THE UNIVERSITY OF ZAMBIA IN COLLABORATION WITH

ZIMBABWE OPEN UNIVERSITY (UNZA ZOU)

POST GRADUATE

2020/2021 ACADEMIC YEAR

MBAZ507	MANAGEMENT INFORMATION SYSTEMS
MBAZ510	MONEY AND CAPITAL MARKETS
MBAZ512	INDUSTRIAL AND LABOUR RELATIONS
MBAZ518	CORPORATE INTEGRITY AND ETHICS
MBAZ520	APPLIED STRATEGIC MANAGEMENT
MBAZ521	ADVANCED BUSINESS RESEARCH METHODS
MBAZ525	INTERNATIONAL BUSINESS
MSCC506	PASTORAL COUNSELLING
MSCC507	ADVANCED PRINCIPLES AND STRATEGIES IN COUNSELLING
MSCC511	COUNSELLING SKILLS FOR MANAGEMENT
MSCC512	ABNORMAL PSYCHOLOGY IN COUNSELLING
MSCC519	GUIDANCE AND COUNSELLING
MSCC521	DISABILITY MANAGEMENT AND REHABILITATION COUNSELLING
MSPL507	RESEARCH METHODS
MSPL508	CONFLICT RESOLUTION PROCESSES
MSPL509	INTERNATIONAL LAW AND DIPLOMACY
MSPL510	GOVERNANCE, PARTICIPATION AND HUMAN RIGHTS
MSPL518	UNITED NATIONS AND PEACEKEEPING

	AFRICA
MSPL523	CONTEMPORARY ISSUES IN LEADERSHIP AND PUBLIC POLICY IN
MSPL522	COMPARATIVE POLITICAL LEADERSHIP IN AFRICA



MASTER OF BUSINESS ADMINISTRATION

MBAZ507: MANAGEMENT INFORMATION SYSTEMS

July/August 2021

Time: 3 Hours

<u>INSTRUCTIONS</u>

Answer any Four questions

Each question should start on a fresh answer sheet.

Marks will be awarded for clear, concise and practical illustrations.

All Answers must be written in Answer Books provided.

MBAZ507: MANAGEMENT INFORMATION SYSTEMS

Question 1

The traditional file environment has created numerous challenges for organizations. Discuss citing four examples of how a database management system resolved the challenges. [25]

Question 2

Analyse using practical examples, how prototyping is a useful step in the Systems Development Life Cycle. [25]

Question 3

Select one transition processing system (TPS) in your organization. Justify why it should be part of the management information system. [25]

Question 4

Discuss how a decision support system can be a useful tool in any organization of your choice. [25]

Question 5

COVID 19 has disrupted the business world. Most countries have experienced reduced economic growth. Produce an argument on why e-commerce is one of the solutions.

[25]



MASTER OF BUSINESS ADMINISTRATION

MBAZ510: MONEY AND CAPITAL MARKETS

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer any Four Questions

Each question should start on a fresh answer sheet.

Annuity Tables are attached.

Marks will be awarded for clear, concise and practical illustrations

All Answers must be written in Answer Books provided.

MBAZ510: MONEY AND CAPITAL MARKETS

Question 1

Case Study: Investment Advisors As A Result Of The Global Financial Crisis (extract)

The case study emphasizes the difficulties placed on investment advisors because of the global financial crisis that occurred in 2008. The crisis was because of the crumbling mortgage market and the impact of collateralized debt obligations associated with the industry. Rudy Wong, a prominent and respected investment advisor, is concerned with advising his clients who are worried about losing their investments and savings due to the crisis. The Dow Jones industrial average was on a downward trend and together with the Toronto Exchange rate at the lowest level since 2003. Wong must be considerate of his obligations to the client, his professional liabilities (legal), and ensure the best protectionism possible for securing his clients' portfolios efficiently in the face of a very challenging economic environment (Rogers & Foerster, 2010).

