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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 TIA Newsletter. It is my sincere hope that you will find this Newsletter informative and beneficial.

I acknowledge the Sixth Phase Government under President Hon. Samia Suluhu Hassan for her immense efforts being done to improve the education sector through encouraging and supporting the education institutions towards the country's good of achieving higher level of the middle income economy status through the implementation of industrialization policy in Tanzania. TIA as a higher learning

institution (Executive Agency under the Ministry of Finance and Planning), is delegated to provide training, research and conduct consultancy services in the areas of accountancy, procurement and logistics management, business 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. TIA is an Institution that promote teamwork rule of law, hardworking spirit to ensure our graduates have the required knowledge and skills through CBET Curricula. Curricula that focus to impart practical skills in their chosen disciplines for better future.

Thank You!

MATRON

Dr. Momole Kasambala

EDITOR

Haji Juma

ASSISTANT EDITORS

Baraka Kamwela

Mwambula Harid

PICTURES BY

Caroline Mulungu

Editorial

Dear readers,

The TIA editorial board congratulates Dr. Momole Kasambala on appointment as TIA's Acting Chief Executive Officer, hence the patron for our newsletter, we hope to support and work together to ensure that the TIA high academic standards are ensured and maintained as well as transforming the TIA publication. We also would like to inform you readers that the Newsletter volume 4 number 10 is ready. It focuses on institutional as well as scholarly issues.

The editorial team would like to encourage TIA campuses in Mtwara, Mwanza, Mbeya, Kigoma and Singida to continue writing articles about their respective areas and send them for publication. We also invite those interested in writing articles, either as feature stories, scholarly, or reports to do so and submit them for publication in our newsletter.

Thank you

Haji Juma

FOCUS ON INSTITUTIONAL ISSUES**OPENING OF THE NEW LIBRARY AND CAPACITY BUILDING TRAINING**

By Haji Juma (Library Officer one) and Latifa Adam (Library Assistant)



The new library at Tanzania Institute of Accountancy (TIA), Dar es Salaam Campus' (Academic Block) started operating on 14/05/2021. This was followed by a training on capacity building for library staff which took place for five days from 24/05/2021 to 28/05/2021 to equip them with new skills required for information delivery.

This new library with a sitting capacity of 240 reading space at a time is a step towards improvement on

provision of quality library services to readers. It is expected to efficiently provide services and customer satisfaction through modern ways of finding information to fulfill their expectations. The library plans to acquire enough computers to be used in searching for electronic publications,



Participants of the training pause with their Ag head of Library Mr. Haji Juma at the centre during the capacity building training on internal librarians.



Acting head of library Mr. Haji Juma centre pause with facilitators of the training from left is Mr. France Mwambene, Joseph Mwalubanda, Mr. Ramadhani Zuberi and one among the participant Mr. Englibert Haule.

this will make it even easier for librarians to provide assistance once readers have difficulty looking for various academic e-materials.

Users will be able to search for electronic resources using different databases such as Ebscohost, Research 4Life, Book Finder, Emeralds, Jstor, Taylor Francis, Open Textbook Library, etc. These databases help the library users to get current or up to date materials as they give the customer a chance to make a choice of which document to read or use. Furthermore, these database also offer space for a single document to be accessed by various users at a time; this is not

possible with the physical document.

The training conducted immediately after opening the new library, was meant to enhance the capacity of the library staff. This training started on 24/05/2021 until 28/05/2021 and was facilitated by three Internal Trainers who were :-

Mr. Ramadhani Zuberi from Mbeya Campus who taught Web 2.0 and Application of Web 2.0 Technology that deals with the elements of storing information {Databases} whereby it becomes more secure and enables the customers to use anywhere. Mr. France Mwambene taught Introduction to Information Resources available at TIA.

Mr. Joseph Mwalubanda taught how to search for e-documents using various methods (Boolean Operators), this elaborates the use of AND, OR and NOT in the search field. Using one of these methods can help the reader get multiple, intermediate or fewer materials in their search. For example, a customer seeking information using search terms such as 'History AND Library of Tanzania' or 'History OR Library of Tanzania', the results will be different.

Mr. Ramadhani Zuberi also taught another way of making Citation and Referencing by using Mendeley Software that serves mostly for researchers. It makes it easier for them to do Citation and Keep Reference and therefore a well-organized work.

The TIA library plans to establish a Research Support Services Unit where Mendeley Software

will help researchers to easily access the materials but also organize their work better.

Conclusion

All in all, opening of the new library and the training imparted library staff with required skills and ability in provision of better services to customers in order to satisfy their information needs, whereby expectations will be fulfilled as users will get enough support from library staff in accessing various materials in the library collection and also new library will increase their sitting Capacity.



TIA students at Dar es Salaam campus enjoying reading in the new library

TIA PARTICIPATES AT NACTE'S EDUCATIONAL EXHIBITION 2021



Dodoma Regional Commissioner Dr. Anthony Mtaka signing visitors' book at TIA pavilion, looking on (right) are TIA Staff.

By Carolyne Mulungu and Azizi Mkwawa

Tanzania Institute of Accountancy participated at the National Council for Technical Education (NACTE) 2nd vocational educational exhibition held in Dodoma from 27th May to 2nd June 2021 which was launched by Prime Minister of the United Republic of Tanzania Hon. Majaliwa Kassim Majaliwa, the Prime Minister wanted all participants to use the opportunity to keenly tell Tanzanians about services they provide.

