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TIA Newsletter

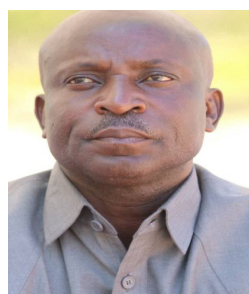
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TANZANIA INSTITUTE OF ACCOUNTANCY



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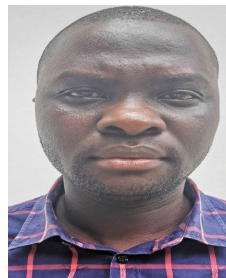
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TIASO TOP LEADERS –MAIN CAMPUS

From left: Deputy Minister of Sports, Students Secretary, Vice President, The President, Prime Minister, Minister of Finance



TIASO CABINET

Contents	Page
Senior Management Team, Campus Management, Heads of Independent Units	2
Managers, Heads of Academic Departments	3
TIASO Top Leaders –Main Campus	4
A Message From CEO	6
Editor’s Message	6
Institutional Issues	7
Scholarly Articles	13

MESSAGE FROM THE CEO



With respect and honor, I invite you all to read the latest edition of the Institute's newsletter 12th edition volume 4 of December 2021 which is packed with a variety of constructive and educational information. I hope you will all enjoy it.

TIA is among the highly reputable training institution in the country established to primarily develop and promote competency in the business-related disciplines through the use of Competency Based Education Training (CBET) curriculum focusing on the demanding global changes. The academic programs are especially geared towards offering a broad range of academic knowledge and intellectual skills in the areas of accounting, procurement and logistics management, business

administration, human resource IT based management, public sector accounting and finance, marketing and public relations, project planning and management, financial management, and other business-related fields.

Finally, I would like to extend my deepest appreciation to TIA staff and various stakeholders for the great achievement observed in the accomplishment of the 19th Graduation ceremonies of TIA. Thank you for your immense effort that made TIA flourish in the arena of Academic.

Dear employees, let's continue to grow and shine. Work diligently and effectively to fulfill the TIA mission and vision. Lastly, I would like to take this opportunity to wish all the TIA community a happy and prosperous new year 2022. Let's continue with the spirit of hardworking and teamwork.

Thank You!

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Editorial

Dear readers,

The editorial board congratulates all the students who successfully completed their studies in various fields by the year 2021. It also urges those graduates to use the education they have received to help the community and the nation as a whole. Congratulations also should go to all the lecturers and other staff members, parents, guardians, and sponsors who enabled these students in one way or another to complete their studies successfully. Lastly sincere thanks are dedicated to all the participants who participated in presenting their articles that led to the successful release of this newsletter.

Thank you

Juma A. Haji

FOCUS ON INSTITUTIONAL ISSUES**THE 19TH GRADUATION OF TANZANIA INSTITUTE OF ACCOUNTANCY**

By Caroline Mulungu

The 19th graduation of the Tanzania Institute of Accountancy in 2021 took place in three phases. The first phase was held in Mbeya campus on 12th November 2021. The second phase was held at the Singida campus on 19th November 2021 which comprised Mwanza, Kigoma, and Singida Campuses. The third phase of this graduation took place in Dar es Salaam on 03rd December 2021 involving the Mtwara and Dar es Salaam campuses.

The Guest of Honor at the graduation of Mbeya and Singida campuses was the Deputy Permanent Secretary Ministry of Finance and Planning Dr. Malima Kazungu who represented Honorable Dr. Mwigulu Lameck Nchemba (MP), Minister of Finance and Planning. Similarly, the Official Guest of the (TIA) Dar es Salaam graduation linked to the Mtwara campus was the Chief Government Accountant of the Ministry of Finance and Planning Mr. Leonard Mkude representing Honorable Dr. Mwigulu Lameck Nchemba (MP), Minister of Finance and Planning.

Acting Chief Executive Officer Dr. Momole Kasambala speaking at the graduation of Singida, said that the Tanzania Institute of Accountancy (TIA) has a total of six (6) campuses located in Dar es Salaam, Mtwara, Mbeya, Singida, Mwanza, and Kigoma regions with a total of 25,249 students whereby 2,519 from the Singida, 1,382 from the Mwanza and 1,003 from the Kigoma campus; who are at the level of Certificate, Diploma, and Degree. She also added that the number of admissions in Singida, Mwanza and Kigoma

campuses has increased from 2,700 in 2020/2021 to 3,172 in 2021/2022 during admissions were still ongoing. In addition, at the graduation ceremony held in Mbeya and Singida the Acting Chief Executive Officer through her speech said that the total number of (TIA) graduates for the academic year 2020/2021 in all campuses is 12,278 where female students are 6,322 equivalents to 51.5 percent and male students are 5,956 which is equal to 48.5 percent.

A total of 2,082 graduates of the Mbeya campus were awarded a Preliminary Certificate, Certificate, Diploma, Degree and Postgraduate Diploma in Accounting, Procurement and Logistics Management, Marketing and Public Relations, and Public Accounting and Finance. Also at the graduation ceremony in Singida based on the data provided by the Acting Chief Executive Officer said that the number of graduates in Singida, Mwanza and Kigoma campuses is 3,116 of which female students are 1,538 equivalents to 49.4 percent and male students are 1,578 equivalents to 50.6 percent. Of that figure, 1,305 were awarded Preliminary Certificate, 1,103 Certificate, 501 Diploma, and 207 Degrees. Whereas the graduation took place in (TIA) Dar es Salaam comprised with the Mtwara campuses the Acting Chief Executive Officer said that a total number of graduates were 7,131 among them the women are 3,677 equivalents to 51.6 percent and men are 3,454 equivalents to 48.4 percent who were awarded certificates in various fields they studied.

On the other hand, Acting Chief Executive Officer Dr. Momole Kasambala speaking to the Guest of Honor at the Mbeya and Singida graduation, said that (TIA) has made great strides in conducting training, consultancy services, human resources, as well as improving learning and teaching infrastructure at Singida, Mwanza and Kigoma campuses.

A good example of this is when she addressed the Singida graduation ceremony saying that in September 2021 Mwanza campus took advantage of the East African Trade Fair held in Mwanza at the Rock City Mall grounds; by providing training and consultancy to various government and non-government institutions, on procurement procedures and laws to remove dirty documents from auditors. Also Singida campus has successfully provided its students with Government Electronic Procurement (TaNePs) training as well as procurement training through force account. Kigoma campus, on the other hand, supported the government's efforts by providing training on efficient business operations, marketing, and services; for the staff of Kigoma Pharmacy which is an Institute engaged in the sale of medicines. Also the Acting Chief Executive Officer at the graduation of the Mbeya campus in relation to the training side said that, the Institute has continued to improve teaching methods by introducing ICT curriculum at all levels, and will start running some programs in the near future.

