YANGON UNIVERSITY OF ECONOMICS

MASTER OF ECONOMICS

A STUDY ON HOUSEHOLDS INCOME AND EXPENDITURE CONDITIONS OF DALLA TOWNSHIP

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A STUDY ON HOUSEHOLDS INCOME AND EXPENDITURE CONDITIONS OF DALLA TOWNSHIP

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This is to certify that this thesis entitled, "**A Study on Households Income and Expenditure Conditions of Dalla Township"** submitted as a partial fulfillment towards the requirements for the degree of Master of Economics (Economics) has been accepted by the Board of Examiners.

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ABSTRACT

This study is concerned with household expenditures habits that are varied among the different income groups of households. The aim of this study is to analyze the sources of income and expenditure pattern of households in Dalla Township. In this study, descriptive method is used both primary and secondary sources of information. The focus area of study is Dalla Township. 9% and 5.5% of households could earn above 600001 Kyats which are from self-employed and industrial workers. Overall finding is that each group consume more when they have more income. The allocation of expenditure depends on the level of income. Households spend on food (51.9%) at the first place, other expenditure (11%) at the second one and third is water and electricity respectively. If workers who are highest education level have benefits of being able to produce the products with full ability and increasing job opportunities.

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ABBREVIATIONS

HH	Household
GDP	Gross Domestic Product
HEIS	Household Expenditure and Income Statistics
HCE	Household Consumption Expenditures
AFC	Actual Final Consumption
SNA	System of Nation Account
GMI	Gross Mixed Income
CPI	Consumer Price Index

CHAPTER 1

Introduction

1.1 Rationale of the study

Household expenditure statistics are very useful in the compilation of indices for living standard of society and by derivation for the component expenditure shares for categories of the goods and services consumed in the household. Household expenditure and income measure the living standard. The overall patterns and structure of expenditure, the distribution of household incomes in different income groups can suggest the development considerations of policy decisions for macroeconomic as well as for microeconomics.

Household consumption habits vary substantially among the different income groups of households. Factors such as culture, income, weather and climatic condition, household composition and economic structure can all have an impact on habits and consumption expenditure in each household.

There are relationship and associated between patterns and structure of expenditures, the distributions and inequalities of household incomes in different income groups. Household consumption expenditures levels can be determined by household income as compared to other variables like household composition and family types, place of residence, or employment status of household members as factors explaining levels and structure of expenditure. Also in national accounts, the final consumption expenditure of households is the biggest component of the expenditure approach in measuring GDP. Its evolution allows an assessment of purchases made by households, reflecting changes in wages and other incomes, but also in employment and in saving behavior.

Household expenditures usually allocated by budget of households which are limited at the one hand and choices based on needs, demand, preferences, and etc. On the other hand, may be regarded as situations of economic and social inequalities as

well as culture differences and social distinctions. By studying the patterns, disparities and determinants of household expenditures and income, it may provide general consumption behavior as a major source of household welfare. Thus, it is necessary to investigate household expenditures and consumption patterns in order to be monitor and explain the inequalities and changes in materials of living standards and general welfare.

From this study, it can contribute with explanation about expenditure and income patterns are what people, acting either individually or collectively, spend on goods and services to satisfy their needs and wants. A household's economic well-being can be expressed in terms of its access to goods and services with expenditures. The more that can be consumed, the higher the level of economic well-being, though the relationship between these two variables is always not a linear one. Measuring consumption expenditure might be a way of measuring economic well-being. This study examines household income and consumption expenditure pattern by analyzing and identifying with primary data of household survey, discussing the concepts and some other factors affecting spending and saving habits of wards and villages communities in Dalla Township.

1.2 Objectives of the Study

The aim of this study is to analyze the sources of income and expenditure pattern of households in Dalla Township.

1.3 Method of Study

The research methodology used in this thesis is mainly a descriptive method of research employing both primary and secondary sources of information. As primary data sources, sample survey of households were conducted in selected 7 wards and 7 village tracts in Dalla Township. Total of 200 simple random sampling were chosen from total of 9896 households and interviewed with survey questionnaire.

Required information for literature reviews has to be collected mainly from secondary sources. General Administrative Office and Planning Department of Dalla Township, reports of projected plans for household expenditure and income issued officially by international organization are studied as sources of information.

1.4 Scope and Limitations of the Study

This study focused on relationship between household expenditure and different income groups by identifying characteristics of factors that has effect on expenditures and income. The focus area of study is Dalla Township selected for primary data collection.

1.5 Organization of the Study

This paper is organized in five chapters. Chapter 1 is Introduction; in which rationale of the study, the objectives of the study, the method of the study, the scope and limitations of the study and organization of the study. Chapter 2 is literature reviews about relationship of income and expenditure. In Chapter 3, regional profile of Dalla Township is described. In Chapter 4, analysis on data from household survey of expenditure and income is presented. The findings and suggestions are presented in Chapter 5, which is the conclusion of this thesis.

CHAPTER 2

Literature Reviews

2.1 Definitions of Household Income and Expenditure

Household consumption and incomes as measures of living standards based on data from household budgeted survey. Substantial analyses will focus on patterns and structural changes of expenditures, the distributions and inequalities of household incomes and expenditures and the way they might be related and associated (Heinz-Herbet, 2007).

2.1.1 Household Income

Household income is measured for analysis of people's economic well-being. This is because the major determinant of economic well-being for most people is the level of income received by the whole family members living in the same dwelling. While income is usually received by individuals, it is normally shared with other household members. Household income consists of receipts in cash, in kind or in services, that are usually received by the household or by individual members of the household at annual or at more frequent intervals. During the reference period when they are received, such receipts are potentially available for current consumption and do not reduce the net worth of the household. However, it excludes windfall gains and other such irregular and typically one-time receipts (lLO, 2001). Household income may be defined to cover:

(a) income from employment (both paid and self-employment)

(b) property income

(c) income from the production of household services for own consumption and

(d) transfers income

(a) Income from Employment

Income from employment comprises receipts from involvement in economic activities, strictly in an employment-related capacity. Income from employment consists of (i) employee income and (ii) self-employment income.

(i) Employee Income

Employee income comprises receipts for participation in economic activities of the economically active population, employment, unemployment and underemployment. Employee income consists of direct wages and salaries, cash bonuses and gratuities, commissions and tips, director' fees, profit-sharing bonuses and other forms of profit-related pay, remuneration for time not worked, free or subsidized goods and services from an employer as well as severance and termination pay. Employee income can be received in cash (monetary) or in kind as goods and services.

(ii) Income from Self-Employment

Income related to self-employment is defined as the income received by individuals, over a given reference period, for themselves or in respect of their family members, as a result of their current or former involvement in self-employment jobs. Net income from self-employment includes the profit or loss that accrues to owner of or partners in, unincorporated enterprises who work in these enterprises. It also includes the estimated value of goods and services produced for barter as well as goods produced for own consumption, less expenses. Thus, it excludes profits from capital investment in such enterprises by partners who do not work in these enterprses, dividends and director' fees paid to owners of incorporated enterprises.

The basis for the measurement of income from self-employment in household income statistics is the concept of net income, that is, the value of gross output less operating costs and after adjustment for depreciation of assets used in production. Profits occur when receipts are greater than operating expenses, while a loss occurs when operating expenses are greater than receipts. In the SNA household income accounts, income from self-employment is the main component of mixed income. Gross mixed income (GMI) measures the surplus or deficit accruing from production before taking account of costs such as interest and depreciation. Operating costs such

as wages and salaries, and goods and services used in production, are deducted from GMI. Net mixed income is gross mixed income net of the consumption of fixed capital. Mixed income also includes income from royalties which are treated as property income in household income statistics. The self-employed are very heterogeneous groups- casual workers, market women, experts in financial and banking services, information technology specialists, shop-keepers, etc (ILO, 2000).

