

COMMERCE EDUCATION AT CROSS ROAD

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ABSTRACT:

Contribution of Gujarat in the GDP is comparatively higher and Gujarat has legacy of trade and commerce for more than centuries. Present education system in the commerce is not relevant with the current trends and demand. Commerce education is one of the key are of concern for employment policy developers. In the said research paper an attempt has been made to critical evaluate commerce education and suggest several ways to make education system more relevant and up to the mark. Quality education which can generate employment amongst the students should be utmost priority of the system. In the present evaluation criteria of the students are also suggested.

Key words: Commerce, Education, Employment

Commerce Education at Cross Road:

Education is the best friend. An educated person is respected everywhere. Education beats the beauty and the youth.-Chanakya

"Education is the kindling of a flame, not the filling of a vessel." – Socrates

Acquiring knowledge may be considered as the cornerstone of educational objective. This knowledge and skill acquired through education will later on be useful to obtain employment and earning a livelihood. This objective may education above maybe narrow. Education gives us knowledge of the world around, it develops in us a perspective of looking at life, differently. It helps us form opinions and develop a point of view. The information we are constantly bombarded with, cannot be converted into knowledge without the catalyst called education. Education makes us capable of interpreting things rightly and applying the gathered information in real life scenarios. Education is not limited to lessons from textbooks. Real education is obtained from the lessons taught by life. To have a successful career spanning over 30 years, it is mandatory that a person invests at least 17 years of his life in the pursuit of education. These years, which are crucial, will lead a better formation of mindset.

Indian education is based upon British education system and specifically in case of commerce and management the system had been created for creation of third level clerk in the British controlled India. If we directly compare the syllabi and courses offered at school level then in the last sixty five years no major changes in commerce education can be noticed.

Looking towards the present commerce education in Schools and colleges of Gujarat (which is known for its commercial activities for more than centuries) the situation is more alarming.

Schools and other educational institutes define the basic framework of education. Schooling provides the fundamental understanding which is the base. In the present schooling system prevailing in Gujarat very little room is available in the area of commerce. At the school level as well as at graduation flexibility and freedom for teachers or organisation is missing. From curriculum design to evaluation pattern, everything is centralised and conservation in nature. Knowledge sharing between the teacher and student is in a dilemma due to its limitations. Looking at the present outdated curriculum of the commerce, and to certain extent management students, are not well equipped with the knowledge and skill which is required in

the industry. Learning is a lifelong process. Rather, self-learning begins at a point where institutional education ends. The process of self-learning continues throughout one's life.

The reality that we face is that presently a student who has completed school and graduation in the commerce stream is only eligible to apply for posts of junior level supervisors, and the reason for this is that their capabilities are also limited to this. Present system is full of outdated topics in the area of Organisation of commerce, Accounting and Economics. From the view point of teachers at school and college level also teaching profession is restricted to just "read" and "inform" rather than an attempt to impart knowledge. Complete revamp is utmost required in the present commerce education. Changes are necessary from curriculum designing to class room deliver at school and college level both.

Use of technology for visual effect amongst the students is very restricted. Government's efforts for making availability of the audio visual equipments is very high. However absolute ignorance can be observed at the teacher's end in this case. The present concept of "chalk", "walk" and "talk" should be replaced by "Explain", "Present" and "Discuss".

The form of presentation of the subject should be made more student friendly and easy to understand. Answers to questions such as- What is to be given? Is already fixed but how it is to be given? Can be answered by the teacher. One should make subject enjoyable rather than making it about clearing an exam and gaining marks. One the important area of concern for the entire commerce education in Gujarat is lack of interdisciplinary approach to the subject. Holistic understanding of the different topics or subject is missing in the curriculum as well as in the attitude of the teachers teaching at respective places.

