

**B.Ed. 1<sup>st</sup> Year**

**Paper-IX –A (v)**

## **Teaching of Commerce**

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**B.Ed. First Year**  
**Paper IX – A (v)**  
**TEACHING OF Commerce**

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## Unit 1

### Introduction about Teaching of Commerce

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#### Structure

- 1.1 Introduction
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#### 1.1 Introduction

**Commerce** is the activity of buying and selling of goods and services, especially on a large scale or quantity. The system includes legal, economic, political, social, cultural and technological systems that are in operation in any country or internationally. Thus, commerce is a system or an environment that affects the business prospects of economies. It can also be defined as a component of business which includes all activities, functions and institutions involved in transferring goods from producers to consumers. So Commerce is concerned with financial transactions, especially the buying, the selling of goods and providing of services on a large scale.

#### 1.2 Learning Objectives

After going through this lesson, you will be able to :

- Define the term commerce
- Write the scope and importance of teaching of commerce
- Write the meaning of commerce as a discipline
- Trace the historical development of teaching commerce.

### 1.3 Meaning and Nature of Commerce

The word 'commerce' has been derived from Latin word 'commercium' which means Trade. So commerce refers to all those activities which are necessary to bring goods and services from the producer to the ultimate consumer.

Commerce is related with trade and its economic activities and deals with business, insurance, bank, trade, production, retail etc.

#### Definitions

**According to G.K. Bucknall**, "commerce is defined as the business of distribution is called commerce. It includes not merely the buying and selling of goods but also their transport, method of financing and insurance."

**Evelyn Thomas says that**, "commercial occupations deals with the buying and selling of goods, the exchange of commodities and the distribution of the finished products."

**In the words of Wheeler**, "the business system is a combination of all resources, organizations and institutions which are directly or indirectly related to the production of goods and services for the satisfaction of human needs."

"Commerce education is that form of instruction that both directly and indirectly prepares the businessman for his/her callings" – **A. Harrick**.

**Poul. S Lomax**, "commerce education is fundamentally a programmed of economic education that has to do with the acquisition, conservation and spending of wealth."

From the above definition we can say that commerce education is that education which provides the efficiency of work and skill-based education.

#### Commerce education

Commerce education refers to the business education and training that instructors provide in colleges and training facilities. Business and trade education are also included in the field of commerce education.

#### Nature of Commerce Education

Commerce education is good vocational education as it can prepare the several worker needed in all phases of business, commerce and industry. The commerce students achieve not only specific job skills but also general occupational intelligence. The nature of commerce is given below:-

1. Commerce education is a science as well as art:-

Commerce education plays a vital role in the process of business world. And business process is an art as well as science. Science tells the cause and effect relationship and art applying the knowledge in real life situation to solve the problem. Because of principles and rules of commerce this is a science and help in studying the cause and effect relationship in different business situations.

In other hand how to deal with real life business situation tell us commerce education so this is an art.

2. An integrated subject:

The intellect does not work best in vacuum. The commissioners for secondary education in Britain observed that, "all education is development and discipline of faculty by the communication of knowledge and whether the faculty may be eye or hand or the reason and imagination and whether the knowledge be so communicated as evoke and exercise a disciplined faculty, the process is rightly termed education."

3. Both academic and vocational:

Commerce education is both an academic discipline and a vocational subject.

4. Skill based education:

Commerce education is knowledge full and skill based education so the main task of commerce education is to develop the skill based citizens.

### **Self-Check Exercise**

Q.1 Define commerce?

### **1.4 Scope and Importance of Teaching Commerce as a School Subject**

The term "scope" describes the breadth or depth of something. Broadly speaking, it can be used to describe the scope or depth of a specific subject, undertaking, or activity. The scope, for instance, establishes the parameters of what is and is not included in the project in project management. It may also allude to the chances or potential that exist in a particular setting.

Scope of commerce education has changed radically driven past six decades. According to the university education commission 1948-49, "Professional business education should include mathematics, statistics, theory of organization, business structure, finance, theory of law, economy process analysis and procedures, standardization of skills, cost analysis and the like. In simple words scope means area of study. So the scope of commerce education is as follow:-

"Tonne, Popham and freeman illustrate the scope of commerce education

Commerce education

- a. General education for all----basic commerce
- b. Commerce education for those who planning to enter commerce—pre vocational commerce
- c. Job training--- vocational intelligence

Scope of commerce education at secondary stage:-

1. Study of economic and business events:-

The commerce education is important to study the economic and business affairs. It helps us to give a knowledge of national and international economic and business events.

2. General commerce education:-

This implies the knowledge of commerce education necessary for every citizen to successfully deal with commercial aspects and affairs of his/her social and day to day life. Under the commerce education it covers money and banking matters, travel, book keeping, record keeping, accounting and business affairs etc.

3. Specialized commerce education:-

It covers the study of a very specialized curriculum which is must for the students to learn and acquire vocational competence and skill that can be applied in real business world for successful employment concern.

4. It covers also the specific different areas of commerce which are specific and important for commerce education, these are

- a. Accountancy
- b. Commercial law
- c. Commercial mathematics
- d. Applied economics
- e. Advertising and publicity
- f. Functional management
- g. Factory organization
- h. Office management.

### **Self-Check Exercise**

Q.2. Scope of teaching commerce.

### **1.5 Commerce as a Discipline and a Subject**

The study of commerce focuses on understanding the economic environment and on managing different types of business activity within that environment. An understanding of business concepts and theories will be valuable for any career path you may pursue. Breadth studies in commerce cover different disciplines offered by the Faculty of Business and Economics, and provide you with a valuable complement to your area of expertise.

Many time we use the discipline and subject in same manner but there is difference between discipline and subject. "discipline" relates to the group which the course is addressed to, while the "subject" is actually the topic or "discipline" is the general area of interest, while "subject" is the topic that is addressed within it.

Now a days due to changes in the social infrastructure and economic environment of business the scope of commerce has also become very vast. Latest studies and research in the field of management and behavioral sciences have completely revolutionized the whole scenario of business and commercial world.

Therefore commerce education should also aim at fulfilling the needs and requirements of the current business environment

Commerce as a discipline it may be develop the following facts in the students: -

1. Decision making power
2. Critical awareness
3. Scientific attitude
4. Business awareness
5. National integration
6. Knowledge of world trade
7. Trade awareness

The increasing complexity of business and commerce organization in the present day world has made it obligatory for students to be conversant with modern principles and practices of management and accounting. Gone are the days when one could depend on the 'munims' and their 'Bhai Khatas'. In present stime there is a great demand for office workers who can type readily and accurately, take and transcribe notes quickly and correctly, keep financial record and operate business machines effectively.

Commerce as a subject

There were 5,585 higher secondary schools who offered the commerce education in India in 1986-87 according to the Fifth all India Educational Survey. The present position of teaching of commerce appears to be quite sound.

According to Dr. Khan, "commerce education got some impetus in conjunction the growth in the volume of the business. The constantly growing demand for typists, stenographer, bookkeepers and clerical workers made commerce curriculum very desirable in addition to secondary school programme. The tremendous spurt in commerce and industry with the planned economic development of the country made the possession of commercial competencies essential to commercial career. Now there is a great demand for office workers who can type readily and accurately, take and transcribe notes quickly and correctly, keep financial record and operate business

machines effectively. In addition it has been discovered that type writhing and other commercial subjects can make valuable contribution to the general education of the students.”

