

## **Problems and Challenges of Commerce Education in Darrang District, Assam**

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**Abstract:** *Darrang, a fast growing agro based district of Assam is in need of reliable higher educational institutions to impart commerce education according to the needs of the ages. To overcome the problems of commerce education in the district, the endeavor of our ancestors and other social thinkers of different fields are over lasting. As a result of their untiring efforts, a few educational institutions in higher secondary and degree level have been set up to impart commerce education among the students of Darrang district which are impeded numerous problems. This Research Paper will focus on the problems and challenges of Commerce Education in Darrang district and the study is based on primary data and also on the author's personal observations. Moreover a case study on commerce education of Darrang district is done as an enlightenment of this independent research article.*

**Key Words** – *Commerce, Education, Problems, Needs*

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### **I. Introduction**

Skill development is very important tool for today and tomorrow's world. Commerce is a stream where skill development is a prime requirement. The industrious skills, professional skill, computing skill, communication skill, leadership skill, Managerial skill, entrepreneurial skill etc are essential to enjoy a better human life. In academic curriculum, from secondary to higher level it is expected for inclusion all the indicators of human resource development. Commerce education is a main stream among all disciplines in modern education system and somewhat different from other disciplines. After the advent of liberalization of Indian economy, the managerial trend is howling in different fields of operations. More over the government of India has also allowed many private sector as well as multinationals with a view to stiff competition for the development of Indian education and technology which seeks proper leadership. The changing scenario and severe competition from international business compel Indian Government going for genuine product of human resources introducing HRD curriculums in different institutions all across the Country.

### **II. History Of Development Of Commerce Education**

Commerce education has been designed globally according to the need of the world from the era of Italian mathematician **Luca Pacioli** (1447–1517) who is referred to as the Father of Accounting and Book Keeping with his invention of Double Accounting System. The academicians were taught how to deal in the preparation of profit and loss statements, balance sheets and final accounts of the Kings and Merchants of ancient Italy. While in India, commerce education was initiated in some private commercial institutions starting with only book-keeping as the subject of study. In the beginning of 1903, Calcutta Presidency College introduced for teaching of commerce as well as in Delhi also. One more commercial institution was started in Bombay in 1912. Lately around in 1920 the first Fiscal Commission was set-up in India by the British rulers and this commission made certain important recommendations on commerce education. In the light of those recommendations some major improvements were seen in various industrial fields. A very rapid growth of commerce educational institutions was perceived during 1920-47. The Indian Institute of Bankers was established in 1926, the Institute of Chartered Accountants of India was established in 1934. Later on, in 1944, Institute of Cost and Works Accountants of India was established with the objects of promoting, regulating and developing the profession of Cost Accountancy. In 1955, the Federation of Insurance Institutes was also established in India. In our state of Assam, during post independent a higher educational institution was proposed and intimated on 26th January 1948 which results Gauhati University, a leading centre of higher learning and research in the North Eastern Region. The university started under graduate and post graduate commerce education in intermediate and Bachelor level, as well as two year Diploma course in Secretarial Practice in the under graduate classes at its foundation stage.. Presently, the University runs three parallel Programs viz. PhD in Commerce; two years M.Com and five years integrated M.Com as well as Distant Education in Commerce through *IDOL* to distribute commerce education in entire North Eastern Region of India. Accordingly, Dibrugarh University and Assam University emerged with commerce education in Assam

phase wise and lately the Central University of Tezpur also introduced Integrated Five Year M.Com Course in the year of 2014 with a view to leading quality Commerce Education in North East India.

