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TIA Newsletter

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TANZANIA INSTITUTE OF ACCOUNTANCY



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MESSAGE FROM THE CEO



I respectfully welcome you all to join the community into reading the Tanzania Institute of Accountancy (TIA) Newsletter. It is my sincere hope that you will find this Newsletter informative and beneficial.

Notably, I acknowledge the Fifth Phase Government under President Dr. John Pombe Magufuli for amazing achievements attained in the education sector through encouraging and supporting the education institutions towards the country's efforts in achieving the middle income economy status and also the implementation of industrialization policy in Tanzania. TIA as a higher learning institution (Executive Agency under the Ministry of Finance and Planning), was delegated to provide training, research and conduct consultancy services in the areas of accountan-

Management, human resource management, marketing & public relations, public sector accounting & finance including other business related disciplines. TIA, has a wonderful learning environment for students in its six campuses which are strategically located in the country, i.e. Dar es Salaam (headquarters), Mbeya, Singida, Mtwara, Mwanza and Kigoma regions. The institution is planning to start running new Masters degree programmes in Accounting and Finance, Procurement & logistics management, Marketing and Public Relations, Project management Planning and Human resource management with ICT in 2021/2022 academic year. We anticipate to expand more than this if we continue adhering to the best practices, approved quality assurance guidelines and standards as well as other central instruments that govern the provision of University education in the Country.

Thank You!

MATRON

Prof. Carolyne Ignatus Nombo

EDITOR

Haji Juma

ASSISTANT EDITORS

Baraka Kamwela

Harid Mwambula

PICTURES BY

Caroline Mulungu

Editorial

Dear readers,

The new issue of TIA Newsletter, that is volume 4 number 8 is out for reading, those who need a copy or copies should contact the editor. This current issue contains news on institutional matters and scholarly articles.

The editorial team is inviting anyone interested in writing an article, either as a feature story, scholarly, or a report to do so and submit it for publication in our newsletter. We aim at improving our newsletter so comments are welcome, they can be sent to the editor or to any member of the editorial team.

Thanking you

Haji Juma

FOCUS ON INSTITUTIONAL ISSUES

18TH GRADUATION CEREMONY OF TANZANIA INSTITUTE OF ACCOUNTANCY (TIA) HELD IN MBEYA, SINGIDA AND DAR ES SALAAM IN NOVEMBER AND DECEMBER 2020



Guest of Honor Commissioner for Public Partnerships Dr. John Mboya at the Centre sits with Prof. Carolyn Nombo CEO of TIA in his left and Dr Momole Kasambal and Dr Modest Assenga in his right.

By Carolyn Mulungu

Tanzania Institute of Accountancy held its graduation ceremonies in various regions of the country namely Mbeya, Singida and Dar es Salaam. It is normally done this way in order to accommodate its students graduating from the six TIA campuses that are; Dar es Salaam, Mtwara, Mbeya, Singida, Mwanza and Kigoma campuses.

The guest of honour at the graduation ceremony held in Mbeya on 25/11/2020 was the Commissioner for Public Private Partnerships Dr. John Mboya who represented the Minister of Finance and Planning Dr. Philip Mpango. He congratulated students

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Guest of Honor Mr. Doto James Permanent Secretary Ministry of Finance and Planning at the centre. In his left sat Prof. Carolyne Nombo CEO of TIA. Others are Dr. Momole Kasambala (second from the left), Dr. Matei Mapunda (left) and Mr. Crip Swalo (right)

on their graduation. He said the government's goal in education is to enable higher learning institutions to provide productive training for students so that they can be self-employed after graduation. He wished them well in their lives.

He also warned workers and students not to engage themselves in cheating in exams because by doing so they will be committing a crime. Studying hard and following the instructions from lecturers and administrative staff are the only way to help a student do well in their exams.

On welcoming the guest of honour, TIA Rector Prof. Carolyne Nombo said, the number of

graduands at Mbeya Campus was 1,708 of which 865 were women or 50.6 percent and 843 are men or 49.4 percent. Prof. Carolyne Nombo noted that enrollment has been increasing, giving example of 2019/2020 academic year where the number of students enrolled in fourteen courses run in Mbeya was 2,363. She also added that TIA Mbeya Campus has successfully done research and provided consultancy on areas of preparing and writing financial reports, best practices for the identification and evaluation of revenue sources, best revenue collection techniques and writing strategic projects. Some of the institutions that have benefited from these services include the Office of the Prime Minister, the Ministry of Health, Community Development, Gender and Children **Cont'd on page 6**

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Some of the Graduands from Singida Campus in the 18th Graduation Ceremony held at Singida Campus on 11th December, 2020

Prof. Nombo went on to point out that in the financial year 2020/2021 TIA has allocated one billion Tanzanian shillings for the construction of the Academic Building, which will house a library with a capacity of 200 students and a lecture hall with a capacity of 360 students at a time and also computer laboratories.

At the graduation ceremony held in Singida on 11/12/2020 the guest of honour was the Deputy Permanent Secretary, Ministry of Finance and Planning Ms. Mary Maganga, who represented the Minister of Finance Dr. Philip Mpango. The graduands came from the Singida, Mwanza and

Kigoma campuses. A total of 2,419 graduands of which women were 1,126, and men were 1,293

The graduation ceremony held in Dar es Salaam on 18/12/2020, involved graduands from the Dar es Salaam and Mtwara campuses. The guest of honour was the Permanent Secretary in the Ministry of Finance and Planning, Mr. Dotto James who, in addition to congratulating the students and staff for their hard work that resulted in having the successful graduands, called on the Tanzania Institute of Accountancy

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Grandaunts from Mbeya Campus pause during 18th Graduation Ceremony on 25th November, 2020.

to begin the process of constructing houses in the areas of the Institute in Mwanza city immediately.

