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1-CA15-1122

INDIVIDUAL PSYCHOLOGICAL CHANGE IN A MASS MEDIA SOCIETY

Dr. Tijana Mandic¹ and Dr Divna Vuksanovic

This paper examines a theoretical concept known as “Ten Molds of Change”, invented and developed at FDA (University of Belgrade) and followed up and tested over the years since 1985 (Mandic, 1990).

We have used the model to define, evaluate and facilitate individual change perceived differently by psychologists. It ranges from Freudian point of view, that change in an individual psychological structure is an illusion, to Skinnerian extreme optimism about change through learning (Freud, 1930, Skinner 1971, Watzlawick, 1974). Our viewpoint takes the middle position, between the mentioned ones. In the previous research, we have found correlation between personality structure, clinical diagnosis and favorite model of change.

10 STORIES

	GOOD ME	BAD ME	NOT ME	LIFESTYLE
10. <i>Chronos</i>	Life	Death	Existence	Reality-oriented
9. <i>Dionysius</i>	Gratification	Deprivation	Joy	Baby
8. <i>Salome</i>	Truth	Lie	Acceptance	Being Right
7. <i>Phoenix</i>	Success	Failure	Respect	Driver
6. <i>Pygmalion</i>	Construction	Deconstruction	Play	Getter
5. <i>Nemesis</i>	Revenge	Forgiveness	Trust	Victim
4. <i>Brutus</i>	Obedience	Disobedience	Bonding	Controlling
3. <i>Chimera</i>	Fragmentation	Wholeness	Identity	Liked
2. <i>Hermes</i>	War	Peace	Awareness	Opposed
1. <i>Cosmic Egg</i>	Order	Chaos	Transcendence	Superior

During the years of follow up in the mass media society, we observed that the preferred model of change leaned towards narcissistic and psychopathic ones (Mandic, Vuksanovic 2017).

Key words: individual, change, model, mass media society

¹ Dr. Tijana Mandic, Professor, FDU.

2-CA23-1139

INCLUSIVE AND SUSTAINABLE ECONOMIC DEVELOPMENT: A SUCCESS MODEL FROM HIMACHAL PRADESH STATE IN INDIA

Dr. Abhishek Jain²

“We are often asked: what does social inclusion and sustainable development look like?” While the question really doesn’t have a clear answer, because it is so context-specific, we use Himachal Pradesh as something of a benchmark. This small Himalayan state in India stands apart in advancing sustainable green growth as well as social inclusion.”

- World Bank Report (2015: vi)

Himachal Pradesh (HP) is a hill state in India with 6.8 million population. Within short span of time, HP has catapulted itself into a model of inclusive and sustainable development, and has been acclaimed by international institutions and welfare economists (like Amartya Sen). This paper aims to analyse the model of inclusive economic development in HP with empirical study of the period 1991-2014, and to explore the factors behind HP’s success. Additionally, I assess the state of governance in HP alongwith its relationship with inclusive development.

This paper is based on the findings of my research for Ph.D. degree and incorporates my first-hand experiences as an officer of Indian Administrative Service, having worked at policy implementation levels for the last fifteen years in HP. Governance in HP has been assessed from Primary data of 500 ‘recipients’ of governance (farmers, industrialists, service units); and inclusive development has been analysed using Secondary data. An Index of Inclusive Economic Development (IIED) has been formulated using eight indicators after normalization and aggregation. IIED has been derived and compared for four distinct points of time – 1991, 2001, 2011 and 2014.

The findings show that the IIED in HP has increased tremendously - from 0.31 in 1991 to 0.82 in the year 2014. The various factors behind HP’s success have been identified. Additionally, Indices of Governance in primary, secondary and tertiary sectors have been formulated using 22, 21 and 11 indicators respectively. Using sectoral contribution to GDP as weights, Overall Governance Index in HP is computed to be 0.62. A Strength-Weakness Analysis has also been done for governance in different sectors of HP. Through One way ANOVA test, a statistically significant difference has been found in governance in these three sectors ($f=37.52$, $p=0.001$). Further, Multiple Comparison Post hoc Test has been done to see the statistically significant association among these three sectors. Very high, positive and statistically significant relationship between economic governance and economic development has been found in HP ($r=0.89$).