Many citizens who managed to visit TIA pavilion applauded the institution's efforts in providing quality education from Certificate level, Diploma, Undergraduate, postgraduate levels and consultancy services

The exhibition will continue to be a unique opportunity

for institutions to self-proclaim among stakeholders as parents, prospective students, public and private organizations and to get more information on activities and courses offered by the Institutions.

On visiting TIA pavilion, Dodoma Regional Commissioner Dr. Anthony Mtaka got very much impressed by TIA activities such that he promised to provide buildings to be used for starting a TIA Dodoma Campus, these will be used until TIA gets its own buildings according to his explanation.

The Institute has also the opportunity to meet and exchange ideas, skills and experience with other institutions on how to improve various services provided by higher learning institutions based on theme and vision of the exhibition "to strengthen cooperation with stakeholders in developing skills for the development of the industrial economy".



Dodoma Regional Commissioner Dr. Anthony Mtaka (3rd from right) in a photo with TIA's Acting Rector by then Dr. Modest Assenga (2nd from right)), Director of Academic research and Consultancy Dr. Momole Kasambala, Campus Manager Mr Mashaka Mbugi, Head of departments., Dr. Gora Abdallah and Mrs Lilian Rugaitika. (left).

ANTI-CORRUPTION SEMINAR AT TANZANIA INSTITUTE OF ACCOUNTANCY ON 5th June, 2021

By Haji Juma (Library Officer one) and Sayuni Ntulo (Senior Library Assistant)



The training session was opened on 5th June, 2021 by TIA Acting Chief Executive Officer Dr. Momole Kasambala who asked participants to listen carefully in order to understand the importance of avoiding corruption. Facilitators were officers from Prevention and Combating of Corruption Bureau (PCCB) Temeke, who emphasised that corruption is an enemy of justice and so stressed every civil servant not to involve in it as it leads to misuse of public office for personal benefit.

They stressed that the goal of training was to exchange experiences with workers about corruption at workplace. They also reminded workers that public service is a guarantee so workers are responsible for reminding people in accordance with the ethics and values of civil servants and to work in accordance with the country's rules and regulations.

Definition of Corruption

It is the misuse of public office for personal benefit and is also a betrayal of public warrants among government workers who intentionally or unfortunately engage in bribery

acts.

Types of Corruption

There are two types of which are: -Minor corruption (Petty Corruption) model; Corruption of money, sexual corruption, traffic on the road, hospital care and; Massive Corruption (Grand Corruption) model; Major development projects (Public Finance) that fewer people are involved in actions to raise the money with personal interests.

Sources of Corruption

Sources of corruption are divided into three sections, and it is economically where many families lack the capacity to support themselves. For example: poverty, rising costs of living, lack or shortages of functions etc, other forms of corruption are politically motivated as people are selfish but also protect themselves.

Impacts of Corruption

corruption has a very significant impact, among people and decline of GDP because most government income is entering individual pockets, development plans are stunted as the government lack capacity, citizens lacking trust in the government in power,

declining at the level of accountability at work, and endangering the nation's livelihoods.

How to Fight with Corruption at Workplace

To combat corruption at workplace, there must be accountability at work, transparency in decision-making, amending the rules of the fight against corruption in order to be consistent with time. Every worker has an obligation to fight corruption at workplace, every Tanzanian is responsible for compliance with the law. Every worker should be assessed if he/she provides the services rightly, without relying on cash, privileged gifts or thank you.

Ethical Significance

The importance of ethical development of the country comes from the fact that morality is a cross-sensitive issue, as it touches every sector of model development; Agriculture, Health, Construction, Education and Natural Resources, also requires greater integrity in these sectors. Ethics is a good trend in responsible workplaces, it is a major catalyst for development, either where there is no moral erosion in society.

To Work With Integrity

Every civil servant is better at focusing on the limits of power entrusted to them, managing funds and government resources to be used for intended purposes, spending time working for public work rather than working for your private works and promoting property and debt to the employer so that the employer knows his/

her employee.

Task Hard

In whatever thing the worker has to use the knowledge, skills and expertise, he has to see his/her institution achieve the goal set, fulfill the responsibility and work effectively, to avoid misconduct at workplace and ever get to work for a scheduled period of time.

Public Accountability and Respect for Policy

Public accountability and respect policy is responsible for every civil servant to provide services to the community around him impartially and to ensure that they have the best service delivery (Customer care). In addition, a public employee should work in accordance with the laws of the country and ensure that the work given is guaranteed and appropriately using it. It is a major mistake to preach religious and political affairs in the workplace.

Correct Use of Information

Information is an important object in any institution and therefore should be provided to the relevant level/officer, Information Officer or Institutional Relations Officer (PRO) is responsible for providing all information about the relevant institutions.

Conclusion

Corruption is such a bad thing every civil servant should avoid and ensure that he/she is not involved in it. Doing so, one will fulfilled his/her Nation duties benefit from their actions and will also be creditable to the leadership of the Institution and its coworkers as well.



Acting Chief Executive Officer Dr Momole Kasambala opened the Seminar of the Anti-Corruption held at the Main Hall Dar Es Salaam Campus on 5th June, 2021. Sitting to the left are facilitators of the seminar from PCCB Temeke Region.