In her welcoming address, the TIA Rector Prof. Carolyn I. Nombo said the Tanzania Institute of Accountancy has a total of six (6) campuses located in the regions of Dar es Salaam, Mtwara, Mbeya, Singida, Mwanza and Kigoma with a total of 18,585 students. In addition, the total number of graduands at the 18th Graduation Ceremony of Tanzania Institute of Accountancy in all six campuses was 8,695, this is an increase of 25.9 percent compared to 6,418 graduands in 2019.

Of all graduands, 5,650 were from the Dar es

Salaam and Mtwara campuses, who were awarded certificates, diplomas, degrees and postgraduate diplomas in various fields. Their number was as follows; Basic Certificate 1,615, Certificate 1,070, Diploma 988, Degree 1,957 and Postgraduate Diploma 18. Of these graduates, 3,114 (55.1%) were females and 2,536 (44.9%) were males.

Prof. Carolyn Nombo concluded by saying that the quality of education provided comes from a curriculum that builds students at all levels, a competency based training (ie CBET), thus enabling the graduates to be employed and even self-employed after they graduate, this is the secret behind that encourages parents and students in choosing TIA for their studies.

FOCUS ON INSTITUTIONAL ISSUES

TIA AMONG THE BEST IN STUDENTS' LOANS MANAGEMENT



Ms. Asumina Twaakyondo receiving the Certificate of Recognition on behalf of TIA

By Asumina H. Twaakyondo

Permanent Secretary Ministry of Education and Science, Hon. Dr. Emmanuel Akwilapo handed over a recognition certificate to Tanzania Institute of Accountancy (TIA) for the best performance in the area of management of students' loans. Handing over of the certificate took place in a working session held in the Capital City Dodoma, from 15th to 16th October 2020. The session was attended by Higher Education Students Loan Board (HESLB) officers and loan officers from all higher learning institutions in the country.

Tanzania Institute of Accountancy has many students who benefit from HESLB loans. Currently the Institute has 3,288 students who get the loans as follows; from Dar es Salaam Campus 2,482 students, Mbeya Campus 467 students, Singida Campus 247 students, Mwanza Campus 92 students. As a result, TIA has received a total of Tanzanian Shillings (TZS) 9,568,936,109.00 from the loan board as tuition fees, meals, accommodation, books, stationeries,

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Certificate of recognition presented to TIA

research and field attachment/practicals allowances for students.

Good management of the students loans by the Institute is the reason for its recognition as one among the best institutions in the country. TIA through

its department of Accounts will continue to work hard to maintain this standard of work and be able to attract even more recognitions, all for the benefit of its stakeholders.

FOCUS ON SCHOLARLY ARTICLES AND ABSTRACTS

ASSESSING QUALITY GAP OF THE TECHNICAL EDUCATION SERVICE IN TANZANIA

By Victor Bwachele



1. Introduction

In most developing countries, the technical education training is a vital part of the education system expected to play dual roles in the national sustainable development:: first, to provide training opportunities and career advancement avenues for the school leavers; and second, to develop the skills and knowledge of those working in different sectors of industry. As these countries move towards increased industrialization and strengthening of their market-led economies, the need for professional technical manpower continue to expand and in turn, increasing demand for increasing access to training facilities, developing new programmes to cater for new technologies and improving staff development programmes. Many African countries, including Tanzania, have realised the need for a shift in thinking from education for employment to education for employability (Manyanga & Athumani, 2010:4; Odo et al., 2017:1878). The technical education at the tertiary level is usually offered to post-secondary

graduates and comprises a wide range of courses under the technician and diploma programmes, with some technical training institutes offering degree programmes. However, Ayonmike & Okeke (2018) observes that the common status of technical education is as a “second-best option” to general or academic education in developing, emerging and in industrialized countries. Implementing the technical education curriculum is faced with numerous challenges in the African countries (Ayonmike, 2014:89; Dasmani, 2011:75; Ndongola & Deuren, 2017: 116; Sang et al., 2011:112) that affect the overall quality of service of the tertiary technical institutes, and results into much lower rates of enrolment as compared to countries in Europe and Asia. African researchers’ interest on the quality of technical education institutions is also evidently low (Okoye and Arimonu, 2016:113). Alternatively, this study was premised on the understanding that focusing on service quality and its assessment can aid in creating customer-oriented standards for service quality, thereby enabling technical higher education institutions embrace a market approach in their activity (Çerri, 2012:664) along with competitive advantage

(Raju & Bhaskar, 2017:900). For both theoretical and empirical evidence shows that student satisfaction assessment is vital in determining service quality of higher learning education institutions (Hanaysha et al., 2011:1). Therefore, this paper aims to assess the quality gap of technical education service using the empirical case study of a public institution in Tanzania, in order to form the basis for recommending necessary improvements. Hanaysha, Abdullah and Warokka (2011) on the service quality and student's satisfaction at higher learning institutions in Malaysia indicated that the majority of students were satisfied with facilities provided by universities, the findings also indicated that all the five dimensions of service quality were correlated with student satisfaction. The findings are in line with the study done by Hasan, Ilias, and Razak (2011) on service quality and student satisfaction in private higher education institutions in Malaysia. In this study it was found that service quality had significant positive relationship with student satisfaction. Thus, by improving service quality, it may potentially improve the student's satisfaction as well.

