

The Myanmar JOURNAL

Korean Case Study of OTT Service and Network Neutrality Issues

Hyejin Park and Shinwon Kang

The Development of Dawei Special Economic Zone *John Walsh*

The Study of relationship between married women's participative motivation of lifelong education and the quality of life

Jeon Eun Jeong and Lee Shin Sook

Leisure Activities and Depression of Adolescents *Sunghee Kim*

A Exploratory Study on effects of Cultural acceptance of Korean Wave for image of Korea Corporation and purchasing intention of products *Sang-Kwon Han*

Articles

Mobile Financial Service: Focused on Success Factors for M-PESA

Shinwon Kang and Hongkyun Bae

Political and economic environment and tourism resources in Myanmar

Gwon Osung

Border Trade Yields in Infrastructural Development in Landlocked Region: A Lesson from North Eastern Region of India

Shoraisam Premananda Singh and Mayengbam Lalit Singh

First Internet Banking experiences in Myanmar *Myo Win Yee*

Letter from the Editor-in-Chief

The Korea Myanmar Research Institute (KOMYRA) has supported the ongoing projects on the mutual development of Myanmar and Korea in the entire field of society, economy, culture, education, science, and related industry. As a part of our efforts to provide convenient access to understand Myanmar and Korea worldwide, KOMYRA has co-published the Myanmar Journal with Yangon University of Economics (YUEco) since August 2014, and now we release the Myanmar Journal Vol. 2, No. 2.

This issue features various topics that may be of international interest, such as academic and industrial researches mainly concerning economic and social changes, OTT, leisure, Korean wave, mobile financial service, etc.

We hope this journal continues to promote understanding about the present status and the potential capacities of Myanmar and Korea, and facilitate in-depth international exchange and cooperation.

I would like to express my deep gratitude to the Editorial Board and the Staff of KOMYRA who have contributed their valuable supports towards the publication of this issue of the Myanmar Journal.

August 31, 2015

Jiyeon Chun *J Chun*

Editor-in-Chief of THE MYANMAR JOURNAL

Vice-President of KOMYRA

Email: cjyfall@sunchon.ac.kr

Office: +82-61-750-3258

Web address: komyra.com/doc/scope.php

EDITORIAL BOARD

EDITOR-IN-CHIEF (Yangon University of Economics)

Prof. Moe Moe Khaing, Ph.D. (YUEco, Myanmar)

EDITOR-IN-CHIEF (Korea Myanmar Research Association)

Prof. Jiyeon Chun, Ph.D. (SCNU, Korea)

ASSOCIATE EDITOR-IN-CHIEF

Taeho Park (SJSU, USA)

Hyejin Park (KOMYRA, USA)

Hyunwoo Cho (SCNU, Korea)

Journal Managing EDITOR

Kyuyoung Cho (Timebee, Korea)

Sector EDITOR

Biotechnology sector EDITOR, Kwanwook Park & Sangsuk Lee (SCNU, Korea)

Broadcast & Korean Wave, Sangkyu Byeon & Sangkyun Han (HU, Korea)

Capital market sector EDITOR, Kwangchul Ji (WB, Korea)

Communication and energy sector EDITOR, Shinwon Kang (SCNU, Korea)

Culture & animation sector EDITOR, Jinhee Lee (SCNU, Korea)

Economic & Management sector EDITOR, John Walsh (SIU RC, Thailand)

Food Engineering sector EDITOR, Jiyeon Chun (SCNU, Korea)

ICT, Standards sector EDITOR, Jaeyoung Ahn & Byoungnam Lee (ETRI, Korea)

International Law sector, Jeremy Sarkin (University of South Africa)

Logistics sector EDITOR, Sunghyun Yoon (KE, Korea)

Machinery & Electronics sector EDITOR, Joungsung Kim (SCNU, Korea)

Performance & Trade sector EDITOR, Changmin Lee (KHU, Korea)

Social Welfare sector EDITOR, Shinsook Lee (SCNU, Korea)

Statistics & Survey statistics sector EDITOR, Jungwha Do (ReLab, Korea)

Technology Management sector EDITOR, Taeho Park (SJSU, USA)

Tourism and Leisure sector EDITOR, Ohsung Gwon (JNUE, Korea)

Trade & Education sector EDITOR, Youngjun Choi (KHU, Korea)

ADVISORY BOARD

Prof. Taeho Park, Ph.D. (SJSU, USA)

Prof. Ohsung Gwon, Ph.D. (JNUE, Korea)

Prof. Hongkyun Bae, Ph.D. (SU, Korea)

Prof. Youngjun Choi, Ph.D. (KHU, Korea)

INFORMATION ABOUT The Myanmar Journal

The Myanmar Journal (ISSN 2383-6563) is the official international journal co-published by Yangon University of Economics (YUEco) and Korea Myanmar Research Institute (KOMYRA).

This journal aims to promote the mutual cooperation and development of Myanmar and Korea through intensive researches in the entire field of society, economy, culture, and industry.

It will cover all general academic and industrial issues, and share ideas, problems and solution for development of Myanmar.

Articles for publication will be on-line released twice a year at the end of February and August every year on the Myanmar Journal webpage.

CONTENTS

Articles

- 1 A Korean Case Study of OTT Service and Network Neutrality Issues
Hyejin Park and Shinwon Kang
- 9 The Development of Dawei Special Economic Zone
John Walsh
- 27 The Study of relationship between married women's participative motivation of lifelong education and the quality of life
Jeon Eun Jeong and Lee Shin Sook
- 46 Leisure Activities and Depression of Adolescents
Sunghee Kim
- 54 A Exploratory Study on effects of Cultural acceptance of Korean Wave for image of Korea Corporation and purchasing intention of products
Sang-Kwon Han
- 61 Mobile Financial Service: Focused on Success Factors for M-PESA
Shinwon Kang and Hongkyun Bae
- 73 Political and economic environment and tourism resources in Myanmar
Gwon Osung
- 83 Border Trade Yields in Infrastructural Development in Landlocked Region: A Lesson from North Eastern Region of India
Shoraisam Premananda Singh and Mayengbam Lalit Singh
- 93 First Internet Banking experiences in Myanmar
Myo Win Yee

A Korean Case Study of OTT Service and Network Neutrality Issues

Hyejin Park¹ and Shinwon Kang^{2}*

¹Telecommunications and Energy Research Center, KOMYRA, USA, ²Dept. of Social Welfare and Consumer Science, Suncheon National University, Republic of Korea¹⁾

ABSTRACT: With the emergence of Over-the-Top services (OTTs), many conflicts between players in the Korean market have also been emerged. Those players include Internet service providers, OTT service providers, device manufacturers, and mobile operators. These interested parties as well as the government have been working hard to achieve a balanced win-win solution for all. However, the scope, conditions, procedures, and methods of reasonable traffic management were still remained undefined, and discussions among the interested parties continued. In the following year, the world's biggest OTT service provider, Netflix will launch their services in Korea. With an overseas provider being involved in the market, there may be more complex issues brought up that may hinder the promotion of OTT service market. For the OTT service market to thrive, sound and smooth policies would mediate the problems more efficiently. In order to deliver such policies, it is important that economic impact on all players should be carefully studied. When conducting studies on economic impact of OTT services, on top of economic impact on the players, protection of user rights and facilitating fair competition and service innovation should remain as one of the primary consideration.

Key words: OTT, Network Neutrality, mVoIP, smart TV, SMS

I. Introduction

In order to understand the impact of OTT services, it is inevitable to understand the concept of network neutrality. Network neutrality is the principle that Internet Service

1) *Corresponding author: shinwon Kang, Dept. of Social Welfare and Consumer Science, Suncheon National University, Republic of Korea, swkang@sunchon.ac.kr, +82-10-3239-1451.

his This paper were presented the 4th YUE and KOMYRA International Joint Conference in 2015.

Providers (ISP) and government should treat all data on the internet equally, not discriminating or charging deferentially by user, content, site, platform, application, type of attached equipment, or mode of communication. [1]

OTT services are in line with this concept of network neutrality. It can be defined as any service provided over the internet that bypasses traditional telecom operators' distribution channel. The advancement of broadband network has accelerated the expansion of OTT services into a variety of categories as listed below [2]:

- Voice over IP: Skype, Viber, etc.
- SMS: WhatsApp, Kakao Talk, Line, Telegram, etc.
- Apps: search portals, news portals, banking, weather, shopping, etc.
- Cloud Services: Dropbox, Google Drive, Apple icloud, etc.
- Internet Television (Video streaming): Netflix, Hulu, YouTube, Amazon Instant Video, etc.

OTTs has brought a significant economic impact on the current telecommunication and broadcasting industry. For telecom operators, the voice and SMS services are being substituted by VoIP and SMS apps. The consequent lower traffic volume in voice and SMS services precipitates a decline in revenue. Meanwhile, the higher traffic volume over their network triggered by indefinite number of OTTs players incurs greater cost for telecom operators to manage their network. The resulting reduction in return on investment would discourage the telecom operators from future investment in network capacity. For broadcasting industry, a similar trend manifests itself in declining TV viewership and the weaker consumption of contents through the traditional media. Instead, consumers are acquiring the same information and services through other devices, especially mobile, and people are "cutting their cords" for video on demand and online streaming. The 4G network has been on a forefront of this change, and the impetus will only grow with the emergence of 5G.

Consequently, there had been controversies over network neutrality over a decade worldwide. The controversy mainly came from different views and stance between Internet Service Providers VS OTT service providers. OTT service providers are in support of the network neutrality which emphasizes that the network infrastructure should not be discriminated among type of services they provide, so that the innovation in service development is facilitated and also consumer's right of choice is protected. The ISPs and telecom operators insist that the services triggering a large amount of data traffic requiring a large amount of bandwidth incur more cost on maintaining and investing in the network, and it should be compensated to a certain extent.

Such controversies emerged in the Korean telecom market since 2006. A Video on Demand (VOD) service was blocked by ISPs reasoning that the VOD service causes excessive increase in data traffic. Consequently, subscribers of those ISPs could not have access to that VOD service. This was only the beginning of the controversy. As the penetration rate of smart phones and

other smart devices being increased, more hesitation and opposition came from the ISPs and telecom operators. The Korea Communication Commission (KCC) understood the need of finding solutions to resolve the issues, and established a "Guideline for Network Neutrality and Internet Traffic Management" in Dec 2011. This guideline consists of 5 principles: 1) User rights, 2) Transparency of internet traffic management, 3) Prohibition of blocking legally approved contents, applications, services, and devices, 4) Prohibition of unreasonable discrimination of legally approved contents, applications, and services, 5) Reasonable traffic management. In Dec 2013, the Ministry of Science, ICT and Future Planning (MSIP) set up "Standards for reasonable traffic management/use and transparency of traffic management". In the following sections, an overview of the cases on disputes over network neutrality in Korea is explained followed by the overview of the guidelines established by KCC and MSIP.

II. Network neutrality disputes in Korea

1. mVoIP service over the mobile network

In April 2012, currently dominant smart phone messaging app company in Korea, Kakao Talk started free mobile Voice over IP (mVoIP) service, so called "voice talk", over their mobile app. Undoubtedly, mobile operators, SKT, KT, LGU+, were against such service and started to control the traffic of the voice talk service. SKT and KT opened the voice talk service for the subscribers who signed up for data package plans of greater than 50USD value but controlled the traffic of subscribers with lower priced plans. LGU+, the number three company, announced that they would open the voice talk service to all of their subscribers but their promise was not kept and they delayed to stop controlling the voice talk traffic. The mobile operators claimed that the telecom ecosystem would fall apart if free voice service is offered by OTT service providers like Kakao Talk. The mobile operators who invested enormous amount in constructing the network infrastructure and using the radio spectrum would face rapid decrease in their voice revenue, which would in turn discourage future investment, thus deteriorate quality of service and user experience in the long run. They insisted that the free ride of OTTs substituting mobile operators' voice service would hinder the substantiality of telecom market's ecosystem.

The activist groups and advocates for voice talk asserted that the control of data traffic is unfair action taken by mobile operators that constrains user right of choice and market competition. What they insisted was that the mobile operators made significant increase in their profit by offering packaged data plans to the rapidly increasing number of smart phone users and it is unfair to block certain type of data traffic while the users already paid the fee for using the data traffic. Their position insisted that the increased traffic would increase the network usage fee, data traffic charge. In September 2013, Citizens' Coalition for Economic

Justice (CCEJ) filed for a lawsuit for compensation against mobile operators SKT and KT that the operators violated the fair trade law by blocking mVoIP service for subscribers using lower priced plans. CCEJ claimed that the operators discriminated the service by controlling the data traffic that subscribers already paid to use.

After years of discussions and disputes, in December 2013, the MSIP's Standards for reasonable traffic management/use and transparency of traffic management recommended the operators to launch data package plans that allow mVoIP service and also to open the mVoIP service for the existing plans by 2014. It was to forbid operators to abuse their power of owning the network while allowing the room for adjusting data capacity of service respect to each operator's data package plans. Furthermore, MSIP assumed that there would not be excessive increase in data traffic by opening mVoIP service, as the operators had already been offering unlimited on-net talk plans. Following this standard, SKT and KT opened up mVoIP service to all of the data package plans, however, a data cap is associated with each plan relative to its value.

2. Smart TV service over the ISP network

In February 2012, KT, the biggest ISP in Korea, blocked internet access from Samsung smart TVs with no notice to the users. The users could not use TV apps or web surfing via their smart TVs. KT's position was that Samsung's smart TV triggers 5 to 15 times larger traffic than KT's own IPTV streaming traffic and will cause a network black out in the near future. Samsung immediately filed for an injunction requesting to stop KT's blocking, and KCC also decided to investigate KT's suspected violation of the Guideline for Network Neutrality and Internet Traffic Management and Telecommunication Business Act. After four days of blocking, KT re-opened the access stating that KT is expecting a sincere cooperation between the two companies and no delay in the government's initiative of establishing a systemized approach for business use of the network.

Samsung refuted that their smart TV does not overload network traffic as KT claimed; Samsung is not an operator making profits from users of the smart TV internet services; Samsung is a manufacturer, manufacturing devices (smart TV, smart phone, PCs) with network capabilities and it is irrational for such manufacturer to pay for network usage; KT's action is an apparent discrimination among device types violating consumer rights. The dispute between two companies was left unsettled with each side publicizing its original position. It ended with KT reluctantly re-opening the internet access to Samsung smart TVs. The chasm between the two companies remains unclosed.

III. Policy directions for network neutrality in Korea

The internet acts as one of the core infrastructures in the most of our economic and social activities. The penetration rate of smart devices is rapidly increasing, and competition in the market is getting harsher together with newly emerging services. It is unimaginable to think of our lives without the internet and together with advancement in higher speed broadband network, more and more services are launched by so many OTT service providers globally. However, one's business opportunity can be another one's threat. As described above in the dispute cases, there has been tension between telecom operators and OTT service providers. Table 1 summarizes the positions between two sides regarding network neutrality issue.

Table 1. Positions over the network neutrality controversy

Telecom operators	Concerns	OTT service providers, manufacturers
Apportion the investment among entities making profits out of the network.	Investment in network infrastructure	Telcos monthly charging subscribers for data usage fees should make investments.
High quality video streaming service and free voice calls overload the network.	Excessive data traffic increase	The smart phone era will boost innovation in contents development.
Control the traffic triggered by services occupying large bandwidth.	Solutions	Technology innovation should be considered than traffic control.
Telecom infrastructure will be deteriorated due to scarce investment fund.	Impact on ICT industry	The control on new products and services will hinder the ICT industry development.

By understanding the issues raised, KCC acknowledged the need of balanced approach for internet access and sustainable telecom network advancement. It has led to establish a Guideline for Network Neutrality and Internet Traffic Management in December 2011. This guideline consisted of 5 principles as shown below.

User rights: Internet users can freely use legally approved contents, applications, services, and devices that do not harm the network. Internet users has right to have access regarding internet traffic management information.

Transparency of internet traffic management: ISPs should open the information on the purpose of traffic management, scope, conditions, procedures, and methods to the public. When there is a need to control the traffic, ISPs should notify it and its effect to the users.

Prohibition of blocking legally approved contents, applications, services, and devices: ISPs cannot block legally approved contents, applications, services, and devices, except when there is a need for reasonable traffic management.

Prohibition of unreasonable discrimination of legally approved contents, applications, and services: ISPs cannot discriminate legally approved contents, applications, services, and their providers, except when there is a need for reasonable traffic management.

Reasonable traffic management: When there is need to assure security and stability of the network, to resolve traffic congestions and overload of the network, to take actions according to relevant laws, ISPs can control the traffic.

The guideline promises to be a new framework for future policies in network neutrality. However, the scope, conditions, procedures, and methods of reasonable traffic management were still remained undefined, and discussions among the interested parties continued since then.

In December 2012, the undefined were defined by MSIP through the Standards for reasonable traffic management/use and transparency of traffic management. This standard consists of traffic management principles, reasonable traffic management standard, transparent provision of information on traffic management and user protection, and balanced use of telecom network resource. The main principle is that when dealing with traffic increase, the operators should seek for solutions from network advancement, and traffic control should be limited within a reasonable scope. This reasonable scope includes cases of assuring the security and stability of the network from malicious events (DDos, malicious code, hacking, network disruption), protecting majority of users and maintaining fair internet usage among users when there is traffic congestion, and executing any necessary laws.

Furthermore, this standard sets out the direction of mVoIP service provision. It states that the type of service provided by telecom operators can be determined by the operators themselves, however, primarily, users should be able to have access to all legally approved services over both fixed and mobile network. Therefore, it is unreasonable to discriminate mVoIP service among all of other types of services, and this standard recommends opening mVoIP service to all data package subscribers regardless of plan types by 2014.

IV. Prospects of OTTs in Korea

The disputes between OTT service provider vs ISP and manufacturer vs ISP have been reviewed thus far. There are other instances of disputes that have been on-going for many years between broadcasting companies and ISPs (and cable TV operators). For these cases, disputes became more serious since the emergence of digital TV service in mid-2000. With digital TV, consumers can enjoy the TV contents in both real time and whenever they want in the form of VOD. Broadcasting companies have been the main source of contents supply and they started to realize that the ISPs and cable TV operators were starting to make money out

of their contents. As a result, broadcasting companies have been demanding proper amount of compensation for their contents to ISPs and cable TV, but there still is a discrepancy between both parties on the proper figure that should be paid for the contents. The KCC has been trying to resolve as smoothly as possible but it had been a difficult issue. For the mobile TV service, the broadcasting companies have stopped providing their contents to mobile operators as the negotiation between the parties came to a rupture.

Recently, the world's biggest VOD service provider, Netflix has been expanding its service to countries outside of U.S. Netflix also announced that they will launch their services in Korea from 2016. Netflix, which can be categorized into a "contents aggregator", is a new type of player that will be involved in the Korean OTT service market. With this new type of player, it is expected that the competition between the players in the market will become even fiercer. Furthermore, the disputes regarding OTTs had been domestic issue in Korea, but now it can become an inter-country issue. Considering the aspect of promotion of OTTs in terms of higher standards in quality of service and market expansion, having overseas player in the market would be effective. However, since that it is still in the early stage of developing policies and regulations regarding OTTs and contents in Korea, there may be more complex issues on top of existing problems with more players participating in the market. In order for Korea's OTT service market to thrive and be more innovative that will enhance consumer experience and market expansion, it is inevitable to have sound policies and smooth mediating approaches laid out considering all the players in the market before the problems get more involved.

V. Conclusions and Implications

In this study, we discussed Korean dispute cases and policy directions regarding network neutrality and OTTs. It is apparent that traditional telecom operators are affected by newly emerging OTT services and interested parties as well as the government are working hard to achieve a balanced win-win solution for all. There may be threats for telecom operators by facing voice revenue decrease, however, there will be opportunities from data revenue increase at the same time. Furthermore, overseas OTT services are expanding their market to Korea and this may cause more complex issues or disputes between all the interested parties. So far, there have been significant disputes between market players, and it had been difficult to negotiate and reach agreements between different players. For the OTT service market to thrive, sound and smooth policies would mediate the problems more efficiently. In order to deliver such policies, it is important to that economic impact on all players should be carefully studied to derive a win-win solution for all. When conducting studies on economic impact of OTT services, it is essential to consider economic impact on the players involved, but more importantly,

protection of user rights and facilitating fair competition and service innovation should remain as one of the primary consideration.

References

- Wikipedia, Net neutrality, http://en.wikipedia.org/wiki/Net_neutrality
- ITU, ICT Regulation Toolkit, <http://www.ictregulationtoolkit.org/2.5>
- Bloter.net, Internet access blocking, KT-Samsung tension, <http://www.bloter.net/archives/96114>, Feb 2012.
- ETnews, MSIP, "mVoIP should no longer be discriminated", <http://www.etnews.com/20140630000278>, Jun 2014.
- KCC, Guideline for Network Neutrality and Internet Traffic Management, Dec 2011.
- MSIP, Standards for reasonable traffic management/use and transparency of traffic management, Dec 2013.
- Sung Hyun Na, Policy trends and implications on net neutrality in foreign countries, KISDI Premium Report, Oct 2011.
- Jim Edwards, TV is dying, and here are the stats that prove it, Business Insider, <http://www.businessinsider.com/cord-cutters-and-the-death-of-tv-2013-11>, 2013.11.
- Sung Jin Choi, Strategy is in need for swarming in of OTT services, Digital Times, http://www.dt.co.kr/contents.html?article_no=2015090902102351607001, 2015.9.
- K.J. Han, Six Major Shifts and Implications of the Video Distribution Ecosystem in the Era of N-screen and OTT Services: A case of US media industry, The Korea Contents Association, 14 (8), 2014.
- K.H. Lee, Current trend in U.S. real time broadcasting on OTT, Korea Association for Telecommunication Policies, 2012.
- K.M. Seo, Understanding OTT services and its Future, The Korean Society of Broadcast Engineers, 16 (1), pp.91-101, 2011.

The Myanmar Journal 2(2), 9-26 (2015)
<http://www.komyra.com/doc/submission.php>

The Development of Dawei Special Economic Zone

*John Walsh**

*School of Management, Shinawatra University, BBD Building, 197, Viphawadi-Rangsit Road,
Bangkok 10400, Thailand; Director, SIU Research Centre, Thailand*

ABSTRACT: This paper uses a case study approach to explore the role of the Dawei special economic zone (SEZ) in the economic development of Myanmar, in the context of promotion of cross-border investment by neighbouring Thailand, which intends to take advantage of the presence of that SEZ. The SEZ is due to be built by the Thai corporation ITD, which has been facing problems with the mobilization of sufficient amounts of capital, resistance at the local level, political disturbances and other issues. Is it possible for this project to be completed and, if so, what are the difficulties (in addition to those already enumerated) that should be overcome and how should the resultant issues be addressed. The potential impacts of this development and the prospects of it being completed are also considered.

Key words: Asian Highway Network, connectivity, industry, Myanmar, special economic zone,

I. Introduction

For several decades, Myanmar (previously Burma) remained subject to oppressive military control and it seemed as if nothing would change. Western countries, led by the USA, maintained a boycott on investment and tourism but this was only partly effective because there were sufficient companies, mostly East Asian, willing to conduct business with the junta to provide sufficient revenue for it to continue in power. Crucially, the Chinese government provided diplomatic and military support, the former to shield the Burmese government from meaningful censure in the United Nations Permanent Security Council by virtue of its veto and the latter to enable the armed forces, the *Tatmadaw*, to continue to prosecute campaigns

*Corresponding Author: John Walsh, Shinawatra University, Thailand; Director, SIU Research Centre, Thailand; Tel: +66-2-650-6031; Fax: +66-2-650-6033; Email: jcwalsh@siu.ac.th

against a variety of insurgent ethnic minority groups and also to intimidate the population into timid deference (Callahan, 2009; Haacke, 2010).

However, change did eventually come, through a variety of events which may or may not have been directly connected to each other. In 2005, the Burmese government announced that it would be moving the capital from the colonial city of Yangon (Rangoon) to Naypyidaw, a small town that had been historically important in the past but of no apparent significance in the present. The move was controversial in that the new capital seemed to offer few if any facilities beyond the newly-built government buildings and both embassy staff and business headquarters preferred to maintain their presence in Yangon. The new site did have the benefit of being located close to a site which had once symbolized legitimization of the Burmese state and it was suggested that this was merely a case of reinventing the long-standing Burmese tradition of moving the capital from time to time. The site was also free of all colonial connotations and appeared to be strategically located within an emerging road network that would permit government forces to be transferred swiftly around the country (Preecharushh, 2009).

In 2008, the Saffron Revolution of the monks in search of democracy and observance of human rights was brutally suppressed, while the indifference of the junta to the suffering of millions of its people in the wake of the devastation of Cyclone Nargis led to international condemnation (Seekins, 2009). Meanwhile, behind the scenes, Chinese influence was growing as its corporations began to build the infrastructure that would be necessary to move oil and gas by pipeline directly from the coast of Myanmar to the provincial capital of Kunming. Already, small-scale and often informal migration and investment by Chinese individuals in firms in the north of the country around Mandalay had made the area more Chinese than Burmese (Myint-U, 2011:36-44). Now, the Chinese presence was to take on a more formal and permanent aspect.

The Cyclone Nargis period had also been marked by the junta's attempt to pass by referendum a new constitution which would ostensibly lead to a road map to democratization and normality – the democratic system had been placed in abeyance after the 1991 elections had resulted in a crushing victory for the opposition National League for Democracy (NLD). This result was simply ignored by the junta and the NLD leader, Daw Aung San Suu Kyi was placed under lengthy house arrest. Suddenly, it seemed, in 2010, the country was preparing for new elections and a return to some form of democracy. Opinions about what had brought about this change of heart were, in outside observers, mixed. Some assumed it was the result of outside pressure, others that the junta had realized the old way of governing was becoming unsustainable and incommensurate with the complex economic activities and knowledge required in the age of globalization and, therefore, had created a new model of governance with a patina of democracy; few thought that the generals had a change of heart and repented of their former actions. Whatever the reason, Aung San Suu Kyi was released, elected to parliament as a member of the opposition and began to travel the world to receive both the Nobel Peace

Prize she had been awarded some years before and the good wishes of numerous international observers (BBC News Online, 2012). In March, 2011, democratic rule was proclaimed, within the context of market-led economic development (Turnell, 2015).