(b) Property Income

Property income is defined as receipts received as a result of ownership of financial and non-financial assets that are provided to other for their use. These are usually in the form of interest receipts, dividends, rents received for the use of unproduced assets (natural resources), royalties for use of intellectual property and rents received for produced assets.

(i) Interest receipts are payments received from accounts with banks, building societies, credit unions and other financial institution, certificates of deposit, government bonds/loans, securities, debentures and loans to non-household members.

(ii) Dividends are defined as receipts from investment in an enterprise which the investor does not work. Income from property includes profits or losses from the capital investment of partners who do not work in these enterprises since they are included in dividend income.

(iii) Rents are payments received for the use of both unproduced assets (natural resources), such as land, and for produced assets such as houses. Rents should be recorded net of any expenses incurred in earning them, including interest paid.

(iv) Royalties are receipts arising from the return for services of patented or copyright material, e.g.; receipts from writing (ILO, Household Income and Expenditure statistics, 2000).

(c) Income from Household Production of Services for Own Consumption

Income from household production of services for own consumption are services produced within the household for the household's own consumption and not

for the market. They include services from owner-occupied dwelling and from customer durable goods owned as well as own-produced domestic services.

(d) Transfers Income

Transfers income are receipts for which the recipient does not give anything to the donor indirect return for the receipts. Transfers may be made between households, between households and government or between households and charities. They reduce the capacity of the donor to consume and increase that of the recipient. Transfers income consists of cash (monetary), of goods or of services. Current transfers are also mostly available for use in consumption expenditure during the reference period while recipients of capital transfers do not usually regard them as income and do not use them wholly for consumption expenditure during the reference period. Current transfers received in cash and goods consists of;

(i) Social security pensions (including military and overseas pensions), insurance benefits (e.g. unemployment, sickness) and allowances generated from government-sponsored or legislated social insurance schemes (compulsory/legal schemes).

(ii) Pensions and other insurance benefits (e.g. education, allowance, medical expenses) from employer-sponsored social insurance schemes not covered by social security legislation (both funded and unfunded.

(iii) Social assistance benefits from governments which provide the same benefits as social security schemes but are not provided for under such schemes.

(iv) Current transfers from non-profit institutions; regular gifts, financial support (scholarships, unions' strike pays and relief payments) from non-profit institutions, including charities.

(v) Current transfers from other households; family support payments, regular receipts from inheritances and trust funds, regular gifts or financial support or transfer in kind of goods. Transfer of housing services between households should be considered as income for the recipient household (ILO, Household income and expenditure statistics, 2001).

2.1.2 Definitions of Household Expenditure

Household expenditure is defined as the sum of household consumption expenditure and non-consumption expenditures of the household. Household have personal needs and wants that are directly satisfied through consumption of goods and services resulting from activities that are productive in an economic sense. Household expenditure represents the total outlay that a household has to make to satisfy its needs and wants its legal commitments.

Household consumption expenditure (HCE) is the value of consumer goods and services that were acquired by a household for the direct satisfaction of the needs and wants of its members. Consumption expenditure is what individuals or households spend on goods and services to satisfy their needs and wants. The accessibility to goods and services express a household's economic well-being. The more goods and services can be consumed, the higher the level of economic well-being and living standards. Measuring consumption expenditure might, therefore, be a way of measuring economic well-being.

Households also used consumer goods and services that satisfy the needs and wants of its members through social transfers in kind government and non-profit institutions or through transfers from other households. The sum of HCE and the value of these transfers is referred to as actual final consumption (AFC) of the household. This is the total value of consumer goods and services available to the household for satisfying the needs and wants of the household members. Household consumption expenditure is the most appropriate aggregate for the estimation of weight for CPI, especially the monetary components of household consumption expenditure. Actual final consumption is a more appropriate aggregate for welfare analysis as it takes into consideration all consumer goods and services available to a household for the satisfaction of its needs and wants. Consumption expenditure may be measured in term of

(i) The purchases values of the goods and services (referred to as the acquisition approach)

(ii) The cash outflows resulting from ownership of the goods or benefiting from the services (referred to as the payment approach) or

(iii) The estimated values of the services flow from the goods and the values of the actual services (referred to as the consumption costs approach).

The first two approaches are jointly referred to as the expenditure basis for measuring consumption expenditure while the last is the consumption costs basis.

Consumption expenditure measured on an expenditure basis is a good approximation for measurement on a consumption costs basis. Consumption expenditure on services and non-durable goods may be measured using the acquisition approach, where this approach is extended to include the estimated values of own production of non-durable goods and those received as income in kind or through barter.

Consumption expenditure on durable goods when estimated using the acquisition approach, is in general different from the value obtained using the consumption costs approach. For use in the compilation of weights for a consumer price index to be used to monitor inflation, the acquisition approach is used, especially when restricted only to monetary purchases. When the purpose is for use in welfare analysis or to compile weights for a cost-of –living index, the consumption approach may be preferable.

These different approaches may be combined for computing consumption expenditure on goods by using one or other for different expenditure items. In particular, consumption expenditure on owner-occupied dwellings may be valued on the consumption costs basis while the acquisitions approach is used for durable goods, non-durable goods and services. The consumption costs approach may also be used for durable goods for the purpose of welfare analysis and the production of tourism statistics. This use may be limited to major durable goods, since the consumption costs of other durable goods do not differ greatly from their acquisition costs. For this purpose, major durable goods may be defined in terms of a long expected lifetime, such as beyond five years, combined with a relatively high value.

Studies of consumption investigate how and why society and individuals consumes goods and services, and how this affects society and human relationships. Contemporary studies focus on meaning of goods and the role of consumption in identity making. Traditionally, consumption was seen as rather unimportant compared

to production, and the political and economic issues surrounding it. However, with the development of a consumer society, increasing consumer power in the market place, the growth in marketing, advertising, sophisticated consumers, ethical consumption etc., it is recognized as central to modern life.

In national accounts, the final consumption expenditure of households is the biggest component of the expenditure approach to GDP. Its evolution allows an assessment of purchases made by households, reflecting changes in wages and other incomes, but also in employment and in savings behavior.

The final consumption expenditure of households encompasses all domestic costs (by residents and non-residents) for individual needs. Among other things, this includes expenditure on goods and services, rent for dwelling, and the consumption of medicine and drugs.

2.2 Factors Influencing Income and expenditure

Studying consumer spending is to project trends and see how consumers affect the national economy. In general, consumers divide income between consumption and savings, and even if the household income goes to zero, consumption don't go to zero. Consumers draw on future income or savings to support the household when there is no income. This is autonomous consumption, not dependent on the income level. If consumers have extra income, they spend part of that income as well (Richard, 2018).

The relationship between income and expenditure is the consumption schedule or consumption function in economics. When disposable income rises, consumption increases. The fraction of each dollar spent is the marginal propensity to consume. Consumption may exceed disposable income for low-income individuals. As the disposable income increases, the average propensity to consume falls. In other words, the consumer spends a smaller percentage of the extra dollars. Consumption increases with increased income, but short-term increases affect consumption less than long-term increases. For an income increases of a year or less duration, consumers tend to change spending habits less than for permanent increases in income (Richard, 2018).

Global or national changes affect personal and small-business expenditures. The rise or fall of the stock market is an example of how change affects income and expenditures. When stocks fall, consumers and businesses have less money or less

confidence and decrease expenditures. When stocks rise, an increase in confidence and income increases expenditures. Changes in the tax code that increases taxes give the consumer less disposable income with the effect of decreasing consumption. Changes affect the small business and the consumer, but the trends show most with the national economy.