FOCUS ON SCHOLARLY ARTICLES

BUSINESS RISKS FACING ORGANISATION AND THE AUDITORS CONCERN ABOUT RISKS

By Fadhili B.Mahenge and Mashaka S.Mbugi



1.0 Introduction

1.1 The Nature of Business Risk

Business risks are related to business operations and decision making. Business risk involves profit potential. A company can either be successful in its operation or make a profit or fail and suffer losses. The information available for the assessment of business risks is difficult to use because of the fact that business risks are often quite unique. In business, you must recognize profitable opportunities before others and react quickly, though decision making may be difficult due to the lack of precise information.

Business risks form an extensive field because of risk chains, the assessment has to reach even the most distant links in the supply chain. For instance, a fire at the plant of a network partner can cause interruptions that lead to a loss of sales income and clientele. Business risk may therefore arise from the company's own or external operations.

The character of business risks depends on the com-

pany's field of operation and its size. The risks of a small company differ from those of a larger one operating in the same field. The only common factor is that, in the end, companies always bear the responsibility for business risks themselves and cannot take out insurance to cover them.

1.2 What Does Business Risk Mean?

The risk that a company will not have adequate cash flow to meet its operating expenses.

Investopedia Explains Business Risk

A company's risk is composed of financial risk, which is linked to debt, and risk, which is often linked to economic climate. If a company is entirely financed by equity, it would pose almost no financial risk, but, it would be susceptible to business risk or changes in the overall economic climate.

According to Beasley (2006), business risk is the risk that a client's business objectives will not be achieved. Business risk results from the interaction of internal and external business forces.

Also Millichamp (2008) defined business risk as the threat that an event or an action will adversely affects a business ability to achieve its ongoing objectives.

It can be split into two namely internal and external factors. The idea is that the business face risk and an understanding of these risks gives the auditor a thorough understanding of the client's business and also suggest where misstatements may occur in the financial statements.

2.0 Categories or Types of Business Risk

Business risk can be classified on the basis of relationship to the organization into:-

- Internal business risks; and
- External business risks

2.1 Internal Business Risks

Internal business risks are those risks arising from inside the organization/company includes the followings:-

- a) Failure to modernize the products, process, labour relations, marketing, etc. if a company fail to modernize its product may be due high technological changes that it has failed to adapt, a company may find itself unable to trade or it produces its product at high cost hence fail to compete in the market hence losing the business opportunities that may be profitable
- b) Employees strike and lock outs by trade unions, negligence, dishonesty employees, incompetent staff may lead to a company fail to keep on competing that is the competitor will use the opportunity gained from you due

to employees strike or the incompetence of your staff to defeat you in the market. For instance your competitor employees a qualified and skilled marketing officer, well remunerated compared to your marketing officer who may be lacks qualification and skills under this situation you will find (a company) unable to trade as a result of poor marketing policies initiated by your employee (marketing officer) hence low sales volume high marketing cost and finally losses which is a risk to business.

- c) Board members are responsible for reviewing and advising on the strategic plan designed by the management say the Chief Executive. If the board is composed by members who are not qualified unskilled but also executive directors may result to advise or decisions that are not profitable/worthwhile to the organization and hence the decisions becomes a threat.
- d) Failure to modernize for instance failure to achieve the ISOs or to use e-commerce. Failure to adhere to international standards may result the organization to be penalized or subject to fines which in turn have impact on the financial statements of an organization or failure to comply with the standards may lead to closure of a business.
- e) The process of dealing with customers and suppliers. Sometime a business may

fail to operate as a result of how it deals with his her customers and suppliers. If a business relies on a single or few suppliers it might be exposing itself to a risk if the suppliers fails to deliver materials in time increases price as they think it is reasonable for them doing so without consulting the organization management, the increase in price results to increased cost of the product. Also relying to few customers may result to decrease in sales volume especially when such customers decides to cut down the order, undergoes bankruptcy. The implication of this to the business is that it will fail to trade as some of its potential customers are no longer trading with them hence going concern implication arise.

f) Excessive reliance on dominant Chief Executive.

One of the responsibilities of the board of directors is to oversee the functions of the Chief Executive, if the Chief Executive Officer under performs they are in position to hire another Chief Executive who will be responsible for overcoming organization problems including setting strategic plan that are worthwhile to the organization. If excessive reliance is placed on a dominant Chief Executive fraud are likely to happen as some of the employee will use the to commit fraud taking consideration the weakness of their supervisor, that is, the chief executive.

g) Related parties. A related party transaction is any transaction between a client and a related party. A related party may be an affiliated company or the principal owner of the business. A transaction with a related party is not an arm's-length transaction. Therefore, there is a risk that they may not be valued at the same amount as a transaction with an independent third party. For example, a

company may be able to purchase an inventory from a related company at more favourable terms than from an outside vendor. Most auditors assesses inherent risk as high for related parties and related party transactions, both because of the accounting disclosure requirements and the lack of independence between the parties involved in the transactions

h) Inappropriate acquisitions. Acquisition of assets should be done after following all necessary procedures including approval the responsible officers of organization, well recorded in the books of accounts and finally disclosed in financial statements. Where acquisitions are done without proper authority without following appropriate procedures, there is a greater possibility of that asset being used in other activities. The implication of this to business is that, the business asset are used to generate income not relating to business goal, high risk of fraud, increased operational cost hence outweighing the organization benefits

i) Excessive reliance on one or few products customers suppliers. The business should concentrate on

products where profit can be generated. Therefore for the business to avoid risk should not concentrate on one product where it incurs loss. Also the business should avoid dealing with few customers or suppliers as some of customers may result to bad debts which in turn will results to going concern concept being impaired

