



FINNISH EDUCATION
EVALUATION CENTRE

Entering working life with a high level of competence

Evaluations of higher education
in humanities, business,
technology and social
sciences

SUMMARIES 3:2020

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Summaries 3:2020

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1 Introduction

The competence requirements of the changing working life, internationalisation and digitalisation challenge higher education and set increasing demands for the anticipation of competence needs and the development of the educational provision. The importance of teaching, competence and learning has increased during recent years and is visible through the more prominent role given to education in the strategies of higher education institutions. The quality of teaching and learning is also strongly highlighted as one of the key themes of the Bologna Process. Continuous or lifelong learning is seen as the most important way of responding to the need to develop the competences of society, working life and individuals. The changing working life and society need individuals who can think critically and creatively and have the ability to find innovative solutions to new challenges. Especially the multidisciplinary nature of education and the combination of theoretical and practice-oriented studies are seen as ways to respond to the future competence needs.

There is a growing need to get a national overview of different fields of study to support the development and enhancement of the educational provision. The evaluations of higher education in humanities, business, technology and social sciences conducted in 2019 responded to this need. The evaluations were carried out by four external evaluation teams consisting mainly of Finnish members and were based on the National Education Evaluation Plan 2016–2019. Evaluations of fields of study will continue during the new evaluation plan period 2020–2023.

Evaluations conducted by the Finnish Education Evaluation Centre (FINEEC) are implemented according to the principles of enhancement-led evaluation. The aspects emphasised in enhancement-led evaluation are participation, trust between the implementer and the participants of evaluation. The higher education institutions' responsibility to enhance the quality of their activities is also stressed. The results of the evaluation can be used to develop education, educational provision and the steering system. The main beneficiaries of the evaluation include those responsible for developing the educational provision in higher education institutions, actors working at the level of the education system, students in different fields of study and actors in working life outside higher education institutions.

2 Objectives and questions of the evaluation

The evaluations produced an overview and information on the current state of the educational provision as well as on the competence-base and the working life relevance of the degrees in the four fields of study. The evaluation looked at the strengths and development needs of the fields and the ability of higher education institutions and the higher education system to develop the educational provision to respond to the changing competence requirements and the challenges of future working life. The evaluations also included the continuous learning provided in the four fields of study. As part of the evaluations, good practices were collected to support the enhancement activities in the higher education institutions.

The development of the educational provision was evaluated from degree level to system level using the following evaluation questions:

1. What is the current state of the educational provision in the fields of study?
1. What knowledge base underpins the development of the educational provision?
2. What processes and networks for developing the educational provision exist in the fields of study?

The evaluation framework is described in Figure 1.