Perception of the economy and expectations for the future affect expenditures. When consumers lose confidence in the economy, economists see a downward shift in consumption. Optimism encourages consumption and economic growth. Increased income can create optimism, but so can expectations of increased income. Consumer confidence affects outlook and purchases for a small business as well as individuals. The small-business owner handles income and expenditures the same as if he were handling a household. As the small-business owner profits and gains confidence in the economy, expansion and more expenditures follow (Linda, 2018).

Supply and demand affect income and expenditures on a business level. As the household and business earns more money, it spends more, keeping with the consumption schedule or the relationship between income and expenditures.

2.3 The Use of Household Income and Expenditure Statistics

Household income and expenditure statistics serve a variety of purposes with respect to economic, social and other form of description and analysis. Household income and expenditure statistics can assess the level, structure and trends of the economic well-being of households and individuals in term of the distribution of income/consumption expenditure across households and individuals for various population subgroups of interest of study. The capacity to consume (measured by income, assets and access to credit) and actual consumption (measured by consumption expenditure) are two sides of the same coin of economic well-being. Consumption expenditure is relatively more stable over time, as households tend to smooth out their consumption, and so is a better measure of living standards.

Statistics of income and expenditure are used to generate distributions of income and consumption expenditure across households for (1) studying population groups at the bottom end of this distribution or the measurement of its dispersion, (2) analysis of the characteristics of population groups at different levels of the income/consumption

expenditure distribution, (3) producing various statistics relating to income/consumption poverty, inequality and social exclusion, (4) analysis of non-monetary dimensions of poverty and social exclusion, such as employment, health, education, housing condition, and (5) measuring the level, nature and structure of living conditions of households in time and space, especially for specific sub-population, such as the elderly, the young and various categories of workers.

Income and expenditure statistics are also used for the formulation, implementation, monitoring and impact evaluation of economic and social welfare policies, and of changes to such policies. Among which of usefulness of HEIS, the most important uses may be to carry out studies of the relationship between income and expenditure statistics and various socio-economic characteristics of individuals and households. Regarding to study consumer behavior among socio-economic groups, HEIS may be used in developing and monitoring policies relating to nutrition, food security, housing, migration, education, labor market and health. HEIS can make profound contribution to the study of poverty and social exclusion (Ottawa, 2001).

2.4 Diversity in Household Consumption Expenditures

In general, households aim to maintain a stable standard of living by avoiding excessive fluctuations in consumption in response to temporary changes in their income. Households would save more during periods of temporarily higher income and draw down on savings during periods of temporarily lower income. Alternatively, some households may access credit markets instead of drawing down from their savings. This concept, consumption smoothing, explains why temporary fluctuations in income are often observed to have less than proportionate effects on spending. In reality, despite the desire to smooth spending, households earning different income levels differ\in their ability or willingness to do so. Lower income households are less able to smooth expenditures and thus their spending behaviors display a higher sensitivity to fluctuations in income.

There are three main reasons underpinning this observation. Firstly, lower income households are less able to save, mainly because this group tends to spend a higher share of total income on essential items such as food and utilities. The inability to accumulate sufficient savings results in their expenditures being more sensitive to changes in income. In the absence of credit, a drop in income will induce a household

without savings to reduce its expenditures by an amount that corresponds to the decline in income, while a household with sufficient savings has the option of continuing to spend by using its savings. Secondly, within the context of imperfect credit market conditions, access to credit for lower income households is also more constrained, given the lower current and expected future incomes and the ability to secure collateral for borrowing. Households with limited access to credit, when faced with an adverse income shock, would have to reduce their expenditures by a greater magnitude compared to households who are able to borrow. Finally, studies have found that the spending behavior across different income levels is also a function of the level of financial literacy. Lower income households with lower levels of financial literacy are less likely to purchase insurance, have a lower capacity to save and are more likely to undertake borrowing at a higher cost than necessary. These factors would cumulatively inhibit the ability to smooth consumption against unanticipated income shocks, thus making expenditures of lower income households more sensitive to income shocks, relative to the higher income segments (Charles & Danzinger, 2006).

CHAPTER 3

Regional Profiles of Dalla Township

3.1 Historical Background of Dalla Township

Dalla Township was established by Mon race since ancient times. From AD 1 to 9, it was famous as one of the civilized country of Thuwanna Bhummi empire. Dalla was a popular major country during the 36 years was period between Innwa and Hantharwaddy, Kawzar AD 1386 to 1422 and it was administrated by Myanmar and Mon dukes and mayors alternatively. Dalla was called Tala in Bagan era and Tala derived was called Ton Talei in Mon and it means (Hero City) according to record. Dalla City is situated in Yangon Municipal Area, originally consisted 17 wards. In 1989, to comply with civil features and its development, civil housing development committee designed civil project drawings and added new wards respectively, clearing trespassing housings and buildings in townships and developed additional 6 wards and made systematic placements. Nowadays, in Dalla, there are 24 wards and 23 village tracts.

3.2 Location and Area of Dalla Township

Dalla Township is located on the southern bank of Yangon River across from downtown Yangon. Dalla Township is situated between North Latitude 16 degrees 20 minutes and 16 degrees 23 minutes and East Longitude 96 degrees 16 minutes and 96 degrees 18 minutes**.** Bordering Township of Dalla are Yangon outfall in the east, Kawhmu Township in the south, Twantay Township in the west and Yangon River in the north respectively. The total area of the Dalla Township are about 86.51 square miles. From east to west is 7 miles long and from south to north is 10 miles long.

3.3 Geographical Features and Climate

Dalla Township is a flat moorland without any mountains, hills, steeps or canyons and it has so many rivers, streams and lakes which flows from west to east. The outstanding rivers and streams are Kamar streams, Dew Thar streams, Alan Ngu streams, Thakhut short streams flowing from south to north within Dalla Township. Local water resources are mostly sea water and people use cultivation watere by water storing system of Tone Gin Floodgate. Dalla is a flat moorland situated at 12.214 feet above sea levels.

Dalla Township is the flatness plain position without the mountainous hills inland cliffs and ravines. Dalla Township is the temperate climate. The highest temperature is 40 degrees centigrade and the lowest temperature is 32 degree centigrade, the annual average rainfall is about 88.53 and the total days that rain yearly is about 100.

Table (3.1) The Climate of Dalla Township

No.	Years	Rainfall		Temperature	
				Summer ($\dot{C}$)	Winter ($\dot{C}$)
		Rainfall Days	Total Rainfall	maximum	Minimum
1.	2013	97	97.55	32	20
2.	2014	100	89.54	35	19
3.	2015	100	88.53	32	20
4.	2016	100	88.53	36	18
5.	2017	100	88.53	41	32

Source: Annual Report (2013 to 2017) Planning Department of Dalla Township

3.4 Population of Dalla Township

Population situation in many countries contribute to or detract from their chances of realizing the goals of development, not only for the current generation but also for the future generations. Conversely, development also does affect population growth. Tables show the population structure in Dalla Township.

Table (3.2) Houses, Households, Wards and Villages in Urban and Rural of Dalla Township

No	Particular	Houses	Households	Wards	Village Tract	Villages
1.	Urban	21363	24192	24	-	-
2.	Rural	10020	11031		23	54
Total		31383	35223	24	23	54

Source: Report of General Administrative Department of Dalla Township (2017)

According to the table (3.2), Dalla Township is comprised with 24 Wards and 23 Villages Tract including 54 Villages. Urban community has 21363 houses and 24192 households in the 24 wards. Rural community has 10020 houses and 11031 households in the 54 villages.