My study has lessons in policy design and development models for various countries especially in the developing world. HP’s success exemplifies how thrust on human development, social inclusion, good governance and pro-poor policies can yield inclusive and sustainable development. My study is inter-disciplinary, being related to social sciences like economics, public policy, management, etc.; and hence is quite relevant to the theme of the present conference.

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² Dr. Abhishek Jain, Fellow DCID, Duke University.

3-CA19-1001

THE EFFECTIVE ROLE OF COOPERATIVES AND THE NEED FOR ISLAMIC COOPERATIVES IN PAKISTAN: A CRITICAL STUDY OF PUNJAB PROVINCE

Mr. Sanaullah Ansari³

Cooperatives play very important role in the economic development at micro level of any country. As Pakistan is a developing country, it requires massive efforts to provide better financial, educational, housing, industrial, and health facilities for the people. Therefore, several steps have been taken by the government to establish Cooperatives in the country during last decades. Pakistan has 5 provinces named Punjab, Sindh, Khyber Pakhtoonkhawa, Balochistan and Gilgit Baltistan. As Punjab is the largest populated province of the country, it is playing a leading role by establishing a large number of Cooperatives who are providing basic facilities to their members. Cooperatives Department of Punjab province has established to formulate and manage the affairs of Cooperatives in the province under Cooperative Societies Act, 1925 and Cooperative Societies Rules, 1927.

The purpose of this study is to highlight the presence and performance of existing Cooperatives who are working on conventional financial system. Another purpose is to explore the need of Islamic Cooperatives in the country, especially in Punjab province due to the reason that a vast majority of the people are Muslim and they want to avoid from interest based financial services. For this purpose, relevant information has been collected from different Cooperatives working in the province. This is a qualitative study, which explains the effective role of existing Cooperatives and the need for Islamic Cooperatives in Punjab province. In the light of the gathered information, it revealed that Apex Societies, Credit Societies, Housing Societies, Industrial Societies, Women Societies, Farming Societies, Multipurpose Societies and Education & Training Societies have been established to provide maximum benefits and facilities to the members. However, all these Societies are working on traditional or conventional financial system because the government was reluctant to implement Islamic financial system in the country. Therefore, no Islamic Cooperative have been established yet to provide financial and other facilities according to the principles of Sharia'h. As Pakistan is a Muslim country, there is a strong need to establish Islamic cooperatives in the country, especially in Punjab province so that Muslim population can benefited from it in Islamic way.

Keywords: Cooperatives, Islamic Cooperatives, Punjab, Pakistan

4-CA18-1132

OCCUPATIONAL HEALTH HAZARDS FACED BY WOMEN BANGLE WORKERS: A CASE OF HYDERABAD, SINDH PAKISTAN

Prof. Misbah Bibi Qureshi⁴

Hyderabad city is famous for bangle (Choori) making in all over Sindh, Pakistan. Bangle making has a very long history well before the partition of India. Bangle making art originated from India through migrated people to present Pakistan. Women in bangle making have been actively involved and performs various tasks to achieve the final product. Women's role in the context of economic contributions and health problems of women bangle workers has seldom been studied due to the ignorance and overall attitude of Government Bodies and society in general. This research attempts to examine the health problems faced by bangle women workers and also highlights some of the social challenges that encounters with while making bangles. This research was conducted using feminist methodology. Qualitative methods were used as a mode of investigation. In-depth qualitative interviews were used to collect data from 27 women bangle workers from Sindh. The findings of the study indicated their poor health status. Bangle women workers suffers some of the hazardous diseases that are life threatening sometimes such as backache, joint pain, eye diseases, burning sensation, suffocation, dehydration, asthma, loss of fingerprints and, most commonly, tuberculosis due to the unhealthy and unhygienic working environment. Results also shows that in case of an accident, no compensation payment or medical facility is provided to women bangle workers. Occupational health hazards have never been the focus in either legislation or implementation and are generally ignored. Hence, there is a culture of acceptance regarding facing difficulties, combined with a lack of awareness of how to

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⁴ Prof. Misbah Bibi Qureshi, Professor, Institute of Gender Studies.

effectively deal with. The study also tries to provide the strategies for solving the problems for home based bangle women workers for policy makers on national level and labor organizations in Pakistan.

