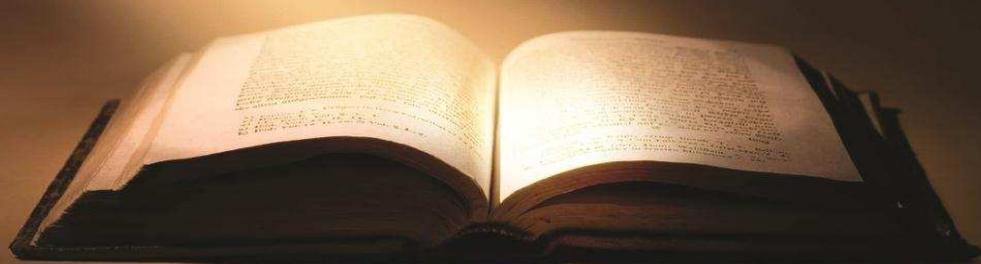


# E BOOK ON COMMERCE EDUCATION



**PRASANTH VENPAKAL**

*An E book on Commerce Education  
For B.Ed. Student Teachers*

## AN E BOOK ON COMMERCE EDUCATION

### MEANING OF THE TERM COMMERCE

It represents that particular domain of knowledge which deals with the concepts, principles, theories, processes and skill that could be applied in the proper conduct of all tasks and transactions related to commercial activity.

#### Definition

"Commerce is a term that embraces all those functions involved in the making, buying, selling, and transport of goods"

-Dr. Evelyn Thomas

### NATURE AND CHARACTERISTICS

#### 1) Adoption of the scientific method of study

- Commerce cannot be considered as an exact science as the physical science.
  - Commerce also adopts scientific method in studying and organizing programmers', and drawing conclusions on the basis of vast data gathered.
- It satisfies the characteristics of a science-rather a social science.

#### 2) Attempt at making predictions

-Input variables, process variables and output variables involved in commercial endeavors are not precisely standardized and are subject to variations resulting from fluctuations in climate, political relations, economic catastrophes, changes in life styles.

#### 3) Correlation with a variety of subjects

-The wide range of activities related to the innumerable tasks involved in commercial activities that are bound to depend upon a variety of other disciplines also

#### **4) Insistence on social relevance**

-One who learns this subject has to develop positive attitudes and noble values that are demanded by this social significance.

#### **5) Qualities of an applied science**

- The concept, principles, theories, etc... Enunciated by experts and retrenches in commerce are always meant for evolving more efficient strategies and practices commercial life.

### **SCOPE OF COMMERCE**

#### **➤ Planning and guidance for the production of goods**

- Many variables that is relevant to the production of commodities.
- pooling of inputs including the labor that provides expertise, facilities for transportation, demand for the goods, scenario of its trade, the issue of making profits etc.. All these are either directly or indirectly related to commerce and hence their proper planning is a crucial issue.

#### **➤ Studies about all aspects of trade**

- Home trade, whole sale and retail trades, foreign trades

#### **➤ Warehousing**

- Produced have to be safely stored till it reaches the market, and their quality maintained without getting spoiled.

#### **➤ Transport**

- Movement from one center to another by means of cheap and effective transportation that too is an essential aspect of commerce.

#### **➤ Banking**

- Trade and a number of other activities, banking services play a crucial role.
- Studying the various types of banking service available, their evaluation from the point of view of the needs of commercial endeavors.

➤ Insurance services

- Very high probability of destruction and damage of input, equipments, products,etc... due to various resources
- Insurance against such losses is essential for the very sustenance of commercial concerns.

➤ Information transmission

-Buying and selling of commodities depend upon awareness of the customers at home and abroad, proper information about these have to be transmitted.

Accounting

➤ Accounting

- Proper accounting of details regarding transactions at various stages and levels is the life breath of the successful functioning of any commercial Endeavour.
- suggesting feasible technique for the collection, tabulation and recording of data having financial relevance and predicting consequences on their basis.

MAJOR AREAS OF COMMERCE AND THEIR RECENT DEVELOPMENT

Banking

With the advent of computer banks can now offer to their customer a variety of new services such as; Electronic Fund Transfer System (EFTS) Such As NEFT<RTGS<SWIFT Etc...

- Automated Teller Machine
- Debit Card
- Credit Card

- Core Banking
- Mobile Banking
- Rupay Card
- IMPS
- Tele Banking
- Internet banking

### Marketing

E-commerce is the practice of buying and selling product and service over the internet, utilizing web , electronic data interchange, electronic fund transfer and smart cards, e-pay.

- Meta Marketing
- Mega Marketing
- Mass Marketing
- Event Marketing
- De-Marketing
- Reciprocal Marketing
- Online4 Marketing
- Frequency Marketing
- Social Marketing
- One -On-One Marketing
- Internet Marketing

### Insurance

- Insurance is a method of averaging risk.
- Entry of private companies is noted as the major advancement in the field of insurance.

### Communication

The fruits of fast changing technology are enjoyed by communication.

- Fax
- Internet
- Extranet
- Video conferencing
- Tele conferencing
- Video calling
- Global positional system (GPS)
- Social networks

### Trade

Trade involves buying and selling of goods and services.

- Mail order
- Online shopping
- Snap deal.

## EVOLUTION OF COMMERCE EDUCATION

### COMMERCE EDUCATION

- Commerce education may be formal or conformal
- Prescribed curriculum
- Using psychological strategies and techniques of instruction.

#### Definition

Commerce education is "that form of instruction directly and indirectly prepares the businessman for his calling"

-CHESSMAN A. HERICK

### HISTORICAL DEVELOPMENT OF COMMERCE EDUCATION

- Commerce came to be seriously considered for inclusion in course of study from the first quarter of the 18<sup>th</sup> century
- Rapid growth of business and industrial concern during the period

#### *Developments*

1886 - 1<sup>st</sup> commercial institute was established in madras

1895 The govt. of India arrangements for the teaching of book keeping in the schools of commerce at Calcutta

1903 The presidency college of Calcutta started book keeping classes

1912 The commercial institute was started at Mumbai

1913 Book keeping and accountancy classes were started at the Sydenham college of commerce at Mumbai

1926 Indian institute of bankers included book keeping and accountancy as one of the subjects

1935 The central advisory board of education recommended the inclusion of book keeping and accountancy at secondary level

- 1939** The sergeant committee recommended the establishment of academic and technical high schools
- 1944** The institute of costs works and accountants of India was established
- 1945** The Delhi polytechnic introduced commerce education
- 1949** The institute of chartered accountants was established in New Delhi
- 1952** Secondary education commission recommended including commerce as one of the streams at secondary school level
- 1957** The central advisory board of education recommended that the teachers training colleges
- 1961** V.K.R.V Rao recommended including commerce including book keeping and commercial geography from standard eleven
- 1964** Teaching of commerce was introduced in the regional colleges of education

#### **MAXIMS OF COMMERCE EDUCATION**

- \_Maxim means a statement giving general truth or rule of conduct**
- \_Teaching is nothing but a simple statement**
- \_Act as a guiding principle to the teacher**
- \_Instructions becomes effective**
- \_Maxims have not been wholly invested by any one educationalist**
- \_It is the byproduct of the innumerable educational studies conducted for years**
- \_Active involvement and participation of the learner in the teaching learning process**
- \_Develop interest among the children and motivate them to learn**
- \_Learning easy, effective and meaningful.**

**a) Proceed from known to unknown**

- New knowledge to be imparted should be linked with the experience already gained by the pupils
- Learning become easy and meaningful
- Assimilation of new ideas can be made possible by this correlation.

**b) Proceed from simple to complex**

- Subject matter should be divided into different aspects
- All these aspects should be arranged according to the difficulty value of the content
- Recollect the spiral approach
- Simple idea should be given in the beginning and they should be followed by the complex ones
- Simple from the point of view of the learner and not the teacher

**c) Proceed from actual to representative**

- Real, actual and natural objects appeal more to children than the representative objects.