Table (3.3) Population Structure of Dalla Township

Particular	Above 18 years		Under 18 years		Total
	Male	Female	Male	Female	
Urban	35098	37352	17251	18409	108110
Rural	15180	15906	7652	7715	46453
Total	50278	53258	14903	26124	154563

Source: Report of General Administrative Department of Dalla Township (2017)

Total population of Dalla Township is 154563 persons. Among those, 108110 populations are living in urban areas and rural population is 46453 of total population of the Township. With regard to age group of Township's population, 103536 are above 18 years old and 51027 are under 18 years old. In Dalla Township, there are more females than males with 96 males per 100 females. The population density of Dalla Township is 772 persons per square kilometer. There are 4.3 persons living in each household in Dalla Township.

3.5 Race and Religious of Dalla Township

The ethnic Burmese is the majority in Dalla Township followed by Kayin ethnic as the second majority. The majority of the people in Dalla Township are Buddhist and the second majority of the people are Islam.

Table (3.4) The Structure Population by Races

No.	Race	Number of population	Total population	% of the population
1.	Kachin	3	154563	0.0019
2.	Kayah	-	154563	-
3.	Kayin	1826	154563	1.181
4.	Chin	32	154563	0.020
5.	Mon	105	154563	0.068
6.	Burma	148170	154563	95.86
7.	Rakhine	421	154563	0.272
8.	Shan	6	154563	0.003
	Total	**150564**	**154563**	

Source: Report of General Administrative Department of Dalla Township (2017)

According to table (3.4), there are (148170) Burma residence in 2017, in estimation it percentages at (95.86%), Kachin ethnic residence numbers at (3) at a percentage of (0.0019%), Kayin ethnic residence numbers at (1826) at a percentage of (1.181%). (32) people of Chin ethnic also present at a percentage of (0.02%). There are also people of Mon ethnic whose population is at (105) at a percentage of (0.068%), people of Rakhine ethnic whose population is at (421) at a percentage of (0.272%) and people of Shan ethnic whose population is at (6) at a percentage of (0.003%).

Table (3.5) The Structure Population by Religions

No.	Religious	No. of population
1.	Buddhist	138767
2.	Christian	2782
3.	Hindu	6283
4.	Islam	6731
5.	Other	-
	Total	**154563**

Source: Report of General Administrative Department of Dalla township (2017)

In Dalla Township, the composition of the population by religion is 89.7% Buddhist, 1.8% Christian, 4.1% Hindu and 4.4% Islam.

CHAPTER 4

Analysis on Expenditure and Income of Sample Household

4.1 Data Sources and Distribution of Sample Size

Dalla Township is comprised of 24 wards and 23 village tracts. For collection of primary data about expenditure and income pattern and structure of households in Dalla Township, household survey interview was conducted in total of 7 wards and 7 villages in Dalla Township. Total sample size is 200 households. In choosing villages for data collection, convenient sampling method was applied based on transportation to the villages. In choosing households for interview, systematic random sampling method was employed. As for respondents, any household members who can answer well about expenditure and income of their families and household.

In the interview questionnaire, respondents were asked to provide basic facts about household characteristics; such as sex, age, education level, marital status, family members, income earners, and dependence in family. For livelihood, questions about the occupation of households, household economic information.

Following table shows the sample size distribution of respective wards and village tracts in the survey.

Table (4.1) Distribution of Sample Size

Distribution of Sample Size in the Survey					
No.	**Wards/Villages**		**Total Households**	**Number of Households**	**Percent %**
1.	Wards	Myo Ma (1)	255	14	7
2.		Myo Ma (3)	129	14	7
3.		Set Myay	728	14	7
4.		Ka Mar Ka Thwei	1037	15	7.5
5.		Ka Mar Ka Sit	2520	15	7.5
6.		Bam Yint Naung	685	14	7
7.		Bo Yan Pyay	856	14	7
8.	Villages	Kha naung (Shan Su)	150	14	7
9.		Tha Pyay Kone	1884	16	8
10.		Nyaung Ngoke To	271	14	7
11.		Ye Chaung Wa	196	14	7
12.		Shwe Hlay Chaung	345	14	7
13.		Nyaung Pin	286	14	7
14.		Htu Gyi	554	14	7
		Total	**9896**	**200**	**100.00**

Source: Survey Data (2018)

In total of 200 samples for household interview, 100 households from 7 wards where total of 6210 households and 100 households from 7 village tracts where total of 3686 households in Dalla Township were chosen by simple random method to be interviewed. A household interview was conducted with structured questionnaire to household's head or housewife of chosen household in the respective wards and villages tracts.

4.2 Income Sources of Households

Income sources of households can measure the living standards of family as well as community. The sources of incomes, expenditures or consumption are also better indicators of welfare or well-being of families and households. The extent to which expenditures and consumption levels and patterns can also be determined by household income sources as compared to other variables like household composition and family type, place of residence, or employment status of household members as factors explaining levels and structures of income and expenditures.

The employment level of households decides the income level of households. Moreover, it is also concerned with types of employment that they have received. Thought it is possible to come out a lot of diversified occupations, the occupation of the head of household is used to be convenient for the study.

Table (4.2) Income Sources of Households

Employment	Frequency	Percentage %
Government Employee	19	9.5
Company Employee	20	10
Self-employed	39	19.5
Daily Worker	64	32
Go to foreign for a job	15	7.5
Industrial Worker	29	14.5
Other	14	7
Total	**200**	**100.00**

Source: Survey Data (2018)

When analyzing the income sources of households, most of the households are daily workers. Because of the less job opportunities and the number of people who are being taught just still the middle level and high school level educations.

According to survey data, above table shown that there are 9.5% of government employees, 10% of company employees, 19.5% of self-employed, 32% of daily workers, 7.5% are go to foreign for a job, 14.5% of industrial workers. 7% are the other: farmer, livestock and etc.

4.2.1 Monthly Income Households

Household income is the sum of the income of all members of the whole family. Income of households must be measured for analysis of living standards and economic well-being of societies. This is also because the major determinant of economic well-being for most HH and determine the level of wealth for the whole family members' living status. While income is usually received by individuals, it is normally shared with other household members. Household income consists of all receipts whether monetary or in kind (goods and services) that are received by the household members of the household at annual or more frequent intervals. However, it excludes windfall gains and other such irregular and typically one time receipts.

While taking income of households, both full time occupation and part time occupations were involved. The amount of income that was stated is large because it depends on the number of employed people of the whole household.

Table (4.3) Income Groups Distribution of Households

Income Level (Kyats)	Frequency	Percentage %
Less than 200,000	13	6.5
200,000 to 300,000	46	23
300,001 to 400,000	33	16.5
400,001 to 500,000	29	14.5
500,001 to 600,000	15	7.5
Above 600001	64	32
Total	**200**	**100.0**

Source: Survey Data (2018)

Among the total of 200 households, 6.5% of the households have income less than 200,000 kyats. Most of the households represent 23% of the total have income between 200,000 to 300,000 kyats. 16.5% of the households have income between 300,001 to 400,000 kyats. 14.5% of the families have income between 400,001 to 500,000 kyats. 7.5% of the families have income between 500,001 to 600,000 kyats. 32% of the households have income above 600,001 kyats.

4.3 Relationship between Sources of Income and Defined Income Groups

From the data of household survey, it can make relationship table between income sources and income groups. In defining monthly income groups, six groups; group 1 is less than 200000 Kyats, group 2 is 200000 to 300000 Kyats, group 3 is 300001 to 400000 Kyats, group 4 is 400001 to 500000 Kyats, group 5 is 500001 to 600000 Kyats and group 6 is above 600001 Kyats are defined.