With this short excerpt in consideration, discuss any five functions of the global financial system as it pertains to money and capital markets. [25]

Question 2

The Bank of Zambia stands ready to provide the support necessary to forestall impairment of the financial system during this COVID-19 pandemic era (Dr Chipimo – Deputy Governor, Operations, 2020). In view of this statement, discuss the impact of any five prudential measures the Bank of Zambia has introduced in supporting the financial sector in this period of stress.

Question 3

The Government of the Republic of Zambia invited applications for Government Treasury Bill Tender Number 04/2021. All applications (competitive and non-competitive) were to be submitted through the Central Securities Depository System by 11:00 hours on Thursday, 25 February 2021. Settlement was done on Monday, 1 March 2021.

Using this exemplified case of Treasury Bills, discuss at least five basic characteristics in common for money market securities in Zambia. [25]

Question 4

Given that KALUSHA Cement P/L wishes to issue a Commercial Paper (CP) with face value of K65,000,000.00 with 182 days to maturity. The investment bank managing the issue advises that the discount rate should be 15%.

a) Calculate the issue price.

[9]

b) Calculate the money yield for investors.

[8]

c) Explain why commercial papers are usually unsecured.

[8]

Question 5

- a) Discuss how Bonds help firms in Zambia carry out their specific financial management strategies. [18]
- b) Consider a Zero-coupon Bond with 5 years remaining to maturity and K100,000.00 par value. Given that the investor's required rate of return on the Bond is 20%, calculate the appropriate price of this Bond today.

[7]



MASTER OF BUSINESS ADMINISTRATION

MBAZ512: INDUSTRIAL AND LABOUR RELATIONS

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer any Four Questions

Each question should start on a fresh answer sheet.

Marks will be awarded for clear, concise and practical illustrations.

All Answers must be written in Answer Books provided.

MBAZ512: INDUSTRIAL AND LABOUR RELATIONS

Question 1

Discuss the importance of any 6 central issues in industrial and labour relations. [25]

Question 2

Compare and contrast the Systems Approach and Marxism in relation to Industrial and Labour relations. [25]

Question 3

- (a) Identify and explain any 5 major causes of labour unrest in Zambia. [10]
- (b) Is there a right to strike in Zambia? Justify your response. [15]

Question 4

Discuss the challenges facing the government workers (civil servants) in collective bargaining with their employer. [25]

Questions 5

Write briefly:

(a) Social security.	[5]
(b) Code of conduct.	[5]
(c) Employee fundamental rights.	[7]
(d) Four misconducts warranting summary dismissal.	[8]



MASTER OF BUSINESS ADMINISTRATION

MBAZ518: CORPORATE INTEGRITY AND ETHICS

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer any Four questions

Each question should start on a fresh answer sheet.

Marks will be awarded for clear, concise and practical illustrations.

All Answers must be written in Answer Books provided.

MBAZ518: CORPORATE INTEGRITY AND ETHICS

Question 1

"The question of women having positive impacts on the bottom line has been proven by data for more than two decades. In 2002, I was part of the team that wrote a seminal research report for the conference board of Canada called *Women on Boards: Not just the Right Thing but the Bright Thing*" [The Financial Gazette, page 16 May 20-26, 2021].

Citing relevant examples, critically discuss the view that women's leadership can no longer be ignored in all progressive institutions. [25]

Question 2

Motivate the contention that 'corporate governance is the panacea to corruption.' [25]

Question 3

Fredman believes that companies are incorporated to make a profit for themselves and their shareholders and not to deal with societal issues. Advance an argument for and against corporate social responsibility. [25]

Question 4

To what extent do you agree with the view that 'integrity in institutions breeds longevity.' [25]

Question 5

With reference to Zambia, critically discuss any 5 unethical practices common in the private sector. Recommend any 3 ways of addressing the bad behavior. [25]



MASTER OF BUSINESS ADMINISTRATION

MBAZ520: APPLIED STRATEGIC MANAGEMENT

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer any Four questions

Each question should start on a fresh answer sheet.

Marks will be awarded for clear, concise and practical illustrations.

All Answers must be written in Answer Books provided.