**d) Proceed from particular to general**

- Drawing generalization
- Particular examples should be given at first, and then the pupils should be enabled to arrived at some generalizations by closely observing these particular cases
- Familiarity with the concrete, particular instances will make the generalization meaningful

**e) Proceed from empirical to rational**

-Empirical knowledge is based on the knowledge gained through observation and direct experience

-Rational knowledge is based on the logical analysis of the experience

### **PRINCIPLES OF TEACHING COMMERCE**

#### **1) Principle of activity**

-Children's are active

-Learning effective and meaningful

-Motivate the learners and makes them active participants in the learning process

#### **2) Principle of motivation -motivate all children to learn**

-Motivation arouses the interest of children

-Pupils are willing to concentrate and work

#### **3) Principle of self education**

-Learn by his own efforts

-Teacher must refine the imagination of the students and motivate them to indulge in self activities

#### **4) Principle of individual difference**

-No two children are alike

-Teaching should cater to the individual difference of the children

#### **5) Principle of goal setting**

-Goal must be set before each child according to the standard expected of him

-Very clear, definite and suited to the level of learners

-Children should be aware of these goals

#### **6) Principle of simulation**

-Giving right kind of stimuli

-Create motivation; arouse interest and promote action on the part of the learners

#### **7) Principle of effect**

-A response is strengthened if it is followed by pleasure and weakened if followed by displeasure

-Effective learning can be achieved only by making it a pleasurable experience

#### **8) Principle of training of séances**

-Senses are the gateways to knowledge

-Proper sensory experiences will lead to strong and correct perception

-Teacher should train the senses and also provide as many sensory experiences as possible

#### **9) Principles of group dynamics**

-Change in the behavior of the member of the group

-Create a suitable climate for the effective functioning of group spirit in the classroom

#### **10) Principle of creativity**

-Every student possesses some elements of creativity-providing opportunities that warrant divergent thinking and encouraging pupils to come forward with novel suggestions

## **11) Principle of linkage with life**

- Teaching can never be performed in a vacuum
- Should be correlated to the life of the individual as well as that in the society

## **12) Principle of remedial teaching**

- All students cannot learn with the same speed and accomplishment
- Should be diagnosed then and there and remedial instruction should be provided

## **13) Principle of creating conducive environment**

- The teacher should create a proper physical, psychological as well as a social environment

## **14) Principle of planning**

- Planning determines the quality or success of any task
- Teacher should plan properly before the delivery of the lesson

## **15) Principle of flexibility**

- Teacher should readily change his strategies of teaching
- Change in the teaching -learning environment. The social context, nature of the learning material and potential of the learners

## **APPROACHES OF TEACHING COMMERCE**

### **Learner centered approach**

- Learners is given prominence
- effective teaching and learning

- Should concentrate on the needs and abilities of learners
- Learning is most meaningful
- Actively engaged in creating, understanding, and structuring knowledge
- Higher motivation to learning
- Learners who are allowed to explore, experiment, and discover on their own

#### **Characteristics of learner centered education**

- The learner comes to the focus of the education process
- The subject , the curriculum , the teacher and the method become subsidiary things
- The learners learn in an atmosphere of freedom and fearlessness with dignity and due responsibility in accordance with his needs ,interest, ability and aptitude
- It involves the principles of love and free discipline
- The developmental level of learners , in term of their needs ,interest, abilities competencies and aptitudes are taken into consideration while providing learning experience
- Learning environment which is to be shared environment and they learn through observation , sharing of experience , imitation ,task oriented action as well as reflection

#### **MULTIMEDIA APPROACH**

- Use of several media – audio visual and audio –visual
- The learning experience provided through such media are mediated experience
- Various media would make certain types of learning task easier
- Use of single medium cannot fulfill the requirements of developmental education various media have to be used in combination
- It also called media mix or the multimedia approach

## **APPROACHES OF TEACHING ACCOUNTANCY**

**1) The balance sheet approach**

**2) The equation approach**

**3) The spiral development approaches**

**1) The balance sheet approach**

- This approach is based on the maxim whole to parts
- Initially the students are given a general idea regarding the complete accounting cycle and then detailed study starts with the balance sheet
- This approach is criticized because it violated the maxim simple to complex by reversing the order

**Steps:**

- a) To start with, the complete accounting cycle is introduced
- b) Then, a summary account of closing the income and expense account is presented
- c) Next, it is repeated, some adjustment of inventory account also is added
- d) Then, liabilities account is introduced after the review of previous work
- e) Next, the teacher takes up assets accounts but only after review of previous work
- f) Then after review of previous work, some more adjustment work is added
- g) Now more formal statements about accounts be maintained
- h) Finally the scrutiny of accounts and then journalizing be introduced

**2) The equation approach**

- Accounting equation is a statement of equality between the debits and credits

- The assets of a business are always equal to the sum of the liabilities and the capital

### Accounting equations

**Assets=liabilities+ capital**

**Liabilities=assets-capital**

**Capital=assets-liabilities**

### Important steps

- a) Introducing accounting equations
- b) Introducing the concept of increase in assets, liabilities, capital revenues, and expenses with the help of a sample balance sheet
- c) Introducing the rules of debit and credit

Nature of account	Debit	credit
assets	Increase	Decrease
Liabilities	Decrease	Increase
Owners equity	Decrease	Increase
Revenue	Decrease	Increase
Expenses	Increase	Decrease

**Transactions may be divided into five categories**

- Transaction related to assets
- Transaction related to liabilities.
- Transaction related to owners equity.
- Transaction related to revenue

### Accounting equations

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- Transaction related to revenue

H) Transactions + Debit and Credit +Journals+ Journalizing+ Ledger Account +Posting+ Balancing+ Trial Balance

I) Transactions + Debit And Credit +Journals+ Journalizing+ Ledger Account +Posting+ Balancing+ Trial Balance +Trial Balance

J) Transactions + Debit And Credit +Journals+ Journalizing+ Ledger Account +Posting+ Balancing+ Trial Balance+ Trial Balance+ Trading, Profit And Loss Account

K) Transactions + Debit And Credit +Journals+ Journalizing+ Ledger Account +Posting+ Balancing+ Trial Balance + Trial Balance + Trading ,Profit And Loss Account + Balance Sheets

#### **METHOD OF TEACHING COMMERCE**

-The method of teaching refers to the regular ways or orderly procedure employed by the teacher in guiding the pupils in order to accomplish the pre determined objectives of learning.

#### **Factors Which Determine The Selection Of A Teaching Method**

##### **a) The objectives of instruction**

-The objectives of instruction envisaged for a particular learning situation should form the basis for selecting the teaching method for that situation.

-Each type of development warrants appropriate strategies for it's realization

##### **b) The nature of the child**

-Modern educational practice, the child should be the centre of all educational programs and activities

-The method of teaching adopted must provide experiences appropriate to the ability, interest and needs of pupils, as well as the specific developmental stage to which they belong

**c) The nature of the subject matter**

-The lesson must be well considered in selecting the method of teaching

**d) The environment of the class**

-room should also be taken into consideration while selecting a method of teaching.

**e) Expertise of the teacher**

-Mastery of the psychological principles of learning, method and techniques of teaching are fundamental to effective teaching and learning

-The method to be used must be well known to the teacher

-He must have a clear understanding of the principles and techniques involved in the method

**MAJOR METHODS IN TEACHING OF COMMERCE**

**LECTURE METHOD**

-The oldest teaching method

-It is based on the philosophy of idealism

-A teacher centered teaching method-all lectures are not effective and interesting and a number of drawbacks have been pointed out by educators

-help to reduce financial commitment of an institution.

**Psychological Principles Leading To Effective Lecturing**

- i. The delivering of lecture should be in an active mode
- ii. A lecturer should think from point of view the students. It should not be a mere exposition of his subject mastery

- iii. The lecturer should present the subject matter in a systematic way.
- iv. The lecturer should use the language which is easily understandable to each student.
- v. The lecturer should sustain interest and attention by posing challenging situation and by interesting the lecture with mediators like interesting examples, anecdotes. Etc...

#### **How To Prepare And Deliver More Effective Lectures**

- I. Don't be so rigid with the plan of the talk
- II. It is probably better to outline the lecturer notes than to write everything to be exposed in full
- III. Distribute among the audience appropriate reading materials prior to the presentation
- IV. A good beginning is an important for an effective lecturer. A lecturer must capture the learners attention
- V. As already indicated intersperse the exposition with catching mediators
- VI. The appropriate use of humor is a wonderful means of stimulating attention and imagination.

#### **Tips For Delivering A Good Lecture**

- I. Set a learning climate.
- II. Limit the quantum of information according to the time allotted
- III. Use conversational rather than pedantic, authoritative tone
- IV. Speaking should be clear, loud enough and maintain appropriate pace.
- V. Look at the learner ,while lecturing
- VI. Ensure gestures and other body movements ,but don't overdo it
- VII. Compliment the lecture with other instructional method

#### **Advantages Of The Lecture Method**

- I. It is easy for the teacher to prepare and execute
- II. Large number of students can be handled at the same time
- III. The teacher can express his ideas very effectively by his tone , gestures and facial expression
- IV. It provides better opportunity for clarification of important things

- V. It can be organized in accordance with the principles of educational psychology
- VI. This method is more helpful in introducing a new topic
- VII. Lecture method develops in the learners habits of close attention
- VIII. It provides opportunities of correlating events and subjects

#### **Disadvantages Of The Lecture Method**

- I. Lengthy lecture can easily lead to boredom
- II. It does not encourage pupil activity unless the lecture is extremely competent
- III. The students are generally passive recipients
- IV. The average students may not be able to fix up his attention to a lecture for a long duration
- V. In this method more content may be covered by a teacher ,but less learning may take place
- VI. A lecture may become monotonous to the pupils after a while
- VII. There is no way to know the reaction of the pupils. Because in most cases there is no interaction between the teacher and pupils.