If we critically evaluate definition of commerce then we can say that it is an activity of trade and allied services. More surprisingly in the entire syllabi of commerce there is no significant emphasize on educating services. Even at the master's level, specialised courses for the services are not observed (except special courses on banking which are making or generating good bank clerks.) At present contribution of service sector in the Indian economy is more than 60% since last fifty years. Even then there is lack of education for several services in which there is a demand of graduates who can work as supervisors and managers. Service sector in the Indian economy is providing highest employment till date since last fifty years, even then the entire sector is ignored by the educational system to cater to this demand. Specifically speaking in state like Gujarat where logistic, warehousing and other allied services are much more needed for the internal and external trade then this type of ignorance causes unemployment to certain extent. Vocational courses help earn specialized education. The number of institutes offering vocational courses and those offering online education is increasing by the day however the quality of teachers teaching at such institutes are not examined by the regulating authority.

Literature Review:

Balaji (2013) has observed that the present business education is broken and need to be reinvented with changing times. It is unfortunate that India with a billion plus population could not produce global leaders. It is time India took a relook at the methodology of management education. It is also the time Indian B-schools took stock of the situation and set their houses in order. Globally compatible institutions are needed. The author suggest that course content should be customized and based on the market needs, only then will students not face employability problem. There is a pressing need to get out of the mind-set of being copycats. Teachers need to make themselves relevant in the class room.

Sawlikar (2011) has observed that due to Information Technology and Mobile Technology is now forcing education sector to change according to the need of the time. The most emerging dimension of the Business and Commerce education in the 21st century is the need for educational institutions to use technology and make it integral part of course contents. Researcher further notices that education now has become an industry, there is an explosion of technologies and knowledge in all spheres. The

quality of Commerce Education has become a major marketing issue in the changing environment. As per specialization, practical training should be provided to the students. Only by making practical and relevant commerce subjects we can equip students to stand a chance in the competitive global environment.

Research Objectives:

- To know the changes in the commerce education system in last sixty years.
- To find out ignored and important area of the commerce education at school and college level
- To suggest different ways of imparting commerce education at school and college level

Challenges of Commerce Education at school and college level in Gujarat

1. **Lack of contemporary topics and events in the curriculum:**
Syllabus is required to be made up to the mark by adding several important and relevant contemporary issues in the field of commerce and management. Materials employed, such as books and others, should reflect this inclusion of modernity by updating them on a regular basis.
2. **Ineffective Evaluation pattern**
Present evaluation system leads to rote learning and then recalling the same during examinations, without internalizing the content. Only 100 marks paper of three hours is not sufficient to examine various skill and capabilities which are to be examined at the end of year. In case of Standard Twelve there is lack of continuous evaluation system. Uniform evaluation is also not done at college level also. At post graduation level such criteria is not satisfying the needs.
3. **Lack of linkage between curriculum and industry requirement**
At the time of designing curriculum one should consider the need of industry in which such output or ready students will be absorbed. At present there is no system of involvement of the industry. Curriculum preparation requires lots of thinking and collective efforts which is missing at the present scenario. Various dimension of the syllabi are ignored.
4. **No efforts of updation**
There is no system of annexures or addendum or extra reading material to be given to the students of school as well as at graduation and post-graduation level. Once syllabus is designed the authorities remain silent for the updation. Teachers believe that such updation is a botheration rather than a part of their job profile. Teaching plans are always fixed with the fixed topics and fixed number of lectures.
5. **Unnecessary important to the calculative subjects**
Numerical subjects have been emphasised to great extent. The over emphasis on improving calculation and numerical aptitude may be redundant in today's world because of the reach that computers and technologies have today. Subjects like statistics and accountancy are taught from the view point of getting an answer only and not from the view point of understanding the topic. Practical aspects of the numerical subjects is always missing.
6. **Lack of use of technology in the class room**
State government provides several audio visual tools for lecture delivery which remains unused. Teachers do not update themselves to use such technical tools for better delivery and better understanding of the subjects. Inspire of being connected with the internet, the use of the same is limited. A combination of board work and technology can go a long way in delivering a relevant topic more effectively.
7. **Teaching of one subject alone rather than holistic approach**
Stand alone subject teaching pattern may not work anymore. Commerce subjects are interconnected and if taught holistically can make a huge difference in augmenting student understanding. Accounting is the post mortem of the business transactions and it is source of financial information only. Economic policies of the government affects business. This understanding should be developed by the teachers by synchronising matters with other relevant subjects. The teacher should connect different topics of different subjects while delivering lecture.

