

OVERSEAS NEWS AND EMPLOYMENT



PASSPORT TO GLOBAL JOB OPPORTUNITIES

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IndiGo to link Chennai-Penang with direct flights

CHENNAI: IndiGo will and Penang, caters to Chennai to Penang. In-

add direct flight ser- the growing demand for between Chennai travel between the two and Penang from Dec cities, offering both busi-



already operates direct said in a statement. flights between Cheneast Asian country.

vice between Chennai non-stop, flights from

21, the third destination ness and leisure travelin Malaysia, the largest lers a convenient and afair carrier said. IndiGo fordable option, IndiGo

"We are extremely nai and Kuala Lumpur, pleased to expand our Langkawi in the South- network into Malaysia even further with This new direct ser- the launch of daily,

diGo will now operate 28 weekly flights from India to Kuala Lumpur, Langkawi and Penang in Malaysia," said Indi-Go Head-Global Sales, Vinay Malhotra.

"This expansion underscores IndiGo's commitment to connecting not just major hubs, but also emerging destinations like Langkawi and Penang, offering options for business as well as leisure. IndiGo remains committed to delivering an affordable, timely, courteous and hassle-free travel experience across our expansive network," Malhotra added.

Over 20 lakh new workers enrolled under ESI scheme in Sept, 2024

NEW DELHI: The provisional payroll data of Employees' State Insurance Corporation (ESIC) revealed that 20.58 lakh new employees have been added to the workforce in Sept, 2024.

As per a statement by the Ministry of Labour Employment, many as 23,043 new establishments have been brought under the social security ambit of the ESI Scheme in Sept. Further, the year-on-year analysis showed a growth of nine per cent in net registrations compared with lakh in Sept. Besides, Sept 2023.

Through the data, it is noticeable that out of the total 20.58 lakh employees added during the month, 10.05 lakh employees amounting to around 48.83pc of the total registrations belong to the age group of up to 25 years. Year on Year analysis shows a growth of nine per cent in net registrations compared with Sept 2023

Also, the gender-wise analysis of the payroll data indicates that the net enrolment of female members has been 3.91 (Cont. on page-3)

India to contribute 20 pc of global workforce growth

NEW DELHI: India is in the country is expectset to play a pivotal role in global workforce growth, contributing 20pc of it between 2023 and 2050, according to while na is expected to witness a decline in its workforce during this period.

The report highlighted the country's remarkable progress in income levels. It noted that by 2030, the number of high-income households

ed to triple.

It said: "By 2030, high-income households are expected to triple, middle-income a report by Angel One households will nearly Wealth. In contrast, Chi-double making India the fastest-growing nation in terms of per capita income". This will significantly reduce the share of low-income households from 43pc in 2018 to just 15pc by 2030, marking a major shift in (Cont. on page-3)

Is India's gold price lower than in UAE?

DUBAI: Is buying gold gap of gold prices between cepted fact that buying UAE?



" India cut gold import duty from 15pc to six per cent this year, but that's only narrowed the price

turning out to be cheaper India and Dubai," says in India than it is in the Anil Dhanak, Managing

price difbuying in UAE, which is enough

to offer significant savings for customers purchasing jewellery in Dubai.

It's always been an ac-

gold or jewellery in the UAE comes with sig-Director of Kanz jewels. nificant gains for tour-"Even ists from India. More so, during the time when import duties on gold were ference raised to 15pc as India is in fa- sought to shackle domestic demand for the asset. (India, the second largest consumer of gold after China, imports much of its bullion needs, with the UAE being a significant supplier under the CEPA deal.

(Cont. on page-2)

Dubai International Airport handles record passengers

DUBAI: The Dubai International Airport (DXB) is well on schedule to welcome 23.2 million passengers in the remaining part of the calendar year – and for a full-year tally of 91.9 million passengers.

The Q4-2024 numbers are receiving a further boost as more direct passengers make plans for a Dubai trip during the final weeks of the year. DXB's current record in full-year passenger numbers is 89.1 million, set in 2018.

