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THE EVOLVING WORK CULTURE IN THE MODERN GLOBAL SCENARIO

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Abstract
It is the best of times and the worst of times for those who work for a living and even for those who live to work. New technologies have made work less strenuous and employment less rigid than ever before. At the same time, these have also made occupational skills more demanding and short-lived, and wages more uncertain than ever before. Cloud computing, Mobile communication, digitization, automation and artificial intelligence etc, are changing not only the way work is done but also the way the work place is organized. They are creating new work tools, new employment models, and new organization structures and people who do not adapt quickly will be run over by the oncoming forces of change. The growing divergence between productivity, growth and job growth is a warning that people have to race against machines in learning and become more creative to be relevant at work. One of the most visible changes in the nature of work and employment is the emergence of digital platforms that are disrupting the traditional notions of industry. The digital economy has a growing number of companies that are making employment redundant and creating a rental labour market. In fact, the data driven work economy is raising the bar for human workers by replacing them with machines that can drive cars, cook and serve food, provide health care, write news, trade stocks, or for that matter even control other machines.

Introduction

What constitutes 'work' is forever evolving. Once upon a time, work involved little more than simple agrarian task – a quantum leap from the days of hunter gatherers. As agrarian communities settle down and grew, new forms of work evolved. Looking back at history, We can see a pattern where in important events revolutionised the concept of work: The industrial revolution and harnessing the power of electricity; The advent of the transistor; Microchips and the desktop computer; The internet ushering in a digital era of mobile computing. We have come so far in relatively so little time. It really makes one wonder what the future of work will be 20 may be in even 10, years from now.Technology, of course, will have the biggest impact on the way work is done. We already live in times wherein organisations as well as individuals have no qualms in becoming early adopters. However, it is no longer about simply gaining a competitive edge; The onus instead of making technology a part of the overall employee experience. And 'employee experience' really is the key phrase here. Any organisation can commit to employee engagement, but it is the overall experience offered- physical, technological and cultural – that will become an internal part of the work place. Even the work place itself is all set experience and overhaul. Rising real estate prices, and failing costs for digital storage and collaborative software, mean the future of work place is digital. Physical offices will not disappear, but there functionality will be restricted to Sevres as a front. Imagine having an employee, not a free lancer, working from a cafe in Tokyo- he or she is the best at his or her job, and eliminating geographical limitations has allowed your organisations to induct a star employee. For many years, organisations around the world have focused on employee engagement. But today, we are virtually at the same point we were decades ago, with engagement levels still at abysmal levels around the world. How can that be the case? The earnest truth is that most organisations view their employee engagement programs as short term “boosters” to drive up their engagement scores, and nothing more. Engagement surveys are usually done once a year, usually ask around a hundred questions, and when complete, provide, very little context. The only metric that we seen to know for sure is that engagement scores should always improve. Else it indicates something bad is happening.

Technological Environment

This refers to the tools employees used to get their job done. It includes everything from the software and hardware to the user interface and design. Imagine a seamstress trying to sew with a bent needle and split thread, a chef trying to cook with rusty pots and pans, or a construction worker trying to build a house with plastic nails. All of these would result in a poor product. The same is true for the modern day employee who is forced outdated cumbersome technologies to get their job done. Organisations who seek to create great employee experience must make sure their employees have access to modern day technologies that are so beautiful, so useful, and so valuable, that they would consider using something similar in their personal lives if it existed.

Physical Environment

The art that hangs on your office walls, the cubicles or the open floor plan, the catered meals, and even the dogs that might scurry about your office, all create the physical environment. The physical space is the first and the easiest sign that employees see which shapes their perception of the type of the organisation they work for. If you were to close your eye and imagine an organisation with grey walls, tall cubicles everyone is dressed in formal attire, and a typical 9-5 work schedule, what words would pop into your mind? What kind of a company do you think that would be? Now imagine an organisation with a flexible environment, multiple work space options, a more casual dress code, with beautiful and creative art hanging on the walls? You think of a very different type of an organisation. We all want to work in a physical environment that helps engage and inspire us. This means understanding how employees work and creating an environment that reflects understanding.

Cultural Environment

This is the most important environment that organisation have to think about when creating employee experiences. Unlike the previous environments mentioned, this one reflects how employees feel about the organisation they work for and the work they are doing. Many things can impact culture such as leadership styles, organisational structure, compensation and benefits, and even the ability to learn and grow inside of an organisation. Most organisations typically assume that having a sense of purpose that is good enough for an organisation to say it has a great corporate culture, But that is simply not true. Treating employees fairly, and feeling a sense of worth and value are also important things to consider. The culture of an organisation can be its greatest asset (if positive) or greatest threat (if negative).

For many years, organisations were able to get away with focusing on one out of the three environments. Today, some are focusing on two out of three areas in the very near future, most of them will have to focus on all three environments in order to be able to create an organisation where people actually want to work.Experiences cannot be created unless employees are encouraged and asked to speak up. Employees cannot just sit back and assume that they will be provided with everything. They have voice and they must learn how to use it but it is still up to the organisation to let them know this if fine. Typically organisations have ideas for things they want to do and a few managers get together in a room to decide why and how things will work. Employees must be involved in the experience designed process. Let them know what you are thinking about, why you are thinking about it, which ideas are likely to get implemented verses others and what the outcomes are.With the rise of employee experience we are also seeing an increased focus on people analytics, that i.e., using data to understand employee to a degree that has never before been imaginable. Why do some team performing better than others? How can you get employees to eat healthier? Why do employees keep leaving (or staying) your company? Any question you have can and should be answered with data you collect by running experiments inside your organisation.I believe that employee experience will be the next major focus for organization around the world. As the war for talent becomes fiercer, it is becoming crucial for organisations to understand how to combine technology, the physical space, and culture, in order to create truly experiential organisation where people want to show up, not where they need to show up.Every organisation is dependent on more on its people than on any other resource. Yes, other factors such as technology and investments do matter but in the end it is the people and their work that make or break the organisation’s future in the race to hire and retain the finest minds, organisations keep their options open with regards to adopting new technologies and policies that will give them an edge. As a result your company’s newest employee might be sitting in her / his house, half way around the globe, starting the day’s work while still eating breakfast.

The Rise of Remote Working

'Work from home' is too simplistic a label to explain the concept of remote working. No doubt it seems from the fact that most people who exercise the remote working option generally tend to work from their residence. However, it also harkens back to an era when the only reliable internet connection one could have outside of their workplace was at home we now live in times where wifi in near ubiquitous – hotels, cafes, pubs no longer display the free wifi signs that once peppered establishments in the early 2000 it is simply assumed that every customer – facing business offer complimentary wireless internet. Cheaper data plans from data mobile service providers have also encouraged people to step out from their home and work on the go. Above all, companies are more open to experimenting with different trends in order to find the right balance between employee satisfaction and productivity. If that means letting employees from their desired location, then so be it.It has often been said that harnessing the power of remote working will mean the end of employment as we know it. After all, if companies can hire anyone to work for them remotely why invest in an employee when a freelancer would suffice? Such arguments may seem to have some merits at face values, but look beneath the surface and the ' everyone will be a freelancer theory does not hold water in the long run, it makes far more sense – for organisation as well as the employee- to have qualified people on the payroll as full time staff. The reasons for doing so easily deeply tied to the reasons why remote working would be considered an option at the first place. Technology can be a game changer as well as an enabler- it allow us to do things differently just as much as it will allow us to do things more efficiently. The choice of how the technology is applied rest in our hands. For most companies, these means not changing the status of their workers from 'employee' to 'free lancer', but reshaping their position from 'employee' to 'virtual employee'.

The pros of remote working far outweigh any possible cons-that is why an increasing number of employees are clamouring for it and organisations are implementing it. In the late 2000's, while the biggest corporations were toying with the idea of remote working for some time, startups were putting the policy to good use. Startup founders have less time to mull over issues, and the 'risk vs. reward' factor has to be the biggest influence on any decision they make. Turns out, remote working is an excellent proposition for startups; indeed, operational models for many startups revolve around it. This is due in large part to the employee and organisational benefits on offer. Foe employees, the future of work looks scary to a lot of people because they feel inadequate for the new phase of technological change. Many even see the emerging employment models as immoral as they make work relationships disposable and distant.However, every generation adapts to new things and thinking. People have always been smarter than anything they have created and that is unlikely to change.he word 'commuting' is a nasty one. Most people around the world do not have the luxury of living close to their workplace, especially if their workplace is in a business district. As a result, a good part of their day is spent commuting between home and work. This is not only causes havoc for their work-life balance but also forces them to seek employment where their commute will be minimal. A virtual employee does not even have to be in the same city as their company. Organisations that cut out the commuting factor automatically seem like a better proposition. It also allows organisations to hire the best candidates from around the world, thereby freeing up any geographical constraints their recruiting team may be facing.

Compared to freelancing, being a virtual employee provides something that working people value a lot; job security. The promise of a fixed salary combined with the freedom to work from wherever they please is quiet appealing. In the future, many potential freelancers will opt to be virtual employees, which is also good news for organisations. No longer will companies be at the mercy of freelancers, their availability, and the rates quoted.

The virtual employee option is also great for an organisation's inclusiveness programme. Disabled people, especially those who rely on mobility aids, as well as those with social anxiety often find their employment options to be quiet limited. Being a virtual employee allows them the opportunity to become a part of the workforce, without the inconveniences usually associated with it.

Organisations will feel the financial benefits right away thanks to substantially reduced overhead costs. In major cities around the world, real estate prices are always on the rise, making it increasingly difficult for companies to get enough space for all their employees. Moving to tier-II and tier-III cities might be a more affordable option, but attracting talent become a challenge. With a workforce of virtual employees, office space is no longer an issue. In fact, organisations can look well beyond the usual search radius to attract talented candidates from anywhere in the country or the world. Many startups have been able to put their capital to excellent use by not having to worry about the availability of physical space.

One of the reasons why organisations deal with outsourcing companies is the lack of enough qualified people within the immediate vicinity of the office. If a US company could hire 25 IT specialists from India full-time as virtual employees will not cause major issues for the outsourcing sector, but a dent in the revenues is inevitable.

Possible Challenges

There are a few inevitable issues that will have to be ironed out before remote working will be widely implemented by the biggest corporations. Security, of course is a big one, but that is something that can be tackled effectively using technology. Other issues might need more innovative approaches.

The possibility of miscommunication or facts being lost in translation is high when dealing with a virtual employee. Technology may allow us to communicate effectively, but there are certain nuances of office communication that cannot be transmitted effectively through a skype call. Organisations must create a robust communications structure before even thinking about hiring virtual employees. This is especially important if hiring employees from countries where the first language may not be the same as the one in which the company traditionally operates.

Another important challenge comes in the shape of lack of socialising. Humans are social by nature and this forms quite an important aspect of the workplace experience. Take the socialising factor out and work will start appearing mundane. Thankfully, a few solutions it already exists. Co- working office space for rent, such Ministry of New, are proving to be a big hit with freelancers and will double up nicely as a home for remote workers. This is mostly down to the fact that people working out of these spaces are not isolated and can socialise as well as ideate with other workers. It will not be surprising if organisations start striking deals with co-working spaces that have a wide presence in order to secure desks for their remote employees.

If we were to compare the challenges and benefits of remote working against each other, it becomes obvious that the benefits far outweigh the difficulties. Organisations as well as individuals stand to gain a great deal by adopting remote working. The virtual employee model will not usher in new ways of doing business but also overhaul work-life balance as we know it.

The Circle of Learning

There is a beautiful saying that goes, 'never stop learning, for the world never stops teaching'. It is no secret that the world around us is teaching us lessons all the time, and now at a more rapid pace than ever before. Entire industries and sectors are undergoing major shifts, and it is estimated that many of today's market leaders will cease to exist in a decade or two from now. Rapid advances in technology, coupled with the forces of globalisation, are shaping a new world.

While it is threatening for incumbent players, there are opportunities for those who can adapt to the changing order. Perhaps more than any other sector, professional learning is being affected the most by this changing scenario. Increasingly, manager and leaders need both lifelong learning and accelerated, on-demand learning, as a response to the pressures of the changing corporate landscape.

While the cost of getting a professional degree goes up every year, technological advances are reducing the lifespan of skills. This leads to an inevitable conclusion-an increasingly global and automation-prone workforce needs to continuously learn and retrain.

The knowledge gained through educational curriculum of today could be termed 'fixed' knowledge, whereas what the workplace needs is 'fluid' knowledge. Most existing institutions are stuck with a 20^{th} century framework of education as a one-way transfer of 'fixed' knowledge, with a fixed curriculum-it is unable to keep up with the rapid rate of change or the new demands of learning and job skills.

The new and 'fluid' learning pathways for acquiring skills and credentials, as well as securing employment are not being met by traditional institutions, but by new providers who are creating fresh learning experiences around online and on-demand systems. Many of them are armed with potentially disruptive technologies in content creation, access, tools, and formats to directly impact lifelong learning. US companies such as Coursera, Udemy, Plural sight, etc., and Indian-origin global players such as Redstone Learning are at the forefront of this change. Apart from creating new courseware to cater to the changing demand, they are also delivering components of traditional education in new ways that reduce costs and improve effectiveness by smartly leveraging technology, data analytics, and online media. The online learning experience is becoming richer and one that will supplement the day-to-day, workplace learning. Technology will continue to be a disrupter, and progress in areas such as analytics and virtual reality will change how people learn in the future.

For example, at Redstone Learning, we focus on two key aspects of workforce learning. One is professional certifications that help mid career professionals looking to acquire key skills and credentials for fast-track growth. The other is business skills including compliance, domain, and related areas, which help businesses keep their workforce aligned with company growth plans.

It is about creating a platform for real-time, relevant expertise-a combination of top-notch experts, high quality, and constantly evolving learning content, as well as delivery formats that will also follow the learner's growth curve. That is the only what that businesses and individuals can cope, and this is where specialised institutions dedicated to professional learning can help.

Individuals are facing the prospect of constantly changing environments and technologies within their jobs. In addition, the changing economic landscape also implies rapid skill obsolescence, and necessitates constant learning of new skills across domains, with the ability to interpret and apply existing skill sets in new contexts.

The key benefits of stability, income growth, and health and retirement benefits that were once associated with large companies are no longer taken for granted-there is an increasing shift to smaller firms or self employment the world over. Even such shifts demand new skill sets and the need to continuously maintain and refresh such skills.At a macro level, it is important to remember we live in a market economy. Demand and supply will ultimately determine the level of employment and the kind of jobs that will be available. And while the lifespan and relevance of skills are decreasing new roles and functions are being created equally rapidly. It is interesting to note that the top 10 job titles used by employees on LinkedIn today (including IOS/Android developers, social media analysts, data scientists, big data architects, and digital marketing specialists) did not even exist seven-eight years ago! So while industries continue to change and adapt, the onus is clearly on individuals to re-skill themselves and take charge of their own future. Predicting the future is not straightforward the only skill that can help an individual stay relevant and stay ahead is the ability and desire to learn continuously.

Flexible Work culture, Horizontal Hierarchy and Transparency

One of the chief drivers of the rise of startups across the globe is the flexibility they offer to their employees. Entrepreneurs often go out of their way to make the working environment more convenient by allowing their employees to work on split shifts and flexible timings. This allows startup staff who often have to work beyond normal working hours because of the very nature of the industry in maintaining a balance between their professional and personal lives. Productivity receives a tangible boost as a direct result of this approach, as does employee loyalty towards the company. As a result, many leading corporations are now enacting these policies in their own workplaces.

Another startup feature that has disrupted the typical corporate setting is the concept of horizontal hierarchy. Traditional businesses are often bogged down by vertical hierarchical structures which create a large divide between the top-level executives and employees closer to the actual day to day operations. This divide leads to a gap in the communications between those deciding the long-term strategies and those witnessing the results of these strategies on a daily basis, which can be detrimental of the business. Startups on the other hand, employ an extremely horizontal hierarchy which allows even the junior-most employees to approach the CEO of the company. Most startups also believe in building confidence in work and business activities by keeping their employees apprised of the larger organisational vision and key milestones that the venture is aiming for. This allows for the development of a work environment that is not only conducive to free-thinking and innovation, but also makes employees feel like a valued part of the organisation due to more open two-way communication channels.

