CHAPTER - VI
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PROBLEMS OF COMMERCE EDUCATION IN ASSAM

With the expansion of trade, commerce, industry, banking and financial institutions in the country, commerce education has become a highly sought-after course in colleges and universities and an important source of manpower supply in the country. This has resulted in an expansion of commerce education in the entire country\(^1\). However, the scenario of commerce education in Assam is different compared to other developed parts of India. Discussion in the earlier chapters has revealed that commerce education in Assam has not gained a satisfactory level of development. This is because this branch of education is suffering from certain problems. The present researcher has identified twelve such problems. In order to know the severeness of these problems the present researcher has conducted a survey covering former and present principals, teachers, and students of commerce colleges and other colleges having commerce stream. A total of 50 persons were interviewed. These respondents (as shown in the table 6.1) were given the list of 12 identified problems and were asked to rank them according to the severeness of the problem.

\(^1\) Muniramappa, C.M.,1997
### Table 6.1

**Type and Number of Respondents**

<table>
<thead>
<tr>
<th>Type of Respondents</th>
<th>Number of Respondents</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Former</td>
<td>Present</td>
<td>Total</td>
</tr>
<tr>
<td>Principals</td>
<td>3</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>University Teachers</td>
<td>3</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>College Teachers</td>
<td>4</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td>Students</td>
<td>4</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>14</td>
<td>36</td>
<td>50</td>
</tr>
</tbody>
</table>

The respondents were asked to rank all these problems starting from the most severe to the least severe. Thus each respondent has to make 12 ranks and the most severe problem is to be given 12 point, the second most severe is to be given 11 point and so on where the most least severe problem (12th ranked) is to be given 1 point. The following are the twelve identified problems:

1. Lack of Awareness among parents
2. Slow pace of up gradation of commerce courses
3. Slow growth of Business and Industry
4. Absence of Practical Training for Students
5. Absence of Interaction between Industry and Academia
6. High Students Low Teacher Ratio
7. Crisis of Effective Leader in Commerce Education
8. Lack of Government Initiative
9. Absence of use of Modern Teaching Learning Material
10. Marginal use of Modern Teaching Learning Techniques
11. Preference to Science Stream among meritorious students
12. Delay in announcement of Result.

After collecting the individual ranking of the problems from the respondents the overall ranking of the problems is determined. This is done as...
under. Since there are 12 rankings (one rank for one problem), so there are 12 scale points. First the scale point assigned by the respondents to each individual problem is multiplied by the number of respondents assigning that scale point. This gives the total score of that problem. In this way the scores earned by all 12 problems have been determined separately. The problem which has earned the highest score is identified as the most important problem and so on. This is shown in the table 6.2.

