

# COMMERCE CURRICULUM

## Introduction

"Curriculum does not mean only the academic subjects traditionally taught in the school, but it includes the totality of experiences that a pupil receives through the manifold activities that goes in the school, in the classroom, library, laboratory, workshop, play ground and in the numerous informal contacts between teachers and pupils. In this sense, the whole life of the school becomes the curriculum which can touch the life of the students at all points and help in the evolution of a balanced personality"

-The Secondary Education Commission Report (1952-53) From last many years, many changes have been taking place in the syllabus of schools and the changes are due to the need of society and demand of time. In ancient period, the objective of education was just to develop 3 RS (Reading, Writing and Arithmetic) in the children, while now, the objective of education is to develop 3 R's +4 H's (Hand, Heart, Head and Health) in the children. So, we can say that our educationists along with our society demand for harmonious development in the children. Therefore, development of suitable curriculum is of vital importance in the present day.

## Meaning of Curriculum

The literary meaning of curriculum is a particular course of study in one subject. The curriculum word is derived from Latin word "Curricero Carrere" which means-A Race Course. In the field of education, curriculum is like a race course for children who run to win run the race/educational prize in the limited time duration Thus, we can say that curriculum is like a race course for children to reach a certain/set goal.

## Concepts Related to Curriculum

There are two concepts of 'curriculum' prevailing in the society.

1. Old concept of Curriculum
2. New Concept of Curriculum

## 1. Old concept of Curriculum

According to old concept, it is confined merely to the course of study or syllabus Carter V. Good: "Curriculum is a general over all plan of the content or specific material of instructions that the school should offer to the students by way of qualifying them for graduation or certification for entrance into professional or vocational field."

Cunningham: "It (Curriculum) is a tool in the hands of artist (teacher) to mould his material (pupil) according to his ideal (objective) in his studio (school)."

Dr. R. N. Safaya: "A group of subjects or courses of study arranged in a particular sequence for instructional purposes in the school."

Elizabeth Macle: "Curriculum is a prescribed instructional mater for the students"

## 2 New Concept of Curriculum

In new concept of curriculum, all those activities and experience which a child enjoy/undergoes in and outside the classroom according his needs and interests.

Crow and Crow: "Curriculum includes all those experiences of child which he receives inside the school or outside of the school. The experiences are arranged in such a programme which leads to the development of physical, social, intellectual, emotional and spiritual aspect of his personality"

Frobel: "Curriculum should be conceived as an epitome of the rounded whole of the knowledge and experiences of the human race."

H.L. Case Well: "The Curriculum is all that goes in the lives of th children, their parent and teachers. The Curriculum is made up of every thing that surrounds the learner in all his working hours. In fact Curriculum has been described as the environment in motion."

John Dewey: "The scheme of curriculum must take into account of the adaptation of studies to the needs of the existing community life, i must select with the intention of improving the life. We live in common so that the future shall be better than the past."

Kilpatrick: "It (Curriculum) is the whole living of the pupils of students so far as the school aspects responsibility for its quality." Munroe: "Curriculum embodies all the experiences which are utilized by the school to attain the aims of education."

Rudyard and Kronberg Henry: "Curriculum in its broadest sense includes the complete school environment, involving all the courses, activities, reading and association furnished to the pupils in the school."

It is considered that the suitable definition among various definitions of curriculum regarding modern concept has been employed by Secondary Education Commission.

### **Characteristics of Curriculum**

The above mentioned definitions indicate the following characteristics of the concept of curriculum:

1. According to Wesley and Wronsky curriculum is a tool fulfils the objectives of education: "It seems reasonable to regard curriculum as a process and also as an ever-changing product, it can be made and remade."

(a) Curriculum is determined by four important factors namely:

(i) Social force

(ii) Knowledge of human development

(iii) Nature learning

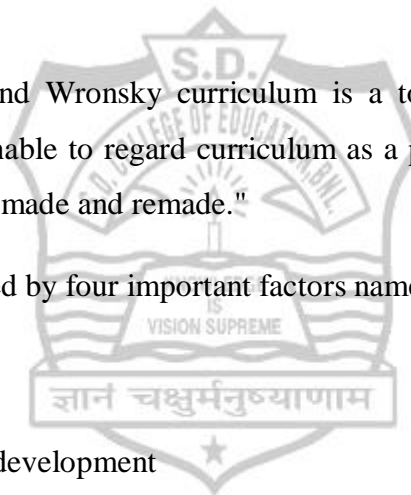
(iv) Nature of knowledge and cognition

2. It is more than teaching and learning and includes: Syllabus +Co-curricular activities + Various parts of educational environment.