"This is a period known for high direct traffic, driven by expats travelling home for the festive

season and visitors arriving to enjoy the UAE's packed winter calendar," said a DXB statement. Major events and attractions

in full swing, with many passengers set to pass through Dubai's ports as cruise operators capitalise



-- from the DP World Tour Championship, Emirates Dubai 7s, festive markets and New Year's Eve celebrations draw millions of guests from overseas.

on the city's infrastructure and superior air and sea connectivity.

Meanwhile, Dubai International Airport saw 68.6 million passengers

Plus, the cruise season is file through its terminals larly noteworthy is that in the first nine months of 2024.

> Momentum from the year's first-half continued into Q3, during which the world's busiest airport hub handled 23.7 million passengers, marking a 6.3pc

> growth compared with 2023. Flight operations also saw a surge, with over 111,300 flights handled in Q3, bringing the year-todate total to 3.27 lakh, a 6.4pc increase. According to Dubai Airports' CEO Paul Griffiths, the hub is pulling in more pointto-point traffic "ever before". "What's particu-

DXB is seeing more direct traffic — a shift from the long-standing trend where transfer traffic dominated," he said.

"This reflects Dubai's evolution into not just a premier tourist destination, but also a globally attractive place to live, work and do business, further underscored by the city's booming real estate market and its rising appeal as a destination for top talent." Around 60pc of Q4-2024 traffic is forecast to be direct, compared with 50pc in Q3 and 55pc for the full year.



Save Goa tourism

oa is famous for its golden beaches, hospitality and above all the Goan resilience. Goans are very accommodative and they welcome you with open arms. Goa is tourists' paradise – both domestic and international. At least, till recently, that was the situation.

But of late, a section of the locals in connivance with some government departments, is harassing the tourists, according to local media reports. Tour operators are afraid to go to Goa as the local police are harassing tourists, especially those who come in vehicles registered outside Goa. There are complaints that touts and a taxi operators' cartel have become hostile to tourists. Local taxi mafia is not allowing Uber or Ola taxi services in Goa. Hoteliers and shop keepers are losing business and they say the government tourism departm e n tneeds to take accountability as the

manathan nodal agency and stop cops from harassing tourists, curb touts and take action against some section of the people which is not even allowing tourists to take photographs of the heritage monuments

Already, hotels are suffering due to high GST of 28pc on rooms costing more than Rs 7,500. Tourists are forced to go for cheap accommodation and roadside food, causing health issues. According to CEIC data, foreign tourism in the state has failed to recover to pre-Covid levels. The report highlighted a sharp contrast in visitor numbers, with only 1.5 million foreign tourists in Goa in 2023 compared with 8.5 million in 2019. Russians and the British, who used to visit Goa in large groups, have opted for Sri Lanka instead.

The expenses and hassles of visiting Goa have forced even Indian tourists to look for other alternative options, with Southeast Asia and other places increasingly becoming more and more popular. Destinations, particularly Thailand that has gone ahead to announce visa-free travel for Indians, along with places with better infrastructure and cheaper travel expenses like Vietnam and Malaysia —are increasingly turning into favourites. It's likely that Goa, once thriving as a popular tourist destination, may continue to shrink as competition from other areas continue to increase.

With the Christmas-New Year season around the corner, the government's silence on the harassment of tourists is going to cause a deep dent on Goa 's economy. There is hardly any industry in Goa while its traditional mining industry is in crisis. Agriculture too is weak in Goa and the state is largely dependent on tourism for income. Goan youths are moving to other states and outside the country for jobs The stakeholders argue that the tourism department needs to take accountability for decisions that spell disaster for tourists. Some of the recent decisions taken by the state government are driving the tourists away. This will impact the tourism business during the ensuing peak season. The state government should wake up from its deep slumber and act immediately.

Well-known political commentator Trajano D'Mello sums up the situation like this: "The decline in the number of international tourists is totally and clearly because of the tourism department's mismanagement. The image of Goa has been dented due to harassment cases and touts, who have thrived and are an absolute nuisance. Tourism is totally misdirected." Well said.