II. Methodology

This paper reports on research conducted according to the case study approach, as it is understood within the management studies discipline. It is argued that careful and rigorous collation and analysis of data within a case study approach means that findings may be treated on a similar level to hypothesis-testing research, so long as problem definition and construct validation stages are treated properly (Eisenhardt, 1984). The issue of generalizability, which is often raised in this context, should not be seen as a dichotomous variable but one in which case studies, properly considered, are able to add considerable value to existing theory and are particularly useful in exploring new areas of behaviour and performance (Meredith, 1998).

The case study approach is a commonly used method in management studies because case studies are epistemologically in harmony with people's experience. Case studies can unite propositional and tacit knowledge through describing real-life situations to which people can relate (Polanyi 1958) and, hence, provide a meaningful basis for generalizability (Stake 1978). To analyze case studies, it is necessary to use multiple sources of data to reveal issues that would otherwise be hidden and to ensure the data are properly triangulated (Yin 1984). Thus, this article will combine secondary data collection with some personal interviewing of experts in the field. Research findings were entered into a database for interrogation according to a recognized content analysis approach, known as conventional content analysis (Hsieh & Shannon 2005).

The purpose of this case study is to examine the nature of a special economic zone (SEZ) and industrial estates (IEs) in the developmental process of a state and of a specific region within a state. The context is Myanmar, where places of (potential) production are to be linked with places of consumption (i.e. international markets) while taking account of both positive and negative externalities as a result of the developments involved.

III. Special Economic Zones

The economic benefits of placing commercial firms in close proximity with each other had been established since the work of Alfred Marshall (1890) in the C19th. Proximity enabled the exchange of ideas, the development of an extremely specialized workforce and the embedding of technical and managerial competency within a specific location. The particular benefit of using an SEZ for this purpose is that, by manipulating the legal system and taxation schedule

within a specific but limited area, it is possible to create conditions attractive to both domestic and international investors to establish their projects there at a place specified by the governing powers. The concept has proved very popular not just with governments and investors but also with international funding partners (e.g. the World Bank and the Asian Development Bank) because SEZs offer apparently tangible measures of progress in development with easily quantifiable metrics of success in terms of numbers of jobs generated, dollars invested and products manufactured and exported (McIntyre, Narula & Trevino, 1996).

IEs and SEZs became popular around the world but particularly in Asia, where the thought of putting millions of peasants into more productive employment appealed greatly to authoritarian and democratic governments alike. The former type had the ability more easily to suppress troublemaker in the workplace through criminalizing freedom of speech and association and using deadly force to keep the conveyor belts moving. Similar tactics were employed to prevent inconvenient details of pollution and other negative externalities from appearing in the press. Rates of cancer around the factories of Thailand's Map Tha Put IE, for example, are notoriously difficult to discover, as too are credible statistics about the incidence and severity of workplace accidents within its factories.

Not all SEZs are successful, of course: some are poorly located and unpopular, some attract a mix of investment projects which fail to combine together in any positive way and some seem to be blighted by ill luck or natural disaster which makes them too expensive to operate. However, by carefully selecting the location and spending what is necessary to ensure the right kind of stable connectivity with all necessary inputs and markets, the risks can be minimized, although not eliminated altogether.

In the case of Dawei SEZ, the location was determined by the presence of the port, the need for space for processing facilities and the relative proximity of the Thai market. Although Thailand had been successfully operating its own version of the factory age for some decades, it had started to reach the limit of the economic development that could be achieved by that means. This is known as the Middle Income Trap and it is a trap because powerful incentives exist with many organizations and institutions that, having prospered because of the factory age, wish to keep it in operation for as long as possible. Nevertheless, different means are required if high income status is to be achieved, as the examples of South Korea, Japan and Singapore all attest.

That the limits of the factory age were being reached in Thailand had become evident for some years: not only were wages and standards of living improving, thereby squeezing profits on goods offering competitiveness primarily through low labour costs but some new investment projects aiming to compete on that basis had instead been diverted to Vietnam or China. In 2011, the newly-elected Pheu Thai party promised to signal the beginning of the end of the factory age in Thailand by raising the minimum wage rate in a number of industrially important provinces by more than 40% and to roll out the policy nationwide in due course (Charoensuthipan, 2012). This had been an important manifesto pledge and one derided as

'populist' by the pro-establishment Democrat Party, which was swept out of the office it had only won by the intervention of the Royal Thai Army. Clearly, therefore, there was a significant pool of Thai investors and managers who could see the benefit of creating a new factory age across the border and beginning with Dawei SEZ, which, with its projected size of some 250 km² was projected to be the largest such venture in Southeast Asia.

Special Economic Zones in Myanmar

Myanmar began to open up to the world in 2010 after general elections signaled an important stage in the end of decades of isolationism and tyrannical military rule (Horsey, 2012). Having done so, it needed to find ways to regulate the inflow of investment into the country. Most of the countries in the rest of the region that have achieved rapid economic modernization have done so through some form of application of the Factory Asia paradigm. That is, import-substituting, export-oriented low labor cost competitiveness ensured by (pre-Lewisian point) drawing workers from agriculture to industry and (post-Lewisian point) suppression of workers' rights. The Lewisian point is the moment at which demand for labor begins to exceed supply within a specific territory (Watanabe, 1994). It can be postponed by importing low labor cost foreign workers, although this can lead to some unexpected and undesirable social consequences.

So as to regulate the flow of investment, projects are often funneled into one or more special economic zones (SEZs), which are areas limited in space and time in which differential laws and regulations apply, generally to the benefit of capital rather than labor. Within the overall category of SEZ, there are many different types of project, including IEs, export processing zones and others. Each type has a different objective and different types of regulation tend to apply in each case.

In Myanmar, there are 19 IEs, mostly categorized as general industrial estates (GIEs) and most commonly located in or around the former capital Yangon and the central region. This region does not include any of the non Burman-majority regions which have been linked with the movement for autonomy. However, of the seven new industrial zones that are under preparation, several are in ethnic minority dominated areas, including Ponnakyun in Rhakhine state, Phaang in Kayin State and Nantoon in Shan State. It will be an important test of the sustainability of the current democratic settlement that the benefits of economic development are spread to all (or most, at least) sectors of society and this geographic diversification will be an important part of this process. It will also be necessary to consider the impacts of labor migration as people from agricultural regions move to look for work in IEs. There is also the need to consider the role of the changing economic geography of the country and how it will interact with the Asian Highway Network (AHN) described below.

In addition to the IEs, there are three SEZs which are in the process of being developed. These are at Thilawa, Dawei and Kyauk Phyu, the last of which is located on the west coast of

the country in the Rhakhine province. The largest of these is Dawei, which is scheduled to be larger than Singapore in size and include not just a deep-sea port but a number of different zones to accommodate various categories of industrial activity. The building of the Dawei SEZ was an important part of the democratically-elected Pheu Thai administration but its status became less clear after democracy was overthrown by an establishment plot (BBC News, 2014).

The Dawei development has in any case been bedeviled by the struggle to mobilize sufficient capital by the lead developer, problems from protests from those having been forcibly relocated to make way for the zone and acquiring reliable partners. Dawei was considered exceptional by the Myanmar government to the extent that the basic SEZ law was adapted for this specific case. The SEZ law has the following objectives:

- To be based on the framework of the maintenance, protection and safeguarding the sovereignty of the State in permitting the operation of foreign investment businesses;
- To develop the momentum of the economy of the State by establishing and operating the SEZ;
- To develop the industry and high technologies in the State;
- To improve the goods processing, trading and service business;
- To enable the citizens to train, learn and transfer the high technologies;
- To create more employment opportunities for the citizens;
- To develop the infrastructure of the state (DICA, n.d.).

The principal incentives available under the SEZ law are:

- Tax holiday for five years;
- For the subsequent five years, 50% relief on income tax on overseas sale products;
- For the third five years, 50% relief on income tax on reinvestment;
- Exemption on customs duties for machinery, equipment and imported raw materials in export processing zones;
- Exemptions on custom duties on machinery and vehicles for five years and 50% exemption for the subsequent five years (*ibid.* See also OECD, 2014).

Investors in the Dawei SEZ also have a number of privileges on which they can call, including the right to sell second quality goods in the local market, additional tax and customs duties exemptions and the right to use any foreign currency in transactions. As ever, there may be some devil in the details of these provisions and the capacity of local agencies to fulfil the duties expected of them has yet to be tested. It remains to be seen whether investors in the Thilawa SEZ, located to the south of Yangon and preferred by potential Japanese investors, will be able to negotiate similar concessions for their own investment projects.

Dawei SEZ

The city of Dawei is located on the south western coast of Myanmar and has the potential to become a deep-water port and, hence, of significant importance for the shipping trade. The potentially large-scale extraction of oil and gas from the Gulf of Martaban, not to mention the expected arrival of freighters full of oil bound for China, necessitated such a part of the provision of a suitable area in which hydrocarbon and chemical processing facilities could be conveniently situated. Such a site, presumably an industrial park of some site, would require reliable connections with electricity, water and telecommunications, security and the provision of substantial numbers of properly trained workers, preferably workers who were both docile and cheap. The Chinese model of development, as demonstrated by the building of the Three Gorges and other dams, would require any villagers inconveniently located in the area to be developed simply to be resettled elsewhere, at government expense. The Myanmar government, too, had been quite willing to resettle thousands of people, forcibly if required, when building its own dams. Indeed, it had been rumored that the resettlements had been arranged primarily as a means of dispersing large concentrations of sympathizers of ethnic insurgencies using them as part of the Maoist strategy of the fish living in the water that sustains it.

The city of Dawei itself is part of a generally poor province that offered most of its villagers a decent enough living through fishing or harvesting rice, fruit and cashew nuts. However, education and other public services remain scanty and the lack of opportunities available for young people unwilling to be part of the prevailing subsistence agricultural system is demonstrated by the fact that so many of them preferred to cross the nearby border to take their chances working in Thailand, irrespective of the often difficult and even abusive workplace and daily conditions most of them who could not manage to become part of the formal, registered sector would face. Millions of workers entered Thailand from neighbouring Myanmar, Laos and Cambodia, attracted by the thought of relatively well-paid work in the fishing and plantation sectors, where they could work legally or in the construction sites, service stations and homes of rich Thais in Bangkok, where they could hope for the best on a mostly illegal or informal basis.

Being close to the border, citizens of Dawei were familiar with the idea of their family members, friends and neighbors crossing the border on a short-term basis as well as on lengthier absences as a means of earning additional income, perhaps to meet some family emergency, support someone in education or just generally try to build up some household capital in the event of another disaster. The border crossings were made more problematic because of the border refugee camps, the Tatmadaw patrols and the presence of insurgent Karen National Liberation Army (KNLA) fighters but periods of ceasefire were common enough for people to have confidence to make the journey on a more or less regular basis. The enmity felt by some from Thai employers and officials, resulting from a long history of a conflict kept

alive by bursts of nationalism on either side of the border, was considered simply another part of a price worth paying.

The neighbouring Thai province of Kanchanaburi was part of a much richer and more developed country. Its fertile agricultural lands were boosted by advanced chemical inputs and linked to important markets by good transport links. Its many factories were part of SEZs and IEs that had been an important part of both the development of the economy and the modernization of society. They were powerful symbols of the factory age through which most of the rapidly developed countries of East Asia had passed on their route out of poverty. They were also important parts of the means by which China had created its own so-called 'miracle.' They would seem to be an important tool for the Myanmar government, democratic or otherwise, to govern its own country using new and valuable streams of income.

The ITD Project

With all the other elements for a successful SEZ apparently in place, all that remained was for a suitable agency to be commissioned to make sure that all the necessary construction and connectivity was completed as required. Since most western countries continued to operate under the boycott of the country, there was a comparatively shallow pool of potential bidders from which to select a winning bid. ITD (Ital-Thai Development) was awarded a 75-year concession to build a deep-sea port, steel mills, refineries, petrochemical complex and power plants in the 250 km² area (Mahitthirook, Wiriyapong & Tansubhapol, 2012).

The total value of the contract is thought to be around some US\$ 50billion. The principal local partner was to be the Myanmar entrepreneur Zaw Zaw, the owner of the Max Myanmar corporation largely responsible for the building of Naypyidaw and reportedly a favorite of Senior General Than Shwe (Moe, 2010). Zaw Zaw's close relationship with the former military government has meant that he has been placed on the USA's list of Specially Designated Nationals. Persons on such a list have their assets blocked in international transactions which the USA can influence and US citizens are generally barred from having business with them (US Government of the Treasury, 2012). Zaw Zaw subsequently withdrew from the project.

The Company

Italian-Thai Development Public Company Limited (ITD) (<http://www.itd.co.th/index.php/en>) is a one-stop construction company that has undertaken many of Thailand's largest construction projects and has also been successful internationally. It was founded in 1958 jointly by Dr Chaijudh Karnasuta and Signor Giorgio Belingieri. From being a construction company, it has grown to become active in nine different areas: buildings (office buildings, condominiums, skyscrapers and hotels); industrial plants; pipelines and utility works (oil, gas and water transmission pipeline, conduit and manhole system and storage tank); highways, railways, bridges and expressways; airports, ports and marine works; dams, tunnels and power plants; steel

structures; telecommunications and, finally, mining. The company has been involved in a number of high-profile projects in Thailand, including the Bangkok Mass Transit System and Mass Rapid Transit System (and extensions), bridges across the River Mekong and shopping centres and hospitals throughout the metropolis. ITD is also active in Vietnam, Laos, India and Malaysia. In Bangladesh, it has been awarded a 25-year concession to build the Dhaka Elevated Expressway PPP Project. In 2011 alone, the company completed the SVPI Airport in Ahmadabad in India (1,220 million rupees), Metropark Sathorn Building Phase 3 (1,363 million Baht) and the Central Phra Ram 9 shopping centre (1,534 million Baht), among many others.

ITD was awarded a prestigious gold medal award for civil engineering from the International Federation of Asian and Western Pacific Constructor's Association (IFAWPCA) in 1982 for work on the Khao Laem Dam, which was then the largest and most complex such construction project in Thailand. Later, from 2003-5, the President of ITD Mr. Premchai Karnasutra was appointed President of IFAWPCA. More importantly, perhaps, in 1985 the company received the Royal Seal of the Garuda and the concomitant right to use the term 'By appointment to His Majesty the King.'

This is the most prestigious award that can be awarded to a company and the association with the King makes it very difficult to make any negative public comment about the company for fear of being thought of traducing the king, especially since this award was given for exemplary service to the Royal Household, to Thailand and its people. ITD is the only construction company to be given such an award. The company has also received ISO certification for its various sites and awards for 5,000,000 man hours registered without an accident at the Thai Oil HDS and Rayong Refinery Projects and for 20,000,000 man hours for the Star Refinery Project. The name of the company is physically prominent throughout Bangkok because of being displayed on some of the projects it has completed throughout the city.

ITD is, therefore, a very large, successful and diversified company which is set to increase further in size in the future. The 2010 Annual Report noted that the company's work in hand is projected to rise from 160 billion baht in 2012 to a record high of some 200 billion baht. The company is also likely to benefit from the continued emphasis on physical infrastructure in driving economic and social development in the region. The Asian Development Bank (ADB) has been responsible for creating and organizing the AHN, which will link all major population centres across the continent with good quality road or rail links. The purpose of this is to improve social coherence at the national and regional level and, more importantly, help link the places of production and consumption in Asia, thereby helping to increase overall production of goods and the efficiency of transportation and transaction costs generally.

The Thai government is also committed to the use of physical infrastructure in promoting development, both with respect to Dawei and elsewhere. A series of four border region IEs is planned which will augment job and income generation in important regional areas (also, they are important electoral areas for the Pheu Thai government) and are also positioned to accommodate more incoming migrant workers and the first of these is likely to be Ban Phu

Nam Ron in Kanchanaburi Province, through which a new road will link Bangkok with Dawei (Praiwan, 2012) (the number of border SEZs was increased to six in 2015 by the junta).

These developments take place in the shadow of 2015, when a new phase of the ASEAN Economic Community (AEC) is due to be launched and this will provide more opportunities for free cross-border movement by people in a variety of skilled categories (Wongsamuth, 2012), as well as cross-border trade and investment facilitation. The company will also benefit from reconstruction after the 2011 floods, which in Thailand were responsible for more than 700 deaths and necessitated the building or rebuilding of dykes around existing IEs, since the loss of production that resulted was a significant brake on the economy overall, as well as other projects aimed at public safety.

Just as in the case of other East Asian states which have passed through periods of rapid economic growth and modernization, a comparatively small number of important corporations have been instrumental in the state's ability to complete specific developmental goals. However, in the case of ITD, the company's size and scope mean that it is effectively beyond the state's ability to control. The relationship between company and government might be influenced by personal relationships and the national agenda but, fundamentally, it has become one that is dominated by market-based transactions.

Difficulties

The construction process has begun and some objectives have started to be realized. However, some problems have been encountered and these are described in the following sections.

Capital Requirement

One of the principal issues any company will face when undertaking a project of this size and complexity is the sheer amount of capital required. ITD has been operating in a number of different markets and undertaking numerous projects in which it may be several years before revenue streams begin to come on line. Somewhat paradoxically, the company's success in achieving new projects can work against it because of the demands it places on new sources of capital.

ITD established the Dawei Development Company (DDC) as a means of managing the project and it was understood that Max Myanmar would take a 28% stake in this corporation. Even so, it was estimated that ITD would need to raise an additional US\$8 billion to meet the costs of construction of the project. Additional partners in the DDC were being sought from China, Korea and Japan (Wiriyapong & Wongruang, 2012). In April, 2012, it was reported that ITD was seeking to sell some ownership of mining operations in Laos to raise capital, although the company itself has maintained that only accounting issues are involved (Wiriyapong, 2012). Subsequently, in July of 2012, it was further reported that Max Myanmar was negotiating a

gradual withdrawal from the project, with no reason made public (Reuters & Post Reporters, 2012). Such an event is not unprecedented in projects of this nature, of course, although it does show the need to maintain a flexible posture in financial terms when such large amounts of money are involved.

Social and Environmental Issues

The Myanmar government had become accustomed to simply moving ahead with construction projects without having to take account of the views of those people who might be inconvenienced as a result. However, as openness and international scrutiny have intensified, the government's willingness and ability simply to ignore anyone else has been seriously constrained. There have, of course, regularly been mostly small-scale protests about development projects which are supported by concerned local people and international non-governmental organizations (NGOs) and others.

Routinely, protesters blame both businesses and government as being responsible for any problems caused, irrespective of the actual division of responsibilities. Since the company's personnel and equipment is on site, it is the company that tends to be blamed for any failings by the government. Such protests might focus on the churn below the big picture: that is, on the large scale, projects increase aggregate income, number of jobs and so forth and so can be presented as positive phenomena. However, at the lower level, the stories of individual people, families and communities can be found and these stories are very often those of dispossession, forced relocation and difficulties in adapting to life elsewhere. These protests are evident at Dawei too (Szep, 2012). Such protests are mostly ineffective because the power of the protestors is much smaller than the developers and, even in the internet age when news can be flashed around the world almost instantaneously, those powerful interests can still be effective in suppressing the spread of information.

Nevertheless, protestors in Myanmar secured a stunning success when the government announced that it was reversing the decisions to permit the Myitsone Dam to go ahead, which was seen as a great victory for local conservation. This was followed by the suspension of construction on a 4,000 MW coal-fired plant in the Dawei SEZ, to the consternation of partners ITD and Ratchaburi Electricity Generating Holding (Praiwan & Reuters, 2012). Plans are being made for an alternative means of provision of energy through a network of smaller power plants but it is not sure to what extent the Myanmar government, having yielded to public pressure once, would do so again in the future.

Security

A third area of concern is in security. Although the central government has signed a series of ceasefire agreements with insurgent ethnic groups, the potential for renewed hostilities remains very high, given the underlying causes for insurgency have not been addressed, the grievances that have accumulated after bloody fighting over the years and the presence of large numbers

of weapons in the country. Incidents could break out at any time and, at the very least, disrupt construction. In July 2011, for example, some 50 ITD workers were evacuated to Kanchanaburi after an attack by KNLA fighters on an army base left an estimated six Myanmar soldiers dead (BNI Online, 2011). The threat of renewed hostilities cannot be discounted and would have considerable impact upon investor confidence, in addition to the possible human costs involved.

Capitalism, as Joseph Schumpeter (2010) famously observed, involves creative destruction. The old must continually give way to the new in order for the system to maintain the rapid rate of increase required by investors and their expectations of capital accumulation (Harvey, 2010). It does not matter if those old things to be destroyed are physical products, customs and practices or any form of social capital or relations. All must be replaced by the new and, to intensify the rate of capital accumulation, the processes of capitalism must spread across the world (Harvey, 2006). Now it has reached nearly every part of the Mekong region (cf. Hughes & Un, 2011), which has been one of the world's less accessible places throughout history, those less accessible places are undergoing what Polanyi (2002) called 'the great transformation,' in which people move from a lifestyle in which they take part in various types of activities, of which using markets is just a comparatively minor component, to a world in which everything they do is conditioned directly by the markets for which they produce and from which they obtain what they are required to consume.

Once all areas of the world have been integrated into the advanced capitalist world system, it will be necessary to accelerate the activities in the already absorbed areas such as the developed countries or the Global North, which is an approach that has already been adopted in East Asia (Akyüz, 1996). One way to achieve this is to seek to achieve the annihilation of space and time (Smith, 2010) – that is, to reduce to nothing the time and space between different stages of production and the stage of consumption. To be more precise, since time and space cannot according to the laws of physics be reduced to zero, it means reducing the transaction costs caused by transportation and distribution processes as much as possible (cf. Virilio, 2008:18-9).

In terms of physical goods, this entails improving the transportation infrastructure as much as possible; for intangible services, it involves introducing high bandwidth internet connections between the different locations; in the case of modern good-service hybrids or bundles of attributes, both forms of connectivity are required. It has become a feature of the so-called New Institutional Economics (NIE) to focus on the role of transaction costs with a view to maximizing the level of efficiency used in dealing with them (Williamson, 2000). Transaction costs are those costs incurred by taking part in any market exchange that are not related to the central part of the exchange. They include such things as insurance, translation and incidental transportation costs and the concept was initially stated by Coase (1937) as 'the cost of using the price mechanism.' There has been some controversy about this definition in the years thereafter.

The creation of IEs is a means of reducing transaction costs. This is achieved through the physical characteristics of the space, with its proximities and superior infrastructure to the areas outside the zone (Yeoh, Lim & Kwan, 2004) but, also, as Marshall explained, because the constant interactions between the people involved in different but related companies means that productive discourse is continuously 'in the air (Marshall, 1890).' It is this sense of synergy, which can to some extent be deliberately fostered, that is at the heart of the industrial cluster concept. Firms with complementary strengths and interests are located in close proximity to each other (in terms of their level of connectivity which, as mentioned previously, can take several forms) so as to promote cooperation and promote synergies. In the Mekong region, some success has been achieved in this way in the case of such basic products as fruit and vegetables, garments, footwear and wooden furniture (Southiseng, 2012).

These attributes make IEs particularly suitable for the Mekong region. This is because of the desire for the factory age paradigm described previously but, also, because it offers the possibility that it offers the opportunity to unlock the potential of the private sector in a region in which people routinely look first to a public sector which lacks the capacity to meet their demands. If IEs could become successful, then they could become self-sustaining dynamos that could be guided towards driving the growth of the economy more generally. They also have the advantage that they might be financially supported by external sources of finance. Not only has the ADB supported the infrastructure that will sustain and link IEs but the World Bank, International Monetary Fund and other transnational organizations and representations of the Washington Consensus have also to various extents supported the concept. It is certainly true that Mekong region governments have leapt at the opportunity of introducing IEs into their territory in the hope that they will enact state developmental goals through the use of market institutions.

Yet, as representative agencies of capitalism, IEs destroy as much as they create and this aspect of their existence may be captured through consideration of the externalities that they produce. Although the experience of every country is unique, for historical, cultural and geographical reasons, it is common for state-level governments to appoint a specific agency to administer the necessary arrangements and so this lends a degree of commonality to the experience (Yuen, 1991). As a result, the different forms of IEs that have taken shape have come to take a variety of distinct shapes (Park & Markusen, 1995). Since this is the case and since different government agencies (defined along horizontal and vertical axes) offer services on the basis of market transactions, it is inevitable that market failures occur (e.g. Van der Krabben & Van Dinterer, 2010). These failures are most obviously seen in the form of externalities. Somewhat paradoxically, it is often the case that transactions that take place supposedly in the realm of markets in supposedly mature parts of the Mekong region actually fail to adhere to the standards that are expected of markets (e.g. Katharangsiporn, 2014).

It is evident, therefore, that IEs offer both opportunities and threats within the context of state level developmental goals and that this has particular resonances within the Mekong

region, where governments have taken various authoritarian forms which have set limits on market development. This has widened the gap between what an IE-based approach can achieve in more democratically and economically developed countries and what can be achieved in those such as the Mekong region where democratic and economic development have been linked.

One of the more well-known approaches to assessing the impact of a commercial organization on its environment and stakeholders is the triple bottom line (TBL) approach (Elkington, 1998). The TBL approach offers a convenient framework for a systematic analysis of the impacts of SEZs in the area studied. It is not, of course, the only such approach possible. However, it will serve a useful purpose here. It has provided a persistent although not uncontroversial approach. Its basis is to itemize the impact of an organization in terms of its impact on the financial, social and environmental areas in both positive and negative aspects. This is the approach that will be followed here, with information about impacts (at the IE level) portrayed through the three dimensions described. Table 1 below summarizes the various positive and negative externalities that have been identified during this research. It might be noted that there are several entries in the table which could be placed in both the positive and negative columns, depending on individual circumstances.

