obligations of the Union regarding education and the rights of all Myanmar citizens to an education. The obligations of the Union are set forth in Clauses 22 and 28:

22. The Union shall assist:

(a) to develop language, literature, fine arts and culture of the National races;
(b) to promote socio-economic development including education, health, economy transport and communication, so forth, of less-developed National races.

28. The Union shall:

(a) Earnestly strive to improve education and health of the people;
(b) Enact the necessary laws to enable National people to participate in matters of their education and health;
(c) Implement free, compulsory primary education system;
(d) Implement a modern education system that will promote all-around correct thinking and a good moral character contributing towards the building of the Nation.
The constitution of 2008 declares the general rights of Myanmar citizens in Clause 21:

21. a) Every citizen shall enjoy the right of equality, the right of liberty and the right of justice, as prescribed in this Constitution; It goes on to mention the rights of Myanmar citizens to an education:

366. Every citizen, in accord with the educational policy laid down by the Union:

(a) has the right to education;
(b) shall be given basic education which the Union prescribes by law as compulsory;
(c) has the right to conduct scientific research, explore science, work with creativity and write to develop the arts and conduct research freely with other branches of culture.

As for the national common language, the constitution of 1974 stated that the common language was Burmese, the language of the most dominant ethnic group. This has been changed to “Myanmar” as the country’s official language (Clause 450).


In accordance with the provision of the constitution, the Union of Burma Basic Education Law, 1973 (Basic Education Law of 1973) was enacted in 1973. The Basic Education Law of 1973 stipulates the objectives, institutions and administration concerning education in Myanmar. It sets out the structure of basic education which comprises five (5) years of primary level, followed by four (4) years of secondary level, and the specified duration of higher level education. Clause 3 of the law specifies the objectives of basic education as follows:

(a) To enable every citizen of the Union of Burma to become a physical and mental worker well equipped with basic education, good health and moral character;
(b) To procreate citizens of the Union of Burma fully capable of building and safeguarding Burmese socialist society with full understanding and strong conviction in the ideology of the Burmese Way to Socialism;
(c) To lay foundations necessary for branching off at an appropriate stage to appropriate vocational education and training for the purpose of establishing and maintaining Burmese socialist society;
(d) To give precedence to the teaching of science capable of strengthening and developing productive forces;
(e) To give precedence to the teaching of arts capable of preservation and development of cultures, fine arts and literature of the State; and
(f) To build a firm educational base for the pursuance of university education

6.1.2 University Education Law of 1973 (Amended in 1998)

University Education Law of 1973 was amended in 1998. According to the law, universities are expected to perform the following objectives:

(a) To engender able individuals imbued with outlook and morality commensurate with socialist ideology for the construction of a Burmese socialist society;
(b) To engender individuals capable of developing socialist economy, public administration and social undertakings;
(c) To give education and training with precedence to the teaching of arts and sciences equated with livelihood;
(d) To undertake research necessary for the success of socialist construction;
(e) To foster a sense of dignity in labor;
(f) To work for a continuous development of the knowledge and proficiency of the working people engaged in the construction of a Burmese socialist society

### 6.1.3 Education Development Plans and Major Education Policies

Major education policies in Myanmar have been implemented according to the 30-Year Long-Term Education Development Plan 2001-2031 (30-Years Long-Term Plan) and six five-Years medium-term plans that are formulated according to the 30-Years Long-Term Plan. In November 2012, however, the MoE newly drafted National Education Promotion 20-Years Long-Term Plan for 2011/12-2030/31 (the 20-Year Long-Term Plan), which corresponds to the Comprehensive National Development Plan for 2011/12-2030/31 formulated by the Ministry of National Planning and Economic Development (MNPED). Hereafter, this 20-Years Long-Term Plan will supersede the existing 30-Years Long-Term Plan and the four new five-years medium-term plans will be prepared nationally and by each sector. The 30-Years Long-Term Plan has been prepared for basic education and higher education respectively. The 30-Years Long-Term Plan for Basic Education was prepared in November 2001. Most of the plan is dedicated to spelling out the preceding activities that led to the plan, and explains 10 areas of program implementation.

