

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

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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. Findings about the level and type of technical knowledge and skills required of graduates in the job market are related to the faculty curriculum. The paper further discusses employers' evaluation of the knowledge and skills of graduates. The conclusion is that although knowledge and skills imparted by the Faculty were found to be relevant in the job market, there was a need to restructure the faculty programme in order to rationalise the extent of generalisation as against specialisation, streamline existing courses, include more relevant courses and address the needs of the emerging private sector.

Introduction

This paper presents part of the findings of a wider tracer study² the primary objective of which 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 set up a mechanism to give continuous feedback to the FCM.

The results presented in this paper concern the nature and level of technical knowledge and skills acquired by the FCM Bachelor of Commerce (B.Com) graduates and how those skills are being utilised in the job market. The paper discusses what graduates consider 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 the graduates, not included in the B.Com programme. This is followed by a report of the views of graduates as to courses that should be given more or 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 turns to the technical knowledge and skills that employers expect from FCM graduates and how they evaluate FCM graduates in terms of these attributes. Finally, conclusions and recommendations arising from the findings are presented.

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

Background to the study

Western business schools have been criticised for not moving with the times. They are said to be slow in responding to the idea that learning must be continuous and continually accessible. They are accused of concentrating on functional subject areas at the expense of interpersonal skills and of reacting to change instead of influencing it³. Such feedback is a result of constant research carried out amongst institutions of higher learning in the West. Similar 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, strengths and weaknesses of its programmes. FCM, therefore, has had no basis on which to review its own performance. The Faculty does not know how its graduates are

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² The main tracer study was organised and financed under the *Study Programme on Higher Education Management in Africa*, established by the Association of African Universities. It was carried out in 1996-1997.

³ See Paul Turnbull (1997)

performing at their places of work, nor does it know the strengths and weaknesses of its programmes as perceived by graduates and by employers. Meanwhile, FCM programmes have remained unchanged since they were introduced.

Unlike in the past, FCM is now operating in a competitive environment. More universities are being established in Tanzania, existing higher education institutions are diversifying into 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 factors among competing business schools include their programme content, their curriculum and how the school meets the needs of the business community.

FCM programmes are still a legacy of the period of highly centralised manpower planning, in which the government took the responsibility for defining technical skills requirements and sponsored the development of those skills through government-operated institutions. The majority of government-trained workers were then likely to get jobs 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 FCM programmes were introduced, Tanzania was a centrally planned economy in which the government and its parastatal firms were the major employers of university graduates. The University, therefore, provided training in accordance with manpower planning requirements. Tanzania is now a free market economy and the role of the government as the major employer has declined. Meanwhile, the private sector is playing a greater role in job creation as compared to the government and parastatal sectors. In the current situation, and given the changes that have taken place, it is important to know whether or not FCM programmes are still adequate. It has to be known, for example, whether or not there is a need for the private sector to exert some influence on the Faculty's curriculum.

This study was carried out with such questions in mind. Although curriculum development issues were part of the questions investigated, they were not investigated in technical detail. Therefore, the conclusions of this study are meant to be a contribution to, rather than the sole basis for, 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 the provision of quality education and 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 and has produced more than 2,000 graduates at the three levels. In addition to degree programmes, FCM also offers tailor-made, short-term training programmes, some of which are specifically for government and parastatal executives. FCM conducts research and also offers consultancy services in business-related practical problems.

At the undergraduate level, which is the 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, 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) a course on Communication Skills. This course is remedial and is not counted as part of the courses of the B.Com programme.

During the second year, students do eight units of core courses and four units of specialisation courses. In the final year, units for specialisation courses increase to seven whereas units for core courses drop to six. Overall, B.Com students spend 70% of their allocated time doing core courses together and spend only 30% of the time on courses in their respective areas of specialisation. The B.Com course structure is presented as [Appendix I](#) to this paper.