In terms of human resources, the Institute has been able to recruit new staff at the Singida, Mwanza and Kigoma campuses through the transfer thus, increasing the number of staff from 78 in 2020 to 122 in 2021.

In addition to the Singida campus infrastructure; the Institute has successfully completed the construction of modern Computer laboratory and Library building capable of serving 200 students at a time. Also, the Institute has renovated classrooms, staff offices as well as student dormitories. Moreover, the Acting Chief Executive Officer when she was at the Mbeya campus graduation ceremony said that the Institute has allocated one billion shillings in the financial year 2021/2022 for the construction of a building that will include a Library, Computer laboratory, Lecture hall, small conference hall and various offices at Mbeya campus. At the same time, when she was speaking at the Singida graduation she said that the Institute is striving to ensure that Mwanza and Kigoma campuses relocate to its buildings, in the year 2021/2022, by allocating an amount of two billion shillings (2,000,000,000/=) for the construction of Mwanza Campus at Nyangh'omango area in Misungwi District, Mwanza. At the Kigoma campus, the Institute is in the process of seeking a Building Design Consultant for the construction of an Administration block, Computer laboratory, and Library, Classrooms and Seminar rooms at Kamala area in Kigoma District Council.

Through the graduation held at the Mbeya campus the official guest congratulated the Acting Chief Executive Officer Dr. Momole Kasambala and (TIA) staff for their performance and service delivery especially in the areas of training, consultancy and research, as well as infrastructure. He said the Government recognizes and appreciates the significant contributions made by (TIA) in preparing professionals in the public accounting and finance industry, procurement and logistic management, as well as marketing.

He also commended the Institute for its efforts to improve training and increase learning and teaching infrastructure. In addition, Dr. Kazungu added that, the contribution of (TIA) to the Nation is great due to the capacity building of small entrepreneurs and various institutions. He therefore advised the Institute to continue providing Advisory Training to entrepreneurs and employees of various cadres in the Government. On the other hand, the Official Guest of Honor for (TIA) Graduation in Dar es Salaam and Mtwara, the Chief Government Accountant of the Ministry of Finance and Planning, Mr. Leonard Mkude wanted the graduates of the Tanzania Institute of Accountancy (TIA) to further their education in employment in order to accelerate economic growth in professional and creative work to bring development to the country. He also urged all graduates that the education they attained should be a catalyst for increasing knowledge and productivity in bringing about development. He also urged them to use the knowledge they have acquired to compete at the job market and self-employment as well as to be creative from the competition of the job market and those who are fortunate enough to be employed strive to work hard and creatively and avoid corruption. Finally, he urged all graduates to use the education they have received to bring development to the country and to be better at the job market.

Advocate Said Musendo Chiguma the Chairman of the Advisory Board of the Ministry of Finance and Planning and Acting Chief Executive Officer Dr. Momole Kasambala in their brief remarks at the graduation ceremonies of Mbeya and Dar es Salaam did not hesitate to urge the graduates to be good ambassadors of (TIA) wherever they go by not engaging in

activities that are contrary to the principles and values of their profession.

Finally, at the graduation ceremony in Dar es Salaam, the Acting Chief Executive Officer concluded by saying that TIA will continue to streamline the curriculum in line with national and international needs as the vision of the Tanzania Institute of Accountancy in African continent.

PICTURES OF VARIOUS EVENTS IN THE 19TH GRADUATION OF THE TANZANIA INSTITUTE OF ACCOUNTANCY



Acting Chief Executive Officer (TIA) Dr. Momole Kasambala addressing the graduates at the 19th graduation of the Institute held on 3rd December 2021 in Dar es Salaam



Some lecturers at the 19th of TIA graduation held in Dar es Salaam



Graduates at the Singida Campus graduation with cheerful faces



Official Guest, Members of the MAB, Ag. CEO and Campus Managers of Mbeya, Singida, Mtwara, Mwanza and Kigoma during the TIA graduation at Mbeya campus.



Some graduates at Singida Campus heading towards the graduation site



Some of the graduates listening to the guest speaker at the graduation ceremony held at the Mbeya Campus



Acting Chief Executive Officer addressing graduates at Singida graduation



MAB Chairman advocate Said Msendo Chiguma (left), the Guest of Honor Deputy Permanent Secretary Ministry of Finance and Planning Dr. Malima Kazungu (centre) and Ag. CEO Dr. Momole Kasambala during the graduation ceremony at Mbeya Campus.

POTENTIAL OPPORTUNITIES TO COMMUNITY AND INSTITUTE AFTER THE MTWARA CAMPUS MOVED TO MJIMWEMA



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Abstract

The provision of quality education depends on the presence of necessary educational facilities like buildings, library materials, ICT facilities, internet services, etc. in recognition of this, the Institute has decided to initiate the construction of various building infrastructure as one of the solution to the major challenges facing the Mtwara campus. With the move to Mjimwema and once the construction project is completed the community and Institute through the Mtwara campus expect to have various opportunities as discussed briefly in this article.

Keywords: Opportunities, projects, institute, community, infrastructures

Introduction

The Tanzania Institute of Accountancy (TIA) has relocated its administrative and operational activities of the Mtwara campus from Sabasaba grounds to Mjimwema on 16th November, 2020. The management has decided to move from the rental buildings to its own buildings due to various reasons such as to reduce operating cost, to meet criteria of the National Council for Technical Education (NACTE), and need for utilising some of the buildings that have been completed for a long time without use. After the transfer was completed various challenges arose such as lack of internet service, inadequate buildings to accommodate various

offices, as well as poor road infrastructures etc. Recognising this, the management came up with the idea of implementing a project to build one block comprising of four classrooms, a semidetached house for staff, and hostels for male and female students, a library, and a computer laboratory. This is a one-year project done in force account method that started on 4th April, 2021 and is expected to end on 4th April, 2022.

Potential Opportunities to the Community and the Institute after the Mtwara Campus moved to Mjimwema

Following on the ongoing building project upon its completion, (TIA) Mtwara campus is expected to be accredited by the National Council for Technical Education (NACTE) to offer some degree courses such as degree in accounting with education.

Also, the environment of the Sabasaba grounds where the campus was formerly located was not friendly to many customers and thus led to a significant decrease in the number of enrolled students. However, after the (TIA) Mtwara campus relocated to Mjimwema the Institute hopes to increase the number of students enrolment due to the excellent academic environment and modern buildings expected to be completed in April, 2022.

Correspondingly, when the construction project is completed (TIA) Mtwara campus expects to

increase its revenue by renting the venues for customers to conduct various activities such as seminars, workshops, conferences, training, and meetings.

