

**Knowledge and Skills**  
**of B.Com Graduates**  
**of the Faculty of Commerce and Management,**  
**University of Dar-es-Salaam**  
**in the Job Market**

**BY**

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# **Knowledge and Skills of B.Com Graduates of the Faculty of Commerce and Management, University of Dar-es-Salaam in the Job Market**

## **ABSTRACT**

The paper discusses findings from a tracer study of B.Com graduates of the Faculty of Commerce and Management of the University of Dar-es-Salaam. The paper presents findings about the level and type of knowledge and skills required of FCM graduates in the job market and it relates these to the faculty curriculum. The paper further discusses evaluation made by employers of the FCM graduates' knowledge and skills. Knowledge and skills imparted by the faculty were found to be relevant in the job market. However, findings of the study show gaps between the levels of knowledge and skills possessed by the faculty graduates and the levels expected by the employers. The paper recommends restructuring of the faculty programme to streamline existing courses, include more relevant courses, address the needs of the emerging private sector and to improve on teaching styles and methodology.

## **INTRODUCTION**

This paper presents part of the findings of a wider tracer study<sup>1</sup> whose primary objective was to seek feedback from graduates of the Faculty of Commerce and Management (FCM) of the University of Dar-es-Salaam (UDSM) and from their employers. The study was intended to create a mechanism that would give continuous feedback to the FCM.

Results of the study presented in this paper are about the kind and level of knowledge and skills that the FCM Bachelor of Commerce (B.Com)

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<sup>1</sup>The main tracer study was part of the project on "*Study Programme on Higher Education Management in Africa*", which was organised by the Association of African Universities and was carried out between 1996 and 1997.

graduates acquired from the FCM and how these skills were being utilised in the job market. The paper discusses what graduates find to be knowledge and skills required of them by their employers and the extent to which knowledge and skills acquired from FCM were being utilised at their places of work. The paper further presents areas that are important but which are, according to graduates, not included in the B.Com programme. This is followed by views of graduates concerning courses that should be given more or be given less emphasis in the programme, as well as their views on practical training. The graduates' views on the adequacy of FCM programme in preparing students for self-employment are also presented. The paper then presents findings about knowledge and skills that employers expect from FCM graduates and how employers evaluate FCM graduates in terms of these attributes.

Findings of this study suggest that graduates found most of the skills and knowledge acquired from FCM quite useful at their places of work. The FCM programme was however found to be lacking in some courses, particularly in IT related courses, and was thought not to be preparing graduates adequately for self-employment. Overall, the levels of technical as well as non-technical knowledge and skills possessed by FCM graduates were lower than the levels expected by their employers. However, FCM graduates were assessed to be having better knowledge and skills than similar graduates from elsewhere had. It is thus suggested that FCM should restructure its programmes to reflect needs of the business environment. It is also suggested that the faculty should improve on her teaching methods and techniques to be able to impart more non-technical knowledge and skills to students. That FCM graduates were regarded by employers to be better than similar graduates from elsewhere is a challenge to FCM to capitalise and build upon the good qualities of her programmes for the Faculty to remain the highest training centre of professional management in Tanzania

This paper is intended to assist FCM to know the extent to which her programmes were preparing graduates for the job market. Findings discussed in this paper may, thus, be used as input into the review of the FCM programmes and curricula.

## **Background to the study**

Western business schools have been criticised of not moving with times. They are said to be slow in responding to the idea that learning must be continuous and continually accessible. They are purported to be concentrating on functional subject areas at the expense of interpersonal

skills and they are neither reacting to change nor influencing it<sup>2</sup>. Such feedback is a result of constant research carried out amongst institutions of higher learning in the west. Similar critical research is seriously lacking among African higher education institutions. Since its inception two decades ago, the FCM has had no formal feedback either from graduates or from employers, regarding the relevance, usefulness, shortcomings, strengths and weaknesses of its programmes. FCM therefore has had no basis from which to mirror itself. The Faculty does not know how its graduates are performing at their places of work neither does it know the strengths and weaknesses of her programmes as perceived by graduates and by employers. Meanwhile, FCM programmes have remained unchanged since they were introduced.

Unlike in the past, now FCM is operating under a competitive environment. More universities are being established in Tanzania, existing higher education institutions are diversifying by offering programmes similar to the ones FCM is offering, and universities in neighbouring countries - and even distant ones - are opening up and becoming cheaper. The distinguishing factor among competing business schools is, amongst other things, their programme content, the nature of the school's curriculum and how the school meets the needs of the business community.

The FCM programmes are still a legacy of the period of highly centralised manpower planning, in which government took the responsibility for defining requirements of the technical skills, and sponsored the development of those skills through government-operated institutions. The majority of government trained workers were then expected to be employed in the expanding civil service and parastatal sector. However, over time, many changes have taken place in the Tanzanian economic environment. For example, at the time the FCM programmes were introduced, Tanzania was a centrally planned economy whereby government and its parastatal firms were the major employers of university graduates. The University had, thus, to train in accordance with the manpower planning requirements. Tanzania is now a free market economy and the role of government as the major employer has declined. Meanwhile, the private sector is playing a greater role in creation of employment as compared to both government and parastatal sectors.

Under the current situation, there is need to know whether the FCM programmes are still adequate, given the changes that have taken place. It has to be known, for example, whether there is need for exerting private sector influence into the faculty's curriculum.

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<sup>2</sup>See Turnbull, Paul (1997)

This research was carried out with the above questions in mind. Although curriculum development issues were part of the questions investigated by this research, they were however not investigated in technical details. Therefore, conclusions made from this study are only meant to complement the Faculty's programme review exercise.

### **The Faculty of Commerce and Management**

Until recently, the FCM was the only institution offering business-related degree studies in Tanzania. The FCM evolved from the department of Management and Administration of the Faculty of Arts and Social Sciences of the UDSM in July 1979. The predecessor of FCM had been designed to meet the needs of parastatal sector managers and government administrators. The broad objectives of FCM include provision of quality education and advancement of training programmes in management and business administration. At its inception the Faculty was intended to serve as the highest centre of professional management studies in Tanzania.