Theoretical setting and methodology

Theoretical setting

The literature shows that higher education policy may follow any of three directions. In the first instance, the education system has its own entirely independent objectives that have nothing to do with the employment system. At the other extreme, higher education policy is wholly determined and shaped by the needs and demands of the employment system. A middle way is when the education system is proactive to the extent of moulding and influencing the employment system. Although in practice, higher education policies have been found to differ depending on the type of economy and environment, they have generally fallen somewhere between the extreme positions mentioned above.

With these 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 in the first category of relationships are those that have looked into such aspects as: 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 the impact of socialisation as well as motivational, attitudinal and behavioural elements. Major aspects of the dimensions of work seen as relevant to higher education include employment, career, work tasks and requirements, profession, and quality of work and task requirements. Lastly, the linkage between higher education and work has on occasion been explained in terms of the labour market, intermediary agencies and the transition process. It has also been looked at in terms of the regulatory system and the process of life-long education and work.

Although a vast amount of knowledge has been accumulated through research into 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 is fragmented and its finding 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 research that had been done in this area as being myopic because it has focused on only a few cases, thus not allowing for general conclusions between study and work. There is, however, no documented research carried out in Africa that investigated curricula issues of business schools in Africa. This paper is an attempt to set in motion this line of research.

Methodology

Studies carried out to investigate issues of curricular relevance have depended too much on the views of graduates, as if they were the experts on curricular issues. This study goes a step further by supplementing the 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 FCM graduates and their employers, was exploratory in 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 of graduates was approximately 2,000 graduates and an unknown number of employers. For lack of a reliable database of FCM graduates, we created one, using the contact addresses and details of 648 graduates and their 226 employers. Two sets of structured-undisguised questionnaires were served either in person or through the post, one set to graduates and another set to employers. Questions asked of the graduates that are relevant to this paper, were:

- the extent to which they used knowledge and skills acquired from FCM courses;
- areas that were important but were not included in the FCM B.Com programme;
- suggested 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 questionnaires were given to graduates and 164 to employers, of which 331 and 77 respectively were 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 Engineering graduates tracer study.⁴

A code book 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 Schomburg⁵, standard tables were generated from SPSS output files using the SPSS tables programme and were automatically converted into already formatted ready-to-print tables. For 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 are the type of employer, the number of employees and the number of FCM graduates employed. The generated tables formed the basis for data analysis and interpretations.

Characteristics of surveyed graduates

Eighty-four per cent of the surveyed graduates were permanently employed while 12% were unemployed. Fifty-seven per cent were employed by the parastatal sector, 26% by the private sector and 14% by the government⁶. Eleven per cent of the graduates were in top management positions within their organisations and 19% were next to the top management positions. The majority of respondents, 51%, were middle-level management cadres. Twenty-eight per cent of the sample graduated between 1981 and 1985, 27% between 1986 and 1990, and 45% between 1991 and 1996, which is a fair representation of all cohorts.

⁴ The Faculty of Engineering (1993) tracer study had response rates of 89% and 85% from the graduate questionnaire and from the employers' questionnaire, respectively.

⁵See Harald Schomburg: "Standard Instrument for Graduate and Employer Surveys", GhK, 1995

⁶The 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.

The highest concentration of the surveyed graduates -- 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 graduates. The rest were widely employed by 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, with 32% employing less than 100 people, 34% employing between 100 and 1,000, and another 34% employing more than 1,000 people. Twenty-nine per cent of responding employers were in the private sector, 46% 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 per cent were in food and beverages, 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. Fairly senior officials of the firms filled in the questionnaires. 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 principles⁷, managers are expected to have several types of skills. Technical skills are the most basic, followed by human skills, conceptual skills and design skills⁸. In addition to skills, a manager is expected to possess certain personal characteristics, which include the desire to manage, the ability to communicate with empathy and integrity and honesty. While some of these skills are acquired through formal learning, other skills are developed in informal ways. The knowledge and skills imparted formally by FCM to graduates are the major concern of this paper. As a business school, FCM is expected to be providing job-related technical knowledge and skills that prepare graduates for managerial roles.