5-CA21-1135

THE REFUGEE CRISIS: REEVALUATING THE ROLE OF THE STATE IN TRANSNATIONAL MIGRATION CONTROL

Dr. Sieglinde Pommer⁵

Over the past decades, as the number of forcibly displaced persons has reached unprecedented levels around the world, and more recently as another wave of mass influx poured into Europe, new efforts have been made by states to control their borders, restrict immigration, and engage in cross-border law-enforcement and surveillance. Controversy about how to cope with migrants among host countries as well as concerns related to security and territorial sovereignty take priority over concerns over the plight of others certainly influencing these attempts at regulating transnational migration and the access to asylum.

With states increasingly making use of global governance modes, core exercises of public authority, such as migration control, are increasingly conducted extraterritorially, outsourced to foreign governments or delegated to non-state actors. Transnational challenges such as irregular maritime migration have actually provided new opportunities for power projection beyond the borders.

Capitalizing on the struggle by governments to manage migration, migration also turned into business. From the rapid growth of specialized transportation and labor contracting companies, to multinational companies managing detention centers or establishing border security, to the organized criminal networks profiting from human smuggling and trafficking, there is a growing commercialization of international migration.

These new forms of cooperation and fragmented state power raise difficult questions about divided, shared and joint responsibility under international human rights law at a regional and global level, as well as growing transnational law enforcement. They place new demands on refugee law and new spheres of protection are emerging.

Reevaluating the role of the state and limits of state control in coping with the global challenge of international migration, we discuss contemporary issues of how refugee law shapes international relations, including how the security prism has been used to fashion asylum into a security issue without regard to an actual threat, the use of detention as a central tool of migration management, the appointment of new gatekeepers, and the important consequences of a growing migration industry.

6-CA12-1114

LAW AS AN ENABLING DEVICE

Dr. Antonios E. Platsas⁶

To many law may be perceived as nothing more than a restrictive device. To the legal scholar, however, law may be perceived as an enabling device, even where it restricts. Nonetheless, it would not be appropriate to maintain that every restrictive norm enables. A paternalistic norm may enable. A tyrannical norm by definition restricts. This exposition advocates the position whereby law can effectively be a device of freedom. Correspondingly, there cannot be freedom without law, even though the opposite is not necessarily true. Furthermore, law, as an enabling device, points to liberal legal theory. The classical statist model of liberalism, as compared to the more communitarian model of liberalism, is promoted, even though, partial inroads to communitarian liberalism are made (especially where the State is an absentee). Additionally, the model promoted is one, which comes with rights and duties. That is to say the model promoted is of relative nature and makes

⁵ Dr. Sieglinde Pommer, Post-doc Researcher, Yale Law School.

⁶ Dr. Antonios E. Platsas, Associate Professor, HSE, National Research University (Moscow).

allowance for a hybrid state of affairs, wherein anthropos is the carrier of rights but also, importantly, the fulfiller of duties. Law serves man. Equally, man serves the law. The paper proceeds with the elaboration, exemplification and critical analysis of the above, based on relevant literature from legal, political and economic theory. Thereafter, certain of the practical and theoretical connotations of the proposed analytical model are considered in detail. The analysis thus takes into account classic legal theoretical matter and tests such matter against the operation of law in the domestic and the international sphere. For instance, the analysis will revert to the theoretical differentiation between norms, laws, rules and commands by explaining how such variable legal matter can be manifested in practical matters. In this respect, the leading example of the legal harmonisation thesis will be utilised in the manifestation of certain of the points made, especially considering that such a thesis has wide-ranging implications for the domestic and the international sphere.