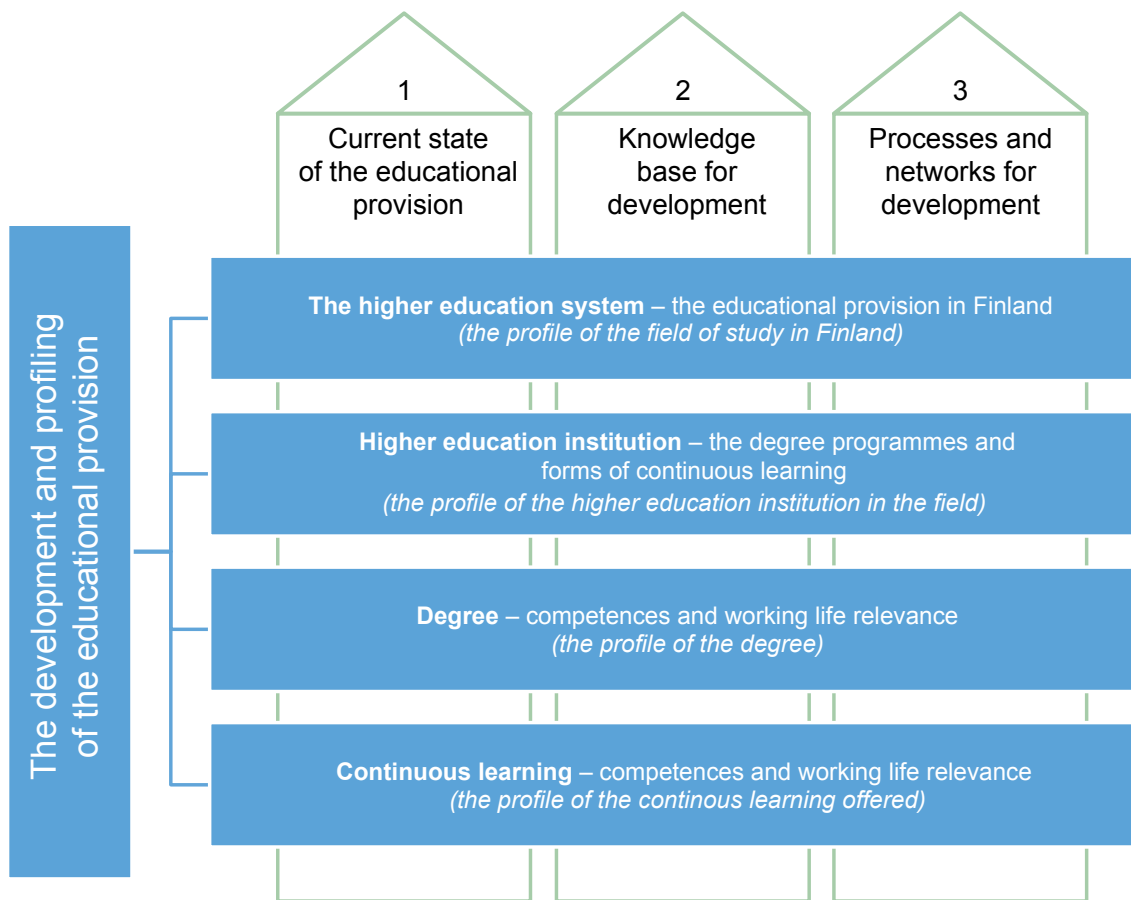


FIGURE 1. The evaluation framework: evaluation areas and the educational provision in the different levels of the system (Koulutusala-arvioinnit 2019, 2018, 18)

3 Evaluation process and data



FIGURE 2. The evaluation process and data

A wide range of data was used in the evaluation: feedback surveys (Finnish Bachelor's Graduate Survey, University of Applied Sciences Graduate Feedback Questionnaire (AVOP) and Career Monitoring of masters' graduates), data from Statistics Finland, a field-specific and degree programme-level self-assessment survey, focus group interviews, and examples of good practices. In addition, in the final stages of the evaluation, field-specific stakeholder seminars were held in which the evaluation teams worked on preliminary conclusions and recommendations together with the staff, students and stakeholders of higher education institutions. The conclusions drawn in the evaluation of business were tested by using a survey aimed at degree programmes and the representatives of continuous learning at higher education institutions.



The participants of the data collection

12

universities

23

universities of applied sciences

680

degree programmes (403 from universities,
277 from universities of applied sciences)



115

participants in the focus group interviews



112

participants in the stakeholder seminars



160

respondents in the field of
business survey

4 Admissions, graduates and employment

The number of students admitted to bachelor's and master's programmes at universities and universities of applied sciences and the number of graduates vary by field (see Table 1).

TABLE 1. Admitted students and graduates in 2018 in the four fields of study examined (Vipunen)

	ADMISSION 2018		GRADUATES 2018		
	The number of higher education institutions	Bachelor's degrees	Master's degrees	Bachelor's degrees	Master's degrees
Universities					
Business	10	2 100	906	1 869	2 145
Humanities	8	2 112	288	1 926	1 666
Social sciences	8	1 533	591	1 383	1 632
Technology	7	2 304	1 239	1 722	2 136
Universities of applied sciences		UAS bachelor's degrees	UAS master's degrees	UAS bachelor's degrees	UAS master's degrees
Business	21	6 744	1 005	4 695	636
Humanities	4	471	69	288	39
Technology	19	7 347	969	4 794	573

The employment and average income of students who started their studies in the four fields 10 years ago were examined as part of the evaluation. In the analysis, the background features of the individuals were controlled based on data from Statistics Finland (Leppänen 2019). Students with a degree in higher education are quite likely to find employment, therefore, studying in higher education is a good investment in Finland. However, some variation can be seen in the employment when different fields of study are examined (see Table 2).

TABLE 2. The probability of employment as a percentage ten years after starting studies in 2000–2016. With controls (n = 45 307)

Field of study	University (share of all, %)	University of applied sciences (share of all, %)
Business	89	90
Humanities	78	79
Social sciences	84	–
Technology	86	88

After the first 10 years, the income of higher education graduates varies depending on the field they studied (see Figure 3).