- j) Internal controls. Risks are likely to occur where the system of internal control is weak. For instance where one person lets say a procurement officer is the one who decide what to purchase and he purchases receives in a store and issues out to customers/users. Under the case above there is high risk of nugatory expenditures, as some will be considered done while in reality there is nothing done. This brings losses to business which is a threat. Therefore the organization should install a sound and functioning internal control system that will enable some of the risks to be avoided. In the case stated above, there should be segregation of duties to avoid one person to carry a transaction from the beginning to the end.
- k) Lack of research and development. Where the business lacks research and development there is greater possibility of producing products that are not in customers need this implies that a company will be producing a product that it has no market which in turn brings a loss to business. The presence of research and development department facilitate the decision makers to come up with decision that are

worthwhile to business and hence loss will be avoided

- l) Computer systems failures. If a business operates in a computerized environment failure of system is real a threat as the company will fail to trade with its customers suppliers due network failure. For instance banks offers online services to her customers failure of the system even for just an hour is a threat as the operation seizes for that time as customers will not access to services some customers will claim for compensation for the loss they have suffered due to system failure. This affects the financial statements of the organization.
- m) Fraud is an intentional mistake by a person let say an employee who receives a service or money of organization by way of deceiving others or management. Mhilu (2002) defines a fraud as an intentional act by one or more individuals among management employees or parties which results in misrepresentations of financial statements. To avoid or minimize a risk of fraud, management is highly advised to install a sound and functioning internal control system. Frauds that are likely to happen in is that of falsification or of records misappropriation of recording a transaction without substance or misapplication of accounting policies

- n) Cash flow including over trading
- o) Gearing

Any of the above mentioned risks can damage a company and may have impact on the financial statements

2.2 External Business Environment

An external risk includes those risks that may arise from outside the company, it includes the followings:-

- a) Change in legislation. Country laws and regulations keep on changing depending on the circumstances. The change in legislation may force the business also to make changes in its operation complying with the legislation, failure to comply with the law subjects the business to closure/shut down. For example in Tanzania the national environmental management council (NEMC) requires businesses to have policies that protects the environments in which it operates, failure to comply with this requirement subject the business to closure by the NEMC.
- b) Changing interest rates especially with highly geared companies. If a business source of finance is loan from banks this means that business asset are pledged to secure such a loan, therefore if interest rates set goes high or the business fail to pay interests it may find that its assets are subject to be taken by the bank to cover the loan secured by hence going concern implication which is a threat to a business
- c) Changing exchange rates. This is likely to face companies or businesses which involve importation and exportation of its products or services. For instance ABC company allocated along Iringa road deals with importation of new cars from Japan orders ten brand new Toyota cars at a price of five million each equivalent to five thousand US dollars (\$5,000) at exchange rate of 1USD = 1,000 TZS. Upon arrival of cars at the Dar es Salaam port, the exchange rate changed to 1 USD = 1350 TZS. In this case ABC Company will find is required to pay Tshs 6,750,000 per car, this implies that ABC Company will suffer a loss of Tshs 1,750,000 per car due to changes in exchange rate. In this case if ABC Company manage to pay for the imported cars, it will have suffered a loss of TZS 17,500,000 which affects the financial position of the company (assumption made on the above illustration is that payment are made after the goods being delivered to a customer)
- d) Public opinion, attitudes, fashions, e.t.c the public has a great influence upon the survival of the business, any changes in customers need, taste or fashion has a significant effect in business. A business may fail to operate as a result of failure to identify what are the customer's needs, or opinion on the product or services a business offers. For the business to continue to exist it is advised

to maintain a research and development department that will assist in giving inputs to decision makers of the organization concerning customers opinion needs attitude and fashions.

- e) Price war initiated by big companies. The competition that may be forced by the competitor may have effect on the business. For example if a competitor uses a simple technology to produce similar products, it is likely that the price will also be low. The business with complicated technology to produce the same product, it is likely the price to be high to cover the cost. The impact on this customers will be attracted where prices are low, therefore companies with high price will lack the market for its product, or forced to lower its price to compete hence making loss which finally have effect in the financial statements
- f) Import competition e.g. steel and electronics
- g) Untried technologies and ideas, e.g dot.com traders
- h) Natural hazards and calamities e.g. fire, floods, thunderstorms, or effects of global warming. The assets of the business are likely to be destroyed if calamities like fire or floods faces the business as some of the assets will be completely destroyed and the business itself is unable to recover immediately to its normal operations, therefore the going concern of the business will be impaired
- i) Bad debts. Increasing number of bad debts affects the business and its financial statements. The business may find unable to trade as bad debts will be treated as an expense

of an organization thus affecting the profitability of the company

- j) Litigation, we live in an increasing litigious society. Penalties or fines imposed or subject to litigation proceedings affects the financial statements as the profitability of the company will be reduced.
- k) Environmental matters. If a business fail to comply with environmental policies set by the authority or state, the business is likely to be penalized or forced to shut down its operations hence going concern implication.