7-CA25-1143

WOMEN IN POLITICS: FOX NEWS INFLUENCE ON VIEWER'S PERCEPTION OF HILLARY CLINTON?

Ms. Leah Walsh⁷

This research examines whether the media's characterization of women in politics affect viewers perceptions of female candidates. More specifically, the research explores whether viewers of FOX NEWS were influenced by the network's coverage of Hillary Clinton in 2016. According to the literature and previously conducted research, the media contributes to the reinforcement of gender stereotypes and repeated gender bias. Given that Hillary Clinton has spent the last 30 years of her life in public service, some could argue that most viewers' perceptions were shaped long before the presidential election. Hillary Clinton faced harsh scrutiny in her campaign in spite of her campaigns efforts to avoid this. Hence, using survey research and personal interviews, this research will oversample younger viewers of FOX NEWS to determine whether the network's coverage of Hillary Clinton influenced their perception/ opinion of her. Research has shown that negative media coverage often leads to negative perceptions, and positive coverage could lead to neutral/ positive perceptions. The direction (negative/positive) of viewer's perceptions of Hillary Clinton is beyond the scope of the current research. However, it is the next logical step in my research that could be addressed in future works.

8-CA14-1078

REMAKING A CULTURAL MODE OF SCRIPTURE-DISSEMINATING: A CASE OF BUDDHIST CULTIVATION FROM TZU CHI SECT IN CONTEMPORARY TAIWAN

Mr. Kai-wen Cheng⁸

In contemporary Taiwan, Socially Engaged Buddhism such as Tzu Chi Sect, Buddha's Light Mountain and Dharma Drum Mountain have developed both into local and global context among Chinese Buddhism. Although these groups are also classified in the same category, however, their several approaches of religious teachings and practices are diverse, particularly in their multi-cultural types for scripture-disseminating. It is crucial to study this modern phenomenon within a new dimension for the issue about Buddhist revival.

Further, how to popularize religious scriptures and spread the significant doctrines in a secular society at present? This paper attempts to explore the cultural mode of disseminating the Buddhist scriptures as a cultivated approach from Tzu Chi system, discussing their characteristics and interpretations. Lay practitioners of Tzu Chi have been reproduced a creative form within a combination of numerous elements including Buddhist scriptures, traditional stories, current events, photos, videos, art, music, dramas, sign languages, body movements, media and modern technologies. A feature of cohesion and identity were displayed in this kind of Buddhist cultivation with Tzu Chi's symbols shaped by body movements from hundreds followers at the stage. In this case, Buddhist dharma can be understood not only through textual reading and philosophical preaching but also demonstrated the meanings through bodily interpretations. Based on that compound type, both rational and emotional functions can be achieved. However, is it a performance or a type of Buddhist cultivation? This new form might be

⁷ Ms. Leah Walsh, Student, East Stroudsburg University.

⁸ Mr. Kai-wen Cheng, Ph.D. Candidate, National Chengchi University.

controversial between art and religion. This research analyzes the key concept from Master Cheng Yen, the Tzu Chi's founder and spiritual leader, and seeks to point out its external form and internal meanings.

In the past, scholars commonly take social or organizational approach to study Socially Engaged Buddhism particularly explore to Tzu Chi, dimension of religious texts and the form of cultural creativity are easily overlooked. Thus, in addition to textual analysis of Buddhism, this study is also based on specific images/symbols from Tzu Chi's visual materials and the participant observation during field work. In order to discover a transformative mode of relevant Chinese Buddhist culture in contemporary Taiwanese society among East Asian cultural sphere, if this analysis can be reconsidered as I argued, a different dimension would be possibly contributed to contemporary Chinese/Humanistic/Engaged Buddhism and Tzu Chi studies in the future.