Use of knowledge and skills

Graduates were asked to evaluate the extent to which they used knowledge acquired in various courses during their studies on their current jobs. They indicated that their jobs demanded knowledge of the English language above all else. From responses summarised in [Table 1](#) below, it is clear that knowledge and skills that are demanded most are of core rather than of specialisation courses. The skills in highest demand 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, some indication that graduates who majored in accounting tended to use knowledge acquired from the programme more than finance and marketing majors, as indicated by averages.

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.

⁷ See for example, Koontz, H. & H. Weinhrich: "Management", 9th Edition; McGraw-Hill

⁸ 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.

Subjects that were the least used 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 three types of employer were required to use skills in English language, financial management, business mathematics, financial accounting and in business statistics. Skills in marketing management, financial accounting, computer applications and in commercial and mercantile law were more in demand in the private sector than in parastatal and government institutions. The skills in least demand 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 in higher demand in the government sector than in the other two sectors. These skills are in capital budgeting, financial planning, and in taxation. Skills in lowest demand in government institutions include those in sales management, marketing research, systems analysis, social sciences and in international marketing.

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
Social Sciences (psychology, sociology, 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	2.684	2.844	2.872	2.704

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.

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 in 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 appear to influence the extent to which FCM graduates utilised the knowledge and skills they had acquired in the course of their studies.

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 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 to restructure 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 capital markets in Tanzania. 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.

Table 2: Overall assessment of extent of use of knowledge and skills acquired during studies (per cent; 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 all your current work tasks together, 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.

Areas that were important but not included in the 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 is summarised in Table 3.

Computer applications was the area that was mentioned most by graduates. It is quite understandable that graduates were finding themselves lacking in computing skills given the technological developments in that area. FCM has had very few hands-on courses on computer applications, particularly because it lacks 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.

Other areas that graduates mentioned as being important but not included in the programme included - capital/stock markets operations, research methods, taxation and tax planning, etc. It is true that there was an immediate need for offering courses in the area of capital/stock market

operations given the recent local developments in that area. Financial markets had both deepened and widened after the liberalisation of Tanzania's 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. Not a single marketing graduate mentioned this area

Similarly, the importance of research methods was recognised as many business firms were starting to conduct their businesses in a more professional manner. Many business decisions were being basing on results of market surveys and other types of research. However, B.Com graduates, and particularly graduates majoring in finance and accounting, had not been well exposed to research methodology courses, even though they were expected to do research work by their employers. This is an area that FCM needs to strengthen.

Table 3: Important Areas not covered by the FCM B.Com programme (per cent)

	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	8	3	5	5
Research Methods	6	6	4	5
Banking and Insurance	8	0	1	3
Commercial/Company Law	3	3	4	3
Practical training and experience	0	6	4	3
Taxation and Tax Planning	0	3	2	3
Auditing	0	3	2	2
Consulting Skills	3	3	1	2
Marketing Communication	3	3	1	2
Accounting	3	0	0	1
Bankruptcy and Executorship	0	3	1	1
Business Environment	0	0	2	1
Business Games	0	0	1	1
Clearing and Forwarding	3	0	1	1
Macroeconomics/Economic Policy and Planning	3	0	1	1
Financial Management and Project Appraisal	0	0	2	1
Foreign Trade Finance	6	0	0	1
Government Accounting	0	0	1	1
Human Resources Management	0	0	2	1
Joint Venture Management	0	0	1	1
International Finance	0	0	1	1
International Marketing	0	0	0	1
Labour Law	3	0	0	1
Marketing for Accounting	0	6	0	1
Materials Management	6	0	0	1
Management of Financial Services	0	0	1	1
Marketing Services	0	0	1	1
Marketing Research	0	0	1	1
Money and Public Finance	0	0	0	1
Network Analysis (QM)	0	0	1	1
Operations Research	0	0	1	1
Partnership and Company Accounts	3	0	0	1
Personnel Management	0	0	1	1
Philosophy	0	0	1	1
Production Management	0	3	0	1
Project Management	0	0	2	1
Report Writing	0	3	0	1
Shipping and Transport Management	0	0	2	1
Social Accounting	0	0	1	1
Self-employment Orientation	0	0	1	1
Time Management	0	0	1	1
Small Business Management	3	0	0	1
Case Studies	3	0	0	1
Total	100	100	100	100