MBAZ520: APPLIED STRATEGIC MANAGEMENT

Question 1

Strategic Managers must identify internal strategic factors touching upon the strengths and weaknesses of the company most likely to determine if the company can take advantage of existing opportunities while avoiding threats. Discuss Grant's proposal of a five-step resource-based approach to strategy analysis. [25]

Question 2

Strategy implementation involves three main areas which include:

- i) Programmes;
- ii) Budgets;
- iii) Proceducers:

Analyse the practical aspects that must be attended to in each of the three categories listed above giving clear examples to demonstrate your understanding of the issues involved.

[25]

Question 3

When designing a control system, top management should remember that controls should follow strategy. Justify recommendations you would propose as guidelines for designing an effective control system. [25]

Question 4

Using practical examples, discuss the importance of value chain analysis in assessing a firm's cost advantage in comparison to its competitors. [25]

Question 5

According to Michael Porter (1996), the essence of strategy is choosing to perform activities differently than rivals do. Discuss. [25]



MASTER OF BUSINESS ADMINISTRATION

MBAZ521: ADVANCED BUSINESS RESEARCH METHODS

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer **Question 1** and any other **Three** questions from the remaining questions.

Each question should start on a fresh answer sheet.

Marks will be awarded for clear, concise and practical illustrations.

All Answers must be written in Answer Books provided.

MBAZ521: ADVANCED BUSINESS RESEARCH METHODS

Question 1

- a) Identify a research working title that could be the focus of a research study in the SME sector in Zambia and write two different research objectives that could be addressed on this title.

 [9]
- b) Discuss whether a positivist or interpretive paradigm would provide the best approach for the study and justify the choice of the paradigm. [6]
- c) Justify three benefits and two limitations of the chosen paradigm. [10]

Question 2

Carrying out an interview is a very good source of qualitative data.

a) Distinguish between an in-depth interview and a focus group interview.

[10]

b) With illustrative examples, discuss three advantages and two disadvantages of carrying out a focus group interview. [15]

Question 3

Business researchers should adhere to ethical principles when conducting research. The researcher has responsibilities to at least the four following categories of people:

- The public
- Client/Sponsors
- The professionals
- Respondents/participants.

If a researcher wants to carry out an investigation on the profitability of apiculture (bee farming) amongst small scale farmers in Zambia, what are some of the ethical considerations for each of the categories above that the researcher should take into account before, during and after data collection? [25]

Question 4

a) Sampling techniques can be divided into two categories, namely probability and non-probability sampling. Discuss three main techniques in each category and illustrate your answer with relevant examples of their use in research. [15]

MBAZ521: ADVANCED BUSINESS RESEARCH METHODS

b) All sample surveys are subject to various types of errors. List and explain the four sources of errors in sample surveys. [10]

Question 5

- a) Using appropriate illustrations, distinguish between open-ended and closed-ended questions. [10]
- b) Identify and discuss the three key principles that must be adhered to when designing survey questionnaires for any research. [15]

THE UNIVERSITY OF ZAMBIA

MASTER OF BUSINESS ADMINISTRATION

MBAZ525: International Business

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer any Four Questions

Each question should start on a fresh answer sheet.

Marks will be awarded for clear, concise and practical illustrations.

All Answers must be written in Answer Books provided.

MBAZ525: International Business

Question 1

Critically analyse the implications of international business environment management with particular reference to their enabling implications. [25]

Question 2

Analyse Martins (2015) five motives for a company to do business globally and illustrate with clear monetary advantages of each case for a company of your choice. [25]

Question 3

Critically evaluate international trade incentives and their rationale that governments can provide to stimulate competitiveness of their home country companies in international business. [25]

Question 4

Critically compare and contrast two modern and two traditional theories of international trade giving clear appreciation of the forces. [25]

Question 5

Regulation of International business has turned to churn out regionalism between nations and continents. How would this improve international trade business amongst nations of the south?

MBAZ525: INTERNATIONAL BUSINESS



MASTER OF SCIENCE IN COUNSELLING

MSCC506: Pastoral Counselling

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer **question one (40 marks)** and **any other two** questions. Each question carries 30 marks.

Credit will be given for answers that are clear, concise, cogent and drawing on relevant examples and illustrations from the teaching and learning situation.