FCM offers undergraduate, masters and doctoral degrees. The faculty has since trained more than 2,000 graduates in various degrees. In addition to degree programmes, FCM also offers tailor made short term training programmes as well as training of government and parastatal executives. FCM conducts research and also offers consultancy services in business related practical problems.

At undergraduate level, which is the level of focus of this paper, FCM offers a three-year full-time Bachelor of Commerce (B.Com) degree programme with specialisation in Accounting, in Finance and in Marketing. Of the 37 course units offered in the programme for each specialisation, 26 are core course units and only 11 are specialisation course units. All first year courses are core courses. At the beginning of the first year, students are tested for English proficiency. Those found lacking are required to register for and pass (otherwise carry over) "Communication Skills" during their first year of study at UDSM. This course is remedial, hence it is not counted as part of the courses of the B.Com programme. During the second year of study students do 8 units of core courses and 4 units of specialisation courses. In the final year, units for specialisation courses increase to 7 whereas units for core courses drop to 6. Overall, B.Com students spend 70% of their allocated time doing core courses together and spend only 30% of their allocated time on courses in their respective areas of specialisation. The B.Com course structure is presented as an appendix to this paper.

# THEORETICAL SETTING AND METHODOLOGY

## Theoretical setting

Literature shows that higher education policy could follow any three extremes. The first policy extreme is whereby the education system has its own entirely independent education objectives that have nothing to do with the employment system. The other extreme is when higher education policy is wholly determined and shaped by the needs and demands of the employment system. The third extreme is whereby the education system is proactive such that it moulds and influences the employment system. Although in practice, higher education policies have been found to differ depending on the type of the economy and environment, they have, however, transpired within the boundaries of the three extreme policies mentioned above.

With the above policy dimensions in mind, Brennan et al. (1996) summarised the relationships between higher education and work into three categories. The first category contains aspects of higher education, which are relevant to work. The second category looks at aspects of work that are relevant to higher education, and the last category looks at the linkage between higher education and work.

Research in higher education and work is also classified in the above framework of relationships. Studies falling under the first category of relationships are those that have looked into aspects like: types of institutions, fields of study and types of qualification, curricula, approaches to teaching, learning and assessment, and on the job training. This category of studies has also looked at other aspects like the impact of socialisation as well as motivational, attitudinal and behavioural elements.

Major aspects of the dimensions of work being relevant to higher education have been described in terms of employment, career, work tasks and requirements, profession, and quality of work and task requirements.

Lastly, the linkage between higher education and work has on one hand been explained in terms of the labour market, intermediary agencies and the transition process all of which link between higher education and work. On the other hand, the linkage has been looked at in terms of the regulatory system, and also in terms of the process of life-long education and work.

Although there is a vast amount of knowledge accumulated through research that has been carried out to investigate all the above relationships between higher education and work, little similar research based knowledge

has been co-ordinated and accumulated in Africa. The little research that has been carried out, it is fragmented, and its findings are not widely circulated.

This study falls under the category of studies that have investigated dimensions of curricula. This particular relationship has, according to Brennan et al. (1996), received relatively less research attention in the West. They criticise part of the little research that had been done in this area as being myopic because it has only focused on a few cases, thus not allowing for general conclusions between study and work. There is however no documented research that has been carried out in Tanzania, which investigated curricula issues of business schools. This paper is an attempt to set in motion research in curricula issues of business schools in Tanzania, and even all over Africa.

## **Methodology**

Studies that have been carried out to investigate issues of curricular relevance have depended too much on views of graduates, as if these were the experts on curricular issues. This study goes a step further by supplementing views of graduates with those of employers. A combination of the views forms a relevant perspective from which to draw inputs into curriculum improvement.

This tracer study, being the first of its kind for the FCM graduates and their employers, was of exploratory nature. Results of the study will increase familiarity with the problems of FCM programmes and will provoke more targeted and specific research.

The sampling frame was approximately 2,000 graduates and an unknown number of employers. For lack of a reliable database of FCM graduates, we created one, putting together contact addresses and details of 648 graduates and of their 226 employers. Two sets of structured-undisguised questionnaires were served either in person or through post, one set to graduates and another set to employers. Questions asked from graduates, which are relevant to this paper, were:

- The extent to which they used knowledge and skills acquired from FCM courses;
- Areas that were important but not included in the FCM B.Com programme;
- Proposed changes in the B.Com course content;
- Adequacy of the B.Com programme in preparing graduates for self employment; and
- The importance of practical training as part of the B.Com programme.

For the employers' questionnaire, questions that were asked which are relevant to this paper were:

- The extent to which graduates were required to have knowledge and skills in given fields;
- Assessment of knowledge, skills and abilities of FCM graduates, and
- Assessment of knowledge, skills and abilities of FCM graduates relative to other graduates.

Five hundred and twelve and 164 questionnaires were served to graduates and to employers, respectively, of which 331 and 77 were respectively returned back properly filled in. These response rates of 66% for the graduate questionnaire and 47% for the employers' questionnaire are, for methodological reasons, lower than the response rates obtained in the comparative "Engineering graduates tracer study".<sup>3</sup>

A codebook that defined data to allow for statistical analysis with SPSS was used to transfer data from questionnaires into SPSS data files. Using the technique developed by Schomburg<sup>4</sup>, standard tables were generated from SPSS output files using SPSS tables programme and were automatically converted into already formatted ready to print tables. In analysing responses to the graduate questionnaire the most used standard breaks include year of graduation, area of specialisation, programme attended, economic sector in which employed, and employment status. For the employers' questionnaire, the main standard break variables used in the analysis are the type of employer, the number of employees, and the number of FCM graduates employed.

### **Characteristics of surveyed graduates**

Eighty four percent of the surveyed graduates were permanently employed and 12% were unemployed. Fifty seven percent of the surveyed graduates were employed by the parastatal sector, 26% by the private sector and 14% by government<sup>5</sup>. Eleven percent of the responding graduates were

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<sup>3</sup> The Faculty of Engineering (1993) tracer study had response rates of 89% and 85% from the graduate questionnaire and from the employers' questionnaire, respectively.