3. Curriculum should cater to the individual differences of learners.

4. In view of individual differences of children, curriculum implementation envisages a critical role of the teacher.

5. It includes content method of teaching and purpose of education.



6. Curriculum is never fixed while dynamic. It is generally preplanned. However suitable may arise when there is a change in the activities and programmes to meet some particular situation. Wesley and Wronsky has rightly stated: "The curriculum consists of those elements that are considered most essential for the preservation of society."
7. Curriculum is described as whole environment in motion (Social, Physical and Psychological).
8. Curriculum is the mirror of the prevailing educational trends system.
9. Curriculum is quite helpful in the development of a balanced personality.
10. By curriculum, it is easy to achieve some set goals and objectives of education which are set by society.

### **Principles of Curriculum Construction in Commerce**

- 1. Principle of Conformity with Aims of Education:** Aims of education provide a strong base for framing curriculum. If the aim of education is to bring about the industrial revolution then the curriculum will place more importance on industrial activities. If the aim of education is to prepare the child for future life and enable him to earn his livelihood, it must include subjects like accountancy, computer education, entrepreneurship etc.
- 2. Principle of Totality of Experiences in Human Life:** Every individual has to perform variety of activities, hence curriculum should not neglect any kind of activity. It should consider totality of experiences gained by the child. Commerce is the sum total of all those activities engaged in the smooth flow of goods and services from producer to consumers. So, commerce curriculum should be constructed on the basis of comprehensiveness and should closely relate to life.
- 3. Principle of Activity and Experience:** In the words of Rousseau, "instead of making the child stick to his books, keep him busy in the workshop where his hands will work to the profit of his mind." Learning by activity and experience is the natural form of learning and is easily acquired by the child. It is rightly said that true education is acquired through activity and experience. So, curriculum of commerce should be activity based.

**4. Principle of Correlation:** Commerce curriculum should be based on the principle of correlation. Knowledge cannot be imparted in water tight compartments. It includes the correlation between the internal and external environment of the school. Commerce curriculum can provide true education only when the knowledge of commerce is correlated with other subjects and real life situations.

**5. Principle of Utility:** This principle is the most importance principle in the construction of curriculum. Parents are interested in including all those subjects in the curriculum which are likely to prove useful to their child in his life and the child can become a responsible citizen of the society.

**6. Principle of Flexibility and Adjustability:** Education dynamic subject. It is related with many aspects of human life. T world is changing very fast and the education is aimed at preparing child to meet those changes. A curriculum should be flexible enough which can easily adjust the changes without seriously affecting its the objectives. It must be revised at frequent intervals to include the ne material takeout the old ones.

**7. Principle of Continuity in Learning Experience:** Knowledge is imparted though the various kinds of learning experiences These learning experiences should be continuous as the individual learn continuously throughout his life.

**8. Principle of Community Centeredness:** School is the pan of society. Commerce education should also be based on the principle that school and community life must be immediately related to each other. Hence commerce curriculum should include all those activities which are performed by the members of community outside the boundaries of the school. This will inculcate social sense to the social environment where he has to utilize his education.

**9. Principle of Conservation of Culture:** One of the main contribution of education is to conserve the culture from one generation to other. So the commerce curriculum should conserve the culture.

**10. Principle of Forward Looking and Future Oriented:** The curriculum of commerce should keep in mind the various changes which will take place in future. The curriculum should prepare students for future life.

**11. Principle of Creativity:** The aim of education should be to develop creativity among students. Man is supreme creature of God, but man's creativity is the finest creation. Curriculum must be framed by considering individual differences of the students and it should encourage each child to develop his creativity. It is only through the education and curriculum that the hidden qualities of the child can be drawn out.