Credit will be awarded for good presentation.

MSCC506: PASTORAL COUNSELLING

Compulsory Question

1. The historical development of pastoral counselling is characterized by the integration of religion and psychology for psychotherapeutic purposes. Discuss this statement. [40]

Choice Questions

- 2. Demonstrate how religious communities have become major gateways for those seeking relief from human suffering and from the mental and emotional illness.
 [30]
- 3. According Dr William Glasser's Choice theory, the new psychology of personal freedom rests on 10 axioms. Examine 6 of these axioms enunciated in this theory.

 [30]
- 4. Pastoral counselling is one of the most cost-effective modalities of treatment in the field of mental health. Analyze this statement by engaging in a thorough argument why this is so. [30]

MSCC506: PASTORAL COUNSELLING



MASTER OF SCIENCE IN COUNSELLING

MSCC507: Advanced Principles and Strategies in Counselling

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one (40 marks) and any other two questions. Each question carries 30 marks.

Additional Materials

- 1. Scientific calculators are allowed in the examination
- 2. Candidates must be provided with Statistical Tables and Formulae.

Credit will be awarded for good presentation.

MSCC507: ADVANCED PRINCIPLES AND STRATEGIES IN COUNSELLING

Compulsory Question

Dysfunctional expectancies and self - concepts play a significant role in psychopathology. Evaluate this statement in relation to the development of psychopathology in individuals. [40]

Choice Questions

- 2 Behavioural or attitudinal changes in clients are key to a successful therapeutic process in the social cognitive theory to counselling. Illustrate some of the rules necessary for inducing and maintaining desired changes in clients. [30]
- 3. Nelson Jones in Palmer (2004) asserts that the practice of Life Skills Counselling is structured around DASIE's systematic five-stage model. Evaluate the usefulness of this model as a set of guidelines for counsellors' choices used in solving problems as well as addressing underlying problematic skills. [30]
- 4. A counsellor has to be ethical in his profession in order to pursue his career effectively. Elaborate this with reference to ethical code of conduct. [30]

The state of the s



MASTER OF SCIENCE IN COUNSELLING

MSCC511: Counselling Skills for Management

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer **question one (40 marks)** and **any other two** questions. Each question carries 30 marks.

Credit will be given for answers that are clear, concise, cogent and drawing on relevant examples and illustrations from the teaching and learning situation.

Credit will be awarded for good presentation.

MSCC511: COUNSELLING SKILLS FOR MANAGEMENT

Compulsory Question

1. The counselling setting will influence the client's ability to express him/herself and to make decisions regarding the counselling relationship. Justify this assertion.

[40]

Choice Questions

- 2. Leadership and team management skills for managers contribute greatly in achieving organizational or institutional goals. Discuss. [30]
- 3. Leong and Kim (1991) "encouragement is that personal values are potentially the most suitable for effective counselling within cross-cultural organizations or institutions." Evaluate this assertion. [30]
- 4. McNamara (2008) identifies up to eight benefits that accrue to both organizations and individuals from managing workplace ethics. Examine 6 of these identified benefits.

 [30]

MSCC511: COUNSELLING SKILLS FOR MANAGEMENT



MASTER OF SCIENCE IN COUNSELLING

MSCC512: ABNORMAL PSYCHOLOGY IN COUNSELLING

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one (40 marks) and any other two questions. Each question carries 30 marks.

Credit will be given for answers that are clear, concise, cogent and drawing on relevant examples and illustrations from the teaching and learning situation.

Credit will be awarded for good presentation.

MSCC512: ABNORMAL PSYCHOLOGY IN COUNSELLING

Compulsory Question

1. How would you assist a drug abusing client manage his/her psychoactive substance use disorder? [40]

Choice Questions

- 2. Knowledge of emotional disorders is critical to counsellors for successful counselling with clients with such disorders. Justify. [30]
- 3. Examine the commonalities in core principles and characteristics shared by the various forms of psychodynamic psychotherapy. [30]
- 4. A number of challenges and limitations in legal and ethical issues in psychopathology confront psychologists and other health professionals such as psychiatrists, doctors, nurses when dealing with individuals with mental and emotional disorders. Discuss.