Keywords: Buddhist Scripture, Buddhist Cultivation, Religious Culture, Tzu Chi Sect, Taiwan

9-CA03-1054

(AUTO)MOBILITY AND GENDER ROLES IN TURKISH NOVEL "WOMEN WHO BLOW ON KNOTS" BY ECE TEMELKURAN

Ms. Sidal Oner⁹

Since its birth, the automobile has been a vehicle which provides personal mobility. It offers movement on an individual level much more effectively than its predecessors the bicycle or the motorcycle, and it gives a more comfortable option than the public forms of motorized or steam powered surface transport such as the train, the bus, and the electric streetcar. However, now that the car has taken an active role in the development of globalisation in our modern world, millions of cars are manufactured throughout the world as the people's desire to be autonomous and to move freely increases. With the excessive manufacture of cars throughout the world, it is indisputable that from the USA to Britain and the other European countries have developed an automobility culture during the late 20th and 21st century. Therefore, cars and other mobility vehicles have become signs of national identity since their perception differs from culture to culture.

Turkey, as a bridge that connects Europe and Asia, has been of great importance for the Western civilisations in terms of geopolitical relations and also for the Middle East as being one of the first secular Muslim countries around the world. Having been founded after the fall of the Ottoman Empire Turkey stood up as a secular Muslim republic, yet remained in the middle of being both European and Eastern while trying simultaneously to keep Ottoman culture and follow modernisation of the West. Therefore, the concept of mobility which was present in the Ottoman times through phaetons and carriages, has gained fresh meanings with the foundation of the Republic and the inclusion of the Western modernisation. Indeed, with the effect of globalisation, automobility redefined automobiles as fundamental vehicles of twentieth century modernisation, and global integration of Turkey.

The combination of automobility studies and the gender roles discussion is a fairly new area for both sides. Although the automobility culture has started with the dominance of male power, women were included in the picture with the effect of modernisation and feminist movements. Not only in Western societies but also in Turkey, being mobile attaches different meanings to men and women. Driving a car or any other transportation vehicle and being on the road have no longer associated with the men but the women have also come out from their cosy, safe kitchens and took their freedom chances by hitting the road either by themselves or with the other women who look for empowerment.

The purpose of this paper is to investigate the representation of gender roles in Turkish novel *Women who Blow on Knots* (2013) which uses the idea of being on the road by a car and/or other transportation vehicles as a metaphor to transform the four Middle-eastern women protagonists' identities on the journey they set off. This paper will also give an opportunity to dig deeper the effect of the road's therapeutic role on this transformation through a feminist window.

⁹ Ms. Sidal Oner, Instructor of English, Bursa Technical University.

10-CA24-1137

HOW EXPERIENTIAL LEARNING ENHANCES EDUCATION IN POLITICAL SCIENCE

Mr. Christian Colon¹⁰

This presentation explores David Kolb's Experiential Learning Theory (ELT) which has been a widely accepted and practiced theory among educators, in supplementing and providing support for classical, and traditional learning styles. This research, elaborates on Experiential Learning Theory, through an experiential study, not dissimilar from those previously examined by other scholars and academics in the field.

The research uses post-survey methods of data collected from students who participated in a Washington D.C. experiential learning program. Students from two undergraduate universities came to Washington D.C. in January of 2017 to witness the Presidential inauguration as well as take part in a 2 week academic program focused on civic and political education. Various Presenters and Speakers from all areas in the realm of politics spoke at these events, as well as site visits throughout the two weeks to important institutions throughout the Washington D.C. area. The research focuses on a diverse group of students from East Stroudsburg University who attended the program for the full duration of the two weeks, with additional academic requirements for the spring 2017 semester.

The survey method uses a scale of 1 to 5 in terms of agreement. Where 5 is Strongly Agree and 1 is Strongly Disagree. 3 is neutral to the question. This encourages further analysis to whether students perceive experiential education as helping the learning process. There are also certain demographic, and other questions in which only a yes or no is provided. A comments section is also provided for additional views, opinions, and comments not mentioned or elaborated upon within the questionnaire.