LIPSYNCH

"It is during our darkest moments that we must focus to see the light." - Aristotle



Violinist Padma Bhushan Dr L Subramaniam performing at the JACC in Kuwait City, (centre) Ambassador Dr Adarsh Swaika felicitating Dr Subramaniam and (right) a section of the audience.

Violinist Dr Subramaniam's evening of soulful entertainment in Kuwait

KUWAIT CITY: Music aficionados witnessed a mesmirising evening of soulful entertainment at the Jaber Al Ahmad Cultural Centre (JACC) with the sublime performance of one of India's greatest violinist Dr L Subramaniam on Monday Nov 18.

Performing to a packed hall, the musical maestro gave audiences a glimpse of his genius with some soul rendering music that was beyond doubt the highlight of the evening.

The evening began with the Chairman of Indian Business and Professional Council (IBPC) Kaizer Shaker, the organisers of the event welcoming and

thanking the guests for their presence. He also thanked all the members of the committee for making the event possible.

In his address to the guests, Ambassador of India HE Dr AdarshSwaika praised Dr L Subramaniam's music prowess calling him India's greatest violinist. He thanked the organisers for the opportunity to hear the music genius and his troupe.

A packed hall, comprising diplomats, Kuwaitis, foreigners and members of the Indian diaspora were then taken on a musical sojourn. Dr Subramaniam slipped easily from one note to another,

even venturing into semitones unfamiliar to many ears.

Accompanied on the violin by his son AmbiSubramaniam, the father-son duo weaved magic with their violins frequently drawing applause for the rags (modal scale melody) they played.

The accompanied performers Tanmoy Bose on the Tabla and Ramana Murthy on the Mridangam (drum) ably assisted the performance with some torrents of sound while N Radhakrishnan on the Ghatem and G Satya Rai on the Morsing provided a perfect counter balance to the rhythms.

Act to be simplified

NEW DELHI: In a major move anticipated during her budget speech on Feb 1, Finance Minister Nirmala Sitharaman is expected to announce a comprehensive review of the Income Tax Act. Sources indicate that this review aims to simplify the existing tax framework, which currently comprises a staggering 71 TDS sections.

Presenting the last budget she had said: "I am announcing the comprehensive review of Income Tax Act, 1961. The purpose is to make the act concise, lucid and easy to read and understand. This will reduce disputes and litigation, thereby providing tax certainty to the taxpayers. It will also bring down the demand embroiled in litigation. It is proposed to be completed in six months."

As part of this overhaul, the minister may propose measures to consolidate and simplify TDS regulations, making compliance easier for taxpayers. "TDS/TCS have almost become a parallel Income Tax Regime over years. As of now, there are 71 Sections under TDS as follows from Section 190 to Section 206CCA covering Provision for TDS/TCS Direct Payment, deductions and Procedures.

Instead of these 71 Sections, there can be a single comprehensive Schedule of Rates of TDS (just Like the Customs Tariff Act) with Schedule Notes. These will wipe out 71 sections with one Schedule and would be the first major step to simplification and reduction of litigation," said Vivek Jalan, partner with Tax Connect Advisory.

Is India's gold price lower than... an media reports," said a what the same would cost

(Cont. from page-1)

Doubts about the price advantage between buying gold in UAE vs. India came after prominent Indian media platforms this week raised the topic. What they had to say was that Indian gold prices are now favourably placed compared with what buying in the UAE, Qatar or Oman would require.

"There have been a few Indian shoppers, residents and tourists, who have come to our stores and remarked about the Indijeweller. "All such reports in UAE or Qatar. of a gold price advantage in India are patently false - and the UAE gold trade must do something about the dollar peg at Dh3.67.

there is not even a single factual element in the reports talking up the India gold price advantage. The basis of this argument was that a stronger dollar – and a weakening rupee - would translate into a lower retail price for gold in India compared with

The current level for one UAE dirham is 22.98 Indian rupees. The UAE has

This week's Indian me-What's worse is that dia reports – and on some of most established media platforms - comes at a time when visitors from India to the UAE are building towards an end-December surge. It's a near certainty that the vast majority of these visitors would be heading for the Gold Souq at the first opportunity.