Gamification of Workflow

The entire concept of Gamification of the workplace revolves around bringing in-game mechanics into non-gaming aspects such as employee engagement, training and productivity. Gamification at the workplace can help in breaking down the everyday workflow into smaller competitive tasks that make working fun and engaging. The end goal is to apply critical game-thinking to address business concerns and improve performance. In addition to increased engagement and motivation, this approach also helps foster greater workplace innovation.

Conclusion

Progressively, every job with predictable routines could be automated. However, not everything that can be automated will be automated by all. Machines cost a lot of money and they are not as dispensable and adaptable as humans. For the coming many years, the workplace will involve a trade-off between the capital cost of automation and operating cost of employing humans. As long as human labour remains cheaper and more flexible than machines, human will continue to be hired for doing substantial amount of work.The future of work looks scary to a lot of people because they feel inadequate for the new phase of technological change. Many even see the emerging employment models as immoral as they make work relationships disposable and distant. However, every generation adapts to new things and thinking. People have always been smarter than anything they have created and that is unlikely to change.

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ABSENTEEISM AND ITS IMPACT ON TURNOVER INTENSIONS- A STUDY OF JOB SATISFACTION AMONG EMPLOYEES IN ITES COMPANIES IN BENGALURU

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Abstract
It is well established fact that employees are the assets of a company. Satisfied employees day by day try to perform better and better. Employees are more conscious about their performance. In order to perform in long run, employees' job satisfaction is very vital. Employees' satisfaction not only improves individual performance but, also the overall productivity of the company. This article tries to find out the reasons for absenteeism and its impact on turnover intensions among ITeS employees. For this purpose the data was collected from 10 different companies consisting of 1000 employees. The respondents were selected using simple random technique. The result of the study shows that there is a positive impact between absenteeism and turnover intensions among the employees in ITeS companies in Bengaluru.

Keywords: Job satisfaction, ITeS, Absenteeism, Turnover, Job Satisfaction, Employees.

Introduction: Job Satisfaction and Absenteeism
Various studies have attempted to examine the relationship between absenteeism and job satisfaction as absence is commonly viewed as one of the means of withdrawal from stressful work situations. According to Luthans (1995), research has generally revealed a consistent inverse relationship between job satisfaction and absenteeism, i.e. when satisfaction is high, absenteeism tends to be low and when satisfaction is low, absenteeism tends to be high.

REVIEW OF LITERATURE
An employee might therefore be absent for various other reasons, than being dissatisfied with the job. These reasons include family responsibilities, genuine illnesses and absence policies governing absence behaviour in organisations. Looking at absence policies, it is expected that "the satisfaction-absenteeism relationship would be weaker in organisations with a clearly communicated absence policy entailing low tolerance for absenteeism, close monitoring of absence behaviour and disciplinary action " (Brief, 1998, p. 37). On the other hand, Robbins et al. (2003) note that organizations with liberal sick leave benefits might be encouraging their employees to take sick leave. It is important for organisations to understand the implications of satisfaction on the job as it might lead to absenteeism, which in turn can become a costly problem to employers.Unscheduled absences affect almost every type of organisation. Hoque and Islam (2003, p. 81)[64] describe absenteeism as a "subject to be studied, matter to be thought over and a problem to be solved." Besides the direct costs associated with absenteeism, there are also indirect costs such as hiring of casual staff, reduced productivity, turnover and potential loss in revenue (Cole, 2002; Mason & Griffin, 2003). Furthermore, a study conducted by Occupational Care South Africa has revealed that South African companies are losing millions of rands a year due to absenteeism in the workplace. Robbins et al. (2003) indicate that South African managers consider absenteeism their most serious discipline problem. If not managed and controlled, absenteeism can "spread like an epidemic, creating a range of disciplinary problems for organisations" (Hoque & Islam, 2003, p. 19)[68]. The main problem is perhaps that many employees believe sick leave is a "benefit" like annual leave and they are entitled to take it, irrespective of the condition of their health.

Need for Study
Over the years the ITeS companies have grown tremendously, the researcher assumes that the efforts of the employees are directly related to the company's performance. Often, we fell that profitable companies have highly motivated and well paid employees. This paper tries to find out whether the employees in the selected companies are not subject to continuous absenteeism or not. The researcher also interested in finding out

whether the Absenteeism factor leads to turnover or not and also to find out the impact of absenteeism on job satisfaction among the employees of the selected companies.

Problem Statement

Employees are the backbone of any industry, for that matter. Human resources are the only living resources which can be used effectively and also efficiently. Job satisfactions among employees not only assure productivity but also stability in the organisation's overall development. So, based on the above discussion, the researcher aims to find out the absenteeism faced by the employees of modern hi-tech based companies and its outcome in the form of turnover which may affect the level of job satisfaction among the employees of various ITeS company employees in Bengaluru.

Objectives of the Study

1. To examine job satisfaction; as a strong predictor of absenteeism among ITeS employees.
2. To examine job satisfaction as a strong predictor of turnover among ITeS employees.

Scope of the study

Several studies have been carried out to find the relationship between absenteeism and its impact on turnover intensions among ITeS employees. However, less work has been undertaken when it comes to relationship with job satisfaction and its impact on Absenteeism and consequential outcome in the form turnover.

Methodology

The research is descriptive in nature. The study population comprised of both male and female with educational background of graduation and also post-graduation. By using simple random sampling method 1000 employees were taken for the final sample study.

Hypothesis

1. "There is a significant association between job satisfaction and absenteeism among the employees of ITeS companies".
2. "There is a significant association between job satisfaction and turnover among the employees of ITeS companies".

Testing of Hypothesis

H_0: "There is a significant association between job satisfaction and absenteeism among the employees of ITeS companies".

H_1: "There is no significant association between job satisfaction and absenteeism, among the employees of ITeS companies".

Table 21: Regression for Job Satisfaction v/s Absenteeism

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.718[a]	**.515**	**.511**	.52031

a.Predictors: (Constant), lack of work culture among employees leads to abst, Non-cooperation of manager leads to abst, Lack of preventative measure to control abst, Incapacity of employee to perform leads to abst, employees interest leads to absenteeism, Poor mgmt. reason for absenteeism, Low employees morale leads to abst, Lack of tools to measure absent

Table 22: Anova for Job Satisfaction v/s Absenteeism

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	284.899	8	35.612	131.547	.000[a]
	Residual	268.013	986		.271	
	Total	**552.912**	**994**			

Table 23: Coefficients for Job Satisfaction v/s absenteeism

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.299	.114		37.633	.000
	Poor mgmt. reason for absenteeism	-.113	.018	-.189	-6.205	.000
	Lack of preventative measure to control abst	-.058	.022	-.079	-2.643	.008
	Lack of tools to measure absent	.187	.026	.257	7.116	.000
	employees interest leads to absenteeism	.144	.026	.156	5.477	.000
	Incapacity of employee to perform leads to abst	.058	.020	.077	2.856	.004
	Non-cooperation of manager leads to abst	-.126	.024	-.156	-5.230	.000
	Low employees morale leads to abst	-.353	.023	-.480	-15.285	.000
	lack of work culture among employees leads to abst	-.197	.019	-.291	-10.282	.000

a. Dependent Variable: Satisfaction

The coefficient value clear shows that the 2 factors have less impact with the less beta values and also $p<.01$, they are:-

1. Lack of preventive measure to control absenteeism p=.008
2. Incapacity to perform leads to absenteeism p=.004

Multiple regression and Anova test was performed and the results shows that among 8 factors expect preventive measure to control absenteeism and incapacity on employees part to perform, other 6 factors have significant impact on Absenteeism. All these factors have 51.11% (Adjusted R^2) impact on Absenteeism. The coefficient test clearly shows the impact with the beta values. Thus, Null hypothesis is accepted.

Hypothesis 2

H_0:"There is a significant association between job satisfaction and turnover among the employees of ITeS companies".

H_1: **"**There is no a significant association between job satisfaction and turnover among the employees of ITeS companies".

Table: 6 Regression Analysis for Turnover v/s Job satisfaction

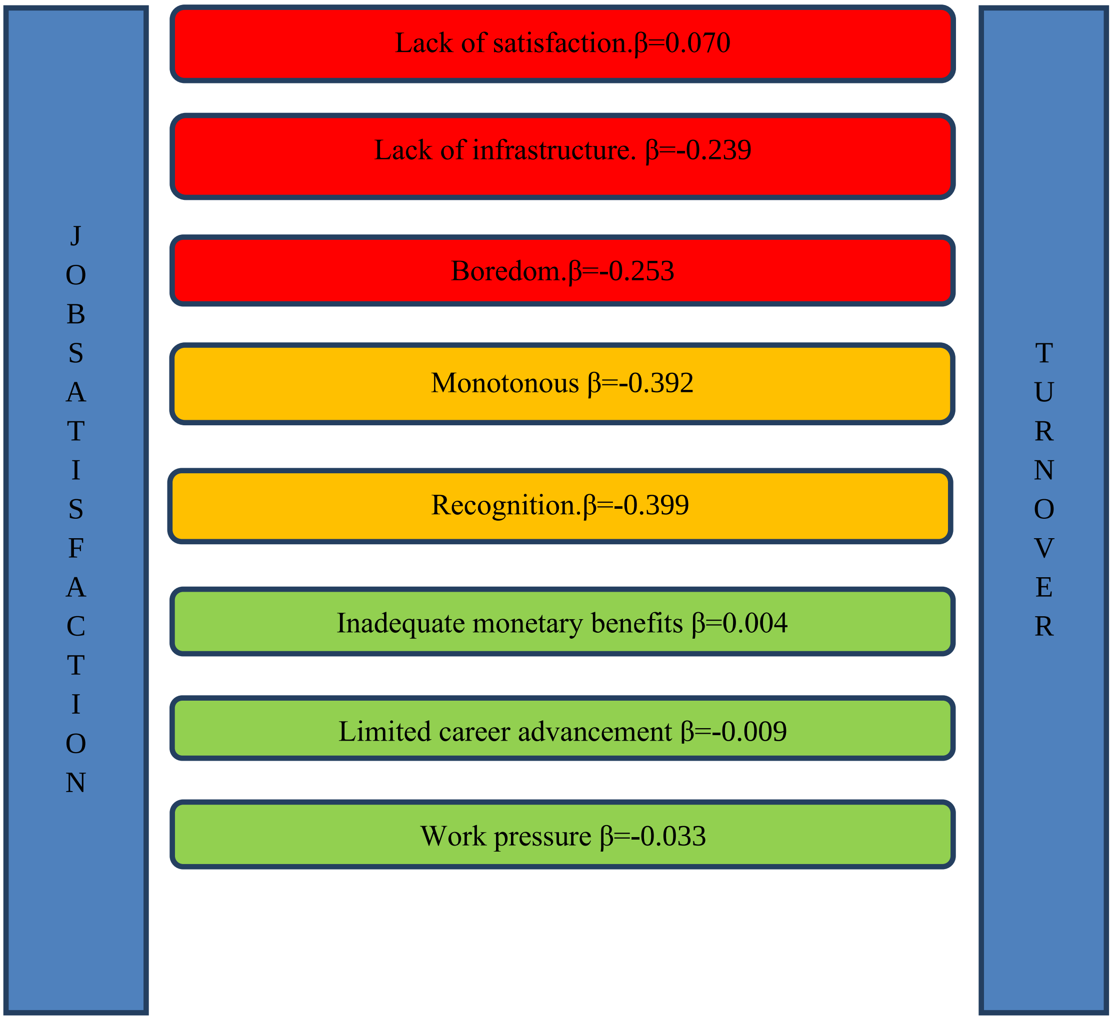
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.793[a]	**.629**	**.626**	.45518

Table: 7 Anova for Turnover v/s Job satisfaction

		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	348.714	8	43.589	210.380	.000[a]
	Residual	205.328	991	.207		
	Total	**554.041**	**999**			

Multiple regression and Anova was performed and the results shows that among 8 factors expect inadequate monetary benefits leads to turnover and work pressure leads to job change, other factors have significant impact on turnover intensions. All these factors have 62.6 %(Adjusted **R^2) on turnover**
Multiple Regression analysis was performed to find the impact of these components on Turnover intension among employees in ITeS companies. The Regression value shows us that **r=.626**. **Thus, Null hypothesis is accepted.**

CHART SHOWING BETA VALUES JOB SATISFACTION AND TURNOVER



The above chart shows the impact of job satisfaction on turnover. Higher the beta value higher will be the impact.

Findings

1. 51.5% employees agreed that lack of satisfaction with job leads to absenteeism, which is proved by regression test and also confirmed it by Anova test.
2. In case of turnover it is proved that lack of job satisfaction leads to turnover. The adjusted R^2 shows that the impact is to the extent of 62.6%. The Anova test shows that turnover and job satisfaction were significantly related.

Suggestions

1. The management must find out the critical factors affecting the absenteeism. Proper steps must be taken to ensure pay and other monetary benefits are paid in par with the industry.
2. Employees in ITeS industry are more vulnerable towards job hopping and poaching. Therefore the employer must see that employees are not tempted towards these factors.

Conclusion

Absenteeism if continued for long run it affects not only productivity of the company but also profitability as well. Turnover in small number may result into bigger one if un-controlled. Therefore, the two pillar of the organisation that is turnover and absenteeism if not taken care of, the repercussion will cost more for the organisation.

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SUBJECTLESS SENTENCES VS SUBJECTLESS CLAUSES

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Abstract
The study is concerned with the contrastive analysis between the sentence and the clause level. It aims to investigate the usage of both subjectless sentences (independent clauses) and sentence-like construction (dependent clauses) in formal vs. informal language.The idea of subjectless is the focus of the analysis undertaken on selected samples, ranging from formal to informal language used in a presidential speech, a standup comedian's monologue performance, an interview with a celebrity, and an episode of a TV series. Since English is a non-pro-drop language, then the study tries to answer the following questions: (1) why can we find instances of null subject on the sentence level. (2) How would null-subject for both sentences and clauses influence communication in different contexts?

Key words: Subjectless, independent clauses, dependent clauses.

Introduction

Even though English is not a pro subject null language, yet it still allows three types of grammatical structures to be subject null. These are imperatives, truncated, and non-finite null subjects. Since imperatives contain subjects which are null and "intrinsically second person" (Radford, 2004: 90), then it is not going to be included in the present study. The reason behind excluding this type is because the researchers are interested in the other two structures since they may include more than two options to be their subjects.

Truncated Null Subjects

To illustrate what truncated null subjects are, it is necessary to first define the notion of "truncation". Truncation, as Radford (2004: 362) defines it, is "an operation by which a sentence is shortened by omitting one or more unstressed words at the beginning" which in this case applies on the subject. So truncated null subjects are finite independent clauses (i.e. sentences)that do not contain a subject. They aremainly used in colloquial English. This case of truncation can also be referred to as situational ellipsis. According to Quirk et al. (1985: 895), the following are examples of situational ellipsis where the elliptical element is the subject:

- Told you so (I/We told you so)
- Looks like rain (It looks like rain)
- Get it? (Did you get it?)

In the third sentence, not only the subject is ellipted but also the operator (ibid.).