Table 6.2

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Problems of Commerce Education</th>
<th>Scale Point Awarded and Frequency (No. of Respondents)</th>
<th>Total Score*</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Lack of Awareness among parents</td>
<td>12 (12); 11 (8); 10 (5); 9 (4); 8 (4); 7 (4); 6 (3); 5 (4); 4 (2); 3 (1); 2 (1); 1 (2)</td>
<td>431**</td>
<td>I</td>
</tr>
<tr>
<td>2</td>
<td>Slow pace of up gradation of commerce courses</td>
<td>12 (5); 11 (7); 10 (5); 9 (6); 8 (7); 7 (5); 6 (4); 5 (3); 4 (2); 3 (3); 2 (1); 1 (2)</td>
<td>392</td>
<td>V</td>
</tr>
<tr>
<td>3</td>
<td>Slow growth of Business and Industry</td>
<td>12 (8); 11 (9); 10 (6); 9 (4); 8 (5); 7 (3); 6 (2); 5 (4); 4 (1); 3 (4); 2 (2); 1 (2)</td>
<td>406</td>
<td>III</td>
</tr>
<tr>
<td>4</td>
<td>Absence of Practical Training for Students</td>
<td>12 (5); 11 (7); 10 (4); 9 (4); 8 (5); 7 (3); 6 (4); 5 (5); 4 (2); 3 (3); 2 (5); 1 (3)</td>
<td>353</td>
<td>VIII</td>
</tr>
<tr>
<td>5</td>
<td>Absence of Interaction between Industry and Academia</td>
<td>12 (7); 11 (7); 10 (5); 9 (7); 8 (3); 7 (3); 6 (5); 5 (4); 4 (2); 3 (3); 2 (2); 1 (2)</td>
<td>377</td>
<td>VI</td>
</tr>
<tr>
<td>6</td>
<td>High Students Low Teacher Ratio</td>
<td>12 (9); 11 (8); 10 (6); 9 (5); 8 (4); 7 (3); 6 (2); 5 (4); 4 (3); 3 (4); 2 (1); 1 (1)</td>
<td>413</td>
<td>II</td>
</tr>
<tr>
<td>7</td>
<td>Crisis of Effective Leader in Commerce Education</td>
<td>12 (5); 11 (4); 10 (3); 9 (4); 8 (4); 7 (4); 6 (3); 5 (5); 4 (6); 3 (5); 2 (4); 1 (3)</td>
<td>323</td>
<td>X</td>
</tr>
<tr>
<td>8</td>
<td>Lack of Government Initiative</td>
<td>12 (10); 11 (7); 10 (7); 9 (4); 8 (3); 7 (3); 6 (2); 5 (2); 4 (4); 3 (3); 2 (3); 1 (2)</td>
<td>403</td>
<td>IV</td>
</tr>
<tr>
<td>9</td>
<td>Absence of use of Modern Teaching Learning Material</td>
<td>12 (7); 11 (5); 10 (5); 9 (4); 8 (6); 7 (6); 6 (2); 5 (2); 4 (5); 3 (2); 2 (4); 1 (2)</td>
<td>373</td>
<td>VII</td>
</tr>
<tr>
<td>10</td>
<td>Marginal use of Modern Teaching Learning Techniques</td>
<td>12 (4); 11 (3); 10 (5); 9 (4); 8 (5); 7 (4); 6 (5); 5 (6); 4 (6); 3 (2); 2 (3); 1 (3)</td>
<td>332</td>
<td>IX</td>
</tr>
<tr>
<td>11</td>
<td>Preference to Science Stream among meritorious students</td>
<td>12 (3); 11 (4); 10 (3); 9 (2); 8 (7); 7 (5); 6 (4); 5 (5); 4 (6); 3 (4); 2 (5); 1 (2)</td>
<td>316</td>
<td>XI</td>
</tr>
<tr>
<td>12</td>
<td>Delay in announcement of Result</td>
<td>12 (2); 11 (3); 10 (4); 9 (2); 8 (6); 7 (3); 6 (4); 5 (5); 4 (8); 3 (3); 2 (5); 1 (5)</td>
<td>289</td>
<td>XII</td>
</tr>
</tbody>
</table>

* Total Score = Σ Scale Point Awarded x Frequency

** Total Score for Problem No. 1 = (12 x 12) + (11 x 8) + (10 x 5) + (9 x 4) + (8 x 4) + (7 x 4) + (6 x 3) + (5 x 4) + (4 x 2) + (3 x 1) + (2 x 1) + (1 x 2) = 431.
The survey reveals that lack of awareness among parents, high students low teacher ratio, slow growth of business and industry and lack of Government initiative are the main four problems which should be properly addressed to develop commerce education in Assam at the national level. Each of these 12 problems is discussed below.

