



Learning problems commerce and remedial measures among the students of standard XI

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Abstract

This research study aimed at identifying the effect of educative teaching on improving the competencies of low achieving students in Thiruvallur district of Tamilnadu. For this purpose, ninety seven students from rural and urban area were selected from four different schools in Thiruvallur Education zone. The selection of the higher secondary grade is decided to censure the effectiveness of the program in higher secondary education. Objectives of this program are to investigate the reasons for the low achievement of students in this zone, to assess the effectiveness of the remedial teaching and to recommend possible actions to be carried out for improvement. The data were collected by interviewing relevant authorities and from the secondary records. Finding shows that the socio economic condition of the family and physical and psycho social status of the student causes low achievement. The realized educative program proved to be effective with recovering ninety four percentage of students in Commerce and ninety three percentage of students in Accountancy continuous capacity development of teachers on concept and skills of remedial teaching and strengthening the referral mechanism to find solution for the social economic and psycho social reasons to ensure the sustainability of the recovery are strongly recommended.

Keywords: competencies, low achievers, remedial teaching, psycho-social factors, socio-economic conditions, Thiruvallur

Introduction

Education is a human endeavour, and necessarily, it is confined to the modification of human behaviour, and so, it is the 'summum bonum' of human life. It is an individual, social and cultural necessity. It glorifies the life of man and elevates his personality in the society. It shows to man the path for fulfilling the basic needs of one's life, it takes man in the right direction towards the ultimate goal of life, i.e. self-realization. It makes the life good and sublime, meek and beautiful. The highest aim of education is the development of the individual. Here education enables the individual to survive and leave out his complete and successful life. It looks to the individual differences. Another major aim of education is the development of the society. Here education maintains the continuity of life by handing down customs, beliefs and traditions from generation to generation. It seeks to reconstruct new experiences and unfold new dimensions of knowledge. The other chief aim of education is the development of the nation. Here education makes the rising generation understand its rights and duties as individual citizens of a democratic country. It aims to cultivate leadership qualities in the new generation. It strives to develop in students a sense of emotional, ethic and cultural unity. It wants cultivation of service to humanity and nation in students.

Role of Education

The challenges of the forthcoming century will be enormous and exorbitant. To welcome the 21st century, developments of human resources in all spheres of life are highly important and indispensable. Education plays an important role in development of human resources. Education is regarded as the transmission of values and accumulated knowledge of a society. It is the process of developing all round personality of an individual. Education

seems to help in development of nation in two ways. First to enhance the stability of society by working towards economic growth and individual development. The second is to work towards the structural transformation of the society. The meaning of education is given as bringing up the inherent potentialities in a pupil.

Define of Education

Webster defines Education as the process of educating or teaching. Educate is further defined as to develop the knowledge, skill, or character of students. The principle purpose of education is to educate all students and give everyone equal opportunity as a means to succeed in life. The important factors of education include providing the necessary knowledge and skill. According to Eric Hoffer, "The central task of education is to implant a will and facility for learning; it should produce not learned but learning people. The truly human society is a learning society, where grandparents, parents and children are students together"

Education Today

For over a century, education has remained unchanged mostly. Classrooms with full of students deferring to the wisdom of an all knowing teachers has, is, and many believe, will continue to be the accepted mode of instruction. Despite many technological advances and the introduction of new pedagogical concepts, the majority of today's classrooms continue to utilize this traditional mode. The world is getting both smaller and bigger at the same time. The management education plays an essential role in today's dynamic business environment. The rapid trend of globalization and technological changes have made difficult for organizations to survive in the competitive world. As a result the

importance of management education has been increased many folds.

Important and Aims of Secondary Education

Secondary education forms the central link in the chain of education. It strengthens the foundation of students for higher education as well as it enables the individuals to enter the life as a knowledgeable, active minded and social individual. It is of decisive importance in the economy of a developing nation. As it is a terminal point for many students who enter the life of work, more emphasis is laid on secondary education.