The (TIA) Mtwara campus moving to Mjimwema is also expected to create more economic opportunities for the community to engage in various business such as hostels, shops, stationeries, and cafeterias.

The community also benefits from the improvement of road infrastructure for (TIA) Mtwara moved to Mjimwema. For example, before the (TIA) Mtwara campus was relocated, the road from Mbae to Mjimwema was too rough. Six months later when the campus relocated to Mjimwema, the Mtwara regional government improved the road and put it in plans to a paved road from Mbae to Mikindani which will also benefit the surrounding community.

The Mtwara campus move to Mjimwema Mjimwema is also expected to accelerate the growth of the village.

This can be seen in the increase in the number of buildings built nearby the campus within the short period since the campus moved to Mjimwema.

Finally, always the Mtwara campus graduation is held in coordination with the Dar es Salaam campus due to the Mtwara campus not being able to organise this event. Thus, once the infrastructure of these buildings completed the Mtwara campus will be able to organise this event itself and get the opportunity to advertise itself when this graduation take place.

Conclusion

The decision taken by the management to shift to Mjimwema is supported by everyone as it is a development project. Therefore, it is important for all the staff appointed to oversee this project to ensure that they are committed with one heart and honesty in order to achieve the goal of completing this construction as planned.



The progress for construction of classes Block at Mtwara Campus



The progress for construction of Library and Computer Laboratory at Mtwara Campus.

FOCUS ON SCHOLARLY ARTICLES**HIGHER EDUCATIONAL INSTITUTION'S DIGITAL DIVIDE AND QUALITY EDUCATION CHALLENGES**

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Abstract

Digital education is the innovative use of digital tools and technologies during teaching and learning, and is often referred to as Technology Enhanced Learning (TEL) or e-Learning. Exploring the use of digital technologies gives educators the opportunity to design engaging learning opportunities in the courses they teach.

The pedagogical changes have driven the Higher Educational Institutions to adopt and incorporate digital tools in teaching and learning to include greater information access. However, Digital education have not permeated to a great extent in many higher Educational Institutions due to technological circumstances and challenges for integrating these technologies in higher Educational Institutions.

Introduction

Education, research, innovation, and leadership are four essential factors identified by the United Nations (UN) as agents of change and means for tackling societal concerns. From a pedagogical and organizational standpoint, the use of technology in higher Educational institutions has created new obstacles. Their integration into teaching-learning processes has progressed significantly, paving the way for a digital transformation and the acquisition of new skills and information, pointing to high-quality

education within the context of long-term growth. A digital change has resulted into technological advancements. The integration and use of technology in educational has been complicated, and it has been marked with significant variations, depending on the unique characteristics of each environment. The investment and inclusion of information and communication technologies (ICTs) in these organizations is marked by factors such as training, digital teaching skills, student knowledge and abilities, accessibility, infrastructure, and educational policies. The Sustainable Development Goals (SDGs) address a wide range of opportunities as well as complicated social, educational, economic, and environmental issues. None of them mention ICT specifically, however they do acknowledge the role of ICT diffusion in closing the digital divide and establishing knowledge societies. The SDG framework includes seven ICT indicators that span six goals; promote lifelong learning opportunities for all, achieve gender equality and empower all women, and guarantee inclusive and equitable quality education for all, create robust infrastructure, promote inclusive and sustainable industrialization, and foster innovation, and construct resilient infrastructure,

promote inclusive and sustainable industrialization, and foster innovation, strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development. The framework identifies three critical elements focusing on promoting life-long learning opportunities for all such as; proportion of schools with access to the Internet for pedagogical reasons; and proportion of youth/adults with ICT skills, by type of skills.

Educational Learning Institutions, as part of the social fabric, are critical to attaining the strategic goals of sustainable development in general and high-quality education in particular. In order to foster a transformational shift that is founded on evidence, the academic community must foster new ways of learning, comprehending training, interacting and living with technologies as part of a new development paradigm. Professionals and students alike must develop particular digital and social skills in order to become the change agents who can use ICT to enhance learning through higher education based on sustainable development.

Education is critical to a society's development, inclusivity, and creativity. It encourages citizens to be active, self-regulatory, compassionate, flexible, and critical thinkers. With changes in mentality, economy, and geopolitics, a society is centered on people whose goal is to use technology to create a better future. A "super-intelligent" society, as described by Keidanren, necessitates societal evolution as well as ethical consequences and acceptance by all parties involved.

Quality Education Challenges:

Despite some of the higher learning institutions' advances in adopting digital transformation for teaching and learning processes, they still confront number of

challenges in doing so, including: Lack of a holistic approach to digital tools implementation: This is the situation in many developing-country higher education institutions, as most of them have embraced Digital education integration without defined plans to lead them. Awareness of ICTs and attitudes toward them: All stakeholders in the institution should be aware of the existing Digital facilities and services, as well as their significance in relation to their respective jobs. on the other hand, claim that there is some hazy awareness of ICTs. Some perceiving them as advanced technologies that necessitate a large sum of money and a high level of expertise. They are undervalued as a technique of increasing efficiency and lowering costs. Lack of awareness, along with a negative attitude, is changing higher education because they utilize ICTs to mimic their conventional procedures, content, and control. Many institutions fail to integrate Digital facilities into teaching and learning. Staff development: Integration of digital tools in teaching and learning does not simply deal with the introduction of new hardware and software; both trainers and students must assume new roles, and modify their ICT behaviors and ways of teaching and learning. COVID-19 has revolutionized our way of life and the way we think about education. Technology advancements are causing a digital transformation in the way we live, relate, work, train, and learn, with a focus on Education.

These developments are also affecting the acquisition of skills and information in formal, non-formal, and informal education.

As a result, technology is playing an increasingly crucial role in numerous aspects of life, swiftly obliterating skills and forcing people to learn new,

more flexible, and lifelong skills. These digital tools are then considered as a means of: enabling and increasing learning; confronting new difficulties and possibilities; and learning to learn throughout one's life, both individually and collectively.

Growth, limitation, collapse, and transformation are the situations that determine the teaching–learning processes. Under the social, economic, and political boundaries, we can observe that the use of technology continues to be more technical and curriculum-centered, rather than practical and critical; it is considered as a catalyst for professional growth to promote higher education and technology.

pedagogical use of technology in order to achieve a technical position, institutions must address three key axes: technological, pedagogical, and organizational. Each of these is linked to a different perspective on how technologies are viewed: the technological one, which includes information and communication technologies (ICTs), the pedagogical one, which includes learning, digital competences, educational innovation, and knowledge technologies, and the organizational one, which includes organizational and collaborative management technologies.