Non-finite Null Subjects

Non-finite null subjects are non-finite dependent clauses known to have no tense neither mood. They further tend to "lack an explicit subject and subordinator" (Biber et al., 1999: 198). However, it does not mean that a non-finite clause does not contain any subject. Rather, it may have its own subject which sometimes is preceded by the preposition 'for' for the purpose of introducing it. Since the present paper is concerned with subjectless clauses then the non-finite clauses containing subjects are not going to be included in the discussion. According to Quirk et al. (1985: 993), the subjectless clauses that do not contain any subject are of four types:

1. To– Infinitive clauses: (Jack hates to miss the train)
2. Bare infinitive: (Did you hear anyone close the door?)
3. –ing participle: (Buying all those books will cost you a fortune)
4. –ed participle: (Called early, he was sleepy all day)

The most frequently used ones are (to- infinitive, ed clause, and –ing participle) while the (bare infinitive) is rarely used. Now one may wonder what may be the benefit of employing non-finite clauses. Biber (1999: 201) explains how non-finite clauses can be used as supplementive clauses in that **the speaker marks the information given in the clause as subordinate: as background (initial position), parenthetical (medial position), or supplementary (final position).**

Infinitive Clauses

Infinitive clauses are used with anticipatory 'to' to construct a non-finite clause. (Quirk et al., 1985: 993). They may occupy different positions within sentences and hence function as either a subject, extraposed subject, subject predicative, direct object, object predicative, adverbial, or part of a noun phrase (Biber et al., 1999: 198-199).
For instance:

- The best thing would be to tell everybody. (Quirk et al. (1985: 993)

Bare Infinitive

The bare infinitive clauses can be found in pseudo-cleft sentences "where the infinitival to is optional" as in:

- What they did was (to) dig a shallow channel around the tent. (Quirk et al. 1985: 993)

3. 3. -ing Participle

-ing clauses may also occupy different positions within sentence and hence have a range of syntactic roles such as a subject, extraposed subject, subject predicative, direct object, prepositional object, adverbial, part of noun phrase, part of adjective phrase, or complement of preposition (Biber et al., 1999: 199-200)
For instance:

- Leaving the room, he tripped over the mat. (Quirk et al. 1985: 993)

ed Clauses

-ed clauses differ from infinitive and –ing clauses in being less versatile. –ed clauses are restricted to the following syntactic roles: direct object, adverbial, or part of noun phrase (Biber et al., 1999: 200-201).
For instance:

- Covered with confusion, they apologized abjectly. (Quirk et al. 1985: 993)

Limits of the Study

In order to have an interesting research concerning the concept of subjectlessness, the researchers have chosen a variety of data to be analyzed. This data ranges from formal to informal language as well as monologues to dialogues. These data are:

1. A political speech by Hilary Clinton in New York.
2. A standup comedian's monologue.
3. An episode from a comedy TV show; Full House.
4. An interview with a celebrity; Leonardo DiCaprio.

The Analysis

In the analysis, the researchers follow the strategy of using tables which include two columns; one is for the text and the second is for the type of structure. Only ten texts , from each data, are taken here as samples for the analysis. The results will reveal the whole of data analysis selected; via. Hilary Clinton's Speech in New York, Fat man with a sense of humor (Standup Comedian's monologue), Full House (TV series) – S01E02, and Interview with Leonardo DiCaprio

Hilary Clinton's Speech in New York

Text	**Type of Structure**
to be here with all of you	Non-finite Clause (-to infinitive)– Final Position
To be in New York with my family	Non-finite Clause (-to infinitive)– Initial Position
To be right across the water from the headquarters of the United Nations	Non-finite Clause (-to infinitive)– Initial Position
To be here in this beautiful park dedicated to Franklin Roosevelt's enduring vision of America	Non-finite Clause (-to infinitive)– Initial Position
And in a place… with absolutely no ceilings	Subjectless Sentence
"Equality of opportunity… Jobs for those who can work… Security for those who need it… The ending of special privilege for the few… The preservation of civil liberties for all… a wider and constantly rising standard of living."	Subjectless sentence
printing drapery fabric in Chicago	Non-finite Clause (Gerund)– Medial Position
increasing their incomes by the same percentage as the top 5 percent.	Non-finite Clause (Gerund)– Final Position
going to college, starting a business, buying a house, finally being able to put away something for retirement	Non-finite Clause (Gerund)– Final Position
making record profits	Non-finite Clause (Gerund)– Medial Position

Table (1): A Sample from "Hilary Clinton's Speech in New York"

In table (1), the researchers notice that subjectless clauses, non-finite clauses, have the highest number of occurrence; (123)times which constitute about 90.4%. Concerning non-finite clauses, it was found that

1. –to infinitive clauses occurred (76) times throughout the data constituting about 61.7% of the total number of non-finite clauses used.
    - Initially (9) 11.8 %
    - Medially (24) 31.5 %
    - Finally (43) 56.5 %
2. Gerund clauses occurred (46) times throughout the data constituting 37.3% of the total number of non-finite clauses used.
    - Initially (7) 15.2 %
    - Medially (13) 28.2 %
    - Finally (26) 56.5 %
3. –ed participle clause occurred only one time throughout the data in a final position. It constitute about 0.8% of the total number of non-finite clauses used.

Meanwhile subjectless sentences occurred only (13) times which constitutes only 9.5% of the analyzed data.

Fat man with a sense of humor (Standup Comedian's monologue)

Text	**Type of Structure**
being extra helpful	Non-finite Clause (Gerund) –Medial Position
cracking jokes in the gym	Non-finite Clause (Gerund) –Medial Position
doing nothing else there	Non-finite Clause (Gerund) –Final Position
allowing other people to get in to the line at checkout counters	Non-finite Clause (Gerund) –Medial Position
saying that you have never gone to that section	Non-finite Clause (Gerund) –Final Position
trying to entertain kids of single mothers	Non-finite Clause (Gerund) – Final Position
sharing a little of their love with the person whom their kid likes	Non-finite Clause (Gerund) – Final Position
promoting some healthy product	Non-finite Clause (Gerund) – Medial Position
Looking back	Non-finite Clause (Gerund) – Initial Position
eating the sundae rather than the joke	Non-finite Clause (Gerund) – Final Position

Table (2): A Sample from "Fat man with a sense of humor (Standup Comedian's monologue)"

In table (2), the researchers notice that subjectless clauses, non-finite clauses, have been used (17) times. Concerning non-finite clauses, it was found that:

1. –to infinitive clauses occurred (3) times throughout the data constituting about 17.64 % of the total number of non-finite clauses employed.
   - Medially (2) 66.6 %
   - Finally (1) 33.3 %
2. Gerund clauses occurred (14) times throughout the data constituting about 82.35%
   - Initially (3) 21.4 %
   - Medially (6) 42.8 %
   - Finally (5) 35.7 %

Meanwhile subjectless sentences have not been used at all.

Full House (TV series) – S01E02

Text	**Type of Structure**
Beautiful!	Subjectless Sentence
17 minutes.	Subjectless Sentence
Baby wipe.	Subjectless Sentence

to make a quantum leap in diaper theory.	Non-finite Clause (-to infinitive) – Final Position
Loving it, loving it	Subjectless Sentence
to tie a hefty bag around her waist	Non-finite Clause (-to infinitive) – Final Position
Jr. Jammy time.	Subjectless Sentence
very nice	Subjectless Sentence
Snagging a plan	Subjectless Sentence
Big deal	Subjectless Sentence

Table (3): A Sample from :Full House (TV series) – S01E02"

In table (3), the researchers notice that subjectless clauses, non-finite clauses, have the highest number of occurrence; (34) which constitute about 58.6% of the analyzed data. As concerning non-finite clauses, it is found that

1. –to infinitive clauses occurred (27) times throughout the data constituting about 79.4% of the total number of non-finite clauses employed.
   - Medially (3) 11.1 %
   - Finally (24) 88.8 %
2. Gerund clauses occurred (7) times throughout the data constituting about 20.5% of the total number of non-finite clauses employed.
   - Medially (2) 28.5 %
   - Finally (5) 71.4 %

Meanwhile subjectless sentences occurred (24)times which constitutes about 41.3% of the analyzed data.

Interview with Leonardo DiCaprio

Text	**Type of Structure**
to do a sort of portrait of this culture	Non-finite Clause (-to infinitive) - Medial Position
to start on a basis of somebody being very honest.	Non-finite Clause (-to infinitive) - Final Position
to be very surreal sometimes	Non-finite Clause (-to infinitive) - Final Position
doing this movie,	Non-finite Clause (Gerund) – Initial Position
to put that darker nature of humanity up on screen,	Non-finite Clause (-to infinitive) - Medial Position
consuming as much as possible	Non-finite Clause (Gerund) - Medial Position
feeding every primal urge	Non-finite Clause (Gerund) - Medial Position
giving into the sort of reptilian part of our brain.	Non-finite Clause (Gerund) - Final Position
doing this film that plot	Non-finite Clause (Gerund) - Medial Position
allowing the actor to have a certain amount of freedom in their portrayal of that	Non-finite Clause (Gerund) - Medial Position

Table (4): A Sample from "Interview with Leonardo DiCaprio"

In table (4), the researchers notice that subjectless clauses, non-finite clauses, have the highest number of occurrences; (145) which constitute about 97.9% of the analyzed data. Concerning non-finite clauses, it is found that:

1. –to infinitive clauses occurred (86) times throughout the data constituting about 59.31% of the total number of non-finite clauses used.
   - Initially (2) 2.3 %
   - Medially (32) 37.2 %
   - Finally (52) 60.4 %
2. Gerund clauses occurred (59) times throughout the data constituting about 40.68% of the total number of non-finite clauses used.
   - Initially (4) 6.7 %
   - Medially (29) 49.1 %
   - Finally (26) 44 %

Meanwhile subjectless sentences occurred only (3) times which constitute about 2% of the data analyzed.

Conclusions

One of the goals of modern linguistics is to develop a model of Universal Grammar which captures natural language features that are universal, while also accounting for variation among languages. The use of empty subjects in English has been explained in both syntactic and stylistic terms. Syntactically, empty subjects in independent clauses occur in non-initial coordinate clausesAccordingly, the study reveals the occurrences of subjectless clauses in a variety of contexts, i.e. formal and informal language, and this verify the aim of the study which asserts the usages of such kind of clauses in different texts, via. Presidential speeches, comedian monologue performance and interviews with a celebrity and an episode of TV series. Further, the findings of the study provide support for the key arguments of the influence of subjecless clauses on the way of communication in various situations.Such clauses give power and affect people's opinions and tendencies of the contextual settings, apart from their smoothness when used in such situations. The study attentively answered all the questions posed so far. It was noted at the beginning of this paper that the use of empty subjects in English is stylistically determined. This makes style an important predictive factor in the use of empty subjects, but not a sufficient one. The findings presented in this paper allow one to predict precisely which subjectless clauses will be used and which will not. Thus, subjectless sentences in English are a discourse level phenomenon in which pragmatically recoverable material is deleted sentence initially.The results of this study motivate further text-based analysis of any discourse in language in order to see to what extent subjectless clauses in English or any other language is conditioned by - or independent of - higher-level discourse-pragmatic factors.

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TRANSFORMATIONAL HEALTHCARE LEADERSHIP AND QUALITY: A REVIEW OF ISO 9001:2015 AUDITS OF SELECTED HEALTHCARE FACILITIES IN THE PHILIPPINES

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Abstract
Healthcare leadership in the Philippines faces challenges of resource constraints, workforce migration, and policy gaps, yet continues to pursue quality improvement aligned with Universal Health Care (UHC). This study reviews ISO 9001:2015 audit findings from 49 healthcare facilities between May 2024 and December 2025. Results reveal significant quality gaps in safety, documentation, equipment maintenance, and regulatory compliance. Leadership gaps were categorized using the Healthcare Leadership Alliance (HLA) 4Cs framework—clarity, communication, commitment, and consistency. Findings highlight the need for transformational leadership practices integrated with ISO processes to strengthen healthcare quality and resilience.

Introduction

Healthcare systems worldwide are under pressure to deliver safe, effective, and equitable care despite resource limitations. In the Philippines, the Department of Health (DOH) has mandated ISO 9001:2015 certification across hospitals and clinics to standardize governance and improve citizen trust. Transformational leadership, which emphasizes vision, empowerment, and adaptability, is increasingly recognized as essential in navigating these challenges.

This paper explores the intersection of transformational leadership and healthcare quality by analyzing ISO audit findings. The study aims to identify leadership gaps, assess their impact on healthcare quality domains, and propose recommendations for strengthening leadership practices. By situating the Philippine experience within global leadership models, the paper contributes to the discourse on how ISO certification can catalyze systemic improvements in healthcare delivery.

Objectives

1. To describe significant findings in healthcare facility operations related to quality.
2. To determine leadership gaps using the HLA 4Cs framework.
3. To propose recommendations on how healthcare leadership impacts quality in healthcare service.
4.

Methodology

A qualitative review was conducted of ISO 9001:2015 audit reports from 49 healthcare facilities in the Philippines between May 2024 and December 2025. Facilities included 24 clinics (23 private, 1 public) and 25 hospitals (17 private, 8 public). Audit findings were categorized according to the six domains of healthcare quality (safe, effective, patient-centered, timely, efficient, equitable) and analyzed for leadership gaps using the HLA 4Cs framework and the 6Ms of root cause analysis (manpower, methods, machines, materials, measurement, milieu).

Results

Table 1. Distribution of Healthcare Facilities Audited

Facility Type	Number	Percentage %
Clinics	24	49
Hospitals	25	51
Total	49	100

- 61% of facilities had one finding.
- 29% had two or more findings.
- Only 10% had no findings.

Table 2. Significant Findings in Hospitals

Rank	Description	Occurrences	Impact
1	Substandard/falsified medical products	8	Compromised safety & effectiveness
2	Lack of calibration/maintenance	4	Safety risks
2	Poor documentation practices	4	Non-compliance with Civil Code
3	No radiation monitoring	3	Non-compliance with DOH AO 2020-9035
3	Absence of patient consent	3	Compromised patient-centered care

Table 3. Significant Findings in Clinics

Rank	Description	Occurrences	Impact
1	No radiation monitoring	7	Non-compliance with biosafety policy
4	No NEQAS certification	2	Violation of Clinical Laboratory Law
4	Unauthorized vaccine dispensing	2	Violation of Pharmacy Act
5	Lack of documented training	1	Compromised efficiency & safety

Leadership Gaps Identified

- **Clarity (50% in clinics, 45% in hospitals):** Lack of clear policies and validated processes.
- **Communication (38% in clinics, 33% in hospitals):** Inadequate awareness of regulatory requirements.
- **Commitment (12% in clinics, 11% in hospitals):** Non-prioritization of costly improvements.
- **Consistency (11% in hospitals):** Poor oversight of routine activities.

Discussion

The audit findings reveal systemic weaknesses in healthcare quality, particularly in safety, documentation, and regulatory compliance. These gaps are symptomatic of leadership deficiencies in clarity and communication.

Transformational Leadership and ISO Integration: Transformational leaders inspire staff to embrace quality standards, yet audits show limited adoption of ISO processes. Leaders must strengthen internal audits, management reviews, and staff empowerment to align with ISO requirements.

Resource Constraints and Workforce Migration: Public hospitals face greater challenges due to limited resources and staff turnover. Leadership commitment is critical to prioritize investments in equipment maintenance and staff training.

Policy and Governance: Findings such as unauthorized vaccine dispensing and lack of NEQAS certification highlight governance lapses. Leaders must ensure compliance with statutory requirements to maintain citizen trust.

Global Relevance: The Philippine experience mirrors global challenges in healthcare leadership. Integrating ISO certification with transformational leadership provides a replicable model for other resource-constrained settings.

Conclusion

This study demonstrates that ISO 9001:2015 audits provide valuable insights into healthcare quality and leadership gaps. The majority of facilities exhibited deficiencies in clarity and communication, underscoring the need for stronger transformational leadership practices.

By fully adopting ISO processes—internal audits, management reviews, corrective actions—leaders can enhance clarity, communication, commitment, and consistency. This integration fosters patient safety, regulatory compliance, and system resilience.

Future research should quantitatively assess the relationship between ISO certification and clinical outcomes. Policymakers should support leadership development programs that embed ISO standards into everyday healthcare practice. Ultimately, transformational leadership aligned with ISO certification offers a pathway to achieving Universal Health Care goals in the Philippines and beyond.