**12. Principle of Individual Differences:** No two individual are same individuals differ in their mental ability, interest, aptitude, attitude, kills etc. Modern education aims at the all round development of the child. So, psychologists insist that the curriculum should be so designed provide an opportunity for complete development to widely differing individuals.

**13. Principle of Variety:** Variety is also an important principle of Commerce curriculum construction. The innate complexity of human and many facets of his personality make it necessary that curriculum should be varied, because same kind of curriculum can not help in the all round development of the child.

**14. Principle of Child Centeredness:** Curriculum should be based on the needs, requirements and situations of the child. The curriculum of commerce should be framed according to the age, ability and mental level of students.

### **Approaches to Curriculum Development**

There are various approaches to the process of curriculum development which may serve as a theoretical foundation. Walter (1985) makes a useful contribution in this connection. The approaches described by him are the academic, experimental (Experience based), technological and pragmatic approaches. The following is a synopsis of his description of these views:

**1. The academic approach:** According to this approach, curriculum development is a systematic process directed by academic rationality and theoretical logic. In this approach, the curriculum specialists or team is placed in a position where curriculum decisions can be taken unilaterally means without the practitioners, teachers and others involved. Tytler (1949) accepts that curriculum planning is elevated above the unique nature and character of particular school situation. The process begins with the

identification of objectives and goals and then follows the further procedure of selection of content, the classification thereof, the design of methods and the eventually evaluation of the outcomes.

**2. The experimental approach:** Dewey is generally regarded as the father of the experimental model. In contrast to the academic model which lays claim to objectivity and universality and results in subject disciplinary design, the experimental approach is subjective personal, heuristic and transactional. It lays stress on the role of teachers and learners and their cooperative curriculum decisions. It makes use of self directed, unstructured and personalised instructional programmes at self paces. personal feelings, inclinations, values and experiences are regarded as necessary curriculum content and the active involvement of the learner is regarded as necessary in order obtain maximum earning outcome. The basic is that children only learn what has meaning for them personally and they create their own learning through selective perception. The differential characteristics of the experimental model are probably its child centred nature, accentuation of inter-person relations, the systematic suppleness of the development process and the primary role of affective content in the instruction process.

**3. The Technological approach:** The technological approach coincides with the academic approach model in that it also makes use of the means-end paradigm and is based on Tyler (1949) rationale. The academic model in decision making in regard to curriculum is based on the theoretical and academic logical argument, the technological model makes use of the principles of system analysis, empirical methods and management effectiveness. The technological approach has its components empirical analysis of needs determination of need priorities specification of objectives in the form of behaviour or performance objectives selection of content to fit in with the specified objectives definition, description and classification of instruction procedures and learning activities identification of quantifiable evaluation methods.

In summary the technological approach sees learning as a system. This system can be reduced to its component parts or steps. It takes place in a predictable, systematic and controllable manner. Its effectiveness can be increased by the application of good control according to management principles.

**4. The pragmatic/problem solving approach:** The problem solving approach puts as its point, firstly the condition that curriculum design required time and efforts and

secondly that the task must be Commerce Curriculum regarded as a design problem which must be solved by means of connected, meaningful and acceptable proposal. There must be maximal relation of the knowledge skills of all those involved. In addition there must be balance between originality and creativity on the one hand and the utilisation of existing practices on the other. A logical working procedure can consist of problem formulation brainstorming/think tank creation of prototype design selection of prototypes Choice and refinement of a particular design.

## **Curriculum Evaluation**

Curriculum evaluation is an enormously complex undertaking. Curriculum evaluation involves not only the assessment of written documents but more important, of the implemented curriculum as a functional corpus of phenomena involving the interaction of students, teachers, materials and environments. Most of the significant aspects of the curriculum have to do with intangibles such as thought processes, attitudes relationships, and feelings etc. which can only be inferred from tangible behaviour which we assume sometime mistakenly.

The following section explores briefly some of the most significant issues connected with curriculum evaluation.