The combination of the three axes and their distinct views allows us to use technology from an empowerment and participation standpoint, allowing us to face complicated life situations and build competences that help us successfully manage all the obstacles that arise. The socio-educational overview leads us to consider educational digital agendas dedicated to providing quality, exceptional, and equitable education for all, with the right to proper training and continuous updating, as well as new opportunities and social difficulties. Flexibility, creativity, innovation, digital skills, and learning process improvement are all desirable qualities. Teachers must develop digital

skills not only for their personal lives but also for their professional lives in order to participate in today's Sustainable digital society, which is increasingly requiring specific abilities for teaching and learning innovation.

Higher Learning Educational Institutions are critical not only for social–digital transformation, but also for achieving the Sustainable Development Goals as scenarios in the socio-educational network for knowledge generation and dissemination. These Institutions are seen as a way to equip future generations with the information and skills they will need to meet the various global issues.

Conclusion

ICTs provide an opportunity for Higher Educational Institutions developing nations a potential to improve their teaching and learning processes. Most developing-country Educational Institutions now have basic ICT infrastructure, such as a local area network (LAN), internet, computers, video, audio, CDs and DVDs, and mobile technology capabilities, which serve as the foundation for digital education. Higher educational institutions in underdeveloped Nations should employ digital education technology to improve teaching and learning processes, according to the argument. Agenda for radical change, and modifying curriculum and education are critical components in producing knowledge that is responsive to current and future changes, problems, and free digital society. New pedagogy is needed to equip students with key skills such as systemic and critical thinking, anticipation, regulation, strategy, transdisciplinary collaboration, creativity, self-awareness, and problem solving, because "becoming digitally competent is

essential if young people are to participate effectively in a digitalized society and economy." At the higher level education, however, operational policies as well as an integrative and interdisciplinary approach to sustainability development are required.

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CBET ADAPTABILITY AND APPLICABILITY IN HIGHER LEARNING INSTITUTIONS

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Several literature reveal that a good number of countries worldwide are facing unemployment problems particularly with university and college graduates due to skills mismatch and in some countries, including Tanzania there are a lot of investments in tertiary education but still the outputs remain not only unemployed but also unemployable (Ndyali, 2016; Kamuhabwa, 2019; NACTE, 2020). It ought to be noted that graduates from Higher Learning Institutions (HLIs) in Tanzania are characterized by lack of employability skills due variety of factors including poor preparation at foundation stages such as shortage of competent teachers, inadequacy of qualified teachers, inadequacy of proper remuneration and motivation for teachers, inadequate learning space and facilities, learning knowledge-based instead of competence-based knowledge, shortage of training entrepreneurial skills, emphasis on work experiences, lack of career guidance and counseling, the mismatch between what the Institutions offer and market demand.

Tanzania Institute of Accountancy (TIA) is government owned higher learning institution specialized in Accountancy, Procurement and Logistics Management, Business Administration, among other business-related academic disciplines. The objective of TIA is to offer improved quality edu-

cation to learners. In implementing this objective it had several challenges one being the use of traditional approaches in knowledge and skill delivering to students which finally lead to lack of necessary skills in practical or field related work. To resolve this challenge TIA adapted and applied Competence Based Education and Training (CBET) approach as new model of training and learning so that to meet its motto of “*education for efficiency*”.

The CBET is an approach of teaching and learning based on demand driven (outcomes-based) more often used to learn concrete skills than abstract, emphasize students to demonstrate skills after completion of their programmes (Chinyere, *et al.*, 2014). The CBET is learner-centered approach which helps students to acquire skills, knowledge and understanding which results into a student to demonstrating competence and professional attributes for the industries and market needs. The CBET bases on competency standards, focus on outcomes not inputs, involving industry, taking account recognition of prior learning (RPL), assessment normally based on demonstration of skills rather than knowledge, flexible delivery, makes the technical institutions autonomous and competencies are widely recognized (Chinyere *et al.*, 2014). This new approach ensures training which produces competent graduates, who are intellectually challenging

and who can compete in the real world. This is possible because the CBET aims at preparing learners more effectively for real workplaces, which means that the acquisition of competences takes into account the requirements of companies and industries (Deissinger, 2017). The CBET emphasizes focus on what students can actually do and what specific competences can make a student perform according to his/her expectations. This meets quality characteristics of the modern world services or business characteristics. What makes the CBET potential is because attention is centred on assessments of the quality of graduates and programmes based on their ability to do the job they were trained for, then the certificates they possess. The approach mostly uses continuous assignments, projects, field practical training, semester examinations and research as means of evaluations for learners. The approach has aspects of guiding students during the processes of learning and teaching. Guidance tools including personal development plan, portfolio, logbook, student self-assessment forms. On the other hand, facilitation techniques during learning are role play, field trips, demonstration, questions and answers (Q&A), case study, group discussion, brainstorming and lectures among others. The CBET approach emphasizes friendly relationship between the teacher and the learner. Horizontal communication is suitable during learning process against vertical communication which is mostly used in conventional approach. In the CBET a teacher is considered more as a facilitator, mentor and a guide for learners. These all triangulations make the approach to be effective in delivering knowledge and skills.

To adapt and apply CBET principles, they need regular training in place for teachers, investing in infrastructures as well as institution facilities to make the approach easy and adoptable. According to Duze (2012) education is a production process which uses scarce resources human, physical, and financial resources in the production of educated persons. Since these resources have alternative uses, the economic concept of the production theory in industry can be also applied to education's management. Although the approach seems to be better in delivering knowledge and skills to learners, the challenges have been noticed to be the shortage of resources, reluctance for both teachers and learners and poor technique for facilitation skills. Despite the challenges during implementation of CBET the latter is still recommended to TIA and other higher learning institutions as it embraces a number of benefits that are fully embedded to the practical setting available in the job market.

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IMPORTANCE OF DROPBOX PLATFORM IN ACADEMIC ENVIRONMENT



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Introduction

People turn to cloud storage to back up their files and to free up space on their hard drives. The use of virtual file-sharing platforms like Dropbox, Sync.com, Microsoft OneDrive, and Google Drive among others has become important in academic and other business venture. To compare with other platforms, Dropbox gives a safe and secure platform by bringing students and their teachers together on potentially life-changing academic excellence hence making work in the digital world more efficient as it allow students to build, utilize, and be accountable for their work.

What is Dropbox?

Dropbox is a file hosting service, often referred to as a "cloud storage" service and one of the oldest and most popular cloud storage services in use today as it continues to improve its features to go with user needs and technology.



Importance of Dropbox platform in Academic environment

Dropbox can be used to coordinate and organize group assignments or projects. Students can submit assignments by uploading files to folders in

the Dropbox and Lecturers can view submitted files on their convenient time, provide marks and feedback all within the Dropbox hence letting users save space and share files quickly.