Students taking commerce subjects as breadth are making a smart choice in preparing for their future career. Students can choose subjects from the following disciplines:

- Accounting
- Economics
- Finance
- Management
- Marketing

### **Self-Check Exercise**

Q3. Chose correct answer

Commerce education may develop:

- a) Decision making power
- b) Critical awareness
- c) Scientific attitude
- d) All of these.

## **1.6 Historical Development of Teaching of Commerce**

Commerce education is known as education of business or business education. **Sydney Webb** first used the expression ‘**commercial education**’ in 1897. Business education termed as applied Economic education in German and education for commerce in U.K. The main purpose of commerce education is to develop understanding and skill to handle business functions in daily life.

If one turns the pages of history, Higher education in Commerce in India is nearly 102 years old. Formal commerce education was first started in India in 1886 at Madras

by the Trustees of Pachaiaappa's Charities in the form of commercial School. Thus the formal commerce education in India is nearly 118 years old. At collegiate level the Presidency College, Calcutta started Commerce classes in 1903.

By about that time it was also introduced in Delhi. One more commercial institution was started in Bombay in 1912. At the graduate level the commerce education was introduced in 1913 in Sydenham College of Commerce and Economics in Bombay.

In 1920's (1921-22) the first Fiscal Commission was set-up and this commission made certain important recommendations. In the light of these recommendations some major improvements were visible in various industrial fields especially in the field of iron and steel industry, sugar industry, tea industry, cotton industry and jute industry.

A very rapid growth of commercial educational institutions was observed during 1920-40. 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 Works and Cost Accountants of India was established. In 1955, the Federation of Insurance Institutes was established.

To cope with the increasing demand for the trained people to transact commercial and governmental jobs, it became essential to introduce the commerce education at school level.

To start with the teaching of short-hand and typing was introduced in Government schools and aided schools and afterwards the teaching of commerce was introduced in such schools. Now the commerce education has been included in the school curriculum.

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According to Dr. Khan, "Commerce education got some impetus in conjunction with the growth in the volume of the business. The constantly growing demand for typists, stenographers, book-keepers and clerical workers made commerce curriculum a very desirable addition to secondary school programme. The tremendous spurt in commerce and industry with the planned economic development of the country made the possession of commercial competencies essential to commercial career.

Now, there is a great demand for office workers who can type readily and accurately, take and transcribe notes quickly and correctly, keep financial records and operate business machines effectively. In addition, it has been discovered that type writing and other commercial subjects can make valuable contributions to the general education of the students".

In the new scheme of education (I.C. 10+2+3 pattern of education) sufficient attention has been paid to commerce education in Indian schools. In addition to shorthand and typing some more subjects that have been included for teaching in commerce are as follows:

(I) Book-keeping and Accountancy,

(II) Commercial mathematics,

(III) Sectarian practice,

(IV) Commercial English / Hindi,

(V) Commercial Law,

(VI) Industrial law,

(VII) Taxation,

(VIII) Income Tax,

- (IX) Salesmanship,
- (X) Applied economics,
- (XI) Public relations, and
- (XII) Advertising.

The teaching of Commerce subjects starts from XI class and in class XII the syllabus is quite advanced. Many a commercial subjects are also taught in vocational institutes.

At present commerce education is considered as good education because of the distinct advantages that a commerce student has over his counter-part in the arts faculty. It is believed that a commerce student not only achieves just training and perfection, but also a general professional intelligence.

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### 1.7 Summary

Dear students, we have studied in this unit that commerce is related with trade and its economic activities and deals with business, insurance, bank, trade, production, retail etc. and commerce education deals with how to teach commerce for new coming students who newly enter in commerce discipline. The scope of teaching commerce is very vast and touches all fields of education.

### 1.8 Glossary

**Commerce:** Activity, from producing to consuming goods; activity of buying and selling goods and services.

**Barter system:** Exchange of goods.

**Public relation:** Relationship between an organization and the public.

### 1.9 Answers to Self-Check Exercises

**Q1.** Ans: commerce is defined as the business of distribution is called commerce. It includes not merely the buying and selling of goods but also their transport, method of financing and insurance

**Q2.** Ans: a. Accountancy, Commercial law, Commercial mathematics, Applied economics, Advertising and publicit, Functional management, Factory organization, Office management.

**Q3.** Ans: (a) All of these.

### **1.10 References /Suggested readings**

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### **1.11 Terminal Questions**

Q.1. Write short notes on

- 1) What is commerce
- 2) Nature of commerce

Q.2. Discuss the scope and importance of teaching of commerce?

Q.3. Trace the historical background of commerce?

Q. 4. Write a short note on importance of commerce

## **Unit 2**

### **Aims and Objectives of Teaching of Commerce**

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Structure

2.1 introduction

2.2 Learning Objectives

2.3 Objectives of Teaching Commerce

Self-Check Exercise

2.4 Bloom Taxonomy of Objectives

Self-Check Exercise

2.5 Aims of Teaching Commerce at Primary Stage

Self-Check Exercise

2.6 Writing Instructional Objectives in Behavioral Term

2.7 Summary

2.8 Glossary

2.9 Answer to Self-Check Exercise

2.10 References/ Suggested Readings

2.11 Terminal questions

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### **2.1 Introduction**

Educational objectives can cover a range of different types of intended learning outcomes. The most recent documentation from the Scottish Higher Education Funding Council for 1997/98 lists the following: "The acquisition of knowledge, the development of understanding and other general intellectual abilities, the development of conceptual,

intellectual and subject-specific skills, the development of generic or transferable skills, and the development of values, of motivation or of attitudes".

Objectives should be phrased in terms of what students will know and can do rather than what teachers intend, but there is debate about the form that these statements of outcomes should take. As a principle, they should be framed as explicitly and precisely as possible taking account of the nature of the course and the nature of the outcomes. Where the outcomes are concerned with students acquiring a simple skill or relatively straightforward knowledge then what is termed a behavioural approach may be adopted. For example, for a course in Medicine an objective could have been stated as "Understand how sound is heard", but from this statement it is unclear what precisely students are expected to know. Objectives stated as behaviours may give better guidance for students and staff. In this case, these would read: list the main structures of the human outer, middle and inner ear; explain how sound waves are transduced to nerve impulses and identify where this occurs; contrast conductive with sensorineural deafness; outline the neurological pathway between the cochlear hair cells and the auditory area of the cortex. However, these behavioural objectives, are not necessarily equivalent in every respect to the concept of understanding. In many courses in higher education, it is difficult to capture the full range of complexity of desired student learning outcomes by having to define them in the terms of behavioural objectives and in these cases it is legitimate to use terms such as "understanding", "becoming aware of", "appreciating", "comprehending".