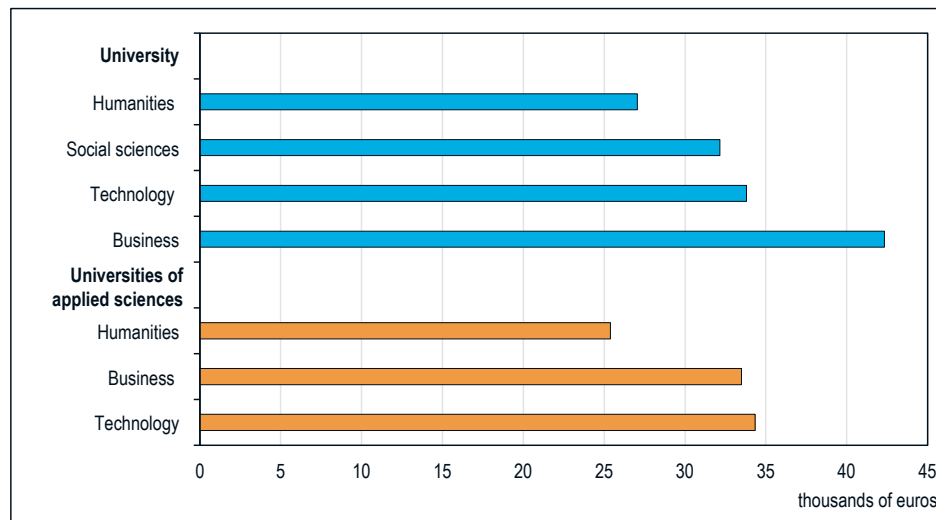


FIGURE 3. Annual income (earned income and entrepreneur's income) of graduates who started higher education studies 10 years ago by field of study in 2000–2016, with controls (n = 45 307)

5 Field-specific strengths and recommendations





The evaluations looked at the capability of higher education institutions and the higher education system to develop the educational provision and competence for the future working life. The structures of the education system and steering were also evaluated. In Finland, there is a **dual higher education system** in which universities of applied sciences and universities both have their own legislation and their own tasks.

At the level of the higher education system, the Ministry of Education and Culture is responsible for the **steering** of higher education institutions. In addition to the regulation of educational responsibilities of the institutions, the most important steering instruments are the agreements between higher education institutions and the Ministry of Education and Culture, the related negotiations and the funding model for higher education institutions. Other steering methods include project funding and information steering.

Educational provision and its development also involve the **profiling** of education. The educational provision as a whole forms the profile of the field of study in Finland and the education provided by a certain higher education institution the institution's profile in that field of study. Profiling is often associated with structural development, but it can also be regarded as focusing on the institution's own strengths.

Students' competence was examined from the perspectives of the competence-based approach and working life relevance. In the **competence-based approach**, the focus is on the students' competences and learning. One aspect of the approach is that the degree programmes are described in terms of learning objectives and the intended learning outcomes. Competence may include knowledge, skills, qualifications or attitudes. **Working life relevance** refers to the capability of the degrees programmes to produce the competence required by students when entering working life, the attention paid to the needs of working life in the educational provision and cooperation with working life.

Continuous learning or lifelong learning refers to forms of education that are mainly offered to non-degree students. These include, for example, open higher education, continuing education and specialisation training.

The following section looks at the key strengths of the four fields of study and the given field-specific recommendations based on the evaluations.

The higher education in humanities

The **key strengths** of the higher education in humanities are (Pyykkö et al. 2020)

- Graduates from the field of humanities have **strong subject knowledge and their ability to grasp complex entities and think critically is at a good level**. Education in humanities provides diverse and wide-ranging competence, giving flexibility required in constantly changing circumstances in working life.
- **The dual model of Finnish higher education system is clear in humanities** as degree programmes are already specialised into two higher education sectors. Most of the higher education in humanities is provided by universities. Universities of applied sciences offer community educator and interpreter degree programmes. From the perspective of the two higher education sectors, there are hardly any degrees with overlaps or challenges in terms of harmonisation.
- Higher education institutions' **strong interest in pedagogical development can be seen in the staff development**. Versatile pedagogical training is offered: training in higher education pedagogy is offered in the form of extensive study entities, shorter modules, various seminars as well as development events and projects. Most of these staff development activities are carried out by individual higher education institutions. However, the ongoing Government key projects have brought about national co-operation in this area.
- There are **plenty of opportunities to plan and implement continuous learning in the field of humanities**. Competences required in today's working life, such as languages, knowledge about different cultures, multicultural competence and insight into history and social changes, is offered extensively in humanities.