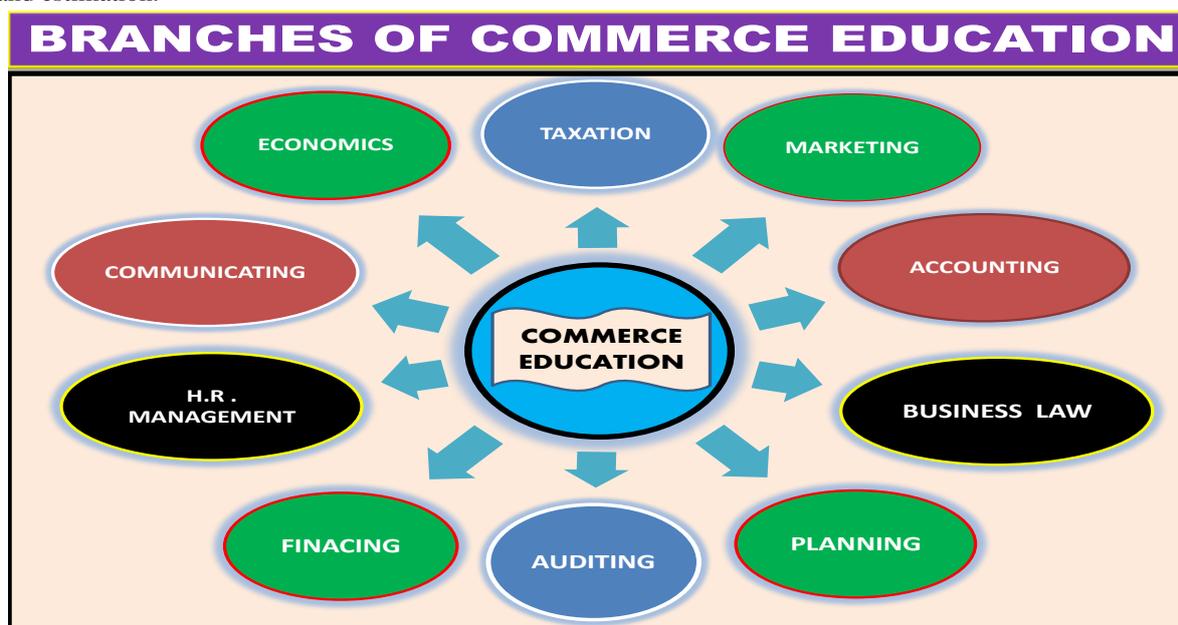
The present scenario of Commerce Education is designed with its following branches –

### III. Branches Of Commerce Education:

**Business Economics:** Economics is the central theme of commerce education that teaches the laws of demand and supply, law of returns to scale, elasticity of demand, theory of pricing under different markets situations and cost benefit analysis in selection of investment proposals etc.

**Cost Accounting:** This deals in determination of overheads costing, standard and variance costing and budgetary control and cost control.

**Taxation:** Taxation is the major accounting branch for all the heads of income calculation, taxation, deduction and estimation.



**Human Resource Management:** Commerce Education is a combination of system and process that utilize human resources involve in an organization, lessons to take care how to reduce manual workloads in an organization in various level of payrolls, database for employee information, job designs, attendance records, performance evaluation, compensation administration and handling grievances etc.

**Auditing:** Indian Financial Year starts on 1<sup>st</sup> April and ends on 31<sup>st</sup> March. During the period, many financial transactions take place both in government and private sector. To deal with different organizations in vouching, valuation and verification of transactions, assets and liabilities of government and private sectors as well as charitable church, clubs, hospitals etc auditing is made compulsory.

**Entrepreneurship:** The present world claims entrepreneurship as an extended housing of a business in the society applying social and economic activity. Commerce Education begets an entrepreneur to develop a business plan, lessons to estimate required human and physical resources, and teaches how to take responsibility at success and failure.

**Business Finance:** Finance is the life blood of every business concern similar to the circulation of blood in human body for maintenance of life. There are a number of ways of raising finance for a business from national and international sources. A Commerce graduate can easily choose the sources of finance depend upon the nature of the business. A large organization generally uses a wider variety of finance sources than smaller ones. It is included in its scope of financial analysis, as a diagnostic tool of business operation that gears up a business with finance from least expensive sources. The management of funds for working days or permanent requirements may be capitalized with gear up various components and leveraged in a rational mix.

**Business Law:** This subject discusses the different laws in business like sale of goods, company law, banking laws, partnership law, contract of sale, law of foreign exchange, law of foreign trade like export and import along with Consumer Protection Act etc.

**Marketing Mix:** Commerce Education deals with products design, pricing methods, promotion, channels of distribution, logistics selection etc. This can be expressed with the help of four C's - commodity, cost, communication and channel, though which a business concern can establish its social entity. While decision over market expansion or contraction with new products at penetrate or skimming of price fixation at different phases of *PLC (Product Life Cycle)* and taking perfect decision by SBU through Boston Consultancy formulae recommends commerce education.