Table 1: Summary of TBL Impacts of SEZs

Bottom Line	Positive	Negative
Financial	Creates and intensifies profitable commercial opportunities Promotes connectivity for fostering of cooperation, cluster formation and enhancement of creativity and value-adding activities Reduction of transaction costs	Heavy bills for taxpayers to provide infrastructure largely for the benefit of the private sector Tax revenues reduced through local exemptions Lack of transparency at the level of the SEZ overall
Social	Provides employment and upward pressure on non-SEZ-related salaries Provides opportunities for social solidarity among workers gathered together Possibility of trans-regional and cross-border cooperation can promote better social relations	Workplace accidents and ill-health Suppression of workers' rights to valorize capital Alienation of some factory workers Changes in familial and gender relations can be problematic in some cases
Environmental	Encourages growth of public health infrastructure Promotes decent housing and living conditions for workers	Environmental pollution Use of greenfield land and spread of urbanization and peri-urbanization

Source: *Author*

The purpose of this case study was to determine the positive and negative externalities arising from taking the SEZ route to rapid economic development and, as can be seen, there are entries on both sides of the account here. Quantifying those impacts, however, is very complex and requires further research.

IV. Conclusion

Myanmar is changing very rapidly and is set to become one of the principal magnets for inwards foreign direct investment in all of Asia. It offers a strategically important position between the giant markets of India and China, oil, gas and precious mineral reserves, a large workforce with very low income generation expectations and rapidly improving infrastructure owing to investments led by the ADB. However, as Marx (1852) observed, the traditions of the dead lie like nightmares on the brains of the living and any company coming to Myanmar is going to have to negotiate the bitterness and resentment inspired by decades of oppressive and predatory misrule by the military junta. This misrule has helped embed distortions into the fabric of both economy and society and these distortions should be weighed alongside the obvious attractions of the new market. Just as corporations from some countries saw no impediment to doing business with the junta, so too now there are corporations and indeed states willing to brush under the carpet any score-settling activities that might accompany greater openness.

Acknowledgment

This paper is an updated and revised version of a paper presented at the International Conference on Management Cases 2012, jointly organized by Birla Institute of Management Technology, Greater Noida, India and School of Public Policy, George Mason University, Arlington, Virginia, USA held on November 29-30th, 2012, at BIMTECH Campus and published by Bloomsbury Publishing India in their title, 'Capacity Building for Organizational Transformation.' The author wishes to acknowledge the positive comments received from the conference delegates in revising the paper resulting in the present version.

References

- Akyüz, Yilmaz, "The Investment-Profits Nexus in East Asian Industrialization," *World Development*, Vol.24, No.3 (March, 1996), pp.461-70.
- BBC News Online (2012), "Burma's Aung San Suu Kyi Set for US Visit" (July 18th), available at: <http://www.bbc.co.uk/news/world-asia-18881492>.
- BNI Online (2011), "Italian-Thai Company Workers Evacuated from Burma" (July 31st), available at: <http://www.bnionline.net/news/kic/11274-italian-thai-company-workers-evacuated-from-burma.html>.
- Callahan, Mary, "Myanmar's Perpetual Junta: Solving the Riddle of the Tatmadaw's Long Reign," *NLR*, 60 (Nov-Dec, 2009), pp.27-63.
- Charoensuthipan, P. (2012), "Entry Wages Backed by Bosses, Workers," *Bangkok Post* (February 9th), p.2.
- Coase, Ronald H., "The Nature of the Firm," *Economica*, Vol.4, No.11 (1937), pp.386-405.
- DICA, Myanmar Investment Guide, Chapter3: Industrial Estates and Special Economic Zones(n.d),available at: <http://www.dica.gov.mm/includes/Investment%20Guide%20Book/MIG%20chapter%203.pdf>.
- Eisenhardt, Kathleen M., "Building Theories from Case Study Research," *Academy of Management Review*, Vol.14, No.4 (October, 1984), pp.532-50.
- Elkington, John, *Cannibals without Forks: The Triple Bottom Line of 21st Century Business* (Gabriola Island, BC: New Society Publishers,1998).
- Haacke, Jürgen, "China's Role in the Pursuit of Security by Myanmar's State Peace and Development Council: Boon and Bane," *The Pacific Review*, Vol.23, No.1 (2010), pp.113-37.
- Harvey, David, *Spaces of Global Capitalism: Towards a Theory of Uneven Geographical Development* (London and NewYork: Verso, 2006).
- Harvey, David, *The Enigma of Capital and the Crises of Capitalism* (Oxford: Oxford University Press, 2010).
- Horsey, Richard, "Myanmar's Political Landscape Following the 2010 Elections: Starting with a Glass Nine-Tenths Empty?" in Nick Cheesman, Monique Skidmore and Trevor Wilson, eds., *Myanmar's Transition: Openings, Obstacles and Opportunities* (Singapore: ISEAS Publishing, 2012), pp.39-51.
- Hsieh, Hsiu-Fang and Sara E. Shannon. 2005. "Three Approaches to Qualitative Content Analysis," *Qualitative Health Research*, Vol.15, No.9 (November, 2005), pp.1277-1288.
- Hughes, Caroline and Kheang Un, "Cambodia's Economic Transformation: Historical and Theoretical Frameworks," in Caroline Hughes and Kheang Un, eds., *Cambodia's Economic Transformation* (Copenhagen: Nordic Institute of Asian Studies (NIAS), 2011), pp.1-26.
- Italian-Thai Development Public Company Limited (ITD) (2011), *Annual Report 2010*, Bangkok: ITD, available at: http://www.itd.co.th/annual_report/AR_ENG/ar-2010-e.pdf.

- Katharangsiporn, Kanana, "Tourism Drives Chiang Mai Property Boom," *Bangkok Post* (March 3rd, 2014), Business B8.
- Mahitthirook, A., Wiriyapong, N. & Tansubhapol, T. (2012), "Burma Keen to Prove It's Open to Foreign Investors," *Bangkok Post* (January 7th), p.1.
- Marshall, A. (1890), *Principles of Economics*, London: MacMillan.
- Marx, K. (1852), *The Eighteenth Brumaire of Louis Bonaparte*, available online at: <http://www.marxists.org/archive/marx/works/1852/18th-brumaire/ch01.htm>.
- McIntyre, J.R., Narula, R. & Trevino, L.J. (1996), "The Role of Export Processing Zones for Host Countries and Multinationals: A Mutually Beneficial Relationship?" *The International Trade Journal*, 10(4), 435-66.
- Meredith, Jack, "Building Operations Management Theory through Case and Field Research," *Journal of Operations Management*, Vol.16, No.4 (July, 1998), pp.441-54.
- Moe, W. (2010), "Tycoon Zaw Zaw Reportedly Gets Dawei Port Contract," *The Irrawaddy* (November 29th), available at: http://www.irrawaddy.org/article.php?art_id=20211.
- Myint-U, T. (2011), *Where China Meets India: Burma and the New Crossroads of Asia*, New York: Farrar, Straus and Giroux.
- Organization of Economic Cooperation and Development (OECD), OECD Investment Policy Reviews: Myanmar 2014 (2014), available at <http://www.oecd.org/daf/inv/investment-policy/Myanmar-IPR-2014.pdf>.
- Park, S.O. and A. Markusen, "Generalizing New Industrial Parks: A Theoretical Agenda and an Application from a Non-Western Economy," *Environment and Planning*, Vol.27, No.1 (1995), pp.81-104.
- Polanyi, Karl, *The Great Transformation: The Political and Economic Origins of Our Times* (Boston, MA: Beacon Press, 2002).
- Polanyi, Michael, *Personal Knowledge* (New York, NY: Harper & Row, 1958).
- Praiwan, Y. (2012), "Four New Industrial Estates Planned for Border," *Bangkok Post* (January 7th), Business B6.
- Praiwan, Y. & Reuters (2012), "Thais in the Dark on Dawei Plant," *Bangkok Post* (January 11th), Business B1.
- Preecharushh, D. (2009), *Naypyidaw: The New Capital of Burma*, Bangkok: White Lotus.
- Reuters & Post Reporters (2012), "Key Myanmar Partner Pulling out of Dawei," *Bangkok Post* (July 5th), Business B1.
- Schumpeter, Joseph A. *Capitalism, Social is mand Democracy* (London and New York: Routledge, 2010) [1943].
- Seekins, Donald M., "Myanmar in 2008: Hardshi Compounded," *Asian Survey*, Vol.49, No.1 (2009), pp.166-73.
- Smith, Neil, *Uneven Development: Nature, Capital and the Production of Space*, foreword by David Harvey, third edition with a new afterword (Verso: London and New York, 2010). [1984].
- Southiseng, Nittana, "SME Development in the CLMV Region," *SIU Journal of Management*, Vol.2, No.2 (December, 2012), pp.6-25.

- Stake, Robert E., "The Case Study Method in Social Inquiry," *Educational Researcher*, Vol.7, No.2 (February, 1978), pp.5-8.
- Szep, J. (2012), "Betting It All on Dawei," *Bangkok Post* (Feb 6th), BusinessB10.
- Turnell, Sean (2015), "Burma's Economic Transition: Hopes and Hurdles," *Social Research: An International Quarterly*, Vol.82, No.2, pp.481-506.
- US Government of the Treasury (2012), "Resource Center: Specially Designated Persons List," available at: <http://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/default.aspx>.
- Van der Krabben, Erwin and Jacques Van Dinterer, "Public Development of Industrial estates in the Netherlands: Undesired Market Outcomes and Policy Interventions," *Tijdschrift voor Economische en Sociale Geografie*, Vol.101, No.1 (February, 2010), pp.91-9.
- Virilio, Paul, *OpenSky*(London:Verso,2008), translated by Julie Rose.
- Watanabe, Susumu, "The Lewisian Turning Point and International Migration: The Case of Japan," *Asian and Pacific Migration Journal*, Vol.3, No.1 (1994), pp.119-47.
- Williamson, Oliver E., "The New Institutional Economics: Taking Stock, Looking Ahead," *Journal of Economic Literature*, Vol.38, No.3 (September, 2000), pp.595-613.
- Wiriyapong, N. (2012), "ITD to Sell Stakes," *Bangkok Post* (April 28th), BusinessB1.
- Wiriyapong, N. & Wongruang, P. (2012), "Dawei Developer Seeks More Funding Partners," *Bangkok Post* (January 23rd), BusinessB1.
- Wongsamuth, N. (2012), "More Border Estates to Support AEC," *Bangkok Post* (April 13th), BusinessB12.
- Yeoh, Caroline, Darren Lim and Adeline Kwan, "Regional Co-operation and Low-Cost Investment Enclaves: An Empirical Study of Singapore's Industrial Parks in Riau, Indonesia," *Journal of Asia-Pacific Business*, Vol.5, No.4 (2004), pp.43-65.
- Yin, R., *Case Study Research: Design and Methods*, first edition (Beverly Hills, CA: Sage Publications, 1984).
- Yuen, Belinda, "Planning and Development of Industrial Estates in Singapore," *Third World Planning Review*, Vol.13, No.1 (February, 1991), pp.47-.

The Myanmar Journal 2(2), 27-45 (2015)
<http://www.komyra.com/doc/submission.php>

The Study of relationship between married women's participative motivation of lifelong education and the quality of life

*Jeon Eun Jeong and Lee Shin Sook**

Sunchon National University, Jeonnam 540-742, Republic of Korea.

ABSTRACT: The purpose of this study is to examine participation motivation of lifelong education and its effects on quality of life in married women to promote their participation in lifelong education programs and quality of life. Subjects were 340 married women whose ages 20 over. The statistics used for data analysis were reliability, frequency, percentage, mean, standard deviation, one way ANOVA, Correlation and multiple Regression. The results of this study were as follows; 1) The degrees of the married women's participation motivation of lifelong education were 3.77. And the degrees of married women's quality of life were 3.60, those data showed higher than median. 2) The married women's participation motivation of lifelong education significantly according age. And the married women's quality of life level significantly according to age, education. 3) The married women's participation motivation of lifelong education were positively associated with quality of life. 4) The variables that affect the married women's quality of life were a monthly living state, participation motivation, which explained about 20% of the total variance. Based on the results, married women learners' change in quality of life after participating in lifelong education was greatly influenced by participation motivation.

Key words: married women, lifelong education, participation motivation, quality of life

*Corresponding author: Lee Shin Sook, Dept. of Social Welfare and Consumer Science, Sunchon National University, Republic of Korea, lsi@sunchon.ac.kr, +82-61-750-3673
This paper were presented the 4th YUE and KOMYRA International Joint Conference in 2015.

I. Introduction

Contemporary society is ceaselessly transforming into a form that acquires and utilizes new knowledge, technology, and information and leads a better life. It also faces social changes such as rapid development in science technology, transformation to information-oriented society, increase of average lifespan, and increase in leisure time. As such, there is a limit in coping with social changes with only school education, and lifelong learning, in which learning is prolonged for lifetime, is suggested as a social need. Because of these needs of the time, many countries in the world prepare the foundation of a lifelong learning, expand to nationwide education, and implement lifelong learning for social development and improvement of the quality of life of their citizens. International organizations such as OECD, World Bank, UNESCO, EU, ASEM, APEC, and et cetera choose lifelong learning as a strategy to achieve improvement in the quality of life through the 21st century sustainable social and economic improvement. Thus, various countries became interested in lifelong learning as countermeasure for rapid social and economic change, and those interests were led to lifelong education in human resources management (Im Suk-gyeong, 2008). In the lives of contemporary people, lifelong education has become a requirement and not a choice for continuous self-development, and the word 'lifelong learning' is not only for individual survival and happiness, but also for the overall education volume of the nation, regional community, and institution where the individual belongs, and so it has become an interest of the entire society as a source of competitiveness in a knowledge-based society.

The 21st century, designated as the 'age of women', has brought many changes to the lifestyle of women. While the roles of women in the last century were just limited to simple 'housework' and 'reproduction labor', life of women nowadays is expanding to social participation in various forms like pursuing self-realization with roles as wife and mother, and engaging in economic activities for her family. As social participation of women increases, the emotion and delicacy of women were emphasized, and as unacknowledged abilities of women are recognized as important key words to solutions to various social problems, social participation of women are requested and the roles of women are emphasized; therefore, emerging as a large interest area in lifelong education. There are several backgrounds for lifelong education of women, but the most important matter is to induce and vitalize women's participation in various social activities as to improve the quality of their lives and further, to develop their potentials and contribute to the development of the society or regional community they belong to. In 1980s, when the participation rate of women's lifelong education increased together with the achievement of quantitative growth in women's lifelong education institution, our country's lifelong education has been showing continuous development. Women's lifelong education institution has extended the opportunities for broad range of learning to many women, and thus enabled them to appropriately cope with the changes of the period.

Through their participation in lifelong education program, adult women are forming new identity particularly changes in individual family life and social relationship. The change of individual identity, through 'self-realization', 'change of thought', and et cetera, focuses on 'I', and not others, recovers the lost faith and confidence on oneself, and grows into an independent and leading individual.

The target of women's lifelong education must be set in the direction to satisfy the motive in lifelong education of women learners and women's lifelong education participation motive must become the change in life with not only leisure and hobby, but also with educational desire to learn. To achieve such goal, there is a need to analyze participation motive in women's lifelong education and prospect the demand for women's lifelong education. Moreover, to enable educational diversity that is of fine quality, it is important to look into participation motives in women's lifelong education and strengthening plans on those motives to realize the relationship on women's quality of life and further improve their quality of life.

Suncheon-si, Jeonnam was appointed as lifelong learning city in 2003, and currently, is one of the local governments that strive for the lifelong education of their citizens. therefore, opening lifelong learning institutions that helps many local residents to establish professional knowledge and skills, and liberal arts that utilize their own time more educationally.

Thus, this research studies the relationship between participation motive in lifelong education of married women and the quality of life after their participation in lifelong education in Suncheon-si. Unlike prior researches that targeted existing common female adult learners to reveal the actual condition of lifelong education participation and variables that influence the participation; this research targeted married female learners to provide basic data for participation in lifelong education of married female learners and improvement in quality of life through lifelong education.

II. Background Theories

Participation Motive in Lifelong Education and Participation of Married Women in Lifelong Education

Motive is to achieve or fulfill an assignment by generating inner emotion of human to a specific point. Also, it is the driving force which makes a person choose a specific action and continuously enforce the action, and ultimately, enables the person to carry out the chosen action until the end. It has also been accepted as the most important psychological concept in education (Han Sang-hun, recited from 2003). If such functions of motives are connected to education, the motive strengthens and induces continuous participation by influencing setting of education goal, decision on start of educational activity, choice on individual education strategy, and direction (Kim Yeong-seok, 2012). Such motives are large factors that influence individual

education and become a very important factor in adult education that premises on participation through self-directed choices and decision making. Educational motive means the reason or purpose of participation of the learner and the participation of adults in lifelong education can be seen as the expression of motives according to his or her own decision and judgment.

Education participation motive or education desire of adults participating in adult education appears very differently according to individual characteristics or experiences and current situations. According to Knowles (1980), the desire to faithfully fulfill the part of lifetime roles is the motive factor that leads adults to education and if individual lifetime role is a desire related to self-fulfillment, social lifetime role is related to desire in social adaptation. Such motive factors unite the adult learner's sex, education level, social and economic status, and yield a unique participation motive type.

In a research on the participation motive types of adult learners, Houle (1962) focused on the consciousness, values, and beliefs of learners going to adult educating institutions. The motives were categorized into 3 types namely, 'goal-oriented type', 'activity-oriented type', and 'learning-oriented type'. First, goal-oriented people use education as plainly goal achievement; therefore, participating in educational activities to achieve a specific goal and attending programs that do not limit educational activity to only one institution but rather enable them to achieve their goal smoothly. Secondly, activity-oriented people participate not necessarily to achieve a specific goal or learn some subject, but rather for the activity itself. They participate to escape from loneliness, boredom, unfortunate family life, or career, to search a spouse, to acquire a degree, or to build trust. Thirdly, learning-oriented people are those who pursue knowledge, in other words, the education in itself. They have a fundamental desire to know and grow through education. Their educational activity is continuous and lasts for a lifetime.

When the analysis of motives of our country's undergraduate adult education participants in relation to Houle's participation motive types were examined, the learning-oriented motive was the highest and goal-oriented motives and activity-oriented motives followed, respectively. Moreover, the goal-oriented motive decreased as the age and income level of the participants were higher and they were part of the married group. The activity-oriented motive increased as the age gets higher and as the participants identify themselves to be married. On the one hand, the learning-oriented motive increased as the education level gets higher (Lee Jeong-ui, recited from 1997).

Our country's educational enthusiasm is very high, and women, although there may be slight differences according to social classes or regions, also have high level of educational desires. According to Unsil Choi's research on educational desires of married women in 30s to 40s, educational desires of lifelong education participants were very high. Educational desires in terms of lifecycle differed according to age and marriage status and the desire to appropriately respond to the changing society in this lifelong education era, especially the desire for education and training to become a professional resource, were shown to be very strong. Women show various aspects in life, but even in such variety, there are developmental tasks

required to adapt to the changes of universal forms of life, such as marriage, child care, career discontinuity, death of parents or close people, independence of children, and etc. When educational desire was deduced from those developmental tasks, the desires of adult women to not only carry out traditionally recognized roles of housewives, but also carry out roles as more competitive professionals in the society, and participate in various educations were very high.

According to the research of Jo (2006) on the motives of female learners participating in education in female professional developmental center, first, among the characteristic distributions of the targets, women learners in 30s were the most goal-oriented, and the lower their education level was, the higher the motive to be activity-oriented. Secondly, in cases where the targets weren't full-time housewives, goal-oriented and learning-oriented motives were high, they were more voluntary, and the higher the learning-oriented motive and lesser the participating times, the higher the activity-oriented motive was. Thirdly, in the aspect of women learners' marriage status or lifecycle, the ratio of activity-oriented, goal-oriented, and learning-oriented to the motives for being better parent, spouse and domestic skills was examined and found to be the lowest. Moreover, the learners were found to have desired all sorts of information and wisdom of life as well as specialized education program and teaching education through education (Lee, recited from 2004).

Educational desires of married female learners act as important factors in the participation of married women to lifelong education. To enhance the quality of life of married women, female learners, together with school aged students, must be recognized as objectives of education, and further activate women's lifelong education such as educational environment and comprehension of education desires on why women engage in education and on what to learn.

Quality of Life

A dictionary definition of the Quality of Life is the level of satisfaction that is not only about an objective level, but also about subjective recognition and peace. In Article 10 of our country's constitution, all citizens have dignity and value as a human, and have rights to pursue their happiness (Office of Legislation, 1997). It can be said that the constitution was based to have dignity and value as a human being and to live happily, and it indicates living a humanely life, reaching self-realization, and feeling happiness and satisfaction with one's life, in other words, giving importance on the quality of life.

The meaning of quality of life is rather a relative concept that could be changed according to the values and traditions of the members of a society, and political, economic, and social level of a society rather than an absolute concept that could be measured. This is because the expression, quality of life, is comprehensive, implicative, and a complex concept (Jeon, 2000). Therefore, quality of life is also viewed as a similar concept as subjective psychological stability, welfare, positive mind, happiness, and life satisfaction. Campbell and Rodgers (1976) who asserted that quality of life depends on happiness, also defined happiness as a synonym of

satisfaction, which is the best indicator to evaluate the quality of life of an individual, and as an individual and subjective evaluation and satisfaction on the overall situations of life or experiences in life. Yu (2004) viewed the quality of life of Korean adults on a subjective perspective and defined quality of life as a subjective satisfaction, well-being, and euphoria related to an individual's cognitive and emotional level that feel objective factors of life, and as experience of high quality social normative life that recognizes universal values in general society. Lee (2004) investigated the relationship between factors that affect subjective quality of life through a scale development that measured the subjective quality of life based on the satisfaction of desires of humans. As a result, quality of life was defined as a subjective well-being in which one satisfies necessary desires through possessing the basic conditions and executive capability necessary in leading everyday life, feeling happiness and satisfaction in life, and living fruitfully. As such, the concept of the quality of life cannot be clearly determined and it is diversely defined according to the viewpoints or interests of researchers. However, rather than to define quality of life as indicators of objective basis or concrete conditions of life, there is more weight on the definition as an individual's subjective viewpoint, in other words, satisfaction or happiness felt by an individual in life. Therefore, in this research, the concept of quality of life is limited to raise self-awareness by expressing satisfaction following expectations in feeling and evaluation perceived through participation characteristics of lifelong education which are domestic life area, physical and mental area, social and leisure area, autonomy, sense of self area, and euphoric area.

3. Relationship between Participation of Women in Lifelong Education and Quality of Life

Present society wanted women, who had lesser chances of education compared to men in the past androcentric society, to participate as members of society rather than to be limited only to housework. This led to the acknowledgement of the need for women's lifelong education for the elevation of their awareness and the development of their ability and talent. Lifelong education of women is especially more important in the aspect that it is the goal of lifelong education, which is to have ability to lead life as an independent subject in an individual's life, together with the possession of economic ability and the expansion of chances in social participation and self-realization.

Korean women life research center was established for the purpose of providing educational chances for the realization of learning life, acting life, sharing life, and creating life, and of achieving fruitful life together with research, word, and deed. It aims to improve the quality of life of women. It provides literacy and basic education, supplementary training, and reeducation, reinforces to promote social adaptation and self-growth, and strives for the improvement of the quality of life through education especially for the needy and socially weak women who were deprived of chances of education by economic poverty or social prejudice (Korean Development Institute, 2012). Improving the quality of life of women, who become the subject of life through lifelong education, has a great impact on the aspect of human resource development of

women.

However many researches, which investigated the relationship between quality of life and psychological phenomenon such as depression and anxiety that could appear in developmental stages according to the life cycle of women in the dimension of developmental psychology, and illuminated the roles in family and society as discussions for improvement of the quality of life, were implemented, verification of the efficiency in women's lifelong education as alternative to the improvement of the quality of life or researches and discussions on management counterplan are hardly in progress.

When preceding researches about lifelong education and quality of life of women were viewed in such research trend, Kim (2003) studied on the quality of life of women through participation in lifelong education such as seeking plan to vitalize social education for improvement in the quality of life of women and asserted that participation in lifelong education such as social education influenced quality of life positively. Kim (2003) focused on the acquisition of educational knowledge of general education system and separated several educational activities such as professional education and general education, formal education and informal education, school education and out of school education, and etc., but lifelong education deals with all sides of intellectual, emotional, psychological, political, and physical sides, and tries to integrate or connect several educations considering general or systematic development of personality.

III. Methods

Method of Subject and Data gathering

The subjects of the investigation of this research were 340 married women, age of at least 20, residing at S City located at the Eastern part of Jeollanam-do, who have participated in lifelong education.

The investigation period was from September 25 to October 11, 2013 and the investigators of the research were comprised of undergraduate and graduate students, including the researcher. A total of 360 questionnaires were distributed but the collected questionnaires were only 352 pieces, showing the collection rate of 98%. A total of 340 questionnaires were used as the analysis material, excluding the 49 questionnaires that considered to have dishonest answers or considered to be inappropriate as the material.

Measurement

This research aims to examine participation motivation of lifelong education and effects on quality of life in married women. It was conducted with a questionnaire that was composed of

3 parts. The specific questions of the questionnaires were composed of 5 questions on getting to know the social demographic characteristics, and 24 questions to look into participation motivation and quality of life.

The social demographic characteristics

The Social demographic characteristics was age, education, career, spouse and family income.

Participation motivation

The criteria for participation motivation is composed of a total of 9 questions, amended and revised according to the objective and situation of the study centering on Houle (1961). The criteria for participation motivation are the criteria measuring their subjective awareness on the degree of participation motivation. A five-point Likerts scale was used and the higher the sum of the score means higher participation motivation is. The reliability of the criteria of participation motivation used in the research showed to be high with Cronbach's $\alpha = 0.74$.

Quality of life

The criteria for quality of life is composed of a total of 15 questions and 5 dimensions of quality of life were assessed domestic domain, physical and emotional domain, social and leisure domain, autonomy and sense of self domain, happiness domain based on the scale presented in Ji (2013). A five-point Likerts scale was used and the higher the sum of the score means higher quality of life is. The reliability of the criteria of quality of life used in the research showed to be high with Cronbach's $\alpha = 0.93$.