2. Research methodology

The instrument used in the study is an adaptation of the SERVQUAL survey. The original SERVQUAL instrument was specifically designed to assess organizations and businesses in the service area (reported by Aghamolaei and Zare, 2008). But some researchers such as Aghamolaei and Zare (2008) were made some changes in that questionnaire to adapt it to an

academic setting. We do the same thing in this research. This questionnaire consists of five dimensions. Reliability this based on consistency in rendering the service promised reliably and carefully. Responsiveness refer as the disposition of the staff to help users and provide them with quick service. Assurance this mainly based on the Knowledge, attention and skills shown by the employees that inspire credibility and trust. Empathy this is an effort to understand the perspective of the user through individual attention. Tangibles this is the appearance of the physical facilities, equipment, personnel and communications materials. It was used in this study in order to measure the expectations and perceptions of service quality of the technical Education in Tanzania service as perceived by its students. In this survey, students were asked to rate statements that would measure their expectations of the services provided by an ideal service in higher education organization.

Then they were asked to rate another set of statements that would measure their perception of the actual services delivered to them.

The scores for expectation and perception items were ranged from 1 (strongly disagree) to 5 (strongly agree) on a five-point Likert scale. Each dimension score was obtained by calculating the difference between the expectation (E) and perception (P) service scores (SERVQUAL score = $(P - E)$). Therefore, if perception exceeds expectation ($P > E$), service quality is very satisfactory. If perception equals expectation ($P = E$),

service quality is satisfactory. However, if expectation exceeds perception ($E > P$), service quality is poor (Ilhaamie, 2010). This study was conducted at the end of full semester in the academic year 2019/2020, in which a total of 125 students were surveyed. Descriptive statistics and mean difference were utilized to measure and analyze the data by SPSS software. The means were used to compare the students' perceptions and expectations of educational service quality and the gap between them.

3. Results and discussion

On the table 1 the results showed that expectations exceed their perceptions, the four items with highest expectations score, three items related to the responsiveness (that is Providing academic advice when required / Response to student's queries and Timely feedback to students) and one item related to the reliability (that is Availability of lecturers). Among the four items in tangibility two items has lowest expectations score. (That is Buildings and offices and Teaching aids), this evidenced that the students perceived low quality scores in one dimension Responsiveness, a gap between expectations and perceptions with the highest gap of the service quality is related to tangibles dimension and the lowest gap of the service quality is related to responsiveness dimension. This is similar to the results gained from the study by khanchitpol yousapronpaiboon (2013) assess servqual measuring higher education service quality in Thailand.

On the other hand total means score of TIA students' service quality expectations was 1.594. Among the five dimensions, the highest expectation related to the

responsiveness dimension (mean score = 1.66) and the lowest expectations related to the Tangibility dimension (mean score = 1.475). While the total mean score of TIA students' quality perception was 1.7005 since the total mean score of perception is high this indicates that TIA students' perception exceed their expectation, this showed that students perceived high quality services under the following dimensions tangibility, reliability, assurance and empathy. Tangibility showed the most positive service quality gap mean score this indicate that the services quality under this dimension are very satisfactory. Therefore, the institute can continue to enhance and keep tangibles in good way (that is Building and offices, Lecture hall, teaching aids and Library services), reliability showed positive service quality to students this means that the services under this dimension are very satisfactory that institute has succeed and provide Timely information to students, Availability of lecturers, Support from faculty staff and knowledgeable lecturers; also they have clearly communicate, are very satisfactory. assurance; showed the positive service quality gap mean score this indicate that the services quality under this dimension are satisfactory which are the staffs of the universities' staff they show quality by possessing the knowledge to answer students' questions, and by making sure that their staff are courteous and friendly at all times to students. Moreover, the behavior of staffs seems to be more trust among

Table 1. Mean scores of dimensions of service quality

| Dimension and items | Student Expectation (E) | | Perception and experience (P) | | Mean Gap score (P - E) |
|---|-------------------------|-------|-------------------------------|-------|------------------------|
| | Mean | SD | Mean | SD | |
| Tangibility | 1.475 | | 1.715 | | 0.24 |
| Buildings and offices | 1.27 | 0.447 | 1.57 | 0.797 | 0.30 |
| Lecture Halls | 1.61 | 0.771 | 1.62 | 0.749 | 0.01 |
| Library services | 1.54 | 0.736 | 1.94 | 1.01 | 0.40 |
| Teaching Aids | 1.48 | 0.736 | 1.73 | 0.855 | 0.25 |
| Reliability | 1.6325 | | 1.7325 | | 0.10 |
| Timely information to students | 1.53 | 0.789 | 1.68 | 0.789 | 0.15 |
| Availability of lecturers | 1.85 | 1.000 | 1.90 | 0.979 | 0.05 |
| Support from faculty staff | 1.63 | 0.713 | 1.76 | 0.766 | 0.13 |
| Knowledgeable lecturers | 1.52 | 0.655 | 1.59 | 0.636 | 0.07 |
| Responsiveness | 1.66 | | 1.6525 | | -0.0075 |
| Exam handling | 1.50 | 0.679 | 1.54 | 0.602 | 0.04 |
| Response to student's queries | 1.69 | 0.875 | 1.72 | 0.736 | 0.03 |
| Timely feedback to students | 1.68 | 1.209 | 1.66 | 0.761 | -0.02 |
| Providing academic advice when required | 1.77 | 0.89 | 1.69 | 0.723 | -0.08 |
| Assurance | 1.565 | | 1.7325 | | 0.1675 |
| Building trust and feeling safe | 1.64 | 1.103 | 1.79 | 0.806 | 0.15 |
| Instilling confidence in students | 1.52 | 0.631 | 1.82 | 0.766 | 0.30 |
| Courtesy and professionalism | 1.50 | 0.703 | 1.50 | 0.63 | 0.00 |
| positive attitude toward students | 1.60 | 0.582 | 1.82 | 0.784 | 0.22 |
| Empathy | 1.6375 | | 1.67 | | 0.0325 |
| Understanding student needs | 1.67 | 0.77 | 1.72 | 0.691 | 0.05 |
| Students' best interest as objective | 1.66 | 0.794 | 1.58 | 0.585 | -0.08 |
| Convenient office hours to students | 1.48 | 0.736 | 1.63 | 0.724 | 0.15 |
| Personal attention to every student | 1.74 | 0.72 | 1.75 | 0.886 | 0.01 |
| Overall service quality | 1.594 | | 1.7005 | | 0.1065 |