Dropbox has automated features that are useful. For example, it allows users to move electronic files, such as documents, images and video for various purposes including evaluation and feedback and also using some collaborative tools such as Dropbox Spaces which brings projects and teams together hence allowing access of documents, notes sharing and editing in real-time.

With Dropbox any file uploaded through the desktop app are automatically updated when you make changes to them. Also, because of the synchronization features, you can access those files across all of your devices which includes computers, phones and even the Dropbox website as long as you sign into them hence it allows you to access your stuff from anywhere at any time.

Dropbox keeps files secured against technical problems you may have with your computer. For example, if the hard-drive fails, your important documents, photos among others won't be lost forever because they will be stored in the cloud.

When it comes to recovering a file, Dropbox makes the procedure very easy as to retrieve the data is very simple because it requires no technical know-how or live support. All users are able to restore the files on their own without any help which reduces third-party involvement and time management as well.

Dropbox is a cloud based tool hence, it allows storage of files which the user can access its data from the Internet and share large files especially those exceed email size because it offers a free plan that includes 2 GB of storage but you can pay to increase additional storage to as much as 3 TB with a subscription bonus features inclusive, full-text search and an extended 120-day file history.

Dropbox integrates well with other systems to compare with other cloud storage options. It also partnered with some of the most popular companies available such as Microsoft and Slack, just to name a few.

Dropbox syncs with more comprehensive cloud storage systems, like digital asset management hence gives the users opportunity to utilize information obtained from other platforms rather than depending on dropbox alone.

Dropbox allows offline work hence users can continue to edit files without internet access and the work they complete is automatically put into place once the internet access returns.

Dropbox is the easiest platform when it comes to files sharing as you can control permission levels and share files and folders with specific people using a

link, or by making files public which allows anyone with the appropriate link to access your data hence it is a convenient way of sending files without using email attachments.

You can use Dropbox links to share files and folders with other people without sending large attachments whether you're a student or lecturer. But the question is; *are we using such collaborative platform as effectively as could be?*

Conclusion

Dropbox has been around for a long time and it has helped people to be organized, get in sync, and stay secured with their teams. Although it's a competent cloud storage service with the like of Sync.com, and iCloud, it remains as one of the best platforms due to great prices, ease to use, security availability, its free version, and privacy which leave a lot to be desired compared with other platforms.

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BASIC QUESTIONS ASKED BY LENDERS LOANS THAT CREATE DIFFICULT FOR INFORMAL BUSINESS SECTORS TO OBTAIN LOANS.



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ABSTRACT

The aim of this Article is to give some highlights on informal business sectors, and identifying some Basic questions asked by the Lenders of Loans that create difficulty for the informal business sectors to obtain loans. Finally, the paper concludes by briefing on the role of Professional Accountant and alternative solution to be adopted by the respective sector.

Introduction

According to ILO (2016), Informal Sector economy refers to all economic activities by workers and economic units that are insufficiently covered by formal arrangements. It comprises of informal enterprises and informal employment. Informal enterprises are those firms that are not registered with the required authorities such as tax, labour and social security authorities, and have weak management practices. On the other hand, Informal employment is a job-based concept and refers to employees without formal arrangements working in the informal or the formal sectors.

Informal Business Sectors are so common in the third World Countries. Several studies shows that, substantial portion of economic activities in many developing Economies of the World takes place in the informal sectors. In the Study by Mukanga

(2017), ' Informal Sector had been given a number of names like, Second Economy, Sub-Saharan Economy, Irregular Economy and Black Economy. Mukanga further claims that ' There was evidence that Informal sectors were so much linked to the urban centers as a result of the incapacity of the modern sector to absorb new entrants to the labour markets. Furthermore, the paper made quotation from the studies by Osoro(2009) that put the Informal Sector at 48% of the Economy.

According to National Baseline Survey Report (2012), there were more than 3 million small businesses in Tanzania, most of which engaged in trade and service sectors. On the other hand, Tanzania Business Focus (2012) through the paper, ' ' Dollarization, mentioned Tanzania as one of the developing countries, whose economy heavily relies on informal sectors, given the employment statistics that over 75 percent are employed in agriculture, and above 10 percent of the employment comes from the Private Sector. Another study by Government of India (2004) revealed that, more than 90 percent of the total labour force in India works in the informal sectors.

Informal sectors play a big role in the economy as it provides employment to substantial percent of the work group in different countries.

ILO (2016), paper on the role of finance in driving formalization of informal Enterprises, showed that, the informal economy is a significant source of employment for women accounting for 74% of women employment in sub-Saharan Africa (men: 61%), 54% in Latin America and the Caribbean (men: 48%) and 83% in southern Asia (men: 82%). The study concluded that, the informal economy mostly employs the poor and vulnerable with evidence from India showing that 43 percent of informal sector participants are poor.

Despite the aforementioned findings, keeping the informal sectors businesses going is not an easy task as many businesses have been opened up, and within short period of time they collapsed, or few of them remained. Many of the failures of Informal sectors businesses were attributed by lack of financial sources. This finding is supported by the paper by Asian Productivity Organization (2001) that, insufficient capital or lack of source of finance is the major hindrance to the SMEs and informal sector in reaching their dreams.

One of the methods which Informal *sector businesses* may opt in order to avoid failures is through borrowing money. Borrowing is one of the common source of finances for large companies, small firms and entrepreneurs, often used to fulfill start-up cash flows and investment needs. However, obtaining Loans has not been an easy task for informal business sectors. Therefore overall problem addressed in this article is that, despite an increase in number of informal sector businesses, many of them have continued to use their own sources other than borrowing Loans from various lenders. This is justified by the study by Mukanaga (2017), which revealed that 55% of the Informal

Sectors activities were financed from own sources, whereas 33.8 % obtained capital through assistance from a friend or a relative, 6.3 % through loan (s) from friend (s), and 2.5% through loan (s) from Micro-Finance Institutions. The problem of having many informal sector businesses not financed by Banks, has been attributed by the nature and conditionality imposed on loans. Among the conditionality are the questions asked by the loan issuers. Some of the basic questions asked by lenders of loans are detailed below.

How Much money or fund is needed for business?

The lenders of business loans expect the borrowers to state the exact amount of money which is needed for a particular business. The rounding of the amount or provision of the range of amounts implies that the borrower has not done enough assessment of his business needs which is the case with informal business sectors. According to Caramela.S, (2021), one of the main reasons most small businesses fail is that they simply run out of cash," she said. Writing a business plan without basing your forecasts on reality often leads to an unfortunate, and often unnecessary, business failure. It is always emphasized that borrowers of loans should always be very precise on the amount needed.

What is the Purpose of the Loan borrowed?