This program, when coupled with the previous classroom instruction at the home institution of education within the department of Political Science, and upon academic requirements drawing upon that experience, can be analyzed according to David Kolb's Experiential Learning Model. Through the use of the model, and data; the researcher is able to draw upon a conclusion concerning education and experiential learning.

The expectations for the research and preliminary findings indicate support for David Kolb's theory of Experiential Learning Theory. Such experiences when coupled with classroom learning, seems to provide greater motivation for learning and campus engagement. These expectations contrast against the classical approach to learning and education, predominant within most colleges and universities.

11-CA10-1066

COMBATTING PIRATED VCDs/DVDS IN BATAM CITY, INDONESIA: "FACTS AND EXPECTATIONS"

Dr. Elza Syarif¹¹ and Dr. Rina Shahriyani Shahrullah, Associate Professor

In 2014 the Indonesian government enacted a new Copyright Law, namely Law No.28 of 2014 on Copyright to replace Law No.19 of 2002. However, piracy levels in Indonesia are among the highest in the world, at an 85-95% range for all industry sectors. Among other Indonesian cities, Batam City remains a haven for pirated VCDs/DVDs. This research aims to analyze the reasons that the people of Batam buy pirated VCDs/DVDs and provide solutions for the effective implementation of the new Copyright Law. To meet these aims, a socio-legal/empirical research method was adopted, that considers law as a social phenomenon and uses a structural approach by utilising Soerjono Soekanto's Effectiveness of Law Theory. According to this theory, the five factors in the effective implementation of law are: the legal substance must contain justice, certainty and utility; law enforcers must be professional and ethical; legal facilities and means must be supported by good organisation, equipment and adequate finance; society must act to achieve harmony among its members; and the legal culture must contain the common values of society (e.g. morality, sustainability, security and order). In-depth interviews and observations were adopted as the means of data collection. The research finds that even though most of Batam society understands that

¹⁰ Mr. Christian Colon, Student, East Stroudsburg University.

¹¹ Dr. Elza Syarif, Associate Professor, Universitas Internasional BatamD.

pirated VCDs/DVDs constitute a violation of the Copyright Law, they still buy them because newly released foreign movies can be purchased at lower prices. It was reported that the raids conducted by law enforcers are merely focused on Indonesian movies. In order to prevent or minimize the copyright infringement, especially the production and sale of pirated VCDs/DVDs in Batam City, the law enforcers (police, prosecutors and judges) should establish best practice by imposing optimum penalties on the perpetrators. The police should conduct raids against both Indonesian and foreign pirated VCDs/DVDs. The Batam City government and law enforcement should engage the community to combat the sale and production of pirated VCDs/DVDs by raising public awareness regarding the implementation of the new copyright law and imposing strict penalties on the violators.

13-CA20-1084

CEDAW RESERVATIONS WITH REFERENCE TO SHARIA

Ms. Simran Parikh¹² and Dr. Sanjay Pradhan, Professor (Supervisor)

The incongruity between the terms 'Women's Rights' and 'Islam' is well known in the present day discourse on women. In this era of liberalisation while most scholars believe that a set of laws based on secularism is the only key to secure gender equality, some consider Islamic laws necessary to safeguard women's rights. This conflict of ideas is prevalent in the contemporary period, where nations following Islamic law (Sharia) have declined to accept the provisions of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), a treaty often termed as an International Bill of Rights for women, passed by the UN General Assembly. The objective of CEDAW treaty revolves around the establishment of gender equality and protection of human rights. On the other side, Sharia law was formed originally as a guidance to the way of living and provide a body of justice in the Islamic society. These Islamic countries justify their decision by claiming that certain rights mentioned in CEDAW are not at par with the Islamic set of laws. While few countries exercise Sharia law stringently, other apply a relatively moderate form of Sharia. However, the lack of proper justification to their arguments has prompted the need for thorough investigation into the debate of CEDAW vs. Sharia. However, a law based on rational arguments can act as a positive influence on the actualization of human rights in the Muslim society.