<sup>4</sup>See Schomburg, Harald (1995)

<sup>5</sup>The significance of the parastatal sector as the main employer is also reported in the Faculty of Engineering Tracer Study of Engineering graduates whereby the sector employed 55% of the sampled engineers, whereas government institutions and the private sector employed 31% and 14% of the sampled engineers, respectively.

in top management positions within their respective organisations and 19% were next to the top management positions. The majority of respondents, 51%, were middle level management cadres. Twenty eight percent of the sample graduated between 1981 and 1985, 27% graduated between 1986 and 1990, and 45% graduated between 1991 and 1996, which is a fair representation of all cohorts.

The highest concentration of the surveyed graduates, which was 25% of the sampled graduates, was employed by the “Banking, Finance and Insurance” industry. The next highly represented industry was “Colleges and Institutes” which employed 10% of the sampled graduates. Other graduates were employed evenly in the remaining industries. Major areas of work of the sampled respondents include teaching/training, marketing, supervision, banking finance and insurance, tax affairs, and financial accounting.

### **Characteristics of the surveyed employers**

The sampled employers represented all sizes of employers well, with 32% of the employers employing less than 100 employees, 34% employing between 100 and 1,000 employees, and another 34% employing more than 1,000 employees. Twenty nine percent of responding employers was in the private sector, 46% was in the parastatal sector and the remaining 23% represented government institutions. Firms represented were a cross section of the Tanzanian economy, 11% being in manufacturing, 10% in Banking and Financial services, and another 10 % were colleges and institutes. Seven percent were, respectively, in food and beverages, in transport, and in public administration.

The number of FCM graduates employed by the surveyed firms ranged from 1 to 72, with an average of 7 graduates per employer surveyed. Questionnaires were filled in by fairly senior officials of the organisations they represented. Overall, employers sampled were a good representation of the economic sectors in which FCM graduates were employed.

## **JOB REQUIREMENTS FROM THE GRADUATES' POINT OF VIEW**

According to management principles<sup>6</sup> managers are expected to have several types of skills. Technical skills are the most basic, followed by human skills, conceptual skills and design skills<sup>7</sup>. In addition to skills, a manager is expected of certain personal characteristics, which include the desire to manage, the ability to communicate with empathy and, integrity and honesty. As a business school, FCM is expected to be providing job related technical knowledge and skills, which prepare graduates for managerial roles.

### **Use of technical knowledge and skills**

Graduates were asked to evaluate the extent to which they used knowledge acquired in various courses during studies for their current jobs. Graduates indicated that their jobs demanded knowledge of English language than anything else.

From responses summarised in **Fehler! Ungültiger Eigenverweis auf Textmarke.**, it is clear that technical knowledge and skills that are demanded most are of core than of specialisation courses<sup>8</sup>. The most highly demanded skills were in financial accounting and in financial management, followed by skills in business mathematics and in business statistics.

Even when responses are analysed in terms of the graduates' areas of specialisation, knowledge acquired from core courses is still used more than knowledge from specialisation courses. There is however, indication that Accounting major graduates tended to use knowledge acquired from the programme more than Finance and Marketing majors, as indicated by averages.

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<sup>6</sup> See for example, Koontz, H. & H. Weinhrich

<sup>7</sup> According to Koontz & Weinhrich, Technical skill is knowledge of and proficiency in activities involving methods, process and procedures. Human skill is the ability to work with other people. Conceptual skill refers to the ability to see a "big picture", to recognise significant elements in a situation and to understand the relationship among the elements. Design skill connotes the ability to solve problems in ways that will benefit the enterprise.

<sup>8</sup> The appendix shows which courses are core and which are specialisation courses.

**Table 1: Use of Professional Knowledge and Skills Acquired during Studies (arithmetic mean)**

	B.Com Major			Total
	Accounting	Finance	Marketing	
Knowledge of the English language	1.3	1.6	1.5	1.4
Financial Management	2.0	2.1	2.5	2.2
Business Mathematics	2.4	1.9	2.3	2.3
Financial Accounting	1.5	2.6	3.5	2.3
Business Statistics	2.6	2.2	2.4	2.4
Marketing Management	3.5	2.9	1.8	2.5
Financial Planning	2.3	2.7	2.7	2.5
Computer Applications	2.5	2.5	2.9	2.6
Business policy	2.7	2.8	2.4	2.6
Operations Management	2.8	2.6	2.5	2.7
Management Accounting	2.3	2.7	3.3	2.7
Capital Budgeting	2.6	2.9	3.1	2.8
Cost Accounting	2.3	3.0	3.6	2.8
Sales Management	3.5	3.3	2.2	2.8
Economics	2.9	2.7	2.7	2.8
Taxation	2.3	3.0	3.6	2.8
Commercial and Mercantile Law	2.8	3.3	2.6	2.8
Financial Institutions	2.8	2.7	3.3	2.9
Auditing	2.2	3.6	4.0	2.9
International Marketing	3.8	3.5	2.5	3.0
Marketing Research	3.7	3.7	2.4	3.0
Systems Analysis	2.8	3.3	3.1	3.0
Soc. Sciences (psy.,soc., politics, etc.)	2.9	3.4	2.9	3.0
International Finance	3.2	3.0	3.8	3.3
Public Finance	3.4	3.1	4.2	3.5
Averages	2.7	2.8	2.9	2.7

Question 50: To what extent do you use knowledge acquired during your studies in the following areas (if applicable) for your current job? Scale from 1 = to a very high extent to 5 = not at all.

B.Com Finance graduates mostly used skills acquired in business mathematics followed by skills in financial management, business statistics, and in computer applications. Unlike B.Com Accounting graduates, B.Com Finance graduates did not use skills acquired from finance specialised courses as much.

Jobs of marketing graduates mostly demand skills in marketing management, sales management business mathematics, business statistics, international marketing and marketing research.

Subjects whose skills were least put into use by the surveyed graduates were public finance, international finance, international marketing, marketing research, systems analysis and social sciences, all of which are specialisation courses.

Looking at the demand for use of the acquired skills by the type of employer, graduates from all the three types of employers were required to use skills in English language, financial management, business mathematics, financial accounting and in business statistics. Skills in marketing management, financial accounting, and computer applications and in commercial and mercantile law were demanded more in the private sector than in the parastatal and in government institutions. The least demanded skills in the private sector were, as expected, in public finance, but surprisingly, also in capital budgeting, international finance and in marketing research.