## **2.2 Learning objectives**

After going through this lesson, you will be able to:

- Write the objectives of teaching commerce.
- Write the aims of teaching of commerce.
- Enumerate the objectives of commerce at primary stage

## **2.3 Objectives for teaching commerce**

Objectives are the specific and precise behavioural outcome of teaching a particular topic in commerce. The objectives of a topic in commerce help in realising some

general aim of teaching commerce. The characteristics of a good objective are as under.

(I) It should be specific and precise.

(II) It should be attainable.

Commerce education forms a part of education of the child. According to John Devey, "Education is not a preparation of life, but life itself. School is a miniature society, facing problems, similar to those faced in life. The basic purpose of school is to train pupils in cooperative and naturally helpful living. The child is to share the resources of the society and make his own contribution to the maintenance and development of that society".

According to Mahatma Gandhi, "Man is neither mere intellect nor the gross animal body, nor the heart nor soul alone. A proper and harmonious combination of all the three is required for making the whole man and it constitutes the true economics of education". Further "A perfect well-balanced all-round education is one in which the intellect, the body and the spirit have all full play and develop together into a natural harmonious whole".

Commerce education is to be imparted keeping in view the above ingredients of Education.

John Stuart Mill defines Education as follows, "Not only does it include whatever we do for ourselves and whatever is done for us by others for the express purpose of bringing us somewhat near to perfection of our nature, it does more, in its largest acceptance. It comprehends even the indirect effect produced on character and on human faculties, by things of which the direct purposes are quite different, by laws, by forms of government, by the industrial arts, by modes of social life; may even by physical facts not dependent on human will, soil and local position. Whatever helps to shape the human beings to make the individual what he is, or hinder him for what he is not-is part of his education.

The appropriate definition in context with commerce education is given by Tonne, "Young men have learned business by working with the masters. The bright ones succeed because of shrewd observations and because the operations were simple. Many more failed that was necessary. Specific on the job training being developed now to meet the need of the businessman that has become too intricate to be turnaround by hit and trial methods".

### **Self- Check Exercise**

Q.1 Chose correct answer

The characteristics of a good objective are

- (I) It should be specific and precise.
- (II) It should be attainable.
- (III) Both (I) and (II)

### **2.4 Blooms' Taxonomy of Objectives**

Bloom's taxonomy of objectives is a classification of instructional objectives in a hierarchy. According to it specific objective, have been classified into the following three categories;

- (i) Cognitive domain objective.
- (ii) Affective domain objectives.
- (iii) Psychomotor domain objectives.

The cognitive domain objectives include knowledge, understanding, applications, analysis, synthesis and evaluation.

The affective domain objectives include the appreciations, values, attitudes, interests and feelings.

The Psychomotor domain objectives include skills.

Thus, the change of behaviour is also of three type cognitive affective and psychomotor. Bloom and his associates on the university of Chicago, have produced a most important classification- tion or taxonomy of cognitive educational objectives

(Bloom 1969). The taxonomy arranges objectives in the domains into six categories. A useful way of looking at the domains is the cognitive domain, the teacher is interested in what will the student do, whereas in the affective, domain, the teacher is additionally concerned with what does he go to it or with it, and cognitive domain concerns with how does he do it? In the following chart the taxonomic categories of each domain have been presented.

### Taxonomic Classification of Domains

#### **Cognitive Domain**

6. Evaluation

4, 5. Conceptualization Synthesis

3. Application

2. Comprehension

1. knowledge

#### **Affective Domain**

5,6 Organization and Characterization

4, Analysis and Coordination

4. Control

3. Valuing

2. Responding

1. Receiving

Psychomotor Domain

5. Habit formation

4. Control

3. Manipulation

2. Imitation

1. Impulsion

The above chart indicates that each domain consists of six categories. These categories are in a hierarchical order. The first is the pre-requisite of the second and first five categories are the pre-requisite of the last category.

An old educational axiom states that 'growth occurs from within' and this inner growth is demonstrated in the two taxonomies by the way in which they are internally related.

All these three types of objectives cognitive, affective and psychomotor are achieved through teaching-learning process. The psychomotor or skill objectives are achieved through training device.

### **Aims of Teaching of Commerce**

## Aim of Teaching commerce at Pre-Primary Stage:

The general aims of teaching social studies at the pre-primary stage are outlined as under:

- 1) **Physical development:** For achieving this aim, movements of different parts of the body of the child are to be systematized and coordinated.
- 2) **Social development:** Social development of the child is an important objective at a pre-primary stage.
- 3) **Self-expression:** The child is to be taught to express his opinion systematically and to share with others.
- 4) **Dependability:** The child is to be taught to share his toys, games ideas and learning material with other students and to learn that he is dependent upon others.
- 5) **Independence:** The child is to be encouraged to play individual games, to express his opinion, to satisfy his emotional needs and also to do as he likes, without disturbing others.
- 6) **Satisfaction of needs:** The child is to be taught to make his adjustment with the natural and social environment, to keep his clothers and parts of the body neat and clean, to keep his things in order and to take his meals in time.

### Self- check Exercise

Q2. Chose the correct answer

Taxonomy of Educational objectives is developed by

- a) Robert Mager b) I.K. Davis c) B.S. Bloom d) None of these

### 2.5 Aim of Teaching commerce at the Primary Stages:

The aims of teaching commerce at the primary stage are given below:

- 1) **Knowledge of physical and economic environment:** The child must explore, know and understand his immediate physical and economic environment.
- 2) **Sense of Belongingness:** The child must develop a sense of belongingness to the society. He must understand that he has to live in a social environment which goes on widening from home to school, street, village, town, city, district, state, country and the world.

- 3) Acquaintance with world of work:** The child is to be acquainted with the world of work. Respect for human labour is to be developed in him.
- 4) Knowledge of Physical Resources:** The child should know natural physical resources (like water, land, forests, rivers, mountains, crops, minerals etc.) on which human life depends.
- 5) Developing Respect for all Religions:** Respect for all religions and their places and ways of worship is to be developed among children.
- 6) Appreciate Attitude Towards work:** Progress and development is possible only through work and labour. Hence appreciative attitude towards work is to be developed among children.
- 7) Development of Patriotism:** The foundations of feeling of patriotism among children should be laid at the primary stage. Children should be made conscious of the rich and composite cultural heritage. They should be made to appreciate unity in diversity and be proud of it. They should be made to understand that India is active in promoting peace, and in understanding and cooperation among the nations of the world.
- 8) Development of International Understanding:** Children should be made to understand that all countries have contributed something to the welfare of humanity. The scholars, philosophers, poets, artists and scientists, from different countries have contributed to human culture. All countries want peace and prosperity. The children should be made aware of the fact that all countries of the world are interdependent.

### **Self- Check Exercise**

Q3. Choose the correct answer

The aims of teaching commerce are:

- a) Knowledge of Physical Resources
- b) Development of International Understanding
- c) Sense of Belongingness
- d) All of these

## 2.6 Writing instructional objectives in behavioral terms

Specification of objectives in a task of teaching and learning may prove more effective and purposeful if they are written in behavioural terms. Therefore, it is essential to write these objectives in behavioural terms. The behavioural forms of objectives recall the learning activities.