The **key recommendations** for higher education in humanities are:

- **The working life relevance of degree programmes should be considered more extensively in the planning of education and the guidance and counselling of students.** Traineeship opportunities as well as co-operation with the alumni should be increased in the bachelor's and master's stages. There should be a systematic focus on the development of working life skills in education. In humanities, 78 per cent of graduates from universities and 79 per cent of graduates from universities of applied sciences were employed. The rate of graduates finding employment is approximately 10 per cent lower among graduates in humanities than among graduates in technology and business, for instance. Consequently, employment opportunities should be planned already during the studies.
- There should be **a more systematic approach from the beginning of the studies in making learning outcomes more visible** and creating opportunities for students to recognise and describe their own competences. The students should get a clear perception of their own competences at different stages of their studies which would also help them when seeking entry into working life. Practice in verbalising one's own competences would also help students in planning their studies, assessing the development of their competences and describing their competences when entering the labour market. In each higher education institution, time and resources should be reserved for making learning outcomes visible.
- **The integration of digital competences in the degree programmes in humanities should be defined, planned and realised at the national level** in order to find, develop and implement best practices. Currently, digitalisation-related competences are gained mainly from sources other than degree education in humanities. The digitalisation-related continuing education for subject teachers should be fixed.
- **Internationalisation should permeate the degree programmes in humanities more profoundly and extensively.** Students' periods of internationalisation should be integrated in their personal study plans. The international relevance of the learning outcomes should be ensured in all degree programmes in humanities by supporting language and cultural competence, strengthening language and culturally aware teaching and promoting multiculturalism in higher education institutions' practices.

The higher education in business

The **key strengths** of the higher education in business are (Wallenius et al. 2020):

- **A competence-based degree structure that produces both generic working life skills and content-related competence.** The field has a broad consensus of the knowledge and skills that a graduate in business should have.
- **Degree programmes in business produce high working life relevance.** Degrees at universities of applied sciences (UAS) are working life oriented, and university degrees emphasise working life and research-based knowledge. The graduates' employment situation in the field is good.
- **The national cooperation structures**, which cover all higher education institutions (HEIs) offering business degrees, **are a strength for both the university and the UAS sector.** The network of business education providers in the UAS sector and the Association of Business Schools Finland in the university sector support the internal coordination and development of the educational provision at the national level.
- **Internationalisation has diverse and significant impacts on the education offered by the HEIs.** The requirements of internationalisation have been addressed in many ways in the planning and implementation of the degree programmes. The HEIs participate extensively in international networks and partnerships. In the university sector, international accreditations bring added value to the development of degrees.

The **key recommendations** for higher education in business are:

- In 2019, students could complete a higher education degree on 49 campuses, and almost 10 000 degrees are completed every year. The evaluation team recommends that **the number of campuses offering higher education in business should not be increased from the 2019 level**. There is also **no need to expand the education further** either in the university or the UAS sector.
- **There should be more systematic cooperation between the university and the UAS sector at the national level**. Through more intensive national cooperation between the higher education sectors, the division of labour between the HEIs, the profiles of master's degrees, and the provision of continuous learning could be further clarified. By developing cooperation related to the content of teaching between the sectors, the delivery of educational programmes could be made more efficient, and the quality of teaching and learning could be improved.
- **HEIs should develop procedures for anticipating and responding to future challenges and working life competence needs**. The HEIs should systematically collect and analyse foresight data and draw on this data at all levels of their operation: at the level of degrees, field and higher education institutions, and in developing continuous learning.
- **The UAS sector should develop procedures for systematic development of personnel competences** to ensure that they meet future requirements. Universities of applied sciences should also **ensure that education is based not only on strong working life connections but also research**.
- HEIs offering business education should **intensify their dialogue with business life regarding continuous learning**. The development of working life-based implementation models of continuous learning is in its early stages. By stepping up cooperation, especially with different business segments, new types of continuous learning models suitable for companies' needs can be developed. At the same time, the educational provision should better meet the needs for continuous learning, for example by responding to the competence challenges arising in working life as a result of digitalisation.