The Lenders of Loans expects to get specific comprehensive answer for it. General answer will attract the Lenders of Loans hesitation to provide the loan.

Knowing the purpose of the Loan enables the Lenders of Loans to assess what will be the capability of the borrower to generate cash flow from which the repayment will come from. The above statement is supported by the result found in the research paper by Gebremedhin, K.T(2010), which showed that the probability of repaying loans successfully is higher for borrowers who use the loan for fixed investment rather than the borrowers who use the loan for working capital and for both fixed investment and working capital.

How long will the borrowers repay the Loan?

The loan providers always want to know how long the borrowers intend to repay the loans. Personal guarantees from business owners are requirements from banks, but that also makes the owner personally responsible for paying back the loan. Thus, borrowers of the loans are expected to prepare or supply written information especially cash information such as copies of receipts of cash and payment projection information. The borrowers should keep the forecast more realistic. Lenders of loans or bankers want to get this information in order to have assurance of the repayment. This is evidenced by Kimathi, (2015), who says that 'despite the benefits small business derived from microfinance services there were some difficulties they usually face when accessing the microfinance services, as it was evidenced by 50% of the respondents who agreed that, short repayment term of the loans is among the challenge they experience.

What are the collaterals of business?

Collateral has a big Influence in access to finance. The Lenders of Loans always want to know the type and value of assets or any other possession of the

business that will be used as collateral in case the borrower fails to repay the loan. Here the Lenders are looking for a Recovery plan of the loan in case the borrowers fail to repay the loan. According to William (2007), Collateral is one of important criteria business owners should meet in order to successfully acquire the funds needed for the business. Collateral is a personal or business property ranging from real estate to equipment. Collateral refers to the assets committed by borrowers to a lender as security for debt repayment Gitman,(2003). Many studies have been done to assess if collateral is one of the important factors asked by Lender before issuing loans of finances.

The study sought to establish the influence of collateral requirements on access to finance done by Osano.H.Mogaka,& Longuiton.Hilario,(2016), found that collateral requirements influenced access to finance by SMEs in Mozambique. In this study, it was evident that most SMEs were denied loans by the lenders in provision of financing because of high risk and for not having adequate resources to provide as collateral. The finding was also in line the study by Mullei and Bokea (2000), that banks ask for collaterals in order to finance SMEs and to accept loan proposal and that the collateral must therefore be 100 % or more, equal to the amount of credit extension or finance product.

CONCLUSION AND RECOMMENDATION

Most informal business sectors are not famous as compared to large businesses because they are less known by Lenders of Loans. Thus, more information must be supplied by them to present a convincing case for receiving a loan.

Therefore, informal sectors business owners should keep the Lenders of Loans regularly informed of progress of their businesses, through personal contact and various interim reports such as loan proposals which is mostly done by big companies so as to convince the lenders to provide them with loans. It is also worthwhile noting that most Informal Sector business owners are too busy managing their businesses and thus pay less attention to changes which are happening in the business environment and economy as a whole. They may for instance fail to be aware of what are the banks attitude towards small businesses. Therefore, it is right time, for professional Accountants to assist Informal Sector businesses owners to make thoughtful decisions.

It is also the role of Accountants to provide awareness to this sector by showing them how to operate most effectively under different conditions, as well as how to improve in their chances of securing long and short term loans from the lenders.

Alternatively, while waiting for securing the loans the owners of informal businesses should recognize and embrace the idea of developing partnerships by pooling the resources they have such as their capital and expertise to make a meaningful venture. This will allow them to gain knowledge further and skills from their partners than when operating as individuals. Furthermore, Alternative sources of finance which may be advised that comes from non-bank may include, borrowing money from family and friends i.e. obtained capital or loan through assistance from friends which is an easiest way to secure funding for any business as the owners are dealing with people they know and love, and personal relationships are solidly in place. Other methods are through loans from Micro-Finance Institutions such as uses of

SACCOS, and VIKOBA.

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MEMBERS, CATEGORIES AND BENEFITS OF THE WORLD TRADE ORGANIZATION



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ABSTRACT

The World Trade Organization (WTO) was founded on January 1, 1995, by seventy six (76) founding members, seven members from Asia's, and twenty seven members from Africa's the twenty seven states of the European Union are dually represented in WTO. The World Trade Organization has a category called Observer, whereby twenty three (23) countries have applied to join the organization (WTO). The applied countries have five years to finish the procedure, with the exception of the Vatican. The World Trade Organization (WTO) aids in the smooth flow of global trade, settles trade disputes and eliminates trade protectionism, which stifles economic growth.

INTRODUCTION

The World Trade Organization (WTO) is in charge of international trade rules. Its primary goal is to keep global trade flowing as smoothly, consistently, and freely as possible. The World Trade Organization (WTO) has one hundred sixty four (164) members, accounting for the majority of the world's one hundred and ninety-five (195). ^[1] ^[2] they joined to take advantage of the WTO's benefits of increased international trade.

WTO MEMBERS BY CATEGORY

The World Trade Organization (WTO) was founded on January 1, 1995, by seventy six (76) founding members. ^[8] Afghanistan, Bangladesh, Cambodia,

Laos, Myanmar, Yemen, and Nepal are the seven LDCs in Asia. Bahrain, Bangladesh, Brunei, Hong Kong, India, Indonesia, Japan, Kuwait, Macao, Malaysia, Myanmar, Pakistan, Philippines, Singapore, South Korea, and Thailand are among the organization's founding members^{[1][5]} Armenia, China, Georgia, Israel, Jordan, Kazakhstan, Kyrgyz Republic, Maldives, Mongolia, Oman, Papua New Guinea, Qatar, Russia, Samoa, Saudi Arabia, Sri Lanka, Chinese Taipei, Tajikistan, Turkey, United Arab Emirates, Viet Nam, and Yemen are the organization's other members.

Angola, Burkina Faso, Burundi, Central African Republic, Chad, Congo Democratic Republic, Djibouti, Gambia, Guinea, Guinea-Bissau, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritania, Mozambique, Nigeria, Rwanda, Senegal, Sierra Leone, Tanzania, Togo, and Uganda are among Africa's 27 LDCs. Botswana, Cameroon, Congo Republic, Egypt, Gabon, Ghana, Niger, Seychelles, Tunisia, Zambia, and Zimbabwe are among its founding members, as are Cote d'Ivoire, Kenya, Mauritius, Morocco, Namibia, Senegal, South Africa, Swaziland, Tanzania, and Uganda.