The pattern of demand for skills by the private sector was closely similar to that of parastatal organisations. There are, however, skills that were demanded more in the government sector and less in the other two sectors. These skills are in capital budgeting, financial planning, and in taxation. Skills demanded least in government institutions include those in sales management, marketing research, systems analysis, and social sciences and in international marketing.

When asked to make an overall assessment of the extent of the use of knowledge and skills acquired during their studies, 77% of the surveyed graduates said that they used knowledge and skills acquired to a high or to a very high extent. Only 5% of the graduates said they did not use the skills and knowledge acquired in the course of their studies. The responses given are summarised under Table 2 below. These findings are an indication that the courses offered by FCM were found by graduates to be relevant to their work assignments. The type of employer did not have influence on the extent to which FCM graduates utilise the knowledge and skills they had acquired in the course of their studies.

**Table 2: Overall Assessment of Extent of Use of Knowledge and Skills Acquired during Studies (percent; arithmetic mean)**

	Year of graduation			Total
	79-85	86-90	91-96	
To a very high extent	48	46	26	37
2	33	38	45	40
3	16	12	21	18
4	2	4	6	4
Not at all	0	0	2	1
Arithmetic mean	1.7	1.7	2.1	1.9

Question 54: When you look at your current work tasks altogether: to what extent do you use the knowledge and skills acquired during your course of studies? Scale from 1 = to a very high extent to 5 = not at all.

Eighty two percent, 77% and 66% of B.Com Accounting, B.Com Marketing and B.Com Finance graduates, respectively, said that they utilised to a high or to very high extent knowledge and skills acquired during studies. Apparently, knowledge and skills acquired from the B.Com Accounting programme were found to be very relevant. On the other hand, knowledge acquired from the B.Com Finance programme was relatively less applicable. This is a clear indication of the need for restructuring the B.Com Finance programme so as to make it more relevant.

One of the explanations behind a lower rate of utilisation of knowledge and skills acquired from the finance programmes is the nature of the Tanzania capital markets. Whereas most of the finance theories assume well-developed and competitive capital markets, in Tanzania the markets had been shallow and under government control until recently when the financial markets were liberalised and a stock exchange opened.

### **Areas that were important but not included in B.Com programme**

Graduates were asked to list areas or topics that they thought were very important but not covered in the FCM B.Com programme. A long list of topics and areas was compiled from the responses given and summarised in Entrepreneurship ranked second with higher ranking from Accounting and from Marketing major graduates than from Finance graduates. The current effort of the FCM of starting the “Entrepreneurship Centre” was a positive response to this evident deficiency. Graduates working for government institutions and for parastatal organisations gave more emphasis to “entrepreneurship” than graduates working for the private sector did.

Table 3. Computer or IT related courses were mentioned most by graduates. It is quite understandable that graduates were finding themselves lacking in computing skills given the technological developments that had been taking place in that area. The FCM has had very few hands-on courses on the application of computers, particularly because of lack of the necessary equipment and facilities.

Entrepreneurship ranked second with higher ranking from Accounting and from Marketing major graduates than from Finance graduates. The current effort of the FCM of starting the “Entrepreneurship Centre” was a positive response to this evident deficiency. Graduates working for government institutions and for parastatal organisations gave more emphasis to “entrepreneurship” than graduates working for the private sector did.

**Table 3: Important Areas but not Covered by the FCM B.Com Programme (percent)**

	Year of Graduation			Total
	79-85	86-90	91-96	
Computer applications/Information technology /Systems analysis/Programming, etc.	25	39	30	31
Entrepreneurship	14	16	12	13
Capital/Financial/Stock Markets/ Banking and Insurance	16	3	6	8
Research Methods/ Marketing Research	6	6	5	6
Accounting/ Social Accounting/ Government Accounting/Partnership and Company Accounts/ Bankruptcy and Executorship	5	3	3	4
Commercial/Company/ Labour Law	6	3	4	4
Money and Public Finance/ Taxation and Tax Planning	0	3	3	3
Financial Management and Project Appraisal/ Management of Financial Services/International Finance/ Foreign Trade Finance	6	0	5	4
Network Analysis (QM)/ Shipping and transport management/Operations Research/ Production Management	0	3	5	4
Practical training and experience	0	6	4	2
Report Writing/ Marketing Communication	3	6	1	3
Marketing Services/ International Marketing/Marketing for Accounting	0	6	2	3
Business Environment/ Small Business Management/ Joint Venture Management	3	0	3	2
Case Studies/ Business Games	3	0	2	2
Auditing	0	3	2	2
Consulting Skills	3	3	1	2
Human Resources Management/ Personal Management	0	0	3	1
Materials Management/ Clearing and Forwarding	7	0	1	3
Macroeconomics/Economic Policy & Planning	3	0	1	1
Philosophy	0	0	1	0
Project Management	0	0	3	1
Self employment orientation	0	0	1	1
Time Management	0	0	1	0
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Question 22: Which areas and or topics do you think are very important but are not covered in the FCM B.Com programme?

More areas that were mentioned by graduates as being important but not included in the programme included - “Capital/stock markets operations”, “Research Methods”, ”Specialised Accounting Topics” as well as “Taxation and tax planning”. It is true that there was immediate need for

offering courses in the area of capital/stock market operations given the recent developments in that area. Financial markets had both deepened and widened after the liberalisation of the financial sector. Operations in the financial markets require specialised skills that had in the past not been imparted to FCM students. Only graduates in Finance and in Accounting mentioned the deficiency in courses in the area of capital/financial/stock markets.

Likewise, the importance of “research methods related courses” was being felt probably because many business firms were starting to conduct their businesses in a more professional manner. Many business decisions were being made basing on results of market surveys and on results of other types of research. However, B.Com graduates, and particularly Finance and Accounting major graduates had not been well exposed to research methodology courses. These graduates were, however, being expected to do research work at their places of work. This was an area that FCM required to strengthen.