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FOREX RATES

As on 21st November, 2024 (In rupees) Currency Buying Selling **US** Dollar 84.81 83.98 106.26 **British Pound** 107.41 Euro 89.91 88.27 54.17 54.87 Japanese Yen 94.68 Swiss Franc (CHF) 96.48 Canadian Dollar 61.00 59.81 Australian Dollar 55.59 54.51 7.56 7.71 Norwegian Krone 7.74 7.58 Swedish Krona 49.14 New Zealand Dollar 50.03 Hong Kong Dollar 10.94 10.74 Singapore Dollar 63.51 62.24 22.27 Saudi Arabian Riyal 22.70

23.20

22.75

United Arab Emirates

India to contribute 20 pc of....

(Cont. from page-1) income distribution.

The report also mentioned that the country is poised to become the fastest-growing nation in terms of per capita income, supported by strong household balance sheets. It noted that India's household debt as a percentage of GDP remains much lower than its

world's lowest dependency ratio, while the same for peers like China and Europe is on a rising trajectory". Meanwhile, dependency ratios in countries like China and across Europe are on the rise, posing economic challenges for these regions. The report also highlighted the impact of rising income levels on



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Over 20 lakh new workers enrolled....

(Cont. from page-1)

a total of 64 transgender employees have also were registered under ESI Scheme in Sept, attesting the commitment of ESIC to deliver its benefits to every section of society. The payroll data is provisional since the data generation is a continuous exercise.

Asian peers, reflecting robust income growth and financial health. The country's young demographic profile is another key strength. With an average age of 29 years, India has one of the lowest dependency ratios globally, indicating fewer dependents per working individual.

It noted that "With an average age of 29, India has one of the consumption patterns. Household growth in India is outpacing population growth, driving discretionary spending faster than non-discretionary spending. This indicates a shift towards higher-value consumption, reflecting the rising affluence of Indian households.

On the taxation front, personal income tax collections



Beautiful Kerala (13N/14D)

Zoo

Museum

Palace

Memorial

KOVALAM

Sri Chitra Art Gallery

Padmanbhapuram

Vivekananda Rock

Statue of Thiruvallor

Shangumugham Beach

KANYAKUMARI

COCHIN

Mattancherry Dutch Palace Jewish Synagoue St. Francis Church Chinese Fishing Nets

MUNNAR

Vallera & Kallar Waterfalls Echo point Mattupetty Dam Kundala Dam Pothenmedu View Point Rajamalai

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in India have consistently exceeded corporate tax collections since FY21, reflecting the growing contribution of individuals to the economy. The report outlined that the country's unique po-

sition of rapid income growth, low household debt and a young workforce positions it as a global economic powerhouse, driving not just domestic but also international growth in the coming decades.