Austria, Belgium, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Luxembourg, Malta, Netherlands, Norway, Portugal, Romania, Slovak Republic, Sweden, and the United Kingdom are among the WTO's founding members. Furthermore, the European Union is a founding member of the organization. Albania, Bulgaria, Croatia, Cyprus, Estonia, Latvia, Lichtenstein, Lithuania, Moldova, Montenegro, Poland, Slovenia, Spain, Switzerland, and Ukraine are the other members. Only Haiti is a member of the LDCs in Central and North America. Antigua and Barbuda, Barbados, Belize, Canada, Costa Rica, Dominica, Honduras, Mexico, Saint Lucia, and Saint Vincent are among its original members. Cape Verde, Cuba, Dominican Republic, El Salvador, Grenada, Guatemala, Jamaica, Nicaragua, Panama, Saint Kitts & Nevis, and Trinidad and Tobago are among the group's other members.

The Solomon Islands and Vanuatu are both LDCs in Oceania. Australia and New Zealand were the initial members, with Fiji and Tonga rounding out the group. There are no LDCs in South America. Argentina, Brazil, Chile, Paraguay, Peru, Uruguay, Suriname, and Guyana are its original members. There are no LDCs in South America. Argentina, Brazil, Chile, Paraguay, Peru, Uruguay, Suriname, Guyana, and Venezuela are its original members, with Bolivia, Colombia, and Ecuador rounding out the group.

Prospective WTO Members

The World Trade Organization has a category called Observer. There are twenty three (23) countries which have applied to join the organization (WTO). They have five years to finish the procedure, with the exception of the Vatican. The ability of a country's government to negotiate the six-step procedure deter-

mines how it joins the WTO. ^[9] Algeria, Andorra, Azerbaijan, Bahamas, Belarus, Bhutan, Bosnia and Herzegovina, Comoros, Equatorial Guinea, Ethiopia, Iran, Iraq, Lebanon, Libya, Sao Tome and Principe, Serbia, Somalia, Sudan, Syria, Timor-Leste, Uzbekistan, and the Holy See are among the prospective members. ^[1]

WTO MEMBERSHIP BENEFITS

Through its trade agreements, the World Trade Organization (WTO) aids in the smooth flow of global trade. Members of the WTO are aware of the rules and the consequences of breaking them, resulting in a more secure trading environment for all. The WTO also offers its members a fair means of resolving trade disputes without resorting to violence or war. The way the World Trade Organization (WTO) settles trade disputes is crucial. It eliminates trade protectionism, which stifles economic growth.

The World Trade Organization (WTO) gives each member the position of Most Favored Nation, which means that WTO members must treat each other equally and not provide any member special trade benefits without granting them to all. WTO members also have fewer trade barriers, such as tariffs, import quotas, and regulations, with one another. More sales, more jobs, and faster economic growth result from larger marketplaces. ^[3]

Because developing nations account for nearly two-thirds of WTO members, their membership grants them instant access to established markets at a cheaper tariff rate, giving them time to catch up with sophisticated firms and mature industries.

[4] They can wait till later to remove reciprocal tariffs in their markets. As a result, developing countries do not have to expose their markets to intense competition right away. Least-developed countries (LDCs) are low-income nations with significant barriers to sustainable economic growth, and the United Nations and other agencies give them additional development and trade assistance. [5]

Responsibilities

Membership in the World Trade Organization (WTO) comes with duties, members commit to eschew trade barriers and to follow the WTO's dispute settlement process to avoid retaliatory trade wars. In the short term, these tightening trade restrictions benefit particular countries, but they harm global commerce in the long run. ^[6] This type of trade protectionism exacerbated the Great Depression of 1929, as countries sought to preserve domestic sectors while global trade halted. They produced a downward spiral by erecting trade obstacles. As a result, global trade has shrunk by 25%. ^[7]

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ROLES OF HOSTELS IN MARKETING HIGHER LEARNING INSTITUTIONS



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Introduction

A hostel is a form of low-cost budget and short-term shared sociable lodging which provide full accommodations to the students during the period of their studies. Over the years hostels have played a major factor of influence in selection of learning institutions. Availability of hostels as means of accommodation attracts more students and hence improves the marketing strategy of institution.

What Is Marketing?

Marketing is the process an organization/institution undertakes to engage its target audience, build strong relationships to create value in order to capture value in return. Marketing includes advertising, selling, and delivering products to consumers or other businesses. In order to attract more students, TIA has constructed affordable hostels in almost all its campuses in Tanzania mainland in order to make sure it provides best academic services and support to students. Most of these hostels are built near its campuses to provide security and minimize cost implications such as transportation to and from campus and made sure all important services are available e.g water, electricity and WI-FI.

As explained above, hostels has helped most students to avoid spending a lot due to their affordability but also in academic perspective as most students utilize

remaining monetary resources for studies i.e stationaries hence most students tend to opt on choosing the institutions with best affordable hostels.

Roles of Hostels in Improving the Marketing strategy for higher learning Institutions

The following are the roles played by Hostels in improving the marketing strategy for higher learning institution such as TIA;

1. Security

Hostels are Relatively Secure: There are few experienced criminals and pistol attacks inside school hostels. It's uncommon! Another normal security risk outside school is cultism. Cultists work more outside school than in school hostels. One significant of living in school provided hostels is that there is security all around the University vicinity. They would dependably check around whether there are issues.

2. Availability of basic amenities

School hostels are cheap, but they still have the basic amenities which a regular student needs, there is steady power supply, availability of water and provisions of cleaners to help clean the hostel environment. Each room is furnished for at most four students.

Some learning institutions even provide free Wi-Fi. Truth is, they make things a bit easier for students living the hostel.

3. Studying Enthusiasm

The hostel has possessed the capacity to drastically help a propensity of studying. Studying life will probably increase by many times in the event that a student lives in the institute hostel. Consistently, you will see students going to night classes to study. Regardless of how great you are at understanding, you will discover people who read much more than you in the school lodging. The school hostel has a method for boosting your studying capacity and energy.

4. Affordability

Most higher learning institutions make the hostel 'student friendly' as much as possible, even with the price. The fee for hostel accommodation is way below than of acquiring an accommodation off campus. With the plenty expenses that come with getting into school, having a place to stay at a very cheap rate will give you the capacity to spend for other things. Savings some extra cash has never been a bad idea, living on campus can help a student do that.

5. Proximity to class

As it is known, school hostels are usually inside the campus. Most are close to lecture venues and other centers like library and restaurant. This means a student can spend nothing going and coming from lectures. Many students staying off campus are faced with plenty of bills to pay. One of such is the transportation to and from school. Living in the hostel enables a student to get to a classes as early as possible. Moreover, the distance from the hostel to classrooms is close compared to living outside the campus.