#### **GROUP DISCUSSION**

##### **Meaning**

- A group discussion means an exchange of ideas accompanied by active learning, with all the members of the group participants in it
- a group consists of the leader, group and topic
- the leader of the group is responsible for directing the discussion

##### **Definition**

**"The co-operative deliberation of problems by persons thinking and conversing together in face to face co-acting in group under the direction of the leader"**

**Mc Burney**

#### **Objectives Of Group Discussion**

- a) To stimulate reflective thinking
- b) To enrich previous knowledge
- c) To encourage creative expression
- d) To develop desirable social attitude by participating in groups
- e) To practice the technique of co-operative thinking
- f) To develop the habit of group work

#### **Principles Of Group Discussion**

- a) Every group discussion should have some purpose
- b) The topic should be related to the common needs and interest of the participants
- c) Students should have sufficient background information and knowledge about the discussion topic
- d) Individual members should be assigned with adequate responsibilities
- e) The group leader should take initiative to report the progress of the discussion to the outside world
- f) A fixed time schedule should be drawn up for the discussion
- g) The teacher should ensure active participation of the members

#### **Suggestions' To Make Group A Discussion Effective**

- a) Attract the discussion on time
- b) Try to make the group feel at ease

- c) State the general purpose of the discussion well in advance
- d) Word the topic clearly but concisely
- e) Explain the discussion procedure and define its limits
- f) Encourage participation by all members
- g) Control the over talkative members
- h) Don't allow one or two members to monopolies'
- i) Deal tactfully with irrelevant points presented
- j) Avoid personal arguments
- k) Keep the discussion moving
- l) Ensure that discussion is relevant to the topic
- m) Summaries occasionally
- n) Use audio-visual aids wherever it is needed

#### **Types Of Group Discussion**

##### **I) Spontaneous Discussion**

- Student question about current events related to the topic under study
- The method helps the students to gain updated information as well as to analyses and relate facts to real life situation
- The knowledge of facts leads to the development of understanding
- Increase the level of learning of the students

## **2) Planned Discussion**

- The activities are planned in advance
- The teacher's role is to encourage the students to participate actively in the discussion
- Teacher should also help the students in drawing conclusion

### **Advantages Of Group Discussion Method**

- 1) It develops group feeling and social participation
- 2) It develops self confidence and sense of responsibility among the individuals
- 3) It enables the learner to analyse the subject matter thoroughly
- 4) It helps to develop communication skill among students
- 5) The teacher can observe and collect information regarding the behavior of the students

### **Disadvantages Of Group Discussion Methods**

- 1) It is time consuming
- 2) Lack of preparation among the students may make the discussion pointless
- 3) It is not applicable at lower level classes

### **DEBATE**

- Two or more student's contradictory opinions on a particular problem present arguments
- They are also given an opportunity to debate the opposite side
- Debate has a moderator

-In order to get significant result the teacher should work both with the debaters and the class

#### **Elements Of Debate**

**1) Topic**

**2) Opposing Group**

**3) Favoring Group**

**4) Moderator**

#### **PROJECT METHOD**

- This method is the direct outcome of John Dewey's Pragmatic Philosophy

-The curriculum is translated into activities to be performed by the learners in a natural setting

-true knowledge is acquired not merely by reading books nor by attending lecture but by purposive and during by the learners themselves for the purpose of handling problematic life situation

-learning by doing, learning by living, problem orientation and working in natural settings are the four cardinal principles of this method

#### **Definition**

"A whole hearted, purposeful activity proceeding in a social environment "Dr. kilpatrick

#### **Principles Of The Project Method**

**1) Purpose**

- The project should be purposeful

-It should be useful and practicable to the daily life of the pupil

- Aims for each project and the students should have a clear idea of what they are to do and for what purpose

### *2) Activity*

-The natural tendency of young boys and girls to engage in activity

- The teacher allow them to think and plan independently, to exercise their judgment and to work out the project to the best of their ability

### *3) Utility*

- The project should be useful

-Activities undertaken must be completed and the knowledge gained there from must lead to further acquisition of knowledge

### *4) Freedom*

-There should be full freedom of the students to work on their own accord

-project should grow out of students own purpose and need

### *5) Economical*

- The project be economical

- It should be achieved without any waste of time or money or effort

### *6) Challenging*

- The project should be challenging and oriented to problem solving

- Students would prefer to do task which required reasonable amount of efforts

### ***7) Feasibility***

- The project should be feasible

- Giving final approval to the project, this factors also should be considered

### **Steps Involved In A Project**

#### ***1) Providing a situation***

- A suitable situation where the students find some scope for carrying out a useful activity

- The teacher should always be on the lookout for curricular or co-curricular situations that would provide 'problematic act' that could be carried to completion in a natural setting

#### ***2) Choosing and purposive***

- The teacher should guide the student's in such a way that they are in a position to choose a good project by themselves

- The aim of the project methods is to develop the ability to think, make proper choice, fix up feasible goals or purpose, plan and execute a project, etc... among the students

- The teacher is only a guide

#### ***3) Planning***

- The success of the project depends upon good planning

- Planning should be done by the students themselves under the guidance of the teacher

#### ***4) Executing the project***

- The teacher helps the students in dividing the project selected by them into its major components and to distribute these among the participants according to the plan
- The most time consuming one in the project
- A series of activities has to be undertaken by the students
- Teacher should ensure that the work is distributed among the students according to their abilities and interest

#### ***5) Evaluation the project***

- The teacher should be monitored and guided by taking feedback and ensuring that progress is made in the desired direction leading to the ultimate goal
- The students must review their work and try to see what mistakes they have committed in planning or in carrying out their project
- This stage a sort of self criticisms is done by the students which are a very valuable form of training
- The teacher's role at this stage of the project is to provide students with necessary standards of evaluation and to guide them evaluate in the light of these standard

#### ***6) Recording***

- students are encouraged to maintain a complete record of all activities connected with the project which is known as project report

#### **Role Of The Teacher In The Project Method**

- He should provide occasions for shy pupil to come forward
- He should learn with the students and should not claim to know everything

- A democratic atmosphere in the class
- He should be alert all the time
- Thorough knowledge of the abilities of individual students
- He should have initiative ,tact and zeal for learning and should be well experienced
- He is neither a dictator nor a commander ,but a friend ,guide and working partner

#### **Types Of Project**

- *The producer type :*

The emphasis is laid down on the actual construction of material ,object or article

#### ***The consumer type***

The main object is to obtain either direct or vicarious experience

#### ***The problem type***

Solve a problem involving the intellectual processes

#### ***The drill type***

Objective to attain mastery of a skill

#### **Merits Of Project Method**

- It is original
- Independence to the [pupils
- It has practical value
- No place for the application of rote memory
- Willing to do manual work
- Creating democratic outlook
- Being able to work in a realistic and natural setting

- It provide a good relief to the backward children

#### **Demerit Of The Project Method**

- it is too expensive
- It is impractical in certain respects
- No time for practice
- Wastage of time
- it is very difficult to complete the prescribed curriculum through projects
- it is very difficult to select projects of social values
- difficult to evaluate the achievements of pupils
- lack of efficient teachers
- there can be no mastery of the subject of study
- it upsets the routine work of the school

#### **PROBLEM SOLVING METHOD**

A person uses his ability to analyses a problem confronted in order to arrive at a solution .