**Maximization of Wealth:** While trace back to the history of Commerce education there is a saying, - *'we are traders, not for steel making, not for sheep building..... our basic aim is to earn profits through our commercial activities (F.G.Moors)*. In the past, owners of every business believed that their activity was carried only for profit earning. Later day's commerce education finds in its research that profiting is not only the leading objective of business activity. There is another objective in this area that influences the survival and prosperity of business. The objective defines in concrete terms what the business is going for its improvement and mitigation of social needs considering wealth maximization and concludes that earning profit cannot be the only objectives of business.

#### **IV. Objective Of The Study**

This research paper is primarily designed to highlight the present scenario of commerce education in the district of Darrang. The researcher finds only two higher educational institutions in his study viz. Mangaldoi Commerce College and Kharupetia College which are catering commerce education across the district and have been producing a few professionals in the fields of Finance, Planning, Accounting, Taxation, Auditing, Banking and Brokering as first career choices.

**The objectives of the study focused on the following points;**

- To highlight the present scenario of commerce education in the district of Darrang.
- To study the higher education system of the district.
- To study the trend of Commerce Education and its contribution to the society.
- To draw a conclusion on the pattern of Commerce Education in the district.
- To study the problems of Commerce Education.
- Suggestion and recommendation for development of commerce education.
- Comparative analysis between Arts and Commerce education.
- Reflection on educational and institutional scenario of Darrang district.

#### **V. Methodology Of The Study**

The research paper is prepared from the study made on the rural topography of Darrangian culture, education, socio-economic conditions, demography and occupation which are directly and indirectly responsible for development of Commerce Education.

The researcher uses primary methodology of data collection from the various sources in preparation of this research paper. The following steps are followed by the researcher-

- ✓ Direct interview.
- ✓ Visiting the respondent educational Institutions within the delimitation of the district.
- ✓ Collection of opinions from various respondent groups viz; parents, guardians, teachers and students of the district.
- ✓ Feedback from alumni's.

#### **VI. Literature Review**

The history of commerce education reflects many references since past. The Rig-Veda witnesses many references to sea voyages undertaken for commercial purposes during the Upanishad period when Indian urban culture flourished in cities like Harappa and Mohenjo-Daro. India had good relations in trade and commerce with Arab, Egypt and East Asian nations which claimed Lethal in Gujarat the biggest port then. To-days commerce is included as a subset of a complex system of economy which tries to maximize the profits by offering products and services to the market. The trend meaning of commerce education at present can be reviewed with the reference of -

**Prof. D. Obul Reddy**, Dean, Faculty of Commerce, Osmania University, lectured on 23rd March, 2007 at Deptt. of Commerce Vidyasagar University- “Business education or commerce education as the area of education which develops the required knowledge, skills and attitudes for the successful handling of trade, commerce and industry of a country.”