Commerce Define

Commerce is the exchange of items of value between Persons or Companies. Any exchange of money for a product, service or information is considered a deal of Commerce. The Internet and an efficient postal system have made International Commerce convenient for Business as well as individuals. Oxford advanced student's dictionary defines "Commerce is the economic study of force such as interchange of goods or commodities, especially on a large scale between different countries (foreign commerce) or between different parts of the same country (domestic commerce); trade, business activities". It is one of the subjects in higher secondary curriculum. James Stephenson (2011) is of the view that Commerce embraces all those processes which help to break the barriers between producers and consumers. It is the sum total of those processes, which are engaged in the removal of hindrances of person (trade), place (transport and insurance) and time (warehousing) in the exchange (banking) of commodities.

Commerce Education

Education is developing inherent abilities and power of students. It is the process by which society deliberately transmits its accumulated knowledge, skill and values from one generation to another. Short of time to go to a campus program have been able to benefit immensely from online sources. E-Commerce education has opened new avenues for Cyber law studies. It need not be stated that the importance of Cyber laws has increased by leaps and bounds in the recent years. With hundreds of Cybercrime cases every day, awareness and knowledge about Internet has become more important. Commerce education not only equips students about latest career development advancements, it also opens door for access to information and knowledge.

Rationale of Commerce Education

The wide-ranging objectives of the education are liberal education with the endeavor of nurturing an outlook of objective enquiry and understanding of the society, the problems of human associations, social insinuation of technological change, and developing a competence to appreciate the finer values of life. Education should be a three-fold path of imparting knowledge, developing skills, and imbuing proper attitudes and values towards life and society. Education should aspire at 'holistic development' of creative faculties' of the individual in synchronization with the society and the nature with grounding for meticulous phase of life. The whole economy is experiencing tremendous transformation with sunrise sectors like financial services, consultancies, business process outsourcing and the service sector is outstripping the manufacturing sector. In this context, there emerges the relevance of commerce education. The

schools must provide students with knowledge of the background of commerce and of the way it affects life of the community, apart from commercial knowledge and skills. This integrating approach to liberal and vocational education is desirable for inculcating practical skills while transacting the curriculum.

The objectives of academic stream of commerce education may, include the following,

- to endow with knowledge of principles, practices, procedures about business, trade and industry and its association with the society;
- to offer basic knowledge of technological gadgets and its application in business;
- to intensify an understanding of the environment which get on various activities relating to business;
- to develop basic skills needed to undertake different business management related activities;
- to educate learners in different functional areas and develop their basic understanding about the same;

Commerce Stream

Normally, it has been seen that students choose the Commerce Stream randomly (without any specific aim), as they have towards science stream and take arts as less importance. But they are unable to understand the basic concepts or terminologies and required skills related with Commerce subject. The problems that occur in the teaching learning process of subject Accountancy and Business Study. Hence there is need to study in detail the issues faced by Commerce students of Senior Secondary Schools in teaching – Learning process in teaching commerce. Commerce is a stream taken by undergraduate students and it includes various subjects such as Business Management, Accountancy and Economics. In the present study Business Management branch of commerce is taken up. Business Management is a distinct process consisting of planning, organizing, staffing, directing and controlling to get the work done in an efficient and effective manner.

Commerce and the Modern World

The modern civilization is a commercial civilization and thus the wonderful achievements of commerce have glorified the modern world. A citizen of a modern world sees the countless manifestations of commerce all around him. Commerce has shrunk the world and totally changed the human outlook. In fact, commerce now has an all-pervading influence on every sphere of human activity. In recent times, there has been rapid evolution of knowledge in the world of commerce. The use of this commercial achievement in promoting the well being of mankind in the field of industry, communication, transport, engineering, agriculture, medicine etc. has made commerce more important than ever before. Every advancement in commerce depends on our understanding of nature but nothing can be comparable to the commercial revolution in its impact on man's development and outlook.