Program 1. Creating an education system for modernization and development of the country
Program 2. Basic education for all
Program 3. Improving the quality of basic education
Program 4. Providing access to pre-vocational education and vocational education at different basic education levels
Program 5. Improving access to teaching, learning and communication technology leading towards e-Education
Program 6. Producing well-rounded, developed citizens
Program 7. Capacity building for educational management
Program 8. Carrying out basic education activities in collaboration with community
Program 9. Improving non-formal education activities
Program 10. Improving educational research

For each of the above programs, titles of several sub-items are mentioned but no details are provided. Based on the 30-Years Long-Term Plan, a series of five-year medium-term plans is to elaborate on the detailed implementation. The 30-Years Long-Term Plan aims at achieving universal primary education by the end of the first five-year plan (2001/02-2005/06), universal lower secondary education by the end of the third five-years plan (2011/12-2015/16), and universal basic education by the end of the 30-year period.

### 6.1.4 National Education Promotion 20-Year Long-Term Plan 2011-2031

Myanmar Education Vision is to “create an Education System that will generate a learning society capable of facing the challenges of the Knowledge Age,” and then states its Education Motto as “Building a modern developed nation through education”. Basically the same 10 Programs as have been included in the 30-Year Long-Term Plan remain unchanged, under which 31 Action Plans and 108 Sub-action Plans are described. It also refers to the following key policy measures currently being implemented: (a) initiation of the compulsory primary education program, (b) awarding of scholarships and stipends, (c) extension of new basic education schools and upgrading of school levels, (d) extension of the organization structure of Township Education Offices (by establishing District Education Offices), (e) promotion of professional grades for basic education teachers, (f) arrangement to apply CCA at the primary level, (g) allowing private schools to open, and (h) holding discussions on education development. While the 30-Year Long-Term Plan contained programs that
were to be implemented solely by the government resources, the new 20-Year Long-Term Plan includes activities that are expected to be jointly funded by DPs during the first 5 years. Especially, for the 3 years from 2013/14 to 2015/16, the support from DPs is sought in the areas of (a) Compulsory Primary Education Plan, (b) school retention of lower and upper secondary education, (c) upgrading curriculum and syllabus, (d) teacher education development, (e) development of education management and information, (f) early childhood development, and (g) non-formal education.

Meanwhile, regarding higher education, the following 13 activities were the discussed as focus areas within the MoE:

(1) Organization of Faculty at the Universities under the Ministry of Education
(2) Development of Quality Assurance System and extension of cooperation with International Universities and Educational Organization
(3) Revision of University Entrance System
(4) Extension of Technical Vocational Education Trainings (TVET) through Human Resource Development Programme (HRD) in order to be able to produce medium skilled technicians and workers necessary for development of the Economic and Industrial sectors of the country within a short period of time
(5) Strengthening capacity of the University Management officers, teachers and laboratory technicians
(6) Strengthening capacity of the students
(7) Prescribing respective laws for the participation of private sector in education services
(8) Promotion of education to the international level
(9) Development of Good University Education Atmosphere
(10) Strengthening network with International Universities
(11) Upgrading English teaching
(12) Promotion of teaching International Relations, Laws and Economics
(13) Production of outstanding intellectuals in respective subjects through awarding local Scholarships

6.2 The Flow of Financial System in Myanmar Education

Education in Myanmar is entering a major transition period. Myanmar has embarked on a period of a profound political, economic and social change involving three major transitions to a democratic governance system, a market-oriented and peace with its border area. These transition has potential to create opportunity and shared prosperity for the people of Myanmar that will enable the country to resume its place one of the most dynamic economic in Asia. This can be viewed as the response by the education sector to various rapid reforms being undertaken by the new administration after the shift in power from the military regime toward a democratic one in 2011. Education in Myanmar has become a dynamic policy area, and the analyses of education administration and finance need to be understood. The basic laws concerning education in Myanmar are Constitution of the Republic of the Union of Myanmar of 2008 (the 2008 Constitution), Basic Education Law of 1973, and the University Education Law of 1973.