Table (4.4) Relationship between Income Sources and Income Groups

No.	Income Group / Income Sources	Group 1 %	Group 2 %	Group 3 %	Group 4 %	Group 5 %	Group 6 %	Total %	Total Count No.
1.	Government Employee	1	2.5	1	0.5	0.5	4	9.5	19
2.	Company Employee	0.5	2.5	1	2.5	0.5	3	10	20
3.	Self-employed	2	4	2	1	1.5	9	19.5	39
4.	Daily Workers	2.5	7	7.5	5.5	4	5.5	32	64
5.	Go to foreign for a job	0	0.5	0.5	1	1	4.5	7.5	15
6.	Industrial Workers	0	3	3	3	0	5.5	14.5	29
7.	Other	0.5	3.5	1.5	1	0	0.5	7	14
	Total %	6.5	23	16.5	14.5	7.5	32	100.0	200
	Total Count No.	13	46	33	29	15	64	200	

Source: Survey Data (2018)

In income group 1 (less than 200000 Kyats), 13 of households included; two households earning monthly income from government employee, one household earning monthly income from private employee, 4 households earning monthly income from self-employed, 5 households earning monthly income from daily workers and 1 household earning monthly income from other respectively.

In income group 2 (200000 to 300000 Kyats), 46 of households included; 5 households earning monthly income from government employee, 5 households earning monthly income from private employee, 8 households earning monthly income from self-employed, 14 households earning monthly income from daily workers, 1 household earning monthly income from go to foreign for a job, 6 households earning

monthly income from industrial workers and 7 households earning monthly income from other respectively.

In income group 3 (300001 to 400000 Kyats), there are 33 households included; 2 households from income sources of government employee and private employee. 4 households from income sources of self-employed, 15 households from income source of daily workers, 1 household from income source of go to foreign for a job, 6 and 3 households from income sources of industrial workers and other.

In income group 4 (400001 to 500000 Kyats), there are 29 of households included. 1 household from income source of government employee. 5 and 2 households from income sources of private employee and self-employed. 11 and 2 households from income sources of daily workers and go to foreign for a job. 6 and 2 households from income sources of industrial workers and other.

In income group 5 (500001 to 600000 Kyats), 15 of households included; 1 household earning monthly income from government and private employees. 3 households earning monthly income from self-employed, 8 and 2 households earning monthly income from daily workers and go to foreign for a job.

Finally, 8 households are from income source of government employee, households from income source of private employee, 18 households from income source of self-employed, 11 and 9 households from income sources of daily workers and go to foreign for a job, 11 households from income source of industrial workers and one household from income source of other are included in income group 6 (above 600001 Kyats).

4.4 Relationship between Proportions of Households Expenditure and Income Group

Consumption expenditure of households is what individuals or households spend on goods and services to satisfy their needs and wants. The purchasing power to goods and services express a household's economic well-being. Nowadays, so many new goods and products for various purposes are available in community. The more goods and services can be consumed, the higher the level of economic well-being. In this study, it is measured consumption expenditure in term of proportion of household income spend on the basic needs.

Table (4.5) Percentage Distribution of Total Household Expenditure by Expenditure and Income Groups

No.	Income Group (Monthly) / Expenditure Group	Group 1	Group 2	Group 3	Group 4	Group 5	Group 6	Average %
		%	%	%	%	%	%	
1.	Food	58.0	53.2	54.0	52.0	51.5	51.3	51.9
2.	Electricity and Water	8.8	9.3	9.7	10.5	11.0	11.1	10.7
3.	Clothing	2.2	2.4	2.7	3.0	3.1	3.3	3.1
4.	Charities, support to relatives and social welfare	0.9	1.0	1.2	1.3	1.3	1.4	1.3
5.	Education	5.0	5.7	5.6	5.3	5.0	5.0	5.1
6.	Health	2.6	2.0	2.2	2.6	2.2	2.3	2.3
7.	Transportation	7.3	7.0	7.3	7.9	8.0	8.0	7.8
8.	Rent house	0	2.5	1.2	0.6	0	0.2	0.5
9.	Other expenditure	10.0	11.0	11.0	10.0	11.0	11.2	11.0
10.	Savings	5.2	5.9	5.1	6.8	6.9	6.2	6.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Survey Data (2018)

Income and expenditure are interrelated according to the theory of consumption. Therefore, consumption patterns can vary according to the levels of households. Table (4.5) illustrates the allocation of expenditure by the level of household income. According to table 4.5, each group spend more when they have more income. Especially, it is found that higher income household tends to allocate smaller percentage for daily needs such as food and more spend on water and energy because of consuming more on luxury goods such as TV, VCD/DVD players, fan, iron, refrigerator, aircon, washing machine and so on. For clothing, it is found that the more income the households earn, the more they spend. Looking at education expenditure, it is significantly higher even poor households. Based on this finding, it can assume that the parents are encouraging their children to be educated although they are not well-educated persons.

According to the table, for income group 1, monthly income is under 200000 Kyats, 58% of total monthly income have to spend by households in food and food cooking. It can be seen clearly that more income groups have to spend less proportion, however, it does not mean less in spending on food if income increased. In average percentage terms 51.9% of incomes of households have to spend in food and food cooking.

Expenditures for water, energy and lighting for a family have to incur daily as well as monthly and annually. Regarding to expenditures for water, energy and lighting, water expenditures can be divided users draw and users can buy. Achieving lighting separates electricity, candle, battery light, private generator and solar power. Nowadays, small scale private electricity suppliers are doing business in villages where no electricity from Dalla Township. Households can utilize electric power at night by giving daily or monthly subscription fee. From the data of survey, it can calculate the average expenditures on water, energy and lighting of respondents' households, the expenditures for water, energy and lighting spent about 10.7% of monthly income as average for all income groups.

Expenditures for clothing and dresses of household can be divided women, men and kid accessories, footwear, hats and etc. Regarding to expenditures for clothing and dresses of households, households have to spend 3.1% of monthly income as average for all income groups.

Expenditures for charities, support to relatives and social welfare of households includes daily or monthly regular donations (such as ward, village religious sermon) and sometimes donations (such as celebration, seasonal festivals, novitiate, religious sermon). But, sometimes donation expenditures to collect less accuracy although daily or monthly donation expenditures to collect easy. In average percentage terms 1.3% of incomes of households have to spend on charities, support to relatives and social welfare.

Spending on education includes not only school fee, admission fee, school building fee, teachers and parent association fee but also tution fee, stationery and reading matter. Regarding to expenditures on education, the proportion of total income increased through low income group to high income group. The average expenditure spent on education for all income groups is 5.1% of monthly income.

The important expenditure on health and medical care is critical for daily life of families. Households have to spend 2.3% of monthly income as average for all income groups. Asked for household transportation answered the amount of travel costs from home to work. Therefore, the real transportation costs for households can be separated carfare, ferry fee, shipping fee and etc. Regarding to expenditure for transportation, households have to spend 7.8% of monthly income as average for all income groups.

Regarding to expenditures for rent house, households have to spend 0,5% of monthly income as average for all income groups. The spending for other expenditures includes communication, recreation and entertainment, cigarettes, tobacco and betel, alcoholic beverages. In average percentage terms 11% of incomes of households have to spend on other expenditures.

Savings of households is important for future improvement of each household as well as for society. According to the results from analysis of survey data, households have to spend 6.2% of monthly income as average for all income groups.

4.5 Members of Household size and Dependency Ratio

As household characteristics of study area in Dalla Township, the information about number of households, average household size, characteristics of the household heads, household composition. Following table (4.6) show the distribution of members in the respondent's household. From the table it can calculate the average household size, which is 4.3 persons in each household.

Table (4.6) Distribution of Household Members

No.	Number of Household Members	Frequency	Percentage %
1.	2 persons	14	7
2.	3 persons	40	20
3.	4 persons	64	32
4.	5 persons	45	22.5
5.	6 persons	22	11
6.	Above 7 persons	15	7.5
	Total	**200**	**100.00**

Source: Survey Data

According to the survey data, the most proportion of households, 64(32%) of families have 4 persons. 7% of households have 2 persons, 20% of households have 3 persons, 22.5% of households have 5 persons, 11% of households have 6 persons and 7.5% of households have above 7 persons, respectively.