- 1) **Determining teaching activities:** Instructional or teaching activities can be determined and delimited.
- 2) **Integrating teaching-learning process:** Teaching and learning processes may be integrated for effective learning outcomes. Proper balance can be maintained between teaching and learning.
- 3) **Selection of teaching strategies:** The appropriate teaching strategies and tactics can be conveniently and smoothly selected for effective learning.
- 4) **Selection of audio-visual aids:** The appropriate audio-visual aids can be selected for effective teaching.
- 5) **Explanation of salient features of teaching material:** Some salient features of teaching material can be explained to the learners.
- 6) **Objective-centred teaching-learning:** Teaching and learning can be made objective-centred.
- 7) **Facilitating testing:** Testing may be based on teaching. The selection of questions and problems for testing is facilitated.
- 8) **Evaluation of learning objectives:** The objectives of all the aspects of learning can be evaluated. In other words, the objectives written in behavioural terms help in managing an examination for the achievement of objectives relating to all aspects.
- 9) **Widened scope of objectives:** The scope of objectives can be widened.
- 10) **Direction:** Stating or writing instructional objectives in behavioural terms in social studies, provides direction to the teacher.
- 11) **Instructional content:** Behavioural objectives convey clearly instructional content to others.

**12)Selecting subject-matter:** Behavioural objectives (writing of instructional objectives in behavioural terms) provide a guideline for selecting the subject-matter or content of social studies.

**13)Selecting suitable material:** Behavioural objectives provide a guidance for selecting suitable material to be used during instruction.

**14)Sequencing topics time:** They provide a guideline for sequencing topics in social studies.

**15)Allocating teaching time:** They provide guideline for allocating teaching time.

**16)Motivating learner:** They are helpful in motivating learners.

**17)Measuring rods for evaluation:** Behavioural objectives are the measuring rods to evaluate courses of study, instructional techniques or methods of teaching. They provide a guideline for providing criterion for evaluating the efficiency and quality of instruction. They are also helpful in providing standards for measuring achievement.

## **2.7 Summary**

Dear students, in this unit you have learnt the aims and objectives of teaching commerce, difference between aims and objectives and how to write the instructional objective in behavioural term. In short an objective is a point or end in view of something towards which action is directed, a planned change sought through any activity what we set out to do.

## **2.8 Glossary**

**Taxonomy:** the scientific process of arranging things into groups.

**Objectives:** something that we try to achieve or the path to reach goal.

## **2.9 Answers to Self- Check Exercise**

Q1. (III), Q2. (c) Q3. (d)

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## **2.9 Terminal Questions**

Q. What is difference between aims and objectives?

Q. Try to write of instructional objectives in behavioural terms of +1 class in any topic?

Q. What are the objectives of teaching of commerce at primary stage?

## Unit 3

### Curriculum in Commerce

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#### Structure

##### 3.1 Introduction

##### 3.2 Learning Objectives

##### 3.3 Definitions of Curriculum

##### 3.4 Principles of Curriculum

##### Self- Check Exercise

##### 3.5 Approaches of curriculum

##### 3.5.1. Concentric Approach

##### 3.5.2. Topical Approach

##### Self-Check Exercise

##### 3.6 Process of Evaluation of Teaching Commerce

##### 3.7 summary

##### 3.8 Glossary

##### 3.9 Answer to Self- Check Exercise

##### 3.10 References/ Suggested Readings

##### 3.11 Terminal questions

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#### 3.1 Introduction

*Curriculum* is, something which is related to the life and the needs of the pupils of different age levels. It includes both what they should learn and also show they should learn it. It includes all the experiences that child undergoes the guidance of school authorities. It is the result of the interaction between and among many people; many influences affect its equality and may material conditions affect its functioning.

The curriculum word is of Latin language. It means 'race course'. In education it means 'work field of student' or race course of the students. It consists of two words- race and course. The word 'course' means curriculum and race refers student experiences and activities. A teacher performs his teaching activities in view of curriculum.

The new concept of curriculum is very broad based. It consists of the totality of experiences that a pupil receives through the manifold activities that go on in the school, in the classroom, library, laboratory, workshop and play-ground and in the numerous contacts between the teachers and pupils. It is neither dogmatic nor rigid in its form and structure. It is neither uniform nor standardized to conform to a prescribed pattern. It is characterized by variety and flexibility and is tailored to the needs of the students at different age levels. It gives the students an increasing awareness of the environment around them so that they may fit in more efficiently in the milieu of community life. It thus secures more integrated group relations. Munroe says that "curriculum embodies all the experiences which are utilized by the school to attain the aims of education." The curriculum from this point view may include the syllabus which is the detailed statement of subject material, the programme which determines the way in which material taught is to be inter-related and ordered and to some extent the methodology which determines the way in which material is accurately presented in the classroom. The Secondary Education Commission has also pointed out clearly the nature and conception of the desired curriculum: "It must be clearly understood that, according to the best educational thought, curriculum does not mean only the academic subjects traditionally taught in the school but it includes the totality of experiences that a child receives at school. In this sense, the whole lives 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.

### **3.2 Learning objectives**

After going through this lesson, you will be able to

- Define the term curriculum
- Write the importance of curriculum

- Enumerate the principles of preparing curriculum
- Write the different approaches of curriculum

### 3.3 Definitions of Curriculum

**According to B.Rudyand and H. Henery,**“Curriculum, in its broadest sense, includes the complete school environment, involving all the courses, activities, reading, and associations furnished to the pupils in the school.”

Curriculum includes physical, social and academic environments of a college.

**Cunningham has defined the curriculum operationally,** “It (Curriculum) is a tool in the hands of the artist (teacher) to mould his material (pupil) according to his ideal (objective) in his studio (school).”

**According to Froebel,**“Curriculum should be conceived as an epitome of the rounded whole of the knowledge and experience of the human race.”

**According to Munroe,**“Curriculum includes all those activities which are utilized by the school to attain the aims of education.”

**Horne has defined the Curriculum as follows,**“Curriculum is that which is taught to the students. It is more than reading and writing. It includes practice, activities, industry, vocation and acquiring knowledge.”

**According to Caswell,**“The Curriculum is all that goes in the lives of children, their parents and teachers. The curriculum is made up everything that surrounds the learner in all his working hours. In fact the curriculum has been described as the environment in motion.”

**The Secondary Education Commission (1952-53) States,**“Curriculum does not mean the academic subject taught in the school but in includes total experience that a child receives at a school”

**John F. Kerr has defined curriculum,**“All the learning which is planned or guided by the school, whether it is carried on in groups or individually, inside or outside the school, is known as curriculum.”

**Taylor has defined Curriculum,**“The curriculums consist of content, teaching methods and purpose may be in its rough and ready may be a sufficient definition with which to start. These three dimensions interacting are operational curriculum.”