The education structure of Myanmar is divided into administration structure and academic structure. Policies and administrative guidance on education are laid down by the National Education Committee chaired by the Union Minister for education. The national level coordinating decision making body is called the National Economic Committee which is chaired by the Union Minister for Education. This committee was organized by the new government. This committee facilitates the development of an education system, which is compatible with the traditional, cultural and social values of the nation and which will keep up with the economic and political aspirations of the nation. In 2015, Ministry of Education is restructured and education structure was changed 5:4:2 to KG + 5,4,3 and KG was introduced. Under ministries of Education, there are (12) departments as follows:
(1) Ministry of Education Office
(2) Department of Basic Education
(3) Department of Higher Education
(4) Department of Educational Research, Planning and Training
(5) Department of Myanmar Examinations
(6) Departments of Myanmar Nationalities Languages
(7) Department of Alternative Education and Life Long Learning
(8) Department of Technical, Vocational Education and Training
(9) Department of Technology Promotion and Coordination
(10) Department of Research and Innovation
(11) Monitoring and Evaluation Team (Education)
(12) Monitoring and Evaluation Team (Research)

Under each DBE, there are State Education Offices (SEO) or Regional Education Offices (REOs), each of which coordinate with and supervise Township Education Offices (TEOs). Since last year, District Education Offices (DEOs) are being created between SEOs/REOs and TEOs. It is expected that establishment of DEOs will ease responsibilities of TEOs, which used to be involved in district-level administration, and will enable TEOs to concentrate on education administration at the township level. Also at the state and regional level, State or Regional Minister for Social Affairs, who coordinates with other deconcentrated administration of central line ministries, is in charge of education matters in his/her area. Apart from the MoE, several other ministries are involved in the management of basic education. For early childhood education and development, the Ministry of Social Welfare, Relief and Resettlement (MoSWRR), the Ministry of Health and the MoE have jointly established the coordination committee. The MoSWRR provides care services at their facilities that generally have sufficient space, facilities and trained staff, while MoE provides education for preschoolchildren using existing primary schools which do not have adequate teachers, facilities or space. The MoSWRR also manages specialized education facilities for people with disabilities. In addition to formal school education, there are a large number of monastery schools, under the supervision of the Ministry of Religious Affairs. However, the Ministry of Religious Affairs does not have any budget for education, and the management of monastery schools is solely dependent on donations and contributions from local communities. To help advance education in the remote and educationally disadvantaged areas, the Ministry of Border Affairs establishes Youth Training Centers for children to get access to primary, middle schools and high schools in the states in the border areas and the states affected by conflict. In addition, the Ministry of Border Affairs provides teacher training at University for Development of National Races (UDNR) for ethnic minorities, as well as scholarships for higher education at the university level to educate individuals who are expected to lead the development of the border states. The administration structure for higher education is established according to the University Education Law of 1973. As in the case with basic education, National Education Committee is the central coordinating and oversight body for higher education. Department of higher Education is responsible for universities under it and Education College. Based on the University Education Law, the Universities’ Central Council is established to formulate policies and guide and supervise universities. Similarly, the Council of University Academic Bodies supervises matters relating to the standard of university education, syllabi, and examination. Both councils are chaired by the Minister for Education.
The government budget for basic education under the MoE is initially prepared by three DBEs, each compiling the education budget for the respective States and Regions under their supervision. Each school of basic education submits the school budget, based on the annual plan which is produced according to the current five-year medium-term plan, to the TEO. TEO then compiles the township budget and submits it to the State and Regional Education Office. Each DBE compiles the plans for which it is responsible and makes a final review. The budget that is approved by the Parliament is allocated to schools through the same route. Department of Higher Education prepared budgets for universities under it and education colleges. In Myanmar, there are also universities under Ministry of Defense, Ministry of Health and Sport, Ministry of Culture. Myanmar has 158 higher education institutions (HEIs) (colleges, degree colleges and universities), which are overseen by 8 ministries. Separate budget items are provided for Department of Myanmar Examination, and Department of Myanmar Nationalities Language. Department of Alternative and Life Long Learning administers the budget for non-formal education.