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RITUAL FOLK DANCE AND DRAMA OF MAHARASHTRA: A CRITICAL SURVEY

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Abstract
India is a country rich in heritage, arts and culture.Every state of India has a folk tradition. The study of this tradition is important to explore the cultural roots of India.Maharashtra is a state of the great country India which has a rich folk tradition.This tradition is attached to the life of the people of Maharashtra.Purposive folk dances take the form of a ritual when they are performed periodically. The dances performed at the time of sowing, in order to get good harvest, in the course of time took the form of ritual dances to be performed on particular days of the year.The dances like 'Pherache Nritya, Bhondlayache Nritya, Ghagari Phunkanyache Nritya' and many such dances that are performed during particular seasons and festivals are now looked upon not as mere dances but rituals.The people of Maharashtra are religious and love to celebrate all the festivals with great pomp and show.Especially the rural Maharashtra has all the festivals and rituals related to agriculture and rural life. Rituals akin to ritual-dramas are performed at many places in Maharashtra. Such rituals are called 'Akhdadi' or 'Panchmi'. At certain places, they are also called 'Chaiti' or 'Bohada'. The celebration of 'Akhadi' is like that of a 'Lalit', in which roles of various deities are enacted.No stage is built specially for the performance of this ritual-drama. Even a tin-shade suffices the purpose.The make-up is done at some nearby place. After the make-up is over, the characters go dancing towards the stage. Having acted their part they return to the place of make-up.The present paper is an attempt to take a critical survey of ritual folk dance and drama of Maharashtra

Key Words: Ritual,Folk,Dance,Drama,Maharashtra,Culture

Indian dances and music are very well known to the world.They serve merely not as a medium of entertainment but act as a powerful medium to feel and express human emotions. Culture is that complex whole which includes knowledge, belief, art, morals, law, custom and any other capability acquired by man to be a member of society. An important feature of Indian culture is its deep sense of continuity. Maharashtra is a store house of various traditions of artistic dance and music. The evidence like literature, sculpture, inscriptions, etc. reveal that the antiquity of such dance and music goes back to the time of Bharata's Natyashastra (200BCE to 200CE).In Maharashtra we do not have any living tradition of a classical dance developed in the local environment. Dance and Music were a part of the everyday life of the people in medieval Maharashtra and the music and dance were performed according to the old texts. The old forms of devotional plays like Dashavtara, Jagara, Laḷita, and Goṅdhaḷa continued to be performed uninterrupted as a part of the temple festivals. The state of Goa which is at the extreme south of Maharashtra also offered shelter to Natya or Drama traditions. In Indian mythology the ten incarnations of the Hindu diety Lord Vishnu are collectively known as Dashavtara.It is a distinct expression under the umbrella 'Dashavtara Nritya-Nataka' enduring over almost four centuries as a ritual pursuit, is a significant contribution that Maharashtra has made towards the panorama of theatre-dance in India. Dashavtara is most popular performing folk art of Maharashtra which has fragrance of the soil and soul of Konkan (a coastal region of Maharashtra). Originating in the early Vedic literature, the concept of the Dashavtara seems to have taken concrete form in the Gupta Period. The performers of Dashavtara were generally inherent actors, all male. The scriptures speak of the ten avataras of Lord Vishnu, who protects the earth by incarnating Himself in the different forms and save the Universe. That means the avatara is meant to establish dharma (religion) and to save the mankind.

The ten incarnations of Lord Viṣhnu are: 1. Matsya 2. Kurma 3. Varaha 4. Narasimha 5. Vamana 6. Parasurama7. Rama 8. Krishna 9. Buddha/ Balarma 10. Kalki

Buddha is sometimes mentioned as the ninth incarnation of Lord Vishnu but this is a much later addition in many versions of the mythology. Balarama is considered as one of the Dashavatara in South Indian traditions, and Buddha is not considered as part of this list. In Maharashtra and Goa,Lord Viṭhoba's image replaces the traditional representation of Lord Krishna. The Kalki avatara is the last incarnation and He is yet to appear. Gifted with its rich culture and traditions, Maharashtra has different types of dance forms. Povada is the dance form that showcases the lifetime achievements of the Maratha ruler Shivaji Maharaj. Lavani and Koli dance forms entertain the Maharashtrians with its mesmerizing music and rhythmic movements. Dhangri Gaja dance pays respect to their God by the Dhangars of Sholapur. Dindi and Kala are the religious folk dances, which expresses of religious ecstasy of Lord Krishna. Tamasha is the folk dance that is so popular all over the state.As the Dhangars of Sholapur district of Maharashtra herd to green pastures for grazing for their cattle, they become acquainted with the nature. Inspired by the scenic beauty, they compose poetry, called ovi writing about the nature and their God Biruba. They honour God Biruba once in every year when they return home. They spend their time with their families and beloved ones. And this is the time when the Dhangari Gaja dance is performed to please their God for His blessings.

Dhangar dance is performed in traditional Marathi dresses - dhoti, angarakha and pheta with colourful handkerchiefs. Generally, during they dance, they move around a group of drum players.
Dindi and Kala are the religious folk dances in Maharashtra, which expresses religious ecstasy. Young women perform a variety of folk dances known as phugadis on various religious occasions. Farmers observe the Bharadi Gauri festival by singing and dancing. Hadga or Bhondla, performed by the unmarried girls or newly married girls is also an important folk dance form of Maharsahtra. Ghagar Phunkane, exclusively performed by women of the Sitapavan Brahman at the time of Mahalaksmi worship in the bright half of Asvin is another ecstatic folk dance. Dindi is performed during ekadashi day in the month of Kartik in Maharashtra. Dindi is a small drum used by the musicians during the performance of this dance form. The musicians in the centre that comprises of a Mridangam player and a vocalist, balances the rhythm of the dancers. When the dancers accelerate the rhythm, they form two rows, stamp their right feet, bow, and advance with their left feet, making geometric formations. The dance describes the playfulness of LordKrishna. The Kala dance also showcases the playfulness of Lord Krishna. Beat and the rhythm are the main attractions of this dance form. A group of dancers form a double-tiered circle with other dancers on their shoulders. A man breaks the pot and splashes curds over the naked torsos of the dancers. The dancers twirl sticks and swords in a feverish battle dance after this ceremonial opening. Koli is the dance form of Koli, fisher folk of Maharashtra. The community has its own distinct identity and lively dances. The dance incorporates elements that this community is most familiar with - sea and fishing. The dance is performed by both men and women divided into two groups, where fishermen stand in two rows holding oars in their hands. The dancers move in unison, portraying the movement of the rowing of a boat. Fisherwomen are in the opposite rows with their arms linked and advancing towards men folk. The separate formation then break up and they dance together with movements symbolizing the waves, the breakers and rowing from cliff to cliff and casting of nets to catch the fish. Lavani is one of the famous folk dances of MaharashtaThe word Lavani derived from Lavanya, means beauty. This form is a combination of dance and music, which is dealt with different and varied topics such as society, religion, politics, romance, etc. Attractive women wearing nine-yard saris typically perform the dance with the captivating rhythm of dholak. These women synchronized sensually to a catching tune and teasing lyrics. Maharashtra was once a battle torn state, and Lavani dance served as mode of entertainment and morale booster to the tired soldiers during the 18th and 19th century. The dance reached peak popularity during the Peshwai (a dynasty seated in Pune) rule, when it was given royal support by the ruling elite. Marathi poets like Honaji Bala, Ramjoshi, Prabhakar, etc. took Lavani to new heights. In the recent times, Lavani has become passé, mainly confined to sensual entertainment often presented in a stereotyped and cheap form in Marathi films.This form is a combination of dance and music, which is deals with different and varied topics such as society, religion, politics, romance, etc. Povadas are presented in the Marathi ballads form. This dance form describes the events in the life of the great Maratha ruler, Shri Chhatrapati Shivaji Maharaj. Shivaji was the founder of the Maratha Empire, and did a lifelong struggle against the Mughals. By 1680, the year of Shivaji's death, nearly the whole of Deccan belonged to him. Shivaji was a great warrior and one of the finest rulers of India, so he holds the highest place in Maratha history. Maharashtrians maintain a high respect of this great hero and remember him through these ballads.The word tamasha in Persian language means fun

and entertainment. The tamasha dance form has been believed to be derived from the ancient form of Sanskrit drama - the 'Prahsana' and the 'Bhana'. The poet singers known as shahirs, composed many narrative and love songs for Tamasha.

Kathak, kavali and ghazal songs reflect to any Tamasha performance. Tamasha is generally started with a devotional song and is followed by the dramatic sequence known as 'Gaulan'. Love songs like lavanis are the spirit of Tamasha and are very much popular. Musical instruments like dholki drum, tuntuni (a single string instrument), manjeera cymbals, daf (a tambourine-like instrument with a single leather surface), halgi (smaller daf), the metal triangle called kad', the lejim (an instrument with a jangling sound), the harmonium and ghunghroos (ankle bells) are used to increase the aestheticism of the dance.Today, Maharashtra is reviving all its ritual folk dance and drama.The Marathi film industry and Marathi theatre are striving hard to retain and present original classical dance and drama tradition today, it certainly has the necessary cultural, musical and literary base because the peopleof Maharashtra as well as Indialove their culture very much and always strive hard to enrich the great art traditions of this land.

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"CIVIL LAW AND DEVELOPMENT OF HEALTH TECHNOLOGY –PARTICULAR PROBLEMS"

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Abstract
Beyond the shadow of a doubt, issues connected with development of health technology arouse much controversy and pose a serious challenge to the institutions of civil and family law. I would like to focus on assisted reproductive technology. This speech scrutinizes one of these controversies, namely the conflict between the protection of the anonymity of sperm donors and the right of IVF children to know their biological identity.Firstly, I would like to put aside any discussion related to the ethical acceptability of assisted reproductive technology. I will not carry out assessments in this regard, but I would like to focus on the consequences that the assisted reproductive procedures have in the legal sphere of the child, and so –the issues related to the child status and family situation.The primary question is: Does the reproductive cells donor should be anonymous? We can identify two contradictory interests: on one side –the right to anonymity of donors, on the other side the children's right to know their of those two values ought to be more protected and respected?

There is no single answer. The state legislations are divided.
Before we conduct legal interpretation of the international treatments and some rules accepted commonly in democratic states, I will present some introductory information.From the standpoint of determining the c variants of applying assisted reproductive technology: homologous insemination, heterologous insemination and surrogate motherhood. In case of homologous insemination there is no point in constructing the identity. Surrogate motherhood is not widely accepted, for example in Poland is prohibited. I would like to focus on heterologous insemination to cover the topic.In order to discuss these issues, it is worth to adopt a research method of critical realism. To eliminate any misperception errors, the topic will be presented from the viewpoint of the following perspectives: 1. business, 2. anthropological, 3. medical, 4. eugenic and custom. In this context, the association with the graphics of Maurits Escher (1898-1972) named "Relativity" arises, where the image that appears to the eyes of the observer changes in dependence s on the perspective. From the point of view of a business perspective, in relation to the subject, the statistical argument is the most important. Sperm banks and fertility clinics owners are worried that the renunciation of the protection of the anonymity of sperm donors will decrease the number of donors and so on cause the reduction in the number of such procedures. It will undermine the existence of sperm banks and fertility clinics. It must be admitted that these fears are justified. For example, in Sweden, as a result of introducing the right to know own genetic identity in 1984, ten seed banks went bankrupt and was liquidated. In the UK, following the introduction of similar regulations, the number of sperm donors has fallen by more than 80%. Anthropological reflection on the theme developed two views. The first one emphasizes that the essence of humanity consists of, among others, anthropological consciousness which is a component of overall human consciousness and it distinguishes man from other living beings. Only man can indulge in retrospection to own person. Only the human beings are aware of the fact that man is a result of combining cells of other living creatures of his species. Over the years, man begins to realize how a great role the genetic features play in their lives, often referring to them with veneration. Each of us knows the story of Oedipus. Therefore, the representatives of this view believe that man would lose a lot in anthropological context if he had been deprived of their legal possibilities for knowledge of genetic origin. In turn, the second view assumes that the children should seek own identification only with those who associate with every day and who shape their personality. The authors of this view claim that disclosure of genetic origin can sometimes destroy not only the world of children's imaginations b grow up. Reference should also be made to the arguments of medical sciences perspective. Making a correct medical diagnosis by a doctor and consequently effective treatment, often can be facilitated by knowing the medical history of the person to whom the child owes the genetic portrait. It is also the seriousness in case of need to make transplantation of organs or tissues.

It is easy to imagine the situation in which the genetic material of the donor participates in many treatments of artificial procreation. This situation increases the risk of marriage with a person closely related. Eugenic considerations in canonical impediment will not be respected, because the parties are closely related by blood. The perception of the problem, arising from the listed perspectives, prevail with giving child the right to know genetic identity.

Let’s conduct legal interpretation.
Convention on the Rights of the Child is a human rights treaty which sets out the civil, political, economic, social, health and cultural rights of children. Currently, 196 countries are parties to the treaty (some with stated reservations or interpretations) including every member of the United Nations except the United States. The United States has signed the document but has not ratified it. Somalia's domestic ratification finished in January 2015 and the instrument was deposited with the United Nations in October 2015. My country is one of the main initiators of the establish the act. Article 7 of the Convention on the Rights of the Child provides that “T shall be registered immediately after birth and shall have the right from birth to a name, the right to acquire a nationality and, as far as possible, the right to know his or her parents”. IVF child also in one personae falls of article 7within.Divergenceis the sc evident on words „as far as possible”. The refers only to the fact (i.e. child abandonment), not to the law. So, all 196 countries should give the right to know biological origins by the child. Among acts of hard law adopted within the Council of Europe, which is the organization of European democratic states, grouping 47 countries (only Republic of Belarus isn’t a member), particular invention for the stress Protection of Human Rights and Fundamental Freedoms signed in Rome on 4 November 1950. Article 8 of the European Convention on Human Rights stipulates that everyone has the right to respect for his private and family life. Based on this provision, the European Court of Human Rights considered that man has the human right with respect to know who his or her biological parents and families are in the following judgments: case Gaskin vs. United Kingdom (1989)
case Godelli vs. Italy (2009) case Mikulić vs. Croatia (2002) case Odievre vs. France (2003).

Towards the end of the speech, it is also necessary to refer to the principle of respect for dignity, generally accepted in democratic States. Some researchers claim that the right to know biological identity arises under the provisions of principle of respect for human dignity, because it gives the guarantee to keep identity and integrity of human being. Let’s take a quick glance at legal arran worth noting that the right to know biological origins is respected in both countries with restriction in access to artificial procreation, as well as in countries widely permitting these procedures. To sum up, in the light of the above, I think that the best solution for this issue would be to allow the child to know his or her genetic origins by law. It should be possible after child reaching the age of majority and without consequences for maternal or paternal filiation.
I kindly thank you for your attention

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MARKETING FACTORS INFLUENCING CONSUMER BEHAVIOR IN BUYING A CELLULAR PHONE

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Abstract

The primary purpose of this study was to determine marketing factors influencing consumer behavior in buying a cellular phone. Samplings were cellular smart phones users whom their age less than 20 years old and live in Bangkok area by using 400 users for this study. Using a check list and rating scale as a questionnaire tool. The statistics used for data analysis were percentage, mean, standard deviation, hypothesis testing analysis by Chi-Square, and regression analysis.The findings indicated that most of respondents were females, age between 19-20 years old, bachelor degree graduated, and average income between 3,000-5,000 baht. The mainstream of consumer using the apple IPhone and most of users bought smart phones by their parent's decision with the budget spending between 5,000-10,000 baht. Most of factors for buying smart phone were quality, replacement the old ones for every 4 years from retail stores. The average factors of opinion regarding marketing factors influencing consumer behavior in buying a cellular phone was at highest, such as picture quality, stylish, easy to use, and free download applications. As for pricing issue, such as appropriate prices, assortment, discount prices was in high level of opinion. As for location issue, such as within department stores, and e-commerce. As for promotion Issue, such as knowledgeable sale personnel, advertising thru media, flyers, and free accessories was in high level of opinion. The hypothesis revealed that factors, such as gender, age, education, and income affected consumer behavior in buying smart phone and marketing mix was related to consumer behavior in buying smart phone decision. Recommendations from this study were smart phone retailers should select stylish products, user friendly phone, free download applications, appropriate prices, increase distribution channel, repair stores with product assistance, discount price during holidays, package deal with smart phone service providers, knowledgeable sale personnel, and free accessories.