### VII. Importance Of Commerce Education

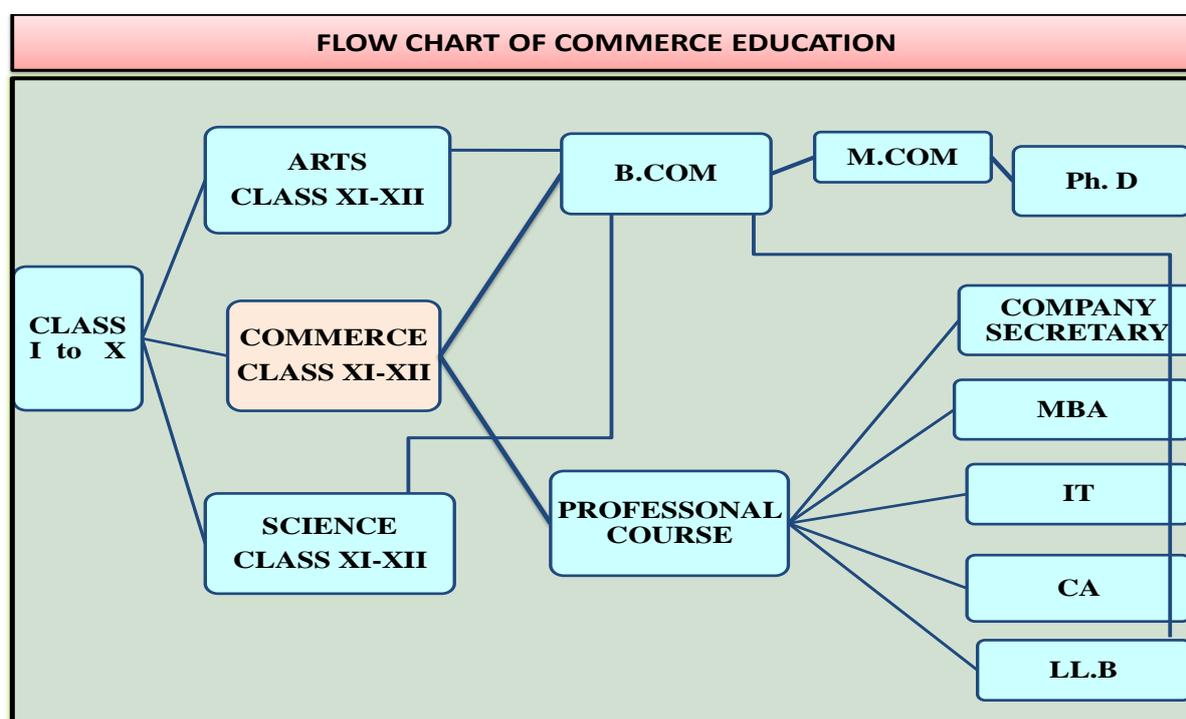
To up lift young personnel into intellectually competent, morally upright, economically rational, socially committed and entrepreneurially desirous at the service of Nation for today and tomorrow, Commerce Education is prime requirement. Today’s business world cannot run without commerce education. To realize the actual entity between the product and the demand, there is an urgent need to overcome commerce education to cope up with the fast changing global scenario. Commerce is a dynamic education system which can help handling the resources of a country rationally. The formulation of Look East Policy in 1991 of GOI also emphasizes all round development of regional markets for trade, investments and industrial development including higher education system to bring its economic prosperity in the field of tourism, agriculture, industry and commerce.

### VIII. Pattern Of Commerce Education

As a stream of study, Commerce education can be pursued just after completion of secondary schooling. After the 10 years of schooling in secondary level, Commerce is available as main stream like Arts and Science at 10+2 or the Higher Secondary level. The undergraduate and postgraduate Education in Commerce is offered at Universities and Colleges spread all across the country.

The eligibility for pursuing commerce education is designed as follows-

Secondary Education		Higher Education		
Secondary Education	Higher Secondary Education	Bachelor		Post Graduate Education and Onward
		General	Professional	
Class I to X, under State Board/Central Board	Science	B.Com	CA/ Company secretary/ MBA / LL.B/ IT etc	M.Com/ Ph.D
	Commerce			
	Arts			



### IX. District Profile

Darrang District is situated in the midst of the State of Assam extending from 26°9' North to 26° 45' North latitude and 91°45' East to 92° 22 ' East longitude occupying land area of 185058 hectares with headquarter Mangaldoi. According to population census 2011, the district has population of 9,08,090 of which 4,72,134 are male and 4,35,956 are female with a density of 491 per square kilometer. Out of total population of the district, the major tribe groups are Bodo , Rabha , Koche, Bengali Hindu, Bengali Muslims and Tea tribe of which around 93.90% live in rural area and occupationally engaged in various activities e.g. farming, fishing, ginning and webbing and other trading related activities both male and female.



The district is underdeveloped in producing commerce graduates. The poor trend of commerce education in the district is caused for the limited number of higher educational institutions and their low productivity of Commerce graduates. Hence, it must take challenges of new routes to inspire the growing society for commerce education.

#### List Of Higher Educational Institutions In Darrang District:

SL No	Name of Institutions	Streams Available		
		Arts	Commerce	Science
01	Mangaldoi College	Yes	No	Yes
02	Kharupetia College	Yes	Yes	No
03	Deomornoii College	Yes	No	No
04	Mangaldoi Commerce College	No	Yes	No
05	Sipajhar College	Yes	No	No
06	Burhinagar College	Yes	No	No
07	Mangaldoi Girls College	Yes	No	No

### X. A Case Study On Kharupetia College

Kharupetia College is a double winged premier institution of Arts and Commerce in Darrang district. The surroundings of the college is completely rural and minority dominance. The college has occupied a vast area of 30 bighas land in Bologarah Village and on the east border of Mangaldoi Constituent Assembly. During Assam struggle (1979-1983) some social intellectuals thought about the necessity of a higher educational institution and established Kharupetia College with only Arts Stream in the year of 1981 headed by Honorable B.M. Hamidur Rahman as principal, Late Matleb Uddin as Chairperson and Abdul Hakim as Secretary. The study immensely tributes to the unlimited contributions of the foreseers towards the foundation of the college at that tense period.