The number of children in basic education schools increased by approximately increased by 400000 students (from 8.2 million to 8.6 million) between 2011 and 2014, which was the year when Myanmar surpassed the Education for All (EFA) target of 98 percent for the Net Intake Rate (NIR) at Grade 1. There was also an increase in the net enrolment and transition rates between 2010-2011 and 2012-2013 school years at all levels of basic education with a significant improvement in enrolment of lower secondary students. These increases were largely due to the government’s free and compulsory education programme that was introduced successively starting with primary education in 2011-2012, middle school education in 2012-2013 and high school education in 2015-2016. This programme provides free textbooks and uniforms to all students and removes registration fees, stationery fees and parent teacher association fees for all government schools. The government has significantly increased public spending on education in recent year, which demonstrate a strong commitment to improving access to quality education service for students across the national education system. Funding for education increased from 200000 MMK in 2009-10 to 1399000 MMK in 2015-16.In addition, the government has been providing school grants to all basic education schools in order to reduce the burden of school operating costs traditionally borne by communities. Understandably, this programme has been widely popular among parents as it has significantly reduced household education costs. Over the last four years the MOE has made major investments in school infrastructure (see Table 6.1). This has significantly improved the teaching and learning environment in the target schools.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>New schools Constructed</td>
<td>280</td>
<td>1,059</td>
<td>1,377</td>
<td>3,009</td>
<td>1,891</td>
<td>7,616</td>
</tr>
<tr>
<td>Existing Schools renovated (all buildings)</td>
<td>168</td>
<td>1,078</td>
<td>1,989</td>
<td>2,058</td>
<td>3,652</td>
<td>8,945</td>
</tr>
<tr>
<td>New constructed Classroom</td>
<td>301</td>
<td>2,058</td>
<td>1,909</td>
<td>4,286</td>
<td>4,286</td>
<td>11,776</td>
</tr>
<tr>
<td>Existing renovated Schools</td>
<td>881</td>
<td>0</td>
<td>4792</td>
<td>4716</td>
<td>3,166</td>
<td>13,555</td>
</tr>
<tr>
<td>Other Infrastructure improvements</td>
<td>2</td>
<td>4</td>
<td>52</td>
<td>125</td>
<td>101</td>
<td>284</td>
</tr>
</tbody>
</table>
Because the numbers of the schools are increased, the MOE has appointed approximately 72,000 new “daily wage” teachers over the last three years. These teachers receive one month of pre service training, and recently they have been appointed as government primary school teachers. Consequently, the MOE is working on the necessary strategies and programmes for strengthening their knowledge and skills to become fully qualified teachers. The MOE opened the teacher education colleges in Lashio in Northern Shan State in 2014, and in Loikaw in Kayah State in 2015 to increase the number of trained teachers for basic education schools. Since 2014 the MOE has provided MMK 30,000 per month for teacher trainees attending education colleges, to cover the cost of meals and enable more students from poorer backgrounds to train as teachers. The MOE has been providing MMK 30,000 per month for teacher trainees attending UoEs in order to cover the cost for meals. Teacher degree courses at universities of education have now been extended to 5 years, with the additional year focused on instructional skills.

The second largest source of education financing is household Expenditure. Composition of household spending on education (2009/10) is described with figure.

![Figure (6.1)](image)

**Figure (6.1) Composition of Household spending on education (2009-10)**

6.3 The challenges facing in financial system of Myanmar and how to overcome these issues

Until recently households in Myanmar were providing the largest amount of finance for education; this cost burden undermined access to schools and educational institutions. From 2009—10 to 2011—12, households were providing approximately 60 per cent of the total cost of education, while the
government was providing between 31–38 percent. This trend has since reversed following a concerted effort to shift the responsibility for financing education away from households to the government. Reducing the education system’s dependency on household expenditure has been a positive step towards improving access due to the fact that unaffordable education costs have been reported as one of the main reasons that children are not in school. Aspirations to improve access, quality and equity of the Myanmar education system will place even higher spending demands on the sector. This is because the funding gap has been so great for a long time, as many key education services have not been adequately funded. So, to reach the attainment levels of some of its ASEAN peers, Myanmar may have to raise finances further, in line with their levels of investment in education.

There are also challenges with the way spending decisions are made and the execution of expenditures. Currently, there is no system in place to ensure that spending decisions are driven by policy and programme priorities. Furthermore, finances are not allocated in an equitable way across the education sector and the restructuring of local government finance has also added complications to resource allocation processes.

Investing more funds in education is essential and to improve education outcomes. Increased funding need to be spent more equitably and more efficiently, with some redistribution directed to geographical areas of educational disadvantages and lower socioeconomic groups, combined with gender-responsive budgeting.

7. Conclusions

To develop the nation education is very important. Education can reduce poverty and inequality, increase household incomes and produce human that are competent and skillful. Education can increase human’s capacity building. We should develop a world –class, higher education system, with a strong focus on research and innovation, to meet the country’s social and economic development needs. To build this high education system, the entire nation needs good financial system in education because it is also an important thing in education.

References
The Government of the Union of Myanmar, Ministry of Education, National Education Sector Plan 2016-21
https://www.in.com>encyclopedia>co
https://www.lehmanbrown.com/
https://www.managementstudyguide.com>
https://smallbusiness.chron.com>