I. Lack of Awareness among Parents:

Commerce education is not a popular academic discipline in Assam. North-east region being far off from the main stream of the national life naturally has not been in a position to share the benefits of national progress. Even today mass people of this region are still not aware about commerce education. Non-availability of commerce subjects at school is one of the root causes of such unawareness. In Assam, the term ‘Commerce’ has neither been well-defined nor comes to the knowledge of the students before passing out the Xth Level (i.e, H.S.L.C Examination). The Science and Arts disciplines are well defined and identified here since long and students get some view of these disciplines right from the school level. Commerce education provides basic background to the students for career building in Professional courses like CA, CS, ICWA, MBA, and Entrepreneurship besides being academically trained for other jobs is not very clear to a large number of the guardians particularly in the rural area of Assam. Enrolment in commerce has been increasing in urban area only not in rural area for this reason. Thus absence of social consciousness

2 Kalita, K.K. 1987
3 Saha, A. 2009
has acted adversely in the growth and expansion of commerce education in Assam.

II. High Students Low Teacher Ratio:

The student-teacher ratio is very high in the colleges situated in the towns and cities of Assam. In most of the colleges, the student-teacher ratio is 150: 1. It causes adverse effect on teaching and class discipline. Quality teaching and the interaction between teachers and students are not possible in the overcrowded classrooms. Over-crowding of students in the class room is one of the problems for the use of modern method of teaching. The high students low teacher ratio leaves little scope for counseling, tutorials and other co-curricular activities.

III. Slow Growth of Business and Industry:

The economy of Assam is basically a rural economy. The growth of commerce education is interlinked to the growth of business and industry around the state and the region. The industrialization in the state is absolutely poor due to various reasons. The resources of the N.E. region are yet to be fully harnessed to raise the business activities to the desired level. Even after independence the region has remained neglected in the matter of industrialization. Inadequate infrastructural facilities, lack of local entrepreneurship, disturbed socio-political conditions among other things are

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4 Bhattacharya, S.K., 2002
main reasons for the slow rate of economic growth. Unless the potentialities are explored to raise the tempo of business activities, the need of personnel trained on commerce discipline to man them will never be felt seriously. Developing a business environment is a precondition for development of commerce education.

IV. Lack of Government Initiative:

The government has a great role to play in the development of Commerce education in Assam. The Government of Assam has been taking some policies with an intention of attracting secondary level students to Arts and Science subjects. Recently in 2010 the government has decided to appoint three additional teachers in Science, Mathematics and English in each High school. It is not understood why the Secondary Board of Education of Assam (SEBA) and the state Government is not interested to introduce a paper on Commerce subject at the secondary level. Government policy is highly required on the following aspects for the development of Commerce education in the state:

(i) Introduction of Commerce subjects in secondary schools of the state.

(ii) Appointment of required number of commerce teachers in colleges.

(iii) Appointment of Commerce graduates in the post of Accounts, Finance, Marketing, Banking, Insurance etc. in the Government department and enterprises.

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5 Kalita, K.K., 1987
6 The Assam Tribune, 2010
(iv) Reservation of jobs for Commerce graduates in the Government departments.

(v) Providing adequate infrastructure to the Colleges and Universities.

(vi) Establishing full-fledged Commerce Colleges in all district headquarters

V. Slow Pace of up gradation of Commerce Courses:

Slow change in curriculum leads to loss of relevance of commerce education in the changing business environment. Lack of dynamism in the commerce course is a major problem of commerce education. The curriculum of Commerce education should fulfill the needs of the society and the business. In the complex and dynamic business environment, Commerce education needs to be planned meticulously, managed and executed with great sensitivity. “The present courses are also not adequate in preparing the students for competitive examinations. The present system of commerce education does not equip the students either for taking up jobs requiring knowledge of general subjects or jobs that demand knowledge of a technical or specialized nature”7. Designing of new syllabus and introduction of new job oriented subject takes long period of time due to lengthy official procedure at the University level. “Due to the lethargic attitude of the university system, some leading corporate houses are setting up institutes related to their core activities, not only for internal

7 Reddy, D.O., 2007
consumption but to create a resource pool for the industry in general\textsuperscript{8}. The view of the user groups in framing the courses is very important for making commerce courses relevant to the business, but it is ignored. Too much emphasis on theory and absence of practical training in the course is one of the major problems of commerce education.