The higher education in technology

The **key strengths** of the higher education in technology are (Pirttilä et al. 2020):

- **The higher education in technology offers students added value in the form of good employability and a good level of income.** The added value in terms of earnings varies to some extent between different higher education institutions. Therefore, sharing good practices identified in the field of technology can improve the labour market success of students.
- **Higher education institutions maintain well their working life connections and networks.** Universities and universities of applied sciences are eager to learn about the needs of working life and to develop their education accordingly.
- **The need to renew competence in society as well as one's own competence is recognised in higher education in technology.** Universities and universities of applied sciences possess the ability for renewal and reform as well as the will to carry out changes.
- **The higher education communities are international in the field of technology.** They offer Finland an excellent opportunity to serve as a pathway for highly-educated immigration, provided that graduates from other countries can be better integrated into Finnish society and workplaces already during their studies.

The **key recommendations** for the higher education in technology are:

- The educational profiling of higher education in technology has not been adequately done. In addition, there exists no clear vision at the national level regarding the strategic direction or leadership to implement it. **New incentives for cooperation and specialisation must be set up for the steering of higher education institutions.** Digitalisation should be used increasingly to ensure the regional availability of education.
- **Higher education in technology offered by universities and universities of applied sciences must be developed as a whole**, and the overall structure of higher education in the field must be examined boldly and open-mindedly at the national level. There is not enough cooperation spanning the two sectors of education. Instead of maintaining separate systems, common technology and service infrastructures should be built and utilised.
- **The weak appeal of higher education in technology is a national problem**, the roots of which are deeply embedded in societal development. The insufficient availability of competent workforce with a background in technology already restricts the growth opportunities of companies. To address this problem, purposeful national measures must be adopted urgently.
- **No ambitious long-term vision exists for the reform of continuous learning.** Immediate measures must be taken to put together a national vision and commit different participants to the required reform. The production-oriented approach should give way to a customer-orientated approach, and competence must be placed at the core of continuous learning. Higher education institutions and working life should develop long-term partnerships to help them anticipate competence needs and strengthen foresight activities.

The higher education in social sciences

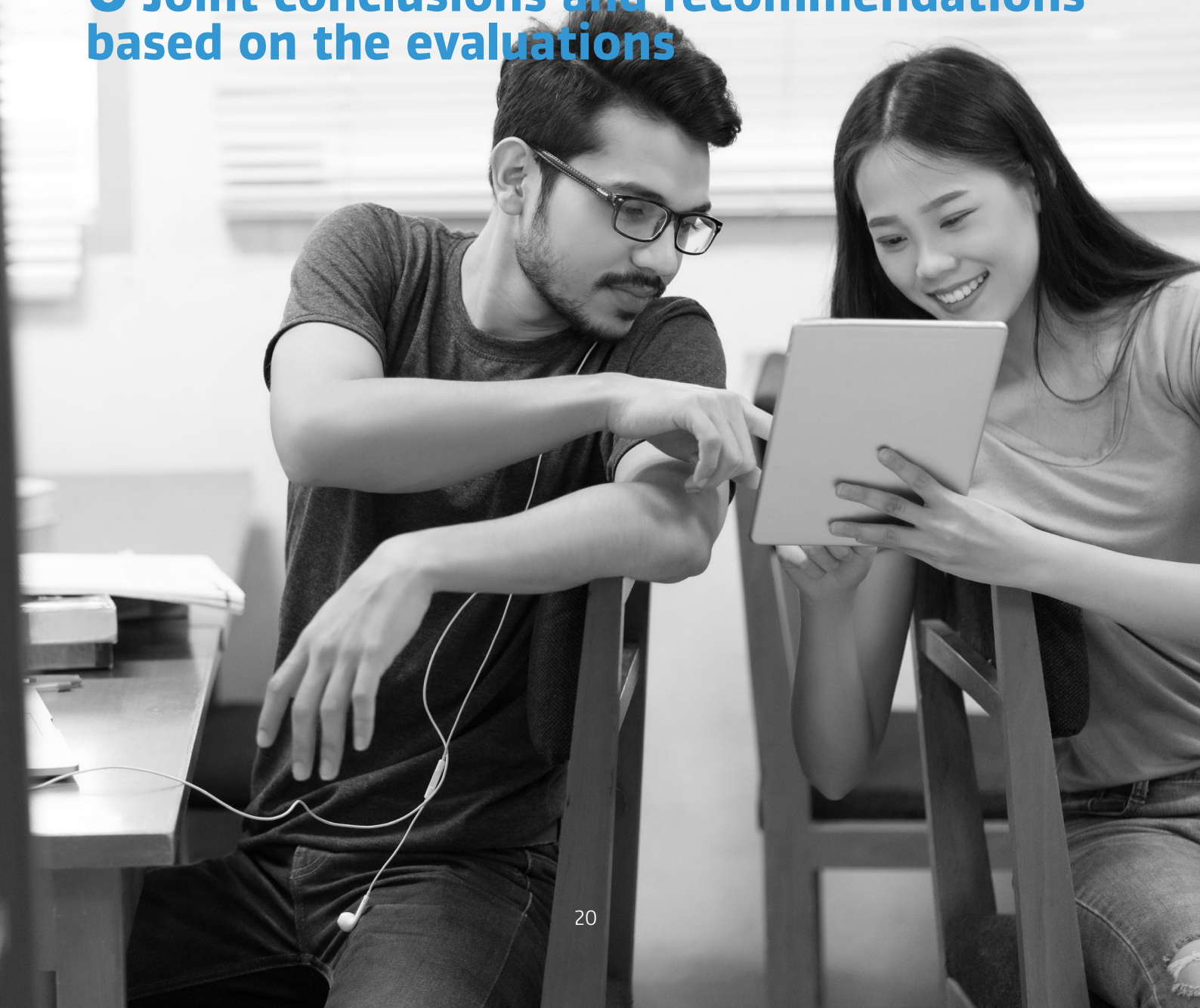
The **key strengths** of the higher education in social sciences are (Seppälä et al. 2020):