Of the mentioned risk above, some may affect financial statements, some may affect the value of assets, and some may affect the going concern concept for all or part of the enterprise.

3.0 The Auditor and the Business Risk

The auditors now prefer to use the risk based approach rather than a traditional audit approach due to some of the mentioned reasons here under:

- a) Research showed that processing errors were rarely a cause of audit problems
- b) Major audit problems for example, companies falling shortly after a clear audit report arise out issues such as going concern major fraud by top management large scale systems break down failure to modernize the products lack of response to market forces.

- c) Investigation of business risk enables the auditor to have a profound knowledge of the business (ISA 310)
- d) The approach focuses the audit on the high risk areas
- e) The approach adds value to the audit and enables the auditor to offer some commercial benefit to the audit
- f) Auditor needs to be aware of such changes
- g) The previous emphasis on transactions and systems were expensive and uneconomic
- h) The pace of change in business and in computing and communication means that the companies are much more at risk of failure than ever before. The global economy is more competitive and more unforgiving than national economies
- i) Audit firm wish to be in a van of innovation to attract clients
- j) The business risk review may show up areas where the audit firm can suggest that its highly paid services can be offered to the clients
- k) Audit firm are anxious to show product differentiation to the potential clients
- l) The business, environmental, corporate governance issues and the nature of management control are all now more significant for business. They also translate more quickly into the financial statements
- m) The approach tends to involve partners and senior managers much more in the planning stages of the audit.

Regardless of the advantages or benefits discussed

above, there are some disadvantages to counter all the benefits, the disadvantages include the following:-

- a) More highly qualified and competent staffs are required and that negates some of the efficiency gains.
- b) The added value idea does tend to oppose the notion of independence which is very important today.

3.1 The Implication of Business Risk for the Audit

The auditor needs to plan the audit (ISA 300). The study of business risk is a good way of understanding the business. The effects on planning may include:

- a) A consideration of the control environment
- b) Does management manage risk effectively?
- c) Is the accounting system adequate both in Companies Act terms but also considering the complexities of modern business?
- d) Do any risks threaten the going concern status of the company?
- e) Does any of the risk have implications for the cash flow?
- f) Is there high risk of fraud, e.g. poor control, management override egotistical ambition and arrogance in the Chief Executive

- g) Are there related parties with different agendas?
- h) Is the business under threat of being taken over with the risk of management misstating financial statements?
- i) Is there risk of litigation against the company?
- j) Is there risk of withdrawal of support by loan or trade creditor?

4.0 Conclusion

A client achieves the business goal by setting strategies and then designing and implementing processes to execute those strategies. Strategies represent the overall approaches used by the management to achieve its business objectives. Business risk is reduced when the client effectively

aligns its business strategy and processes with the external business environment. Business risk is increased when the client does not effectively align its business strategy and process with the external business environment or when new external business conditions emerge to weaken the alignment.

The auditor after understanding the risk that are likely to face the business, it will be a significant factor to be included in his or her audit plan as well as when forming the audit opinion as to whether the business financial statements gives a true and fair view or not.

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ACCESSING AND UTILIZING SUBSCRIBED ELECTRONIC RESOURCES IN ACADEMIC LIBRARIES



By Julitha Rukamata (Library Officer)

Introduction

According to Anglo-American Cataloging Rule 2nd edition as cited by Shindi and Aganneya (2013), electronic resources are materials consisting data/or computer program (s) encoded for reading and manipulation by a computer by the use of peripheral devices directly connected to the computer or remotely via a network such as the internet. In addition that, Lee and Boyle (2004) as cited by Tripath and Jeevan (2013) define e-resource an electronic resource or e-resource in any cohesive publication in a digital form that is being marketed or any electronic product that delivers a collection of data, be it in text, numerical, graphical or time based, as commercially available resources and includes full text databases, electronic journals, image collections, multimedia products, and collections of numerical data.

Thus, e-resources are materials that can be accessed and utilized via electronic devices such as

computers, smart phones or via auxiliary equipment that are to be inserted into computer such as CDs and flash disks. Some examples of e-resources include e-journals, e-books, e-databases and reference sources.

Evolution of E-resources

The study conducted by Shidi and Uganneya (2013) revealed that the origin of e-resources started after the work of Vannevar Bush who conceived a memex machine in 1945 based on Microform technology. This can store information and cause it to be seen in different locations by people at that time.

Johnson (2009) observed that librarians began to select e-resources in the mid-1980s, when CD-ROMs were introduced and offered on a subscription basis. Use of internet for electronic mail became more common in the early 1990s. This was possible with the development of the World Wide Web (WWW) which enabled easy access to remotely information through various document formats. The revolution made a radical change in the library and forced the inclusion of e-resources to the collection. The development of various browsers and graphic interface as well as search engines like Google and Yahoo made.

e-resources very accessible to users. Due to the development of technology around the world, libraries have changed the ways of delivering information services from printed resources to e-resources. Though it was not possible to acquire e-resources only and the libraries have integrated hybrid resources in their collections. From their observations, Gakibayo, Odongo and Obura (2013) identify that by the turn of the 21st century, library automation and the internet will revolutionize information access and library operations around the world.