The position of commerce graduates is pitiable in the country. The employers do not accept the M.Com degree holders as equivalent to CAs, CWAs, MBAs, Company Secretaries etc. in the employment market although many subjects of the study of the Professional courses like CA, CWA, MBA, and Company Secretary are almost the same as what the students of commerce study at the B.Com and M.Com level. Many responsible positions in trade, commerce and industry has been occupying by many CAs, CWAs, MBAs. A few of the P.G. Degree holders in commerce also occupy certain positions of importance. But their number is not significant\textsuperscript{9}. The Professional institutes produce their products as required by the employers of trade and industry. They always undertake required steps like continuous up gradation of curriculum, skill-driven teaching methodology, exposure oriented curriculum, linking of theory and practice simultaneously and continuous evaluation system. Here lies the difference between professional institutes and universities. Professional institutes are prompt in adopting change, whereas Universities in most of the cases fails to do so.

\textsuperscript{8} Barua, N. & Ghosh, S., 2009
\textsuperscript{9} Muniramappa, C.M.,1997
VI. Absence of Interaction between Industry and Academia:

There is no proper interaction between commerce education and business houses in Assam. Interaction between commerce education and business houses is desirable for the growth of commerce education as well as business. Commerce education is yet to equip with required expertise for creating employment opportunities in industries and other sectors of the economy. Participation of business executives and industrialists is essential in framing the courses of commerce so that commerce education can produce its product as per the requirement of the business in particular and society in general. On the other hand, commerce teachers are not allowed to work in the business houses to acquire practical knowledge of business field. Better relationship may be developed between business houses and educational institutions by involving each other in their operation. Commerce education should be oriented towards fulfillment of the needs of business houses. Participation and Co-operation of the business houses is needed in certain areas like developing course curriculum, Orientation of teachers, Application of Computer in Business. UGC has been insisting on the necessity of maintaining a close link between universities and industries. The business executives may be invited to participate in lecture programmes; and the industrialists should consider referring their problems to Universities for advice and solution, as is the practice in the USA, England and other western countries. Senior

10 Dey, N.B., 2009
teacher could work on deputation to business houses and give the advantage of their expert knowledge. The two-way traffic can take care of each other’s problems. The V.K.R.V. Rao Committee observed, “for the more senior teachers, we recommend that a limited amount of private practice should be allowed and both private employers and government be asked to develop the practice of using these teachers as consultants in their special fields”\textsuperscript{11}.

\textbf{VII. Absence of use of Modern Teaching Learning Material:}

The students of Commerce discipline have limited exposure of the world of work. Suitable facilities should be made available in Colleges and Commerce Department of University to stimulate business situations. For this, establishment of Commerce Laboratory is highly essential in the colleges and University\textsuperscript{12}. The students may be made familiar with various equipments, documents and forms used in trade and industry, Specimen books, documents used by Banks, Insurance Company, Joint Stock Company, Stock Exchanges, Railways and manufacturing houses. All these may be preserved in the Commerce Laboratory for the students of commerce. Specimen Copy of Cash Book, Pass Book, Cheque, Office records, Share Certificate, Bank Statements, Pay-in-Slip, Vouchers, Annual Reports of Companies, Economic Charts, Diagrams, etc. may form the nucleus of the Commerce Laboratory. A Commerce Laboratory may help the students in obtaining practical knowledge of the business world. It is to be noted that the formation of a Commerce

\textsuperscript{11} Tokhi, M.R., 1997

\textsuperscript{12} Bhattacharya, S.K., 2002
Museum in Colleges/ Commerce Departments was also recommended by V.K.R.V. Rao Committee in 1961\textsuperscript{13}. Adequate infrastructure is must for the development of any branch of education. The institution imparting commerce education is not having adequate infrastructure. Well structured buildings, class rooms, standard library, commerce laboratory, canteen facility, recreation hall, hostels, indoor and outdoor stadium, playground and easy access of the teachers for the learners have become fundamental necessities for a college. Except a few colleges, almost all the colleges do not have departmental rooms for the teaching faculties. There is no facility to discus the academic matters among the faculties of a department. A well equipped departmental room with modern facilities is most essential for every college in order to be a teacher of the new generation students\textsuperscript{14}.