### **Importance of Curriculum in Education**

The need of education determines the importance of curriculum. The review of literature in this content reveals that there has been changing emphasis in the process of education. Thus the need of curriculum has evolved the concept of ‘Curriculum development. ‘The needs of the curriculum have been merited as follows:

- 1) The human can acquire knowledge while other species cannot acquire knowledge. It is an important aspect of human beings.
- 2) The mental aspects are trained and developed, thus mental faculties are trained by teaching various school subjects.
- 3) The vocational and technical education prepare the students for different jobs. During British period, clerks were prepared through educational curriculum.
- 4) The interests and attitudes are developed according the students potentialities. Curriculum is designed as child-centred.
- 5) The good citizens are prepared by developing democratic way of life. It also develops the ability and capacity of teacher ship.
- 6) The ability of self-realization is also developed by education and to make good man.
- 7) It also develops the feeling of appreciation and sound judgment.
- 8) The education is given always for future life so that he can earn his leaving.
- 9) It also prepares for scientific inventions and technical development.
- 10)It brings perfection in child. It helps in alround development.

It is a powerful instrument for social change as well as social control.

### 3.4 Principles of curriculum

The educational programme as whole is governed by the form of government. Our education system has been developed for democratic form of government. Thus, the curriculum development should be based on the following principles-

- 1) It should be clearly understood that according to the best educational thought “the curriculum does not include 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 go in the school. In the classroom, library, laboratory, workshop playground, and in numerous informal contact between teachers and pupils.” It should be objective-centred.
- 2) There should be enough variety and flexibility in the curriculum to allow for individual differences and adaptation to individual needs and interests. Any attempt to impose on the student, subjects for which they have neither any liking nor interest, will be unproductive and ungainful. There are, of course, certain broad areas of knowledge skill, and appreciations with which all children must come into contact, and these must find a place in the curriculum.
- 3) The curriculum must be vitally and organically related to activities. In order to be effective and socially useful, it must be dynamic in nature and be suited to the needs and exigencies of new circumstances. Now, when the country is free and independent, it must reflect our new democratic ideology, of a secular welfare state, which has opened equal opportunities for all its citizens. Our curriculum in secondary schools must prepare the youths of tomorrow with a sense of robust citizenship so that they make the best of their educational opportunities. The curriculum framed must be capable of adaptation to local needs and life-situations of students. Today, when the whole world is also closely knit together, it must foster in them intercalation understanding.
- 4) The curriculum should not be narrow but broad-based in its scope. It should be designed to train the students not only for work but also for leisure-social and aesthetic. Sportive activities should be introduced to realize this objective. It should also provide them with opportunities for the creative utilization of their leisure.

- 5) Our curriculum must present knowledge in an integrated way unified and correlated with the other branches of knowledge. It numbers are isolated and uncoordinated watertight subject. Different subjects should be interrelated and within each subject, the content should be envisaged and far as possible as “bread-fields” Units of teaching should be correlated better and functionally with the life and environment of pupils rather than with narrow bits of information.
- 6) At the high school stage, there is still another criterion which will have to be observed. At the end of this stage, may students leave schools to enter life. So our curriculum must make provision for vocational and technical courses of study. Courses of technical, industrial, and agricultural bias should be introduced. Along with this, a reasonable amount of general education should be given to make the students more informed and cultured. The opening of the multipurpose schools now envisages to over come this limitation of the curriculum. It will provide for certain core subject as well as certain optional subjects catering to the aptitudes and capacities of children.

For the successful of democracy, it is essential that people acquire social efficiency, and they learn to live co-operatively, contributing their mite to the welfare and betterment of the society of which they are integral parts. Curriculum, through its varied educational programmes, must afford our children concrete opportunities to live their lives democratically so that they learn to subordinate their lives democratically so that they learn to subordinate their personal interests to the overall good of the community.

Self- Check exercise

Q1. Meaning of curriculum in Latin language?

### **3.5 Approaches of curriculum**

An approach is a perspective on instruction and learning. A theoretical understanding of language and how it can be learned forms the basis of any method to

teaching languages. An approach gives rise to methods, which are ways of instructing that make use of techniques or activities in the classroom to support student learning.

### **3.5.1 concentric approach**

In concentric method efforts are made to finish the whole course in a single stage and to repeat it again and again in the next stages, the process being more detailed in the higher stages. This method is based on the psychological principle that children come to know things in the first instance as 'wholes' and gradually learn to analyze them. It implies widening of knowledge just as concentric circles go on extending and widening. An elementary knowledge is given in the introductory year, something more is taught in the next year, something still more is added in the subsequent year and so on. A steady progress is maintained in the acquisition of knowledge of a topic for a sufficient number of years continuously. The subject-matter in social studies at each succeeding stage gradually increases in difficulty but the growing and developing child seems to be ready for comprehending each new aspect. The method provides for adequate repetition of fixing event. This method resolves, to some extent, the problem of adaptation of the teaching material to the age and understanding of the pupil. In the first year, the review of the entire subject-matter is very sketchy. Every subsequent year means the provision of greater detail. In the initial stages, thinking is at simpler level. As the pupil advances in age and understanding he develops his capacity of thinking in abstract terms and greater detail. The learning sequence progresses from the simple to the more detailed sequence.

For example the students are introduced to 'The First War of Independence' in primary classes by telling them about the leaders who played important role in it. In middle classes they are made familiar about the events of the first war of independence. By the time they reach secondary classes, they will begin to find the cause and effect relationship among all the multiple factors. They will also be able to draw conclusions and compare and contrast our freedom struggle with freedom struggle of other countries.

Primary stage	————→	Learning through personalities
Middle stage	————→	Learning through events
High stage	————→	Learning through ideas

Fig. : Learning at various stages

### **Advantages of Concentric Approach:**

**1. Psychologically sound:** Psychologically, concentric approach is sound basis for the study of the subject. It takes into consideration the mental level of the students. It enables the teacher to do a portion of a topic according to the receptivity of students. The students get as much as they can grasp. Continuance of a topic for a number of years makes its impression lasting.

**2. Based upon maxims of teaching:** Concentric approach is based upon maxims of teaching i.e., to proceed from 'whole to parts', 'simple to complex', 'known to unknown', 'concrete to abstract' and 'easy to difficult'.

**3. Arousal of interest:** The method arouses interest of students in social studies.

**4. Easy revision:** Revision becomes easy. Previous knowledge or comprehension of a topic is revised year after year, which helps in its understanding and retention.

**5. Simple path:** Concentric approach follows a simple path.

**6. Development of intellect:** It broadens the mental outlook of the students. Their power of imagination, thinking and reasoning are developed to the fullest extent.

**7. Basis for specialization:** It provides basis for specialization.

### **Limitation (Demerits) of Concentric Approach:**

**1. Lacks novelty:** Concentric method lacks novelty and freshness. Therefore it fails to arouse curiosity and sense of wonder in the pupils.

**2. Repetition and boredom:** Repetition is sometimes cumbersome. Some facts are repeated again and again. A sense of boredom and dullness is inherent as the students go through the whole course more than once.

**3. Lacks understanding:** hurried passing references to the topic are not helpful in understanding the complex problems. There are many topics in social studies which

require detailed study. But in concentric approach, the teacher is not able to go into details. AS a result the concepts involved, are not clarified. It leads to confusion in the minds of students. This confusion makes the study of social studies uninteresting and difficult.

**4. No development of time and space sense:** Development of concept of time and space sense is one of the important objectives of the teaching of social studies. Concentric approach makes it difficult to develop time and space sense in the students.

**5. No joy of discovery and adventure:** The joy of discovery, the freshness of events, adventures and achievements of personalities, the geographical phenomena, and the constitutional landmarks are denied in concentric approach to social studies.