 [30]



MASTER OF SCIENCE IN COUNSELLING

MSCC519: GUIDANCE AND COUNSELLING

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer **question one (40 marks)** and **any other two** questions. Each question carries 30 marks.

Credit will be given for answers that are clear, concise, cogent and drawing on relevant examples and illustrations from the teaching and learning situation.

Credit will be awarded for good presentation.

MSCC519: GUIDANCE AND COUNSELLING

1. Evaluate factors that led to the emphasis on vocational information, planning and guidance concept in the Western world. [40]

Choice Questions

- 2. Justify Yalom's suggestions that group participation may be the primary agent of change for the clients in the counselling process. [30]
- 3. Examine how school leavers who are the youths of a community benefit from the vocational and career guidance programmes. [30]
- 4. Analyze how school guidance personnel ensure student personal-social development. [30]

MSCC519: GUIDANCE AND COUNSELLING



MASTER OF SCIENCE IN COUNSELLING

MSCC521: DISABILITY MANAGEMENT AND REHABILITATION COUNSELLING

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one (40 marks) and any other two questions. Each question carries 30 marks.

Credit will be given for answers that are clear, concise, cogent and drawing on relevant examples and illustrations from the teaching and learning situation.

Credit will be awarded for good presentation.

MSCC521: DISABILITY MANAGEMENT AND REHABILITATION COUNSELLING

Compulsory Question

1. While sexuality-counselling programmes are theoretically executable in rehabilitative care contexts, the influence and impact of cultural, social, religious, legislative and professional issues cannot be overlooked. Demonstrate this influence and impact. [40]

Choice Questions

- 2. According to Conyers, (2004) people with HIV and AIDS may face many challenges in their efforts to engage in productive participation. Examine some of these challenges.
 [30]
- 3. Analyze some of the practice and methods used in leisure and recreation counselling as suggested by the Kessler Institute for Rehabilitation (2009). [30]
- 4. Academic adjustment is a fundamental concept for multidisciplinary teams that work with students with disabilities who opt for college or university education. Discuss.
 [30]



MASTER OF SCIENCE IN PEACE, LEADERSHIP AND CONFLICT RESOLUTION

MSPL507: RESEARCH METHODS

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one and any other two questions.

Credit will be given for answers that are clear, concise and coherent.

Credit will be awarded for good presentation.

MSPL507: RESEARCH METHODS

Question 1: Compulso	ry
----------------------	----

Using examples, explore at least four sources of knowledge that are recognized by epistemologists. [40]

Optional Questions: Answer any TWO questions

- 2. Positivism assumes that there are universal laws that govern social events, and uncovering these laws enables researchers to describe, predict and control social phenomena. (Wardlow 1989). Analyse this assertion. [30]
- 3. Discuss the usefulness of mixed methods in peace and conflict research.

[30]

4. Using relevant examples in peace and conflict research, distinguish between probability and non-probability sampling. [30]

MSPL507: RESEARCH METHODS



MASTER OF SCIENCE IN PEACE, LEADERSHIP AND CONFLICT RESOLUTION

MSPL508: Conflict Resolution Processes

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one and any other two questions.

Credit will be given for answers that are clear, concise and coherent.

Credit will be awarded for good presentation.

MSPL508: Conflict Resolution Processes

/ \s	100	***	-
	100		ns
. •			

Question	1:	Comp	ulsory
----------	----	------	--------

With reference to various peace efforts in Africa, examine the role of the civil society in ensuring that peace efforts are successful. [40]

Optional Questions: Answer any TWO

- 2. Analyse how various conflict management requirements can be utilized to ensure sustainable peace in post conflict times. [30]
- 3. Evaluate the relevance of traditional courts in conflict resolution in any three countries of your choice. [30]
- 4. Citing examples, show the applicability of any three violence prevention models. [30]

MSPL508: Conflict Resolution Processes



MASTER OF SCIENCE IN PEACE, LEADERSHIP AND CONFLICT RESOLUTION

MSPL509: International Law and Diplomacy

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one and any other two questions.