### **Proposed changes in B.Com course content**

Graduates were further requested to indicate courses they thought should be given more emphasis by the FCM, which ones should remain unchanged, which ones required less emphasis and which ones should be deleted completely. Responses given are shown under Table 4 below.

According to 90% of the surveyed graduates, “Systems Analysis and Computers” requires more emphasis. Other courses requiring more emphasis, as mentioned by more than 70% of the surveyed graduates, were “Advanced Accounting”, “Financial Management and Project Appraisal”, “Marketing Research”, “Taxation”, “International Marketing”, “Intermediate Accounting”, and “Auditing”. The practical relevance of all the above mentioned courses cannot be overemphasised.

**Table 4: Proposed Change in B.Com Course Content (percentage)**

	Proposed Change			Deletion
	More emphasis	No change	Less emphasis	
Systems analysis and Computers	90	8	1	0
Advanced Accounting	79	21	0	0
Financial Management and Project Appraisal	75	24	1	0
Marketing Research	73	26	1	0
Taxation	73	27	0	0
International Marketing	72	27	1	0
Intermediate Accounting	72	27	1	0
Auditing	70	31	0	0
Cost Accounting	69	30	1	0
Financial Planning Budgeting and Control	68	29	0	2
Quantitative methods for Business Decisions	68	31	2	0
Legal Aspects of International Trade and Investment	68	29	3	1
Money and Public Finance	66	31	3	0
Foreign trade Finance	64	33	2	0
Accounting Principles	61	37	2	0
Managerial Accounting	61	36	3	0
Communication Skills	61	26	8	5
Elementary Mathematics and Statistics	59	40	1	0
Marketing Management	57	36	4	3
Sales Management	56	43	2	0
Principles of Management	56	47	1	0
Commercial Law I	51	45	4	0
Business Policies	50	45	4	1
Commercial Law II	48	45	5	2
Financial Institutions	46	45	8	1
Commerce	44	51	4	1
Micro Economics I	38	55	6	1
Production Management	36	52	8	2
Industrial sociology and Psychology	34	47	14	5
Micro Economics II	29	64	5	2
Development Studies II	5	24	33	38
Development Studies I	4	34	36	26

Question 20: Which changes would you propose in B.Com course content? Scale 1 = more emphasis, 2 = no change, 3 = less emphasis, 4 = deletion

Only Development Studies One and Development Studies Two<sup>9</sup> were the least popular courses. Thirty-eight of the graduates surveyed proposed deletion of Development Studies Two and 33% proposed less emphasis on the course. Meanwhile, 26% of the graduates proposed deletion of Development Studies One and 36% proposed less emphasis on the course. These results give a strong signal to the UDSM authorities to reconsider the relevance of the syllabi of the two courses, which happen to have been emphasising socialist/communist ideologies.

Accounting graduates required more emphasis on “International Marketing”, “Foreign Trade Finance” and “Marketing Management”, courses that were not offered to Accounting major students. Likewise, Finance graduates suggested inclusion of the courses “Marketing Research”, “Auditing”, and “Taxation” on the menu of courses offered to Finance majors. Similarly, Marketing graduates recommended more courses for that major, and these included: “Financial Planning, Budgeting and Control”, “Advanced Accounting”, “Auditing”, “Taxation”, “Cost Accounting”, and “Money and Public Finance”. The importance placed on each course by graduates surveyed does not change significantly when graduates are looked at from their economic sectors of employment or from their employment status. All courses listed as requiring more emphasis are specialisation courses. The implication of the above suggestions is that graduates are proposing a more generalised B.Com programme.

### **Adequacy in preparation for self employment**

Sixty seven percent of the surveyed B.Com graduates thought the FCM B.Com programme did not prepare students adequately to become self-employed. More recent graduates found the programme more inadequate than earlier graduates did. The observation reflects the fact that it was the more recent graduates that required skills for starting up their own businesses as employment in the public sector had been declining over time. Graduates that had specialised in Marketing were not as critical as Finance and Accounting graduates were on this respect. It is likely that Marketing major graduates had more entrepreneurial skills and were relatively more

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<sup>9</sup> These are general courses offered to all undergraduate students. The objective of these courses is to give the students general socio-political-economic knowledge concerning the environment in which they are operating. They are offered by the Institute of Development Studies. The course content of the courses differs from faculty to faculty; each being tailored to suit the environment in which students are more oriented to.

likely to start up their own businesses than Accounting or Finance graduates. More graduates that were temporarily employed and those that were unemployed thought the B.Com programme was deficient in preparing candidates for self-employment than graduates that were permanently employed. These were the graduates that really felt the immediate impact of lacking skills for making themselves self-employed.

Some graduates gave specific areas that they thought the FCM B.Com programme was deficient in with respect to self employment, and practical training featured as the most deficient area, particularly more from recent graduates than from earlier ones. This is true because the practical training requirement was eliminated from the FCM B.Com programme in the mid-1980s in response to the deteriorating government funding.

Other areas that graduates thought the FCM programme was deficient in with respect to self employment include “entrepreneurship”, “computer applications”, “project write-up”, “business start-up and financing” and preparation for sitting professional examinations”. The first two had been mentioned several times earlier as areas that required more emphasis.

More Marketing graduates found lack of practical training to be a deficiency in the FCM B.Com programme than graduates in Accounting and in Finance. More Finance graduates indicated deficiency in entrepreneurship related courses, project write-up, and in business start-up than their Accounting and Marketing counterparts.

### **Practical training during studies**

Ninety six percent of all responding graduates believed that practical training should be part of the B.Com programme, and this view was shared in almost the same proportion across graduates of all years surveyed. However graduates working in the private sector had even stronger feelings on the importance of practical training than their counterparts working in the other two sectors. 98% of Accounting major responding graduates thought of practical training as a *sine qua non* component of a B.Com programme.

Regarding the timing of the practical training, the majority of respondents, i.e. 47%, thought it was best to have practical training just after second year studies, 16% preferred practical training to be during the second year, and 13% thought practical training should be done within the third year of study. Two months was seen as the optimal practical training period by 41% of the respondents, whereas 35% thought of a one term (10 calendar weeks) practical training as being optimal.