8. No Role of regulatory

Regulating authorities at the school and college level remain silent on grave issues such as inadequate teaching qualities and lack of infrastructure facilities. Surprise visit by the authorities at graduation and post-graduation level is almost nil. This type of non-vigilant environment creates irregularities in teaching and administering the institutes.

9. Lack of standardisation of lecture delivery and training to the teachers.

One of the most crucial challenges faced by the present education system is the lack of uniformity in the delivery of topic. The intention with which such topic has been kept in the syllabus of the respective standard had not been fulfilled at all. Lecture delivery is highly dependent upon quality of teachers and intentions of teachers. Underpaid teachers are not motivated for the same.

10. Lack of Value Based Education

The education should be imparted with respective values. Without values one can't survive in the society for long terms. At present education system curriculums are full with topics and several important issues but values are not included directly or indirectly in the syllabi. Ethics are also missing in the curriculum.

11. Outcome parameters of the present education is unknown

The objectives of the teaching of respective subject or topic should be made clear. As well as outcome of the education is also to be fixed. Both input and output should be in the manifesto of the organisation which designs and implements the syllabus. However this important work is missing in the whole system in the current situation.

12. High dropout ratio at graduation and post-graduation level

Due to all the defects and drawback of the present commerce education system and other circumstances a very high dropout ratio of students from Standard XII to Graduation and Graduation to Post Graduation is observed. Number of unemployed persons even after post-graduation is very high in the state, this is really a matter of concern for the policy makers.

Important and Ignored area of Education in Commerce:

1. Lack of Legal aspects of the business

Entrepreneurship is missing in the entire curriculum of commerce at graduation and school level. This topic has been given very low importance at all universities and at school level also. Not only this but there is no attempt to teach students legal aspects of business. Which laws one should take into account if one wants to start a business.....? This is very small question but very important aspects of the study. Legal sense of the students remains untouched.

2. Evaluation of the student is not on the basis of practical aspects

Elements of practical study from entire syllabi and evaluation pattern is missing. In subjects like commerce, accountancy, economics and statistics one project work based practical study is necessary and for better writing communication or English subject should be used. This may serve the purpose of holistic approach of education and study.

3. Role of various regulating authority is missing in the syllabus

The role of regulating authorities is very important in the present system. Regulating authorities should not work centralised in terms of vigilance aspects. At district level as well as other lower level regular teacher's interview about their updation and new techniques for the teaching is required to be made. Inspection of the teachers in terms of updation, teaching techniques, knowledge is missing in the present system. The focus of regulating authority only on the audit of financial transaction is need to shift to teaching quality.

4. Linkage of the one subject with other is also missing

5. Experiment based learning is ignored

6. Subjects like accountancy and commerce needs to be taught with the relevant regulations in the contemporary situation

Way Out:

- 1. Use of Language Lab for students who are transferred from Gujarati Medium.**

After standard –XII many students opt for English as a medium of study. At that time they face problem of language in different subjects. The same problem can be removed by effective use of language lab. This will improve the confidence of Gujarat medium student towards the study and commerce stream both. Socio-economic diversity can't be neutralised by language requirement can be full filled by this way. For this specific purpose one can get experienced teachers from other institutes also. Pool of such teachers should be prepared and make it available in specific time period.

2. Teachers training programme at end of every two years.

- Extensive teacher training programme is needed. Residential course of fifteen days should be made compulsory for every school teacher. The resource persons should be from the higher education as well as from the college section.
3. Syllabus updation in the digital form to be done in April and should be made available by June every year in school
 4. Develop industry interaction at University and college level for the improvement in the skill at Graduate and Post Graduate level.
 5. Evaluation pattern should be more logical and aimed at evaluating skill rather than memory.
 6. Use of technology in the class room is required to be part of the curriculum or part of lecture delivery system.
 7. Include small case lets and case study covering all subjects of the commerce syllabus and develop students holistically.
 8. Online degree programs help the working class and adults pursue education even while continuing work.
 9. Distance education has proven to be of great help for many. But education is not limited to that obtained from educational institutes.
 10. Abolition of the contract system in the teacher's appointment.

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