**6. No detail:** Concentric approach is not able to cover various topics of social studies in a detailed and comprehensive manner.

**7. Non-availability of capable teachers:** Very capable teachers are needed for following this approach. But capable teachers are generally not available.

### 3.5.2 Topical Method

In this method of study, we are going to look a topic to study. A topic is a theme, a subject, a single focus, or an area of study. This differs from a word study in that we are looking a topic and all related areas. For example, we did a study on "fool" in Proverbs. A topical study would involve using the word study as well as additional stories and scriptures relating to this topic. Once again, the key is choosing a topic and allowing that topic to guide your study. Some topics might include the following: marriage, money, honesty, teach, family, discipline, praying, or parables.

In this method a particular topic is started in a particular class and finished over there, however, this has failed to get approval from a majority of educational thinkers.

In their opinion if this method is used, many irrelevant things may creep in and many relevant things may be left out. The students may be forced to study such things which are of no immediate importance to them. Moreover, if this method is adopted only

a few topic will find a place in any particular class, because all types of problems on that topic shall have to be solved by the students in one class.

In the opinion of such Educationists the Spiral Method of organisation of curriculum is preferable. In the Spiral Method a topic is divided into a number of small independent units to be dealt within different classes that suit the mental capacities of the pupils. In their opinion such a method is more natural and less tiring to the students. To support it they argue that in such a method student loses nothing in accuracy and gains a lot in power of application of the general rules to particular problems.

The criterion of difficulty lays more emphasis on the fact that topics should be arranged in order of difficulty. But to take the topic as a unit is not good arrangement. Topical arrangement is based on the unity of the topic i.e. exhaustion of the topic at the same time or at a stretch. However, it is unnatural and also impracticable to take a topic and exhaust all its possible portions and problems, simple as also complex, in the same class. For a good arrangement the following be kept in view.

- (i) Every topic should be divided into parts.
- (ii) These parts should be graded according to difficulty.
- (iii) Each part should be introduced at a proper stage.

These different portions be allotted to be taught in different classes according to their difficulty and maturity of minds of pupils. Such an approach is called a Spiral Approach.

A portion is introduced when a sufficient background has been prepared for it. The remaining more tedious portions are left, for being taken up later on. Everything is taken up at its proper stage and there is enough opportunity for revision. The precaution to be observed is that the portion should neither be too long nor too short.

Presently 'Topical Method' is more a system of arrangement of subject-matter than a method of teaching. The topic is to be taught at a stretch, without a break or gap, continuous teaching of topic not only will save the students from divided attention and will also ensure their full and whole hearted concentration on the topic in hand. Thus a natural link will exist in the day-to-day work in the class room.

## Self- Check Exercise

Q2. Chose correct answer:

What are the approaches of teaching of commerce?

- a) Concentric Approach
- b) Topical Approach
- c) Both a and b

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### 3.6 Process of Evaluation of Teaching Commerce

Evaluation refers to the systematic process of assessing what you do and how you do. Evaluation utilizes many of the same methodologies used in traditional social research, but because evaluation takes place within a political and organizational context, it requires group skills, management ability, political dexterity, sensitivity to multiple stakeholders and other skills that social research in general does not rely on as much. Evaluation is the systematic acquisition and assessment of information to provide useful feedback about some object. Both definitions agree that evaluation is a systematic endeavour and both use the deliberately ambiguous term 'object' which could refer to a program, policy, technology, person, need, activity, and so on. There are two types of evaluation.

1. Formative Evaluation: - Formative evaluation is mainly used in the early stages of implementation of programme. It does not measure the outcome of a programme -or a project but is very useful in identifying the major or minor bottlenecks in a programme and the aspects that need to be improved before delivery.
2. Summative Evaluation: - Summative evaluation is a type of evaluation that occurs at the end of a learning period or program. It assesses students' learning and whether they have met the established learning goals. It evaluates the

effectiveness of a learning program or to provide a final grade for a student's performance.

### **3.7 Summary**

Dera students, in this unit you have learnt about the curriculum of teaching of commerce, curriculum is like a race course according Latin language which engage the students in all the way. We have some principles to prepare the curriculum which may help to design the best curriculum. We have some approaches to develop the curriculum which leads the curriculum design. After design the curriculum we have the evaluation criteria. With the help of evaluation we find the gaps of curriculum.

### **3.8 Glossary**

**Curriculum:** - It consists of the totality of experiences that a pupil receives through the manifold activities that go on in the school, in the classroom, library, laboratory, workshop and play-ground and in the numerous contacts between the teachers and pupils.

**Approach:** - An approach is a way of looking at teaching and learning. Underlying any language teaching approach is a theoretical view of what language is, and of how it can be learnt. An approach gives rise to methods, the way of teaching something, which use classroom activities or techniques to help learners learn.

### **3.9 Answer to Self- Check Exercise**

Q1 Race course

Q2. ( c)

### **3.10 References/ Suggested Readings**

-Aggarwal, J.C. (2010). Teaching of Commerce- A practical approach, New Delhi, Vikas Publication.

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### **3.11 Terminal questions**

Q. What do you mean by curriculum?

Q. What are the importance of curriculum in teaching commerce?

Q. What are the main approaches of curriculum constructions?

## Unit 4

### Approaches in Teaching of Commerce - 1

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#### Structure

- 4.1 Introduction
  - 4.2 Learning Objectives
  - 4.3 Meaning and Definition of Method
    - 4.3.1 Lecture Method
    - 4.3.2 Lecture Cum Demonstration Method
    - 4.3.3 Project Method
  - Self- Check Exercise
  - 4.4 Summary
  - 4.5 Glossary
  - 4.6 Answer to Self- Check
  - 4.7 References/ Suggested Reading
  - 4.8 Terminal questions
- 

#### 4.1 Introduction

The term **teaching method** refers to the general principles, pedagogy and management strategies used for classroom instruction. Your choice of teaching method depends on what fits you — your educational philosophy, classroom demographic, subject area(s) and school mission statement. Teaching methods are the broader techniques used to help students achieve learning outcomes, while activities are the different ways of implementing these methods. Teaching methods help students: master the content of the course. learn how to apply the content in particular contexts.

#### 4.2 Learning Objectives

After going through this unit, you will be able to :

- Enumerate the types of methods
- Differentiate the inductive and deductive approach
- Write the problem solving approach

### **4.3 Meaning and Definition of Method**

Teaching method is a style of the presentation of content in classroom. M. Verma has defined the term 'method' in the following manner-

"Method is an abstract as logical entities that we can distinguish between manner and methods. In reality, they form an organic whole and matter determines method analogously as objective determines means; content and spirit determine style and form of literature." -M. Verma

M. Verma has presented broad meaning of the term method. According to him matter is important for determining method. The common teaching matter may be of three types, hence all the methods can be classified under three categories-

1. Telling Method-Lecture, Questioning, Discussion, etc.
2. Showing Method-Demonstration, Excursion, etc.
3. Doing Method-Project, Role playing, Practical etc.