Data analysis

The statistics process of the research was done using the SAS package program and specific analyzing method is as follows. First, the frequency and percentile were investigated on the social demographic characteristics of the subjects of the investigation. Second, the mean and standard deviation were acquired to investigate into the participation motivation and quality of life of married women, and Cronbach's α coefficient was calculated for the reliability of the criteria. Third, the one-way ANOVA was conducted to look into the participation motivation and quality of life according to the social demographic characteristics of the subjects. Fourth, Pearson correlation analysis was done to examine the correlation between participation motivation and quality of life. Fifth, the stepwise multiful regression analysis is performed for the relative influence of the social demographical characteristics of the subjects.

IV. Results

The Social demographic characteristics

The Social demographic characteristics of the sample were presented in <table 1>.

Table 1. Characteristics of the Sample

Variable	Category	N	%
age	≤20	22	6.5
	30	66	19.4
	40	188	55.3
	50	52	15.3
	≥60	12	3.5
spouse	yes	288	84.7
	no	46	13.5
	etc.	6	1.8
education	≤Elementary school	8	2.4
	Middle school	12	3.5
	High school	108	31.8
	College/University	184	54.1
	≥Graduate school	28	8.2
career	Professional	91	26.8
	Producer/Technician	1	0.3
	Office worker/Management	64	18.8
	Self management	30	8.8
	Sales & Service	11	3.2
	Agriculture, Fishing & Cattle farming	6	1.8
family income	Housewife	137	40.3
	<1,000,000	88	25.9
	1,000,000 ~ 2,000,000	95	27.9
	2,000,000 ~ 3,000,000	54	15.9
	3,000,000 ~ 4,000,000	59	17.4
	≥4,000,000	44	12.9
	Total	340	100.0

Level of lifelong education participation motive and quality of life

Motive in participation in lifelong education

The level of motives in the participation to lifelong education among married women was 3.77, which was higher than the median, with a score of 3, and it was shown that the participation motive was relatively high. In lower areas of participation motive, goal-oriented

participation motive was 3.63, activity-oriented participation motive was 3.69, and learning-oriented participation motive was 3.98, where learning-oriented participation motive was the highest and activity-oriented participation motive and goal-oriented participation motive showed similar scores. Also, in a research on the influence of participation motives of lifelong education to the quality of life of women by Song (2011), learning-oriented participation motive showed the highest score, coinciding with the result of this research.

Level of change in quality of life after participation in lifelong education

Looking at the change of quality of life due to participation in lifelong education of married women, average was 3.60 (median: 3), which appeared to be higher than the median, and the level of change in quality of life was shown to be relatively high. Looking at the lower area of the change in quality of life, change in domestic life was 3.46, physical and emotional change was 3.57, social and leisure change was 3.36, change in sense of self was 3.7, and change in euphoria was 3.91. So, the change in euphoria was the highest, and change in dependence and sense of self, physical and emotional change, change in domestic life, and social and leisure change followed, respectively. Seeing that this result concurs with the results of the research of Song (2011), it can be said that satisfaction level with the quality of life after participation of lifelong education was high.

Table 2. Level of lifelong education participation motive and quality of life

		Category	N	Min.	Max.	M	SD
participation motive		goal-oriented participation motive	340	1.00	5.00	3.63	1.16
		activity-oriented participations motive	340	1.00	5.00	3.69	.77
		learning-oriented participation motive	340	1.00	5.00	3.98	.73
		Total	340	1.00	5.00	3.77	0.60
quality of life		domestic domain	340	1.00	5.00	3.46	.76
		physical and emotional domain	340	1.00	5.00	3.57	.71
		social and leisure domain	340	1.00	5.00	3.36	.83
		autonomy and sense of self domain	340	1.00	5.00	3.70	.73
		happiness domain	340	1.00	5.00	3.91	.70
	Total	340	1.00	5.00	3.60	.61	

Participation motives and quality of life according to social demographic characteristics

The results of the analysis of variance (ANOVA) to investigate the relationships between

participation motives in the program and the general features of married women and the change of quality of life after participation in lifelong education are as follows.

ANOVA was conducted to look into the participation motive according to the socio-demographic characteristics of married women, and the results are as show in the <Table 3> below.

Table 3. Participation motive by Variables

Variable	Category	N	M	SD	F	Scheffe
age	≤ 20 a	22	3.67	.53	2.38*	b>e
	30 b	66	3.91	.52		
	40 c	188	3.77	.61		
	50 d	52	3.71	.67		
	≥ 60 e	12	3.40	.42		
spouse	yes a	288	3.77	.60	0.04	
	no b	52	3.75	.57		
education	≤ Elementary school a	8	3.44	.62	1.39	
	Middle school b	12	3.69	.54		
	High school c	108	3.85	.65		
	College/University d	184	3.73	.56		
	≥Graduate school e	28	3.78	.65		
career	Professional a	91	3.71	.53	0.27	
	Producer/Technician b	64	3.80	.58		
	Office worker/ Management c	30	3.77	.70		
	Self management d	30	3.72	.30		
	Sales & Service e	11	3.74	.31		
	Agriculture, Fishing & Cattlefarming f	6	3.91	.77		
	housewife g	137	3.78	.64		
family income	<1,000,000 a	88	3.82	.65	1.41	
	1,000,000~2,000,000 b	95	3.85	.54		
	2,000,000~3,000,000 c	54	3.72	.55		
	3,000,000~4,000,000 d	59	3.65	.55		
	≥4,000,000 e	44	3.71	.71		

* p<.05

Participation motives according to the ages of married women participating in lifelong education showed differences in statistically similar groups in (F=2.38). Therefore, thirties (3.91) had higher participation motive than sixties (3.40). This finding coincides with the results of the researches of Seong (2010) and Jeong (2009).

Participation motives according to the presence of spouse of married women participating in lifelong education showed no difference between statistically similar groups in (F=0.035).

Participation motives according to education level of married women participating in lifelong

education showed no difference between statistically similar groups in ($F=1.388$). In lower areas of each of the participation motives, goal-oriented participation motive showed difference between statistically similar groups in ($F=5.55$), making elementary school graduates and below (4.00) and high school graduate (4.00) have higher goal-oriented participation motive than graduates and above (3.11).

Participation motives according to current occupations showed no difference between statistically similar groups in ($F=0.274$). Participation motives according to the average family income showed no difference between statistically similar groups in ($F=1.413$).

As shown in the table 4, quality of life according to the socio-demographic characteristics of married women, age ($F=2.91$, $P<.01$), education ($F=2.16$, $P<.05$) showed significant differences within the group. In other words, the group with the forties had higher quality of life than twenties and sixties, the group with education background above graduate school or over than the group elementary school or under the group

Table 4. Quality of life by variables

Variable	Category	N	M	SD	F	Scheffe
age	≤ 20 a	22	3.41	.60	2.91**	c>a,e
	30 b	66	3.54	.57		
	40 c	188	3.69	.62		
	50 d	52	3.49	.62		
	≥ 60 e	12	3.31	.39		
spouse	yes a	288	3.62	.61	1.12	
	no b	52	3.50	.51		
education	≤ Elementary school a	8	3.16	.34	2.16*	e>a
	Middle school b	12	3.58	.46		
	High school c	108	3.68	.67		
	College/University d	184	3.55	.58		
	≥Graduate school e	28	3.72	.57		
career	Professional a	91	3.58	.61	1.06	
	Producer/Technician b	64	3.49	.58		
	Office worker/Management c	30	3.75	.63		
	Self management d	30	3.72	.71		
	Sales & Service e	11	3.56	.48		
	Agriculture, Fishing & Cattlefarming f	6	3.37	.45		
	housewife g	137	3.65	.61		
family income	<1,000,000 a	88	3.54	.63	1.48	
	1,000,000~2,000,000 b	95	3.53	.55		
	2,000,000~3,000,000 c	54	3.62	.62		
	3,000,000~4,000,000 d	59	3.65	.66		
	≥4,000,000 e	44	3.77	.56		

* $p<.05$, ** $p<.01$

Relationship between participation motive in lifelong education and quality of life

To investigate the relationship between participation motive of married women participating in lifelong education and quality of life, correlation analysis was carried out. As shown in <table 5>, participation motive of lifelong education and quality of life has (r-0.346), showing very high correlation between them. First of all, for the relationship between the sub factors of participation motives and overall quality of life, relationship between activity-oriented participation motive and overall quality of life was (r-0.394), and relationship between learning-oriented participation motive and overall quality of life was (r-0.2811), showing statistically similar correlations. However, the relationship between goal-oriented participation motive and overall quality of life was (r-0.99), showing no statistically similar correlation. Secondly, the relationship between the sub factors of quality of life and whole participation motive was 9r-0.278), showing statistically similar correlation. Relationship between whole participation motive and physical and emotional change was (r-0.205), between whole participation motive and social and leisure change was (r-0.295), between whole participation motive and change of autonomy and sense of self was (r-0.334), and between whole participation motive and euphoric change was (r-0.289), showing statistically similar correlations. Therefore, it could be deduced that all types of participation motives namely goal-oriented participation motive, activity-oriented participation motive, and learning-oriented participation motive, have very close correlations with all areas of quality of life.

Table 5. correlation of participation motive and quality of life

Category	1	2	3	4	5	6	7	8	9	10
1 goal-oriented participation motive	1									
2 activity-oriented participation motive	.000	1								
3 learning-oriented participation motive	.142 (**)	.472 (**)	1							
4 participation motive (total)	.701 (**)	.619 (**)	.699 (**)	1						
5 domestic domain	.097	.310 (**)	.205 (**)	.278 (**)	1					
6 physical and emotional domain	.007	.292 (**)	.186 (**)	.205 (**)	.640 (**)	1				
7 social and leisure domain	.060	.404 (**)	.206 (**)	.295 (**)	.547 (**)	.593 (**)	1			
8 autonomy and sense of self domain	.144 (**)	.306 (**)	.271 (**)	.334 (**)	.528 (**)	.584 (**)	.584 (**)	1		
9 happiness domain	.092	.274 (**)	.278 (**)	.289 (**)	.517 (**)	.576 (**)	.508 (**)	.663 (**)	1	
10 quality of life (total)	.099	.394 (**)	.281 (**)	.346 (**)	.798 (**)	.832 (**)	.809 (**)	.824 (**)	.796 (**)	1

** p<.01

The influences of the factors according to the quality of life

To investigate on the influence of participation motive in lifelong education program of married women participating in lifelong education on the quality of life, regression analysis was performed.

As a result of analyzing multicollinearity among variances before implementing regression analysis, VIF index did not exceed 10, which can be interpreted as no multicollinearity among

Table 6. Variables influencing on quality of life

Variables	unstandardized estimate		standar-dized estimate		t	construct reliability	multicollinearity	
	B	standard err.	β				Average variance extracted	VIF
(Cons.)	3.448	.221			15.596	0.000		
age	-.017	.043	-.025		-0.404	.686	.792	1.263
spouse(yes=1)	.094	.099	.056		0.945	.345	.840	1.191
education	.009	.048	.011		0.180	.857	.767	1.304
career(Office worker/ Management=1)	-.103	.069	-.085		-1.494	.136	.905	1.105
family income	.052	.025	.118		2.053	.041*	.884	1.131
$R^2=.026, F=1.78^{***}$								
(Cons.)	2.101	.287			7.311	0.000		
age	-.017	.040	-.024		-0.417	.677	.760	1.316
spouse(yes=1)	.034	.091	.021		0.380	.704	.833	1.200
education	-.024	.045	-.030		-0.523	.601	.717	1.394
career(Office worker/ Management=1)	-.129	.063	-.106		-2.027	.043*	.890	1.124
family income	.049	.024	.111		2.050	.041*	.834	1.200
goal-oriented participation motive	.046	.029	.088		1.614	.108	.812	1.231
activity-oriented participation motive	.267	.045	.339		5.981	.000***	.753	1.329
learning-oriented participation motive	.095	.048	.114		1.986	.048*	.732	1.367
$R^2=.197, F=10.177, p=.000^{***}$								

* $p < .05$, *** $p < .001$

variances. Durbin-Watson coefficient was 1.752, near 2, which appears not to cause problems on multicollinearity, and satisfies the basic supposition for regression analysis.

First, the result of investigating the influence of the general features of the objects of investigation such as average monthly income, profession heap (office work-1), age, spouse(exist-1), and level of education on the change in quality of life after participating in lifelong education is shown in the following <table 6>. As shown in the table, the explanation power of these factors appeared in ($R^2=.026, F=1.779$), and only the monthly average income ($\beta = .118$) affects statistically similar influence. Therefore, the higher one's average monthly income, the higher is her satisfaction with the quality of life. In the next level 2, participation motives

(goal-oriented participation motive, activity-oriented participation motive, learning-oriented participation motive) were added to the regression analysis and the influence on the quality of life was looked into. As a result, the explanation power of these factors were ($R^2=.197$, $F=10.167$), showing statistically similar influential relationships. While activity-oriented participation motive ($\beta=.339$) and learning-oriented participation motive ($\beta=.114$) among these factors did affect statistically similar influences, goal-oriented participation motive did not have statistically similar influence at all. Looking at the research result where an influence of 2% brought about by general features of the objects of investigation, when participation motive was added, it increased to 20% and the influence of participation motive was 17%. It can be interpreted that the quality of life after participating in lifelong education by participation motive will become higher. Therefore, the more the activity-oriented participation motive and learning-oriented participation motive increase, the higher the quality of life becomes.

V. Conclusion

Conclusion

The main conclusion of this research is same as the following. First, married women participating in lifelong education were mostly in their 40s with spouse and have high education level, finished undergraduate education, were mostly unemployed and who had an average monthly income of 1 million won or above to a little below 2 million won. It appears that full-time housewives, who are well-educated but do not have any economic activity and depend on the economic power of their husbands, participate more in the lifelong education.

Second, among the participation motives of married women who participate in lifelong education, learning-oriented participation motive, in which they participate because they are after the learning or knowledge, was the highest and activity-oriented participation motive and goal-oriented participation motive appeared similarly. From this, the fact that married women learners primarily enjoy the education itself and the desire to achieve and to participate in education for social relationships and etc. can also be known. The change in the quality of life among married women learners after participating in the lifelong education was shown to be greatest in terms of euphoria and autonomy and sense of self, and there were also changes in physical and emotional, domestic life, and social and leisure, making married women learners feel positive changes in the quality of life after participating in lifelong education. Therefore, plans to satisfy various educational desires and strengthen educational participation motive must be looked into based on the participation motives in lifelong education among married women learners.

Third, according to the general features of married women learners such as age, spouse presence, education level, current occupation, and average monthly income, higher participation

motives are evident when the age, education level, and average monthly income are lower, and the specialization of profession is into sales. This shows that when married women with such qualities participate in lifelong education, there is a specific goal for their participation. The quality of life after participating in lifelong education showed that women in their forties felt positive changes in their domestic life, physical and emotional, autonomy and sense of self, and leisure and social areas except in the euphoric area. Married women in their forties are free from child-rearing and housework to some degree, and can invest time and money to themselves, and are in that specific period to have opportunities for self-development. It seems that by participating in lifelong education due to such opportunities, they feel satisfied with life they never experienced before. Also, in cases where they have spouses, the quality of life in domestic life has improved.

Fourth, the relationship between lifelong education motives of married women participating in lifelong education and the quality of life yields a very close correlation with all areas of quality of life such as domestic life, physical and emotional change, social and leisure change, change in sense of self and autonomy, and euphoric change, and with learning-oriented participation motive and activity-oriented participation motive, except in the relationship between goal-oriented participation motive and overall quality of life. Searching and implementing plans to strengthen participation motives in lifelong education of married women seem to largely contribute to the improvement of quality of life. Lastly, looking at the influence of participation motive in lifelong education program on the quality of life, the higher the average monthly income, the higher is one's satisfaction with her quality of life. This shows that income is an important resource in the improvement of an individual's quality of life.

As activity-oriented/learning-oriented participation motive increased, the level of quality of life also increased. This shows that the result of this research is the same with that of Choe Un-sil (1986) which revealed that adult women learners participate in lifelong education for escape and pursuit of change from monotony and boredom of daily life and social self-discovery or promotion in social relationship.

To conclude, learning-oriented participation motive, in which married women learners participate in lifelong education for the act of learning itself, was the highest, but whatever participation motive was, it could be seen that participating in lifelong education enriched one's quality of life. Therefore, participation motive in lifelong education influences the quality of life after participating in lifelong education positively. Moreover, looking at the point that well-educated but unemployed married women showed interest and high participation rate to programs for vocational development and specialized profession in regard to general features of married women learners, it can be known that married women themselves strive to adapt to the fast-changing contemporary society

Recommendation

This research has regional limitations because it only involved married women who were participating in lifelong education in Suncheon-si. This study greatly depended on surveys in self-report forms, so there could be partly untrustworthy answers. Despite such limitations, this research, unlike the preceding researches that apprehended participation reality in lifelong education targeting adult women learners and revealed the related factors that affect participation, offers a difference from the existing literature in the sense that the target respondents were married women learners which is an understudied population. Also, the purpose is to know that lifelong education plays an important role in the improvement of life among married women who, besides the common factor as adult women learners, have another common factor which are their responsibility for the housework and child-rearing and at the same time, pursue their other responsibilities and development as humans.

Recommendations for future researches to be pushed forth and the expansion of participation in lifelong education based on the results and conclusion of this research are as follows.

First, this research was not able to analyze the effects and the degree of the effects of participation in lifelong education of married women on their quality of life. In measuring the quality of life after participating in lifelong education, a research that would accurately and meticulously measure and compare the changes pre and post investigation is needed for the effects of participation in lifelong education program to be seen. Second, the existing researches used general individual features like ages, education level, average monthly incomes, and others as investigative tools in analyzing participation factors of lifelong education. Thus, a research that uses various and new factors, such as house work time, family values (gender role), and the husband's education level or employment status, that consider the characteristic of married women learners participating in lifelong education is also needed. Third, most researches on lifelong education are implemented and are centered on urban areas, which means that lifelong education institutions are concentrated in the city. From now on, to help a balanced city and farming and fishing area development, and participation in lifelong education of women living in farming area, expansion of lifelong education institutions to farming areas is deemed necessary.

Reference

- Cambell, A. Converse, P. E. & Rogers, L. (1976). *The Quality of American Life Perception, Evaluation, and Satisfaction*. New Work: Russell Sage Foundation.
- Choi Woon Sil (1986). *An Analysis on education motive trait according to adult's education type*. Unpublished doctoral dissertation, Ewha Women's University, Korea.
- Cropley, A. J. (1979). Lifelong education: Some Theoretical and Practical Consideration. in. A. J. Cropley et al. (Ed) *Lifelong education, A Stocktaking*. Hamburg: UNESCO Institute for

Education.

- Fisher, R. & Kling, J. (1994). Community organization and new social movement theory. *J. of Progressive Human Service*, 5(2). 5-23.
- Houle, C. O. (1961). *The Inquiring Mind*. Medison: The University of Wisconsin Press.
- Hwang Ji Hae (2010). *Effect of participation in lifelong education of adult women on life satisfaction and self-esteem*. Unpublished master's thesis, Sungkyunkwan University, Korea.
- Jeon Young Ho (2000). *Social welfare for disabilities people*. Seoul: Hajisa.
- Jeong Hyeon Su (2009). *The Study of middle women's of lifelong education and self-efficacy*. Unpublished master's thesis, Soongsil university, Korea.
- Ji Jung Rae (2013). *The Influence of women's participation in life craft program in the view of the quality of life*. Unpublished master's thesis, Kwang-ju University, Korea.
- Jo Ok Ja (2006). *A Study on the participation motive of women learners of resources development center*. Unpublished master's thesis, Chonnam University, Korea.
- Kim Hee Hwa (2011). *Research on motive and level of satisfaction for participation of female adult participant's lifelong education program*. Unpublished master's thesis, Chung-ang University, Korea.
- Kim Jung Se (2003). *Lifelong education*. Seoul: Kyoyook Book.
- Kim Young Sek (2012). Review and critique of adult learners' of adult learners' motivation research. *Andragogy Today: Interdisciplinary J. of Adult Continuing Education*, 15(1). 31-62.
- Kim Yong Wan (2013). *The Relationship between adult women learners' lifelong education participation motives and their career planning & development*. Unpublished master's thesis, Jeonbook University, Korea.
- Kim Yu Mi (2011). *An Influences on quality of life through women's participation in lifelong education*. Unpublished master's thesis, Sungkyl University, Korea.
- Knowles, M. (1980). *The moderen practic of adult education*. chicago: Association press.
- Korean Education Development Institute (2012). A Survey of actual condition on lifelong education in Korea.
- Kwon Du Seong & Jo A Mi (2006). *Adult education & Consulting*. Seoul: Kyoyook Book.
- Kwon Du Seong & Choi Woon Shil (2014). *Management lifelong education*. Seoul: Kyoyook Book.
- Langrand, P. (1989). Lifelong education: Growth of the concept, In C. J Titmus, *lifelong education for adult: An international handbook New York: Pergarmon Press*.
- Lee Seong Ok (2004). *A Study on the consciousness of participation in lifelong education by adult women*. Unpublished master's thesis, Chungang university, Korea.
- Lee Su Ae (2004). *A Study on the explanatory model of subjective quality of life*. Unpublished master's thesis, Dongshin university, Korea.
- Li Ki Hwan (2003). *A study on learner motive of participation and satisfying degree in the program for lifelong education*. Unpublished doctoral dissertation, Daegu University, Korea.
- Lim Sook Kyung (2007). *An SEM analysis on participation and effect factors of female adult*

- learners*. Unpublished doctoral dissertation, Dong-a University, Korea.
- Lim Sook Kyung & Joh Yong Ha (2008). *A SEM analysis on participation outcomes and effect factor of female adult learners*. *J. of Adult & Continuing Education*, Vol.11, No.4, 53-76.
- Mezirow, J. (1995). Transformation theory of adult learning, In M.R. Welton, (Ed) *In defense of the lifeworld*, New York.
- Seong Jin-suk (2010). *An Analysis on self-efficacy of women's lifelong education*. Unpublished master's thesis, Ewha Women's University, Korea.
- Scanlon, T. M. (1993). Value, desire, and quality of life. *In the Quality of Life*. Nussbaum. M. and Sen(ed.)
- Song Eun-ju (2011). *The Effect of participation motive of lifelong education on women's quality of life*. Unpublished master's thesis, Chungang university, Korea.
- Tilly, C. (1994). Social movements as historically specific clusters of political performances. *Berkeley J. of Sociology*. 43-77.
- Vella, J. (1997). *Learning to listen, learning to teach: The power of dialogue in education adults*. Jossey-Bess.
- Won Ok Lyeon (2003). *A Study on improving the women life long education at primary school*. Unpublished master's thesis, Daegu University, Korea.
- Yu Hyun Jeoung (2004). *Development of the scale for Korean adult's quality of life and comparative study of various scio-demographic group*. Unpublished master's thesis, Inha university, Korea.

The Myanmar Journal 2(2), 46-53 (2015)
<http://www.komyra.com/doc/submission.php>

Leisure Activities and Depression of Adolescents

Sunghee Kim*

Sunchon National University, Jeonnam 540-742, Republic of Korea.

ABSTRACT: This article explored the relations of leisure activities and adolescents' depression to care adolescents' mental health. Three hundred and twenty seven adolescents were approached for questionnaire survey during April 2015. The data were analyzed by SPSS program 21. The results obtained in this study revealed adolescents did not often leisure activities, but rare or sometimes did. There were not differences in depression according to socio-demographic variables but differences in leisure activities according to sex, grade, residential area and grade. There were significant correlation between some leisure activities and depression. Watching TV and eating snack positively affected on depression. The only leisure activity of helping with family was lessening depression. From there results, it was suggested that the leisure programs for adolescents should be developed to be empowering not time-consuming because time consuming leisure increased depression. The leisure activities with family should be developed to decrease depression.

Key words: Leisure activities, depression of adolescents, stress, mental health, satisfaction

I. Introduction

Suicide which is ordinary derived from depression has been designated as the most dangerous behaviors of adolescents in Korea among OECD nations. But the intervention for prevention of depression or suicide remains not to be adequate (Soo han, 2014). Although lots of researches concentrated their interest on adolescents' depression as one of the priorities for mental health care, recent article revealed the need for further elucidation of the relation between adolescent depression and leisure activity (Nam-Jeong and Young-Sik, 2012). Most researches on leisure paid attention to stress not to depression. So this article explores the influence of leisure activities on adolescents' depression to care their mental health.

*Corresponding author: Sunghee Kim Dept. of Social Welfare and Consumer Science, Sunchon National University, Republic of Korea, +82-61-750-3674, ksh@sunchon.ac.kr
This paper were presented the 4th YUE and KOMYRA International Joint Conference in 2015.

Previous researches on stress showed that the adolescents rejected from parents, students of low record in accomplishment and female students have been at greater risk (Dong Hee, 2013; Soo han, 2014; Soung Bae and Ju Yul, 2011). Leisure activities and physical activities had been positive effect to decrease stress (Kyung-Hyun, Eun-Kyoun and Sung-Hyeon, 2012; Nam-Jeong and oung-Sik, 2012; Myoun-Won and Tae-Young, 2012). Nam-Jeong and Young-Sik (2012) identified youth activities made differences in stress between participants and non participants. Myoun-Won and Tae-Young(2012) reported that leisure activity of adolescents was related to quality of life. A Study by Bo-Kyoung and Sang-II(2012) demonstrated that leisure life in which most adolescent participated for pastime not for family relations was important to subjective happiness. They pointed out that leisure life made adolescents to be happy. On contrary to these researches, Kyung-Hyun et al.'s (2012) study revealed that there was a negative relation between physical activities and depression.

Some researches represented that leisure type was the important factor influencing on leisure satisfaction. Nam-Yang(2010) found that there was difference in leisure satisfaction of adolescents according to the type of leisure such as sports, art, pastime, sightseeing and traveling. Myoun-Won and Tae-Young(2012) classified the leisure type as social activity, game, traveling, art, sports, meeting and watching game. Jang-Ho(2010) noted the difference in participation to several types of leisure activities according to socio-demographic variables like as sex and grade year.