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

Proposed changes in B.Com course content

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

Table 4: Proposed change in B.Com course content (percentage)

	Proposed Change			
	More emphasis	No change	Less emphasis	Deletion
Systems Analysis and Computers	90.0	8.4	1.2	0.4
Advanced Accounting	78.7	21.3	0	0
Financial Management and Project Appraisal	75.1	24.1	0.5	0
Marketing Research	73.3	25.9	0.7	0
Taxation	72.7	27.3	0	0
International Marketing	72.2	27.1	0.8	0
Intermediate Accounting	72.2	26.5	1.2	0
Auditing	69.5	30.5	0	0
Cost Accounting	69.4	29.9	0.9	0
Financial Planning Budgeting and Control	68.4	29.4	0	2.2
Quantitative methods for Business Decisions	67.5	30.7	1.5	0.4
Legal Aspects of International Trade and Investment	67.5	28.5	3.3	0.8
Money and Public Finance	65.6	31.1	3.3	0
Foreign trade Finance	64.4	33.3	2.3	0
Accounting Principles	61.3	36.6	1.8	0
Managerial Accounting	60.7	36.4	2.6	0.4
Communication Skills	60.6	25.6	8.3	5.4
Elementary Mathematics and Statistics	59.4	39.9	0.7	0
Marketing Management	56.5	35.8	4.4	3.3
Sales Management	55.9	42.6	1.5	0
Principles of Management	55.5	47.2	1.4	0.4
Commercial Law I	50.8	44.6	4.6	0
Business Policies	50.0	45.3	3.9	0.8
Commercial Law II	47.7	45.4	5.4	1.5
Financial Institutions	45.8	45.0	8.4	0.8
Commerce	44.1	51.3	3.9	0.7
Micro Economics I	37.9	55.2	5.8	1.1
Production Management	36.0	51.7	8.4	1.9
Industrial Sociology and Psychology	33.9	47.1	13.8	5.1
Micro Economics II	28.8	64.0	5.3	1.9
Development Studies II	5.2	24.4	32.8	37.6
Development Studies I	4.3	34.2	35.6	26.0

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

According to 90% of the surveyed graduates, systems analysis and computers requires more emphasis. Other courses mentioned by more than 70% 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 over-emphasised.

Development Studies-1 and Development Studies-2⁹ were the least popular courses. Thirty-eight per cent of the graduates surveyed proposed deletion of Development Studies-2 and 33% proposed less emphasis on the course. Meanwhile, 26% proposed deletion of Development Studies-1 and 36% proposed less emphasis on the course. These results give a strong signal to UDSM authorities to reconsider the relevance of the syllabi of the two courses, which happen to emphasise socialist/communist ideologies.

Accounting graduates asked for an emphasis on international marketing, foreign trade and finance and marketing management, courses that were not offered to accounting majors. 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 courses such as: financial planning, budgeting and control, advanced accounting”, auditing, taxation, cost accounting, and money and public finance. The importance placed on each course does not change significantly whether graduates are considered from the economic sectors in which they work 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 of preparation for self-employment

Sixty-seven per cent of the surveyed 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 in this respect. It is likely that marketing graduates had more entrepreneurial skills and were relatively more likely to start up their own businesses than accounting or finance graduates. More graduates in temporary employment and unemployed thought the B.Com programme was deficient in preparing candidates for self-employment than graduates that were permanently employed.

Specific areas of deficiency with respect to self-employment were indicated. Practical training featured as the most deficient area, and particularly more so for recent graduates than for earlier ones. This is true because the practical training requirement was eliminated from the programme in the mid-1980s in response to declining funding.