#### **Definition**

**"Problem solving is a planned attack on difficulty for finding out satisfactory solution "**

**-M.Nsing & S.B maheshwary**

#### **Characteristics Of A Good Problem In A Learning Situation**

- Clear & definite
- Challenging, interesting & curiosity
- Suitable to age, need, mental and physical capability of pupils

- Related to the actual life
- Understandable to the learners who face it
- Thought provoking
- Correlated to the existing knowledge of the learners
- Worthwhile and practical value
- workable with the resources available
- feasible within the time available

#### **Teacher role in problem solving**

- Giving Proper Guidance
- Optimum Help to Each Student
- Supply Only Adequate Information Regarding the Problem
- Keep Rapport with Students
- Maintain Spirit Of discovery among students

#### **Steps In Problem Solving Method**

##### ***I) Sensing the problem***

- A problem arising out of situation
- The teacher create a challenging situation in which the students feel the presence of the problem and need for solving it

## *2) Interpreting, defining and delimiting the problem*

- The problem is raised the teacher help the pupil to interpret and identify the exact problem involved through heuristic questions

## *3) suggesting hypothesis*

- Regarding feasible procedure leading to the solution

## *4) collecting the relevant data*

- The systematic identification and collection and collection of the data ,relevant to the problem the problematic situation is very complex and warrant a large pool of data
- The pupil may be asked to read book from library ,search on internet ,study of charts ,graphs and other reference material

## *5) Organizing and evaluation the data*

- The data collected are then properly organized and evaluated
- The unnecessary or irrelevant data are avoided

## *6) Formulating tentative solution*

- The pupil goes on generating hypotheses on feasible solution connected these with relevant data and makes tentative inferences

### *7) Arriving at the final solution*

- The tentative solution are pooled together and tested for acceptance or rejection
- Everyone should be express his views freely

#### **Distinction Between Project And Problem Solving Method**

<b>Project method</b>	<b>Problem solving method</b>
1) physical activity leading to concrete product	Physical activities resulting in a mental product
2) less importance to mental activities	More importance to mental process
3) get practical experience	Less practical experience
4) not a aim to get solution	Ultimate aim get a solution s

#### **INDUCTIVE & DEDUCTIVE METHOD**

##### **Inductive Method**

- Thinking moves from particular to general
  - Give opportunity for active participation by the students in the process of discovery
- Merits**
- The child develop independence ad self confidence
  - Psychological method
  - Logical method

- Active participation for students
- Reduce dependence on memorization and homework

#### **Limitation**

- laborious and time consuming
- Not suitable for all topics
- Generalization is not attempted in inductive thinking
- Sometime lead the learner to wrong generalization

#### **Deductive Method**

- General to particular
- Learner assumes a rule or generalization and verifies or applies it to interpret particular situation

Deductive method	Inductive method
1) general to particular	Particular to general
2) method of verification	Method of discovery
3) quick method	Very slow
4) encourages dependence on accepted principles	Principles are independently generated
5) readymade knowledge	First hand information
6) downward movement	Upward movement

#### **CASE STUDY**

- Case study will present the student with a complex problematic situation that stand in the way of smooth functioning of a commercial concern
- Analyses the case and explore the exact nature of the problem as well as the causes leading to it
- The aim is not to find out a solution to the problem, but to train him in the technique of in depth analysis and decision to be applied in future.

### **TECHNIQUES OF TEACHING COMMERCE**

#### **Review**

- The mental process of going through some material after its initial learning
- Review Is an intelligent re-examination of something learnt with a view to clarify ideas, re-organize the material and register it appropriately in the cognitive structure

#### **Suggestions for the success of review**

- Review is not just a repetition
- New organization of knowledge already attained
- Assimilation in order to ensure filling up gap and them to help retention
- Intelligent exercises or assignment given at the end of each unit or topic may be used for the purpose of review
- Verification, checking or gathering of information on the material learnt

#### **Role Playing**

- Students assume an identity other than their own and play the role of others with whom the new identity has been assumed

- The role play exhibit behavioral pattern they believe are characteristics of those roles in specific social situations

#### **Types Of Role Play**

##### **Structured Role Play**

- the situation to be enacted in advance and specific and specifies the goals of the activity
- proper planning is required for this
- describes the role and situation is also presented in advance

##### **Spontaneous Role Play**

- Midst of a discussion

#### **Brainstorming**

- Brainstorming is basically an activity designed to promote creativity
- Brainstorming is upon eliciting from the students as many different ideas as possible for more carefully consideration at a later time
- They are never rejected during the process of brainstorming however inappropriate or even irrelevant they might appear to be
- This technique is very useful for enhancing the contribution and involvement of students in the teaching learning process

#### **Simulation**

- Simulation in the presenting of a problem or an event presented in artificially created situation similar to the real ones

#### **MODULE 4. THEORETICAL BASED OF CONSTRUCTIVISM AND BEHAVIORISM**

##### **4.1 Constructivism – learning as a generative process**

- The word 'construct' comes from the Latin word "construere" which means 'to arrange' or 'give structure'

- learner must construct knowledge, the teacher cannot supply it

- It is a learner center approach

- Two types; cognitive constructivism & social constructivism

#### **I) Cognitive constructivism**

- It is advocated by Piaget and Bruner

- Mind has to be constructed by the individual through knowledge discovery

- The learner constructs new ideas or concepts based upon their current or past knowledge

- Emphasizes learning rather than teaching

- Learning considered as a process

- Priority to 'HOW TO LEARN THAN WHAT TO LEARN'

- Nurtures the learner's instinctive curiosity

- Encourages the spirit of enquiry

- Mental models of learners taken into consideration

- Accepts the role of exploring and experiencing in learning

- Importance to learning context

- Supports co-operative learning

- Encourages dialogue and communicating among pupils and teachers

**-Encourages learning through life situations**

**-Strong foundation of cognitive theories**

**Performance is given importance in evaluation**

**- Provide opportunity for the construction of knowledge by learners**

**- Teacher act as facilitator, co-learner, diagnostician, democratic leader and not an information monger**

**Constructivism as a theoretical backing for education**

**- Piaget called his general theoretical framework "genetic epistemology"**

**- Four primary cognitive structures according to piaget : sensory motor , pre-operation , concrete operation and formal operations . Cognitive structure change through the process of adaptation**

**-important points**

**- Learner while facing a challenging unfamiliar situation**

**-linking the new situation with already familiar 'schemas ' present in the cognitive structure of the learner , through the process of reversibility**

**- Assimilation resulting from the above linkage**

**-Accommodation by which the learner tolerates the newness of the situation and adjusts with it**

**- Equilibration or gaining back the lost equilibrium and thus 'adaptation' ;by which the cognitive structure gets develop and organized .**

**2) Constructivist theory ( Jerome s. bruner )**

- Learners construct new ideas or concept based upon their current / past knowledge
- The learner selects and transform information, construct hypothesis and make decisions , relying on his cognitive structure for doing so.
- Teacher should encourage the students to attain or discover the concept and also principles that are linkage of concepts

**Theories four major aspects:**

- Pre disposition towards learning
- The ways in which a body of knowledge can be structured so that it can be most readily grasped by the learner
- The most effective sequences in which to present material
- The nature and pacing of rewards and punishments

**3) Theory of social constructivism ( L.Vygotsky)**

- theory is that social interaction plays a fundamental role in the development of cognition
- he views cognitive development of an individual to be at three zones.
  - a) Level of actual development; the individual learner acquires left to himself at a particular age
  - b) Zone of proximal development (ZPD) ; the individual at a particular stage can attain vast cognitive development appropriate for the stage by meaningful interacting with adult under their guidance .
  - c) Level of potential development; the maximum development one can aspire to reach with the potential available, if the proximal zone is effectively handled..

## **COMPARISON BETWEEN CONSTRUCTIVISM AND BEHAVIOURISM**

<b>NO.</b>	<b>CONSTRUCTIVISM</b>	<b>BEHAVIOURISM</b>
1	<b>LEARNING is an active process</b>	<b>Learning is passive process</b>
2	<b>Emphasis on pupils</b>	<b>Emphasis on teachers</b>
3	<b>Learning is mental construction</b>	<b>Learning is modification of behavior</b> <b>Learning is not much dependent on these</b>
4	<b>Learning depends on learning situation , attitude, interest etc.,of pupils</b>	<b>Learning task place in the classroom</b>
5	<b>Learners are introduced to real life situations</b>	<b>Learner initiative is not accepted</b>
6	<b>Learner initiative is accepted</b>	<b>Teacher are transmitters of knowledge</b> <b>This is absent in behaviorism</b>
7	<b>Teachers are guides</b>	
8	<b>There is dialogue among pupils and between teacher and pupil</b>	<b>There is not much cooperation</b>
9	<b>It encourage cooperation</b>	<b>Question asked are closed ended</b>
10		

**Question asked are open ended**

#### **4.4 small group activity & large group activity**

- Four to six members
- Small group activity methods are valuable for increasing student motivation through greater involvement and active participation
- Give relief to overburdened teachers by sharing responsibilities of instruction with students

#### **Advantages**

- Motivating and generate greater students involvement
- Increasing understanding and insight of course content involved in the task
- Students are ability to generate ideas
- Develop students commitment to recommend ways of handling problem
- Provide practice in the application of information and concept in working out practically relevant tasks
- Develop positive attitude (cooperative effort ,cooperation of experiences , group feelings ,self respect ,respect for others
- Develop problem -solving skill
- Help in fostering creativity among participants

#### **Example for small group activity**

- Projects
- Small group discussion
- Case study
- Role play
- Dramatization
- Preparation of sample records and report

### **Large group activity**

- Project at macro level
- Large number of students
- have to be assigned to all members
- Large group discussion, project, seminar etc..