Considering the evidences which demonstrated that leisure activities were related to stress, satisfaction or quality of life, it is likely that leisure activity may influence depression of adolescents. It is also apparent that the type of leisure has relation with depression. So it was hypothesized that leisure activities influence on depression. Consequently, the actual participation to diverse activities according to socio-demographic variables will be examined and leisure activities will be assessed in relation to depression. It is expected that the results will contribute to making the efficient programs to decrease depression of adolescents.

II. Method

Participants

Three hundred and twenty seven adolescents were approached for this survey. A convenience sample of all adolescents present in middle and high schools during April 2015 was asked to participate in this anonymous questionnaire study. Of the 400 questionnaires which were handed out, 327 were complete and used in the analyses.

Among participants, 164 were female and 163 male. 155 attended in middle school and 172 in high school. Most participants reported they lived in urban area (n=243), 84 rural area. One hundred fifty one had good records, 86 fine records, 58 excellent records and 32 insufficient

records. Most participants were brought in middle level of household income (n=183), 99 in high and 45 in low.

Materials

The questionnaire was designed to obtain information about the leisure activities which adolescents engage in and depression which they experience. Inclusion of items was guided by the literature and extensive discussions with adolescents attending in university.

Leisure activities covered twenty one topics in or out school, including spare-time such as indoor sports, outdoor sports, watching sports game, doing art, going fame room, traveling, or eating snack, meeting friends, or shopping etc. except lesson for study. All questions required to select response among five frequency categories, for example, "1-2times per month", "3-4times per month", "5-6times per month", " everyday", "never". Total scores were calculated. The reliability of items, cronbach's α was 0.67.

The questions of depression included two clusters, emotional and physical problems. Questions required selecting one among four responses such as "very often", "often", "sometimes", "rare" and "never". Total scores were calculated and the more scores meant the more depressed. The reliability, cronbach's α was 0.87.

III. Results

The level of depression and leisure activity

The level of depression of participants was between "rare" and "sometimes" (mean=27.92, S.D=7.85, mean per items=2.53). The average frequency of leisure activities was "3~4 times per month" (mean=61.20, S.D= 9.09, mean per items=2.94).

Socio-demographic variables related to depression and leisure activity

The socio-demographic variables such as sex, grade, residential area, record and household income were expected to make difference in depression<Table 1>. But t-Tests on depression between different sexes, grades and residential areas revealed no difference. Furthermore analyses of variance (ANOVA) on depression between different records and household incomes showed no difference. No differences in sex, grade, residential area, record and household income were found. These results suggest that depression of students is not dependent on socio-demographic variables.

Table 1. The level of depression according to socio-demographic variables

		N	Mean(S.D)	t/F(p)
Sex	Male	164	27.84(7.85)	-0.18 (0.856)
	Female	163	28.00(7.88)	
grade	Middle school	155	27.77(7.79)	-0.33(0.739)
	High school	172	28.06(7.93)	
Residence	Urban	243	7.61(7.61)	0.83(0.409)
	Rural	84	8.54(8.54)	
record	Excellent	58	26.81(8.31)	1.94(0.123)
	Good	151	27.34(7.41)	
	Fine	86	28.87(8.77)	
	Insufficient	32	30.13(5.82)	
Household income	High	99	27.13(8.68)	1.48(0.229)
	Middle	183	27.94(7.79)	
	Low	45	27.93(5.83)	

On the other hand, t-Test or ANOVA according to each socio-demographic variable showed significant differences in some leisure activities <Table 2>. Sex made difference in indoor sports, outdoor sports, watching sport games, going game room, meeting friends, shopping, computing at home, keeping pets and helping housework. Male students were more likely to do more leisure activities than female such as indoor sports, outdoor sports, watching sport games, going game room, meeting with friends and computing at home. Female students had more leisure time in shopping, keeping pets and helping housework.

Grades were related to meeting with friends, eating snack, shopping, listening to music, and attending church or temple. High school students did more leisure activities than middle school students like as meeting with friends, eating snack, shopping and listening to music except attending church or temple. Middle school students went church or temple more frequently than high school students.

Residential area also affected some leisure activities. Students living in rural area had more leisure time than urban students only in keeping pets. Urban students were likely to do more leisure activities than rural students such as outdoor sports, art activity, going game room, going around, meeting with friends, eating snack, shopping, joining with family, computing at home, resting at home and watching TV at home.

Record made difference in outdoor sports, watching sport games, going gaming room and reading at home. Mostly students of excellent and good record had less leisure time in

outdoor sports, watching sport games and going game room, but more in reading at home than students of insufficient record.

According to the level of household income, students participated in different leisure activities. In high and middle level of household income, activity with family and computing at home occurred more frequently than in low level.

Table 2. Effect of socio-demographic variables on depression

	Sex (m: male F: female)	Grade (m:middle school, h:high school)	Residence (u=urban, R=rural)	Record (e=excellent, g=good, f=fine, i=insufficient)	Household income (h=high, m=middle, l=low)
	t	t	T	F (scheffe)	F(scheffe)
Indoor sports	5.73*** (m=2.60, f=1.85)	ns	ns	ns	ns
Outdoor sports	12.56*** (m=3.05, f=1.51)	ns	2.11* (u=2.37, r=2.04)	5.36*** (e=2.16, g=2.07 <f=2.47, i=3.03)	ns
Watching sport games	11.07*** (m=3.12, f=1.71)	ns	Ns	4.44** (e=2.12<g=2.30 <f=2.56, i=3.09)	ns
Art	ns	ns	3.20** (u=2.99, r=2.54)	ns	ns
Game room	14.12*** (m=3.40, f=1.69)	ns	4.22*** (u=2.71, r=2.10)	9.88*** (e=2.10, g=2.35, <g=2.86,i=3.47)	ns
Traveling	ns	ns	Ns	ns	ns
Going around	ns	ns	3.17** (u=4.16, r=3.68)	ns	ns
Meeting with friends	2.63** (m=3.15, f=2.75)	-3.09*** (m=2.71 H=3.17)	2.24* (u=3.05, r=2.67)	ns	ns
Eating snack	ns	-3.89*** (m=3.60, h=4.12)	4.93*** (u=4.08, r=3.29)	ns	ns
Shopping	-2.59** (m=2.53, f=2.87)	-2.19* (m=2.55, h=2.83)	2.53* (u=2.78, r=2.45)	ns	ns
Joining with family	ns	ns	2.15* (u=2.53, r=2.26)	ns	9.61*** (h=2.75, m=2.42> l=2.00)
Computing at home	4.39*** (m=3.97, f=3.31)	ns	2.80** (u=3.77, r=3.27)	ns	3.10* (h=3.67, m=3.51> l=2.00)
Smart phone	ns	ns	Ns	ns	ns
Listening to music	ns	-3.62*** (m=4.11, h=4.65)	Ns	ns	ns
social club	ns	ns	Ns	ns	ns
Church or temple	ns	5.19*** (m=2.47, h=1.74)	Ns	ns	ns
resting at home	ns	ns	2.55* (u=4.08, r=3.70)	ns	ns
TV at home	ns	ns	2.09*	ns	ns

			(u=4.00, r=3.64)		
Reading at home	ns	ns	Ns	6.48*** (e=2.84>g=2.30, g=2.08, i=1.91)	ns
keeping pets	-2.75* (m=1.80, f=2.18)	ns	-2.98** ((u=2.31, r=2.37)	ns	ns
Helping housework	-2.16* (m=2.64, f=2.93)	ns	Ns	ns	ns

*p<0.05, **p<0.01, ***p<0.001

Relation of depression and leisure activities

Total scores for depression were calculated for correlation analyses. Correlation analyses were carried out to find the relation between each leisure activity and depression. A positive correlation between depression and eating snack leisure activity was obtained(r=0.27, p<0.001). In addition to this, shopping(r=0.11, p<0.05), listening to music (0.16, p<0.001) and resting at home(r=0.13, p<0.05) correlated positively with depression. The adolescents eating snack, shopping, listening to music and resting at home were more likely to be depressed.

Table 3. relation between leisure activities and depression

	Pearson R	P		Pearson R	P
Indoor sports	0.04	ns	Computing at home	0.07	ns
Outdoor sports	0.01	ns	Smart phone	0.04	ns
Watching sport games	0.09	ns	Listening to music	0.16	0.005
Art	-0.01	ns	Social club	0.03	ns
Game room	0.08	ns	Church etc	0.02	ns
Traveling	-0.01	ns	Resting at home	0.13	0.018
Going around	0.07	ns	TV at home	0.06	ns
Meeting with friends	0.06	ns	Reading at home	-0.07	ns
Eating snack	0.27	0.000	keeping pets	-0.09	ns
Shopping	0.11	0.042	Helping housework	-0.09	ns
Joining with family	-0.02	ns	-	-	-

Influencing variables on depression

Multiple linear regression including the socio-demographic variables and each leisure activity scores showed that watching TV, eating snack and helping housework contributed to predicting depression but the socio-demographic variables did not (Table 4). Watching TV and eating snack had positive effect on depression but helping housework showed negative effect. The

most influential variable was eating snack. Next was watching TV and helping housework was next in order of decreasing influence. This result means that more watching TV and eating snack are likely to induce depression.

Table 4. regression on depression

	B	β	t	p
Sex	-.641	-.041	-.490	.625
Grade	.919	.059	.989	.323
residential area	.047	.003	.043	.966
Grade results	-.324	-.027	-.475	.635
income	-1.122	-.092	-1.576	.116
Indoor sports	.211	.034	.520	.603
Outdoor sports	-.464	-.080	-1.014	.312
Watching sport games	.879	.151	2.000	.046
Art	-.432	-.062	-.992	.322
Game room	.116	.021	.252	.802
Traveling	-.360	-.033	-.554	.580
Going around	-.444	-.063	-.980	.328
Meeting with friends	.007	.001	.018	.985
Eating snack	1.717	.270	3.979	.000
Shopping	.667	.100	1.597	.111
Joining with family	.026	.003	.054	.957
Computing at home	-.197	-.035	-.559	.577
Smart phone	-.090	-.010	-.170	.865
Listening to music	.744	.102	1.686	.093
Social club	.011	.001	.023	.982
Church etc	.405	.067	1.073	.284
Resting at home	.354	.050	.759	.449
TV at home	-.263	-.043	-.638	.524
Reading at home	-.041	-.006	-.100	.921
keeping pets	-.005	-.001	-.014	.989
Helping housework	-.859	-.135	-2.156	.032

IV. Conclusion and discussion

This study revealed that adolescents participated in diverse leisure activities, but they tended to do rarely or sometimes. It showed significant positive relations between eating snack, shopping, listening to music, resting at home and depression. The analysis of multiple linear regression indicated that watching TV, eating snack and helping housework contributed to predicting depression.

Most precedent studies founded that stress of adolescents was diminished by leisure activities and socio-demographic variables related to the effect. But in this study, watching TV and eating snack were predictably related to increase depression, not confirming the other studies reported leisure activities related to decrease stress. These findings represent that the adolescents

watching TV and eating snack as leisure activities were depressed because these were in part related to the problems such as obesity and time-consuming. The only leisure activity, helping with family supported the previous results reporting to decrease depression. Furthermore the depression of adolescents was not affected by socio-demographic variables. Depression seemed to pervade the whole adolescents at about the same level.

From these results, it was suggested that the leisure programs for adolescents should be developed to empower them not to consume time because they generally have lots of burden of study. The leisure activities with family seem to decrease depression, so the leisure programs with family should be developed to prevent mental health problems.

Reference

- Bo-Kyung Kim and Sang-Il Han(2012). The effects of youth leisure life on subjective happiness. *Tourism Research*, 36(6), 125-144.
- Dong Hee Kim(2013). The protective factor of perceived stress in adolescences: Focused on resilience, parenting behavior, School Life. *Korean J. Str. Res.* 21(1), 23-30.
- Kyoung-Hyun Suh, Eun-Kyong Kim and Sung-Hyeon Cho(2012). The role of physical activity and addiction to internet game in stress responses and subjective happiness of adolescents. *Journal of Youth Studies*, 19(5), 115-135.
- Myoung-Won chi and Tae-Young Cho(2012). The effects of adolescent' leisure activity on leisure satisfaction, self esteem and quality of life. *Journal of Tourism Sciences*, 36(6), 145-165.
- Nam-Jeong Kim and Young-Sik Lim(2012). The verification of intervening effect of youth activity on the relationship between stress and life satisfaction of adolescents. *Korean Journal of Youth Studies*, 19(8), 219-240.
- Nam-Yang Hur(2010). The relationship between leisure satisfaction and self-realization according to the type of university students' leisure activities. *Journal of Leisure and Recreation Studies*, 34(4), 39-49.
- Soohan Jang(2014). An analysis on mental health conditions of children and adolescents and a study on improvement plans. *The Journal of Child Education*, 23(4), 95-110.
- Soung Bae Shin and Ju Yul Lee(2011). Factors influencing stress among adolescents. *TheJournal of Korean Society for School Health Education*, 12(2), 81-96.

The Myanmar Journal 2(2), 54-60 (2015)
<http://www.komyra.com/doc/submission.php>

A Exploratory Study on effects of Cultural acceptance of Korean Wave for image of Korea Corporation and purchasing intention of products

Sang-Kwon Han*

Media Communication Center Senior Researcher, Hanyang University, Seoul, Republic of Korea

ABSTRACT: The present study investigated how much Korean wave had influence over the country image, Korean products' brand image, how much the country image had influence the brand image, and how much the country image and brand image had influence the Chinese consumers' purchasing intention. A survey of a random of 300 China consumers was conducted for how they feel of Korean Wave, the national image of South Korea, the brand image of product and the purchase intension of South Korea products. As a result of studying only the perceptions of Korean drama and the perception of Korean star had positive effects on the country image of Korea.

Second, only the perception of Korean star had positive effects on the brand image of Korean products. And the country image had positive effects on the brand image. Finally, both country image and brand image had positive effects on the purchase intention of Korean products by the Chinese consumers.

Key words: Korea wave, K-pop, korean image, movies, dramas

I. Introduction

Korean Wave refers to significantly increased of South Korean culture such as TV dramas, pop songs, movies, fashions and games since 21st century. Korean Wave is spreading to the entire Asian area, such as China, Japan and Southeast Asia in many aspects. However, most previous studies have analyzed Korean Wave as a whole concept. Since there are a lot of forms in Korean Wave and each of the form may have different role. The present study focuses on the perception of Korean Wave such as Korean drama perception, Korean pop music perception,

*Corresponding author: Sang-Kwon Han, Media Communication Center Senior Researcher, Hanyang University, Seoul, Republic of Korea. +82-10-5460-6629, holidayhan@hanmail.net
This paper were presented the 4th YUE and KOMYRA International Joint Conference in 2015.

Korean movies perception and also Korean star perception.

Because of the value shift among the Chinese people and the diffusion of the Western style taste for consumption in the 1990s, the reception of Korean pop culture starting from the end of 1990s appeared as a flow of foreign pop culture. Multi-cultural China, with 56 racial cultures, is composed of different cultures, religions, and races, but they coexist and communicate in one national system. This means China has an open attitude to accepting other cultures. Therefore, these characteristics have contributed significantly to the reception of the Korean Wave. Rapid changes in the media environment, such as online video sites, greatly affected the influence of the Korean Wave on the young generation of Chinese: they prefer Korean pop culture because of similarities to traditional Chinese culture, the freedom and refinement of Western culture, as well as its nonexclusive

Social and cultural background. In addition, Korean pop culture is preferred not only because of its characteristics but also its production system. For example, K-drama has a special system, which broadcasts and produces simultaneously, and has the power to engage an audience because viewers' responses can be reflected immediately, which is different from Chinese dramas with preparatory production systems. K-pop is especially popular with younger demographics. It includes dynamic and brilliant dancing, groups with Chinese members that also reflect Chinese globalization, and it embraces diversity, so that both the group as a whole and the individual members have unique identities and fan bases.

Previous studies of the Korean Wave have two perspectives: the first is the economic perspective, which focuses on discovering the reasons for the diffusion of the Korean Wave and the factors influencing its competitiveness in cultural industries and products. The second is the cultural perspective, which analyzes characteristics of Korean pop culture in terms of the audiences' positions.

II. Research question & Result

In the article, the Korean industry-perceptual factor includes: movies, TV drama programs, Entertainment. The national image is mainly includes: political, economic, and cultural image The intentions of purchasing are mainly consist of purchase intentions, repurchase intention sand introducing others to purchase etc. According to the relationship with the elements, there search model can be settled. Through the investigation of asking questions and analysis, the results are as follows:

In the Korean industry-perceptual factor, the feeling for movies and TV dramas may affect the political image and economic image. Entertainment has a beneficial effect on economy image and cultural image

There was only a small difference between the longing for Korean culture stars motivation and the rest-relaxation motivation. The complete immersion motive (2.57) was higher than the active practices motive (1.80). A variance analysis (ANOVA) was conducted to investigate the difference between use motives and use behaviors of Korean pop culture by genre. The result showed that there was a significant difference between the factors by genre. Entertainment programs received the highest score in the longing for Korean culture and stars motivation, followed by rest-relaxation motivation, and active practices behaviors. In complete immersion, dramas, entertainment programs, and K-pop ranked highest.

Table 1. Motivations and Behaviors for Using Korean Pop Culture by Genre

	Dramas	K-pop	Entertainment programs	Total
Longing for Korean culture and stars	3.10	3.01	3.24	2.58
Rest-Relaxation	3.02	2.87	3.05	2.57
Active practices	2.16	2.13	2.25	1.80
Complete immersion	3.23	3.16	3.23	2.71

A correlation analysis was conducted to answer. All the motives ranging from longing for Korean culture and stars to complete immersion had significant positive associations with Korean image. Complete immersion motivation ($\beta = 0.74$, $p < 0.01$) had a higher positive relation than active practices motivation ($\beta = 0.52$, $p < 0.01$) and Korean image motivation ($\beta = 0.70$, $p < 0.01$).

Table 2. Pearson Correlations between Use Motives and Behaviors and Korean Image

	1	2	3	4	5
1	-				
2	0.70**	-			
3	0.79**	0.52**	-		
4	0.86**	0.74**	0.73**	-	
5	0.90**	0.70**	0.77**	0.91**	-

**p < 0.01

(1=Longing for Korean culture and stars, 2=Rest-Relaxation, 3=Active practices, 4= Complete immersion, 5=Korean image)

All the motives ranging from longing for Korean culture stars to complete immersion had significant positive associations with Korean image. The complete immersion motivation ($\beta = 0.74$, $p < 0.01$) had a higher positive relationship than active practices motivation ($\beta = 0.52$, $p < 0.01$) and Korean image motivation ($\beta = 0.70$, $p < 0.01$). There was a minor difference between

the longing for Korean culture and stars motivation and the rest-relaxation motivation. The complete immersion motive (2.57) had a higher score than the active practices motive (1.80). A variance analysis (ANOVA) was conducted to investigate the difference between the motives and behaviors of Korean pop culture use by genre.

The result showed that there was a significant difference between factors by genre. The entertainment programs category had the highest score in the longing for Korean culture and stars motivation, followed by rest relaxation motivation, and active practices behaviors. For complete immersion, dramas, entertainment programs, and K-pop ranked in this order. The relationship between motives and behaviors of Korean pop culture use and Korean image showed that the longing for Korean culture stars motivation had a positive influence on dramas and entertainment programs, while it had negative influence on K-pop. This means that users listened to K-pop for rest-relaxation, not because of the longing for Korean culture stars motivation. It is interesting that longing for Korean culture and stars was the most significant factor influencing the use of entertainment programs. Recently, the main themes of TV entertainment programs include caring for children and travel with family, friends, and the old and the young. In terms of the characteristics of users, there was a difference in their education: high school students had a significant preference for K-pop and entertainment programs, and college and graduate school students preferred K-drama.

In order to explore the effects between use motivation, use behaviors, and the Korean image for Korean pop culture, a multiple regression analysis was conducted. The explanation of the regression model was very high at 88.0%, and all four motives had a positive influence on Korean image. Longing for Korean culture and stars as a use motivation (0.42) and complete immersion of use behaviors (0.47) had a more significant influence than the rest-relaxation motive (0.02) and active practices behavior (0.09).

Table 3. Regression Model: Associations between Use Motives, Use Behaviors, and Korean Image

	Korean image	
	β	t
Longing for Korean culture and stars	0.42	9.07***
Rest- Relaxation	0.02	0.49
Active practice	0.09	2.67**
Complete immersion	0.47	10.64***
R2(F)	0.88***(530.13)	

** $p < 0.01$, *** $p < 0.001$

The portion of the national image is benefit on purchase intentions of products

The perception of Korean star had positive effects on the brand image of Korean products. And the country image had positive effects on the brand image. Finally, both country image and brand image had positive effects on the purchase intention of Korean products by the consumers.

Table 4. Regression Model: Associations between the national image, brand image and purchase intentions

	purchase intentions of products	
	β	t
korean image	.326	3.826**
brand image	.369	3.608**

**p<0.05

III. Conclusion

2013 was the year when Korean pop culture became popular in China again. Broadcasting two K-dramas, *The Heirs* and *My Love from the Star*, on online video sites, importing the format of nine Korean entertainment programs in total, and broadcasting them on Chinese provincial satellite TV resulted in high popularity. Chinese provincial satellite TV imported the format of Korean programs and broadcast Chinese versions in 2013: MBC's *I am a Singer* (Hunan TV), *Dad! Where are We Going* (Hunan TV), SBS's *K-Pop Star* (Shandong TV), *Miracle Audition* (Chongqing TV), KBS's *Immortal Song: Singing the Legend* (Dongfang TV), tvN's *Super Diva* (Dongfang TV), KBS's *1 Night 2 Days* (Sichuan TV), tvN's *The Romantic*

(Guizhou TV), and Mnet's *Super Star K* (Hubei TV). Four Korean programs have been chosen for importation, but have not yet been broadcast.

The popularity of Korean pop culture is revealed in the continued use of the term 'Korean Wave' for more than 10 years. It has spread, and changed the users, genres, usage, and behaviors of the consumption of Korean pop culture. It is centered on dramas, K-pop, entertainment programs, and Korean Wave stars, and continues to grow. This recent phenomenon has expanded and developed types from the earlier period of the Korean Wave. During the first Korean Wave (from 1997 to the early 2000s), soap operas were popular among middle-aged women; during the second period (from the mid-2000s to 2010), K-pop was popular; and in the third period (after 2010), the Korean Wave star centered dramas, dancing idol centered K-pop, and Chinese versions of Korean TV programs formed the Korean Wave, and have been popular with Chinese youths in their teens and those in their twenties. It also coexisted simultaneously with the anti-Korean Wave. The current study aims to explore use

behaviors of Korean pop culture by genre, how Korean pop culture affects Korean image, and to estimate the present state of the Korean Wave. By comparing recent use behaviors of Korean pop culture with the most popular genres, dramas, K-pop, and entertainment programs, this study confirmed the differences in the use of Korean pop culture. Additionally, we analyzed use motivation and its differences in Korean pop culture by genre.

All the motives ranging from longing for Korean culture stars to complete immersion had significant positive associations with Korean image. The complete immersion motivation ($\beta = 0.74, p < 0.01$) had a higher positive relationship than active practices motivation ($\beta = 0.52, p < 0.01$) and Korean image motivation ($\beta = 0.70, p < 0.01$). There was a minor difference between the longing for Korean culture and stars motivation and the rest-relaxation motivation. The complete immersion motive (2.57) had a higher score than the active practices motive (1.80). A variance analysis (ANOVA) was conducted to investigate the difference between the motives and behaviors of Korean pop culture use by genre. The result showed that there was a significant difference between factors by genre. The entertainment

programs category had the highest score in the longing for Korean culture and stars motivation, followed by rest relaxation motivation, and active practices behaviors. For complete immersion, dramas, entertainment programs, and K-pop ranked in this order. The relationship between motives and behaviors of Korean pop culture use and Korean image showed that the longing for Korean culture stars motivation had a positive influence on dramas and entertainment programs, while it had negative influence on K-pop. This means that users listened to K-pop for rest-relaxation, not because of the longing for Korean culture stars motivation. It is interesting that longing for Korean culture and stars was the most significant factor influencing the use of entertainment programs. Recently, the children and travel with family, friends, and the old and the young. In terms of the characteristics of users, there was a difference in their education: high school students had a significant preference for K-pop and entertainment programs, and college and graduate school students preferred K-drama.

In order to explore the relationship between the motivations and behaviors of Korean pop culture use and Korean image, a multiple regression analysis was conducted. The explanation of the regression model was very high at 88.0%, and all four motives had a positive influence on Korean image. The longing for Korean culture and stars use motivation(0.42) and complete immersion of use behaviors (0.47) had a more significant influence than the rest-relaxation motive (0.02) and active practices behavior (0.09). Based on these results, more effective market strategies should be employed in exporting Korean pop culture by genre. In addition, more case studies on teenagers and those in their twenties who are attracted to Korean pop culture should be conducted. The purpose of this study is not simply to explore motivations, behaviors, and the image of Korean pop culture

use, but to focus on how various factors influence each other and to empirically investigate the effects of the relationship between use motives, use behaviors, and Korean image.

Reference

- Moffitt, M.A. (1994), "A Cultural Studies Perspective toward Understanding, Corporate Image: A Case Study of State Farm Insurance," *Journal of Public Relations Research*, 6(1), pp. 41~66.
- K. S. Lee, "The Korean Wave and the Cultural Proximity in East-Asia," *Culture Industry and Cultural Capital*, Feb. 2005, pp. 111-121.
- Y. Cho, "Desperately Seeking east Asia amidst the popularity of South Korean pop culture in Asia," *Cultural Studies*, vol. 25, no. 3, 2011, pp. 383-404.
- M. K. Kim, "Assessment of Cultural Proximity and the Type of Korean Television Programs in Asian Market: Focus on Storyline of Korean Drama," *Asian Communication Research*, vol. 2, 2004, pp. 51-66.
- W. Ryoo, "Globalization, or the Logic of Cultural Hybridization: The Case of the Korean Wave," *Asian Journal of Communication*, vol. 19, no. 2, 2009, pp. 137-151.
- D. Shim, "Korean Wave, Korean Drama, and Women's Fandom," *Journal of Broadcast Engineering*, vol. 12, no. 5, 2007, pp. 414-422.
- T. E. Ruggiero, "Uses and Gratifications Theory in the 21st Century," *Mass Communication & Society*, vol. 3, no.1, 2000, pp. 3-37.
- K. Miura, *A Research on Japanese Females' Korean Drama Consumption: Based on Motivation, Behavior and Satisfaction as Prime Determinants*, master's thesis, Ehwa Womans Univeristy, 2012.
- X. Li, *A Study on Chinese College Students' Viewing and Effect of Korean Dramas: Focused on Viewing Motivations, Programs Evaluation, and Korean Image and Attitudes*, master's thesis, Hanyang Univeristy, 2009.
- E.H. Soh, *A Study on Relation between Cultural Proximity of Audiences and Watching Behavior of American Broadcasting Programs: with Focus on College Women*, master's thesis, Ehwa Womans University, 2007.
- Korea Creative Content Agency, Contents Industry Trend of China*, vol. 7, 2014.