## **EMPLOYERS' EXPECTATIONS OF FCM GRADUATES**

In the following section, the paper discusses views obtained from employers regarding knowledge and skills expected of FCM graduates, and the assessment of the levels of skills the graduates were found to be having.

### *Technical Knowledge and skills expected of graduates*

Basing on the belief that technical knowledge is imparted through formal training, employers were guided to indicate the kind and level of skills they expected from FCM graduates. A list of courses offered by the FCM was presented for employers to indicate the extent to which they expected or required graduate employees to be competent in. Each course was to be rated along a scale of 1 to 5<sup>10</sup>. Room was provided for employers to list additional courses that they required graduates to have knowledge in.

Findings show that areas that employers required their graduate employees to have knowledge and skills in to a very high extent were - in their order of importance: Knowledge of English language, Financial Management, Financial Accounting, Financial planning budgeting and control, Business Mathematics, Cost Accounting, Business Statistics and Marketing Management. Courses that were least required included Social Sciences, Financial Institutions, International Finance, International marketing and Public Finance. Table 5 below gives a summary of responses from employers.

Of the first eight courses in which skills were required most of FCM graduates, five of them were core courses in the B.Com programme, one was a specialised course for both B.Com Marketing and B.Com Finance students, and the other two were B.Com Accounting and B.Com Marketing specialisation courses. The most interesting finding, which is consistent with earlier findings from graduates, is that the course whose skill employers required most from graduates was English language. This is a reflection of the alarmingly poor level of English proficiency among recent graduates who are products of the Tanzanian universal primary n education (UPE)<sup>11</sup> system. The "Communication Skills" remedial course in the first year (for all University of Dar-es-Salaam degree programmes) was introduced to

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<sup>10</sup> Whereby 1 meant that very high technical skill was required in the course, and 5 meant that skill in that course was least required.

<sup>11</sup> UPE system is thought to have been responsible for the decline in the quality of education in Tanzania

alleviate this problem. These results indicate that more needs to be done to improve English proficiency amongst graduates. Private employers required skills in English language most as compared to government and parastatal employers

**Table 5: Employers' Assessment of the Professional Qualifications of FCM Graduates by Type of Employer (arithmetic mean)**

	Type of employer			Total
	Private	Parastatal	Government	
Business Mathematics	1.7	2.0	2.2	2.0
Marketing Management	1.8	2.0	2.3	2.0
Financial planning, budgeting and control	1.8	2.1	1.8	2.0
Financial Management	2.4	2.0	2.2	2.1
Financial accounting	2.4	1.9	2.2	2.1
Knowledge of the English language	1.8	2.0	2.2	2.1
Business statistics	2.1	2.3	2.2	2.2
Cost accounting	2.5	2.0	2.3	2.2
Management accounting	2.5	2.0	2.2	2.2
Capital Budgeting	2.7	2.2	2.3	2.3
Sales management	1.8	2.3	2.6	2.3
Business policies	2.0	2.4	2.3	2.3
Auditing	2.7	2.3	2.5	2.4
Marketing research	2.3	2.3	2.6	2.4
Operations Management	2.3	2.5	2.4	2.5
Public finance	3.4	2.4	2.3	2.6
International Marketing	2.3	3.0	2.0	2.6
Economics	2.9	2.5	2.3	2.6
Taxation	3.1	2.4	2.4	2.6
Commercial and mercantile law	2.8	2.6	2.3	2.6
Financial institutions	3.1	2.6	2.4	2.7
Systems analysis	3.1	2.8	2.2	2.8
International finance	3.4	2.7	2.7	2.9
Computer applications	3.3	3.0	2.9	3.1
Social sciences (psychology, sociology, political science, etc.)	3.2	3.1	2.8	3.1
Averages	2.5	2.4	2.3	2.4

Question 33: What is your assessment of the knowledge and abilities of graduates from the Faculty of Commerce and Management in the following fields? Scale of answers from 1= very good to 5 = very bad.

The fact that relatively more knowledge and skills are required in core courses than in specialisation courses may be an indication that employers are less interested in specialised graduates. Overall, the level of skills and knowledge required of FCM graduates is relatively higher with private sector employers. This may indicate that the B.Com programme needs to be tuned to reflect needs of the private sector.

## **Assessment of Technical Knowledge and skills of FCM graduates**

Having indicated the levels of technical knowledge expected of graduates, employers were asked to assess FCM graduates by indicating the extent to which they found them to be possessing knowledge and skills in each of the given courses. Responses given are summarised in Table 5.

Courses that the surveyed employers found FCM graduates to be most competent in included Business Mathematics, Marketing Management, Financial Planning Budgeting and Control, Financial Management, Financial Accounting, English language, Business Statistics, Cost Accounting, and Management Accounting. Apparently these were very similar to the areas that most employers expected graduates to be competent in. Overall, when the levels of knowledge and skills expected of graduates are compared to the actual levels possessed, one finds that the actual knowledge and skills possessed by FCM graduates were falling short of expectations. This fact is well demonstrated by Chart 1 , which summarises

5 and Table 5. One may therefore conclude that knowledge possessed by FCM graduates was short of expectations of their employers. Areas that employers did not find FCM graduates to be very competent in include social sciences, computer applications, international finance and systems analysis. The deficiency of the B.Com programme in computer applications and in systems analysis, which was also pointed out by graduates, was conspicuous and worth addressing as knowledge of the subject matter is indispensable in the current world. The deficiency in social sciences was expected, as FCM graduates were not exposed to those sciences. One however wonders why graduates lack knowledge in international finance. It is tempting to think that some employers may have assessed graduates as having little knowledge in areas that were not relevant to their organisations' activities. For example, there were few firms that required graduates to have knowledge in international finance because operations of the majority of firms did not involve international transactions.

**Chart 1: Levels of Technical Knowledge and Skills Expected from and Possessed by FCM Graduates**

Areas that employers did not find FCM graduates to be very competent in include social sciences, computer applications, international finance and systems analysis. The deficiency of the B.Com programme in computer applications and in systems analysis, which was also pointed out by graduates, was conspicuous and worth addressing as knowledge of the subject matter is indispensable in the current world. The deficiency in social sciences was expected, as FCM graduates were not exposed to those sciences. One however wonders why graduates lack knowledge in international finance. It is tempting to think that some employers may have assessed graduates as having little knowledge in areas that were not relevant to their organisations' activities. For example, there were few firms that required graduates to have knowledge in international finance because operations of the majority of firms did not involve international transactions.