Other areas in which graduates thought the FCM programme was deficient with respect to self-employment include entrepreneurship, computer applications, project reports, 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 some deficiency in entrepreneurship-related courses, project reports and in business start-up than their accounting and marketing counterparts.

Practical training during studies

Almost all responding graduates believed that practical training should be part of the B.Com programme, a view shared 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

⁹ 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.

counterparts working in the other two sectors. Ninety-eight per cent of accounting major respondents felt that practical training should be a *sine qua non* component of the B.Com programme.

Regarding the timing of the practical training, 47%, thought it was best to have practical training just after the second year of 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 one term (30 calendar weeks) of practical training was optimal.

Employers' expectations of FCM graduates

We next discuss views obtained from employers regarding the knowledge and skills expected of FCM graduates, and their assessment of the levels of skills of the graduates.

Technical knowledge and skills

On the assumption that technical knowledge is imparted through formal training, we guided employers to indicate the kind and level of skills they expected from FCM graduates. A list of courses offered by FCM was presented to employers for them to indicate the extent to which they expected or required graduate employees to be competent in them. Each course was to be rated along a scale of 1 to 5¹⁰. Room was provided for employers to add to the list other courses that they considered necessary.

Findings show that areas that employers required their graduate employees to have knowledge and skills of a very high order in English language, financial management, financial accounting, financial planning, budgeting and control, business mathematics, cost accounting, business statistics and marketing management, in descending order of importance. Courses that were least required included social sciences, financial institutions, international finance, international marketing and public finance. [Table 5](#) below gives a summary of the responses of employers.

Of the eight courses at the top of the employers' list of essential courses, five 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 the responses of the graduates, is that the skill most highly rated by employers was skill in the English language. Private employers rated this higher than government and parastatal employers. This might be a reflection of the alarmingly poor level of English proficiency resulting from the fact that the Tanzanian primary and secondary school system promoted Swahili at the expense of English. On joining the University, where all courses are taught in English, students find themselves lacking in communication skills. This problem is carried over to employment where official business is transacted in English. Though the communication skills remedial course in the first year was introduced to alleviate this problem, these results indicate that more needs to be done to improve English proficiency amongst graduates.

The fact that employers rate core courses more highly than 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 higher with private sector employers. This may indicate that the B.Com programme needs to be tuned to reflect the needs of the private sector.

¹⁰ Whereby 1 meant that very high technical skills were required in the course, and 5 meant that skills in that course were least required.

Table 5: Levels of technical skills required (arithmetic mean)

	Type of employer			Total
	Private	Parastatal	Government	
Knowledge of the English language	1.3	1.7	1.6	1.6
Financial Management	1.5	2.3	1.5	1.8
Financial Accounting	1.3	2.3	1.6	1.8
Financial Planning, Budgeting and Control	1.5	1.9	2.2	1.8
Business Maths	2.1	2.2	1.4	1.9
Cost Accounting	1.5	2.2	2.0	1.9
Business statistics	2.1	2.1	1.8	2.0
Marketing Management	2.0	2.2	1.8	2.1
Management Accounting	1.7	2.4	2.0	2.1
Business Policies	1.9	2.3	1.9	2.1
Capital Budgeting	1.6	2.7	1.8	2.2
Marketing Research	2.0	2.3	2.2	2.2
Sales Management	2.3	2.3	2.3	2.2
Computer Applications	1.9	2.5	2.2	2.3
Economics	2.1	2.3	2.5	2.3
Taxation	2.2	2.3	2.2	2.3
Auditing	2.1	2.6	2.5	2.4
Operations Management	1.9	3.0	2.2	2.5
Systems Analysis	2.0	2.4	3.2	2.5
Commercial & Mercantile Law	2.5	2.5	2.6	2.5
Public Finance	2.4	2.9	2.3	2.6
International Marketing	2.2	2.9	2.4	2.6
International Finance	2.3	3.1	2.6	2.7
Financial Institutions	2.8	3.0	2.2	2.7
Social Sciences (psychology, sociology, etc.)	2.9	2.9	3.4	3.0
Averages	2.00	2.45	2.18	2.24