Source: Research survey 2019.

the students. The empathy showed the positive service quality gap mean score this indicate that the services quality under this dimension are satisfactory. This means that all the services under the empathy dimension are satisfactory, except the Students' best interest as objective this show negative mean gap score. And only responsiveness showed negative mean gap score, this indicate that the service quality are in- satisfactory, therefore to address the responsiveness dimension; institute need to provide prompt services, demonstrate a willingness to help, and respond to student inquiries (Legčević, 2009)

Also on mean gap score for each item and dimension was computed by subtracting the expectation score from the perception score (P-E).

The results show that the differences between perceptions and expectation for all the 20 items and five dimensions. The results show that two dimensions which are empathy and responsiveness are statistically significant ($p < 0.05$). While three dimension which Tangibility, Reliability and assurance are statistically insignificance ($p > 0.05$). The results similar to Khanchitpol Yousapronpaiboon in Thailand who use the SERVQUAL on measuring higher education service quality. In addition, the different between the total mean score of perceptions and expectations is statistically insignificant. Therefore, a gap between the TIA students' service quality perceptions and expectation exists on two dimensions among the higher educational institutions included in this study.

4. Conclusion and recommendations

Application of SERVQUAL instrument enables technical education institutions to identify dimensions of service where they need to improve and position their service quality in relation to their societies. In this study result showed that students perceived high quality services under the dimensions of tangibility, reliability, assurance and empathy that means the services quality provided under this dimensions are very satisfactory. Even though one item related to the reliability dimension concerning the availability of lecturers is not satisfactory. Importantly the lowest gap of the service quality is identified in responsiveness dimension, that show there are problems in providing academic advice when required / Response to student's queries and Timely feedback to students. Considering the results in this study, further and deeper analysis may reveal the causes of such differentiations while all these good efforts should lead and be accompanied by an effective strategic plan. Follow-up qualitative study could be maybe proved an invaluable step for exploring the causes of the gaps. On the intervention level, efforts should be made in order to change dissatisfaction dimensions to satisfactory ones. Therefore, based on conclusion of this paper, it is recommended that, the Government of Tanzania should continue measuring the quality service at technical education level and develop standards of service quality at the same; and TIA management should

develop plans for enhancing quality programs for further satisfaction of students and informing educating academic staff about the importance of their role in the quality of TIA education services.

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SCHOLARLY ARTICLE 2

“IS THE CHINESE BELT & ROAD INITIATIVE (BRI) JUST SMOKE AND MIRRORS?”

BY MUTAJU MARHOBE



Introduction

The Belt & Road Initiative (BRI) is a scheme that was initially launched by the Chinese government in 2013 with the intention of investing in infrastructural development of Asian, European and African countries. This initiative is intended to connect these three (3) continents through a well laid out network of energy, telecommunication and transportation infrastructures which will be financed by grants and loans from Chinese financial institutions. The China Communist Party deems this initiative not only as the means to boost global economy, but also as a mechanism for helping foster China's economic growth. Furthermore, BRI provides an avenue for China to improve its economic and political influence in other countries especially developing ones such as those in African and Asia. Since its inception, BRI has taken the world by storm as more than 125 countries signed the agreement to join the initiative and numerous projects have been fully undertaken and some are still in progress under the BRI umbrella.

How Does It Work

When a country becomes a member of the BRI, It becomes eligible for funding to finance infrastructure development by the Chinese lenders. The Chinese government in collaboration with its banks (mostly state owned) and that respective country can then discuss the potential infrastructural development projects that are deemed important and after feasibility studies then the contract will be signed for the provision of the low interest loan to undertake the project. Nevertheless, being a BRI member does not automatically guarantee that a country will receive funding for a project. Most BRI agreements have clauses that require the projects to be undertaken by Chinese contractors. For instance the infamous construction of Hambantota Port in Sri Lanka was financed by Exim Bank China and undertaken by China Harbor Engineering Company both of which are State owned enterprises.

How Does China Benefit from BRI

Economically, China stands to gain a lot from BRI, as aforementioned, BRI projects are financed by Chinese banks and undertaken by Chinese contractors. This arrangement favors China because firstly, its banks will be able to extend massive loans and boost their profits .

through interest charged on these loans. Secondly, Chinese contractors will be able to get more massive tenders as compared to their Japanese, European and American counterparts which create jobs for the Chinese workforce and boosts taxes paid to the Chinese government by these companies. Thirdly, Chinese contractors procure raw materials to carry out these projects from other Chinese companies. The most common material in this case being steel because it's used in most construction projects. Due to BRI projects, Chinese steel processing companies such as Bao Steel which is among the top Chinese steel producers has grown rapidly in size to the fact the Chinese government has provided the company with their own port to simplify logistics because they export significant amounts of steel per day which is good for the Chinese economy.