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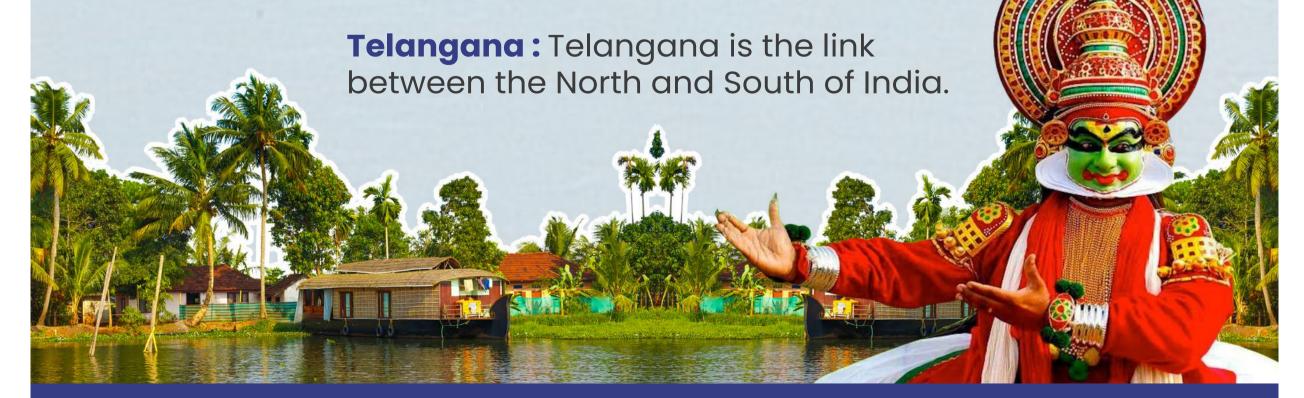
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Karnataka: Karnataka is famous for temples, majestic architecture, and princely vibe.



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Parent cannot take child abroad without partner's consent amid custody battle

Can a parent (father or mother) take the child away to another country without the permission of the other parent?

Both parents must provide consent if one plans to take their child to another country. Without mutual agreement, this may be considered parental abduction and can lead to serious legal consequences, including criminal charges and potential loss of custody right. A lawyer highlighted a case from an Ontario court, where a Dubai-based father sought the return of his two children, aged five and eight who were taken to Canada by their mother under the guise of a family visit.

The dispute escalated when the mother informed the father that she intended to keep the children in Ontario, refusing to bring them back to Dubai. In response, the father pursued a court order for their return. In her defence, the mother claimed that removing the children from her custody would expose them to significant harm.

father's legal team, led by Emirati family lawyer Diana Hamade, argued that the UAE had adequate laws in place to protect the children's best interests, emphasising that the Ontario court should defer to UAE jurisdiction in matters of custody. Ultimately, the Ontario judge ruled in favour of the father, stating that the children should return to Dubai, allowing the local courts to adjudicate the custody issues. Hamade said: "When a child is removed without the consent of a parent, left-behind parent must file a complaint in jurisdiction where the child has been taken to seek a return order."

Hamade also emphasised the importance of



Diana Hamade (Lawyer)

establishing the child's

habitual residence as the location they were living before the removal. "The court must also effectively address all aspects related to the child's security, safety and well-being," Hamade told a TV channel. Hamade highlighted that custody cases often require expert testimony, particularly on matters related to the child's habitual residence. "In a custody case filed in England, for instance, if the child is a habitual resident in the UAE, the judge will examine expert testimony to highlight how UAE custody laws protect the child's best interests and provide parents with the necessary rights to co-parent effectively," she noted. In family cases involving children, courts typically consider the emotional and psychological impacts of separation on young children. Relocation can have profound emotional effects; therefore, Hamade advises parents to thoroughly document concerns regarding potential harm. "Parents must establish the child's habitual residence and address all aspects related to the child's safety and well-being," she stated.

Whether it's the emotional, psychological, educational or financial impact, this documentation can be presented in court, where judges prioritise the child's best interests above all else. The case highlighted above is not an isolated one. As reported by a local newspaper in Sept, a toddler, who was flown to the UK by his mother without the father's consent, was brought back to Dubai after a court order. The UK high court recognised Dubai as the boy's "habitual residence" and upheld the father's right to have his child brought back to the UAE.

Samara Iqbal, managing partner at Aramas International Lawyers, warned: "Unlawfully taking a child can lead to severe legal consequences, including criminal charges and the potential loss of custody rights."

Igbal outlined the legal recourse available to left-behind parents: a child is unlawfully removed, the first step is to report the abduction to local authorities and file an urgent application in the UAE courts to prevent the child's relocation." She also stressed the importance of engaging with the UAE Ministry of Foreign Affairs to facilitate communication with foreign authorities if the child is already abroad.

