

2019FALIA ESSAY COMPETITION, Review by the Selection Committee Chair

We received 19 thesis submissions this year. One unique characteristic this year was that all of the papers were written in English, while another was that there were no submissions from international students from China or South Korea, from which we had initially received a large number. We do not only accept papers written in English, but also in Japanese as well, and so I would like to encourage international students from China, South Korea, and Taiwan to also send in submissions.

After reading all of the submitted theses, the review committee members prepared a grading scale in line with the rules and decided the winners through a rigorous review process at the final review committee session. As a result, one paper was selected to take first prize, three were chosen for third prize, and a number of papers were selected to receive the Effort Award.

This year, despite the fact that none of the papers received were perfect in either form or content, the first prize was awarded to Mr. Nehal Khan for his paper entitled “Level of Satisfaction and Attitude towards the Japanese National Health Insurance: a Case Study of International Students in Kyoto City. The thesis is based on a questionnaire survey, in which the author surveyed international students from overseas on their satisfaction regarding public health insurance in Japan. Despite the fact that medical care for illnesses and injuries is incredibly important for international students, the author brought to light a state of affairs in which these students lacked a detailed understanding of Japan's public health insurance system. I would like to highly commend this paper for the way that the author was able to derive significant and meaningful conclusions over maintaining the health of international students based on this fact-finding survey. However, it is possible that sampling biases arose due to the fact that the sample size was limited, no consideration was given to the differences between government-funded international students and those that paid their own way, and other such factors. What is more, there is still room remaining to perform more finely-tuned analyses, such as by employing analytical methods that remain within the confines of descriptive statistical analysis. Yet having said that, for a young student affiliated with an academic department to put so much time and effort into gathering together this questionnaire data, then aggregating and analyzing it, is worthy of great praise.

The three papers chosen to share third prize were “Life insurance demand determinants: Evidence from 27 Asian countries and Investment opportunities to Japanese firms in Nepal” by Pabitra Dangol, “Quantifying Potential Buyers’ Response Towards Life Insurance; The Attitude of Filipinos from a Highly-urbanized Region in the Philippines” by Raynell Andal Inojosa, and “Fixing the Life Insurance System in Nepal: Better Alternatives to the Current Status Quo” by Avash Byanjankar and Bishal Dhakal.

The first paper used data from 27 Asian countries to estimate the demand for life insurance, based

on which it proposed investment opportunities in Nepal to Japanese companies. The paper's framework, handling of statistical information, and so forth made it an outstanding work, and it was considered as a contender to win second place. However, seeing as how it resembled the prize-winning thesis from the previous fiscal year in terms of both its format and methodology, it was deemed to be lacking in originality. Committee members also pointed out that its analysis and the logic used to arrive at its proposals for Japanese companies were both weak.

The second of these papers analyzed the attitudes of residents of an urban area in the Philippines towards their life insurance based on questionnaires on said residents. It was centered around a descriptive statistical analysis, with a clear awareness of the issues. It received favorable praise for taking a firm stance in response to its subject matter. But unfortunately, as he described at the end, it was restricted in that its sample size was limited to only 97 people, and therefore it lacked sufficient persuasiveness in terms of its conclusions and recommendations.

The last of these papers examined the question of why the dissemination rate for life insurance is so low in Nepal and considered measures to improve upon this, making for a piece with an extremely solid awareness of the issues. This paper found that the major reason behind the dissemination rate for life insurance in Nepal it discussed was to be found in the presence of an impoverished underclass within the country, which the author examined in comparison with an analysis of African countries. Moreover, by way of measures to improve this, the author proposed financial and technical solutions such as MF, as well as having the government carry out policies designed to earn the trust of people who had been in poverty over the long-term in life insurance. It is a descriptive paper that is properly structured and written, and was praised for the fact that it is a solid paper in terms of how it confirmed the facts of the matter and carried out its considerations after performing an international comparison.

I would like to make a few comments regarding the papers that received the Effort Award as a whole. Those papers awarded with the Effort Award were all absolute tour de forces that attempted to undertake quantitative analyses, and which analyzed the current state of affairs with a strong awareness of the issues. But unfortunately, we could not award them prizes due to factors such as the weakness of their logic in deriving conclusions from the subject matter, and their lack of analytical rigor. I have high hopes for their future improved effort.

Lastly, there were both high- and low-points in the committee's reactions to the submitted papers as a whole. This year we received high-quality submissions from the international students. In addition, there were few papers where the subject matter and conclusions were unclear, and I was pleased to see that on average the level of papers had improved. On the flip side of this, unfortunately there were few original research papers that the authors put a great deal of hard work into. While we saw a number of papers that made use of quantitative analyses, I'm sorry to say that we also saw a number of papers here and there that did not go far enough in terms of carefully

scrutinizing the data, models, results, and so on. The screening committee requires that all of the submissions from international students demonstrate a sound and robust awareness of the issues and a bold approach to discovering and addressing the subject matter that is born from this. We are not looking for papers where data has been collected over the internet and concisely summarized, nor for papers that just list tables of results that focus solely on analytical techniques without closely parsing them. As the head of the review committee, I fully expect that next year we will receive submissions of papers that are even better.

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