### **4.5 Co-operative learning**

- The pupil are structured into groups of peers who work together towards a common goal
- Students of different abilities in the same team and reward or reinforce are given to the group but not to individual to encourage learning
- Co-Operative learning involves specific guideline for assignment of children to groups

#### **Advantages**

- Develop higher proficiency in critical reasoning strategies and abilities
- Students experience higher levels of intrinsic motivation to learn
- Facilitate behavior based on stronger group interaction
- Positive attitude necessary for working effectively with others
- Develop positive attitude towards teachers, principals, and other school personal as well as towards peers.

#### **Disadvantages**

- Not properly planned and designed, it can allow for "free rider" effect
- Possibility of diffusion of responsibility

### **Teachers' role in co-operative learning**

- Specifying the objective for the learning task
- Assigning adequate learning activities to the learners
- Observation ,analysis and giving proper direction to the students
- Clarifying the doubts raising by the students
- Evaluating students performance

### **4.6 competency based instruction**

#### **Competency**

- Competency is ability to do something
- Combination of knowledge , understanding, skill, attitude ,and values

#### **Competency based instruction**

- aimed at developing different competencies among the learners , is known as competency based instructions
- to learn and attain for the mastery of a task
- teacher design appropriate learning activities for the attainment of these definite items

#### **Features of competency based instructions**

- Competencies to be developed among the learner's are identified and selected before starting instruction
- The instructional programme provides for the development of pre-determined competencies
- The details of these competencies and the standards expected will be specified and let known in advance

- Different types of instructional activities , materials, etc... should be designed in advance in tune , with the nature of the competencies and slandered determined
- Assessment of competencies should cover the knowledge , attitudes, values expected of learners , but the primary source of evidence will be the actual performance of the learner exhibiting the competency in tune with the pre-determined standers
- The entry behavior of the learner is to be assessed in advance
- The learner should be frequently observed and their performance analyzed to gather feedback and to provide appropriate remedial measures
- Competency based instruction ultimately aims at mastery learning by all participants in all the required competencies
- To achieve this, enough time and appropriate environmental conditions should be provided

#### **Steps in competency based instruction**

##### **Steps**

###### ***Step 1; identifying the competencies***

- The teacher identifies the competencies to be achieved among the learners

###### ***Step 2; analyzing the entering behavior***

- The teacher should analyses the entering behavior of the learner by way of an oral or written test
- It will give clue for planning the leaning activities to the learner pr learners concerned
- The teacher determines 'from where to start? And ' how to proceed?'

###### ***Step 3 explain the competencies***

- This will help the learner to get a clear idea regarding what they are going to learn

- The teacher may demonstrate the competences to the learners
- The teacher gives clues to the learner regarding 'what to achieve ?'

*Step 4 imparting instructions*

- In this stage teacher should provide adequate learning activity resulting in experience to the learner
- Teacher can select suitable curriculum material
- Mastery learning strategy is preferred for imparting instructions

*Step 5: evaluation*

- To analyses the attainment of competencies among the learners an effective evaluation programme should be implemented
- The evaluation will help the teacher to collect the feedback and give remediation programme

**MODULE 5; PRESENT PRACTICES IN TEACHING OF COMMERCE**

**5.1critical pedagogy and problem posing education**

**Critical pedagogy**

- Critical pedagogy is a teaching approach
- Theory and practice of helping students achieve critical consciousness
- Critical pedagogy was heavily influenced by the works of Paulo freire
- Education is dialogic exchange between the teacher and the students m, where in both learn, questions, reflect and participate in meaning making
- To create new forms of knowledge
- To raise questions about the relationships between the margins and centres of power in schools

- To eliminate the difference between high and popular culture

#### *Role of schools*

- Teachers and members of the community become co-owner of the school
- They collectively determine how the school is to be organized , what is to be taught and what role the school should play in the affairs of the community

#### *Role of teacher*

- Teacher should construct curricula that draw upon the student cultures
- Teacher must be able to critically analyze the ideologies, values, and interests that inform their role as teacher and the cultural politics they promote in the classroom
- Teacher should be able to think critically, locate themselves in their own histories and exercise moral and public responsibility in their role as active critics and transformative intellectuals
- Teacher is an authority over his subject matter

#### *Role of curriculum*

- It is based on social needs and aspirations
- It may recognize the importance of cultural difference of individuals communicating across various social and political borders

#### *Role of learner*

- he is an active participant in the process of teaching and learning

- he actively interacts with peers
- he forms his own idea, beliefs, and opinion

#### *Limitation*

- It requires broad minded teacher
- It is difficult to frame suitable curriculum
- The language used by critical pedagogues is so ambiguous that the average teacher cannot understand many of the basic critical premises made

#### Problem -posing education

Coined by Brazilian educator Paulo Freire

- His 1970 book *pedagogy of the oppressed*
- Emphasizes critical thinking
- Culture of silence
- Problem -posing education is the path to critical consciousness
- Problem -posing involves 'listening, dialogue, and action'

#### *Steps*

- Describe the content
- Define the problem
- Personalize the problem
- Discuss the problem

- Discuss alternatives to the problem s

### ***5.2 Review on the latest happenings in the State Higher Secondary schooling procedure***

- Grading system
- Continues and comprehensive evaluation
- Single window system for admission
- Problem posing education
- Issue based education
- Constructivist approach in education
- Use of edu-ubuntu
- Mental processed based valuation
- Use of ICT in class room, e-learning method, smart classroom..

### **Commerce curriculum:**

- The term curriculum is derived from the Latin word "currere".which means path.
- In the sense curriculum is the path through which the student has to go forward in order to reach the goal envisaged by education.

#### **Definition**

"Curriculums a tool in the hands of an artist (teacher) to mould his materials (pupils) according to his ideals (objectives) in his studio (school)."

-Arthur Cunningham

#### **Bases of curriculum development**

- Philosophical foundation :
- Philosophy of a society that determines the ultimate aims of its education.
- Social structure and its economic organizations are also based on philosophical foundations.
- Philosophy considered the aims of nature, the aims of society, the relationship between man and society.

- Various philosophies such as idealism, naturalism, pragmatism, realism etc. Have different views on these issues and hence different answers too.
- Sociological foundations
- The sociological foundations of education demands that we should bear in mind the needs, requirements and aspirations of the community for which an educational system is designed.
- Sociological approach considers not only the needs of the society, but also the needs of the learner
- Psychological foundations:
- The most important basis of curriculum formation is psychological considerations.
- In modern times so much research has been conducted in the sphere of educational psychology that it has become an independent branch of study.
- The means to the descends development and hence it should be shaped in tune with the psychology of the learner.

### **Types of curriculum**

- Traditional or subject -centered curriculum:
- The traditional curriculum which has been in vogue for a sufficiently long time , is conceived in terms of subjects of study'
- Curriculum is organized with the largest emphasis on knowledge including facts, concepts, principles, processes and skills in the subject concerned.
- Activity- centered curriculum:
- In activity- centered curriculum, subject matter is translated in terms of activities and knowledge is gained as an outgrowth and product of those activities. Activity is used as the medium for imparting knowledge, attitudes as well as skills.
- Child -centered curriculum:
- Subjects should be chosen and taught keeping in view of the social, emotional and intellectual needs of children as well as their capabilities and developmental status.
- Experience -centered curriculum:
- The experience which the individual is to get while participating in the process of learning. Under this pattern, experience of the individual is the starting point of learning and not the subject matter or the interest of the individual.
- Undifferentiated curriculum:
- A curriculum which does not aim at the specialized study of various subjects. Specialization should come at the higher secondary and college levels only.

- The primary and secondary stages we should have undifferentiated or integrated curriculum. Development of all round personality is possible only through integrated experiences and the only means of bringing about this integration is the unification of subjects.