Broudy (1963) has stated that "Method refers to the formal structure of the sequence of acts commonly denoted by instruction. The term method covers both strategies and tactics of teaching and involves the choice of what is to be taught, and in which order is it to be presented."

#### **Types of Methods According the syllabus**

- 4.2.1 Lecture Method
- 4.2.2 Lecture Cum Demonstration Method
- 4.2.3 Project Method

### **4.3.1 Lecture method**

The lecture method is one of the oldest methods used in classrooms by teachers to impart knowledge to students. So, it is becoming necessary to explain the meaning, merit, and pitfalls of the lecture method and also provide hints for effective utilization of this method. Teaching, in its simplest sense, is imparting knowledge. It is the connotation of experience. This experience may consist of facts, truths, doctrines, ideas, or ideals, or it may consist of the processes or skills of an art. The teacher is the sender or the source; the educational material is the information or message; and the student is the receiver of the information.

#### **Advantages**

- You can demonstrate and use any type of media while teaching
- It can be revived early.
- The teacher can be a model.
- Students become more familiar with the teacher.
- Large amounts of material on any subject can be covered and discussed.
- Large amounts of material on any subject can be explained in a short span of time.

#### **Disadvantages**

- In the lecture method of teaching, some information on the subject is already known to the students.
- It may not be possible for a teacher to pay attention to all the students in a huge class.
- In this method of teaching, giving notes to the student is very important, but some students may not be habituated to taking dictations and notes.
- The lecture information may be forgotten quickly.

- There is no check-up on whether teaching is beneficial or not.
- The lecture is not effective when the objects are not clear.
- This method of teaching students depends on the teacher.
- This creates laziness in the classroom by stopping communication between the student and the teacher.

#### **4.3.2 Lecture cum demonstration method**

It is one of Traditional method. this is also known as Chalk and talk method. Teacher centered method. In this method Teacher is active and learners are passive. the essentials qualities in learning science such as independent thinking, power of observation and reasoning can be developed in this method. The teacher perform the experiment in the class and goes on explain what he does. here the students see the actual apparatus and operation and help the teacher in demonstrating the experiment. This method works on the principles of concrete to abstract, and learning by doing.

#### **Advantages of Lecture-cum-Demonstration Method**

- Save time and money.
- Student participation.
- Helpful to promote useful discussion.
- More efficient method
- Activity method
- Helpful for teacher

#### **Disadvantages of Lecture-cum-demonstration Method**

1. Visibility: Visibility is main problem for a teacher because all the students may not be able to see the details and results of a demonstration
2. Speed of experiment: Either too fast or too slow speed of demonstration sometimes may create trouble
3. Ignore individual difference

4. This method somehow hinders the development of laboratory skills among the students
5. Not useful for developing scientific attitude

#### **4.3.3 Project method**

The Project Method is a medium of instruction which was introduced during the 18th century into the schools of architecture and engineering in Europe when graduating students had to apply the skills and knowledge they had learned in the course of their studies to problems they had to solve as practitioners of their trade, for example, designing a monument, building a steam engine. It is based on the philosophy of Pragmatism. Founded by John Dewey. In the early 20th Century, William Heard Kilpatrick expanded the project method into a philosophy of education. His device is child-centred and based in progressive education. Both approaches are used by teachers worldwide to this day. Unlike traditional education, proponents of the project method attempt to allow the student to solve problems with as little teacher direction as possible. The teacher is seen more as a facilitator than a deliver of knowledge and information.

##### **Merits**

1. students get proper freedom to execute the project in accordance with their interest and abilities because they satisfied the needs.
2. Habit of critical thinking gets developed among the students through this method. With this method, students get ample chances which they can develop coordination among their body and mind.
3. This method helps in promoting social interaction and co – operation among the students, as they have to work in group and interact with experts.

4. Mostly the projects are undertaken in classroom as classroom assignments, because of which load of homework from the students is reduced to considerable extent.

#### Demerits

1. This method takes a lot of time to plan and execute a single project.
2. It is not possible to design different projects for different topics and also not able to cover all topics in the content.
3. Such method can only be proving successful if the teacher is highly knowledgeable, alert and exceptionally gifted.
4. Teachers do not possess lot of information regarding the manner in which this method should be used as result and hesitate to use.

#### Self- Check Exercise

Q1. Chose correct answer

What is different one:

- a) Lecture method
- b) Demonstration method
- c) Project method
- d) Case study

#### 4.3 Summary

Dear students, we have studied in this unit the different methods of teaching of commerce which are lecture method, lecture cum demonstration method and project method. These methods are use in different conditions and different classes.

#### 4.4 Glossary

**Skill:** - the ability to do something well, especially because of training.

**Ability:** - *the quality or state of being able*; especially : physical, mental, or legal power to do something.

#### 4.5 Answers to Self- Check

Q1. (d)

#### 4.6 References/ Suggested Readings

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#### 4.8 Terminal questions

Q. Write short notes on

i). Lecture method

ii). Lecture cum demonstration method

## Unit 5

### Approaches in Teaching of Commerce - 2

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#### Structure

- 5.1 Introduction
  - 5.2 Learning Objectives
  - 5.3 Inductive Approach
  - 5.4 Deductive Approach
  - Self-Check Exercise
  - 5.5 Problem Solving Approach
  - Self-Check Exercise
  - 5.6 Summary
  - 5.7 Glossary
  - 5.8 Answers to Self-Check Exercise
  - 5.9 References /Suggested Readings
  - 5.10 Terminal questions
- 

#### 5.1 Introduction

A teaching approach is a system of values, tenets, or conceptions of the nature of learning that are applied in the classroom. Approaches are informed perspectives on education. It gives the entire teaching process a philosophical foundation. In the classroom, educators must use a range of teaching techniques. This will typically involve group projects, whole-class instruction, and thoughtfully planned individual learning activities. The level of learner involvement and the opportunity for feedback between the teacher and the student to inform the following steps in the learning process are crucial components. If there is discussion and the chance for students to participate, whole class instruction can be a very successful teaching strategy. there are three approaches i.e. inductive approach, deductive approach and problem-solving approach. In this unit we will discuss the about these approaches.

#### 5.2 Learning Objectives

After going through this unit, you will be able to:

- Discuss the different types of approaches

- Explain the inductive approach
- Differentiate between inductive approach and deductive approach
- Write the meaning of problem solving approach with examples

### 5.3 Inductive Approach

Inductive approach, also known as inductive reasoning, starts with the observations and theories are proposed towards the end of the research process as a result of observations. Inductive research “involves the search for pattern from observation and the development of explanations – theories – for those patterns through series of hypotheses”. No theories or hypotheses would apply in inductive studies at the beginning of the research and the researcher is free in terms of altering the direction for the study after the research process had commenced. In addition to considering paradigms, researchers must also think about whether or not they plan to employ an inductive or a deductive approach. An inductive approach to research begins by collecting data that is relevant to the topic of interest. Once a substantial amount of data has been collected, the researcher will then take a breather from data collection, stepping back to get a bird’s eye view of the data. At this stage, the researcher looks for patterns in the data, working to develop a theory that could explain those patterns. Thus, when researchers take an inductive approach, they start with a set of observations and move from those particular experiences to a more general set of propositions about those experiences; i.e., they move from data to theory, or from the specific to the general.