In the UAE, there has been a shift toward modernising family laws, particularly for expats, making the system more accommodating in cases of international custody. The civil family court for expats in Abu Dhabi offers a more adaptable framework for residents involved in family law disputes. It allows joint custody and greater consideration to the best interests of the child, similar to international standards. "As the UAE continues to evolve as a global hub for expats, we may see more family law reforms that better align with international practices while still respecting local traditions," she added.

imposed on spouse? I have written my part of the centre located outside the case. Can you please tell me whether a travel ban can be imposed on my husband by

Can travel ban be

This Dubai resident decided to end her marriage after seven years. What shocked her the most was when her husband quietly fled the country, leaving her with their two children. When she tried to place a travel ban on him, her attempt was unsuccessful.

"The court rejected the travel ban, stating that a wife could not put a travel ban on her husband," said the 31-year-old Indian. The Indian expat's husband had moved to Saudi Arabia in Sept 2024, within two months of her asking for a divorce. "After I posed the question of divorce to my husband, he sold his car, wound up his business and terminated the contract of our apartment. I had already moved out of the house at this point, taking my kids along with me. Next thing I knew, I heard he left the country through a friend," she added.

Before he fled the country, he cancelled his kids' visas, leaving her with no choice but to sponsor them and pay If the husband is involved their fees.

During the course of their marriage, Sara said he had three failed businesses, which she supported financially by taking out loans in her name of Dh1.2 lakh. She would also pay her child's tuition fees and house rent whenever she could, as he was struggling financially.

The only evidence that she has regarding the loans are the transfer receipts showing that she had sent the borrowed money to his account.

The divorce case has not seen any progress, as after the three preliminary consultation sessions which led the court to decide that the grounds for divorce were valid and finalise alimony, he never attended any of the hearings. "I have been going to them alone. I'm struggling to pay for my child's education and manage other expenses, while also trying to pay back the loan that I took for him. So, I have not been able to hire a lawyer since the legal fees are expensive," said Sara.

She is currently going to Al Adheed Centre, a typing

Dubai Court that provides judicial services. "They've told me they've done everything from their side. Now its up to the court."

Can a wife put a travel ban on her husband? Samara Iqbal, a founding partner of Aramas International Lawyers, explained the ruling on ordering a travel ban on a spouse.

"In the UAE, a wife typically cannot directly impose a travel ban on her husband. However, there are certain circumstances in which a travel ban might be placed, but they generally involve legal actions or government interventions," said Samara, as she listed the circumstances.

Here are a few ways a travel ban might be imposed:

- 1. Legal disputes: If the wife files a legal case against her husband (such as for financial claims, divorce proceedings or child custody matters), a court might issue a travel ban to ensure the husband remains in the country during the case.
- 2. Debt-related issues: in financial matters or unpaid debts, a bank or creditor can request a travel ban through the courts. While the wife cannot directly request this ban, financial disputes within a marriage could escalate to such legal actions.
- 3. Custody cases: In divorce or child custody disputes, a court may issue a travel ban to prevent a parent (in some cases the father) from leaving the country with the children without the court's permission.

"Although a wife alone cannot impose a travel ban, legal processes and court rulings in specific cases can lead to a travel ban being placed on a husband. The process is court-driven rather than initiated solely by the wife," said the lawyer. The divorce and family lawyer further explained how a travel ban may also be put on children. "Often during or after a divorce, one partner may try to flee the country with the children, making the situation complicated."

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Since its inception, Aura al Schools is its emphasis

Global Schools has consistently achieved remarkable results, proudly maintaining a 100pc pass rate in public examinations. This outstanding achievement is a testament to the school's achievement to academic excellence, with many students securing top ranks and national accolades. The success of its students reflects the effectiveness of the schools' unique approach to education, which combines the CBSE curriculum with international pedagogical methods.

One of the distinguishing features of Aura Globon personalised learning. By limiting class sizes the school ensures that the teachers can provide individual attention to each student. This focused approach fosters and environment where students feel supported and encouraged to explore their potential. Teachers atAura Global SchoolS are not just instructors; they are mentors who guide students through their academic journeys, helping them develop critical thinking skills and a love for learning.