#### **Principles of curriculum construction**

1. **The principle of childcentredness:**
  - Curriculum should be child -centered .it must be based on the present needs, requirement s and circumstances of the child.
  - The child needs more experience than instruction.
2. **The principles of community -centeredness:**
  - The learner is going to be an active member of the community as a citizen
  - Quite desirable that his needs and desires must harmonies with the needs and desires of those amongst whom he has to live.
  - He is to be educated in a school established by the society and by interacting with other members of the society.
3. **The principle of activity -centeredness:**
  - The curriculum should provide for a variety of activities both physical and mental in which children are naturally interested. The activity must be coasted with the child's desires and needs as well as societal requirements.
4. **The principle of integration :**
  - By integration we do not mean integration of subjects. What is required is the integration of the child's needs on the one hand and the needs of the democratic society on the other hand.
5. **Forward looking principle:**
  - The aim of education is to prepare the child for an effective adult life.
6. **Conservative principle:**
  - The curriculum should preserve and transmit the traditions and culture of human race.
7. **Renewal principle:**
  - Education should cater to renewal of the culture to suit the requirements of changing time.
8. **Creative principle:**

Education should be so moulded as to enable to develop one's creativity.
9. **Motivation principle:**
  - It should thus motivate the pupils to activity participate in the learning process with an innate desire, that is with intrinsic motivation.
10. **Maturity principle:**
  - The curriculum should be suited to the mental and physical maturity of the pupil.
11. **The principle of preparation for life**

- The school curriculum should include such elements that would prepare children for their future life.
- 12. The principle of elasticity and flexibility:
  - Experience to be presented have to be modified to suit the child environment, societal conditions, learning atmosphere, etc.
- 13. The principles of comprehensiveness:
  - The curriculum must be comprehensive enough to confirm to the needs of various individuals or community
- 14. The principle of balance :
  - Curriculum should maintain proper balance direct and indirect experience, liberal and professional education, individual and social aims compulsory and optional subjects.
- 15. The principle of utility:
  - Curriculum should be of practical use to the pupil, and hence should maintain vocational and technical bias.

#### **Approaches of curriculum construction**

##### **1) Concentric and spiral approaches :**

- A general insight of a unit in its totality is given to pupils in a simplified manner. In the next year more and more details of its parts are added.
- it follows the maxims of teaching , such as from general to specific, simple to complex, easy to difficult,etc.
- the term spiral gives the additional implications that while attempting gradation the linkage too is taken care of and the continuity of the topic concerned is never broken.

##### **2) Psychological and logical approaches:**

- The arrangement of subject matter based on the principles of psychology is known as psychological approach
- The curriculum will be the psychological needs, requirements, potentials, capacities, etc. Appropriate for the developmental level of the learner.
- This approach is in tune with the principle of child- centeredness
- Logical approach stress is given to the logical sequencing of the subject concerned.
- A good curriculum if carefully developed can maintain the psychological approach without sacrificing the logical sequence of the subject.
- The logical continuity is taken care of at every stages of curriculum transaction done in tune with the psychological approach.

##### **3) Topical and unit approaches**

- A topic is a comprehensive collection of related learning materials pertaining to a broad area of the subject , systematically and sequentially arranged so as to get a holistic picture of those aspect
- A spiral approach may be adopted and study of the topic may be distributed over distributed time span.
- Each major topic may be divided into a number of units. Though a unit is thus only a part of the same topic it can maintain a holistic nature.
- A topic is complex and very large and involve a number of units dealing with specific aspects that , could be meaningful integrated it will be advisable to have the unit approach.

### **1.5 Curriculum evaluation**

#### **1) Goal specification:**

Goal specification includes the role of experts of evaluation with a view to drawing the attention of decision makers concerned with curriculum development and to take decision about educational goals on the basis of social needs, trends, research finding

#### **2) planning**

- Planning involve through preparation and designing required for the development of a system.
- important components of the curriculum, viz., selection of topics and units, designing of proposed learning activities and experience, development of instructional materials, planning evaluation procedures, time scheduling for instructions, etc.

#### **3) Validation:**

At this stage the curriculum draft developed as per the evaluated plan is submitted to subject experts for their judgment and on the basis of their observation it is modified if necessary. An empirical trial may also be conducted in the class room situation. On the basis of class room try out, alteration may be made.

#### **4) Field testing**

At the validation stage, weak points are identified and suggestions are made for further improvement

#### **5) Regular monitoring:**

Regular monitoring helps to update the old programs or to develop a new one.

### **Modern trends in curriculum development:**

- 1) Emphasis on procedural learning
- 2) Competency based learning
- 3) Pupil centered curriculum
- 4) Socio- issue oriented curriculum
- 5) Use of self -learning materials
- 6) Inter-disciplinary approach
- 7) ICT oriented curriculum
- 8) Critical pedagogy
- 9) De-centralized curriculum
- 10) Continues and comprehensive evaluation
- 11) Online education system

### **COMMERCE AS A CORE SUBJECT**

#### **Interdisciplinary approach**

- One of the important aims of the educative process is to achieve a unification of knowledge pertaining to the various branches of learning. Students are interested to learn things , which are relevant to their life experiences. They cannot continue to learn commerce in isolation as a compartmentalized discipline that has little relation with other disciplines.

- various subjects and different topics of the same subject should be taught at school level aiming at a meaningful interaction of knowledge in related items.

-disciplinary approach of teaching, the goal of integration of all knowledge can be realized by following an inter disciplinary approach by which the various disciplines are meaningfully correlated.

-correlation of different subjects is essential for checking artificiality of treatment and for achieving unity of knowledge. It makes learning easier, more interesting and natural and practically significant to life.

#### **Relation of commerce with other subject**

- a) **Commerce and economics :**

- Economics is divided into four parts namely, production , exchange , distribution , and consumption .

-many specialized subdivision of commerce provides us with the theoretical basis and practical suggestions helpful to facilitate the exchange a scientific endeavor.

b) Commerce and geography

-The raw materials required for any commercially significant commodity have to be collected from various places and made available in the center of production.

- The availability of such materials is always based upon the geographical conditions.

c) Commerce and statistics:

These include statistical quality control, the inventory control, input -output analysis, market research, business forecast etc., these techniques and designs have revolutionized the business world. statistical techniques have application also in evaluating the results of sales , precisely assessing the company's achievements, comparing the effectiveness of different modes of advertisement , analyzing the influence of the seasonal variations, etc..

c) Commerce and international relations:

- It embraces relations between countries, peoples, cultures. Etc.,

-that affect the external policies and power of a nation

- Many business organizations are engaged in external trade. This would promote healthy international relations between nations.

f) Commerce and management:

- The word management when used as a collective noun, refers to all those who manage activities within an organization.
- These include transportation, insurance, advertising, banking, warehousing etc. Each of these elements demands effective management. The future of any business that involves production and sale of goods and services depends on efficient management.

COMMERCE AND IT BRANCHES

- Business management
- Business economics

- Business statistics
- Business communications
- Information technology
- EDP
- Accounting
- Banking
- Business law
- Auditing
- Truism , co-operating , marketing , finance
- Advanced financial account
- Cost accounting
- Income tax
- Computerized accounting
- HRM
- Marketing
- Strategic mgt
- Business environment
- International business
- Business practice
- Financial derivatives
- Operational management
- MIS
- Organizational behavior
- Business statistics.

#### **TEACHING LEARNING MATERIALS IN COMMERCE**

##### **AUDIO- VISUAL AIDS**

-the various media are collectively known as known as audio visual aids.

-audio visual aids assist a teacher in providing learner suitable learning experiences in the form of audio and /or visual perceptions.

##### **A) Projected aids:**

- a projected aid is one in which items to be perceived are projected on a screen using mechanical devices.

#### 1) Overhead projector (OHP)

- The name overhead projector indicates that the projected image is behind and over the head of the Speaker.

-overhead projector is a widely used medium of instruction.

-it is a simple and effective means of communication that enables the teacher to interact with the class.

-the lens system of the overhead projector is designed to allow placement of the projector in front so that the teacher can face the class while using it.

-use of OHP that facilitates audio and visual perceptions at the same time not only makes the impression deeper but also develops interest and motivation among the students.

#### 2) Slide projector:

- Slide projector is an instrument equipped with a powerful light source and carrier for holding slides of suitable size.
- A double slide carrier is filled into the projector so that when one slide is being projected on the screen, a second slide can be kept ready for projection.
- The projection can also be operated and focused by remote control.

#### 4) Film projector :

-a single picture itself is an effective aid, but a sequence of pictures presented continuously have a cumulative effect.

- A film in the form of a motion picture is considered to be a valuable instructional aid.

-they enrich learning by presenting a series or sequences of meaningful experiences involving motion.

-they can enlarge or reduce the actual size of objects to suit the need.

- Not possible to duplicate can also be presented by a film.