Background and Significance

Technology has been more widely used and mobile phones are being developed for higher capacity and more functions. Mobile phones today can be used for entertainment, for sending and receiving information via internet, or even for education. Therefore, mobile phones become necessity for people to use in their everyday life. Smart phones are the mobile phones equipped with extra functions smarter than conventional mobile phones and also recognized as if they are portable computer in a form of mobile phone. Mobile phones tend to grow along with the changes in consumer behavior which requires the phones that can serve the needs of modern people. Therefore, competition in mobile phone market becomes fiercer causing mobile phone manufacturers to pay more attention to research and development of smart phones to respond to the growing needs of consumers. Competition has caused average price of mobile phones to be cheaper according to technology adaption of different manufacturers. It enables youngsters to own smart phones easier especially those who are under 20 years. Different brands of mobile phones offer variety of models & designs, and smart phone usage of those youngsters will differ both in creative and negative way since the smart phones can access internet connection and can be used to visit and give comments in blogs or to download applications. From the above mentioned background, the researcher has intention to evaluate marketing factors that have effects on smart phone purchase decision of people under 20 years of age in Bangkok area. Findings will be useful to smart phone sellers for improvement of their marketing strategy in response to consumer needs.

Marketing Mix Theory and Concept

Kotler, Philip (2003:24) suggested that marketing mix means controllable marketing tools which are used in combination by entrepreneurs to respond to targeted customers' needs and to achieve customers' satisfaction. Marketing mix includes everything that entrepreneurs use to persuade customers and generate the needs for their products/services. Marketing mix consists of 4 elements known as 4P's: Product, Price, Place, and Promotion.

Objectives of the Study

1. To study buying behavior for smart phones.
2. To study factors having effects on buying behavior for smart phones.

Conceptual Framework

The author applied marketing mix theory and consumer behavior theory together to form conceptual framework below for the study of factors influencing buying behavior for smart phones.

Independent Variables	Dependent Variables
Personal Data	**Marketing Mix Theory**
1. Gender	- Product
2. Age	- Price
3. Education	- Place
4. Income	- Promotion

Population and Sample Group of the Research

For population of this study, the researcher defined population of this study as people in Bangkok under 20 years who use smart phones. Four hundred samples were randomly chosen.

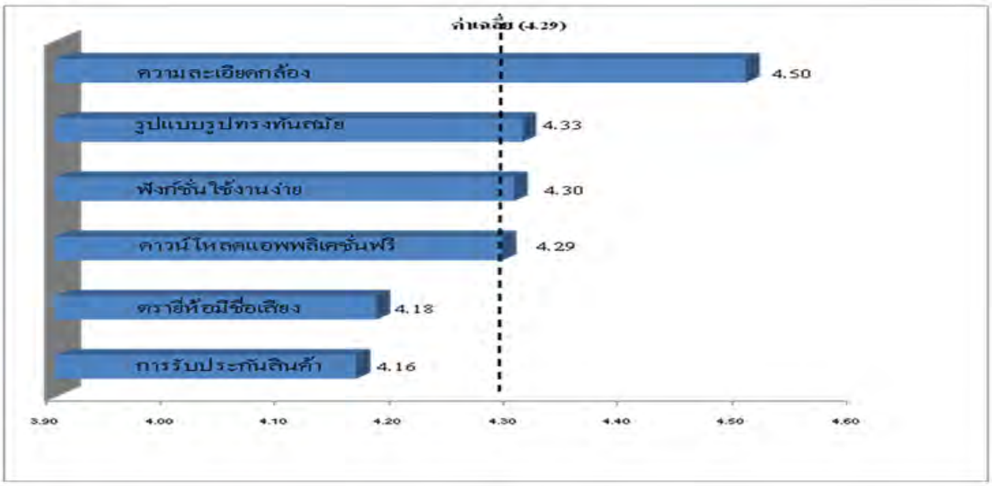
Data Collection

For data collection, the researcher distributed 400 questionnaires to smart phone users who are under 20 years and received 400 sets of completed questionnaire back (100%). Then the researcher inspected all questionnaires for data completion and continued to analyzing step.

Data about Effects of Marketing Mix on the Choice to Buy Smart Phones

This part includes analysis results of marketing mix evaluation as shown in the below figure.

Product

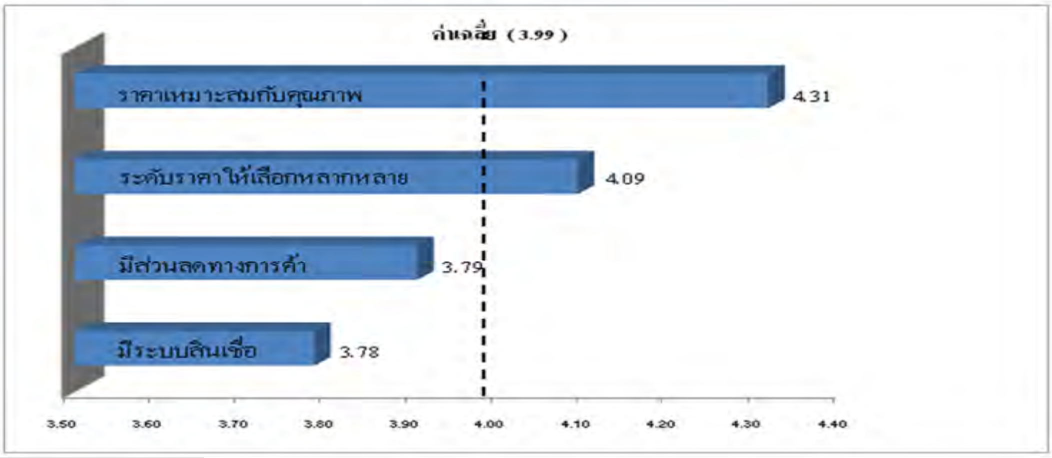


ช่วยใส่ในกราฟให้ด้วยครับ

Pixels of the camera
Modern shape and design
Easy-to-use functions
Free download of applications
Famous brand
Product warrantee

The study found that overall mean of significance of marketing mix in buying decision for smart phones in product aspect is in high level (mean=4.29). Six items were given high level of significance by the samples including pixels of the camera (mean=4.50); modern shape & design (mean=4.33); easy-to-use functions (mean=4.30); free download of applications (mean=4.29); famous brand (mean=4.18); and product warrantee (mean=4.16) respectively.

Price

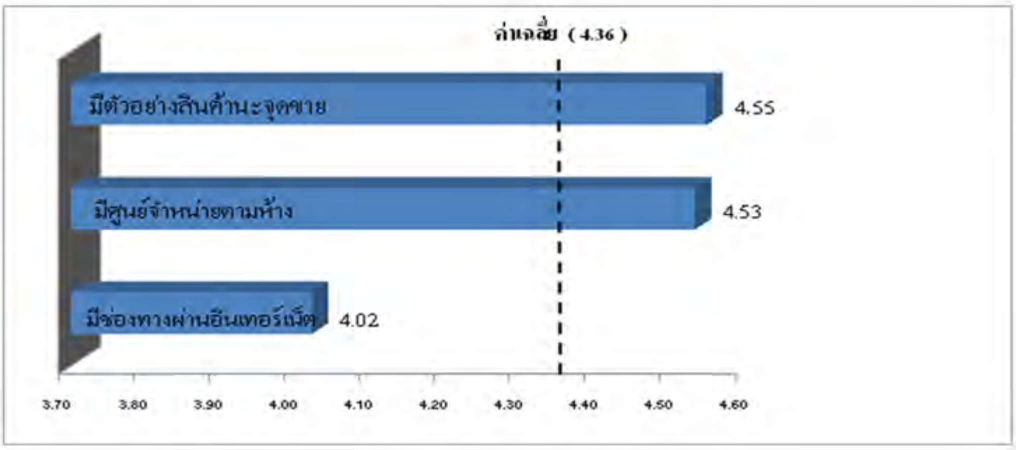


ช่วยใส่ในกราฟให้ด้วยครับ

Reasonable price matching with quality
Variety of price choices
Discount available
Installment payment system available

The study found that overall mean of significance of marketing mix in buying decision for smart phones in price aspect is in high level (mean=3.99). Four items were given high level of significance by the samples including reasonable price matching with quality (mean=4.31); variety of price choices (mean=4.09); discount available (mean=3.79); and installment payment system available (mean=3.78) respectively.

Place

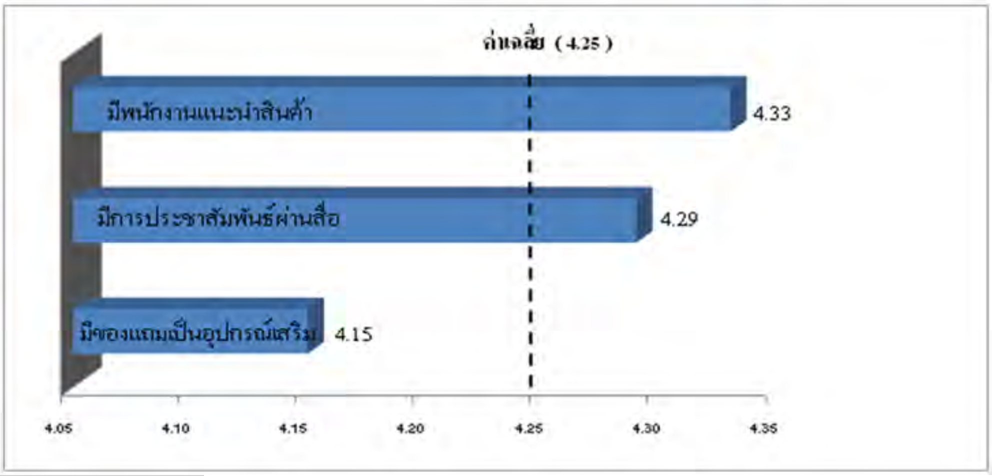


ช่วยใส่ในกราฟให้ด้วยครับ

Product samples available at the point of sales
Distribution channel available in department stores
Channel is available via internet

Figure 4.13 indicated that overall mean for significance level of marketing mix effects on distribution channel is in high level (mean=4.36). Samples rated high level of significance in 3 items including product samples available at the point of sales (mean=4.55); distribution channel available in department stores (mean=4.53); and the channel is available via internet (mean=4.02) respectively.

Promotion

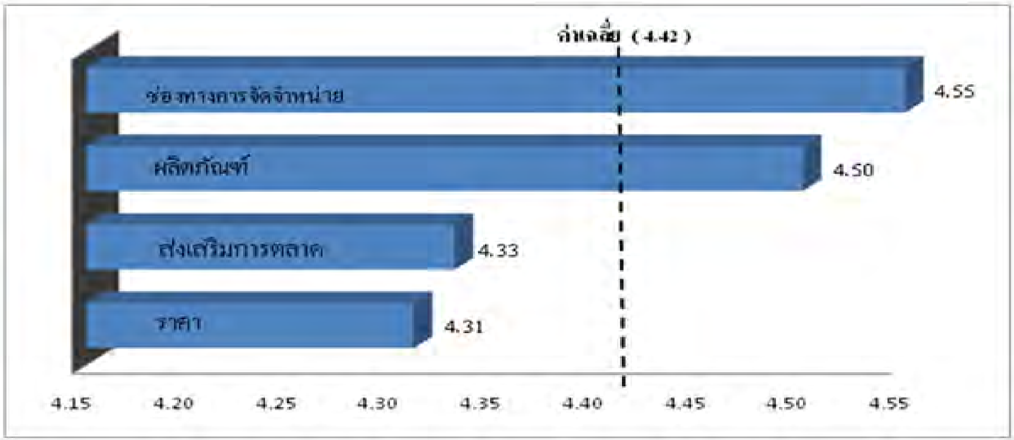


ช่วยใส่ในกราฟให้ด้วยครับ

There is a salesperson to give suggestion.
There is a marketing communication on media.
There is an accessory given as premium.

The study indicated that overall mean for significance level of marketing mix effects on distribution channel is in high level (mean=4.28). Samples rated high level of significance on 3 items including there is a salesperson to give suggestion (mean=4.33); there is a marketing communication on media such as advertisement or brochure (mean=4.29); and there is an accessory given as premium (mean=4.15) respectively.

Analysis results of marketing mix factors evaluation shows overall picture as below.



ช่วยใส่ในกราฟให้ด้วยครับ

Place
Product
Promotion
Price

The study indicated that overall mean for significance of marketing mix factors and their effects on buying decision for smart phones is in the highest level for all 4 aspects i.e. place (mean=4.55); product (mean=4.50); promotion (mean=4.33); and price (mean=4.31) respectively. Hypothesis test to find the answer whether each/all independent variable(s) has effects on dependent variables, and to identify which independent variable has effect and can explain/predict dependent variables the most (Kerlinger, 1986: 138) uses multiple regression to test multiple variables of marketing mix factors that have relationship with buying behavior for smart phones. Table below shows results of hypothesis test by regression analysis about significance of marketing mix factors and their relationship with buying behavior for smart phones.

Marketing Mix Factors	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Test Results

	B	Std.Error	Beta			
(Constant)	1.891	.379		4.987	.000	
Product						
Modern shape & design	.090	.053	.102	1.703	.089	Unrelated
Famous brand & image	.176	.059	.190	2.999	.003*	Related
Warrantee available	.071	0.54	.075	1.316	.189	Unrelated
Easy-to-use functions	-.025	.064	-.023	-.393	.694	Unrelated
Free download of application	-.062	.049	-.066	-1.266	.206	Unrelated
Pixels of the camera	.084	.057	.078	1.466	.144	Unrelated
Price						
Variety of price choices	.099	.061	.103	1.636	.103	Unrelated
Discount available	-.083	.060	-.115	-1.384	.167	Unrelated
Installment payment system available	.124	.061	.128	-2.010	.045*	Related
Reasonable price match quality	.144	.038	.212	3.808	.000*	Related
Place						
Channel is available via internet	-.094	.054	-.103	-1.799	.073	Unrelated
Channel available in department stores	.135	.052	.159	2.595	.010*	Related
Product samples available at point of sales	.043	.061	.045	.704	.482	Unrelated
Promotion						
Marketing communication via media: advertisement&brochure	.011	.059	.010	.183	.855	Unrelated
Salesperson to give suggestion	.108	.055	.129	1.962	.050*	Related
Accessories given as premiums	-.033	.049	-.048	-.677	.499	Unrelated
Serve as education aid	.049	.074	.053	.673	.502	Unrelated
Various usable applications	.346	.078	.336	4.445	.000*	Related

*Sig<0.05

From the table showing hypothesis test results with regression analysis at significance level of 0.05, it is found that marketing mix factors have relation with buying behavior for smart phones i.e. price aspect that is reasonable price matching with quality and installment payment system is available have Sig. value of 0.000 and 0.045; promotion aspect that have various usable applications and presence of salesperson at the point of sales have Sig. value of 0.000 and 0.050; product aspect that has reputable brand and good image have Sig. value of 0.003; and place aspect that have distribution channel in department stores has Sig. value of 0.010. All these factors mentioned above are related to buying behavior for smart phone at the significance level of 0.05.

Conclusion on marketing mix effects on buying decision for smart phones.

The finding reveals that marketing mix factors affect buying decision for smart phones in the highest level including place, product. Promotion and price are in high level respectively with the following details.

Product. The study found that overall picture of marketing factors that have effect on buying decision for smart phones in product aspect are in the highest level includes 6 items i.e. pixels of the camera, modern shape and design, easy-to-use function, free downloadable applications, reputable brands, and product warrantee respectively.

Price. The study found that overall picture of marketing factors that have effect on buying decision for smart phones in price aspect are in the high level includes 4 items i.e. reasonable price matching with quality, various price choices, discounts available, and installment payment system available respectively.
Place. The study found that overall picture of marketing factors that have effect on buying decision for smart phones in place aspect are in the high level includes 3 items i.e. product samples are available at the point of sales, distribution channel available in department stores, and channel is available via internet respectively.
Promotion. The study found that overall picture of marketing factors that have effect on buying decision for smart phones in promotion aspect are in the highest level includes 3 items i.e. salesperson to give suggestion is available, marketing communication via media such as advertisement and brochure, and accessories are given as premiums respectively.