This development of science and technology has spread worldwide and led libraries to change ways of delivering information. African university libraries were not left aside by this technological development. For example, in the year 2004, Mbarara University library integrated information communication technology (ICT) in all its functions so as to improve the delivery of its services (Gakibayo and Obura, 2007).

The libraries realized that the most effective way to acquire these resources and access them was through subscription to online databases because the text resources were very costly; for example, subscribing to Emerald, Elsevier, JSTOR etc. This was supported by Falk (2003) who observed that, many university libraries were invested large sums of money in subscribing for e-resources. Also Wu and Chen (2012) further stated that “libraries spend increasingly more funds for purchasing e-resources, even when facing shrinking budgets. To curb the problem of expenditure of e-resources, some of the databases were provided free of charge to libraries by their publishers or vendors like AGORA, other libraries were turning

towards alternative ways such as consortium. This was supported by Hwang (2014) who revealed that “there were two representative library consortiums in Korea: one was the Academic Library Consortia on e-resources (ACE) which includes Korea Electronic Site License Initiative (KESLI).

University libraries including some in African universities like Tanzania also started practicing cost lowering by cooperating with other universities in subscribing for e-resources, for example, COTUL in Tanzania. As a justification, Manda (2005) in a study on electronic resource usage in academic and research institutions in Tanzania stated that, “consortium of Tanzania University Libraries (COTUL) was predicated as one alternative way to sustain access to e-resources in the future, as cooperation among these institutions is expected to bring down the cost of the resources for each institution and solve problems pertaining to resource sharing and linkages among the libraries”.

Most African University libraries have included e-resources in their collections to serve their users with quality electronic information resources. This has increased the budget of these libraries, as the subscription to e-resources is costly. The University libraries decided to incur a lot of money for acquiring e-resources .

with the expectations that they will be utilized at the maximum level by users considering the quality of information they contain. The study conducted by Baro (2011) on awareness and the use of online information resources revealed that majority of the students were not effectively utilizing the online information resources.

Manda (2005) found that e-resources especially the PERI resources were underutilized in Tanzania. This statement was based on the low usage data suppliers of e-resources provided to the Higher Learning Institutions in Tanzania. Sife's (2013) findings on web search behaviour of postgraduate Students at Sokoine university of Agriculture, Tanzania the use of e-journal databases (subscribed e-resources) among postgraduate students at SUA was very low.

Factors Affecting the Utilization of E-resources

The nature of these e-resources need computer facilities, network connection to access and utilize. Library management and other library stakeholders are responsible for the availability of all needed facilities to for accessing e-resources. Ojokoh and Asaolu (2005) explored internet access and usage by undergraduate students of the Federal University of Technology in Akure, Nigeria. The findings revealed that inadequate computers with internet facilities for the use of the students including inadequate access points inside the university campus.

Also information literacy/searching skills is another factor for accessing and utilizing e-resources. Information literacy is that the knowledge on how to search for information. Various published works, revealed that library users lack information literacy skills including working with online resources. This is in line with Kinegyere (2007) on the study of the effect of infor-

mation literacy on the utilization of electronic resources defined the term "information literacy is the ability to identify an information need, locate and access the required information, evaluate, organize and apply it to address the need in question.

Furthermore, computer skills is very important to users to enable them to access library-subscribed e-resources. Before any new technology can be effectively and efficiently utilized those who will be using it have to have the skills to do so (Manda, 2005). Many libraries particularly academic libraries, their users are the members of the community comprising students and staffs. Many students lacks computer knowledge that could help them in accessing and utilizing e-resources.

Moreover, lecturer encouragement can be a key factor in accessing and utilizing e-resources. Wu and Chen (2012) studied how graduate students perceived, used, and managed electronic resources in libraries. The findings revealed that the professor attitude is another factor, which may affect student usage of library e-resources. For example, several students reported using certain databases because of professor recommendations.

Obura and Magara (2013) explained that students need to be encouraged by their lecturers to use e-resources for references to enable students to use and locate these resources. This may increase the number of students acquiring the necessary information retrieval skills. If students were not encouraged to use e-resources by their lecturers, and if information skills training occur outside the curriculum, students would be less likely to make use of e-resources for academic purposes.

From the above discussion, e-resources are very costly in acquiring which lead to various universities/institutions to cooperate in subscribing for them, for example COTUL in Tanzania. It is important to encourage users to utilize these valuable resources at the maximum level. Not only because of its costly but also qualities they contain; the resources are current with quality information usable for researchers and academicians.

There must be a solution of eliminating factors hindering the expected utilization of these e-resources. It is necessary to provide useful insights for the policy makers to formulate the appropriate policy that will influence maximum utilization of subscribed e-resources in higher learning institutions. It is time to eliminate problems related to difficulties to accessing and utilizing e-resources. Universities/institution should provide libraries users with motivations like including information literacy (IL) in the curriculum as a formal training, intensive computer learning and well as maximum number of facilities such as computers for easy retrieval of

information.

The management might plan to employ ICT library staff readily available to help library users who are getting problems while accessing e-resources. This may provide confidence to library users searching for information besides consulting library reference help desk whom might not skilled in searching for e-resources though librarians should be skilled in searching for information.