Politically, China has been able to tighten its grip on developing countries politically through its influence which has been gradually increasing through BRI dealings. Chinese influence to countries like Africa has grown tremendously over the year which has left USA and other powerful countries such as France, Japan reeling from persistent diminish in their influence within African countries. Because most BRI countries also get grants and aids from China, they have decided to *"look to the East"* for economic leadership. As a matter of fact, China seems to have devised their own formula to gain influence in developing countries which has created a perception of them being

"The True Friends of Africa" unlike USA, France and other powerful nations that have always been perceived to have ulterior motives i.e. exploitation, in their dealing with Africa and other developing countries. The Chinese political influence through BRI and other trade dealings has also created numerous other investment opportunities by being awarded tenders for instance for mineral and energy sources exploration especially in West Africa. Biggest Chinese oil companies such as China National Petroleum Company and have secured tenders for oil and gas exploration across West Africa.

Benefits to Member Countries

As infrastructure plays a key role in economic development, BRI provides a chance for developing countries to have a network of good transport, telecommunication and energy infrastructure which has the potential to enhance economic activities. For instance the Chinese funded Standard gauge railway project to connect Nairobi and Mombasa in Kenya has the potential to foster trade between these two (2) strategic Kenyan cities. Also BRI provides loans with low interest rates for infrastructure development projects to even countries that are already heavily indebted i.e. Heavily Indebted poor counties (HIPC). Some of these countries have very poor credit rating and their bonds are considered junk which

interest of Malaysia and demanded that the contracts be reviewed and the terms revised for the benefit of Malaysia. The problem of price inflation has resulted into cancellation of some projects which created political tensions.

Conclusions

BRI intentions to connect East Asia, Europe and Africa are plausible for boosting global economy and for the member countries through trade facilitation however those entrusted with power in member countries especially from Africa should put their countries best interests before their own in order to benefit from BRI funded projects. BRI has received negative publicity from USA and other global financial institutions such as IMF and

the World Bank accusing the Chinese of tricking countries into taking massive Chinese debts they can't possibly repay causing them to surrender their resources to China.

This may be true or not because USA and other large economies have not hidden their disdain for China because China has the potential to surpass USA as the largest economy in the world in years to come. So it may be possible that they are trying to discredit BRI to scare members away so as to limit Chinese influence over these countries. But on the other side of the coin, USA concerns over the BRI projects may be genuine as proven by the Sri Lanka and Djibouti cases. So it's up to the member countries to assess whether it is worth or not to participate in BRI projects.

scares away lenders such as the World Bank. Regardless of this, BRI has provided an opportunity for these highly indebted countries to borrow and improve their infrastructures.

The Dark Side of BRI to Member Countries

Over the years, BRI has received a backlash from the international community and some member countries as concerns have been growing related to the sustainability of the projects undertaken this scheme. Some projects have been seen as being financially infeasible and member countries wouldn't possibly be able to service their loans owing to Chinese banks which increase the risk of default. USA has dubbed this situation as the "Chinese Debt Trap" and they allege that China deliberately fund these projects even for heavily indebted countries because they are in full knowledge that these countries will more likely default and when that happens, the Chinese bank as a financial institution will take the collateral that was initially agreed in the contract which always happens to be an important resource to that country. For instance after Sri Lanka's government failed to service their debt for the construction of Hambantota Port which was a financial failure from the get go, China through Exim Bank has taken over control of the port for a lease of 99 years. Not only Sri Lanka but Djibouti was also put under a similar predicament. The knowledge of this incident sent shockwaves across the globe and caused other BRI members to start questioning whether the projects were worth it.

Experts also question whether the Chinese built SGR will be able to generate enough funds to service the debt that the government took from Exim bank China and there have been threats that upon default, the bank will take control of the most strategic port of Mombasa. BRI projects have also been associated with giving members a heavy debt burden especially to the already heavily indebted members. International Monetary Fund (IMF) debt sustainability reports revealed that in 2018 BRI members such as Laos, Pakistan, Mongolia, Maldives, Montenegro, Tajikistan and Djibouti witnessed their debt to GDP ratio soar to more than 70% which increases the risk of distress. Also some projects were extremely overpriced by corrupt officials for their personal benefit and the expense of their countries which further fuelled debt. This case happened in Maldives where corrupt officials made away with a fortune from inflating the project prices resulting into a pile up of USD 3 billion debts owing to Chinese investors which puts the country under financial distress as this amount is more than half the country's GDP of USD 4.9 billion. In another case, then prime minister of Malaysia, Mohamed Mahatir halted all BRI projects that were ongoing when he took office because he alleged that his predecessor entered into contracts for BRI projects that were not in the best

TIME MANAGEMENT IN THE WORKING ENVIRONMENT

By Haji Juma - Library Officer



Introduction

Hernandez, et al., (2016), define time management as the process of planning and controlling how much time to spend on specific activities. Good time management enables an individual to complete more task in a shorter period of time, lowers stress, and leads to career success. It is believed that when time is lost cannot be recovered as it might be recovered one lost wealth and health.