Need and Significance Of The Study

Education is considered as major instrument for social, cultural economic and political modernization of the present scenario. Teaching shall be effective only when it inculcates the social development of the students. Lack of knowledge makes unfavourable conditions in their day to day life and failure in

tackling problematic situations. The higher secondary students have to develop their knowledge in commerce to progress in higher education as well as in economic status through employment opportunity. The most important and crucial stage of school education is higher secondary which is the transition level from a generalized curriculum to a discipline base curriculum. Field of commerce has unique place to develop the country like India. To achieve the needs of the society, students have to acquire knowledge in commerce. Professional courses are pertained to knowledge based subjects such as Commerce, Accounting, Taxation, and Business etc. Commerce is the most important subject in standard XI and XII. Most of the students in Tamilnadu have no clear concept and perception in commerce at standard XI, it is difficult to continue their higher education. Without understanding the concepts and only by memorizing the concepts make them to learn commerce difficult. Hence the study of commerce especially at the matured stage that is, at the higher secondary stage becomes indispensable. Considerable size of the standard XI students in Tamilnadu does not record good achievement in commerce. It is found that a number of problems are being faced by the students. Identified problems can be eliminated by remedial measures given to the students in Tamilnadu. Hence the study is indispensable to find out the learning problems of the students in commerce and to provide necessary remedial measures.

Scope of the Study

The present study tries to find the learning problems of the students in Commerce and applies suitable remedial course which can eliminate their learning barriers in Commerce. It paves way to score more marks in higher secondary and gets the professional course in future. Remedial measures can cost a way to enroll more students in higher education. Rural students can acquire higher education. Dropout rates in higher education can be reduced by using educational technology in remedial teaching.

Statement of the Problem

The problem taken for the present study by the investigator is stated as follows Problems of Learning Commerce and Remedial Measures among the Students of Standard XI in Thiruvallur district. In this research, the investigator has selected the problems in learning Commerce be the Higher Secondary School Students in Thiruvallur District. The present study aims to identify and provide suitable remedial measures through educational technology for the general as well as the specific learning problems in learning Commerce at standard XI. Commerce are progressing and making great impact on the style of life of people in the world. It is the academic excellence that helps the students for making progress in commerce and the future world. Especially for making progress in commerce and business related to the study of Commerce is indispensable. The students face common barriers in learning Commerce which can be driven away by identifying the learning obstacles and offering suitable remedial measures through educational technology. It is found that they have a number of problems in learning Commerce and the students perform poor achievement in Commerce. Hence the proper investigation on the problem and remedial measures become indispensable. In this study, the researcher has selected the students learning problems and wished to develop the students who are learning Commerce. Offering necessary and

suitable remedial measures for the learning problems in Commerce would enrich the standard of the students of standard XI in Commerce.

Operational Definition

The key terms used in the statement of the problem are defined below. Developing the planned promotion of understanding, participation and support among potential donors (Dictionary of Education; 1997). In the present study the word developing is preparing a Learning Package for Higher Secondary School Commerce Students.

1. Learning package

Learning Package is a collection of materials to affect specified learning outcomes with minimum teaching contact. (Wikinson, 1970). The Learning Package can offer a great variety of learning experience thus allowing selection according to individual styles of learning and that it allows students to learn at their own pace and time.

Longman Dictionary of contemporary defines "learning means knowledge gained through reading and studying". "Learning is a process that occurs when experience causes a behavior" - Woolfolk (1990). "Learning is a process by which experience or practice results in a relatively permanent change in what one is capable of doing"- Worchel and Shebilske (1986). Here learning refers to studying Commerce by students. It signifies the learning of Commerce of the students of standard XI.

2. Students

Longman Dictionary defines "Students refer those who are studying at schools". Here students denote Higher Secondary Students in Thiruvallur District.