Conclusion

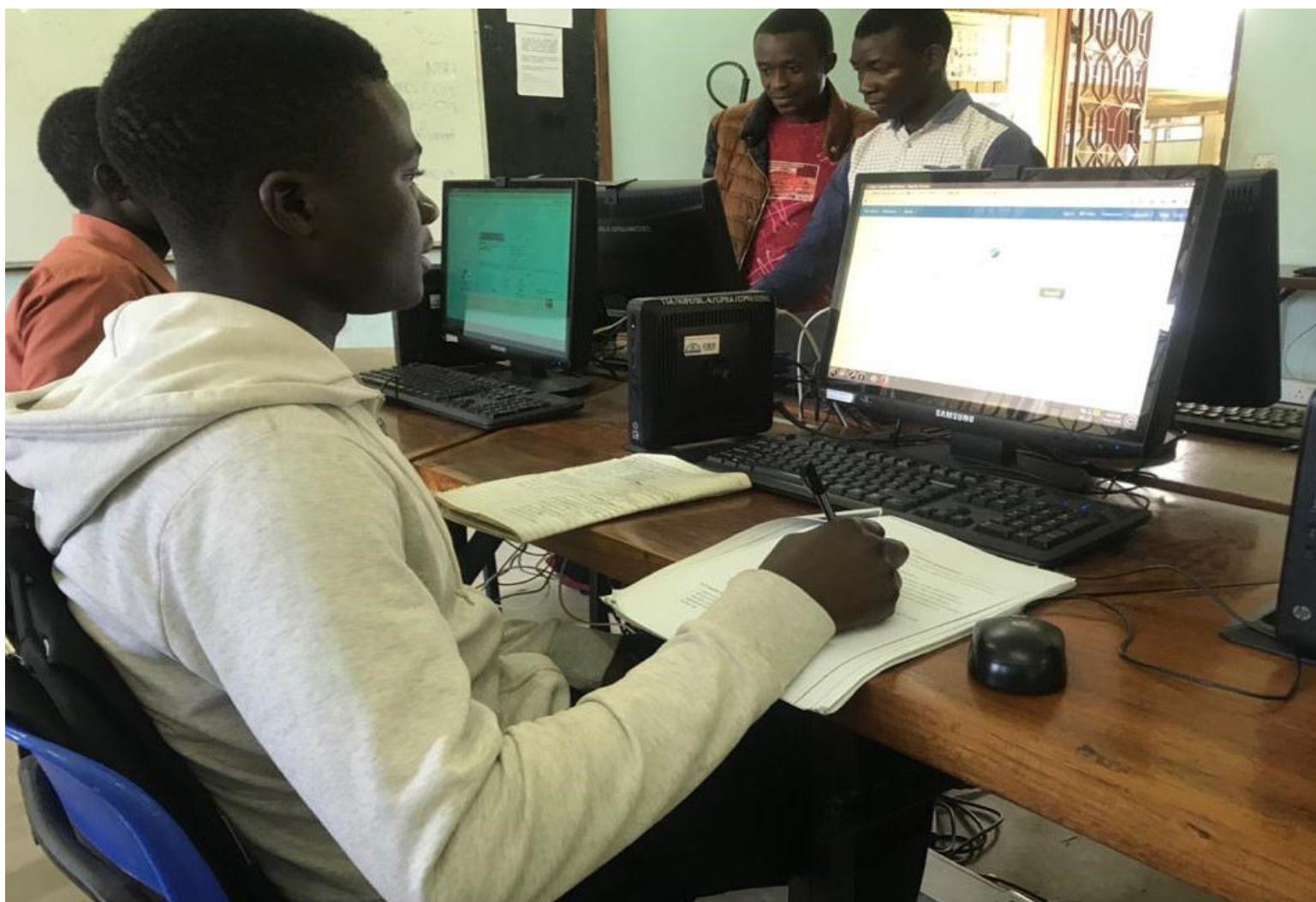
From the above discussion, e-resources are very costly in acquiring which lead to various universities/institutions to cooperate in subscribing for them. It is important to encourage users to utilize these valuable resources at the maximum level. There must be a solution of eliminating factors hindering the expected utilization of these e-resources.

It is necessary to provide useful insights for the policy makers to formulate the appropriate policy that will influence maximum utilization of subscribed e-resources in higher learning institutions. It is time to eliminate problems related to difficulties to accessing and utilizing e-resources. These includes stable network connectivity, inclusion of information literacy (IL) in the curriculum, intensive teaching computer skills and the maximum numbers of computers for easy retrieval of information.

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Some of the Mbeya Students Access information in the computer laboratory.

HOW TRADE AND INSTITUTIONAL REFORMS CAN HELP TRANSFORM AFRICA: LESSONS FROM VIETNAM'S DOI MOI ECONOMIC MODEL

By Mutaju Isaack Marobhe



Introduction

Despite its natural resources wealth, the African continent is still lagging behind when it comes to achieving socio-economic development. Some of the contributing factors to the continent's predicament are poor institutions, inefficient economic systems as a result of failed communism and external influences. In 1950's African countries started to liberate themselves from the colonial rule and during these times their economies were at the same level as those of countries such as South Korea, Singapore and Vietnam. Sadly, most African countries are still engulfed in the flame of poverty while their South East Asian counterparts have been able to realize socio-economic development hence achieving either the upper middle income or high income status. The typical example is the rise of "Asian tigers" which are Singapore, Hong Kong, South Korea and Taiwan all of which managed to free themselves from a web of poverty and transform themselves into modern world class economies.