6. Socialization

Hostels have huge population. This means more people to socialize with. Staying in the hostel provides a great avenue for a student to meet a lot of young people from all walks of life. Get to meet different people from the different professions, with different characters. And get to learn a lot of things from what people have to say about themselves or their professions. Socializing helps a student to learn plenty other positive things other than normal classwork. Staying in the hostel gives the chance to meet amazing people; and forge possible lifelong relationships.

Conclusion

In general availability of hostels accommodation is very important not only in improving marketing but also in helping the students succeed in all aspects of life in college academically, socially ,economically and far more in adaptation of the `environment. Availability of hostels makes easier to promote and attract students joining the institution. Therefore, TIA should take critical look into incorporating all required things to motivate students to stay in the hostel, and ensure quality and reliability services to meet the student's needs, to do so it encourage students to marketing institution themselves apart from courses provided but also satisfaction of basic facilities provided by institution hostel, resulted increase number of students.

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ELDERLY PEOPLE'S INFORMATION NEEDS, CHALLENGES THEY FACE AND WAY FORWARD TO ASSIST THEM MEETING THEIR NEEDS.



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Introduction

According to Edewor (2016) "Everyone needs information to survive and strive in this 21st century. Just as doctors need information to treat patients, lawyers to handle cases, teachers to prepare lesson notes, the elderly also require information to stay healthy, make informed choices and remain updated with news around them. The information needs of the elderly population, particularly in rural areas, have scarcely been investigated by researchers and are very poorly covered in the literature of information science".

Public library as defined by IFLA (2001) is "an organization established, supported and funded by the community, either through local, regional or national government or through some other form of community organization. It provides access to knowledge, information and works of the imagination through a range of resources and services and is equally available to all members of the community regardless of race, nationality, age, gender, religion, language, disability, economic and employment status and educational attainment" (p.1).

For the sake of this paper, I will discuss the elderly group needs, challenges they face in finding information and way forward for public libraries to assist them in meeting their information needs in the library.

Services needed by elderly group in public libraries.

Health services information is the basic service to this group of patrons in the library. Because of their age, they need to have easy access to information concerning their primary health care. Information on how they can take care of their health especially in non-communicable diseases is necessary to them as adults.

Computer classes is another service which will be valuable to this group because it will assist them to know how to search library materials in the different database in the library. But also it is good to teach them different applications like Microsoft word, excel and others. This will assist them in doing different activities in this time of science and technology development.

Outreach services are necessary services by the public library to make sure that they reach those adult users who are not able to come to the library and providing them with the information they need. They can do this by collaborating with different organizations which deal with this group of elderly.

Information about pension, gratuity, and financial assistance is vital information for this group because most of them are retired personnel from different institutions.

Therefore if public libraries could have information on this area it will assist them in meeting their need for information in solving different issues facing them.

Information about entertainment is needed for this group to make them happy and enjoy. Therefore information about different festivals and activities which will bring them together as the elders are very important for them to have it from the public library around them.

Challenges facing elderly people in accessing information in the Public library.

Much consideration is needed when planning and designing the library building to make easy accessibility for those elderly who are using wheelchairs. Piper (2009) states that “elderly patrons complain about having difficulties of using wheelchairs to the entrance of the library because of the sidewalk ramps was too steep”. Therefore there is a need for thinking about different kind of users when planning/ designing the library building.

Most of the public libraries don't have enough budget for older adults programs. This also is the challenge for these patrons especially in meeting their information needs. As stated by Piper (2009) “most of the libraries which have been asked about the budget for this group of patrons they say they have a small budget to support these programs for elderly patrons like health services program, computer classes and others”.

Difficulties on finding and accessing library materials for elderly people. Most public libraries don't consider those elderly who have disabilities. This group need space to walk with their wheelchairs in the library when they are locating information on shelves, but

also call number must be bolder to make easy accessibility of information. Piper (2009) suggested that “there is a need for including both disability resource centre and a special needs library to be housed in the same building”. This will assist those elderly with difficulties to have easy accessibility of information in library.

Another challenge in most public libraries there is no inclusion of elderly people in library activities. Most public libraries are employing young adult people to work for elderly group in library. As mentioned by Piper (2009) that “ALA guidelines suggest that libraries should take actions to ensure that elderly people must be included in library activities as volunteers, staff and on advisory boards in public libraries”.

Lack of materials which meet the needs of elderly group in the libraries. Print and non-print materials having information on health services, entertainment, pension and others are very important to this group. Information concerning this group should be in the library. As Edewor (2016) suggests that “there should be equity in supply materials when publishing the elderly population should be put into consideration”.

Lack of collaborations between community agencies serving elderly and public libraries, is another issue which is facing this group of users in the library. ALA guidelines suggest that “public libraries should try to collaborate with other organizations that offer different services concerning elderly people such as veteran's organizations or educational institutions”. But many public libraries don't conduct those activities which will meet the information needs of the elder group.

Piper (2009) mentioned that “many public libraries don't have these collaboration activities with other organization, therefore, they denying valuable information to this group”.

To cater the needs of the user especially for elderly, a library should do the following:-

1. Setting budget to elderly programs and services in public libraries. It is necessary for librarians to remember this group when they are budgeting for different activities and programs in the library. Having programs like computer literacy in library will assist them to meet their needs of information searching. Inclusion of elderly people in library service provision in library it is inevitable.
2. Making easy access of library building to elderly people. There is a need for considering elderly people and those with disabilities during designing the library building to make sure that there easy accessibility of library materials. For example, providing enough space of passing with wheelchair in the library will make easy accessibility for these people to find what they need in the library buildings.
3. Librarians need to serve the elderly patrons with respect and friendly manner, their information needs must be met. As mentioned by Piper (2009) “the older adults replied that they appreciated the helpful and friendly staff, the beauty and speciousness of the library and its materials when they visit”.
4. Employing elderly adults in public libraries activities. There is a need to employ this group of people in public libraries. Because most of them have different background and experi-

ence which will assist public libraries to meet its goals.

5. Public libraries need to make sure that they meet information needs of elderly people. Much emphasis should be on collection development, to consider on materials which are needed by the elderly people in the library. Materials having information of health, financial and recreation are much needed by this group of people in both formats (print and non-print materials).
6. There is a need of introducing/offering different services to the elderly people in public libraries. Different secessions like computer instruction, English conversation club, and a book discussion in the library could be good for this group of people in the library. This will assist elderly people with technological problems to cope with the advancement of science and technology.
7. Collaboration between public libraries and different organization which serve elderly people is needed. It is librarian work to find out different organizations like veteran organization or education centers which will support and provide some information to this group of patrons in the library.

Therefore to cater to the need of this group of patrons in the library there is a need for public librarians to understand their needs and try to collaborate with the different organizations which provide service to them. Furthermore, as suggested by ALA that to provide information to this group there is a need for including them in service provision and decision making.

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