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engaging, preparing students for the challenges of the 21st century. With strong emphasis on holistic development, theschool offers a wide range of extracurricular activities that promote creativity, teamwork, and leadership. Students are encouraged to participate in various clubs, sports and community service initiatives, providing them with a well-rounded education that extends beyond the classroom.

Aura Global Schools is not just about academic achievements; it is about nurturing responsible global citizens. The school's commitment to instilling values such as empathy, respect, and integrity is evident in its community-driven initiaand collaborative tives By fostering a projects. sense of social responsibility among its students, Aura Global Schools prepares them to contribute positively to society.

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Guided by its Chairman, Mr.K.K.Ashraf – a banker turned eucationist and the board of directors Aura continues to be the market leader in the region in global education. For parents seeking an exceptional educational experience for their children, Aura Global Schools represents an unparalleled choice, where the pursuit of knowledge and personal growth goes hand in hand.

shouldn't finger to others

FLY91 adds Solapur, Mumbai to its destination network

With a vi-**PANAJI:** sion to provide last mile air connectivity to two and three tier towns in India, FLY91, India's pure-play regional airline, has added Solapur, a major textile and industrial hub, connecting the south-western town in Maharashtra of the two new direct

tickets will be available for sale for the two routes over the next few days. The start of these flights will bring a reliable, safe and quick mode of transportation between these destinations.

introduction This

open up Goa as a conveniently reachable tourism destination for the residents of Solapur," said Manoj Chacko, Managing Director and CEO of FLY91.

By Ravichandran NR, Chief Operating Officer, GKSV Consultancy, Kumbakonam 1. ATTACH AND DE- lead to failure. TACH RULES: Detach 3.LEARNING rule define the clear role and responsibility between team members while it can find out each member's capability, strength

and those who risk taker and averter. Then attach the team members or integrated them based on their level of responsibility/ability.

DIPLOMATIC AP-PROACH: Each member should have diplomatic approach between them. The diplomatic approach level less than 20pc of total strength, which influence other member in the team. There are 80pc of strength must be inplace. And 80pc of strength and 20pc of diplomatic approach can be succeeded whereas 80pc of influence and 20pc of strength can

OPPOR- while they all member of be 360 Degree of learning opportunity availability to the team members. Each member could be assisted

Right team should have following thump rules

TUNITY: There should the team or system. Failure also everyone should take accountability while

RIGHT TEAM WORK

there missed assistance or guidance between them or lack of skill in the sysshows failure

tem. The organisation's system the ofgoal to the individual accountabil-

team's accountability that

6. AWARD AND TRAIN-**ING**: There should be equal award in the front of the team members. Confidentially, individual bonus must be there who put their high effort to achieve the goal. The failure should be updated to therecord and train the team members the root cause of the failure.



with Mumbai, the country's commercial capital and Goa, a major tourism destination.

The announcement of FLY91's two new direct routes, Goa - Solapur and Mumbai - Solapur, takes the total number of domestic destinations connected by the regional airline, which is headquartered in Goa. The airline commenced operations in March 24.

FLY91 Airline's flights will be operational on the two routes starting Dec23

routes reinforces the airline's vision of improving regional connectivity, aligning with the Union Aviation Ministry's UDAN scheme, which aims to enhance air travel accessibility and connectivity in underserved and remote areas.

"FLY91 is pleased to announce the two new direct routes. FLY91 will be the only airline providing direct connectivity between Mumbaiand Solapur. Connecting with Goa will /guided between them to ity can be replaced by the achieve their goals. Right time that is available to builds the team strong. the team members.

WRONG TEAM WORK

4. DEVELOPING COST **INCENTIVES:** Good team members develop cost incentives continuously by PDCA to reduce the overall cost and time to achieve their goals and ultimately the organisation reaches thrive stage as well.

5. FAILURE ACCOUNT-**ABILITY:** Failure