3. Standard XI

Standard XI denotes the middle one year in 10+2+3 system of education followed in most of the states in India. This educational system is adopted in Tamilnadu also. The course of the study namely standard XI will come after the tenth standard level.

4. Higher secondary level

This is the last and final stage of General Education and considered as the base for attaining Higher Education in Tamilnadu. It is controlled by a separate Directorate under the supervision of the Director of the Higher Secondary Education. For the present study, the investigator intends to select plus one students.

Problems of Learning Commerce

Oxford Advanced students' dictionary defines problems means "something that delays or stops the progress of learning". In these study problems means obstacles in learning Commerce. The following obstacles of the students are considered as problem in the study. Students have problems or learning problems in learning Commerce at standard XI in the following items;

1. Commerce education is not imparted appropriately to students at school level, so that they lack adequate knowledge and skills.
2. Lack of suitable infrastructure.
3. Student teacher ratio is extremely low, Number of students are high where as teachers are low.

4. No reservation to commerce graduates in professional courses like, C.A, CWA, and CS etc.
5. Lack of learning materials in schools like computer labs, Internet facilities, library facilities, audio-visual aids etc.

Remedial Measures for Commerce

Remedial measures can be given in the form of programmed learning problems in Commerce indicate the learners' problems and barriers faced in learning Commerce at standard XL Learning problems can be eliminated by adopting various innovative educational technologies in the class room transaction. Avoiding rote memory will help to extend the comprehension power of the learners.

Completing the syllabus is not a motto of the course and it can create the innovative feeling in the mind of younger generation. Learning hurdles in learning Commerce were identified by administering diagnostic test in the study. Identified problems were eliminated by using educational technology and remedial measure. Remedial measure influenced the learners and reduced the learning problems in learning Commerce. It can be helpful to improve the learners of rural area.

Reason for the Selection of Students of Thiruvalluvar District of Tamilnadu

The researcher proposed to conduct the study at Higher Secondary Schools in Tiruvallur district. The main reason for the selection of students of Thiruvallur district is that the district is in the area of the researcher who wishes to improve his area. She found that Higher Secondary students of the district have got problems in learning Commerce. Most of the students in the district find it difficult to enter higher education. The researcher was interested to help them to solve the problems of learning Commerce in the district. There are forty-six Higher Secondary Schools in this district. Two-eight Higher Secondary Schools have been taken for the study. These schools were selected for the following reasons.

1. Most of the schools were in rural and urban areas.
2. All the Higher Secondary schools were under the direct control of Department of Education, Tamil Nadu.
3. All the schools used the same syllabus.
4. Mother-tongue of the students in Tamil.
5. All the schools followed the same syllabus, textbooks and common examination scheme.

Objectives of the study

The researcher has framed the following objectives for the study. The study aims to identify the problems of students of Higher Secondary Classes in problem of learning commerce.

1. To identify and analyze the general problems of the students of Higher Secondary Course in Learning Commerce.
2. To study the problems of learning students with specific reference to Higher Secondary Syllabus in Commerce.
3. To study the general facilities available at Higher Secondary Schools for the teaching of Commerce.
4. To study the various curricular experiences provided by teachers for the study of Commerce.
5. To develop and Standardize Achievement test in Commerce to measure the achievement and retention of subject matter among students of commerce.

Hypotheses of the study

The researcher has adopted the normative survey method for this study. She went through a number of related studies such as text-books, research journals and abstracts. She consulted different post-graduate Commerce teachers of Higher Secondary Schools in Thiruvallur district. She consulted some eminent professors of Commerce about the problems in learning Commerce. The following hypotheses were formed by the researcher.

1. The students have problems in studying taxation methods.
2. The students have problems of learning economic activities.
3. The level of learning among Higher Secondary School Commerce Students is not satisfactory.
4. The students of higher secondary classes have problems of theory in commerce.
5. The predominant pedagogical functions for transacting commerce curriculum at higher secondary school level are inadequate in upbringing academic performance, entrepreneurial skills and social competence.
6. Students have learning problems in learning commerce in the following areas, marketing, accountancy, profit and loss, business method, tax practitioners, broking, banking, etc.