The paper attempts in understanding reservations of the Islamic nations towards CEDAW by critically analyzing reasons behind such sceptical social objections; reflect the possibility of varying interpretations of the Sharia laws which seems to provide a confutation to most of the reservations made by Islamic countries; comparative case studies of few Islamic nations, each reflecting different range of applications of Sharia Law at the domestic level; and international consensus between the Islamic law and CEDAW

Key Words: CEDAW, Sharia, Reservations, Rights, Women, Law, interpretation

14-CA27-1057

CURRENCY VALUE STABILITY IN ISLAMIC MONETARY SYSTEM

Prof. Kamal Hattab¹³

The fluctuations that are taking place in the internal and external value of money, is considered to be the most prominent problem of contemporary economies, that cause economic chaos and hindrances in business transactions between nations, in addition to the huge loses that the reserves of many nations are exposed to.

Despite of all the efforts made by many countries, especially the big ones, to maintain stability, in the exchange ratios in capitalist and socialist economies, the fluctuation remained constant and the exchange ratios are deteriorating.

¹² Ms. Simran Parikh, Student, Pandit Deendayal Petroleum University.

¹³ Prof. Kamal Hattab, Professor, Kuwait University.

The study has concluded that the Islamic Monetary system contains self restrictions and factors that lead to stability in price levels as a whole, as well as stability in exchange rates. Further more, the Islamic economy has its own policies and curing measures that will help in stopping deterioration in exchange prices if it occurs.

15-CA07-1033

EXTENT OF CONTRIBUTIONS OF MORTGAGE BANKS IN THE PROVISION OF HOUSING LOAN SCHEME FOR ECONOMIC DEVELOPMENT IN ENUGU METROPOLIS

Ms. Nneoma Osakwe¹⁴ Prof. Mellitus Ezeamenyi

The purpose of this research work was to identify the extent to which mortgage banks in Enugu State conformed to central banks' stipulated credit guidelines; the extent to which they give out medium and long term loans; and identified the challenges inhibiting loan disbursement by mortgage banks to residents of Enugu Metropolis. This study was carried out in Enugu Metropolis with 22 mortgage banks managers making up the population of the study. All 22 mortgage bank managers were adopted for the study and each of them was administered a structured questionnaire. The data collected from them were presented in tables and mean was used for the analysis. It was found out that- to great extent- mortgage banks conform to most of the central banks' guidelines; mortgage banks gives out medium- term loans to a little extent to the residents of Enugu Metropolis; mortgage banks in Enugu Metropolis give out long- term loans in great extent, and some constraints (such as low interest rate on National Housing Fund, bureaucracy, inadequate housing funds, etc) inhibits loan disbursement by mortgage banks to residents in Enugu Metropolis. It was recommended that mortgage banks should be encouraged by making more funds available through National Housing Funds and citizens saving deposits. It was also recommended that the process of obtaining the loans should be simplified and lastly that corruption should be curbed within the mortgage loan system.

16-CA28-1070

HIGH-SPEED RAILWAY JAKARTA-BANDUNG AS ECONOMIC BELT INITIATIVE: ANALYSIS OF CHINA'S FOREIGN POLICY IN INDONESIA

Mr. Fadlan Muzakki¹⁵

One Belt One Road initiative has become a mega project for China as the project is involving a great number of countries throughout Europe, America, and Asia. The underlying goal of the initiative is to strengthen economic development. Besides, China's foreign policy and its interest are also included in the cross-region project. Indonesia is a strategic country for this project as the country lies on the midst of two continents and oceans which are strategic for international trade. Under the leadership of Joko Widodo, Indonesia is progressively fastening infrastructure development, including building high-speed railway. Japan has conducted a research and prepared to handle the high-speed railway project in Indonesia for several years. Nevertheless, China won the bid to handle the project. This paper analyses why China won the high-speed railway project. Interestingly, there are several key factors why China won the project such as budget consideration, length of the construction, the total of workers, the marketing strategy, and the business model offered. This paper analyses the factors using SWOT analysis and considering the significance of the foreign policy in Indonesia. Besides, this paper is unearthing the potency of Indonesian development by choosing China in handle the project of high-speed railway Jakarta-Bandung. This research can bring a new and broad perspective on the borderless community between two countries. Moreover, this also giving a new perspective for student, researcher, observer who want to conduct a research of China-Indonesia relations and its implication on a local, regional, and international level.