4.5.1 Dependency ratio

Following table shown that dependency ratio in Dalla Township from survey data.

Table (4.7) Dependency Ratio in Households

Ages	Total	Dependency Ratio %
0-14	181	20.95
Above 64	55	6.37
Total	236	27.32

Source: Survey Data (2018)

By calculation of dependency ratio, the percentage of total numbers of children aged (0-14) years plus numbers of adults aged over 64 years to the total numbers of adults aged (15-64) years, the ratio 37.58%.

Table (4.8) Dependency Persons in Households

No.	Number of dependency	Dependency	
		Frequency	**Percentage**
1.	1 Dependent Person	37	18.5
2.	2 Dependent Persons	73	36.5
3.	3 Dependent Persons	52	26
4.	4 Dependent Persons	17	8.5
5.	5 Dependent Persons	10	5
6.	No Dependent	11	5.5
	Total	**200**	**100.00**

Source: Survey Data (2018)

According to the above table, among total 200 households, 37 (18.5%) households have 1 dependence, 73 (36.5%) households have 2 dependences, 52 (26%) households have 3 dependences, 17 (8.5%) households have 4 dependences, 10 (5%) households have 5 dependences and 11 (5.5%) have no dependence persons respectively. As the most people, just the full time students, the elderly people, housewife without being able to work with income, the disable people, the numbers of religious order (the monks and the nuns) are expressed dependence person.

4.5.2 Gender Proportion of Respondents

In survey interview, most of the female were encouraged to participate. Therefore, females answered the interview questions about their families' income and expenditures.

Table (4.9) Gender Proportions of Respondents

Gender	No. of Population	Percentage %
Male	47	23.5
Female	153	76.5
Total	200	100.00

Source: Survey Data (2018)

According to the table, there are 47 of male respondents (23.5%) of total and 153 of female respondents (76.5%) of total in the interview.

4.5.3 Education Levels of head of Households

Education levels of people in a region (respondents) are crucial for the living standard. Education level is an important variable with regard to its association with demographic behavior. Higher education is usually associated with greater knowledge and use of health practices and family planning methods. Household members with different education levels are presented in table 4.10.

Table (4.10) Education Level of head of Households

No.	Particular	Frequency	Percentage
1.	Illiterate	4	2
2.	Only able to read	7	3.5
3.	Primary Level	52	26
4.	Middle Level	70	35
5.	High School Level	57	28.5
6.	Graduate	8	4
7.	Master	2	1
	Total	**200**	**100.00**

Source: Survey Data (2018)

When analyzing the educational status of major household head in each household, most of the household head finished middle level and high school level education more than graduated education. The household head is being low the education level because the weakness of working for livelihood and being inconvenient money to study when their young. In studying about the education level of household head, that are found that these are many household head who are daily workers because the less of job opportunities and because of the number of people who are being taught just still the middle level and high school level.

According to survey of 200 households, (35%) 70 of respondents of household surveyed are middle level education. (28.5%) 57 of respondents of household surveyed are high school level education. There are 2% (4) of respondents are illiterate. Tables show the education levels of respondents by whom data was collected by sample household survey.

4.5.4 Type of Housing of Households

Houses in Dalla Township are commonly built with wooden house and zin roof and the second most common type of houses is built with wooden house and thatch roof. Some families live in block of cottage. Under the table, the type of housing of Dalla Township may be presented.

Table (4.11) Type of housing of households

No.	Particular	Frequency	Percent
1.	Wooden house with zin roof	170	85
2.	Wooden house with thatch roof	18	9
3.	Block of cottage	12	6
	Total	**200**	**100.00**

Source: Survey Data (2018)

According to the table, most of the families, 85% (170) of households, live in wooden house with zin roof.9% (18) of families live in wooden house with thatch roof.6% (12) of families live in block of cottage. Therefore, type of housing of households in Dalla Township found that there was moderately good and no low.

4.5.5 Sources of Fuel for Cooking

Most of the households in this survey use firewood, charcoal, electricity and natural gas. The following table shows that the sources of fuel for cooking.

Table (4.12) Sources of fuel for Cooking

No.	Particular	Frequency	Percent
1.	Firewood	23	11.5
2.	Charcoal	34	17
3.	Electricity	135	67.5
4.	Natural gas	8	4
	Total	**200**	**100.00**

Source: Survey Data (2018)

According to table, 68% (135) of households use electricity as a main source, 17% (34) of households use charcoal fuel and about 11.5% (23) and 4% (8) are using firewood and natural gas for cooking in households.

4.5.6 Possessions of Household Assets

The socioeconomic status is determined by the average monthly income and expenditure, type of houses' condition and possession of household assets. Following table shown that possessions of household assets in Dalla Township.

Table (4.13) Possessions of Household Assets

No	Ownership	Frequency	Percentage %
1.	Own House	145	72.5
2.	Own fiy-proof latrines	200	100.00
3.	Own Radio cassette	18	9
4.	Own T.V	168	84
5.	Own VCD, DVD	137	68.5
6.	Own Satellite	24	12
7.	Own Computer	17	8.5
8.	Own Sewing machine	40	20
9.	Own Electric fan/ iron	166	83
10.	Own Aircon	14	7
11.	Own bicycle	135	67.5
12.	Own Motorbike	102	51
13.	Own Car	10	5
14.	Own Refrigerator	100	50
15.	Own Washing Machine	37	18.5
16.	Own Mobile Phone	148	74
17.	Own Water Pump	40	20

Source: Survey Data (2018)

According to the table, 145 (72.5%) households can live in own houses, 100% of the households have fly-proof latrines. This means that households in Dalla used fly-proof latrines, which implies that these families are knowledgeable about hygiene and sanitation. Households own 18 Radio Cassette, 168 TV, 137 DVD and 24 Satellite for knowledge and entertainment. 40 households own sewing machine. 166 households own electric fan/iron. Households own 135 bicycle and 102 Motorbike. The ownership of bicycle and motorbike is a half of sample household so transportation is convenient. Households own 100 refrigerators. Households own 148 mobile phone so telecommunication is good. Households own 40 water pump. The ownership of household goods is not lower.

4.5.7 Conditions of Electricity Usage of Households

Households in Dalla Township use electricity, candle, battery light, private generator and solar power for light. Following table show conditions of electricity usage of households.

Table (4.14) Conditions of Electricity Usage of Households

No.	Particular	Frequency	Percent
1.	Public Electricity	171	85.5
2.	Candle	7	3.5
3.	Battery light	15	7.5
4.	Private generator	2	1
5.	Solar power	5	2.5
	Total	**200**	**100.00**

Source: Survey Data (2018)

According to table (4.14), to get the light for households by public electricity supply is 171 households as 85.5%. It has been realized that consumption of electricity in entertainment instruments such as TV, Cassette, DVD, VCD and other materials: rice cooker, iron, washing machine and refrigerator are used. 7 (3.5%) of families use candle to get light. 15 (7.5%) of families get light from battery light. 2 (1%) of families get light from private generator. It charges subscription fee by daily or monthly. 5 (2.5%) of households get light from solar power. Dalla Township has developed in technology by using solar power.

4.5.8 Access and Utilization of Water in Households

According to the tables, the majority of households rely on water from rain water for drinking water. Some of the households rely on water from purifier water for drinking water. Most of the households rely on the main sources of use water from lake and tap water for general purpose.