The Myanmar Journal 2(2), 61-72 (2015)
<http://www.komyra.com/doc/submission.php>

Mobile Financial Service: Focused on Success Factors for M-PESA

Shinwon Kang^{1} and Hongkyun Bae²*

¹Dept. of Social Welfare and Consumer Science, Suncheon National University, Republic of Korea, ²Dept. of Int'l Trade, Sangji University, Republic of Korea

ABSTRACT: When we look at the mobile financial service from now on, the competition of mobile finance is predicted to spread not only domestically but also internationally. As time passes by, the system shall transform into the winner-takes-it-all system, the financial system shall transform into a mobile financial system and the credit card scheme shall transform into mobile finance. The following efforts are required in order to create a competitive mobile financial service platform based on the mobile financial paradigm change. Firstly, the mobile financial service, which maximizes the profit of the customers, is required. In other words, the mobile financial service, which is accessible, available for real-time service, inexpensive, trustful, stable, simple and convenient, shall bring the highest profit to the customers. Secondly, the mobile financial platform, which maximizes the profit among the concerned people, finance-IT, and telecommunication, is necessary. The platform is the cordial platform which the financial company and IT/telecommunication companies can aim to have supplementary improvement. Lastly, the regulation authorities should devote effort to maximize the profit of business operators and customers. The regulation authorities should understand the paradigm of IT revolution in the financial industry and are required to be equipped with new laws and regulations which seek to maximize the financial competitiveness of business operators and the profit of the customers.

Key words: Mobile Financial Service, safaricom, m-PESA, IT revolution, mobile financial service platform

*Corresponding author: shinwon Kang, Dept. of Social Welfare and Consumer Science, Suncheon National University, Republic of Korea, swkang@suncheon.ac.kr, +82-10-3239-1451. This paper were presented the 4th YUE and KOMYRA International Joint Conference in 2015.

I. Introduction

What is Mobile Financial Service? Mobile Financial Service uses a mobile phone as the medium for financial services such as purchase of the product or service, payment, remittance, loan, insurance, stocks, and asset management, which were previously in charge of credit card, bank, insurance and stocks (Shinwon Kang, 2015.8).

Currently, the attention and discussion on Mobile Financial Service(MFS) are actively spreading worldwide.¹⁾ The root of these attention and discussion is the IT revolution happening in the financial industry. Meaning, the usage of the existing financial service and consumption pattern is quickly transferred to the mobile financial service which takes place in the mobile environment.

With such change in the financial paradigm, the leading role moving from the existing form to the mobile environment is possible as consumers are able to access to the financial service more conveniently and inexpensively.²⁾ According to the scholars, when we take a look at past cases, such changes in the financial paradigm were more of a survival problem rather than a choice of the financial corporations. As cellphones appeared in the market, lots of industries, such as camera, film, MP3 and camcorder, lost competitiveness and were absorbed to the mobile. Moreover, the worldwide IT corporations such as Sony, Erikson, and Blackberry fell behind from the market as they were not flexible towards the 'iPhone' paradigm(Injae Han, 2011).

The IT revolution happening in the financial market is comprehended in the same context as above. The quick and worldwide paradigm change to mobile finance is predicted to give competitiveness if the existing financial corporations adapt to the new environment or fall behind if they do not(Jungwon Bae(2015), Sang Lee(2014), and Xavier Faz(2014)).

This study explores the measures and implication in which mobile finance can gain competitiveness in the market through the analysis of successful cases of the mobile financial service. In this paper, we conduct research about the best success story of the M-PESA in the mobile banking services.³⁾

1) MFS is a fast growing market across the globe. In 2013, there were 203 million registered mobile money(GSMA, 2013). customers and 61 million active customers

2) The reason that mobile financial spread are as follows: Mobile financial service utilizes the mobile connectivity of telecom operators and therefore does not require an internet connection. With mobile banking, users of mobile phones can perform several financial functions conveniently and securely from their mobile. You can check your account balance, review recent transaction, transfer funds, pay bills, locate ATMs, deposit cheques, manage investments, etc. Mobile banking is available round the clock 24/7/365, it is easy and convenient and an ideal choice for accessing financial services for most mobile phone owners in the rural areas. Mobile banking is said to be even more secure than online/internet banking (Ademola Abimbola, 2013).

3) The Economist. Why does Kenya lead the world in mobile money?. 2013.5.27.

II. Analyzing the successful case of mobile finance: Kenya

In Kenya, the telecommunication companies were the first ones to step into mobile finance. Safaricom⁴⁾, a subsidiary company of Vodafone in England, has been offering the mobile banking service called 'M-PESA'. As of now, 2015, M-PESA⁵⁾, which started in 2007, is regularly used by 68% of the adult population and about 87% of GDP is transacted via M-PESA.⁶⁾ Behind the success of the mobile finance in Kenya, the central bank plays a huge role. The central bank is known to actively promote the development of the financial market like the mobile finance by conducting the deregulation of mobile financial services.⁷⁾

Meanwhile, the banks in Kenya gained the telecommunication business license as well and are joining the mobile financial market. Equity Bank, the biggest bank in Kenya, recently gained the telecommunication business right and is distributing the SIM card for mobile banking to its customers. The SIM card is manufactured very thinly so that it can be put on the top of the existing SIM card and it aims to let customers access to the account without actually visiting the bank.

The mobile financial service that succeeded in Kenya is called M-PESA. M-PESA (M stands for mobile and PESA stands for money in Kiswahili), which was released by Vodafone through Safaricom in 2007, is the remittance and microfinancing service based on the cellphone.

Figure 1. FINANCIAL ACCESS IN KENYA



Source: GSMA, 2015, 6.

M-PESA is a financial service without the real stores. Customers can receive the service in the

4) Safaricom, Ltd is a leading mobile network operator in Kenya. It was formed in 1997 as a fully owned subsidiary of Telkom Kenya. In May 2000, Vodafone Group Plc of the United Kingdom acquired a 40% stake and management responsibility for the company(<https://en.wikipedia.org/wiki/Safaricom>).

5) M-Pesa (M for mobile, pesa is Swahili for money) is a mobile-phone based money transfer and micro-financing service, launched in 2007 by Vodafone for Safaricom and Vodacom, the largest mobile network operators in Kenya and Tanzania,(Michael, 2012).It has since expanded to Afghanistan, South Africa, India and in 2014 to Eastern Europe. M-Pesa allows users with a national ID card or passport to deposit, withdraw, and transfer money easily with a mobile device (Michael, 2012).

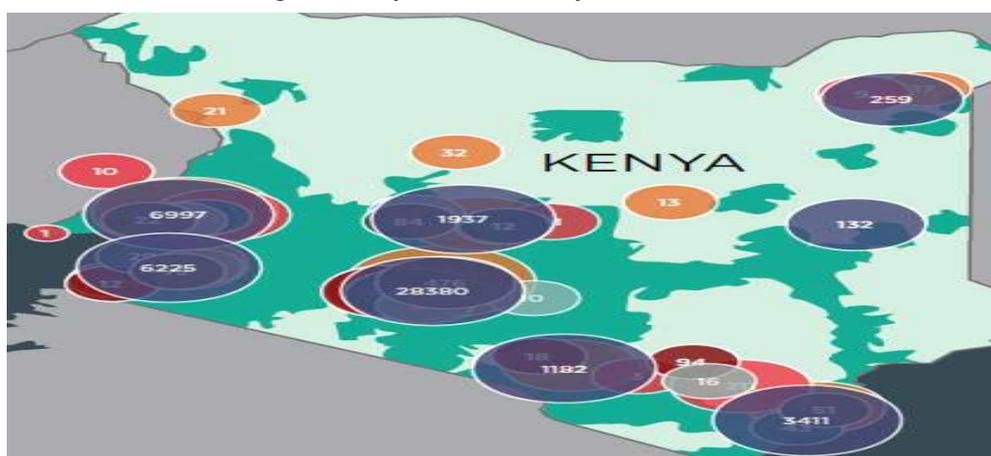
6) Mobile money is a hugely lucrative business in Kenya. Last year saw \$23 billions transfer through the service providers, according to the country's central bank. Eighty-seven percent of the country's \$55-billion GDP passed through M-Pesa in 2014(Mmar Mohammed, 2015.6).

7) M-Pesa was hailed as a world first for its branchless and paperless mode that ensured millions of people who had access to a mobile phone but no bank account were able to send and receive money. Currently, one can top up airtime, pay for goods and services as well as settle court fines and bond in Kenyan courts using mobile money transfers (James Kariuki, 2015).

retail stores, which play the role of bank agency, and the agencies. M-PESA offers services such as saving and dissaving, remittance, payment, purchase, and transfer of money among the services. Currently, as M-PESA is affiliated with the existing banks, it offers expanded services. (M-PESA acts as the platform of financial services such as saving and dissaving, loan and insurance)

In the rapid diffusion and usage of M-PESA, the lower service fee compared to the existing banks is known as an important factor. When we take a look at the transaction fee, 0.66% of the principle is charged as commission for the non-customers and 0.22% of the principle is charged as commission for the customers (<http://mpesacharges.com/>).⁸⁾⁹⁾

Figure 2. Kenya's Mobile Money Business Model



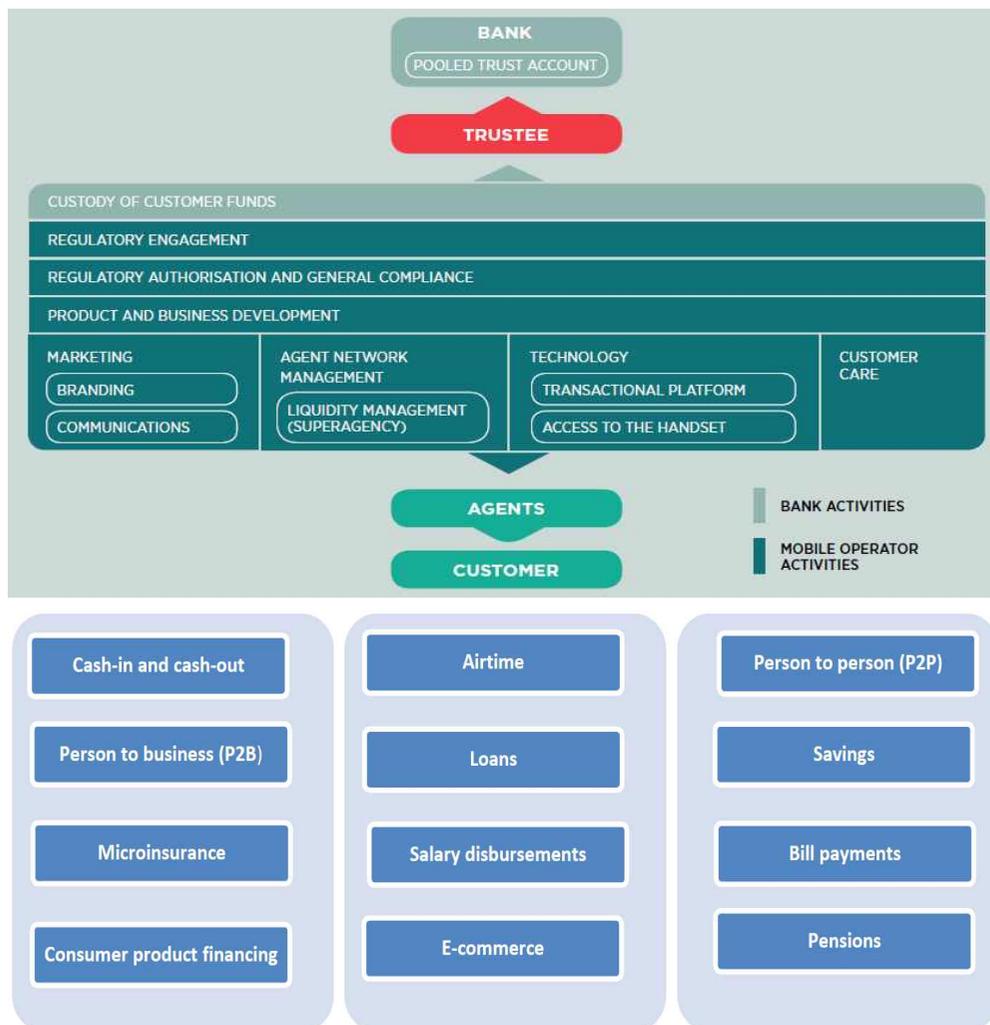
Source: GSMA, 2015, 1.

On the other hand, the most important factors of success of M-Pesa provide a high benefits for the customers. That is, the biggest benefit for customers is that they need not travel to a bank branch or an MFI's designated point for transacting into their accounts. They can just deposit money into M-PESA account at the nearest MPESA agent and transfer from M-PESA to their bank account. It brings to them the following benefits: Cost savings on travel expenses, opportunity cost of losing wages or turnover etc. (It should be noted, clients may need to pay transfer and withdrawal fees to the telco which may lessen the benefit). Convenience of transacting whenever/wherever: M-PESA agents are ubiquitous and if a customer already has sufficient balance in his/her M-PESA account for the loan repayment, then he/she does not even need to go to an agent. And reduced risk of carrying cash. M-PESA agents are nearer than the bank/financial institution's branch (Mukesh Sadana, et. al., 2011).

8) <http://www.safaricom.co.ke/personal/m-pesa/tariffs>

9) Izabella Kaminska, Mpesa: the costs of evolving an independent central bank, FT Alphaville, 2015.7.15.

Figure 3. Products and services in the Kenyan digital financial service ecosystem



Source: EIB, 2014, Annex 1- 3.

Meanwhile, mobile finance is rapidly spreading in other African countries.¹⁰ The diffusion is actively occurring mainly in the central African countries such as Kenya, Gabon, and Sudan, and in sub-Saharan African countries such as Tanzania and the Republic of South Africa. Currently, Vodafone, the telecommunication company of England, is offering M-PESA services in Tanzania, the Republic of South African, Congo, Egypt, and Lesotho.

While the existing mobile financial services were mainly accomplished through mobile carriers, the recent combination of the financial industry and the telecommunication industry is

10) JAMES KARIUKI, Safaricom spreads M-Pesa services to 19 African countries, AFRICA REVIEW, 2015.4.23.

happening all around Africa. Econet Wireless, the biggest mobile carrier in Zimbabwe, offer the mobile banking service called 'EcoCash' and combined finance and IT as it entered into the mergers and acquisitions with Steward Bank last 2012.¹¹⁾ In Tanzania, Tigo Mobile affiliated with seventeen banks, released 'Tigo Pesa' system and is now offering the mobile financial service.¹²⁾

III. Successful factors and implications of M-PESA

What impecations can be drawn from the development of M-PESA? First of all, there are a number of characteristics of Kenya's population and culture that generated a unique demand for remittance services and made Kenya especially supportive of M-PESA's development. However, Safaricom's diverse agent network, robust money transfer platform, low price, and strong mobile infrastructure were able to generate the trust, convenience, and brand recognition necessary to ensure early and consistently high levels of M-PESA service adoption (Mercy W. Buku and Michael W. Meredith, 2013). And also M-PESA's success in Kenya is due to the enabling environment provided by regulators such as the CBK (Mercy W. Buku and Michael W. Meredith, 2013).

More detail successful factors of M-PESA of Safaricom are as follows(Michael Joseph(2014), Ignacio Mas(2010), Akin Oyebode(2014)). First factor is the investment and development of the agent network. Agents are the cornerstone to any MFS. They allow customers to access their account from any small kiosk or rural store, where they can cash in and cash out from their account without needing to access traditional physical banking infrastructure(EIB, 2014, 14). M-PESA spread its mobile financial service by maintaining more than 30,000 agents including supermarkets, banks, gas stations, and pharmacies. Agent to operate other businesses in the shop not only M-PESA to increase liquidity. The spread of agents is a big factor in adoption. If consumers have limited options to cash in or out, it removes the convenience associated with mobile money. Apart from MNO agents, mobile money operators must use the extensive distribution network built by consumer businesses like Coca-Cola, Procter & Gamble, Unilever, Nigerian Breweries etc(Akin Oyebode, 2014).

Second factor is the continuous education towards customers. The education refers to bank-related matters such as M-PESA service and how to use it and bank fraud. Grass root

11) EcoCash is a mobile money service launched in October 2011 by Zimbabwe mobile provider Econet Wireless. EcoCash is operated by a separate Econet Wireless subsidiary, Econet Services, which has its own management, governance, and resources. This unique business model has had a beneficial impact on the development and performance of the EcoCash service, which has seen a marked acceleration over the past 12 months(CISCO, EcoCash from Econet Wireless Zimbabwe, <http://www.cisco.com/>).

12) Tigo Millicom is a telecommunications group operating in 13 countries across Latin America and Africa. It offers mobile financial services in 7 of these countries: Tigo Pesa (Tanzania), Tigo Cash (Ghana and Rwanda), Tigo Money (Honduras, Guatemala and El Salvador) and Giro Tigo (Paraguay). Tigo's products provide an affordable, fast, convenient and safe way to send and receive money, buy airtime credit, and pay for goods and services using a mobile phone(GSMA, Mobile Money by Tigo, <http://www.gsma.com/>).

education in rural areas is important to drive product knowledge and usage.

Third factor is the customer-oriented service, which refers to the continuous study on convenient services for the customers and the operation of customer call center. For the service, 40% of the calls at the call centre are M-PESA related.

The fourth is the cooperation with the regulation authorities. Safaricom proactively sought oversight from Central Bank of Kenya (CBK) from inception such as 'who can play', national payment (bill tabled in parliament), regulatory environment with innovation friendly.¹³⁾

Fifth factor is the stable system and organization of M-PESA. In order to offer a service of good quality, the mobile financial system should be stable and equipped with the expandability of additional functions and should store customers' money safely.

The sixth is the formation of partnerships with corporations, medium firms, and SOHO banks. Safaricom have over 700 payBill partners and 300 bulk Payment partners.

Seventh factor is the continuous renovation of services. Safaricom offer ATM withdrawal 24/7 access over 650 ATM's connected countrywide which allowing customers to send money from over 55 countries directly into their mobile phone. The company provide social/salary payments partnerships with Oxfam, and other NGO's. Customers who has pre-pay card can access 28 million ATM's worldwide; online shopping.

The eighth is the marketing and communication strategies. Continuous advertisement is important so that people can recognize M-PESA service as the best.

Ninth factor is the simple price policy. The price of M-PESA is decided simpler and lower than the other existing banks. Tenth factor is the building of a strong brand which can be trusted. Last factor is parent company Vodafone. Safaricom's ties to parent company Vodafone meant the company had initial access to large amounts of capital, allowing for the heavy investment necessary to build an agent network.

Furthermore, the successful factors and implications behind the success of the mobile finance in Kenya are analyzed as the following (Leon Perlman, 2014). The first factor is the regulation policy. Kenya Central Bank allows the access of the non-banking business to the financial market as one strategy of the financial inclusion policies. This case implies the political orientation that the other countries should adapt in order to activate the financial inclusion policies.

Second factor is the inexpensive service fee. In Kenya, the commission of the existing financial service is high while the one of the mobile financial service is low.

Thirdly, the service providers have high level of market power.¹⁴⁾ Safaricom benefitted from a very strong market position. As a near-monopoly MNO, Safaricom already had a large, captive

13) The regulatory environment at the time of M-PESA's creation was such that Safaricom was able to innovate and experiment, despite being an MNO and not a prudentially regulated financial institution. The Central Bank of Kenya (CBK) allowed Safaricom to offer its service and even issued a 'no objection' letter prior to the launch of the service (EIB, 2014, Annex 1- 6).

14) The M-pesa mobile money system, owned and operated by Safaricom which is 40 per cent owned by Vodafone, was allowed an unchallenged monopoly in the country for a very long time (Izabella Kaminska, 2015).

customer base when it launched M-PESA. So, Safaricom was in an easy position to be powerful in the market particularly in the mobile finance, the remittance business, since it can raise more investment for technology development and it has easier network security as it had high market power in the telecommunication industry(GSMA, 2015).

Dividing the implications derived from successes in Kenya for regulators and operators are as follows. For regulators and policymakers(GSMA, 2014 & 2015). First, Regulators can be agents of change for financial inclusion. Kenya has low levels of financial exclusion in large part because of the financial inclusion policies implemented by the CBK, such as allowing non-bank financial service providers (FSPs) to enter the market and deliver low-cost financial services to the unbanked and underserved. In permitting a non-bank to launch M-PESA, Kenya’s first mobile-enabled money transfer and payment system, the CBK was making a bold statement: that it was committed to improving the efficiency of the payment system and the financial sector, standing on the side of innovation, and ensuring operational, legal, and liquidity risks were properly and sufficiently mitigated.

Figure 4. Ecosystem Actors in Kenya



Source: EIB, 2014, 11.

Second, mobile money is a catalyst for financial inclusion and the development of the digital

ecosystem(GSMA, 2014, 20).¹⁵⁾ Mobile money providers are not financial intermediaries and do not undertake banking business. On the contrary, mobile money complements banking. Partnerships with mobile money providers provide a cost-effective way for commercial banks and microfinance institutions (MFIs) to collect public deposits and offer credit services to new customers that are otherwise beyond their reach. Mobile money has also contributed to the development of the digital ecosystem by providing a readily available payment mechanism for many startups.¹⁶⁾

Third, mobile money does not introduce systemic risk to the financial system. Data from the Central Bank of Kenya indicates that mobile money accounts for only 6.59% of total NPS throughput value despite very high transaction volumes,¹² which means mobile money does not, by itself, introduce systemic risk to the financial system. However, to protect consumer interest and ensure services are sound, mobile money providers have implemented policies to prudently manage operational risk, safeguard and ring-fence customer money, protect consumers, and plan for business continuity(GSMA, 2015).

For implications for operators are follows, first, early and sustained engagement with the regulator is good for business(GSMA, 2015). When seeking a licence to launch a new product, mobile money providers should engage with the regulator early on to understand the regulatory rationale, and provide all the information the regulator needs to understand their business and products. This demonstrates to the regulator a willingness to comply with the prevailing regulatory environment. A coherent plan for engaging with the authorities and sustaining dialogue is essential to ensuring the regulatory framework and business models remain compatible.

Second, adapting to a dynamic regulatory environment is essential. Mobile operators must anticipate and adapt to changes in the regulatory environment, some of which can benefit the industry as a whole (such as non-exclusive dealings with agents), while others can be detrimental if not managed properly (such as burdensome tax policies)(GSMA, 2015).

Third, the development of the mobile financial ecosystem creates many opportunities. In order for DFS to achieve success, they must deliver value to multiple stakeholders within an ecosystem: customers, MNOs, banks, agents, financial institutions and often other companies, such as retailers or dealers. The partnerships often require a form of 'co-opetition' where the parties are simultaneously working together as well as competing with each other (EIB, 2014, 3).¹⁷⁾

15) In the case of Kenya, allowing banks and non-banking in the mobile financial service market is one factor of the success. In the same vein, GSMA(2014, 20) support that Regulation permits non-banks to issue electronic money (or equivalent) by allowing them to: be licensed directly, OR set up a subsidiary for this business, OR apply for a payments bank (or equivalent) license, OR provide the mobile money service under a letter of no-objection to the non-bank or its partner bank, pending the approval of a specific regulation.

16) Mobile money can effectively contribute to financial inclusion, stability, integrity, and consumer protection(GSMA, 2014, 21)

17) Partnership depends on 'co-opetition.' Safaricom has partnered with two banks to offer wallet + services:

IV. Conclusion and implications

Many scholars point out the problems of the mobile financial service in Korea as follows (Shinwon Kang, 2015). First problem is the excessive financial regulation of the Korean government. Due to the excessive regulation, the competitive business operators cannot enter into the mobile financial service. Secondly, the concerned people related to mobile finance are suggesting different solutions to the same phenomenon depending on the fields where each of them belongs to. Third is the lack of understanding of the customers on the change of the financial paradigm. Fourth problem is that people are attempting to solve the problem by limiting mobile financial issues solely within Korea. Lastly, all concerned personnel lack in worrying about the development of the platform which is complementary and coexisting.

When we look at the mobile financial service from now on, the competition of mobile finance is predicted to spread not only domestically but also internationally. As time passes by, the system shall transform into the winner-takes-it-all system, the financial system shall transform into a mobile financial system and the credit card scheme shall transform into mobile finance.

Currently, the mobile finance in Korea is uncompetitive as it is still in the incubation stage. Encroachment of domestic market by foreign corporations is predicted when the market is opened later on. However, it is analyzed that Korea can acquire worldwide competitiveness in a short period of time when all concerned people establish a complementary mobile financial platform and when the regulations are eased so that the competitive business operators can enter into the mobile financial industry if Korea's IT and financial infrastructure have improved their competitiveness.