Credit will be given for answers that are clear, concise and coherent.

Credit will be awarded for good presentation.

MSPL509: International Law and Diplomacy

Question 1: Compulsory

Evaluate the extent to which any three sources of international law have contributed to the development of international law. [40]

Optional Questions: Answer any TWO

2. Analyse the relationship between international law and national law. [30]

3. Examine the principles upon which international jurisdiction is founded.

[30]

Discuss the use of sanctions as a method of enforcing international law. 4. [30]



MASTER OF SCIENCE IN PEACE, LEADERSHIP AND CONFLICT RESOLUTION

MSPL510: GOVERNANCE, PARTICIPATION AND HUMAN RIGHTS

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one and any other two questions.

Credit will be given for answers that are clear, concise and coherent.

Credit will be awarded for good presentation.

MSPL510: GOVERNANCE, PARTICIPATION AND HUMAN RIGHTS

Question 1: Compulsory

'Total separation of powers is not feasible'. Discuss.

[40]

Optional Questions: Answer any TWO

2. Examine the view that democracy is a far-fetched dream in Africa.

[30]

- 3. Analyse the impact of the different types of globalization on development. [30]
- 4. Examine economic causes of corruption and suggest measures that can be put in place to fight corruption. [30]



MASTER OF SCIENCE IN PEACE, LEADERSHIP AND CONFLICT RESOLUTION

MSPL518: United Nations and Peacekeeping

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one and any other two questions.

Credit will be given for answers that are clear, concise and coherent.

Credit will be awarded for good presentation.

MSPL518: United Nations and Peacekeeping

Question 1: Compulsory

Examine the reasons for the formation of the United Nations, highlighting the extent to which the challenges about the League of Nations have been addressed by the United Nations.

[40]

Optional Questions: Answer any TWO

- 2. With reference to specific examples of the United Nations (UN) peacekeeping missions, discuss the marginalization argument. [30]
- 3. Analyse the role of the United Nations (UN) General Assembly in peacekeeping. [30]
- 4. With reference to the mandate of a specific mission, discuss the success and challenges of the United Nations (UN) peacekeeping operations in Africa. Suggest possible solutions to these challenges. [30]



MASTER OF SCIENCE IN PEACE, LEADERSHIP AND CONFLICT RESOLUTION

MSPL522: COMPARATIVE POLITICAL LEADERSHIP IN AFRICA

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one and any other two questions.

Credit will be given for answers that are clear, concise and coherent.

Credit will be awarded for good presentation.

MSPL522: COMPARATIVE POLITICAL LEADERSHIP IN AFRICA

Question 1: Compulsory

With reference to relevant examples, distinguish between formal and illicit (informal) political leadership in Africa. [40]

Optional Questions: Answer any TWO

- 2. Discuss the historical antecedents that influence leadership and governance in Africa. [30]
- 3. Assess the governance of a country of your choice, focusing on the quality of public administration. [30]
- 4. With reference to examples, analyse why democratic governance has failed in Africa [30]

MSPL522: COMPARATIVE POLITICAL LEADERSHIP IN AFRICA



MASTER OF SCIENCE IN PEACE, LEADERSHIP AND CONFLICT RESOLUTION

MSPL523: CONTEMPORARY ISSUES IN LEADERSHIP AND PUBLIC POLICY IN AFRICA

July/August 2021

Time: 3 Hours

INSTRUCTIONS

Answer question one and any other two questions.

Credit will be given for answers that are clear, concise and coherent.

Credit will be awarded for good presentation.

AFRICA

Examine challenges that are faced by women in conflict situations. Suggest solutions to these challenges. [40]

Optional Questions: Answer any TWO

2. Analyse the challenges that hinder gender equality in Africa.

[30]

- 3. Discuss the roles played by different partners in addressing health issues on the African continent. [30]
- 4. Examine the causes of an increase in poverty in Africa.

[30]

MSPL523: CONTEMPORARY ISSUES IN LEADERSHIP AND PUBLIC POLICY IN AFRICA