Table (4.15) Drinking water of Households

No.	Particular	Frequency	Percent %
1.	Rain Water	135	67.5
2.	Lake	9	4.5
3.	Purifier Water	54	27
4.	Tube Water	2	1
	Total	**200**	**100.00**

Source: Survey Data (2018)

When water supply of households are studied, 135 (67.5%) of families drunk rain water during the rainy season. After the end of the rainy season, rain water is kept stored for drinking. 54 (27%) of families used purifier water for drinking. 9 (4.5%) and 2 (1%) of families can get drinking water from lake and tube water. Tube water is a little used for drinking.

Table (4.16) Usage Water of Households

No.	Particular	Frequency	Percent %
1.	Protected Well	1	0.5
2.	Tap Water	45	22.5
3.	Tube Water	4	2
4.	Lake	150	75
	Total	**200**	**100.00**

Source: Survey Data (2018)

According to table, 1 (0.5%) of household use water from protected well, 45 (22.5%) of households use water from tap water, 4(2%) of households use water from tube well and 150 (75%) of households use water from lake, respectively. The getting condition of usage water from Y.C.D.C is studied, households mainly depend on lake water, water carrying is used by the suitable ways such by cart and pipe. The number of lake water consumers is half of the consumers of sample lake water consumers.

4.5.9 Healthcare Access of Households

The important expenditure on medical and healthcare is critical for daily life of family in community. Healthcare access of households of Dalla Township may be presented.

Table (4.17) Healthcare Access of Households

No.	Particular	Frequency	Percent %
1.	Public hospital	25	12.5
2.	Private Hospital	160	80
3.	Other	15	7.5
	Total	**200**	**100.00**

Source: Survey Data (2018)

According to the table, most of the people rely on private healthcare services for treatments by percent at (80%). (12.5%) of families rely on healthcare services from public hospitals and (7.5%) of people who receive healthcare services from other resources. Other healthcare services, treatments are taken from the nearest drugstores, from traditional medicine clinic and free charge clinic. If any illment is happened, medical treatment is taken by buying drugs from drugstores, by household treatment with health knowledge, and talen medical treatment of private clinic. Such medical treatment have been made, severe suffering and diseases taken medical treatment at hospitals.

CHAPTER 5

Conclusion

5.1 Findings and Discussions

This survey of household expenditure consists of 200 households in Dalla Township. Topics covered include household consumption expenditure and household' s income. As findings of study, when analyzing the income sources of households, most of the households are daily workers because of the less job opportunities and the number of people who are being taught just still the middle level and high school level educations. With respect to income groups of households, 32 % of households could earn monthly above 600001. While taking income of households, both full time occupation and part time occupations were involved. The amount of income that was stated is large because it depends on the number of employed people of the whole households.

As finding of study the income sources and income groups of households, the major sources of the most households are from daily workers and the second rank of most income sources or livelihood, the second most are self-employed. With respect to income groups of households, 9 % of households could earn monthly above 600001 which are from self-employed. 7.5% of households could earn monthly between 300001 to 400000 which are from daily workers.5.5% of households could earn monthly above 600001 which are from industrial workers.

Income and expenditure are interrelated according to the theory of consumption. Therefore, consumption patterns can vary according to the levels of households. The result of table 4.5 illustrates the allocation of expenditure by the level of household income explore each group spend more when they have more income. Especially, it is found that higher income household tends to allocate smaller percentage for daily needs such as food and more spend on water and energy because of consuming more on luxury goods such as TV, VCD/DVD players, fan, iron, refrigerator, aircon, washing machine and so on. For clothing, it is found that the more income the households earn, the more

they spend. Looking at education expenditure, it is significantly higher even poor households. Based on this finding, it can assume that the parents are encouraging their children to be educated although they are not well-educated persons.

5.2 Suggestions

Nowadays, information accessibility is higher than last decade by mobile phone systems and other mass media and transportation improvement. This factor can change consumption and expenditures patterns. Therefore, for achieving further sustainable economic development, entrepreneurships of businessmen from communities are critical.

In studying about the labour force in Dalla Township, the number of women are more than the number of men. Although the number of men are less, the head of households works many jobs. It can be known that the women are still dependent persons from the recording details. Although the power of women workers is more than the power of men workers, the women are still keeping on the housework duties because of being scare jobs opportunity. Therefore, there have to create the job opportunities for women.

It is needed to teach systematically to the part of highest education level from basic the education level of the number of households by the sample of households from Dalla Township, which have the benefits of being able to produce the products with the full ability and increasing of job opportunities as the worker who are high in education level. It can be guessed that can be able to sustain for development the country more than before.

The qualification and skill of employees are vitals of the success of the business. As outlook of modern day, human resources development can be obtained by carrying out the promotion of skill and qualification of employees. So suitable living standards and health care services to be supported for human resources development.

Contemporary, despite its strategic location near Yangon, the township is still largely rural undeveloped mainly because it still lacks a bridge across the Yangon river, with connections between the township and the city being by ferry only. Rural development is the most important section of overall development of Myanmar.

Studying expenditures and consumption behavior of households also seems to be an important and promising strategy to extend and supplement mainstream sociological and economic research. Thus, further research of expenditures and consumption behavior of households should be conducted.

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Appendix

ဒလမြို့ ၏ အိမ်ထောင်စုအသုံးစရိတ် အားလေ့လာဆန်းစစ်ခြင်း

၁။ ဂုပ်ကွက်/ရွာအမည် =----------

၂။အိမ်ထောင်စုစာရင်း

(ဇယားတိုင် (b) , (c) , (d) နှင့် (e) တို့ တွင် ဇယားအောက်တွင်ဖော်ပြထားသော အချက်များအနက် သင့်တင့်သော နံပါတ်ကို ဖြည့်ပါ။)

စဉ်	(a)	(b)	(c)	(d)	(e)	(f)
	ပြည့်ပြီးအသက်	ကျား/မ	အိမ်ထောင်ဦးစီးနှင့်ဇတ်စပ်ပုံ	ပညာအရည်အချင်း	အလုပ်အကိုင်	ဝင်ငွေ
၁။						
၂။						
၃။						
၄။						
၅။						
၆။						
၇။						
၈။						
၉။						
၁၀။						

(b) ၁= ကျား ၂= မ

(c) ၁= အိမ်ထောင်ဦးစီး ၂= ဇနီး/ ခင်ပွန်း ၃= သား ၄= သမီး ၅= ဖခင် ၆= မိခင်

၇= အခြား

(d) ၁= စာမတတ် ၂= ရေး/ဖတ်တတ် ၃= မူလတန်းအောင် ၄= အလယ်တန်းအောင်

၅= အထက်တန်းအောင် ၆= ဘွဲ့ ရ ၇= ဘွဲ့ လွန်

(e) ၁= အစိုးရဝန်ထမ်း ၂= ကုမ္ပဏီဝန်ထမ်း ၃= ကိုယ်ပိုင်လုပ်ငန်း/စျေးရောင်း ၄= ကျပန်း

၅= ပုတ်ပြတ်/နေ့ စား ၆= မှီခို ၇= နိုင်ငံခြားတွင်အလုပ်လုပ်/သင်္ဘောလိုက်
၈=ကျောင်းသား

၉=မွေးမြူရေး ၁၀= လယ်သမား ၁၁=ရေလုပ်ငန်း ၁၂=စက်မှုလက်မှု ၁၃=အခြား

၃။ အိမ်ထောင်ဦးစီးဖ၏ တစ်လတွင် အလုပ်လုပ်ရသည့်ရက်ပေါင်း =----------

၄။ အိမ်ထောင်ဦးစီးဖ၏အဓိကလုပ်ငန်းအပြင် အခြားလုပ်ငန်းမှရရှိသောတစ်လဝင်ငွေ = ----------
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၅။ ကလေးငယ်များတွင် ကျောင်းမနေသောကလေးရှိပါသလား
၁။ ရှိ ၂။ မရှိ
ရှိပါကအရေအတွက်
၁။ ၁ယောက် ၂။ ၂ယောက် ၃။ ၃ယောက် ၄။ ၄ယောက်နှင့်အထက်