- **Higher education in social sciences is comprehensive both in terms of its content and regional coverage.** The education is provided at eight universities. A wide range of subjects is included in the degree programmes in social sciences and the discipline-specific profile is multidimensional. In spite of some overlapping, diversity in the regional offerings and content of studies is a particular strength of the field of social sciences.
- **The working life relevance of bachelor's and master's programmes in the field of social sciences is at a good level.** The general abilities provided by the studies, such as wide-ranging competence, analytical and problem-solving skills and critical thinking, are well in line with the employers' wishes in the field and the competence needs of the changing working life.
- **The degree programmes in social sciences are well linked to the universities' strategies and profiles.** Social sciences are either included as a focus area or contribute to the implementation of the cross-cutting themes of the universities' strategies.
- **The link between research and the provision of education offers opportunities to benefit from the two-tier degree structure.** The introduction of broader bachelor's degrees combined with the more focused master's degrees that correspond to the research profile opens up new opportunities for universities also in the field of social sciences. Specialised master's programmes based on the latest research counterbalance the broad bachelor's programmes.

The **key recommendations** for the higher education in social sciences are:

- **The coordination of degree programmes and the cooperation between universities should be increased and developed** with regard to student admissions, curricula and degree structures. More attention should also be paid to making cross-institutional studies and cooperation between minor subjects more flexible. As regards curricula development, this means that the content of the degrees must be made easy for students to compare.
- **Profiling of degree programmes and subjects should be promoted** based on their strengths and key research themes. The profiles of degree programmes must be made visible to applicants and students. The profiling of research and the profiling of education are based on different principles. The regional and national tasks are emphasised in the profiling of education, while the aim of research is primarily to reach or keep up with high international standards. These differences must be taken into account when the profiling measures are discussed.
- **Students find it challenging to see the labour market relevance of the degrees and to identify their own competences**, especially in generic fields of social sciences. The labour market relevance of degrees in social sciences seems to be high due to their generic nature, but at the same time students find the lack of practical orientation in the studies problematic. As regards the degree programmes, it is necessary to clarify the competences provided by the degree programme and the desired skills and clearly describe them in the learning outcomes of the degree programme. The students' ability to identify their competences should be better supported.
- **The organisation of continuous learning and the anticipation of competence needs is fragmented.** The degree education and continuous learning should be dealt with as one entity when it concerns the anticipation of education needs. This integration would make it easier to develop the division of roles and responsibilities between degree education and continuous learning in a more comprehensive manner. This also applies to the modes of implementation. Citizens' equal access to continuous learning must play a key role when decisions are made on the availability of the education offered and the charging of fees.