Delimitations of the study

This study had the following delimitations.

1. This study was confirmed to the students of standard XI in Thiruvallur District.
2. This study was confirmed to 497 students only.
3. This study was confirmed to 203 boys and 294 girls only.
4. This study was confirmed to 46 post graduate Commerce teachers in Thiruvallur District.
5. This study was confined to syllabus of Commerce framed by Tamilnadu text book only.
6. This study was confined to 13 urban and 15 rural higher secondary schools in Thiruvallur District.

Limitations of the study

The researcher tried to conduct the research in strictly maintained conditions and brought out the best results, as limitations were inevitable. In the present study, the investigator had come across a few limitations of the study.

1. The respondents who have been chosen for the present study mostly belong to heterogeneous groups and hence the investigator was unable to select a homogenous group.
2. The study was made in a urban and rural area.
3. The time taken for the collection of data was only 10 months duration.
4. The researcher made achievement test and questionnaires were used for the study.

Methodology

The present study intends to find out the problems of students in learning Commerce at Higher Secondary level in Thiruvalluvar district. For the present investigation, the normative survey method was adopted. Surveys are conducted to establish the nature of existing conditions. The survey approach to educational problem is one of those most commonly used. It is the best method used to obtain information about problems existing in a sphere. The researcher selected 28 Higher Secondary Schools of various types in Thiruvalluvar district. Four hundred and ninety-seven students in equal strength of both sex were involved in the

study. Two researcher-made questionnaires one for students and another for teachers were prepared and administered. In addition to that an achievement test was prepared and conducted for students to locate their problems in learning Commerce. About Forty six Post-graduate teachers (Male 20 and Female 26) of Commerce working in Higher Secondary Schools in Thiruvallur district were personally met by the researcher and their experiences regarding problems of the students were discussed. A special questionnaire, prepared by the researcher was administered for the teachers and a few interviews also were headmasters, professors of various colleges, universities and lecturers in the District Institute of Education and Training. Thus, the data were collected from different useful and relevant sources to have a first hand experience of the problem under study.

Sample selection for the study

Stratified random sampling technique was used in study. The total samples for the present study was planned consisted of 497 students of Higher Secondary Course in Thiruvallur district. About two hundred and three boys and two hundred and ninety-four girls were taken up for the study. Forty Six Post-graduate teachers were twenty men and twenty six women. Thirteen urban Higher Secondary Schools and fifteen rural Higher Secondary Schools were involved in the study. Students of vocational group were taken into consideration for the study. The planning was made for a sample of four hundred and ninety-seven students. But due to unavoidable circumstances the data were collected only from 500 students in all.

Variables used in the present study

- Independent variables are Sex, Community, locality and type of management.
- Dependent variables are achievement score.

In the present study, Leadership quality, Business interest and Achievement in Commerce were the dependent variables. The independent variables of this study are, developed strategy based on experiential learning and existing Activity oriented method.

Tools used for the study

The main goal of the study is to collect the data on different aspects of students towards learning problems in Commerce at standard XI in Thiruvallur district. The following instrumentations (tools) were selected for the study.

1. Diagnostic test in Commerce for the students.
2. Opinionnaire for the teachers.

The researcher prepared a diagnostic test question paper based on the blue print of government examination, Tamilnadu, and it was administered towards the students to find out the learning problems in Commerce at standard XI. Learning Problems were located and identified through the diagnostic test. About forty six post-graduate Commerce teachers (male 20, female 26) of Commerce working in the higher secondary schools at Thiruvallur District were personally consulted by the researcher and their experiences regarding the learning problems in the subject of Commerce and their students were vividly discussed. The researcher prepared an opinionnaire to confirm and locate the learning problems of the students in Commerce and it was administered towards the post graduate Commerce teachers.