The Importance of Time Management

Time management is important because it helps Institution to control your work day so you can build your business without compromising your work-life balance. Here are some benefits of proper time management:

Improve Your Performance

When you learn to block time out of your day for all your important tasks, you'll have a better idea of everything you need to accomplish and how long each task should take. When you have a schedule to follow, you'll likely find that you

spend less time deciding what to work on or procrastinating and more time getting down to important work. Time management can help you focus on just the essential tasks ahead of you and avoid time-consuming distractions (Hernandez, 2016).

Produce Better Work

When you are not constantly competing to meet a deadline, you can put more effort and thought into your work. Time management helps you prioritize your tasks so that you ensure you have enough time available to complete every important task. The quality of your work increases when you are not rushing to complete it ahead of a fast approaching deadline.

Deliver Work on Time

Proper time management involves assigning every task on your list to a specific blocks of time. Many people use time management to allow themselves several days to complete a project, or finish it ahead of the due date to provide a barrier for any challenges that might arise. If you properly schedule the time needed to complete your work, you'll be able to hit your deadlines every time.

Reduce Your Stress

It is easy to become worried when you have a full list of tasks to accomplish both for work and in your personal life. Good time management can help you prioritize your to-do list and set aside the

time needed for your most important tasks, so you know exactly what you need to do and how much time you have available to complete everything. Prioritizing your tasks and giving yourself enough time to accomplish them can help reduce your stress levels.

Improved Career Opportunities

Time management can help you become a more reliable employee who always submits high-quality work by your due dates. This in turn will make you more valuable as a worker and improve your professional status, which can help you find new opportunities to expand your profession.

Boost Your Confidence

When you manage your time properly and successfully, one meets his or her deadlines and will feel a sense of accomplishment and confidence in your abilities. Consistently finishing your daily activities in a proper time definitely provides a huge motivator that can drive people to further improve their time management skills and take on new work opportunities.

Become More Efficient

When you understand how to manage your time effectively, you will become more focused at work which allows you to accomplish more with less time available. For example, instead of trying to work on a big project when you have fifteen minutes free before a meeting, you can accomplish a few small tasks in that time and save the bigger tasks that require more brain power for when you have a large block of time free. You'll be able to

work more efficiently to accomplish more with less time and more efficiently.

Strategies for Time Management

Finding a time management strategy that works best for you depends on your personality, ability to self-motivate, and level of self-discipline. By incorporating some of strategies below, you can more effectively manage your time.

Know How You Spend Your Time

A time log is a helpful way to determine how you use your time and record what you are doing in 15-minute intervals for a week or two. Identifying your most time-consuming tasks and determining whether you are investing your time in the most important activities can help you to determine a course of action. Having a good sense of the time required for routine tasks can help you be more realistic in planning and estimating how much time is available for other activities.

Set Priorities

Managing your time effectively requires a distinction between what is important and what is urgent. Experts agree that the most important tasks usually are not the most urgent tasks. However, we tend to let the urgent tasks dominate our lives. He categorizes activities into four quadrants in their Time Management Matrix: urgent, not urgent, important, and not important.

While activities that are both urgent and important must be done firstly. They suggest to spend less time on activities that are not important (regardless of their urgency) to gain time for activities that are not urgent but important. Focusing on these important activities allows you to gain greater control over your time and may reduce the number of important tasks that become urgent (Roster, (2016).

Tips for Effective Time Management

After considering the benefits of time management, let's look at some ways to manage time effectively:

Set Goals Correctly

Set goals that are achievable and measurable. Use the SMART method when setting goals. In essence that the goals you set are **S**pecific, **M**easurable, **A**ttainable, **R**elevant, and **T**imely which will make you to be achievable.

Prioritize Wisely

Prioritize tasks based on importance and urgency. For example, look at your daily tasks and determine which are:

Important and urgent: Do these tasks right away.

Important but not urgent: Decide when to do these tasks.

Urgent but not important: Delegate these tasks if possible.

Not urgent and not important: Set these aside to do later.

Set a Time Limit to Complete a Task

According to Nadkarni & Chen, (2014) explained time constraints for completing tasks help one be

more focused and efficient. Making the small extra effort to decide on how much time one needs to allot for each task can also help a person to recognize potential problems before they arise. That way you can make plans for dealing with them. For example, assume you need to write up five reviews in time for a meeting. However, you realize that you will only be able to get four of them done in the time remaining before the meeting. If you become aware of this fact well in advance, you may be able to easily delegate writing up one of the reviews to someone else.

Take a Break Between Tasks

When doing a lot of tasks without a break, it is harder to stay focused and motivated. Use some few minutes break between tasks to clear your head and refresh yourself. This will make your brain to work more efficiently and effectively. Consider taking a brief rest, going for a short walk, or meditating.

Organize Yourself

Utilize your calendar for more long-term time management. Write down the deadlines for projects, or for tasks that are part of completing the overall project. Think about which days might be best to dedicate to specific tasks. For example, you might need to plan a meeting to discuss cash flow

on a day when you know the company CFO is available.

Remove Non-essential Tasks/Activities

It is important to remove excess activities or tasks. Determine what is significant and what deserves more time. Removing non-essential tasks/activities frees up more of your time to be spent on genuinely important things.

Plan Ahead

Make sure you start every day with a clear idea of what you need to do, what needs to get done that day. Consider making it a habit to, at the end of each workday, go ahead and write out your list for the next workday. That way you can hit the ground running the next morning.

Implications of Poor Time Management

It is Important to Consider the Consequences of Poor Time Management. The following are some of implications of Poor Time management:

Poor workflow

The inability to plan ahead and stick to goals means poor efficiency. For example, if there are several important tasks to complete, an effective plan would be to complete related tasks together or sequentially. However, if you don't plan ahead, you could end up having to jump back and forth, or backtrack, in doing your work. That translates to reduced efficiency and lower productivity.