6 Joint conclusions and recommendations based on the evaluations





Although the emphasis of the evaluations of the four fields of study was on field-specific data, the evaluations had a shared project plan and partly shared data. There are field-specific differences in the conclusions and recommendations, but also common strengths and challenges.

In the fields examined, the **educational provision** is comprehensive in terms of both its geographical coverage and the content. The educational provision in technology and business is wide both at universities and universities of applied sciences. Educational provision in these fields is offered in a large number of smaller units that cover geographically large parts of Finland. It is worth considering whether the number of units in these fields of study should be reduced. While the number of engineering degrees needs to be increased from the viewpoint of businesses, expanding the educational provision alone is unlikely to solve the problem due to the weak appeal of the field of study to applicants.

The relationship between the **Ministry of Education and Culture's steering** and the development of the educational provision was assessed to varying degree in the responses of field-specific self-assessments and in focus group interviews. Field-specific differences were discovered in them. The impact of the different steering methods was considered to be strong, but not always appropriate. The funding allocation model and the regulation of educational responsibility were found to be the strongest steering methods. The funding model has driven higher education institutions to mutual competition, which for its part has hindered stronger cooperation and the courage for stronger profiling of the educational provision. Although project funding was criticised in different fields, positive sides were also seen in the funded projects, such as the increased cooperation between higher education institutions and enhancement activities concerning teaching. However, higher education institutions mainly wish for stronger basic funding.

There has been very little **profiling** of the educational provision in any of the four fields evaluated. The profiling of research affects the educational provision, for example, through the content of the teaching, but the process is slow. Higher education institutions are of the view that profiling must be based on the strategic choices of the institutions but there must also be clear incentives for it. There are also differences between the two higher education sectors. Regional needs are emphasised in the operation of universities of applied sciences, which does not make it desirable to carry out strong profiling that involves the discontinuation of programmes in some fields of study. Universities, on the other hand, provide education and training to meet not only regional but also national and international needs.

In all of the fields, the importance of strengthening **general skills** as well as **substance knowledge** is recognised in the degree programmes. However, the ways of describing **learning outcomes** varied between and within the different fields. Professional fields generally had an established balance between substance competence and general skills. **Internationalisation** is most clearly integrated into the educational provision in the field of business at universities. Otherwise, gaining international competence is largely based on the student's own activity and choices. Even if research conducted in the fields of study is international, the learning outcomes related to internationalisation are hardly visible in the curricula. Internationalisation is often understood in a narrow sense that does not include competences such as multicultural competence. Strengthening students' understanding of **digital skills** and the digital culture and transformation is a priority both in degree education and in continuous learning. In this area, it is also important to develop the competence of the personnel.

The idea of **continuous learning** as such is nothing new to higher education institutions, but the new quantitative and qualitative needs require new ways of thinking and new models, structures and forms of operation need to be developed. In this development, continuous learning and degree education must be looked at as one entity. The use of foresight data should be increased in the development of the contents, modes and methods of both degree education and continuous learning. In the development of both continuous learning and degree education, links with working life need to be strengthened also in fields where they have traditionally been close. It is important to ensure that functioning quality management procedures are in place also in continuous learning. The funding of continuous learning is a crucial issue for higher education institutions. It cannot rely solely on the Ministry of Education and Culture but must involve the other ministries and the employers. The learners themselves can also bear some financial responsibility. There is a wish to keep the market-based continuing education in higher education outside the Ministry's steering also in the future.

There is closer **field-specific cooperation** between universities of applied sciences than between universities. An exception in the university sector is the close cooperation in the field of business and in certain national networks, such as Sosnet. A strong link therefore exists between cooperation and division of work in higher education: there cannot be profiling at the national level unless the actors know each other and the education they all provide. All of the fields examined recognise the need to develop national cooperation and would like to see more systematic field-specific cooperation.