**Goals and Roles of Evaluation** Clarity about the functions of evaluation in curriculum is essential if the evaluation is to contribute what it should to the implemented curriculum. Scriven (1967) draw the distinction between the goals of evaluation and the roles of evaluation. The principal goal of evaluation is the determination of how well a curriculum performs when measured against certain criteria or when compared with another curriculum. The roles of evaluation as it operates in a particularly sociological or curricular context however can vary enormously. Depending upon how the evaluation is designed and executed in the curriculum development process, in the execution and implementation of the curriculum, it can perform different roles.

The variety of roles that evaluation can play is illustrated simply and concretely by observing its operations in any school situation. Evaluation plays a motivational role for some students and for other it plays a threatening and coercive role. For teachers, evaluation often operates lever or control device. According to school's point of view it performs an instrument for sorting and classifying students into different group One role



is ongoing improvement in the curriculum which is connect with the process of curriculum development. but if the evaluation component, as designed and administered for some reasons operates an anxiety producing agent among the teachers who are implementing curriculum, the actual role of evaluation may turn out to be exactly the reverse of what was intended. The roles of curriculum evaluation, because they constitute other consequences of evaluation design and executional important factors whose impact should be influential in the development of the evaluation component of the curriculum.

## **Summative and Formative Evaluation**

Summative evaluation as its name implies, is conducted in order to obtain a comprehensive assessment of the its evolution. Summative evaluation should not be perceived exclusively as a onetime only procedure which always occurs at the end. Summative evaluation should occur at certain in frequent but strategic points during the curriculum development process. It is sometimes valuable at these times to bring in outside evaluators in order to gain a fresh perspective on the entire curriculum.

## **Goal Evaluation**

Those responsible for school curricula should certainly be held accountable for the outcomes that they say that their curricula should produce. The evaluation of the merits of curriculum aims, goals and Commerce Curriculum objectives themselves should constitute a significant part of the evaluation component. Some considerations that should come into play as the curriculum is tested in school situations can be briefly noted here.

**1. Philosophical assumptions:** questions such as the following should arise in the evaluation of the curriculum purposes: what assumptions are being made when a particular purpose is singled out as a desirable curriculum outcome? Are the reasons given the real reasons or simply good reasons? Curriculum purposes should be continually reassessed in the light of an ongoing inquiry into the basic philosophical commitments of the people responsible for curriculum constructions.

**2. Social and cultural analysis:** inquiry in this foundational area is basic to both goal formulation and goal assessment, because cultures are evolving continually and because

the perceptions of cultural value orientations are themselves in an evolutionary stage. An active dialectic between curriculum aims, goals and objectives and cultural analysis is necessary throughout the development of the curriculum.

**3. The educated person:** the central purpose of the curriculum is the development of the educated person. Certainly the curriculum purposes are continually reassessed in the light of maximally conscious reflection on our best and most noble conceptions of what man can become.

**4. Values:** closely connected with the above three considerations of goal evaluation discussed above is values. In assessing particular goals and objectives, such questions as the following should receive careful and honest thought: what values are we reaffirming when we place a priority on a particular goal or objective? are these values consonant with our best conceptions of the educated person, of the ideal society and of the good life? The four centres of reflection discussed above represent basic considerations in goal evaluation. A large number of other considerations, such as material well being, the freedom-responsibility continuum and learning theory might be utilized.

### **Evaluating the Coherence of Curriculum**

The lack of coherence between levels of purpose is one of the most prevalent causes of curriculum dysfunction. Inconsistency can occur within and between any of the dozens of elements and operations involved in curriculum and instructions. Because a functioning curriculum is a dynamic and organic whole, its effectiveness depends to a large degree on the coherence of its interrelated components.

**Consistency of purpose and evaluation:** Discrepancies between evaluation procedures and stated purposes are perhaps the movable area of dysfunction in curriculum coherence. This condition of inconsistency between stated purposes and evaluation occurred because the evaluation programs lacked scope or comprehensiveness. This is described as most flagrant deficiency of current evaluation programs (Tala, 1962) This condition usually occurs because most of our evaluating devices tend to be inadequate for assessing the higher level complex areas of human psychological functioning eg, such areas as reflective and intuitive thinking, creativity, social attitudes, aesthetic valuing and moral development. The result is that evaluation becomes centred on those objectives that are most easily evaluated.