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17-CA22-1138

EVIDENCE FROM THE ENTREPRENEURIAL ACTIVITY AT THE NATIONAL LEVEL

Mr. Changhyeon Song¹⁶

Entrepreneurship gets more attention for its role as a solution to economic revitalization. Researches about factors affecting the entrepreneurial activity rate at the country level are actively under way. Previous studies commonly focused on economic factors such as the level of economic development of the country. Recently, however, there is an increasing tendency to investigate environmental factors such as national culture and social institutions. This study reveals how differences in national culture and social security rate influence both type and rate of entrepreneurial activity. We focus on two types of institutional factor: uncertainty avoidance and individualism from the national culture dimensions proposed by Hofstede as an informal institutional factor and social security as a formal one. Prior studies in entrepreneurship have conflicting results about the impact of social security on entrepreneurial activity rates. Most of the results indicate that social security crowd out entrepreneurial activity because it may increase the opportunity cost for starting a business. On the other hand, some researchers argue that social security might have positive effect on entrepreneurial activity by giving a safety net. Meanwhile, there are few studies examining the effect of the national culture and social security simultaneously. And studies about interaction between two factors are also rare, even though the national culture and the social institution are closely related.

To answer these research questions, we conduct panel GLS using country-level data from the Global Entrepreneurship Monitor (GEM), the World Competitiveness Yearbook, the Hofstede's national culture dimensions and the World Bank. Our findings indicate that the effect of social security on entrepreneurial activity rate is dependent on entrepreneurial activity type. In other words, social security is positively correlated with the improvement-driven entrepreneurial activity while negatively correlated with the necessity-driven entrepreneurial activity. This is why previous studies had mixed results. The results also show that the country's social security level moderates the relationship between national culture and improvement-driven entrepreneurial activity rate. In countries with well-established social security systems, the negative impact of uncertainty avoidance on entrepreneurial activity is decreased and the positive impact of individualism on entrepreneurial activity is also decreased. These implies that social security can alleviate the risk of starting a business in risk-averse countries and can also act as a disincentive for entrepreneurship in highly individualistic countries.

Keyword: Entrepreneurship, Social security, Hofstede's national culture dimension, Global Entrepreneurship Monitor(GEM)

18-CA26-1115

WRITING PRACTICES AND THE IMPACT ON COLLEGE AND CAREER READINESS AND SOCIAL WELFARE

Ms. Latoya McInnis¹⁷

The purpose of this research is to examine the effects of writing on student success in college and related careers and the impact on social welfare at a selected school district. The dataset for this study includes archival records collected from the U.S. Census Bureau, U.S. Department of Labor, Georgia Department of Education, and Clayton County Public Schools: population, youthful employment and unemployment rates, dropout and graduation rates, student demographics, percentage of students meeting or exceeding the writing standard, number of students tested by race/ethnicity, mean scale score, and aggregate outcomes. The data was then subjected to a comparative qualitative case study analysis of selected Georgia school districts. The guiding research questions are: 1) Do the Georgia writing assessments address critical writing skills that contribute to student success in college and future employment? 2) How do Georgia's writing assessments compare to comparable areas? 3) Has the writing assessment improved social welfare (i.e., dropout and graduation rates, college attendance rates, youthful employment, etc.)? 4) How does the 21st Century Model contribute to the improvement of student performance and teacher instruction? This study is significant as it further contributes to the body of literature

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on the impact of writing skills on social welfare, while drawing attention to the need for further research on the current writing abilities among American students.

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