The following efforts are required in order to create a competitive mobile financial service platform based on the mobile financial paradigm change. Firstly, the mobile financial service, which maximizes the profit of the customers, is required. In other words, the mobile financial service, which is accessible, available for real-time service, inexpensive, trustful, stable, simple and convenient, shall bring the highest profit to the customers. Secondly, the mobile financial platform, which maximizes the profit among the concerned people, finance-IT, and telecommunication, is necessary. The platform is the cordial platform which the financial company and IT/telecommunication companies can aim to have supplementary improvement. Lastly, the regulation authorities should devote effort to maximize the profit of business operators and customers. The regulation authorities should understand the paradigm of IT revolution in the financial industry and are required to be equipped with new laws and regulations which seek to maximize the financial competitiveness of business operators and the

Equity Bank for the provision of M-KESHO, a savings-led product; and Commercial Bank of Africa (CBA) for M-Shwari, a micro-credit product. The partnership between Safaricom and CBA has been largely more successful than the Equity Bank partnership, which may be attributed to key differences in the user experience and marketing (EIB, 2014, 11).

profit of the customers. Regulator should be allowed non-banks in mobile financial service market as a financial inclusion purpose. Mobile financial service can effectively contribute to financial inclusion, stability, integrity, and consumer protection, etc.

References

- Akin Oyebo, M-Pesa and beyond – Why mobile money worked in Kenya and struggles in other markets, VC4A, 2014.1.15.
- Ademola Abimbola, 2013, <http://mauonline.net/2013/03/07/advantages-and-disadvantages-of-mobile-banking>
- EIB(European Investment Bank), Digital Financial Services in Africa: Beyond the Kenyan Success Story, 2014.12.
- GSMA, What Makes a Successful Mobile Money Implementation? Learnings from M-PESA in Kenya and Tanzania, 2012, <http://www.gsma.com/>
- GSMA, 2014 State of the Industry Mobile Financial Services for the Unbanked, 2014.
- GSMA, Enabling Mobile Money Policies in Kenya – Fostering a Digital Financial Revolution, 2015.1.
- Ignacio Mas, et. al., Three keys to M-PESA's success: Branding, channel management and pricing, 2010, <http://www.gsma.com/>
- Injae Han, Horrible Innovation war than Financial Crisis, Donga Business Review Vol. 91, 2011.
- ITU-T SG3, Addressing Emerging Economic and Financial Concerns in Mobile Money markets, 2015.2.
- ITU-T SG3, The importance of standards in the development of digital financial services, 2015.2.
- ITU, ITU Workshop on Digital financial services and financial inclusion, and First Meeting of Focus Group Digital Financial Services: 4-5 December 2014, ITU, Geneva, 2014.9.11.
- Jungwon Bae, the financial paradigm... no sound global war, Chosun Biz, 2015.8.22.
- Kathryn Imboden, Digital Financial Inclusion: CGAP Initiatives on Demand, Supply, and Enabling Environment, ITU Workshop on "Digital Financial Services and Financial Inclusion", 2014.12.
- Leon Perlman, Current & Future Trends in the Legal & Regulatory Aspect of DFS, ITU Workshop on "Digital Financial Services and Financial Inclusion", 2014.12.
- Mercy W. Buku and Michael W. Meredith, Safaricom AND M-PESA IN KENYA: FINANCIAL INCLUSION AND FINANCIAL INTEGRITY, WASHINGTON JOURNAL OF LAW, TECHNOLOGY & ARTS VOL 8(3), 2013.
- Michael Joseph, How Mobile Money is accelerating innovation in the developing world - A case study of M-PESA, Safaricom, 2014.
- Muli Wycliffe Maingi, et.al., Financial Innovation as a Competitive Strategy: The Kenyan Financial Sector, Journal of Modern Accounting and Auditing Vol. 9, No. 7, 2013, 997-1004.

- Mukesh Sadana, et. al., *Riding the M-PESA Rails: Advantages & Disadvantages, Offices across Asia, Africa and Latin America*, 2011.
- Nick Hughes and Susie Lonie, *M-PESA: Mobile Money for the "Unbanked" Turning Cellphones into 24-Hour Tellers in Kenya*, MIT, 2007.
- Omar Mohammed, *Kenya's Safaricom might have to spin off M-Pesa, the world's largest mobile money business*, Quartz Africa Weekly Brief, 2015.7.6.
- Sang Lee, *The Next Wave of Innovation in Capital Markets Technology*, WallStreet & Technology, 2014.5.21.
- Shinwon Kang, *International Status of Mobile Financial Services and It's Role of the Mobile Financial Service Forum*, The 1st Mobile Financial Service Forum, 2015.6.
- Xavier Faz, *5 Sources of Untapped Innovation in Digital Finance*, 2014.9.24. <http://www.cgap.org/blog/5-sources-untapped-innovation-digital-finance>
- VLERICK Business School, *Post-digital Innovation in Financial Services*, 2013.

Border Trade Yields in Infrastructural Development in Landlocked Region: A Lesson from North Eastern Region of India

Shoraisam Premananda Singh¹ and Mayengbam Lalit Singh^{2}*

¹M.Phil., University of Hyderabad and ²CUK in India.

ABSTRACT: Among developmental policymakers a debates on the strategies of development are whether infrastructural development is pushed by economic development or vice versa. Theories propounded favourable infrastructure leads to development in economic sectors. However, in pragmatic terms, policies seem to go ahead of infrastructural development. This paper checks the possibility of infrastructural development which follows the implementation of border trade in landlocked region (North East Region of India).

Key words: Landlocked region, infrastructural development, trade, transport, telecommunication, power supply

Introduction

Theories of development mention two types of directions out which one describes infrastructural development should precede economic development; and other describes opposite to the above mentioned direction. Many studies have shown that there are bidirectional causalities between these two. However, extent of causing is empirically found more from infrastructure to trade (Mongelli, 2005; Singh, 2015). It is very important to study the developmental impact of trade on infrastructure in the landlocked region where prevailing institutions are fragile. So called "Look East Policy" in 1990s had been expected to boost backward North Eastern Region of India (NER). This region is landlocked but neighbours with many countries such as Nepal, China, Myanmar and Bangladesh. Opening border trade in this region has been debate whether it could develop these states in various dimensions of developments including infrastructure. The present paper checks how far the infrastructural

*Corresponding author: Mayengbam Lalit Singh, UK in India, may.lalit@gmail.com

development has been achieved at Moreh (border trade point in Manipur) since the introduction of border trade under Look East policy (LEP). The paper employs non parametric analysis (Chi-Squared test) to draw significance of dependence between infrastructural development and trade using information from respondents which include traders, government officials in various departments and customs official. It has many sections such developments in many sectors; testing non parametric test and the impediments

Developments in Health Sector

There have been lots of improvements in health sector since the opening border trade with Myanmar. State government has been directing health officials to improve health conditions (mainly to take care of patients). It has a sub divisional hospital and takes responsibility for health care of residents. The hospital takes care not only for local residents but also for patients from Myanmar. In normal, patients not less than thirty from Myanmar have been reported for treatment. According to these officials, number increases to thousand for treatment of seasonal diseases such as malaria, typhoid, viral fever, etc. Officials also pay special attention to these foreign patients who are very backward. Till date parts of Myanmar which are bordering are very backward in infrastructural facilities of medicine. Their nearest destination is Manipur where they can avail themselves with proper treatment at cheapest rate. For serious treatment they come to Imphal. However, for minor treatment they visit to hospital at Moreh. Authorities of Myanmar also co-operate medical officials at Moreh at reliable way. There is no visa restriction for such poor patients. Manipur government also arrange for visa on arrival policies for these patients. Such co-operation will benefit people living on both sides of border. According to these officials, Manipur has enough human resources which are specialising in health sector. If both government and private sectors co-operate in health sector in setting up hospitals in Manipur, the state would be a hub for medical tourism and it will boost local economy.

Development Regarding Land Customs

According to officials at Land Customs Office, Moreh, Indian government has many taxation and customs duties which have been on the path of relaxation. At present Indian officials levy five percent value added tax on various imported items under normal trade. These normal items are characterised by necessity in day to day consumption but not food items. They have wide range of items both sides have been proposing policies of reducing tariff rates and spectrum of such items

However, for those items under the free trade the department levy zero tariffs on these goods. These items are characterised as grocery items mainly and they are in need for day to day consumption. Export and import of such items are free of duties. Both North East and Myanmar

have similar soil fertility, vegetation and human race. Hence, food habit and culture of people are almost same. Demand structures across this region are much influenced by price variation. In brief, production of certain commodities North East region may be hampered by less rainfall. Again supply of these commodities may not be supplemented by production in mainland India. In order to meet the demand, consumers in North East India have to import from Myanmar. This would maximise both sides and two economies are complementary to each other.

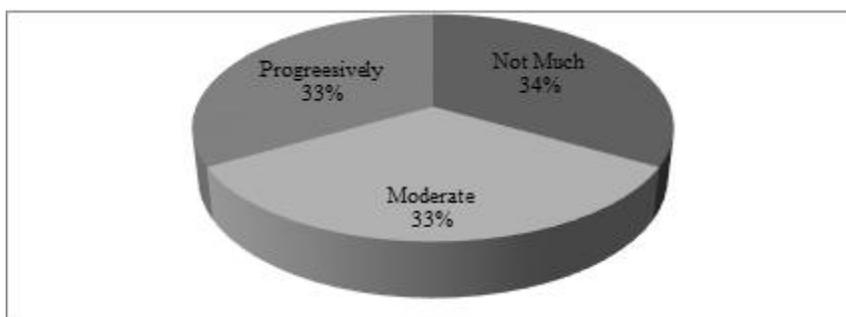
Development in Promotion of Trade Centre

Roles of officials at Moreh trade centre are broadly studying border trade in terms items of inclusion and holding regular meetings with submitting reports to both India and Myanmar. They review demand structures of North East India and Myanmar regularly. They supervise functioning of border trade and submit new policies. Hence their role in development of trade is intermediary officials. They regularly hold meetings with trade officials of Myanmar. Owing to their commitments, Moreh has turned into a place which can be compared to Special Economic Zone (SEZ). During pre LEP, such trade centre was not functioning. However, LEP compels to establish such institutions which give the platforms whereon negotiations have been taking place. According to these officials, they need government funding and special attention to their proposal for further development of Moreh.

Opinions of New Policies in Relation to Trade

The present study has taken down opinions on trade policies to boost trade. Following pie chart shows the sectors of opinions regarding to progression of new policies on trade.

Figure 1. Pie Chart diagram on progression of trade



Source: Respondents at Moreh

The above figure 1 shows that opinions by government are equally sharing in their views on the progression of the new policies. New economic policies may not have direct impact on this

sector. However, government officials in land customs and trade centre have opinions on progression since they are directly impacted by new policies.

Dependence between Improvement in Trade and Development in Infrastructure

The crux of the present study is to check whether improvement in trade is associated with development in infrastructure. There are many studies in economics which reveal correlation between trade and infrastructure. Some of them can be picked up in order to check their applicability in the present trade.

Trade and infrastructure have mutual association which have been observed in many countries across the globe. World Trade Organisation in its study across its member countries shows that infrastructure as one of the components which improve trade (Nordas, et al, 2004). World Trade report (2004) also shows that key infrastructure and infrastructural services support trade. It also shows how cost of infrastructure and its quality impact on trade. Study is based on empirical studies across the globe. Infrastructure includes transport infrastructures (such as roads, railways, airports, seaport etc.) and the services given by transport, and logistic sector, and telecommunication networks. These are the sectors categorised under physical infrastructure that are characteristically crucial for moving goods and services from exporting country to importing country. Similarly financial services are also one the important service sectors which support trade. Such development in infrastructural services increases efficiency of complementary sectors in trade.

Khachatryan, et al. (2011) in their work, find out the relation between U.S. transport infrastructure improvements and international trade. Their work shows that U.S. transport infrastructure increased by 69 percent in the last decade. As a result, there had been growth in the export and import in agriculture products by 69 and 103 percent. In addition to this, their work projects the volume of containerized cargo to increase double times as they have that time. So better infrastructure and efficient transport system acts as platform to increase the level of trade.

Infrastructural developments at Moreh

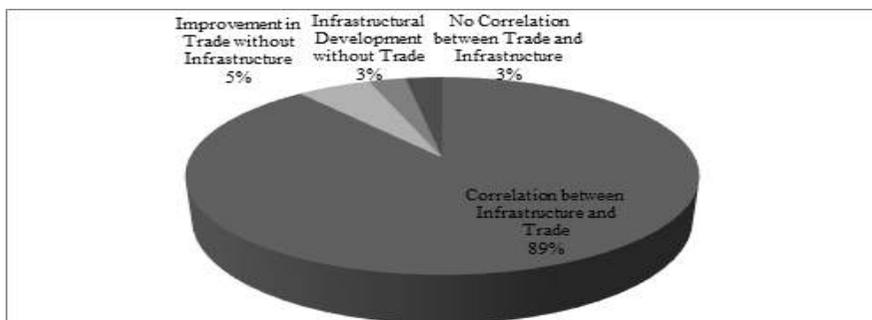
The developments in Moreh can be considered as an important aspect for Manipur and India as well. Some of the recent developments can be seen discussed as, the change and development in the road and transport sector in Moreh. In the past the condition of the road and transport system was quite bad. It consumes more time and energy for the travellers and businessman. The transportation of goods from Moreh to Imphal takes less time in present situation. The medical facilities in Moreh town are also improving. The Moreh sub divisional

hospital is working for the betterment of the local people and Myanmar. The number of patients coming from the nearby Myanmar region is increasing. There is also news for constructing a new hospital under the Shija Hospitals and Research centre (a renowned private hospital in Manipur).The security system is a biggest concern in Moreh town because it lies in the extreme corner of India and favourable for various insurgents groups and unlawful activities. However this system has been improved a lot because of the strict monitoring by the security in this border area. The rate of smuggling of drugs and narcotics has been reduce a lot. To control such activities there is special force deployed in Moreh call the Customs Preventive Force, frequent checking is done in the border area and Moreh town. There is less report of smuggling Heroine, precious stone etc. Under the commerce and Industries department of Manipur there is a plan of making Moreh into an international township. The negotiations are going on for acquiring a three thousand acre of Land in Moreh. The construction of Integrated Check post is going on; once the said post is complete there will be huge advantage in the field of trade, transportation, tourism, immigration, travelling, postal services, law and order etc.

Empirical Study on the Dependence between Developments in Infrastructure and Trade

The present study tries to find how infrastructural development at Moreh is associated with improvement in trade. According to information collected from 36 respondents, 89 percent of them respond there is positive correlation; 5 percent responds improvement in trade without infrastructure; 3 percent of them say infrastructural development without trade; and another 3 percent respond no correlation. These are shown in figure 2

Figure 2. Dependence between Trade and Infrastructure



Source: Reports from Respondents

In order to test statistically, non parametric test called "Chi-Square Test" is performed. Framework of the test is given below

Framework of Chi Square Test

It is a non parametric test since we collect the opinions from respondents. We calculate number of respondents and present in two tables.

Chi-square is a statistical test commonly used to compare observed data with data we would expect to obtain according to a specific hypothesis. It needs "goodness to fit" between the observed and expected (differences between observed and expected). The chi-square test is always testing what statisticians call the null hypothesis, which states that attributes are independent with each other. In other words we can interpret that there is no significant difference between the expected and observed result.

The formula for calculating chi-square (χ^2) and is written as $\chi^2 = \sum \frac{(o - e)^2}{e}$

That is, chi-square is the sum of the squared difference between observed (o) and the expected (e), divided by the expected data in all possible categories.

In the present study, we set null hypothesis as following:

H0: Infrastructure and Trade are independent with each other

H1: They are dependent with each other

Following table 1 shows observed frequencies of attributes.

Table 1: Observed frequencies

Observed Frequencies	With Development of infrastructure	Without development of infrastructure	Total
Improvement of trade	32	2	34
No improvement in trade	1	1	2
Total	33	3	36 Grand total

Source: Author's own calculation based on information from respondents

In order to find chi-squared value the above table 2 is further modified into expected table

Table 2: Expected frequencies.

Expected attributes	With Development of infrastructure	Without development of infrastructure
Improvement of trade	31.16	2.8
No improvement in trade	1.8	0.16

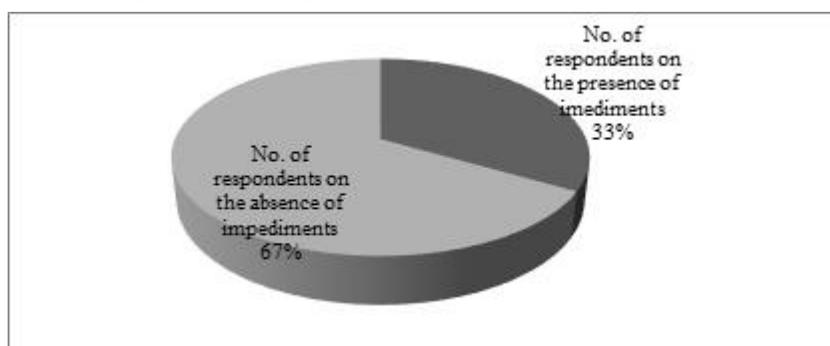
Source: Author's own calculation

Chi-squared value is found out using the formula given above and we find the calculated Chi-squared value is 5.01 which is greater than table value i.e. 3.84 at 5 percent level of significance with $(2-1)*(2-1) = 1$ d.f (degrees of freedom). Hence we have to reject the null hypothesis; instead we need to accept alternative hypothesis i.e. improvements in infrastructure and development in trade are dependent with each other. In other words, they are associated with.

Impediments (Setbacks) in Trade and Development

According to respondents, there are many impediments to this trade and development. All these impediments are characteristically infrastructural and institutional. Following figure 3 shows percentage share of respondents who agreed on the absence of impediments and the presence of impediments.

Figure 3. Percentage shares of respondents on impediments



Source: Reports for Respondents

The above figure shows that sixty seven percent of total respondents opine that there is no impediment to trade and development. However, thirty three percent of total respondents have opinions that there are infrastructural and institutional impediments. The following are details on what those impediments are and how they impede developments.

Infrastructural Impediments

Infrastructure is one of the most interesting factors for impeding development in trade. There are given below

Transport Infrastructures

There is only one highway which linking Moreh, the border point, and the rest of the state. So, many traders have to rely on this highway and state and central government have no intention to construct other roads. The condition of road is also pathetic despite the status of national highway. The highway is single lane and so the breadth of the highway is not enough for two oppositely moving four wheelers at the same time. Not only is the breadth of the road, repairing the deplorable road time not done properly. The thickness of asphalt on this road is so thin that it would be vulnerable to heavily loaded trucks.

Telecommunication

Telecommunication system at Moreh before the revolution of mobile phones was pathetic. Information on commodity price and related shipments were completely asymmetric due to lack of telecommunication systems. At present system of telecommunication as of now is better since the revolution of mobile phone. However, availability of mobile network on mountainous route is dubious one.

Power Supply

Power supply is very much important in the modern version of development especially in successful trade. Without power supply there will be no possibility for telecommunication, running hotels or lodges.

Lack of Patrolling

The whole route from Moreh to the rest of places is vulnerable to armed militants which are trespassing the whole area. There are reports that distortions and extortions are very often due to intervention of such armed persons. Non residential traders are poor ones and they do not have enough capital to cover up the loss due to extortion. They are forced to pay informal taxes levied on them.

Multiple Check points

In the name of checking unofficial commodities, both central and state governments install many check points. One of the disadvantages due to such multiple checking systems is that traders have to show their commodities to customs official again and again whenever in need. It discourages traders and in order to avoid of such official harassment they bribe not to check repeatedly. Such bribing reduces profit margin of these poor traders. It is very necessary to install integrated check point with modern equipments.

Impediments due to institutions prevailed

These impediments arise due to types of institutions prevailing in the state not due infrastructural shortage. Types of institutional impediments and how they affect trade are given below:

Multiple Ethnicities

There are multiple ethnic communities in Manipur and most of the traders belong to major communities. The area where border trade takes place belongs to minority ethnic group who could not get much benefit from this trade. They have alienated feelings on this trade and have phobia that one day they might be displaced out of their native places. These are myopic feeling and being instigated by ethnic leaders. However, they also enjoy with better income due opening of tourist lodges and public houses. Their myopic thinking is degrading day by day since in the course of time they themselves also take part in this trade. Infrastructural handicap they faced once upon a time has been slowly removed.

Insurgency Problems

Entire North East India has many insurgency groups which oppose any kind of developments in the region. In Manipur also there are many insurgency groups who kept hiding in mountainous places. The highway passes through such mountainous places and there is no enough security patrolling on this national highway. Moreover, these groups levy unofficial taxes on traders and untimed payment is risk for their lives.

Frequent Bandh, Blockade and Strike

North East India not only popular for insurgency but also for blockade and strike. Any discontent on the role and policy of government will turn into blockade of these highways. Many people in this region use highways as weapon to express their discontent. The utility of highways appears to be less concerned. This is due to way of survival which is local based and integration of local economy with rest of the world is still remained weak.

Conclusion

The above study reveals the difficulties in bringing infrastructural development in landlocked

NER. However, new Look East policy of India made it possible for border trade which is followed by infrastructural development and it is empirically proved significant. Despite the development in many sectors, infrastructural and institutional impediments still exist.

Reference

- Exploring the Linkage between the Domestic Policy Environment and International trade. World Trade Report, 2004
- Khachatryan, H & Casavant, K, (2011). The Relationship between U.S. Transport Infrastructure Improvement and International Trade. Washington State University, Washington.
- Mongelli, F. P (2005). What is European Economic and Monetary Union (EMU) Telling us about the Optimum Currency Area Properties?.*Journal of Common Market Studies*, 43: 607-35.
- Nordas, K. H. & Jansen, M., (2004). Institutions, Trade Policies and Trade Flows. Staff Working Paper, World Trade Organisation, 2004-02.
- Singh, M. L., & Bosumatari, B., (2012), Trade Induced Employment Function and Multiplier. in *IJ.R.C.E.M.*, Vol. No.2 (11).
- Singh, M. L, (2012). Dumping Potential and Intensity: A Case Study of Indo-Myanmar Border Trade in *International Journal of South Asian Study*. Vol. No.5 (2).
- Singh, M. L., (2014). Institutional Development Leading Trade Developments: A Case Study of India-ASEAN Bilateral Trade. *Foreign Trade Review*. Vol. No. 49 (2).
- Singh, M. L., (2014). Developments in Indian Bilateral Trade with ASEAN: A Case Study on Manufactured Sectors. in *FOCUS*, Vol. No.1(1).
- Singh, M. L., (2014). Market Access: A Case Study on Indian Pharmaceutical Goods in U.S. Market. in *FOCUS*, Vol. No. 1 (2).
- <http://ignca.nic.in/craft051.htm>
- <http://Indiabudget.nic.in>

The Myanmar Journal 2(2), 83-92 (2015)
<http://www.komyra.com/doc/submission.php>

Political and economic environment and tourism resources in Myanmar

*Gwon Osung**

*Dept. of Physical Education, Jeonju National University of Education, Jeonju,
Republic of Korea*

ABSTRACT: As globalization has accelerated, international visitors are increasing rapidly. A rising number of people are choosing to travel Southeast Asian countries as well as Europe and North America. Southeast Asian countries such as Thailand and Vietnam have been developing a lot on the tourism industry. But compared to them, Myanmar has much lack of tourism industry. Because Myanmar has been under the military rule for long periods of time, the tourism industry was also affected. However, the new government of Myanmar has been open to the outside in 2011. Thereby, the tourism industry is also beginning to develop. And Myanmar tourists that soared since 2011 will continue growing. In addition, Myanmar has many species of tourist resources such as cultural heritage, various religious societies and cultures, wonderful natural landscape. It is certain that Myanmar has still many points to be improved on tourism industry and tourism policy that needs a lot of effort to activate. But the government is trying to improve Tourism infrastructure and tourism policy. And Myanmar has many kinds of Tourist resources. Therefore, Myanmar is able to development like any other Southeast Asian countries. This study will examine political and economic environment and tourism resources of Myanmar, indicating many tourist resources of Myanmar, finding out tourism industry and tourism policy for the activation of Tourism.

Key words: Myanmar, Tourist resources, Tourism industry, Tourism policy.

I. Introduction

Thailand and Vietnam have poured an enormous force for the upbringing of the tourism

*Corresponding author: Gwon Osung, Dept. of Physical Education, Jeonju National University of Education, Jeonju, Republic of Korea, +82-16-204-7312, osgwon@jnue.kr
This paper were presented the 4th YUE and KOMYRA International Joint Conference in 2015.

industry. However, the tourism industry of the neighboring countries of Myanmar has not been activated yet. So the level is relatively much lower. The cause is the nationalization of industry under the military regime continues. Consequent deactivation of the economy can be seen as one of the causes.

The emergence of April 2011 the new government is a revolutionary one. All areas of development, including the tourism industry was a major change to notice.

The new government launched earlier in 2000, the number of visitors was about 700,000, respectively. Every year remained at approximately the same levels. 2011 brought a change in the political system, the new government of the launch. As a result, in 2013, one million tourists were flowing into Myanmar.

Looking forward to visiting tourists to increase. It is a very low number compared to Thailand beyond the 2001 10 million people. It can be called an early stage of tourism development. Reform and opening up has been made. However, in order not to ignore the political context and environment. Tourism is affected by the number of areas: social and economic. Therefore, it is difficult to simultaneously achieve a leap development, such as Thailand. Transfer of power to a civilian government is a change in the count chopped the basis of tourism development. Unstable political environment and the economic sanctions were the impediments of the tourism industry. However, they have been changed. Tourism infrastructure and policies are also increasingly improved. Tourists looking forward to that Myanmar would be a lot more. Myanmar has a society and culture of various ethnic and religious heritage.

There has blessed natural scenery such as colorful tourist attraction too. Thus, there will be enough to be injured tourist destination. Tourism potential of Myanmar is enough. Countries are also endless potential. The tourism industry is expected to be further developed. In a study of Cheong (1996) investigate the current state of the tourism industry. Myanmar Hotels and lodging and the infrastructure status of international air travel may look. In addition, informed of the status of immigrants and foreign exchange earnings to Myanmar.

The purpose of this study is to investigate the political and economic environment and tourism resources in Myanmar. So, explores the value of tourism through the problems and potential of the tourism industry in Myanmar.