A comprehensive evaluation program is consistent with the full range of curriculum purposes, will be precise where it is possible to be

**2. Consistency of all curriculum elements:** although not as conspicuous as inconsistencies between goals and evaluation, lack of correspondence among all of the other curriculum components is common and contributes significantly to curriculum incoherence and dysfunction. Inconsistencies can occur between goals and content, goals and learning activities, content and learning activities, learning activities and evaluation etc. Curriculum planners need to build into the evaluation component provisions for assessing the internal consistency of the curriculum plan. No shortcuts exist for avoiding continually checking and crosschecking curriculum components to ensure congruence among all the elements of the curriculum.

**3. Consistency of curriculum components and foundational commitments:** in evaluating the curriculum, provision should be made for frequent references to commitment if the foundational areas: the culture, the individual, learning theory epistemology etc. for example we might ask: do the objectives reflect movement towards the kinds of society and individuals for which we hope? Does the content and its organisation reflect our beliefs about the nature of knowledge? Are the proposed learning activities consistent with our notion of how human beings learn? Is the evaluation itself congruent with our foundational and theoretical commitments?

Continual reevaluation of purposes in terms of these commitments is made necessary for two reasons: first, because of the tentative nature of the curriculum purposes themselves and second because of the evolutionary character of culture and individuals. The development of the content based on the novel epistemology is a highly demanding task because it requires broad knowledge of the Curriculum planners need constantly to examine the congruence between the content they propose for inclusion in the curriculum and the foundational positions they claim to have assumed.

Coherence between curriculum elements is a central concern of evaluation. Because of the complexity of the curriculum, its achievement is elusive and even in optimal situations only partial. Increased attention to evaluation in this area however can help to

produce far more functional curricula than those that have customarily resulted from emphasis on product evaluation.

### **Collecting Evaluation Data**

Most established procedures geared to collect the information for curriculum evaluation have to do with the student evaluation. Taba (1962) noted three sources for such evidence: standardised test, non-standardised test or teacher made paper and pencil tests and informal devices. The evaluation data regarding curriculum can be collected from the curriculum document itself, observation of functional curriculum as it operates through people, materials and environment. Teachers feedback regarding curriculum by means of interview, questionnaire etc. teacher's perception of content, instructional material learning activities, relevance and like can yield valuable insight when compared with the evaluator's perception of the functioning curriculum in these areas. Students too are an important source of evaluation as they can quite accurately reflect the flavour of the experience they are having as a result of their interaction with the curriculum. Curriculum material utilized in instructions like text books, films, slides, periodicals etc. is also a source of information for evaluating the functioning curriculum. In addition it should be noted that as a matter of policy, unsolicited evidence from whatever source should be given serious attention: letters, phone calls, visits from parents etc.

### **Validity of Evaluations**

An evaluation will be valid only to the extent that the evidence it employs accurately describes what it claims to describe. Curriculum evaluators need to ensure the validity of the data they use in judging curriculum quality. Evaluation should be based on all curriculum objectives to be achieved so that consistency of purpose and evaluation can maintained and evaluation not lack in scope or comprehensiveness. ensure the validity of curriculum evaluation incidence and nature. unintended outcomes needs to be considered. Whole range. consequences, in addition to those outcomes we intend to reach ushered in as students interact with the functional curriculum should considered. In curriculum evaluation proportional weightage should given to all the components of the curriculum. Validity is the quality the any evaluation should possess.

### **Critical Appraisal of the Present Curriculum of Commerce**

Various commission and committees have expressed their view regarding the defects of present curriculum. Here, we consider only the curriculum defects, which are concerned with 'Commerce Curriculum

- (i) Curriculum narrowly conceived
- (ii) More theoretical and less practical
- (iii) Unwieldy, bulky and overcrowded.
- (iv) Not in accordance with the needs, interests and individual differences
- (v) Dominated by examination
- (vi) Lack of coordination with internal agencies of education.
- (vii) No provision for practical activities.
- (viii) Far from the real course of life.
- (ix) No care for democratic values.
- (x) Not in accordance with the aims of the subject
- (xi) No mention about methods, techniques, teaching aids, and evaluation devices.