#### 5) LCD projector

-LCD (liquid crystal display projector)

- It is used to present a topic in the classroom or in front of a large audience.
- replace all other projected and non-projected aids with only a single LCD projector and a computer system.
- present a topic by using computer made slides, graphics, pictures, video clips, movies and special effects.

#### 6) Television

- television is considered as the most efficient and effective means of mass communication.
- it could transmit sound as well as visual experience, which provide a different and unique learning experience to the students.
- programmer directly linked with the instructional needs of the learners.
- experts can prepare visual instructional materials in advance and can transmit it in an appropriate time schedule.

#### b) Non projected aids

##### 1) Graphic aids:

- graphics are instructional materials that summarize significant information and ideas through some combination of drawings, words, symbols and pictures. Major graphic aids are graphs, diagrams, and charts.

##### A) Graphs:

- A graph is a visual representation of numerical data.
- graphs are mainly used for systematic consolidation of data, data analysis, interpretation or comparison etc.
- Among those the most commonly used are line, bar, circle or 'pie' and pictorial graphs. Each has its own advantages and applications.
  - Line graphs
  - Bar graph
  - Circle or pie graphs

##### b) Diagrams

The relevant bank ground knowledge and experience in the ideas represented by the diagram is necessary if it has to be read intelligently.

##### c) pictures

- Pictures and photographs play a significant role in making ideas clear and comprehensive. They cultivate the power of observation and judgment.

d) **Chart :**

- A chart is a combination of pictorial, graphic, numerical or verbal material designed to present a clear visual summary of an important process or set of relationships.
- Outline and tabular charts, flow, organization or process charts, tree charts, time-line charts

2) **Display board**

- Libraries and corridors of school is recently giving way to attractive and educative surroundings with a wealth of display materials.
- Displays that attract and appeal pupils to stimulate their curiosity are called motivational displays.
- Displays that add information and ensure active involvement of pupils in the development of a lesson are termed development display.
- Display that is used for review and consolidation of a lesson are called summary displays.

• Black board

• Bulletin board

3) **Three dimensional aids:**

- Models, specimens and textbooks are the major three dimensional aids.

-model, specimen, display items

**3.2 Commerce textbook:**

Text book is one of the important aids in the teaching learning process and plays a pivotal role in educating school pupils.

**What is a text book?**

-a text book is the teacher in print.

-The text book is armed with various teaching -learning techniques and motives.

-a written book which contains selective and systematic knowledge presented in a sequential form.

-the study of which can provide learning experiences required for the mastery of the curriculum.

**Functions of text books in commerce education**

- text books provide useful guidelines which could help the teacher in day to day teaching.
- a text book is the most acid, dependable reference book and all-time companion
- a text book makes self-learning possible.
- a good text book helps to form correct understanding of basic concept and principles of commerce
- a good text book is useful in overcoming limitation of classroom teaching.

#### **Characteristics of a good text book**

- should be written by an author who has adequate experience of teaching the subject.
- good text book in commerce should be suitable to the age, ability, and interests of the pupils. The language used also should be suitable to the age level of the pupils.
- possible maintaining the psychological sequence.
- the text book should be able to help both teachers and pupils. Each chapter should contain assignments, exercises and suggestions for further activities
- the book should be illustrated.
- the print and the paper used and the binding of the text book should be attractive.

#### **Activity aids**

- the essence of this statement is that school is a place not only for imparting knowledge to children but also for developing their personality and shaping their character.

##### **I) Field trips and excursions:**

- excursion usually involves a tour by a person or a group of persons to some selected place.
  - Excursion is mostly undertaken for recreation and pleasure.
  - this provides direct experience leading to effective understanding.

**2) Commerce club or association:**

- Commerce club or association may be started in the school under the leadership of the commerce teacher.

- The commerce teacher should take all possible steps to run the club effectively by gaining adequate support from the administration, students and the community.

The organization of such a club will be of immense benefit to all concerned as;

- It can act as a valuable links between students and teachers.
- It provides students with useful practical experiences in real life situations
- It fosters cordial relationship among students.
- It helps to identify talented student and to assign them due responsibilities
- It can keep in touch with the former students who are willing to contribute for the development of the club and the department
- The club can arrange lecture of leading businessmen, industrialists and professionals.
- It can arrange a variety of programmers like film shows with a view to supplement the instruction imparted in the classrooms.
- It can conduct motivation generating programmers such as quiz programmers , essay and oratory competitions, etc.,
- It can publish departmental magazine's in which the commerce teacher and students can contribute articles.
- It can link the school with the community by which a number of community resources could be made available for making learning more effective.

**7) School bank :**

-acquaint the commerce students with banking habits.

- a school bank may be started under the guidance and supervision of the commerce teacher.

-This develops among the students the habit of thrift, savings and investment.

-the commerce teacher can select some students on rotation to act as cashiers, clerks. Etc.

**8) Debate and competitions:**

- This sort of debate and competitions eliminate stage fear among the students and provide ample opportunities for improving vocabulary and expression.

**9) Exhibitions and festivals:**

- Holding of exhibitions, fairs and celebration of festivals will add color to the teaching and learning of commerce.
- This will give a sense of pride to students resulting in reinforcement and motivation.
- This will give a sense of pride to students resulting in reinforcement and motivation.

**I0) Visits to banks :**

- to gain realistic practical knowledge relating to the various activities of the bank.
- a visit to the bank will help them to see all the documents connected with bank transactions as well as to witness the various activities in their natural setting.

**II) Visits to insurance companies**

- This would help them to get practical knowledge.

**I2) Conducting surveys:**

- survey is an organized and systematic method for an accurate determination of commercial data. Surveys can prove useful only if they are conducted properly.
- The purpose of the survey must be made clear.

**I3) Commerce library :**

- classroom teaching must be supplemented with knowledge gathered by reading library books and journals.
- work in the library for their completion will develop not only desirable reading habits but also their insights.
- the students make use of good books available in the library.
- the teacher has to help the students make use of good books from the library.

**II) Commerce room:**

- teaching learning process dynamic and effective .a commerce room should provide bulletin boards, reference tables, magazine racks, individual table and chair for each student, teacher's desk and chairs, a standing desk for the teacher , various audio-visual aids such as film projector , slide projector ,LCD computer , internet facility,etc..

## **I2) Current affairs:**

-teaching of current affairs in commerce education is indispensable due to rapid rate of technological and social changes , introduction of highly sophisticated automation in business , intensive market competition and increase in transportation and complexity in business

## **SUPPLEMENTARY MATERIALS IN COMMERCE:**

### **Importance of supplementary material:**

- Supplementary material is of potential value for commerce teaching.
- Text books cannot satisfy all aspects of critical and inspirational knowledge and may be even lacking details with regard to current contemporary affairs.
- Elaboration is possible through current events are to be correlated with the teaching of commerce.

### **Work book:**

- Work book are based on the principle of learning by doing
- They play a vital role in leading to the concretization of the concepts presented in text books.
- Work books provide opportunities to the students to apply knowledge gained through text books.

### **Reference book:**

- It is not meant for a compulsory study by all the students undergoing a course.
- It provide a wider exposure to the students and teachers
- It is very helpful in providing career guidance also.
- It is not prescribed by any institution or organization

### **Hand book:**

- It contains summaries of chapters in the textbook , conceptual development of topics, graphics, statement of instructional objectives to be realized , explanation of different terms : fact, principles, learning experience , exercises of various kinds suited to each topic , evaluation tools, assignment for pupils and suggested reading materials for the teacher and pupils

## **Use of websites like ERIC, INFLIBNET**

### **ERIC: - education resource information center**

- It is an online digital library Of education research and information
- ERIC is sponsored by the institute of education science of the US department of education

- ERIC is to provide a comprehensive, easy to use, separable, internet based bibliographic and full text database of education research and information for educators researchers and the general public.
- Education research and information are essential to improving teaching, learning and educational decision making.

#### **INFLIBNET;**

(Information and library network)

- Center is an autonomous inter- university center (IUC) of university grant commission (UGC) involved in creating infrastructure for sharing of library and information resource and service among academic and research institutions.
- INFLIBNET is set out to be a major players in promoting scholarly communication among academicians and researchers in India
- Primary objective of INFLIBNET is promote and establish communication facility to improve capability in information transfer and access , that provide support to scholarship, learning , research and academic pursuit through cooperation and involvement of agencies concerned.
- Build and strengthen ICT infrastructure in educational institution with value added service.
- Develop tools , technics and procedure for secure and convenient access management enabling users to access information in electronic form ate from anywhere, anytime.
- Develop resource selection guides and online tutorials for effective delivery and usage of e-resource
- Facilities creation of open access digital responsibilities in every educational institution for hosting educational and research content created by these institutions

#### **MODELS OF TEACHING COMMERCE**

**Models of teaching:**

- a teaching is a tentative design or plan of action for teaching.
- “teaching models are just instructional designs. They describe the process of specifying and producing particular environmental situations which cause the student to interact in such a way that specific change occur in the behavior”.