Joint recommendations based on the evaluations

- Higher education in the fields of study examined must be implemented so that they cover geographically all parts of Finland. However, the number of units must be justified and their size sufficient to guarantee the good quality of the education.
- The profiling of educational provision must be based on the higher education institution's own strategic choices.
- The learning outcomes must be described in such a way that students learn to recognise the development of their competence and to describe it in different situations, for instance, when applying for a job. The learning outcomes of the degree programmes must ensure a balanced development of substance knowledge and general skills. Special attention should be paid to improving international competence and digital skills as well as to understanding the digital culture and transformation.
- In the fields examined, connections with working life should be strengthened and alumni should be actively involved in the development and implementation of the educational provision.
- Higher education institutions must engage in systematic cooperation within fields and sectors, but also nationally, across the boundaries of the fields and sectors.
- Continuous learning should be developed in close cooperation both with degree education and with working life. Quality assurance in continuous learning must be ensured.

7 In conclusion

The evaluations of higher education in the fields of humanities, business, technology and social sciences showed that graduates and working life representatives are satisfied with the competences produced by the degrees in these fields of study. However, there is still room for improvement in making competences visible to both students and employers as well as in ensuring the balanced development of substance knowledge and general skills in the degrees.

Competence needs are in a constant change, which requires better analysis and utilisation of foresight data. An important strength of higher education degrees is the versatile core competences and the key skills specific to the fields that they provide. Graduates from higher education institutions not only respond to the current competence needs, but also develop and reform working life.

The main competence needs of today and the near future are linked to at least three topics: digitalisation, internationalisation, and sustainable development. These topics have to some extent been taken into account in Finnish higher education institutions, but so far their implementation has varied and has too often been unsystematic. With regard to digitalisation, higher education institutions have focused more on the technical side of the phenomenon, such as the use of software and equipment. In the future, higher education should aim at an in-depth understanding of the digital culture and the changes it brings about in different fields. In internationalisation, more attention should be paid to operating in multicultural communities as well as to diverse language skills and mobility. Internationalisation should be a more systematic part of all degree programmes. Sustainable development and responsibility must be included in all education provided.

Enhancement-led evaluation is based on higher education institutions' responsibility to enhance the quality of their educational provision, which they can improve with information gained from the evaluations of fields of study. We hope that the results of this evaluation will be used for enhancing the strategic management of the degree programmes and higher education institutions as diversely as possible. The impacts of the evaluation should be monitored by means of a follow-up evaluation carried out in a few years' time.

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Appendices

Appendix 1. HEIs that participated in the evaluation and the number of degree programmes

TABLE 3. Number of answers in the self-assessment survey provided by the degree programmes according to university (n = 403)

University	Humanities	Business	Technology	Social sciences
Aalto University	–	12	37	–
Hanken School of Economics	–	2	–	–
Lappeenranta University of Technology (LUT)	–	7	30	–
Tampere University	12	6	30	24
University of Eastern Finland	20	8	–	12
University of Helsinki	23	–	–	18
University of Jyväskylä	32	11	–	8
University of Lapland	–	–	–	5
University of Oulu	4	6	15	–
University of Turku	10	2	6	11
University of Vaasa	3	13	3	2
Åbo Akademi University	10	3	10	8
Total	114	70	131	88

TABLE 4. Number of answers in the self-assessment survey provided by the degree programmes according to UAS (n = 277)

University of applied science	Humanities	Business	Technology
Arcada University of Applied Sciences	–	3	2
Centria University of Applied Sciences	1	6	3
Diaconia University of Applied Sciences	3	–	–
Haaga-Helia University of Applied Sciences	–	10	–
Humak University of Applied Sciences	7	–	–
Häme University of Applied Sciences	–	6	14
JAMK University of Applied Sciences	–	5	12
Kajaani University of Applied Sciences	–	2	3
Karelia University of Applied Sciences	–	3	6
Lahti University of Applied Sciences	–	6	4
Lapland University of Applied Sciences	–	3	6
Laurea University of Applied Sciences	–	6	–
Metropolia University of Applied Sciences	–	6	8
Novia University of Applied Sciences	–	3	4
Oulu University of Applied Sciences	–	3	10
Saimaa University of Applied Sciences	–	4	5
Satakunta University of Applied Sciences	–	3	12
Savonia University of Applied Sciences	–	4	8
Seinäjäoki University of Applied Sciences	–	5	7
South-Eastern Finland University of Applied Sciences	2	5	16
Tampere University of Applied Sciences	–	8	17
Turku University of Applied Sciences	–	11	17
Vaasa University of Applied Sciences	–	2	6
Total	13	104	160

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of competence**

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humanities, business, technology and
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