Hence the data were collected from different useful and relevant sources to have a first hand experience of the problem under the study.

Findings of the study

- On the basis of the intensive investigation made by the researcher especially on the practical problems of the students in learning Commerce, the following special measures are recommended to solve the problems in learning and make the learning most effective and enjoyable.
- Learning problems can be minimized by using Educational Technology and remedial measure to the students of standard XI.
- Encouraging innovative and participatory approaches like co-operative learning and team teaching may be practiced in the classroom transaction for eliminating the problems in learning Commerce.
- Using OHP, LCD, CD and CAL may improve the understanding power of the students in learning Commerce.
- Using improvised aids in the classroom climate may reduce the learning problems in Commerce.

Educational implications

The findings of the study suggest educational implications for the teachers, teacher educators, curriculum planners and administrators.

The main objective of the problems of learning commerce and remedial measures among the students. The findings of the study have certain educational implications for the students at Higher Secondary School level. The implications are outlined below:-

- The findings of the present study revealed that the achievement level of the 11th Standard students learning in Commerce depends very much on the method of teaching. In order to improve the quality of learning Commerce, the Government of Tamilnadu should be urged to provide learning facilities in all the schools.
- This experimental study aimed at developing Learning methods and Lesson Plans for teachers. The reliability and validity of these were established for conducting the experiment. So, the needful training should be arranged for the pre-service and in-service teachers for developing learning methods and Lesson Plans for different levels of education. There is also a need to orient the teachers for developing positive attitude towards the use of easily learning in their teaching-learning process.
- Effective use of learning strategy helps the children to improve academically. This in turn helps to develop self-esteem, achievement, acceptance and motivation among them. It provides them ample opportunities to plan and practice monitoring of their learning.
- Prevailing modalities of curriculum transaction in commerce education if blended with the developed instructional strategies prompt students to systematic and active involvement in solving authentic or real world problems. Commerce is a discipline structured with the bridging and interlocking of concepts, ideas and principles that demands instructional strategies aimed to concentrate on conceptual learning. The findings of the study revealed that in order to create a learning environment under this perspective, practitioners and policy makers must identify and develop

content structure and instructional strategies which is sufficient to attain the core outcome of commerce education.

- The teachers should employ novel and interesting instructional strategies which is a hallmark of effective teaching. This will result in excellent performance, retention and reflective thinking of students.

The result of this investigation may assure the need to conscientize practitioners and prospective teachers in commerce at higher secondary level to integrate the spirit of professional practice in addition to promote academic excellence with the interaction effect problems of learning commerce.

Suggestion for further research

1. A Study could be made on the difficulties encountered by the higher secondary school teachers in teaching Commerce subject.
2. A study could be made on the learning problems of secondary school students with psychological manner.
3. A Study could be made on the learning problems higher secondary school students for commerce subjects.
4. A study could be made on the perception of students on their teachers' teaching efficiency in Commerce subject.

Conclusion

Globalization, liberalization and privatization opens the doors for healthy commercial development in the economy. The future of any country fully depends upon that country's economic development which in turn depends upon the trade commerce and industry on one side; the technological development, the entrepreneurship qualities on the other. These factors will contribute to the developments only and if there is proper management with planning, organizing, directing, controlling, communicating, coordinating, reporting, and budgeting and with the thorough understanding about the principles of factors, management, financing, transport, storage, insurance and advertisement, and publicity etc. An education which has been catering to the above needs is the commerce education. Hence it can be concluded from the study that students of commerce face various issues related with learning methods, skill development, and practical exposure. This recommends that the teacher should develop positive relationship with students and stress on classroom activities that involve active teaching learning process and develop require commerce skill in students. Schools should organize Guest lecture of Entrepreneurs, Chartered Accountants and some other stakeholders of business. And also organize the field visit, so that students can learn the subject practically and motivate them towards the subject commerce. Though some more efforts by teachers and school teaching of subject commerce make be more easy and effective for students learning commerce.

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