\textbf{VIII. Absence of Practical Training for Students:}

It is necessary that the students of commerce should have some practical knowledge of the business world before they enter into it. It has been observed that there is no provision in course curricula for imparting practical training in commerce education of Assam. Commerce education is purely theoretical. As a matter of fact, the businessmen have expressed the view before Radhakrishnanan Commission on University Education that Commerce graduates are not found much useful because they have no practical training. The Rao Committee and some academicians claims that giving of practical

\textsuperscript{13} Tokhi, M.R., 1997
\textsuperscript{14} Saikia, J.N., 2010
training at B.Com level is a difficult problem due to large number of students at the B.Com level. The Rao Committee observed: “In fact it is not possible to arrange for practical training as far as B. Com are concerned. They are too many in number, they are not old enough to have sufficient maturity and they will not be sufficiently useful to the employer to make him take kindly to the suggestion that he should give them opportunities to work in his business. It may be feasible to think of some kind of practical training for M. Com., who are trained as specialists and would actually prove useful to the employer”\textsuperscript{15}. However, practical training for the students in industrial units or service institutions is to be introduced in the curriculum and University should take necessary steps in this regard in consultation with the Business houses particularly the public and private sector understandings operating in the state.

**IX. Marginal use of Modern Teaching Learning Techniques:**

Absence of use of modern methods of teaching and teaching aids is also another major problem. Improvement of commerce education is not only the function of appropriate syllabus and caliber of students, but also of teaching method and the teaching facilities\textsuperscript{16}. Even today a traditional method like classroom lecture is followed to impart education in the schools and colleges. Case study, field study, project work, brain storming, audio-visual aids, group discussion, seminars, guest lecture are some of the methods that should have prominent place in education rather than formal lectures. In the present

\textsuperscript{15} Tokhi, M.R., 1997

\textsuperscript{16} Jatana, R., 2002
situation, too much emphasis on traditional methods of classroom teaching should be reduced.

X. Crisis of Effective Leader in Commerce Education:

Crisis of leadership is the big problem of commerce education. Management education emerged out of commerce education in the fifties. The charms and challenges of the management education diverted the attention of the leaders of commerce education and motivated them to promote management education. This brought crisis of leadership of commerce\textsuperscript{17}. On the other hand, Management education covered under the AICTE affiliation receives more financial support, recognition and importance than the mother discipline which is still run under the university system. There is obvious need to explore commerce education in new directions keeping in view its relevance and utility to society.

XI. Preference to Science Stream among meritorious students:

Most of the students and guardians of Assam are not aware or are not properly informed about the avenues opened for students with commerce background. Students are not familiar with commerce courses at the high school level as they are familiar with Arts and Science. They do not have any clear cut idea of Commerce due to non-inclusion of commerce subjects at school level. Most of the brilliant students take admission in science stream

\textsuperscript{17} Agrawal, G.C., 1997
with the intention of pursuing engineering or medical course to become engineers and doctors. However, majority of the city-based students are aware of the potentiality of commerce course. Since last decade, meritorious students have started opting for Commerce course in the state\textsuperscript{18}. Colleges situated in the rural areas are still unable to attract the meritorious students to the commerce stream.

XII. Delay in announcement of Result:

Examinations are high priority aspect for any education system. Still Universities of Assam are finding it difficult to conduct examinations as per schedule and declare the results in time. Examination system in Assam particularly in the undergraduate level needs reforms. Due to delay in announcement of results, students of the state are facing problems in appearing the competitive examinations. Besides, a large number of students after passing higher secondary examination have to leave the state for higher studies in other states of the country. Thus University authority should take some scientific steps to improve the examination system in Assam.

\textsuperscript{18} Bhorali, D., 2009
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