### **Non-professional attributes**

In addition to technical knowledge and skills that are imparted through traditional subjects, graduates need to have human, conceptual and design skills, all of which will, for purposes of this paper, be subsumed under the term “non-professional attributes”.

According to Turnbull (1997), managers are increasingly requiring interpersonal skills, particularly those who expect to work as part of teams in their work places. Nathan and Dunn (1997) show that in the current dynamic business environment skills required of graduates include effective reading, writing, analytical and conceptual thinking skills, an ability to solve diverse and unstructured problems in unfamiliar settings, an understanding of organisations and the means by which organisations change, an understanding of the political forces shaping standard setting, an understanding of the economic, social, cultural and psychological forces that affect organisations and a knowledge of historical and contemporary events affecting business. It is further argued by Williams (1993) that, in addition to technical knowledge, future business graduates need to develop the capacity for inquiry, abstract logical and critical thinking, historical consciousness, international and multicultural knowledge and the ability to resolve ethical dilemmas. Non-professional attributes are increasingly being required by managers for them to be able to work better in teams, to be able to conceptualise issues and also be able to solve real life practical problems.

It is in the light of the above arguments that it was thought desirable to find out the non-technical attributes that graduates thought they were required of by their employers. A list of possible attributes was given to graduates for them to indicate which ones were required of them and which

ones were not. Responses given by graduates are summarised in column 2 of Table 6. Using the same list of non-professional attributes, employers were asked to indicate the ones they expected graduates to possess and to assess the levels of possession of those attributes by FCM graduates. Responses given are summarised in columns three and four of Table 6. Column five of Table 6 gives an average score per attribute.

Graduates indicated that all the listed attributes were being required of them by employers. Attributes that graduates thought they were required most of are “sense of responsibility”, “willingness to learn”, “ability to solve problems”, “ability to express oneself in writing”, “willingness to perform/commitment”, “reliability”, “creativity” and “self confidence”. Attributes that scored relatively less are “persistence”, “ability to improvise”, and “reflective capacity”.

Graduates working in the private sector rated “self confidence” highest, followed by “sense of responsibility”, “ability to work under pressure”, “independence”, and “initiative”. For graduates working for government institutions, “ability to express oneself in writing” and “willingness to perform/commitment” were deemed the most important attributes.

**Table 6: A summary of Non-Technical Attributes (arithmetic means)**

	Abilities and attitudes <sup>1</sup>	Requirement <sup>2</sup>	Assessment <sup>3</sup>	Average <sup>4</sup>
Willingness to learn	1.5	1.7	1.8	1.7
Sense of responsibility	1.4	1.7	2.0	1.7
Ability to solve problems	1.5	1.8	2.0	1.8
Reliability	1.5	1.8	2.0	1.8
Willingness to perform/commitment	1.5	1.8	2.0	1.8
Self-confidence	1.5	1.8	2.1	1.8
Initiative	1.6	1.8	2.1	1.8
Loyalty to the institution and its objectives	1.6	1.8	2.1	1.8
Ability to express oneself in writing	1.5	1.9	1.9	1.8
Ability to co-operate	1.6	1.9	2.0	1.8
Ability to work under pressure	1.6	1.9	2.1	1.9
Independence	1.6	1.9	2.1	1.9
Creativity	1.5	1.9	2.3	1.9
Ability to co-ordinate	1.7	2.0	2.1	1.9
Determination	1.7	2.0	2.2	2.0
Leadership qualities	1.8	2.0	2.3	2.0
Adaptability	1.7	2.1	2.2	2.0
Economically efficient thinking	1.8	2.1	2.3	2.1
Ability to assert oneself	1.9	2.2	2.3	2.1
Innovativeness	--	1.9	2.4	2.2
Deeper thinking	1.7	2.2	2.6	2.2
Ability to improvise	2.0	2.3	2.3	2.2
Inspiration	1.9	2.3	2.4	2.2
Ability to reflect upon one's own conduct	--	2.2	2.3	2.3
Persistence	2.1	2.3	2.4	2.3

1. Question 51 (To graduates): To what extent are the following abilities and attitudes expected from you in your current job? Scale from 1 = to a very high extent to 5 = not at all.

2. Question 32: (To Employers) To what extent are graduates confronted with the following requirements in the company/organization? Scale of answers from 1= to a very high extent to 5= not at all

3. Question 34: (To Employers) What is your assessment of the FCM graduates in the following attributes? Scale of answers from 1= very good to 5= very bad

4. Average of the Responses on 1, 2 and 3

Employers' expectations of non-technical attributes from graduates are shown under column three of Table 6. Attributes that were most expected include, "Willingness to learn", "Sense of responsibility", "Ability to solve problems", "Reliability", "Willingness to perform/commitment", "Self-confidence", "Initiative", and "Loyalty to the institution and its objectives". Attributes that were least expected by employers from graduates are "Persistence", "Ability to improvise" and "Inspiration".

Non-technical attributes in which FCM graduates were best assessed by employers include: - willingness to learn, ability to express oneself in writing, sense of responsibility, ability to solve problems, reliability, willingness to perform/commitment, and ability to co-operate. Attributes in which graduates scored the lowest evaluation by employers are “deeper thinking”, “persistence” “inspiration”, and “innovativeness”. , About 52% of all the surveyed employers said FCM graduates were at least fairly good in all the attributes mentioned, except for unconventional thinking, which was well assessed by only 42% of the employers. There were no significant differences in the assessment between the types of employers.

A comparative analysis between the levels of expectation of non-technical attributes by employers and the levels actually possessed by FCM graduates indicates that FCM graduates possessed lower levels than expected. Graph 2 helps to illustrate this deficiency.