Apart from Asian Tigers, there is a country in the same region that became famous after it was

invaded by USA; this is no other than Vietnam. This once conflict and diseases infested poor country has been able to achieve one of the most astonishing economic miracles of the 21st century. This article will briefly cover this captivating story to elucidate how Vietnam has been able to achieve quick economic development and pull the Vietnamese out of poverty and lessons that Africa can take from this country.

The "Doi Moi" Economic Model

After enduring long years of wars and poverty characterized by power cuts and food shortages Vietnam decided to turn the country's economy around to match those of its Asian neighbors. Before mid 1980's the country's economy was centrally planned and closed, corruption was rampant and the business environment didn't support private enterprises. This led to economic failures and lack of growth which further fueled poverty and tensions. In 1986, the Vietnamese government initiated the economic reform model which they dubbed "Doi Moi" and translates to "restoration" in English. This restoration introduced the socialist oriented market economy with the assistance from The International Monetary Fund (IMF) for financial and technical support.

The "Doi Moi" model involved two (2) main aspects; institutional reforms and openness to trade. The first initiative was to allow the agricultural sector and government owned corporation to operate like private commercial entities. The Vietnamese people were given freedom to establish their own small business the

impact of which registration of more than 30,000 small and medium enterprises to 1996. This transformation led to a real GDP growth rate of 7% throughout the 1990 decade. The openness to trade move was done in order to integrate Vietnam with the rest of the world. This included entering into agreements including the Comprehensive and Agreement for Trans-Partnerships (CPATPP), EU-Vietnam Free Trade Agreement (EVTFA) and The Comprehensive Economic Partnership (RCEP). efforts paid dividends as experienced increasing flows of foreign direct investments (FDI) as multinational companies poured in its shores including the likes of Nike, Samsung, LG, Unilever, Procter & Gamble and Pepsi Cola. FDI's have kept on growing and they do not show signs of slowdown reaching astonishing figure of USD 28 billion in 2020.

When most emerging and developed economies were in the blink of recessions during COVID-19, Vietnam realized a growth of 2.9% in 2020 which is regarded as among the world's highest during

the year. The country has been able to completely transform to a modern economy with manufacturing of high end products and service sectors taking the centre stage. The results for this have been enormous as the value of trade rose from USD 3 billion in 1986 to USD 544 billion in 2020 and the country enjoys a trade surplus of USD 19 billion. The private sector has grown tremendously with the strong support for entrepreneurial activities as portrayed by increasing number of start-ups. The country ranks as the 67th most competitive economy out of 147 countries



Photo: The picture on the left shows a section of poorly developed Vietnam's capital city of Hanoi in 1980. The picture on the right shows a mesmerizing view of Hanoi in 2020 characterized by skyscrapers and well developed infrastructure

Vietnam's economic success can also be attributed to its spectacular educational reforms which were instrumental in significantly improve the work force skills. The economic miracle of Vietnam is not only confined to the macro level rather at individual level as well. In early 1990s about 58% of Vietnamese people lived in extreme poverty, surprisingly within 24 years the poverty rates have plummeted to less than 3%. This means that 40 million people were pulled out of poverty.

Lessons for Africa

The following should be acknowledged by African leaders in order to free their countries from the chain of poverty;

Educational reforms aiming at imparting knowledge and skills to the work force to enable them to start and run their own enterprises as well

as work for high tech companies.

Trade openness should be encouraged by creating conducive environment for small businesses to operate and grow as well as produce good quality products.

Institutional reforms should be aimed at precluding the governments from centralizing the economy instead allow firms both private and public to compete without constant interference from the government.

Work in close collaboration with international monetary institutions e.g. IMF and the World Bank that can provide both financial and technical support for economic betterment.

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ABSTRACT

Bwachele, Victor. 2019. *Public or Private English Medium Schools? A Study of Factors Influencing Tanzanian Parents' Choice of Primary Schools in Temeke, Dar es Salaam, Tanzania*

This study examined factors that influence Tanzanian parents' choice of medium in primary schools in Temeke, Dar es Salaam, Tanzania. A questionnaire that was based on the Theory of Planned Behavior was administered to investigate the influence of attitudes towards school, social pressure (subjective norms) and perceived behavioral control on parents' intentions for school choice. The survey was conducted with 300 Tanzanian respondents who had children in one of 20 public and private-English medium primary schools in Temeke, Dar es Salaam. The results showed that the strongest influence on primary school choice was perceived behavioral control, which is the extent to which parents felt capable of paying fees and enrolling their children in the school of their choice. Positive attitudes towards Tanzanian schools also predicted choice for Tanzanian -English medium schools. Parents who wanted their children to learn English and other subjects and to have a Tanzanian cultural appreciation chose English-medium schools. However, subjective norms had little influence on school choice. Collectively, attitudes, subjective norms and perceived behavioral control accounted for 44.0% and 32.4% of the variance in Tanzanian parents' intentions to choose Tanzanian public and private English-medium schools, respectively. The findings suggest that there may be other factors that influence school choice, which should be investigated using interviews.

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