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FINANCIAL SUPPORT FROM BANKS FOR SMES IN SRI LANKA

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Abstract
Small and Medium Enterprises (SMEs) are a key driver of economic growth in Sri Lanka, contributing significantly to employment and GDP. However, access to bank financing remains a major challenge that constrains SME growth, particularly in rural and export-oriented segments. This paper examines the role of bank lending to SMEs in Sri Lanka, assesses key barriers to credit access, and evaluates how financial support from formal banking institutions affects SME performance. Drawing on both empirical studies and policy literature, the paper finds that while bank loans are the principal source of formal finance for SMEs, significant supply- and demand-side constraints limit their effective access. Policy recommendations include improving risk-sharing mechanisms, financial literacy, and tailored lending products.

Introduction

Small and Medium Enterprises (SMEs) constitute the backbone of the Sri Lankan economy, accounting for a substantial proportion of employment, entrepreneurial activity, and regional economic development. SMEs operate across diverse sectors including manufacturing, trade, agriculture, construction, tourism, and services, thereby playing a pivotal role in income generation, poverty reduction, and inclusive economic growth. Recognizing their strategic importance, successive governments in Sri Lanka have identified SME development as a national priority within broader economic and industrial policy frameworks.

Despite their economic significance, SMEs in Sri Lanka continue to face persistent structural and operational challenges that limit their growth potential. Among these challenges, access to adequate and affordable finance remains one of the most critical constraints. For most SMEs, internal funds and informal borrowing are insufficient to support business expansion, technological upgrading, and productivity enhancement.
Consequently, bank financing emerges as the primary formal source of external finance, particularly for working capital requirements, fixed asset investment, and project expansion.

The Sri Lankan banking sector dominated by licensed commercial banks and licensed specialized banks, plays a central role in financial intermediation. Over the past two decades, banks have introduced various SME-focused lending schemes, including term loans, overdraft facilities, leasing products, and government-supported refinance and concessionary credit programs. Institutions such as the Central Bank of Sri Lanka (CBSL) have further promoted SME financing through policy interventions, refinance facilities, and credit guarantee initiatives. However, despite these efforts, empirical evidence suggests that a significant proportion of SMEs remain financially excluded or underfinanced.

The difficulty in accessing bank finance stems from both supply-side and demand-side factors. From the banking perspective, SMEs are often perceived as high-risk borrowers due to limited collateral, inadequate financial records, volatile cash flows, and high failure rates. Strict regulatory requirements, prudential norms, and risk-averse lending practices further constrain banks' willingness to extend credit to small enterprises. From the SME perspective, limited financial literacy, weak accounting practices, lack of formal credit history, and high borrowing costs discourage engagement with formal banking institutions.

These financing constraints have important implications for SME performance and broader economic development. Limited access to bank credit restricts SMEs' ability to invest in modern technology, adopt innovation, improve productivity, and compete in domestic and international markets. In a developing economy such as Sri Lanka— characterized by structural transformation needs, export diversification goals, and post-crisis economic recovery—enhancing bank-based financial support for SMEs is essential for sustainable industrial and entrepreneurial growth.

While several studies have examined SME financing challenges in Sri Lanka, gaps remain in understanding the extent, nature, and effectiveness of financial support provided by banks, as well as its impact on SME performance and development outcomes. Much of the existing literature focuses on access constraints without sufficiently analyzing how banking practices, loan structures, and support mechanisms influence SME growth.

Moreover, limited research integrates policy, institutional, and firm-level perspectives within a unified analytical framework. Against this background, this study seeks to examine the role of banks in providing financial support to SMEs in Sri Lanka, with particular emphasis on lending practices, accessibility, constraints, and developmental impact. By synthesizing empirical evidence and policy insights, the study aims to contribute to the literature on SME finance in developing economies and to inform policymakers, financial institutions, and development practitioners on strategies to strengthen bank-SME linkages.

Research Objectives

General Objective

The primary objective of this study is to examine the role of commercial banks in providing financial support to Small and Medium Enterprises (SMEs) in Sri Lanka and to assess the impact of bank financing on SME performance and development.

Specific Objectives

1. To identify the main types of financial products and services offered by banks to SMEs in Sri Lanka.
2. To examine the extent of SME access to bank financing and the major constraints faced in obtaining credit.
3. To analyze the factors influencing banks' lending decisions toward SMEs, including collateral requirements, credit assessment practices, and risk perception.
4. To evaluate the impact of bank financial support on SME performance in terms of growth, profitability, and sustainability.
5. To assess the role of policy interventions and regulatory frameworks in facilitating or constraining bank financing for SMEs in Sri Lanka.
6. To propose strategies and policy recommendations to enhance bank-based financial support for SMEs

Literature Review

Importance of Bank Financing for SMEs

Bank loans remain the most critical source of formal financing for SMEs in Sri Lanka. Research shows that commercial bank loans are pivotal for SME operations, despite difficulties that SMEs encounter in loan applications and approvals. However, alternative financial instruments such as leasing, equity financing, and venture capital are underutilized due to lack of awareness and market development.

Constraints on SME Access to Finance

Studies highlight multiple barriers that SMEs face in accessing bank finance. These include inadequate collateral, insufficient financial records, lack of credit history, high interest rates, and complex documentation procedures. Quantitative evidence further suggests that SMEs with higher monthly income paradoxically face challenges obtaining loans because lending decisions often rely more on risk perceptions than on profitability. Additionally, limited branch networks, especially in rural areas, restrict the physical reach of banking services.

Impact of Financial Support from Banks

Empirical studies indicate that bank financing positively influences SME performance, particularly when accompanied by appropriate loan terms and development finance components. Evidence from ABC Bank PLC shows that development finance credit increases financial performance, although strict collateral requirements can negatively affect outcomes. Another study focused on non-agricultural SMEs found that debt financing, training, and technological support provided by financial institutions contribute significantly to SME performance.

Methodology

This paper synthesizes existing quantitative and qualitative research findings from peer-reviewed journal articles, policy reports, and industry studies on bank financing for SMEs in Sri Lanka. The review includes studies utilizing primary survey data, regression analysis, and descriptive statistics from Sri Lankan SMEs operating across various sectors.

Population and Sample

The population of the study comprises Small and Medium Enterprises operating in Sri Lanka, as defined by the National Policy Framework for SME Development. SMEs from manufacturing, trade, services, and construction sectors were considered to ensure sectoral representation.

A stratified random sampling technique was employed to select the sample, where SMEs were grouped according to sector and firm size (small and medium). This approach enhances representativeness and minimizes sampling bias. A total sample size of 200 SMEs was selected, which is considered adequate for regression analysis and hypothesis testing in social science research.

Data Sources and Data Collection

Primary data were collected using a structured questionnaire administered to SME owners, financial managers, or senior decision-makers. The questionnaire was designed based on existing literature and consisted of both closed-ended and Likert-scale questions.

The questionnaire comprised four main sections:

1. Demographic Profile: Firm age, size, sector, and ownership structure.
2. Access to Bank Finance: Types of bank financial products used, loan approval experience, collateral requirements, and interest rates.
3. Bank Support Services: Advisory services, training programs, and relationship management support.
4. SME Performance: Indicators such as sales growth, profitability, employment growth, and business sustainability.

Secondary data were obtained from Central Bank of Sri Lanka (CBSL) publications, policy reports, and relevant academic journals to support contextual analysis.

Data Analysis Techniques

Data analysis was conducted using Statistical Package for the Social Sciences (SPSS). The following analytical techniques were applied:

- Descriptive Statistics: To summarize demographic characteristics and financing patterns.
- Reliability Analysis: Cronbach’s alpha was used to test internal consistency of measurement scales.
- Correlation Analysis: To examine the strength and direction of relationships between variables.
- Multiple Regression Analysis: To test the hypotheses and assess the impact of bank financial support variables on SME performance.

The regression model is specified as:

$SMEP=\beta 0+\beta 1AF+\beta 2CR+\beta 3IR+\beta 4NFS+\beta 5PS+$

Where:

- SMEP = SME Performance
- AF = Access to Bank Finance
- CR = Collateral Requirements
- IR = Interest Rates
- NFS = Non-Financial Support
- PS = Policy Support
- ε = Error term

Validity and Reliability

Content validity was ensured by reviewing relevant literature and consulting academic experts in finance and SME development. A pilot study involving 20 SMEs was conducted to refine the questionnaire. Reliability of constructs was confirmed using Cronbach’s alpha values exceeding the acceptable threshold of 0.70.

Ethical Considerations
Ethical standards were strictly adhered to throughout the study. Participation was voluntary, and respondents were assured of confidentiality and anonymity. Data were used solely for academic purposes, and informed consent was obtained prior to data collection.

Key Findings
Bank Financing as the Primary Funding Source
Commercial bank loans are identified as the most significant source of finance for SMEs in Sri Lanka, despite operational barriers. Formal banking institutions provide critical liquidity that SMEs require for working capital and growth.

Barriers to Access
Several structural challenges affect the ability of SMEs to secure bank loans:

- Collateral and Credit History: Many SMEs lack formal collateral and recognized credit histories, leading to loan denials
- High Cost of Finance: High interest rates and stringent risk assessments make borrowing costly and less accessible.
- Informational Asymmetry: Poor financial literacy and inadequate business records create informational gaps between banks and SME borrowers.

Positive Impact on Performance
Studies demonstrate a statistically significant positive relationship between bank loans and SME performance metrics, such as profitability and growth, particularly when credit terms are managed appropriately. Moreover, ancillary support from banks, including training and supervision, enhances SME productivity.

Discussion
The reviewed literature reinforces that while bank financing is vital for SME sustainability, systemic constraints significantly limit this support’s reach and effectiveness. Financial institutions' risk-averse behavior, driven by regulatory risk assessments and scarce long-term funds, reduces the willingness to lend to SMEs with uncertain cash flows. This situation underscores the need for enhanced risk-sharing facilities and public-private partnerships to incentivize banks to extend credit to SMEs.

Furthermore, SMEs’ internal challenges—such as inadequate financial documentation and low financial literacy—underscore the necessity of capacity-building interventions that would make SMEs more creditworthy in the eyes of lenders.

Policy Recommendations
Based on the evidence, the following recommendations are proposed:

1. Risk Sharing Mechanisms: Implement partial credit guarantees and refinancing lines for SME loans to lower the risk burden on banks.
2. Financial Literacy Programs: Support SMEs with education on financial documentation and credit readiness.
3. Product Innovation: Develop tailored financial products that accommodate the cash flow patterns of SMEs, including flexible collateral arrangements.
4. Branch Network Expansion: Expand bank outreach to rural regions to improve accessibility for underserved SME segments.

Conclusion

Financial support from banks plays a critical role in the growth and performance of SMEs in Sri Lanka. While bank loans remain the main formal financing source, both supply- and demand-side challenges limit access and effectiveness. Overcoming these barriers requires coordinated policy actions, innovative financial products, and capacity building to enhance SME resilience and growth prospects.

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DELINEATING GENERAL ENTERPRISING TENDENCIES AMONG TRIBAL YOUTH: AN EMPIRICAL INVESTIGATION OF MIZORAM, INDIA

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Abstract
This paper investigates the General Enterprising Tendency (GET) among tribal youth in the northeastern Indian state of Mizoram. Utilizing a quantitative research design and the standardized General Enterprising Tendency (GET) test, this study evaluates the psychological traits associated with entrepreneurship—namely, the need for achievement, need for autonomy, creative tendency, calculated risk-taking, and internal locus of control. Based on a sample of youth aged 14 to 40 years across multiple districts, the findings highlight distinct patterns across educational streams, gender, and regional contexts within a tribal economy. The study offers vital implications for academic curriculum design, policy-making, and targeted entrepreneurship development frameworks.

Introduction

Entrepreneurship serves as a vital engine for economic growth, innovation, and job creation. While traditional economic models focus on capital and market structures, psychological perspectives emphasize that entrepreneurial behavior is heavily driven by individual dispositions and personality traits. General Enterprising Tendency (GET) captures the core psychological profile associated with initiating and managing projects, ventures, or enterprises.

In developing and predominantly tribal economies like Mizoram, India, where infrastructure and industrial connectivity face distinct hurdles, understanding the entrepreneurial mindset of the youth is crucial. Despite high literacy rates, career aspirations have traditionally leaned toward salaried employment. This research addresses the gap by systematically mapping the GET scores of Mizo youth, evaluating how demographic, educational, and contextual factors influence their enterprising potential.

Theoretical Framework and Literature Review

The theoretical foundation of this study relies on the premise that enterprising individuals share distinct psychological traits that can be measured and nurtured through education and targeted interventions. Building upon foundational frameworks, Caird (1991, 1993) identified five core dimensions of the General

Enterprising Tendency test:

1. **Need for Achievement:** A future-oriented drive toward ambitious goals, task persistence, and results orientation.
2. **Need for Autonomy:** The preference for independence, self-expression, and resistance to rigid group pressures.
3. **Creative Tendency:** An innovative, imaginative, and change-oriented approach to problem-solving.
4. **Calculated Risk-Taking:** The ability to act decisively on incomplete information while evaluating potential costs and rewards.
5. **Internal Locus of Control:** The conviction that individuals shape their own destiny rather than yielding entirely to external fate or circumstances.

Prior cross-cultural and regional studies (e.g., Mueller & Thomas, 2001; Rauch & Frese, 2012) establish that while cultural environments shape entrepreneurial expressions, specific dispositional traits remain critical predictors of venture creation and success. This study tests these paradigms within a unique hill-state tribal context.

Research Hypotheses

To guide the empirical inquiry, the following null hypotheses were formulated:

- **H1:** There is no significant difference between male and female youth regarding general enterprising tendency scores.
- **H2:** There is no significant difference between levels of education in Mizoram regarding general enterprising tendency scores.
- **H3:** There is no significant difference between streams of studies (Arts, Science & Commerce) regarding general enterprising tendency scores.
- **H4:** There is no significant difference between respondents of different family occupational backgrounds regarding general enterprising tendency scores.
- **H5:** There is no significant relationship between the age of the respondents and general enterprising tendency.
- **H6:** There is no significant difference between conventional education and vocational students regarding general enterprising tendency scores.
- **H7:** There is no significant difference between youth educated within and outside the State of Mizoram regarding general enterprising tendency scores.

Research Methodology

Research Design: A quantitative, cross-sectional descriptive and diagnostic research design was employed.

Population and Sample: The target population comprised Mizo youth aged 14 to 40 years residing within and outside Mizoram, estimated at approximately 4.82 lakhs. Utilizing standard sample size determination methods (such as Slovin's formula and finite population adjustments), a robust sample exceeding the minimum statistical threshold of 399 respondents was successfully gathered across multiple districts of Mizoram (including Aizawl, Lunglei, Champhai, Kolasib, Serchhip, Mamit, Lawngtlai, and Siaha).

Instrument: Data was collected using the standardized General Enterprising Tendency (GET) Test developed by Sally Caird and Cliff Johnson at Durham University Business School. The 54-item forced-choice (Agree/Disagree) instrument measures the five core enterprising traits.

Data Analysis: Statistical analyses were performed using descriptive statistics, one-sample t-tests, independent samples t-tests, Analysis of Variance (ANOVA) with post-hoc tests (such as Hochberg GT2 and Tukey HSD), chi-squared tests, and correlation analysis.

Empirical Results and Analysis

Analysis of the collected responses yielded comprehensive insights into the distribution of enterprising tendencies among Mizo youth:

Overall GET Distribution: A majority of the respondents scored within the medium enterprising range (27–43), indicating sound foundational strengths in specific entrepreneurial traits but pointing to a need for targeted developmental programs to bridge the gap toward high enterprising thresholds (44–54).

Trait-Specific Performance: Respondents demonstrated notable variations across dimensions. While scores in the need for achievement and internal locus of control reflected positive task orientations, creative tendency and calculated risk-taking highlighted areas requiring academic reinforcement and experiential learning.