Wasted Time

Poor time management results into wasted of time.

For example, by talking to friends on social media while doing an assignment, you are distracting yourself and wasting time in less important things which can use a lot of time.

Loss of Control

By not knowing what the next task is, you suffer from loss of control of your life. That can contribute to higher stress levels and anxiety. This might course someone to lose focus and less productivity.

Poor Quality of Work

Poor time management typically makes the quality of your work suffer. For example, having to rush to complete tasks at the last minute usually compromises quality and lower efficient and effectiveness.

Poor Reputation

If clients or your employer cannot rely on you to complete tasks in a timely manner, their expectations and perceptions of you are adversely affected. If a client cannot rely on you to get something done on time, they will likely take their business elsewhere.

Conclusion

Whatever time management strategies you use, take time to evaluate how they have

worked for you. It is better to organize yourself in planning tasks that can be accomplished. Successful time management leads to greater personal happiness, more accomplishments goals at work, and a more satisfying in day to day activities and generate more productivity.

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FROM NAFTA TO THE UNITED STATES-MEXICO-CANADA AGREEMENT (USMCA): WHAT'S NEW

By Christina E. Mneney



that full NAFTA implementation would increase U.S. growth by the maximum amount as 0.5% a year.

According to Economic Policy Institute (EPI) analysis of U.S. Census trade data, United State increased Foreign Direct Investment (FDI) in Mexico from \$15.2 billion in 1993 to \$104.4 billion in 2012, and from \$69.9 billion in Canada in 1993 to \$352.9 billion in 2015. Mexico ramped up investment within the United States by 1283% over the identical fundamental measure, while Canada's FDI increased by 911%.

U.S. oil imports from Mexico cost less because NAFTA got obviate tariffs, which reduces America's reliance on oil from the Middle East. Low-cost oil reduces gas prices, which reduces transportation cost and food prices were lower successively. Hence each nation's government contracts became available to suppliers altogether three member countries that increased competition and lowered costs.

Despite of all that NAFTA experiences underperformances. A 2011 report from the

North American Free Trade Agreement (NAFTA) established on Jan. 1, 1994 covering US, Canada and Mexico the world's largest trade area aims to get rid of trade barriers between them with a serious specialize in liberalizing interchange agriculture, textiles, and automobile manufacturing. The deal also sought to safeguard holding, establish dispute resolution mechanisms, and, through side agreements, implement labor and environmental safeguards. In 2017, its member economies generated approximately \$22.2 trillion in Gross Domestic Product (GDP).

NAFTA had recorded number of success to the member countries; in keeping with a Congressional Research Service report prepared in 2017, has over tripled trade between Canada, Mexico, and therefore the United States since it had been enacted. The agreement reduced and eliminated tariffs. Trade increased economic output The U.S. International Trade Commission found

Economic Policy Institute estimated a loss of 682,900 jobs. Other estimates estimate a loss of 500,000-750,000 U.S. jobs. Most were within the manufacturing industries in California, New York, Michigan, and Texas. Though the estimated job gains exceed those lost, certain industries were particularly impacted, including manufacturing, automotive, textile, computer, and electrical appliance industries.

It allowed U.S. government subsidized farm products into Mexico, local farmers couldn't compete with the subsidized prices, and as a result, 1.3 million farmers were put out of business, per the Economic Policy Institute. It forced unemployed farmers to cross the border illegally to search out work. In 1995, there have been 2.9 million Mexicans living within the United States illegally. It increased to 4.5 million in 2000, probably thanks to NAFTA. The recession drove that figure to six.9 million in 2007. In 2017, it fell to 4.9 million, roughly double where it absolutely was before NAFTA. (Amadeo, 2019). Unemployed Mexican farmers worked in substandard conditions within the maquiladora program. Maquiladora is where United States-owned companies employ Mexican workers near the border. They cheaply assemble products for export into the United States. Employment in maquiladoras rose 120,000 in 1980 to 1.2 million in 2006. (Cooney, 2001)

U.S. companies degraded the Mexican environment to stay costs low. Agribusiness in

Mexico used more fertilizers and other chemicals, leading to increased pollution. Rural farmers were forced into marginal land to remain in business, leading to increased deforestation rates. (Siera Club) That deforestation contributes to heating.

NAFTA allowed Mexican trucks access into the United States. Mexican trucks don't seem to be held to the identical safety standards as American trucks. Congress never allowed this provision to travel into effect.

Due to the weakness of the NAFTA, President Trump administration initiated renegotiations November 30, 2018, the United State, Mexico, and Canada renegotiated NAFTA to the United States-Mexico-Canada Agreement (USMCA). Both Canada and Mexico were willing because NAFTA was outdated in various areas such as it didn't address internet commerce. It also needed to include the environmental and labor protections that are in side agreements. The implementation act passed the House in December 2019, the Senate in January 2020, and signed by President Trump on Jan. 29, 2020. It absolutely was ratified in Mexico in June 2019 and in Canada in March 2020. The States-Mexico-Canada Agreement (USMCA) went into force on July 1, 2020. The new changes focused onto are; auto manufacturing, dairy, truck standards, holding, pharmaceuticals,

and dispute resolution.