-Bruce Joyce and Marsha

**Assumptions regarding teaching models:**

- Teaching is means for generating an environment of learning.
- It provides an opportunity to develop physical and mental efficacy

- Different type of teaching objectives are achieved by organizing teaching elements in different ways
- Teaching models provides learning experience by creating appropriate environment conducive to real behavioral outcomes teaching

#### **Families of teaching models**

**Family 1 -the information processing family**

**Family 2 the personal family**

**Family 3 social family**

**Family 4 the behavioral system family**

#### **Key concepts for describing teaching models**

- Each teaching model is based upon some specific learning theory or theories
- The description of the model should, hence, start with a brief explanation of the goal envisaged to be supported by the learning theory based upon which the model has been developed

#### **Four components or dimensions:**

##### **1) Syntax :**

- This is a description of how the various phases in the development of a lesson are sequenced when the model is translated into action.
- This dimension indicates how a lesson based upon particular model begins and through what phases it progresses and culminates in the realization of the development of goal envisaged.
- It is evident that the phases involved in the different models will differ.

##### **2) Social system (structure of learning environment)**

- The relationship between the teacher and the learners as well as the role played by each in the activities that take place define the nature of the social system
- The activities of the pupils will be more controlled by external restrictions with a predetermined structuring. Such a system may be said to be highly structured.
- The teacher withdraws to the maximum possible and free interaction among the learners will determine the course of action in the learning environment. This may be said to be low structured

because the course of action is loose and not predetermined. Certain other models will be moderately structured in the sense that the teacher and the pupil jointly decide upon the course of action.

**3) Principles of reaction ( rules to be followed)**

- This is an extension of the social system. This defines the nature of reaction expected from the teacher to every pupil activity.
  - Principles of reaction give guidance to the teacher as to how he is expected to react to each activity of the learners, to suit the characteristics of the model selected.
- 4) Support system:**

Every model of teaching warrants certain conditions and facilities for the realization of the goal.

**Instructional and nurturing effects**

- The teacher has to think of another aspect also while planning the lesson. That is about the instructional and nurturing effects of a learning environment.
- The direct or instructional effects of a lesson, as purposefully envisaged by the teacher
- The indirect or nurturing effects that might happen as by -product.
- By product may be desirable while other may be undesirable
- There is possibility for some undesirable reactions or behavior to creep in. such a nurturing effect may not be desirable and hence the teacher has to think of precautionary measures.

**Models of teaching and teaching of commerce**

**ADVANCE ORGANIZER MODEL**

**a) Theoretical background:**

- The learning theory formulated by David Ausubel
  - Ausubel thought in terms of improving the techniques of presentation in such a way as to ensure meaningful learning
  - Term meaningful verbal learning and argues that verbal learning becomes inferior only when it degenerates into rote learning instead of meaningful learning.
- **Students cognitive structure:**  
Cognitive structure refers to a student's knowledge of that matter with special reference to how much he knows, how well he knows and how effectively the knowledge is structured.

- Meaningful learning set
- Connections could easily be established between the new material to be learnt and the related materials that already exist in the cognitive structure

➤ Structure of concepts:

- each discipline has a structure of concepts, hierarchically organized.
  - certain broad abstract concepts are at the top and these will include more concrete concepts at the lower stages of organization, while organizing knowledge in the cognitive structure , human mind has a tendency to follow the same hierarchical order.
- Advance organizer
- An advance organizer is the 'background knowledge, presented by the teacher in advance, that is before presenting the new material to be learnt.
  - this will be broader and more abstract in nature than the new task, but will act as the container or subsume of the new items presented.

There are two types of advance organizers

**Expository:**

- Organizers are those in which a general classes relationship is exposed with a view to include more specific classes.
- familiar concepts associated with it can be used as an organizer for teaching specific types of quadrilaterals.

**Comparative:**

- Those that contain concepts similar to the ones to be presented so that familiar elations are established and learning made meaningful

➤ Subsumer

- this is the function of the advance organizer.
- an organizer is helpful to subsume the specific concepts involved in a border concept.

➤ Progressive differentiation

- Ausubel thinks that the hierarchical order in the processing of information is from the broader and more general to the specific ones.
- The process of maintaining his gradation by which specific items are gradually presented one by one in the hierarchical order that is known as progressive differentiation.
  - Integrative reconciliation
- This is the term that explain the conscious effort to relate new items to previously learnt content in such a way as to make the cognitive structure an integrated whole . This is the process that helps in meaningful learning.

## **2) Description of the model**

### **a) Syntax**

**Phase 1: presentation of advance organizer:**

The teacher should ensure the required structure by discussion, questioning and feedback.

**Phase 2: presentation of the learning task or material:**

Present the minor concepts one by one, in the order, using the principle of progressive differentiation.

**Phase 3: strengthening cognitive organization:**

This is done by adopting the principle of integrative reconciliation.

### **b) Social system**

Teacher has the control of the intellectual structure. During the first two phases it is highly structured, but during the third phase more free interaction occurs.

### **c) Principles of reaction**

The teacher react to pupils reaction by way of giving clarification, differentiating or by helping them to reconcile with existing knowledge.

### **d) Support system:**

Well organized learning material that includes the advance organizer and the new items to be progressively differentiated from the most important support.

### 3) Instructional and nurturant effects

Formation of conceptual structures and meaningful assimilation of information and ideas are the important instructional effects.

#### THE JURISPRUDENTIAL INQUIRY MODEL

The theoretical background

- This is teaching model included in the social family
- Every individual is a member of society
- Individual actively participates in the activities of the society
- The ability to think about & resolve social issues within a jurisprudential frame of reference
- Pupils think systematically about contemporary issues
- Issues are to be formulated as public policy questions and analyzed in terms of alternate viewpoint .This type of experience helps pupils to rethink about their own views regarding an issue on the basis of points of view raised by other members of the society

#### THEORETICAL CONSIDERATIONS

- The citizens should master the skill & develop the mental set required for systematically analyzing such issues and pass judgments after considering all possible arguments that emerge from different viewpoints
- Personal likes and dislikes will have to be forgotten and every viewpoint has to be examined with a jurisprudential frame of reference, as done by judge. Hence the model is named as Jurisprudential inquiry model

#### COMPETENCIES REQUIRED

- The individual has acquired familiarity with the values of the society

- The individual should possess the skill for clarifying and resolving issues
- The individual should gather clear knowledge of contemporary political and public issues that exist in the society

#### DESCRIPTION OF THE MODEL

##### SYNTAX

- phase:1 orientation to the case: The materials concerning the social issue are introduced and opportunity given to review the facts
- phase: 2 identifying the issues: the facts gathered and reviewed are synthesized into public policy issues These are considered one by one. The values and value conflicts associated with each policy issue are identified. These are then associated with the underlying factual and definitional questions
- phase:3 Taking a position: State one's position regarding the issue this position has to be stated in terms of the framework of values
- phase :4 Exploring the stance(s)&patterns of argumentation .Find out the point of the stance at which the value is violated (on the basis of factual evidence)also thoroughly examine and substantiate the desirable or undesirable consequences of a position
- phase:5 refining and qualifying the position: The changed position is stated &justified on the basis of values also examine a number of similar stances
- phase:6:Testing factual assumptions behind qualified position .This is a jurisprudential examination of the restated position on the basis of factual support and consequences

##### SOCIAL SYSTEM

- Ranges from highly structured to low structured. To start with ,it has to be high, but with experience it becomes low

##### PRINCIPLES OF REACTION

- Teacher's reaction are mostly probing .He question the relevance, consistency specificity, etc of the student's opinions and viewpoints .He also ensures continuity of thought . the teacher has to

be prepared for probing , on the basis of his understanding of the student's interpretation of values

#### SUPPORT SYSTEM

- A comprehensive collection of source documents including all the facts and values associated with the issue is the main support

#### INSTRUCTIONAL AND NURTURANT EFFECTS

- Instructional effects: competency for analyzing social issues ability to assume role of the 'other'. Competence in social dialogue
- Nurturant effects: empathy /pluralism, awareness of facts about social problems, capacity for social involvement and desire for social action.

# E BOOK ON COMMERCE EDUCATION

**PRASANTH VENPAKAL**

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*For B.Ed. Student Teachers*

*For Sending Suggestions :*

*prasanthsr.sr783@gmail.com*