၆။ ကျောင်းမနေရသောအကြောင်းအရင်း
၁။ ကျောင်းစရိတ် မတတ်နိုင်ပါသဖြင့်
၂။ ကျန်းမာရေးမကောင်းပါသဖြင့်
၃။ သွားလာရေးခက်ခဲပါသဖြင့်
၄။ အိမ်အလုပ်ကူလုပ်ရန် လိုအပ်ပါသဖြင့်
၅။ စာရေး/ဖတ်တတ်ရုံဖြင့်ကျေနပ်ပါသဖြင့်
၆။ အခြားဖော်ပြရန်

၇။ ရန်ကုန်မြို့တွင်း ခရီးသွားလာရာတွင် အသုံးပြုမှုအများဆုံး ယာဉ်အမျိုးအစား
၁။ လိုင်းကား ၂။ ကိုယ်ပိုင်ကား ၃။ အငှားယာဉ် ၄။ စက်ဘီး ၅။ အခြား

၈။ နေအိမ်ပိုင်ဆိုင်မှု
၁။ကိုယ်ပိုင် ၂။အိမ်ငှား ၃။အစိုးရဝန်ထမ်းအိမ်ရာ ၄။အခမဲ့ ၅။အခြား

၉။ အိမ်ထောင်စု၏အိမ်အခြေအနေ
၁။ခနို/သက်ကယ် ၂။သွပ်မိုး/ပျဉ်ကာ ၃။ သွပ်မိုး/အုတ်နံရံ/သံမံသလင်း/ပါကေး ၄။ တိုက်အိမ်
၅။ မြေစိုက်အိမ် ၆။အခြား

၁၀။ အိမ်ထောင်စု၏ပစ္စည်းပိုင်ဆိုင်မှု
၁။ရေဒီယို/ကက်ဆက် ၂။တီဗွီ ၃။အောက်စက်(VCD,DVD) ၄။ကွန်ပျူတာ ၅။ဂြိုလ်တုဖမ်းစက်
၆။အပ်ချုပ်စက် ၇။လျှပ်စစ်ပန်ကာ/မီးပူ ၈။အဲယားကွန်း ၉။စက်ဘီး ၁၀။ဆိုင်ကယ်/သုံးဘီးကား
၁၁။ကား ၁၂။ရေခဲသေတ္တာ ၁၃။။အဝတ်လျှော်စက် ၁၄။ထွန်စက် ၁၅။ထော်လာဂျီ
၁၆။တယ်လီဖုန်း ၁၇။နွားလှည်း ၁၈။စက်လှေ/ငါးဖမ်းလှေ ၁၉။သမ္မာန် ၂၀။ရေစုပ်စက်
၂၁။ကျွဲ/နွား ၂၂။လယ်ထွန်စက်

၁၁။ သောက်သုံးရေ ရရှိမှု
၁။ရေတွင်း ၂။ရေပိုက်လိုင်း ၃။အဂီစိတွင်း/လက်လုပ်တွင်း ၄။မြစ်/ချောင်း/တူးမြောင်း ၅။မိုးရေ
၆။ရေကန် ၇။ရေသန့်ဘူး ၈။အခြား

၁၂။ လောင်စာစွမ်းအင်အသုံးပြုပုံ
၁။ထင်း ၂။မီးသွေး ၃။လျှပ်စစ်မီး ၄။ဓာတ်ငွေ့ ၅။ရေနံဆီမီး ၆။အခြား

၁၃။ အလင်းရောင် ရရှိမှု
၁။လျှပ်စစ်မီး ၂။ရေနံဆီမီး ၃။ဖယောင်းတိုင်မီး ၄။ဘက်ထရီမီး ၅။မီးစက် ၆။ဆိုလာပြား
၇။အခြား

၁၄။ အိမ်သာသုံးစွဲမှု အခြေအနေ
ရေဆွဲအိမ်သာ ၂။ရေလောင်း/ယင်လုံအိမ်သာ ၃။တွင်းမရှိအိမ်သာ ၄။တွင်းရှိအိမ်သာ ၅။အခြား

၁၅။ သုံးရေ ရရှိမှုအခြေအနေ
၁။ရေတွင်း ၂။ရေပိုက်လိုင်း ၃။အဂီစိတွင်း/လက်လုပ်တွင်း ၄။မြစ်/ချောင်း/တူးမြောင်း ၅။မိုးရေ
၆။ရေကန် ၇။ရေသန့်ဘူး ၈။အခြား

၁၆။ တစ်နှစ်အတွင်း ဆေးကုသမှုခံယူရသည့် အကြိမ်ပေါင်း
၁။ ၁ကြိမ် ၂။ ၂ကြိမ် ၃။ ၃ကြိမ် ၄။ ၄ကြိမ် နှင့် အထက်

၁၇။ အိမ်ထောင်စုဝင်များအတွင်း နာမကျန်းဖြစ်သောအခါ မည်သို့ ဆေးကုသမှုခံယူသနည်း။
၁။ အစိုးရဆေးရုံ/ဆေးခန်း ၂။ ပုဂ္ဂလိက ဆေးရုံ/ဆေးခန်း ၃။ တိုင်းရင်းဆေးခန်း
၄။ဆေးဆိုင်မှဆေးဝယ်သောက် ၅။ အခြား

၁၈။အိမ်ထောင်စုများ၏ အသုံးစရိတ် (တစ်လပျမ်းမျှကုန်ကျငွေ)

၁။ အစားအသောက်နှင့်အဖျော်ယမကာအတွက် အသုံးစရိတ် =----------
၂။ ရေနှင့်လျှပ်စစ်အတွက် အသုံးစရိတ် =----------
၃။ အဝတ်အထည်အတွက် အသုံးစရိတ် =----------
၄။ အလှူအတန်းနှင့်သာရေးနာရေးအတွက် အသုံးစရိတ် =----------
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၅။ ပညာရေးအတွက် အသုံးစရိတ် =----------
၆။ ကျန်းမာရေးအတွက် အသုံးစရိတ် =----------
၇။ ခရီးစရိတ် =----------
၈။ နေအိမ်ငှားခအတွက် အသုံးစရိတ် =----------

၉။ အခြား အသုံးစရိတ် =----------

၁၉။ လစဉ်စုဆောင်းငွေ
၁။ရှိ ၂။မရှိ

၂၀။ ကြွေးတင်ရှိမှု
၁။ ရှိ ၂။ မရှိ

၂၁။ ယခုလတွင် ပိုင်ဆိုင်မှုပစ္စည်း ရောင်းချရခြင်း
၁။ ရှိ ၂။ မရှိ

၂၂။ နေအိမ်အတွက် စဘော်ငွေ =----------

၂၃။ တစ်နိုင်တစ်ပိုင် မွေးမြူရေးလုပ်ငန်း
၁။ မွေးမြူသည့် တိရစ္ဆာန် =----------
၂။အရေအတွက် =----------
၃။စရိတ် =----------
၄။ရောင်းရငွေ =----------

၂၄။ လယ်ယာလုပ်ငန်း အခြေအနေ
၁။စိုက်ပျိုးမြေ ဧရိယာ =----------
၂။စိုက်ပျိုးသီးနှံ =----------
၃။သီးနှံအထွက် =----------
၄။ဝင်ငွေ =----------

၂၅။ သင်နေထိုင်သောကျေးရွာအတွင်း ဈေးရှိပါသလား
၁။ရှိ ၂။မရှိ