

## 2020FALIA ESSAY COMPETITION, Review by the Selection Committee Chair

We received more than 40 essay submissions to this essay contest. We were worried that the number of submissions would decrease since it was held at a time when university education is being significantly impacted from the perspective of preventing the spread of COVID-19, yet despite this we received more submissions than in normal years. I would like to express my gratitude on behalf of the selection committee to all of the international students who submitted essays. This year's essays were characterized by the fact that there was greater diversity in the countries of origin of the international students submitting them. Moreover, last year these were all in English, but this year we received submissions in Japanese as well.

Here is an overview of the review process: In the first review round we narrowed the submissions down to 20 essays. In the second review round, each of the committee members assigned scores to the 20 essays, based on which the members deliberated over the final review and assigned a rank to the essays as a result of this. The secretariat also performed checks for any fraud or plagiarism.

The selections made as a result of the final review are as follows: First place went to Ms. Pia Marie Punzalan Medrano of the Philippines for her essay "Insurance and Poverty Reduction: Evidence from Philippine Urban and Rural Household Data." Second place went to Ms. Rehema Mussa Karata of Tanzania for her essay "Social Security Gap, Adverse Welfare Shocks, and Digital Innovation for Life and Health Microinsurance in Tanzania." Third place was a tie between Mr. Dougnon Tchetonougbo Godfried of Benin for his essay "A Quantitative Non-Experimental Investigation of the Potential Pitfalls Confronting International Students in Kyoto's Health Insurance Literacy and Self-Efficacy" and Mr. Jason Martin Apostol Naniog for his essay "Stealing the Future: Philippine Health Insurance Corporation's Battle against Fraud and Corruption."

The essay that was awarded first place used data on household finances from the Philippines to perform an empirical analysis concerning the role insurance plays in eradicating poverty. As a result, it concluded that insurance is an important means for those people who find themselves faced with poverty. The essay received high praise for the fact that it has a sound awareness of the problem, its empirical analysis is clear and its empirical results are compelling, and it is highly persuasive.

The essay that was awarded second place was a paper that demonstrated that mobile money in Tanzania softens the impacts from life insurance risks on household finances. It was praised for the way in which it showed the possibility to promote micro-insurance and reduce the ranks of those in poverty by harnessing digital technology.

Of the essays that were awarded third place, the essay by Mr. Dougnon Tchetonougbo Godfried, who hails from Benin, is an improved version of a paper that was researched by another person the previous year over a similar theme in terms of factors like its sample size and methodology. So while the theme was a "rehash," Mr. Godfried produced an excellent paper with a handcrafted feel by using a meticulously prepared questionnaire to perform his analysis, by way of example. The essay that won third place by Mr. Jason Martin Apostol Naniog of the Philippines performed a qualitative analysis concerning PhilHealth, which is a state-run health insurance organization in the Philippines. Based on this, the essay used a statistical analysis that employed Benford's law to demonstrate the possibility for fraud and wrongdoing. It was praised for its high-level awareness of the issue, its adoption of interesting analytical techniques, and other qualities.

There were also many other highly-regarded essays that unfortunately missed out on being among the highest ranking essays that were awarded prizes. To bring up some examples from among those essays that received honorable mention, "Maternal Health Insurance Status and Utilization of Health Care Facilities: Evidence from Nigeria" by Ms. Lakshika Chamini Weragoda from Sri Lanka is an essay that performed an empirical analysis on the connection between maternal health insurance

enrollment and the use of medical facilities. While questions remain over why someone from Sri Lanka would choose to perform an analysis on Nigeria, some were of the opinion that the paper showed promise when viewed as a work by a first-year master's student. With "The Role of Family Takaful in Modern Society and Analysis of Family Takaful Supply and Demand in Malaysia and the United Kingdom" by Ms. Syahla Salsabila from Indonesia, some parts of the explanation of Takaful were already well-known. However, some took the view that this should be highly regarded as a work by a second-year university student.

There were many other outstanding papers aside from these. But unfortunately these were noted to have flaws such as unclear analyses, invalid results, careless citations of internet sources, or a lack of backing support from academic papers, which caused them to miss out on being awarded prizes. One recent trend has been the increase in submissions by graduate students writing in English, but we would also like to encourage submissions from undergraduate students and submissions of papers written in Japanese. This program provides an opportunity for numerous international students studying in Japan to consider the meaning and significance of insurance. As our hope is to have this knowledge prove useful for the development of the submitters' home countries in a broad sense, we would like to connect this into our critique.

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