**1. Narrowly Conceived:** In our existing commerce curriculum we see there is no place for appreciation, application of acquired skills, while more emphasis has been laid on traditional subject matter of commerce as it only prepares the commerce students to join colleges and not to the real world of life. It does not solve the present problems of students, e.g. how to work on computer, how to complete the work of accounts in an office or how to get a good opportunity in commercial sector.

**2 More Theoretical and Less Practical:** The existing curriculum of commerce is merely theoretical and not practical, i.e. it is totally a bookish curriculum. Present curriculum of commerce is unscientific which does not care for student's interest and market demand. The existing curriculum of commerce does not prepare the skill student even after +2 or M. Com., because it is less practical in use.

The report of Dr. Zakir Hussain Committee stated- "Today when quick and far-reaching changes are reshaping both national and international life and making new demands on its citizens, the existing system of education continues to function listlessly and apart from the real current of life, unable to adapt itself to the changed circumstances. It is neither responsive to the realistic elements of the present education nor inspired by any life-giving and creative ideals.

**3. Unwieldy, Bulky and Overcrowded:** Sir Richard Livingstone explained- Today, a student has to study a large number of items in commerce, which are useless; traditional and irrelevant to present need to students. They make the curriculum of commerce overcrowded. Sir Richard Living-Stone stated, "An overcrowding in education as in housing means ill-health, and turns the school into an intellectual slum". Regarding the Overcrowded of the Curriculum, Secondary Education Commission remarked, "It leads to short circuiting of real creative work, notes are dictated instead of being composed, practice work is omitted because it allegedly consumes too much of precious time, the class work becomes formal and joyless and confidence is undetermined." 4. Not Accordance with the Needs, Interests and Individual Differences: As we know that even two twins are not identical in each aspect. But curriculum of commerce neglects this fact and deals with all the students alike. That is why our school are not imparting suitable education to is pupils who can not get the job in the world of reality easily.

**5. Dominated by Examination:** Today, each student and each teacher try to complete the prescribed items in the curriculum, because the existing curriculum is totally examination based. Only those items are taught in the class, that are to be assessed in the examination. Except those items, which neither a student nor a teacher is in favour of reading them. No student or teacher is in favour or reading other items. Due to this defect, students do not get any practical knowledge and skill during their school or college life. Thus, someone's wording regarding examination centered curriculum remarks. "Examinations are the web of penelope, reformers do up and examination undo them".

**6. Lack of Co-ordination with Informal Agencies of Education:** The present commerce school curriculum does not have a good co-ordination with informal agencies of education like the press, the radio, the television, home, playground and other social institutions involved in the education. Thus, we can say that the existing curriculum of commerce is just concerned with class room teaching, there is no attachment even with family or any game.

**7. No Provision for Technical and Vocational Studies** Because, the existing curriculum is fully bookish, there is no good pl of practical activities, technical and vocational studies. Even after successful completion of +2 level, students are not skilled in any technical work or vocational skills, that's why they feel themselves unskilled

remain unemployed. All these are due to lack of proper technical vocational studies in commerce curriculum.

**8. Far from the Real Course of Life:** The existing curriculum of commerce has not such power so as to develop the good personal traits in the students. Despite of India as a democratic country, students also suffer from caste based ideas etc. The existing curriculum commerce is totally unable to provide that education which can help t student in future if he confronts any problem related to job, poverty moral values and political powers etc. Then he will find himself devoid those calibres, which can help him in solving the problem.

**9. No Care for Democratic Value and Moral Value:** Today we are getting that education, which is totally bookish, does not take into account of moral instructions or democratic preaching. Such type of education may cause crises of character, indiscipline and restlessness among students.

**10. Not According with the Aims of the Subject:** The aim of commerce is to develop those skills, which are required in accounting and clerical work. But even after +2 level, the students are not able to ge jobs due to lack in practical knowledge of the subject. So, the existing curriculum of commerce is not in accordance with the aims of the commerce education.

**11. Not Mention about Methods, Techniques, Teaching Aids and Evaluation Devices:** For effecting outcomes of teaching there should be a place of methods to be adopted, new techniques to be applied. teaching aids to be used and evaluation devices to be adopted in the curriculum, so that an average teacher can take help from them to expose himself better but unfortunately these type of hints have not been included in the curriculum.