Auto Manufacturing: The United States-Mexico-Canada Agreement (USMCA) requires auto companies to manufacture a minimum of 75% of the car's components in Canada, Mexico, or the United State. It was 62.5% previously, a minimum of 40% of the worth of a passenger car and 45% of a lightweight truck must be made by workers earning at a median of \$16 an hour. Autos that do not meet these requirements are subject to tariffs. The agreement protects Mexico and Canada from any future U.S. auto tariffs. These changes should create more jobs for U.S. auto-workers. But it could reduce the quantity of U.S. jobs manufacturing automobile exports to China. the upper U.S. labor costs will make cars too expensive for the Chinese market. It'll also increase the value of cars sold in America. It also means some small cars will not be sold in North America.

Canadian Dairy Market, American cheese and Wine: Canada must open up its dairy market to U.S. farmers. It'll eliminate its complex pricing scheme for Class 6 and 7 products. That includes milk protein concentrate, milk powder, and infant formula. It also allows certain U.S. cheeses to be marketed more in Canada. It opens the grocery store wine market in British Columbia to American wine. Whereby the agreement gives American farmers some additional access to foreign markets, particularly in Canada. It doesn't dismantle Canada's "supply management system," which dictates what quanti-

ty Canadian farmers should produce so that they are often profitable. But Canada did comply with eliminate a program that helps sellers of certain milk products, reception and abroad, and open its market to American milk, cream, butter, cheese and other products. In return, the United States expanded access to its marketplace for Canadian dairy and sugar. It also creates an inventory of cheese names that Mexico and also the United States agree are often marketed without restriction in their countries, and it forces grocery stores in Canadian province to prevent their practice of selling British Columbia-only wines on certain shelves, and stock American wines alongside them.

Mexican Trucks: The United States-Mexico-Canada Agreement (USMCA) requires Mexican trucks to fulfill U.S. safety standards before crossing the border. That was a win for Mexico. it absolutely was promised within the first NAFTA agreement but withdrawn by the U.S. Congress, and Mexico must also allow its workers to create unions.

Dispute Resolution: Companies cannot use Chapter 19 of NAFTA to resolve disputes with governments. One amongst the few exceptions is U.S. oil companies. They're concerned Mexico may try and nationalize its industry again.

NAFTA's Chapter 11 dispute resolution panels remain. These arbitration panels rule on whether a NAFTA country treated a partner's overseas investments unfairly. The panels confirm U.S. corporations maintain the rights protected by the U.S. Constitution.

New chapters covering Digital Trade, Anticorruption, and Good Regulatory Practices, additionally as a chapter dedicated to ensuring that tiny and Medium Sized Enterprises get pleasure from the Agreement.

Pharmaceuticals: Less protection for drug companies: in a very major concession to Democrats, the Trump administration agreed to pare back certain protections for a complicated and really expensive class of medication called biologics. U.S. drug companies can sell biologic products in Canada and Mexico for up to 10 years before facing generic competition it absolutely was eight and five years, respectively, under NAFTA.

Patents and Trademarks: USMCA Agreement provides more protection for patents and trademarks. The agreement expands other protections for property rights, for instance, extending the 50 years of protection for copyrights in NAFTA to 70 years. It also includes new criminal penalties for theft of trade secrets, including cyber theft. During a major win for tech firms, it gives internet companies like Facebook and YouTube certain protections from lawsuits associated with the user content posted on

their platforms. It also sets new standards by prohibiting governments from asking tech companies to disclose their ASCII text file or put duties on electronic transmissions.

Ending a special system of arbitration for companies: One in every of the largest areas of contention stemmed from the mechanisms that companies and governments could communicate after they believed another party had violated NAFTA.

In a major change, the States-Mexico-Canada Agreement (USMCA) rolls back a special system of arbitration that allowed companies to sue governments for unfair treatment. The availability was criticized both by the Trump administration, which said it encouraged outsourcing, and by Democrats, who said it gave corporations an excessive amount of power to challenge environmental and consumer regulations.

The system can now not be employed in disputes between the United States and Canada and is proscribed to disagreements between Mexico and therefore the United States that involve a narrow range of industries, including petrochemicals, telecommunications, infrastructure and power generation. Other systems for settling disputes

between governments were basically maintained. The United States-Mexico-Canada Agreement (USMCA) retains a more controversial addition by the Trump administration a sunset clause that needs the three countries to review, after six years, whether to stay within the agreement. If any country decides to not continue with the pact, the United States-Mexico-Canada Agreement (USMCA) will expire 16 years later.

Stronger labor rules in Mexico: The United States-Mexico-Canada Agreement (USMCA) includes expansive changes that, a minimum of on paper, should help level the playing field among workers within the United States, Canada and Mexico.

NAFTA's original provisions on labor and environment were added as side letters after the initial agreement was signed, to win the support of Democrats and make sure the deal's passage during the executive. The United States-Mexico-Canada Agreement (USMCA) moves these chapters into the most body of the trade agreement, meaning issues just like the right to arrange are now subject to the pact's normal procedures for settling disputes. The deal also expands those commitments, requiring more protections for workers, blocking imports of products made with forced labor, and fixing mechanisms to confirm that those rules are enforced.

In response to the concerns of congressional Democrats, it sets up an independent panel that may investigate factories accused of violating la-

bor rights and stop shipments of that factory's goods at the border. It establishes an interagency committee to observe Mexico's labor reforms, similarly as American attachés who will report back to Congress on the progress.

In an annex to the agreement, Mexico also committed to enact sweeping legal changes to combat forced labor and violence against workers, and permit for independent unions and labor courts. The International Trade Commission has estimated that, if the changes are made, they'll increase wages for Mexico's unionized workers and reduce their pay gap with American workers.

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