Hypotheses Testing Outcomes:

- **Gender (H1):** Statistical tests evaluated score divergences between male and female participants, providing baseline data on gender-wise distribution in entrepreneurial inclinations.
- **Educational Levels & Streams (H2 & H3):** Significant variations emerged across different educational tiers and academic streams (Arts, Science, and Commerce), with professional and business-oriented disciplines displaying distinct score configurations.
- **Family Background & Age (H4 & H5):** Family occupational backgrounds showed varying degrees of influence on entrepreneurial propensity, while age correlations mapped how enterprising maturity evolves across youth cohorts.

- **Conventional vs. Vocational & Geography (H6 & H7):** Comparisons between conventional academic students, vocational trainees (ITI and Polytechnics), and those studying outside the state revealed structural differences in risk perception and practical autonomy.

Discussion

The empirical findings confirm that while Mizo youth possess inherent psychological attributes favorable for entrepreneurship—such as achievement motivation and internal control—environmental and structural constraints dampen high-risk propensity and creative commercial execution. The comparison between conventional students and vocational/external cohorts indicates that exposure to diverse industrial environments and practical training significantly elevates enterprise readiness.

Given Mizoram's high literacy framework, aligning educational pedagogies to actively foster innovation management, risk assessment, and experiential venture creation is essential. Transitioning from traditional job-seeking mindsets to proactive intrapreneurship and entrepreneurship requires systematic institutional backing.

Conclusions

This study successfully mapped the General Enterprising Tendencies among tribal youth in Mizoram, establishing a benchmark for psychological readiness toward entrepreneurship. The findings reveal that while foundational traits like achievement motivation are present, targeted interventions are necessary to enhance risk tolerance and creative execution.

Recommendations

1. **Curriculum Enhancement:** Integrate entrepreneurship education early into secondary and higher education curricula, emphasizing practical innovation and venture management rather than rote theory.
2. **Pedagogical Shifts:** Adopt experiential learning models, business plan simulations, and incubator programs within schools, colleges, and vocational institutions (ITIs and Polytechnics).
3. **Policy Support:** State policymakers and financial institutions should design customized support systems, risk-mitigation funds, and mentorship networks tailored to tribal economic realities to encourage youth-led startups.

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RESEARCH INTEGRATING PSYCHIATRY WITH BEHAVIOURAL AND PSYCHOSOCIAL HEALTH SCIENCES

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Abstract
Nigeria faces a critical intersection of psychiatry, behavioural sciences, and psychosocial health challenges. This study investigates how poverty, unemployment, stigma, cultural practices, and substance abuse interact to shape psychiatric outcomes. Using qualitative methods—systematic literature review, semi-structured interviews, surveys, and clinical observations—the research highlights alarming rates of drug abuse, inadequate psychiatric personnel, and harmful cultural beliefs. Findings emphasize the urgent need for policy reform, awareness campaigns, and interdisciplinary collaboration.

Keywords
Psychiatry; Psychosocial Health; Substance Abuse; Nigeria; Stigma; Behavioural Sciences; Mental Health Policy

Introduction
Mental health is increasingly recognized as a cornerstone of public health, yet psychiatry remains marginalized in many developing nations. Nigeria, with a population exceeding 230 million, faces a disproportionate burden of psychiatric disorders and substance abuse. Despite this, psychiatry receives minimal policy attention and funding.

This study situates psychiatry within Nigeria's sociocultural context, examining how behavioural and psychosocial factors—such as unemployment, poverty, stigma, and cultural practices—contribute to mental health outcomes. By integrating psychiatry with behavioural sciences, the research aims to provide evidence-based insights for policy, practice, and education.

Literature Review
Substance Abuse and Psychiatric Disorders
Drug abuse often precipitates latent psychiatric disorders (Halliday-Boykins, 2006). Conversely, psychiatric illness may lead to substance use as self-medication (Henggeler, 2006). Both may share underlying neurobiological deficits.
Trauma and Mental Health
Childhood sexual abuse correlates with suicide attempts, PTSD, and depression (Levitan et al., 2003; Abdulmalik, 2013). Family dynamics and adverse childhood experiences are strong predictors of adult psychiatric morbidity.
Gender and Substance Use
Substance abuse among women is rising despite cultural taboos (Dayan & Balhara, 2016). Women often face double stigma—both for drug use and for psychiatric illness.
Stigma and Knowledge Gaps
Stigma manifests across cultures due to poor knowledge of psychiatry (Kirmayer & Pederson, 2014). Misconceptions about mental illness perpetuate discrimination, delay treatment, and worsen outcomes.

Existing Gaps: Few studies contextualize psychiatry within Nigeria's psychosocial realities. There is inadequate research on how poverty, cultural practices, and ignorance interact with psychiatric disorders.

3. Methodology
Research Design
A qualitative design combining systematic review with practitioner insights.

Data Collection

- **Document Analysis:** Policies, journals, archives.
- **Semi-Structured Interviews:** Patients, communities, health workers.
- **Surveys & FGDs:** Perceptions of psychiatry and substance abuse.
- **Clinic Observations:** Patient histories and behaviours.

Tools

- Literature search (Scopus, PubMed).
- Questionnaires on knowledge, attitudes, and substance use.

Ethical Considerations

Informed consent was obtained from participants. Confidentiality was maintained, and sensitive data anonymized.

Results

Substance Abuse Prevalence

Substance	Prevalence (%)
Tramadol	42.3
Marijuana	38.2
Alcohol	14.9

Key Findings

- Substance abuse begins young, leading to psychiatric disorders.
- Psychosocial factors (beliefs, stress, social support) strongly influence outcomes.
- Knowledge about psychiatry is inadequate.
- Stigma remains widespread.

Discussion

Interpretation

Psychiatry is neglected in policy and funding. Stigma and myths hinder treatment-seeking. Inadequate facilities push patients to traditional healers.

Comparison with Previous Studies

- Nigerian cannabis prevalence aligns with global data (UNODC, 2001; Kokkevi et al., 2007).
- Stigma more common among less educated populations (Girma et al.).
- Knowledge gaps in Nigeria contrast with higher awareness in other regions (Nick H., Javier DE, Andrea V., 2024).

Implications

- Childhood trauma and poverty exacerbate psychiatric disorders.
- Lack of facilities and awareness prolong illness.
- Public enlightenment and professional training are urgently needed.

Contributions of Publications

1. Development of educational resources.
2. Understanding behavioural consequences of drug abuse.
3. Support for patients and clinicians.
4. Reducing misconceptions about psychiatry.
5. Contribution to national health data.

Conclusion

Nigeria’s high rates of drug abuse and psychiatric disorders demand urgent intervention. Awareness campaigns, policy reforms, and interdisciplinary collaboration are essential to reduce stigma and improve mental health outcomes.

Recommendations

- Longitudinal studies on trauma and drug abuse.
- Government-funded large-scale research.
- Policies discouraging drug abuse and promoting social services.
- Expansion of treatment centres and prevention education.
- Professional development for mental health practitioners.
- Integration of psychiatry into primary healthcare.
- Media campaigns to reduce stigma.

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STRATEGIC PATHWAYS FOR EXPANDING ASIAN STUDENT ENROLLMENTS IN THE UNITED ARAB EMIRATES HIGHER EDUCATION SECTOR

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Abstract

Over the past two decades, the United Arab Emirates (UAE) has engineered a rapid transformation from a domestic tertiary system into a globally recognized transnational education (TNE) hub, hosting the world's highest concentration of international branch campuses. However, despite geographic proximity and strong economic ties to Asia—the primary driver of global outbound student mobility—UAE higher education institutions (HEIs) have yet to fully optimize their market penetration across diverse Asian sub-regions. Using a mixed-methods research design incorporating secondary quantitative mobility data (UNESCO, KHDA, Ministry of Education) and primary empirical surveys ($n = 700$) paired with expert qualitative interviews ($n = 25$), this paper evaluates the competitive positioning of the UAE higher education landscape against regional and global peers.

The study identifies key structural push-pull drivers, quantifies student decision-making priorities, models price elasticity, and maps sub-regional Asian demand dynamics across South, East, and Southeast Asia. Findings reveal that while the UAE offers a compelling value proposition blending Western-accredited credentials, geographic accessibility, safety, and cultural familiarity, enrollment growth is constrained by high tuition fees relative to middle-income Asian markets, perception gaps regarding local post-study career options, and generic recruitment models. To address these gaps, we present a comprehensive strategic framework, a phased 10-year implementation roadmap, and a robust risk mitigation matrix. This study provides applied insights for university leaders and policymakers seeking to align recruitment operations with national knowledge-economy imperatives.

Keywords: International Student Mobility, Transnational Education, UAE Higher Education, Asian Student Enrolment, Student Recruitment Strategy, Education Hubs.

Introduction

The twenty-first century higher education landscape is defined by the unprecedented scale and velocity of cross-border student mobility. Driven by expanding middle-class aspirations in emerging economies, localized tertiary capacity constraints, and global labor market integration, the number of internationally mobile students grew from two million in 2000 to over 6.4 million by 2023. Asia occupies a central position within this global phenomenon, generating over 50% of the world's outbound tertiary students. Historically, this outbound flow has been dominated by traditional Anglophone destinations—the United States, United Kingdom, Canada, and Australia. However, shifting geopolitical conditions, rising tuition costs, housing shortages, and increasingly restrictive visa regimes across Western nations have created structural opportunities for alternative regional education hubs.

GLOBAL STUDENT MOBILITY SHIFTS

TRADITIONAL WESTERN HUBS
(US, UK, Canada, Australia)

- Escalating Tuition Fees
- Restrictive Visa Regimes
- Housing & Cost-of-Living Crises

EMERGING REGIONAL HUBS
(UAE, Malaysia, Singapore)

- Strategic Proximity
- Affordable Premium Degrees
- Cultural Safety & Familiarity

STRATEGIC OPPORTUNITY FOR UAE INSTITUTIONS

The United Arab Emirates (UAE) exemplifies a state-led transformation from a inward-focused national higher education system into a premier transnational education destination. Through the strategic establishment of academic free zones, such as Dubai International Academic City (DIAC) and Knowledge Park, alongside heavy public investment in flagship partnerships, the UAE currently hosts over 40 international branch campuses—the largest concentration globally. By 2025, Dubai alone hosted 41 private higher education institutions enrolling over 42,000 students, of whom nearly 35% were international.

Despite these structural achievements, UAE-based institutions face significant challenges in fully capitalizing on the Asian market. Recruitment approaches across UAE institutions frequently remain broad and unsegmented, failing to account for distinct socio-economic realities, cultural expectations, and career motivations across Asian sub-regions. Furthermore, intense competition from established regional hubs like Malaysia and Singapore, alongside emerging GCC competitors, necessitates a shift toward data-driven, country-specific recruitment strategies.

This paper addresses three central research questions:

1. What are the key push-pull dynamics driving student mobility from distinct Asian sub-regions toward the UAE?
2. How does the UAE’s higher education value proposition perform when benchmarked against competing regional and Western study destinations?
3. What strategic interventions, program adaptations, and policy reforms are required to optimize Asian student enrollments in alignment with the UAE's transition to a knowledge-based economy?

Theoretical Framework and Literature Review

Theoretical Foundations of International Student Mobility

To conceptualize Asian student flows to the UAE, this study integrates three foundational theoretical frameworks:

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   │ PUSH-PULL MODEL │    │  HUMAN CAPITAL │    │  CORE-PERIPHERY │
   │(Mazzarol/Soutar) │   │ Theory (Becker) │   │ Model (Altbach) │
   └───────┬───────┘      └───────┬───────┘      └───────┬───────┘
                  │               │               │
        Push: Capacity limits,   Education as an      Semi-periphery
      domestic competition.     investment; ROI via     hubs disrupt the
       Pull: Safety, proximity,  employability &      monopoly of core
      global branch degrees.     career pathways.       Western nations.
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Push-Pull Model (Mazzarol & Soutar, 2002; Maringe & Gibbs, 2009): This heuristic posits that international student flows are dictated by "push" factors originating in the home country (e.g., hyper-competitive entrance examinations, domestic capacity deficits, political instability) interacting with "pull" factors within target host nations (e.g., institutional prestige, post-study employment pathways, safety, and cultural affinity).

Human Capital Theory (Becker, 1993): Families evaluate international education as an economic capital investment. Decisions are governed by anticipated Return on Investment (ROI), measured through post-graduation wage premiums, employment probability, and international career mobility.

World-Systems and Semi-Periphery Dynamics (Altbach, 2004): Classical mobility theories dictate an asymmetric flow of talent from the global "periphery" (developing nations) to the "core" (Western, Anglophone powers). The emergence of transnational hubs like the UAE represents a structural shift, creating "semi-periphery" nodes that capture regional talent by offering Western-accredited credentials within geographically and culturally accessible environments.

Transnational Education and Education Hub Typologies

Knight (2011) categorizes national internationalization efforts into three evolutionary stages: Student/Faculty Mobility, Program/Provider Mobility (TNE), and Education Hubs. The UAE has transitioned through these phases rapidly:

1976–1990s: Early nation-building phase focused on domestic public capacity (e.g., United Arab Emirates University).

2000s: Mass expansion of private higher education and academic free zones (DIAC, Dubai Knowledge Park).

2010s–Present: Strategic positioning as a global talent magnet via flagship institutions (e.g., NYU Abu Dhabi, Sorbonne Abu Dhabi, Heriot-Watt University Dubai) and regulatory maturation managed by the Commission for Academic Accreditation (CAA) and the Knowledge and Human Development Authority (KHDA).

Methodology:
This study utilizes a mixed-methods explanatory sequential research design (Creswell & Plano Clark, 2017) to combine broad quantitative mobility patterns with granular qualitative insights.

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│                    RESEARCH DESIGN PHASES                    │
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│ PHASE 1: QUANTITATIVE DATA COLLECTION & ANALYSIS              │
│ • Survey Administered to Prospective & Enrolled Asian Students (n = 700) │
│ • Secondary Dataset Synthesis (UNESCO, KHDA, Ministry of Education)      │
│ • Analytical Techniques: ANOVA, Regression Modeling, Price Elasticity    │
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│ PHASE 2: QUALITATIVE DATA COLLECTION & ANALYSIS               │
│ • Semi-Structured Interviews with University Leaders & Recruiters (n=25) │
│ • Focus Group Discussions with Asian Student Cohorts          │
│ • Analytical Technique: Thematic Analysis via NVivo (Braun & Clarke)     │
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│ PHASE 3: MIXED-METHODS INTEGRATION                            │
│ • Triangulation of Empirical Findings, Policy Models, & Roadmaps         │
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Quantitative Phase
Primary empirical data was gathered via a structured multi-language digital survey administered across current and prospective Asian students enrolled in or considering UAE HEIs ($n = 700$). Target respondents were selected via stratified random sampling across three major geographic sub-regions: South Asia (India, Pakistan, Bangladesh, Nepal), East Asia (China, South Korea), and Southeast Asia (Indonesia, Philippines, Vietnam, Malaysia).

Sample size determination followed Cochran's formula:

$$n_{0} = \frac{Z^{2} \cdot p \cdot (1 - p)}{e^{2}}$$

Where $Z = 1.96$ (95% confidence level), $p = 0.5$ (maximum variability assumption), and $e = 0.05$ (margin of error), yielding a baseline target of $n = 384$. The achieved sample ($n = 700$) allowed for robust sub-group comparative analysis. Secondary datasets from UNESCO Institute for Statistics (UIS), ICEF Monitor, and KHDA enrollment dashboards were integrated to validate demand trends.

Qualitative Phase

To contextualize quantitative trends, semi-structured interviews were conducted with 25 key stakeholders, including institutional admissions directors, international recruitment agency heads, higher education policy analysts, and student union representatives. Data was processed through thematic analysis following Braun and Clarke's (2006) six-phase framework, facilitated by NVivo 14 software.

Market Analysis: Asian Demand and UAE Supply Dynamics

Sub-Regional Asian Outbound Demand Profiles

Asian student mobility is non-monolithic. Effective market penetration requires precise sub-regional segmentation.