Moreover, to mitigate the huge public demand for Commerce Education, the college authority introduced Commerce Wing at this College in 1999. Since the commencement of the Commerce Stream at this College a number of Students can procure commerce education and also able to engage themselves in various portfolios of Government and private sectors to earn their livelihoods. Kharupetia College is envisaged to be a centre of excellence in study of Commerce education focusing upon the following sites since the extension of its Commerce wing.

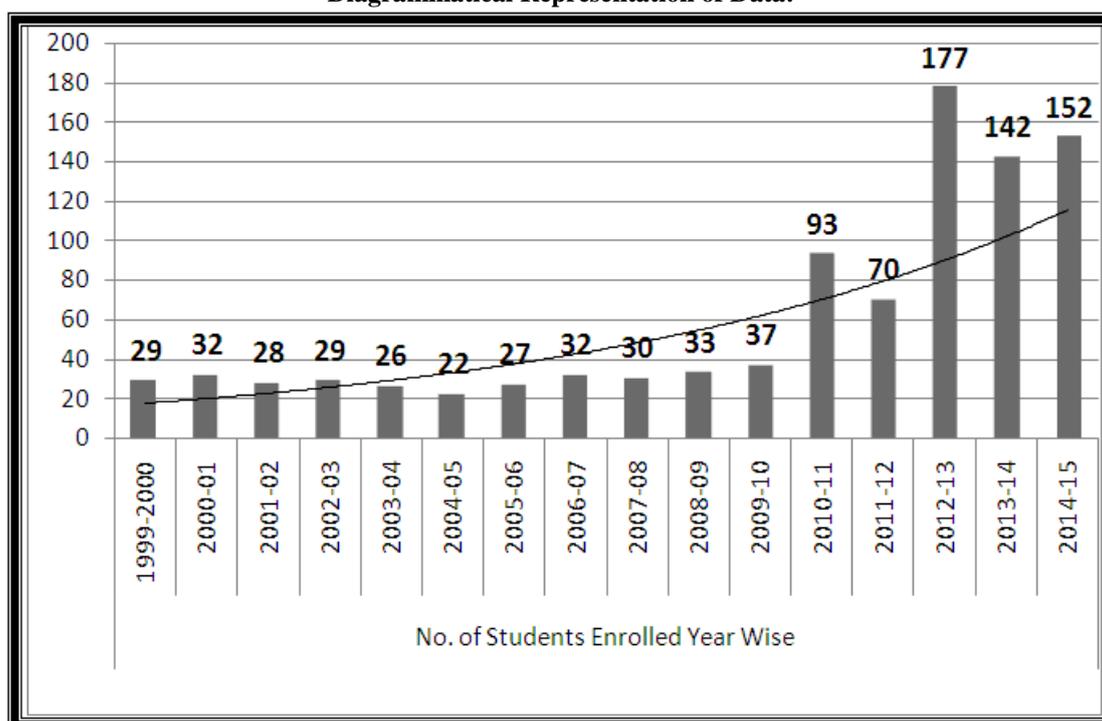
- Providing easier access to commerce education for the under-privileged.
- Harmonizing gender gaps in higher education in Arts, Commerce and Science.
- Employment-oriented courses in emerging areas of contemporary information and communication service.
- Communicating the knowledge of commerce as a privileged area of quality of education in the field of Finance, Economics and modern business.
- Providing a platform for producing Human Resource with a view to leading Indian economy globally.