These findings pose a big challenge to the FCM and call for improvement in teaching styles and methodologies through which some of the non-technical attributes could be inculcated into students, and student learning could be enhanced. It is, for example, already suggested that for business schools to be able to develop students’ abilities, to identify problems and opportunities and arrive at reasoned conclusions, schools should use extensively articles from business press as a tool to develop these skills in students<sup>12</sup>.

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<sup>12</sup> See Nathan and Dunn (1997).

**Chart 2: Levels of skills in non-technical attributes**

## **Assessment of FCM graduates relative to other graduates**

Having assessed the knowledge and skills possessed by FCM graduates, employers were finally requested to assess FCM graduates relative to other graduates in terms of technical basic knowledge, special technical knowledge and knowledge in non-technical fields. The assessment made is summarised by graph 3 below.

### *Technical Basic knowledge*

Overall, when compared with other graduates, FCM graduates were assessed by 61% of the surveyed employers to be much better or better in technical basic knowledge. Only 2% of the employers found FCM graduates to be worse in technical basic knowledge than other graduates. Looking at the assessment by the type of employer, proportionately less government employers (i.e. 54% of government employers surveyed) assessed FCM graduates as being much better or better than other graduates were. There was however, no significant difference in the proportion of private and parastatal employers assessing FCM graduates positively. As expected, the technical knowledge possessed by FCM graduates was more appreciated by the private sector and parastatal sector employers who utilised better FCM graduates for business management. That government employers tended to assess FCM graduates less favourably is a reflection of the fact that the FCM programme contained very little of government administration.

### *Special Technical knowledge*

FCM graduates were equally considered by 53% of the surveyed employers as being better than other graduates were when considering their special technical knowledge. Only 5% of the employers surveyed assessed FCM graduates as being worse or much worse than other graduates were, and the remaining 42% were indifferent. Relatively, government employers tended to assess FCM graduates better than private as well as parastatal sector employers with respect to special technical skills. There is no immediate explanation to this observation.

### *Knowledge in non-technical fields*

Forty percent of the employers assessed FCM graduates as being better or much better than other graduates in knowledge in non-technical

fields, whereas only 8% of the surveyed employers assessed FCM graduates as being worse or much worse in knowledge in technical fields when compared with other graduates. The remaining 52% of the employers were indifferent between FCM graduates and other graduates.

This comparative assessment gives a good feedback to the FCM. Results of the survey clearly show a good assessment by employers of FCM graduates.

**Chart 3: Employers assessing knowledge and abilities of FCM graduates to be much better or better than of other graduates**

## CONCLUSIONS AND RECOMMENDATIONS

Findings presented in this paper lead to the conclusion that courses offered by the FCM were relevant to graduates' job assignments. In particular, skills acquired from core courses of the programme were relatively more useful to graduates than skills acquired from specialisation courses. Given that the FCM programme is already loaded with core courses than specialisation courses, FCM may want to rationalise the degree of specialisation vis a vis the degree of generalisation, so as to be in line with the needs of the job market.

Findings further suggest the need for restructuring the FCM B.Com programme, and particularly the Finance specialisation, to include and strengthen courses that are in high demand, especially computer related courses, entrepreneurship, and courses related to capital and financial market operations. Practical training needs to be considered seriously as a *sine qua non* element of a good business programme. The requirements of the growing private sector job market need to be better reflected in the FCM programme. The importance of "Development Studies" in the B.Com programme needs to be reviewed. The FCM B.Com programme needs to be restructured such that it will continually adapt the ever-changing environment. As suggested by Baruch and Leeming (1996), crucial attributes of a good business programme are flexibility and adaptability, which are apparently missing in the FCM programme. Last but not least important is the need for the faculty to review its teaching style and methodology so as to incorporate techniques through which more of human, conceptual and design skills will be imparted to students.

The widely observed deficiency in English proficiency as well as a general decline in the level of education in the country may be beyond the immediate control of the FCM. However, being part of the education system, the faculty should influence policy that will ameliorate the situation.

Finally, the Faculty has to capitalise and build upon the good qualities of her programme which are making her graduates be better evaluated by employers relative to graduates from other institutions. The employers' evaluation of FCM graduates is an indication that the FCM has attained its objective of being the highest centre of professional management in Tanzania.

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## APPENDIX : FCM BACHELOR OF COMMERCE COURSE STRUCTURE

Year of study	COURSES			
I	Core Courses			
	DS100: Development Studies (2) EC111: Micro-economics Analysis I (2) AC100: Principles of Accounting (2) CM100 Elementary Mathematics & Statistics (2) CM101 Principles of Management & Administration (2) MK100 Introduction to Commerce (2)			
	Core Courses	AREAS OF SPECIALISATION and the respective Specialised courses		
		Accounting	Finance	Marketing
II	DS200: Development Studies (2) EC211 Microeconomics Analysis II (2) CM200 Quantitative methods for Business Decisions (2) AC200 Managerial Accounting (2)	CM201 Introduction to Industrial Sociology and Psychology (1) AC201 Intermediate Accounting (2) CM202 Introduction to Commercial Law I (1)	FN200 Financial Planning, Budgeting and Control (2) FN201 Financial Institutions (1) FN202 Foreign Trade Finance (1)	MK200 Marketing Management (2)  CM201 Introduction to Industrial Sociology and Psychology (1) CM202 Introduction to Commercial Law I (1)
III	CM300 Business Policies and Decisions (2) FN300 Financial Management and Project Appraisal (2) CM302 Systems Analysis and Computers (2)	AC300 Advanced Accounting (2) AC300 Cost Accounting (1) AC303 Taxation (2) AC303 Auditing (2)	MK200 Marketing Management (2) FN301 Money and Public Finance (2) FN303 Legal aspects of International Trade and Investments (1) PN300 Production Management (2)	MK300 International Marketing (2) MK301 Sales Management (1) MK302 Marketing Research (1) PN300 Production Management (2) CM301 Introduction to Commercial Law II (1)

Source: University of Dar-es-salaam 1997/8 Prospectus

\* NB: Numbers in brackets after each course indicate the units for the course. 2-unit courses run over the whole academic year, i.e. 30 weeks, and 1-unit courses run for half a year, i.e. 15 weeks only. Each course has 2 lecture contact hours and one semester contact hour per week.