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          │  SUB-REGIONAL ASIAN DEMAND PROFILE │
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   │ SOUTH ASIA  │   │ EAST ASIA  │   │SOUTHEAST ASIA │
     │(India, Pak, │   │(China, S. Korea│   │ (Indo, Phil, │
       │ Bang, Nep) │   │          │   │  Vietnam)   │
└──────┬──────┘   └──────┬──────┘   └──────┬──────┘
              │              │              │
     • High Volume        • High Capital       • Rapid Outbound
  • High Price Elasticity  • Low Price Elasticity  • Vocational/Skills Focus
• Career & ROI Focused   • Brand & Ranking Driven   • Flexible Entry Pathways
```

South Asia (India, Pakistan, Bangladesh, Nepal)

- **Demographic Weight:** Represents the largest outbound volume. India alone generated over 1.3 million outbound students in 2023.
- **Primary Drivers:** Severe domestic tertiary capacity constraints, high competition for tier-1 local seats, intense focus on post-graduation employability, and established diaspora networks in the Gulf.
- **Price Elasticity:** Moderate to High (≈ -0.50). Highly responsive to scholarship availability and flexible tuition fee payment schedules.

East Asia (China, South Korea)

- **Demographic Weight:** China remains a massive global sender (≈ 1 million students outbound), though post-COVID flows show regional redirection.
- **Primary Drivers:** Institutional prestige, international global rankings (QS/Times Higher Education), research infrastructure, and graduate school pathways.
- **Price Elasticity:** Low (≈ -0.20). Capital-insensitive cohorts prioritizing brand reputation and institutional ranking over absolute tuition cost.

Southeast Asia (Indonesia, Philippines, Vietnam)

- **Demographic Weight**: Fastest growing outbound market, exhibiting an anticipated CAGR of 12% through 2030.
- **Primary Drivers:** English-medium instruction, specialized skill development (hospitality, nursing, logistics), and geographic/cultural proximity.
- **Price Elasticity:** High (≈ -0.70). Sensitive to total cost of living and upfront tuition charges.

Table 1: Sub-Regional Asian Outbound Mobility Profile Matrix

Sub-Region / Country	Outbound Volume (Est.)	Key Discipline Demand	Primary Decision Factor	Price Elasticity (ϵ)
India	1,300,000+	Business, Engineering, Computer Science/AI	Career Outcomes & Post-Study Work	-0.50
China	1,000,000+	STEM, Business, Creative Arts, PhDs	Institutional Prestige & Rankings	-0.20
Pakistan	100,000+	Medicine, Engineering, IT	Affordability & Visa Approval Rates	-0.65
Bangladesh / Nepal	175,000+	Allied Health, Business, Hospitality	Low Upfront Cost & Diaspora Support	-0.75
Philippines	70,000+	Healthcare, Hospitality, Maritime	Direct Employment Pathways	-0.70
Indonesia / Vietnam	110,000+	FinTech, Business, Logistics	Value-for-Money & Modern Facilities	-0.60

Data Sources: Synthesized from UNESCO Institute for Statistics, MEA India, and ICEF Monitor reports.

Primary Empirical Decision Determinants

Quantitative survey analysis ($n = 700$) evaluated the relative weights assigned by Asian students to destination factors on a 100-point normalized scale.

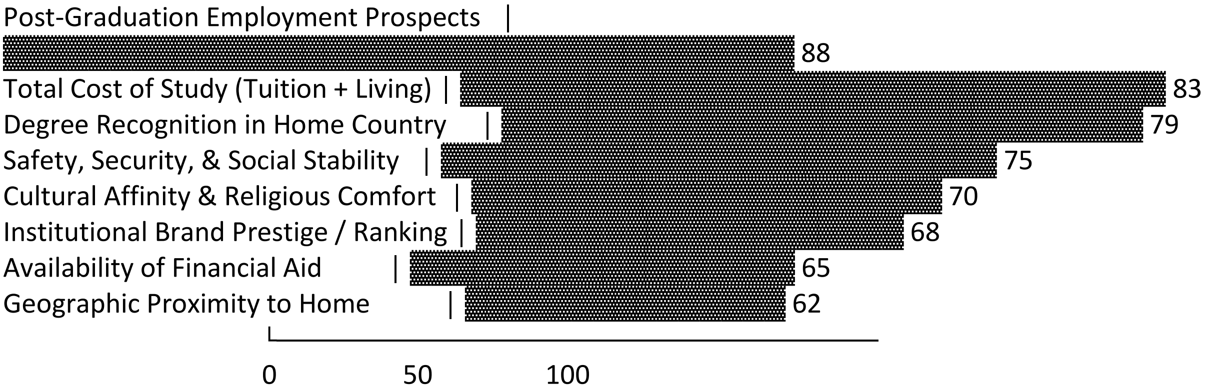


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**Figure 1: Relative Importance Scores of Asian Student Destination Determinants**
```

Results demonstrate that employment outcomes ($\text{Mean} = 88/100$) and total financial cost ($\text{Mean} = 83/100$) outweigh traditional brand prestige ($\text{Mean} = 68/100$) for the majority of Asian candidates, reinforcing the explanatory power of Human Capital Theory in regional mobility contexts.

Benchmarking the UAE Competitive Value Proposition

To evaluate market positioning, the UAE higher education sector was benchmarked against competing regional hubs (Malaysia, Singapore) and traditional Western destinations across core operational parameters.

Table 2: Multi-Destination Comparative Benchmarking Matrix

Metric / Parameter	**United Arab Emirates**	**Malaysia**	**Singapore**	**United Kingdom / United States**
Average Annual Tuition (USD)	$\$10,000 - \$18,000$	$\$5,000 - \$9,000$	$\$15,000 - \$25,000$	$\$28,000 - \$48,000$
Annual Living Expenses (USD)	$\$8,000 - \$12,000$	$\$4,000 - \$6,000$	$\$12,000 - \$18,000$	$\$15,000 - \$22,000$
Visa Process & Speed	Streamlined (< 21 days)	Moderate complexity	Highly selective	High rejection rates/complex
Post-Study Work Pathways	Moderate (Expanding)	Limited	Selective (High-Skilled)	Established (2–3 years)
Global Ranking Presence	Emerging (Select Top 300)	Moderate (Select Top 200)	Elite (Top 20)	Dominant (Top 100)
Safety & Quality of Life	World-Class / Exceptional	Good / Moderate	Exceptional	Variable / Safety Concerns
Cultural & Diaspora Fit	High (South/SE Asian)	High (Islamic Alignment)	High (East/SE Asian)	Moderate to Low

SWOT Analysis of the UAE Higher Education Landscape

A comprehensive SWOT framework synthesizes internal institutional capacities and external environmental conditions governing UAE-Asia mobility dynamics.

STRENGTHS	WEAKNESSES
• World-highest concentration of global branch campuses (TNE hub).	• Higher cost of study relative to regional competitors (Malaysia).
• Strategic geography & connectivity.	• Limited top 200 global research university rankings footprint.
• Superior personal safety & stability.	• Inconsistent degree recognition in select Asian home markets.
• Large established Asian diasporas.	• Unsegmented, pan-Asian marketing.
• Proactive regulatory support (Golden Visa, free-zone infrastructure).	

OPPORTUNITIES	THREATS
• Disillusionment with Western hubs due to visa restrictions & inflation.	• Aggressive market retention efforts by China and India (domestic capacity).
• Tailored micro-credentials & dual-degree articulation models.	• Emerging GCC competition (Saudi Arabia's Vision 2030, Qatar).
• Industry co-designed programs in AI, FinTech, Logistics, and Health.	• Geopolitical/economic shocks in core sending regions (South Asia).
• Expansion of post-study work rights.	• Risks of brand dilution via low-tier commercial branch operations.

Strategic Recommendations

To convert structural market potential into sustainable enrollment growth, UAE higher education institutions, in coordination with regulatory bodies, must execute targeted strategic interventions across five operational pillars:

FIVE STRATEGIC PILLARS

ACADEMIC INNOVATION	FINANCIAL & AFFORDABILITY	RECRUITMENT & DIGITAL CORRIDORS	EMPLOYABILITY INTEGRATION	POLICY & DEGREE RECOGNITION

Academic Program Innovation and Co-Design

- **Sub-Regionally Tailored Curricula:** Align degree developments with specific Asian labor market shortages—e.g., Artificial Intelligence, Cyber Security, and FinTech for South/East Asia; Healthcare, Allied Nursing, Sustainable Maritime Logistics, and Hospitality Management for Southeast Asia.
- **Articulation and Twinning Pathways:** Develop $2+2$ (Undergraduate) and $1+1$ (Postgraduate) dual-degree arrangements with top-tier Asian institutions (e.g., Indian Institutes of Technology [IITs], Chinese C9 League, ASEAN University Network). This strategy halves the effective capital outlay for cost-sensitive families while conferring dual-institutional credentials.

Financial Aid Restructuring and Flexible Models

- **Targeted Country-Specific Scholarships:** Shift from broad merit bursaries to equity and market-building scholarship funds (e.g., "UAE-ASEAN Future Leaders Fund", "India-UAE STEM Gateway Bursary").

- **FinTech and Income-Share Agreements (ISAs):** Partner with regional educational financing firms to offer flexible, installment-based tuition structures and income-contingent post-graduation repayment models, reducing upfront financial friction.

Localized, Digital-First Recruitment Platforms

- **In-Country Marketing Channels:** Abandon generic global recruitment drives in favor of platform-native, localized campaigns—utilizing WeChat, Douyin, and Redbook in China; KakaoTalk in South Korea; and targeted Instagram, LinkedIn, and WhatsApp network channels across South and Southeast Asia.
- **Mobilization of Diaspora Ambassador Networks:** Formalize recruitment referral initiatives involving the UAE's multi-million Asian diaspora, leveraging alumni trust to establish organic recruitment pipelines.

Industry Integration and Employability Pathways

- **Guaranteed Work-Integrated Learning (WIL):** Embed mandatory, credited internships within degree architectures by leveraging partnerships with free-zone industrial clusters (e.g., Dubai South, Abu Dhabi Global Market, Dubai Internet City).
- **Transparent Outcome Disclosures:** Publish independently audited graduate employment and starting salary metrics segmented by discipline and nationality to establish verifiable Return on Investment (ROI) claims.

Regulatory Harmonization and Bilateral Treaties

- **Degree Recognition Agreements:** The UAE Ministry of Education and CAA should negotiate reciprocal qualification recognition treaties with major Asian education ministries (particularly in India, China, and Indonesia) to remove public-sector employment barriers for returnee graduates.
- **Standardized Post-Study Employment Frameworks:** Standardize transparent 2-to-3-year post-study work visa rights for STEM and high-demand graduates across all Emirates to compete effectively with Western post-study work provisions.

Phased Implementation Roadmap

Translating strategic recommendations into measurable enrollment expansion requires a phased, multi-stakeholder implementation framework spanning a ten-year horizon.

Phase 1: Foundation & Visibility (Years 1–2) —► Launch Campaign, Digital Portals, Fast-Track Visas
Phase 2: Consolidation & Integration (Years 3–5) –► Free-Zone Hubs, Joint Research, Employer Pools
Phase 3: Ecosystem Maturity (Years 6–10) —► Education Corridors, Top 200 Rankings, 200k Students

Table 3: Strategic Implementation Roadmap Matrix (Years 1–10)

Phase / Horizon	**Strategic Objectives**	**Key Operational Actions**	**Lead Stakeholders**	**Target KPIs**
Phase 1: Foundation & Visibility *(Years 1–2)*	• Establish market presence. • Mitigate financial barriers. • Streamline entry.	• Launch "Study in UAE" digital portals in regional languages. • Fast-track student visa processing (< 14 days). • Deploy regional starter bursaries ($n=500$/country).	Ministry of Education, KHDA, HEI Marketing Units	• +10% Asian student enrollment. • Visa processing time ≤ 14 days. • Establish 5 regional hubs.
Phase 2: Consolidation & Expansion *(Years 3–5)*	• Deepen industry linkages. • Expand program models. • Build research profile.	• Establish industry-linked university free-zone hubs. • Launch $2+2 / 1+1$ dual-degree programs with Asian partners. • Formalize employer internship pools.	HEI Academic Boards, Free-Zone Authorities, Industry Partners	• +25% PG Asian enrollment. • 90% WIL internship placement. • 20+ active joint research hubs.
Phase 3: Ecosystem Maturity *(Years 6–10)*	• Establish global hub status. • Achieve credit harmonization. • Secure ranking prominence.	• Execute pan-Asian Education Corridor agreements. • Expand research funding to enter Global Top 200 rankings. • Launch Lifelong Learning Passports for Asian alumni.	Federal Government, University Leadership, Foreign Ministries	• 200,000+ Asian students hosted annually. • 2+ UAE HEIs in QS Top 200. • Global Hub Rank ≤ 5.

Risk Management, Ethical, and Regulatory Frameworks

Expanding international recruitment introduces strategic, operational, and reputational risks that demand formal risk governance.

RISK GOVERNANCE FRAMEWORK

GEOPOLITICAL & CONCENTRATION

ETHICAL & AGENT RISK

REGULATORY & QUALITY RISK

Mitigate via source-country market diversification.

Enforce ethical agent certification and direct commissions audit.

Ensure CAA quality benchmarks to prevent brand commercialization.

Comprehensive Risk Mitigation Matrix

Table 4: Risk Evaluation and Mitigation Matrix

Risk Category	**Identified Risk Scenario**	**Severity / Likelihood**	**Operational Mitigation Strategy**
Market Concentration	Overdependence on single sending markets (e.g., India $> 60\%$ of intake) exposing institutions to local economic shocks.	**High / High**	Implement a market diversification index cap: No single country to exceed 35% of total international student intake; expand aggressively into Southeast Asia.
Ethical & Recruiter Risk	Exploitative recruitment agencies misrepresenting program outcomes or charging candidate fees.	**High / Moderate**	Establish a centralized UAE Certified Education Agent Network (CEAN); enforce strict agent codes of conduct and direct-to-student digital admission portals.
Quality & Accreditation	Uncontrolled commercialization diluting academic rigor and institutional reputation.	**Critical / Low**	Mandatory dual-accreditation (home country + CAA) for all operating branch campuses; conduct biannual graduate outcome audits.
Socio-Cultural Integration	Cultural friction, isolation, or mental health stress experienced by non-native students.	**Moderate / High**	Establish dedicated International Student Pastoral Units; deploy multi-lingual mental health support and structured diaspora peer-mentorship networks.

Risk Category	Identified Risk Scenario	Severity / Likelihood	Operational Mitigation Strategy
Degree Recognition	Non-recognition of TNE or branch degrees by sending home country civil service commissions.	**High / Moderate**	Bilateral ministerial-level engagement to sign Mutual Qualification Recognition (MQR) pacted treaties prior to market launch.

Conclusion

The United Arab Emirates stands at a strategic juncture in the evolution of global higher education. As traditional Anglophone study destinations face structural headwind—ranging from escalating costs to political pushback against migration—the UAE possesses a unique window of opportunity to consolidate its position as Asia's study destination of choice. By combining world-class infrastructure, high personal safety, strategic geographic proximity, and an extensive network of transnational branch campuses, the UAE offers a compelling value proposition to Asia's expanding population of mobile talent.

However, converting market potential into long-term enrollment growth requires moving beyond unsegmented, broad-brush recruitment tactics. As demonstrated in this study, Asian student mobility is highly heterogeneous: South Asian cohorts prioritize affordability and employment ROI; East Asian candidates demand institutional prestige and research standing; and Southeast Asian students seek specialized, industry-linked skills pathways.

To capture these distinct segments, UAE institutions and policymakers must execute a coordinated strategy: restructuring financial aid through targeted scholarship models, building $2+2$ dual-degree corridors, establishing clear post-study employment frameworks, and formalizing bilateral degree recognition agreements. Executed through the phased ten-year roadmap outlined in this paper, these interventions will not only optimize student enrollments but also supply the high-value human capital required to power the UAE's transition into a sustainable, innovation-driven global knowledge economy.

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