Question 31: To what extent are graduates required to have knowledge and skills in the following fields? Scale of answers from 1= to a very high extent to 5= not at all

Assessment of Knowledge and skills of FCM graduates

Employers were asked to assess the knowledge and skills of FCM graduates against a list of major courses/areas, and to indicate the extent to which they found FCM graduates adequately prepared in those areas.

As the findings summarised in [Table 6](#) suggest, the courses/areas that the 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 the same areas that most employers expected graduates to be competent in. However, looking more closely at the responses summarised in tables 5.1 and 5.3, one finds that the actual knowledge and skills possessed by FCM graduates fell short of expectations. For example, both questions 31 and 33 required employers to assess the courses over a five-point scale. The course that scored highest in terms of expectations scored an average of 1.6 whereas the course that scored highest in terms of assessment scored an average of 2.0. One may, therefore, conclude that the knowledge possessed by FCM graduates fell short of the expectations of their employers.

Table 6: Assessment of the professional qualifications of FCM graduates (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	2.54	2.38	2.34	2.43

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.

Areas in which employers did not find FCM graduates to be very competent 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 in this area is indispensable in the world today. The deficiency in social sciences was expected, as FCM graduates were not exposed to those sciences. One wonders, however, why graduates lack knowledge of 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 few of their operations involved international transactions.

Results of the survey show clearly that the level of English language skills expected by employers was much higher than what the graduates did possess. This finding confirms the general feeling that communication skills of FCM graduates were poor and that the level of English proficiency had declined over time in Tanzania.

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. The assessment is summarised in Table 7 below. When compared with other graduates, FCM graduates were assessed by 61% of the surveyed employers to be much better or better in basic technical knowledge. Only 2% of the employers found FCM graduates to be worse in basic technical knowledge than other graduates. There was no significant difference between the assessment of FCM graduates by private employers and that by other employers. Nevertheless, government employers tended to assess FCM graduates less favourably. This is a reflection of the fact that the FCM programme contains very little on government administration. The technical knowledge possessed by FCM graduates was thus more appreciated by the private and parastatal employers who utilised the better FCM graduates for business management.

Table 7: Assessment of knowledge and abilities of FCM graduates relative to those of other graduates (per cent)

	Type of employer			Total
	Private	Parastatal	Government	
Basic Technical knowledge	60	61	54	61
Special technical knowledge	50	45	67	53
Knowledge in non-technical fields	29	42	50	40

Question 35: How do you assess knowledge and abilities of FCM graduates compared to other graduates with regard to the following aspects? Scale of answers from 1 = much better to 5 = much worse.

FCM graduates were considered by 53% of the employers as being better than other graduates in respect of special technical knowledge. Only 5% of employers assessed FCM graduates as being worse than other graduates, and the remaining 42% were indifferent. 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 for this observation.

Forty per cent of the employers assessed FCM graduates as being better than other graduates in knowledge in non-technical fields whereas only 8% employers assessed FCM graduates as being worse in knowledge in technical fields when compared with other graduates. The remaining 52% of employers found no difference between FCM graduates and other graduates.

This comparative assessment gives very useful feedback to FCM. Results of the survey show that on whole, employers are satisfied with FCM 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, graduates found skills acquired from core courses more useful than skills acquired from specialisation courses. Given that the FCM programme is already loaded with more core courses than specialisation courses, FCM may want to rationalise the degree of specialisation vis-à-vis the degree of generalisation, so as to be in line with the needs of the job market.

Further, there is indication that the FCM B.Com programme need to be restructured to include and strengthen courses that are in high demand, particularly 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* of a good business school programme. The requirements of the growing private sector job market need to be reflected in the FCM programme.

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

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Appendix I: 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.