II. Detours

Political and economic environment

Political background

Became independent from Britain in 1948. Since then, due to severe opposition from ethnic minorities and declared the liberalization of religion. Since ethnic minority coup occurred. After

all, newin (military commander-in-chief) was dominated regime in 1962. Since then, the military government was established. In 1974, a new constitution came into force because of the referendum. As a result, the National Assembly was constructed. Regime change has been made formally showed. But society was in complete control. Before resigning in 1988 kept the days dictatorship (Lee, 1991)

September 1988, a coup occurred. Secretary of Defense (Saw Maung) had led to this. Military authoritarian regimes were still persists (Kim, 2008). Meanwhile Aung San Suji (daughter of General Aung San) was featured in the political arena. She was the symbol of democracy in Myanmar. The SLORC(State Law and Order Restoration Council) was formed around Saw Maung. On the other hand, The NLD(National League for Democracy) has also been configured in the center of Aung San Suji. The multi-party elections were conducted by the two organizations. 1990, NLD won a landslide victory in the general election. A total of 393 seats (total of 485) were obtained. However, the results are not accepted. The military government has arrested and imprisoned NLD officials.

A way to control the spirit world was used rather than violent suppression for the maintenance of the regime. In doing so, it was blurred a value judgment. This is called myanmarfication (Jang, 2007). In 1991, Aung San Suji won the Nobel Peace Prize. In 2010, she was completely freed in house arrest. In 2012, she was elected to the National Assembly were held in a fair election. There are currently actively in political activities. She is committed to the democratization of Myanmar with the international community.

In 2007, took place in people's democratic reforms. That's Saffron Revolution. Sanctions of Western countries also continued. So the government was determined that maintaining a military dictatorship. Eventually in 2011, civilian government was inaugurated. President (Thein Sein) has released some political prisoners. The National Human Rights Commission was established. By-election was also conducted. Such as peace treaty was an attempt to reach a democratic government.

The present democratic government seven step road map is as follows:

- Step1 - National Convention reconvened (2005)
- Step2 - Take necessary measures for Democracy
- Step3 - Draft constitution prepared based on the basic principles of the National Congress (2008)
- Step4 - National referendum on the new constitution (2008)
- Step5 - Elections under the new constitution (2010)
- Step6 - Configure Congress (2011)
- Step7 - Peaceful and democratic development of nation-building (Jang, 2013).

New military discipline advocated democracy. It was born inspired by the following three.

- a. Guided Democracy in Indonesia
- b. The Suhart system which maximizes a vested interest (in the political and economic) of military.

c. The Asian value be claimed by former Singapore Prime Minister(Lee Kuan Yew).

The first is for the rationalization of the elite military ruling. The second is to support the perpetuation of the military regime and justification through the organization of power. Third, the organization of social order through Buddhism.

It is Myanmar interpretation for the emergence of Buddhism in front of the political.

Myanmar can be a democratic framework. However, It is the mixed system with the authoritarian order method. It can be said Myanmar democracy (Jang, 2013). This is different from the direction of complete freedom and democracy. There still remains the authoritarian nature of the military. In addition, ethnic conflict and insurgency riot continues. Therefore, it is not possible to guarantee the stabilization of the domestic affairs. However, the interest and support from the international community continues. Also trying to break away from the authoritarian continues. Will be made development of many sectors, including the political environment in the future.

Economic background

Myanmar was controlled in a military dictatorship backgrounds in political, social.

Economic sector is no exception. Newin regime propelled the Burma Socialist, it was in the following ways(Yang, 1997).

- a. In the agricultural sector avoid aggregation, and the tenancy farming aims.
- b. The industrial and service sectors to promote the nationalization.
- c. Securing funds for industrialization through the payment of agricultural industrialization.

That is a Soviet-style 'farmers' exploitation type' accumulation scheme. Farmers were producing real decline, eventually led to a decrease in agricultural productivity. As a result, funds for industrization have been depleted, which brought silpye (Yang, 1997). Decline in rice production, which accounted for the maximum part of the Myanmar economy has brought. They shook the foundations of the economy. Population growth, the decline in international rice prices, led to even shortage of consumer goods. The economic situation was more atrophy (Kim, 2006)

In 1989, the introduction of a market economy, were seeking to economic change. However, some degree of government interference continued. After all, the economic sanctions of the United States was extended to the European Union in 1991. In 1997, joined the ASEAN, were entered into the international community. The investments in tourism and leisure industries including hotels, golf courses were also active(Kim, Cheong, 2009). But there were a lot of industries are nationalized. In addition, lack of infrastructure was a barrier of economic activity. Since 1988, the international aid plummeted, the harsh conditions persisted (Kim, Cheong, 2009).

In 2011, Secretary of State Clinton visited Myanmar. Since then, the United States has eased

sanctions five times. As a result, investment in Myanmar, financial transactions were possible. Exports to the United States were also allowed. IMF and the World Bank also resumed cooperation with Myanmar (Oh, 2012).

China has been the largest trade partner. Investment has been concentrated in the power, oil and telecommunications. A Memorandum of Understanding was signed in 2011 for railway construction. Period amounts to Kyauk Phyu from the Chinese border (Oh, 2012). Kyauk Phyu is Special Economic Zone.

Nowadays, the foreign investment for infrastructure is increasing. The energy sector has invested 1 ranking. Following the oil and gas, manufacturing, mining, and hotel and tourism industry. Myanmar is a trend to increase their investments in the tourism industry. Singapore is a leading investor (Eleven Myanmar 2014/03/20). Myanmar will be able to make the leap to development by the endless resources and cheap labor force. Of course, the efforts to build a democratic society should be continued. Will reach a tourism competitiveness by building tourism infrastructure.

Tourist Resources

Smith (1989) is classified into five types of tourism.

- a. Ethnic tourism (indigenous customs, etc.).
- b. Tourism of culture (local experience, etc.).
- c. The history tour such as museum visits.
- d. Ecotourism (landscapes, etc.)
- e. Sports and recreational tourism.

Legacy of Religious Culture

Myanmar religious culture is diverse. Phase of Buddhism, especially as high as the country called the Golden Pagoda. About 90 percent of Myanmar are Buddhist. Buddhism is deeply involved in the society and culture of Myanmar. Past rulers sought to stabilize the public opinion through Buddhism. The government was to be maintained throughout the national integration. 1961. Buddhism became the state religion. through the third constitutional amendment. This caused a backlash of ethnic minority groups. However, Buddhism has provided the theoretical basis for modern nationalism occurred. Also affected the independence movement (Pae 2011).

Buddhism also had to integrate the various ethnic groups together. Under colonial rule, tribal interests was different from each other. Even then, they were against to the Western powers by united in common that Buddhism. Buddhist Youth has led the fight against the British. Where nationalism was born. Dominant in many areas, and has absolute influence. Buddhism can easily experience anywhere. Buddhism is very popular even tourists.

Myanmar rulers also consecrated religious monuments. It is a way of justifying authority (Calog 2012). The Shwedagong Pagoda boasts the size and height of the largest in the world. More than one thousand people a day are also visited. A required course for tourists. It is also a haven mentality of Myanmar. Relax, build a virtue, sometimes atonement. For them, pagoda is a space of everyday life. The temple was also a place that is responsible for education. In the country today, the temple is to play the role of a school.

The ancient city Bagan tells the phase of Bagan dynasty. The number of the pagoda is two thousand two hundred. Watching the sunset up to the Shesando Pagoda has a great popularity among tourists.

Mandalay is the second largest city in Myanmar. It was the capital of the last dynasty. It is located in the Mandalay hills just east of Eyaworthy river. Mindon King (1852-1878) was erected. Inwa is a famous town in the neighborhood, there are many tourist sites. Inwa dynasty built in the late 13th century. It was the capital of Myanmar during 400 years. Commitment to the UNESCO World Heritage Site is also in progress.

There are many religious ceremonies, such as alms procession of monks. It is a good tour to experience of these religious culture. There is also customary offering of food to the monks. The Nat festival is also Attractions (Kim, 2006).

Hinduism is the foundation in Myanmar lifestyle as follows of Buddhism(Kang, 2009). Nat is an indigenous faith of Myanmar. The animistic beliefs long before Buddhism was introduced. Nat was fused with Buddhism came in the 11th century.

Buddhism is a religion accumulate merit for the afterlife. On the other hand, Nat is a faith for worldly. The purpose is to seek worldly happiness. Nat is bound tightly by giving fills a gap in Buddhism (Nash, Manning 2012).

Churches and Hindu temples is a sense of religious diversity. Christianity was preached to minorities by 18th century European missionaries. At the time, Britain was using Divide and rule policy. Thus, minorities are separated with Bumar people, could easily accommodate (Allen, 2011). Islam came to Myanmar about the 9th century. Myanmar Muslim believers amounts to about 4% (Allen, 2011). The Rakhine area was the most strongly affected of Islam. Ethnic conflicts are caused by religion is still in progress.

The tribe community and Culture

Myanmar is divided into 135 races as a complex nation-state. Territory is 3.5 times of the Republic of Korea. Language, housing type, lifestyle, etc. are colorful.

So it brings a wide range of attractions for tourists. Area consists of 7 division and 7 state. According to 2010 statistics, the Burman is 69%. In addition, Shan 8.5%, Kayin 6.2%, Rakhine 4.5%, Mon 2.4%, Chin 2.2%, Kachin 1.4%, Kayah 0.4%, 0.1% other ethnic minorities, as well as a foreigner 5.3%.

The Shan is located in Eastern Myanmar plateau above the valley elevation 1,000m. The population is about 400 million. Ethnic and linguistic aspects in, there is little similarity with the

Burman. Rather close to the Tai linguistic (Kim, 2006). Kayin found out an identity as a Christian since the colonial rule of the British. KNU (Karen National Union) integrity, played a separatist movement. However, they were suppressed by force by the Newin regime (Kim, 2012). The skin of The Rakhine is a darker side than the Burman (Kim, 2006). Buddhists and Muslims have confronted, and sometimes caused a dispute between the races. The Mon shortage has a proud artistic superiority. Buddhism was introduced by the Mon shortage is because an important role in Myanmar (Hidyuse, 2012).

Security of the tourists, the human rights of minorities and ethnic issues, should not be overlooked. That is the way for the development of the tourism industry. Of course, it is necessary to continue to fulfill the peace effort. Visitors should look at the culture of ethnic minorities in the attitude of understanding and respect. Ethnic minorities are mainly located in the Myanmar frontier. Therefore, it is difficult to meet tourism. However, we can meet with ethnic minorities in Inre lake. It is often popular with tourists so many beautiful natural scenery too.

The Village and the National Museum in Yangon are a variety of artifacts of various species on display. We can see their past life there. At the time of housing type, lifestyle, clothing, household goods and more. Tourists are easy to understand at a glance the race community. Museum is one of the Model Culture, provides an accurate ethnographic perspective (Smith1989). The museum has the advantage of being able to structure the visit of tourists (Smith, 1989).

Colorful landscapes

Eco-tourism focuses on the experience of the space of nature. Without destroying an ecosystem, and an understanding of the natural history purposes. Economic benefits from tourism should be attributed to local residents. At the same time, visitors will be to experience and learn to see through the physical and mental challenges. In doing so, the tourists are satisfied and to pursue sustainable tourism (Moon, 2010).

India is considered as a spot of Ecotourism.

- a. The Ganges River, Himalayan panorama sky city Leh
- b. Tiger Reserves in Corvette
- c. containing the Europe, Mumbai

The mystique of India attracts tourists. There are more than 445 places in India Wildlife Sanctuary. India has strengthened the protection system. It is to build an eco-tourism based(Kang, 2012).

Myanmar also has a beautiful natural scenery spots with India. Inle Lake is a typical tourist of boat trips. Hydroponic crops, Waterhouse is also worth. Intah tribe stir the boat's oar in one

leg. Water traditional markets, festivals, etc. can be seen.

Plateau of Syanju is good for travel because cooler weather. Leisure Tourism based on the nature in Myanmar is also possible. Ungwesaung is the best natural scenery.

The beach of Ungapali is called in Napoly of Myanmar. This is regarded as a popular holiday destination for foreigners. There is also a golf course near the beach. The marine leisure sports are possible. For example, boating, fishing, rafting, etc. Trekking in the mountain areas are also available.

Nature conservation and resource management is required in planning, developing and managing of ecotourism (Wearing, 2012). Nature should not be compromised for sustainable tourism. At the same time to provide an opportunity to enjoy nature for tourists. However, local people seem more concerned with infrastructure and creating jobs gained in the development of tourism rather than on environmental issues. The development of tourism of Myanmar is expected in the future. The interest and effort for conservation and sustainable tourism will require more.

III. Conclusion

Myanmar is equipped with a blessed natural beauty and religious heritage. There are many tourist attractions of its own culture and multi-ethnic society. In other words, Myanmar is equipped with a condition that can be a great tourist attraction.

However, it was not enough in the political, economic and social aspects. However, the tourism industry was not activated for two reasons.

1. Long-ruling military regime.
2. A rejection of interacting with the external in economic policy.

Since 2011, Myanmar has been made in the reform and opening up with the inauguration of the new government. Political and economic sanctions have been eased. The international community also became interested. And, they were concentrating the power to enter Myanmar. The change is being made in economic terms. Tourism has also been given the opportunity of development. In 2012, after the new government launched, over a million visitors were introduced. This would indicate the start of the Myanmar tourism industry. Myanmar also has a political effort to develop into a democracy. What is the problem in tourism infrastructure will need to look at. The major tourist attractions are the next two.

1. Various religious cultures and ethnic communities.
2. Beautiful natural scenery.

In the future, such as tourism infrastructure and tourism policy should be improved to match

the situation in Myanmar. If so, Myanmar's tourism industry will be developed as ever such as tourism powerhouse in Thailand and an emerging tourist destination in Vietnam.

Reference

- Kang neunghee. 2009. "Myanmar's ethnic Christian mission strategy for the Faith, Human Concepts, Otherworldly ideas." Chongshin University Graduate School of Pastoral Theology dissertation.
- Kang, Jihoon. 2012. "In India, showing the potential to emerge as a tourist superpower: International conference and business services, ecological, medical tourism as a promising" "Chindia journal" 74: 44-46.
- Kim Sangok. 2008. "Development of Myanmar pro-democracy movement and failure factors analysis." Pusan National University International Graduate School Master's thesis.
- Kim, Sung - Won. 2006. "Understanding Myanmar" Busan: BUS.
- Kim Inah. 2012. "Race Transubstantiation and its modern meaning of Myanmar Kayin family" "Southeast Asia Studies," 22 (1): 37-85.
- Moon gyeongho. 2010. "The research of motivated by Eco tourism awareness, attitude and satisfaction : mainly tourists visiting Jeju", Jeju National University Graduate School of Business Master's thesis.
- Park jangsik. 1995. "The separatist movement of Myanmar Kayin family," "Southeast Asian Studies", 4: 255.
- Pae Sanghwan. 2011. "Freedom of religion in Myanmar, a Buddhist country movement", "Buddhist magazine" 59: 327-351.
- Yang Kirhyong. 1997. "Vietnam and Myanmar's reform and opening up comparisons: Doi Moi and military rule liberalization", "South Korea and the international politics." 26: 85-118.
- Lee dongchun. 1991. "Study on the Myanmar Medical Association fluctuations and political development," "Unification studies" 91 (1): 221-242.
- Oh Yoon Ah, Jae-Wan Cheong. 2012. "After corresponding with the new government launched a major implications for Myanmar reform and opening" Seoul: Korea Institute for International Economic Policy.
- Wearing, Stephen and John Neil. 2012. "Ecotourism theory" Chae yebyeong, Kim hyunji translation. Seoul: hanol publishers.
- Jang Jun-young. 2007. "The dual governance of Myanmar's military government: Between totalitarianism and authoritarianism," South Korea Foreign Language University PhD thesis.
- Jang Jun-young. 2013. "Myanmar's political liberalization and party politics: towards the Myanmar democracy", "democracy comparison study," 9 (1): 5-11.
- Cheong Jae-Wan. 1996. "Myanmar's tourism industry, Present and Future," "regional economy", 5

(5): 70-79.

Cheong Jae-Wan, Kim Chong-sang. 2009. "Myanmar's main industry, Energy and mineral resources. Agriculture and farmers ball, Textile and garment, "Seoul: KOTRA.

Callog, Fiona. 2012. "The Art of Southeast Asia World" Parkjangsik translation. Seoul: Sol science.

Highdyujeu, Mary. 2012. "History and Culture of South East Asia" Parkjangsik translation. Seoul: Sol science.

Allen, John, Allen John Smith and Jamie Smith. 2011. Myanmar(Burma).China: Lonely planet publications.

Eleven Myanmar. 2014/01/16. <http://www.elevenmyanmar.com/index>.

Nash, Manning. 2012. "Burmese Buddhism in Everyday Life" *American Anthropologist*. 65(2): 285-295.

Smith, Valene L. 1989. *Hosts and Guests: The Anthropology of Tourism*. Philadelphia: University of Pennsylvania Press.

The Myanmar Journal 2(2), 93-99 (2015)
<http://www.komyra.com/doc/submission.php>

Industry Report

First Internet Banking experiences in Myanmar

*Myo Win Yee**

AYA Bank, No. 416, Mahabandoola Road, Kyauktada Township, Yangon, Myanmar.

ABSTRACT: The purpose of this paper to provide bank experiences on Electronic and Internet Banking Services in Myanmar. Internet banking is one of the electronic banking channels like ATM (Automatic Teller Machine) and passbook update system. In this system, bank is playing as service provider role to provide banking services to the bank customers. For this services, Bank will be issuing OTP device, User ID and password to customer to access banking system via public internet access. Moreover, this is an approach to provide an opportunity to the customers to have some important transactions to be done from where they are at present without moving to bank.

Key words: Internet banking, AYA bank, Functionalities, Security, Sign up Process

I. Introduction

The financial sector in Myanmar is the least developed of all in Southeast Asia and cannot adequately fulfil its role as a financial intermediary. However, due to the recent reform process, the sector has already undergone tremendous changes (Thomas Foerch, 2015). Some private banks obtained banking licenses in year 2010 after new president has been elected. CBM (Central Bank of Myanmar) had issued banking license to promote banking and financial sectors.

II. Brick and Motors

*Corresponding author: Myo Win Yee, AYA Bank, No. 416, Mahabandoola Road, Kyauktada Township, Yangon, Myanmar, +951-252723, myowinyee@ayabank.com.mm
This paper were presented the 4th YUE and KOMYRA International Joint Conference in 2015.

Most of the Myanmar Bank provides traditional banking services such as accepting deposits, providing loans, provide remitting services within the country and other basic banking services. In this way, banks need to expand their branches network across the country to ensure customer accessibility. In addition to that bank needs to buy or rent the space, decorating to banking suite, invest in furniture, invest in IT system, invest in people and some others requirements to run operations smoothly.

III. Early stage of Electronic Banking

Nevertheless, expanding branches is costly for the bank and taking long time to expand it. Branch opening lead time also delayed due to regulatory approval and compliance requirements. Moreover, customers are demanding to have extended banking hours, nearest place to transact and faster services.

Due to customer requirements, banks are attempting to provide banking services other than traditional ways. Then this time, self-services channels which also called electronic banking was introduced to the customers. Initial stage of electronic banking is started with ATM machines, which operates beyond banking hours with cash dispenses capability. And moving forward, passbook update machines and Internet Banking were introduced.

IV. Internet Banking

Internet Banking or iBanking solution is a web-enabled electronic delivery channel whereby customers of the bank are able to perform real time banking transactions via PCs, laptops, smartphone or other devices which having access to the internet. AYA Bank was introducing first internet banking services in Myanmar.

AYA iBanking makes it easy for customers to conduct banking transactions at their work place, residence or any other preferred location, any time of the day convenient to them in a secured manner.

What do I need to have to use AYA iBanking

- A saving or current account with AYA Bank
- Internet access
- Device with ability to access internet such as via PCs, laptops, smartphone.
- Browsers (Internet Explorer, Safari, Firefox, Google Chrome, etc)

- Registration for iBanking service with AYA Bank whereby you will be given a username, password and OTP Token for login to AYA iBanking website.
- One Time Password or OTP device for generating random number when performing transaction.

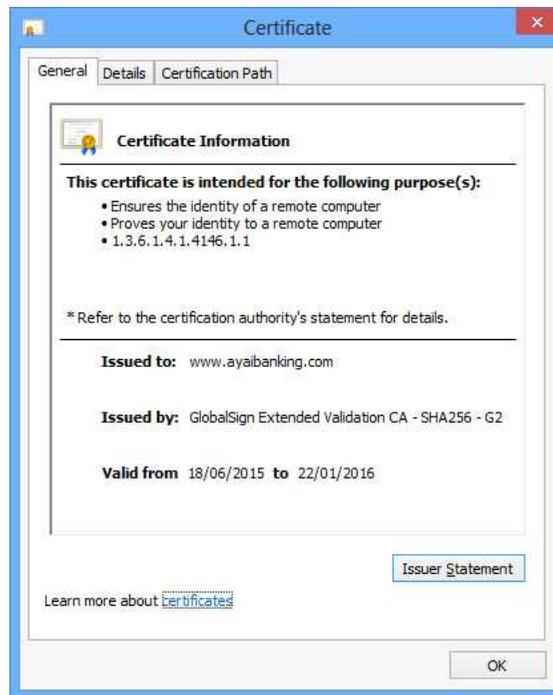
Functionalities

AYA iBanking will be accessible to all customers who have a valid 'user id' and 'Password' the system provides. AYA iBanking functionalities are

- a. Transfer between own accounts
- b. Transfer between others AYA account
- c. Balance Enquiry
- d. View, Print, Bank statement
- e. Batch Transfer (Corporate account)
- f. Mobile Phone Top Up Purchase
- g. Bill Payment to Corporates (Utility Bills, Water Bills, and so on)
- h. Maker Checker Process (Corporate account)
- i. Schedule Transfer
- j. Sweeping Services (Corporate account)

Security

AYA iBanking use encryption and authentication capabilities available with Secure Socket Layer (SSLv3) technology from Global Sign.



Sign up Process

Individual

- Open a saving or current account with AYA Bank
- Apply for the AYA iBanking service by filling up AYA E-Channels Service Application Form
- A username and password will be sent to you via email within 7 days from date of application
- Collect your OTP device at your home branch
- Login to your AYA iBanking service
- Change your password
- Start using AYA iBanking service

Corporate

- Open corporates a saving or current account with AYA Bank
- Apply for the AYA iBanking service by filling up AYA E-Channels Service Application Form and define iBanking users, provided form 6, form 26 with other documents.
- A username and password will be sent to you via email within 7 days from date of application
- Collect your OTP device at your home branch
- Login to your AYA iBanking service

- Change your password
- Start using AYA iBanking service

Corporate (Approval based transaction)

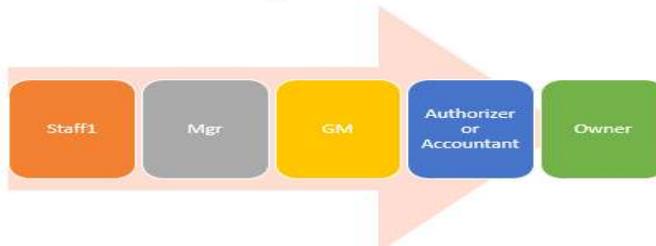
AYA Bank will create below account

Sn	Default Account	OTP	Permission	Remarks
1	Admin	No	Create user account only	Mandatory
2	Owner	Yes	Approve transaction only	Mandatory
3	Authorizer	Yes	Approve transaction only	Optional
4	Accountant	Yes	Approve transaction only	Optional

Customer will create user account using admin (max 5)

Sn	Sample - Account	OTP	Permission
5	GM	No	Make Transaction & Approve
6	Manager	No	Make Transaction & Approve
7	Staff 1	No	Make Transaction only
8	Staff 2	No	Make Transaction only

If staff1 make transaction, the flow will be as follow.



Benefit

Convenient – may be done at any time of your convenience

Safe – secured channels used so that your transaction and data is fully protected from loss or theft

Save cost – need not spend time and money to go to bank to conduct your routine transactions

Efficient – get your transaction done almost instantly and in real-time

Transactions variety – Banking and bill payment transactions

Latest promotions – get the latest news and promotion from AYA Bank

Operating Hours

Open daily for 23 hours

The AYA iBanking solution will be closed daily for 1 hour from 22:00 to 23:00 for daily day end processing.

Language Available

- English
- Myanmar

AYA iBanking validity

AYA iBanking service is valid for as long as there is activity in the account.

If there is no activity in the account for a period of 12 months, the service will be terminated after due notice is given.

Sign Up Branches (117 Branches in the whole country)

At any AYA branches

You need not go to your home branch

Location to access

Local or Overseas where Internet access is provided.

Eligibility

Must have a savings or current account

Eligible

- Individual
- Joint accounts (mandate in account must be either one to sign)
- Private Limited Company
- Non-Profit Organization

Not Eligible

- Mandate holder of personal and joint accounts
- Accounts 'in trust for' and 'on behalf of' minors

V. Future development and conclusion

AYA Bank internet banking service has little functionality for customer to transact and they were hesitating to sign up and use for their financial transactions. Therefore, Bank has developed other features like, bill payment to corporates and mobile top up. However, there are still a lot of improvements for the bank to add more features in near features.

In conclusion, AYA iBanking services were useful for customers to do their banking transactions over internet and this was first time for Myanmar bank customer to use internet banking. Although bank has some challenged of infrastructure, financial literacy, banking knowledge and IT knowledge, this was one of the major milestone for bank and dedicate to provide better services and functionalities time to time.

References

<http://www.cbm.gov.mm/content/central-bank-myanmar>

<http://www.cbm.gov.mm/content/private-banks>

<http://www.revanthtechologies.com/java-projects/E-Smart%20Banking%20Abstract.pdf>

<http://www.kpmg.com/SG/en/IssuesAndInsights/ArticlesPublications/Documents/Advisory-FS-The-Banking-Financial-Services-Sector-in-Myanmar.pdf>

<https://www.giz.de/en/downloads/giz2013-en-financial-sector-myanmar.pdf>

The Myanmar JOURNAL

– Volume 2 Number 2 August 2015

31 August 2015

Korea Myama Research Association
2015–, Semiannual
ISSN : 2383–6563(Online)

Co–published with **Yangon University of Economics (YUEco)** and
Korea Myanmar Research Association (KOMYRA)
<http://www.komyra.com/doc/submission.php>