**Students Enrollment In Commerce Stream Since 1999:**

No. of Students Enrolled Year Wise															
1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
29	32	28	29	26	22	27	32	30	33	37	93	70	177	142	152

Primary Source:

**Diagrammatical Representation of Data:**



**Staff Pattern of Commerce Department:**

Subjets	No of Teacher	Highest Qualification
Accountancy	01	M.Com
Finance	01	M.Com, SET
	01	M.Com
Management	01	M.Com,M.Phil, SET
Mathematics	01	M.Sc, LL.B
Economics	01	M.A, B.Ed.
English	01	M.A, M.Phil
Assamese	01	M.A, NET.(Ph.D pursuing)

Primary Source:

**XI. Comparison Of Student's Enrollment Between Arts And Commerce For Last 6 Years:**

Observation made on the enrollment position of students at this College for the last five years and found that, the number of students' enrollment in Arts is incomparable to the numbers of students' enrollment in Commerce.

Year	Course	Students Enrolled.	% of Commerce Students
2010-11	ARTS	552	14.42
	Commerce	93	
2011-12	ARTS	619	10.16
	Commerce	70	
2012-13	ARTS	710	19.95
	Commerce	177	
2013-14	ARTS	775	15.46
	Commerce	142	
2014-15	ARTS	1007	13.11
	Commerce	152	(additional shift opened for Arts)
2015-6	ARTS	915	17.6
	Commerce	161	

Primary Source:

**Findings of the study:**

**(a) Internal Factors:**

- Numbers of students to the commerce department gradually increase.
- Very less number of enrollment of students in commerce stream at initial stages are caused for non availability of Examination centre for commerce at the college.
- Numbers of Teachers in the department of Commerce are very few in number.
- Economic backwardness of the locality hampers the students to admit into commerce stream.
- Maximum numbers of students come from regional language background that generally hinders them to adept commerce education as Very less number of commerce text books is found in regional language.
- Non availability of Computer Teachers, commerce education becomes difficult for the students in degree level.

**(b) External Factors:**

- The localities and guardians are occupationally farmers and tillers and lacking into awareness of Commerce Education.
- Economic backwardness is the prime problems of the locality to adroit higher education.
- Very few numbers of feeder institutions to offer commerce education.
- Students generally eager for seizing Arts Education.
- Many wards of their parents are bound to spend time in participating parental businesses and unable to attend classes regularly hence go for Arts Education.
- Emerging of Junior Colleges with Arts Stream only which causes low enrollment of commerce students.
- Semantic barrier is one of the major problems of rural students as maximum of them come from Assamese medium schools.

**Challenges of Commerce Education:**

- ✓ Teachers of Commerce Stream sacrificing their valuable lives to establish commerce wing at this college.
- ✓ They jointly engage in bringing awareness of commerce education among the guardians and pupils.
- ✓ Many students come of poor family are financially helped by the teachers in pursuing commerce education.
- ✓ Admission restriction is set free for commerce students.
- ✓ Remedial teaching and personal care is paid to the students for their academic improvement.
- ✓ Students of Commerce are offered Major in Accountancy, Management and Finance.
- ✓

## **XII. Suggested Sites**

- To bring the awareness in the society regarding Commerce education guardians and parents meeting should be held frequently..
- To conduct guardians meeting by the department.
- To collaborate with some social organization to communicate job opportunities for commerce graduates and self employment.
- To build up required infrastructure like well equipped commerce library, computer lab etc.
- Computer Education should be equally provided to the students of Commerce considering the needs of their capacity development in the field of Accounting and Designing.
- Close communication should be made with the feeder institutions and orientation lecture to be distributed for motivating students toward commerce education at their grassroots level.
- Feeder institutions should provide Arts, Science and Commerce education equally.
- All the secondary level institutions in the district should extend commerce wing in their respective campuses.
- College Authority should restrict the admission in Arts stream according to the intake capacity.

## **XIII. Conclusion**

Now days, Commerce Education becomes the back bone of a country's economic system. Commerce education plays as a machinery for transformation of human beings into human resources according to the need of the world. Darrang district is hard to reach in providing such commerce education to mitigate the demands as there are fewer enrollments in commerce education notwithstanding sufficient educational institutions to impart commerce education. The institutions of the district must impart high quality education in the field of economics and commerce and try to produce some undergraduate and postgraduate to lead the district. More over a good career leading course for commerce students like MBA, CA, Company Secretary, etc is to be made handy.

*The wealth of knowledge acquired by an individual after studying particular subject matters or experiencing lessons that provide an understanding capacity for judgment of his/her life is education.*

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