#### Process of Inductive Research

The process of inductive research involves the following steps:

**Data collection:** The first step in inductive research is to collect data. This can be done through a variety of methods, including interviews, observations, surveys, and document analysis.

**Data analysis:** Once the data has been collected, the next step is to analyze it. This involves identifying patterns and themes within the data. Inductive research relies heavily on qualitative data analysis methods, such as coding and thematic analysis.

**Identification of themes:** After analyzing the data, the researcher will begin to identify themes that emerge from the data. These themes represent patterns or commonalities within the data.

### **Limitations of Inductive Approach**

Despite the many advantages of this approach, it is important to take into account any potential disadvantages:

**Time-consuming:** Students must spend time investigating examples, spotting patterns, and formulating generalisations while using the inductive technique, which could slow down the curriculum's overall flow.

**Limited Structure:** Some students may find it difficult to deal with the absence of a strict structure while they actively develop information, necessitating extra help from the teacher.

**Possible Generalisation Errors:** If the examples given are true or sufficient, students may draw false or partial generalisations.

**Diverse Student replies:** Because this approach is open-ended, it may yield a range of replies from students, which might make it difficult for teachers to properly address individual differences.

## **5.4 Deductive Approach**

A deductive approach to teaching starts by giving learners rules, then examples, then practice. It is a teacher-centered approach to presenting new content. The deductive approach may be suitable with lower level learners who need a clear base from which to begin with a new language item, or with learners who are accustomed to a more traditional approach and so who lack the training to find rules themselves.

### **Features of Inductive Approach**

1. **Certainty:** Deductive reasoning allows for the creation of logical and certain conclusions based on premises that are assumed to be true. For example, if we

know that all men are mortal and that Socrates is a man, we can deduce that Socrates is mortal. Deductive reasoning allows us to make certain conclusions based on the logical relationship between the premises and the conclusion.

2. **Clarity:** The process of deductive reasoning is clear and easy to follow, making it easy to understand the reasoning behind a conclusion. The logical structure of deductive reasoning is easy to follow, making it easy to understand how the conclusion is reached. This clarity also makes it easier to identify any errors or mistakes in the reasoning process.
3. **Validity:** Deductive reasoning is valid as long as the premises are true and the reasoning is logically correct. If the premises are true and the reasoning is logically valid, the conclusion must also be true. This means that if the conclusion is false, either the premises are false or the reasoning is invalid.
4. **Generality:** Deductive reasoning can be used to make general statements and inferences that apply to a wide range of situations. For example, if we know that all birds have feathers and that a penguin is a bird, we can infer that penguins have feathers. This general statement applies to all penguins, not just a specific penguin.
5. **Efficiency:** Deductive reasoning can be used to quickly and easily arrive at a conclusion without the need for extensive research or experimentation. This makes it a useful tool for solving problems and making decisions in a wide range of fields, including mathematics, science, and philosophy.
6. **Objectivity:** Deductive reasoning is based on logical principles and does not rely on subjective opinions or biases. This means that deductive reasoning can be used to arrive at objective conclusions that are based on facts and logical principles, rather than on personal opinions or beliefs.

### **limitations of Deductive Approach**

1. **Limited to logical and mathematical subjects:** The deductive method is most effective in subjects that are based on logical reasoning and mathematical proof, such as mathematics, logic, and science. It may not be as effective in subjects that rely more on intuition, such as literature, art, or history.

2. **Lack of creativity:** As the deductive method follows a set of rules and procedures, it can be seen as a rigid and inflexible method. It may stifle creativity and discourage students from thinking outside the box.
3. **Limited to factual information:** The deductive method is based on facts and logical reasoning, which makes it reliable and objective. However, the method may not be suitable for subjects that rely more on personal opinion and subjective interpretation.
4. **Limited to premises:** The validity of a deductive argument is dependent on the truth of its premises. If the premises are false, the conclusion is also false, regardless of the logical form of the argument. This means that deductive reasoning is limited by the accuracy of the information and assumptions used as premises.
5. **Can overlook alternatives:** Deductive reasoning can lead to overlooking alternative possibilities and perspectives, as it focuses on reaching a single logical conclusion based on given premises.
6. **Not useful for discovering new information:** Deductive reasoning relies on existing knowledge and information to reach a conclusion, and is not useful for discovering new information or exploring uncharted territories.

### Self- Check Exercise

Q1. Chose the correct answer

Bottom-Up Approach Is

1. Deductive Approach
2. Inductive Approach
3. Problem Solving Approach
4. None of these.

Q2. Top Down Approach is :

1. Problem Solving Approach
2. Inductive Approach
3. Deductive Approach
4. All of these

## 5.5 Problem solving Approach

Problem solving is the process of achieving a goal by overcoming obstacles, a frequent part of most activities. Problems in need of solutions range from simple personal tasks (e.g. how to turn on an appliance) to complex issues in business and technical fields. Problem-Solving is the process of identifying and resolving issues or challenges. It is a critical life skill necessary for various industries and everyday life. It includes identifying the problem, collecting information, producing potential solutions, assessing the alternatives, and selecting the best option. In short, the process of fixing a problem involves recognising the issue at hand, figuring out its underlying cause or causes, selecting the best path of action, and then putting that plan into action.

Definitions:

**Dewey**, “ Whenever-no- matter how slight and common place in character perplexes and challenges the mind so that it makes belief at all uncertain there is a genuine problem.”

**According to Skinner**, “ Problem solving is the frame work or pattern in which creative thinking and reasoning takes place.”

**Gates**, “ The problem exists for an individual when he has a definite goal he cannot reach by the behaviour pattern which he already has available.”

**According C.V. Good**, “ In problem solving Approach a student is inspired to learn by creating challenges. It is a special method, in which a big problem is solved by small group solution of relating problem.

From above definitions we can say that the process of defining a problem, figuring out its root cause, locating, ranking, and choosing potential solutions, then putting a solution into action is known as problem solving.

### Importance of problem solving

The ability to solve problems is an essential life skill that is necessary for both the personal and professional worlds. It improves decision-making skills, increases productivity, and reduces stress. Here are some of the reasons why improving Problem-Solving skills is important for every individual:

- **Increases creativity-** The process of Problem-Solving requires creativity skills, as it involves generating new ideas and approaches to challenges.
- **Increases confidence-** Successfully solving problems builds confidence and helps individuals feel more empowered to tackle challenges in the future.
- **Improves critical thinking-** Problem-Solving requires critical thinking skills, which help individuals analyze and evaluate situations, making them more informed decision-makers.
- **Enhances teamwork and collaboration-** Problem-Solving often involves collaboration, which helps build teamwork skills and strengthens relationships.

### Self- Check Exercise

Q3. Name the ability to solve problems is an essential life skill that is necessary for both the personal and professional?

Q4. Chose the correct answer

Characteristics of problem solving approach are:

1. Improve critical thinking
2. Increase creativity
3. Increase confidence
4. All of these

### 5.6 Summary

Dear students, we have studied in this unit that there are different approaches to teaching commerce which are very helpful in teaching and learning process. Approaches help us in many ways and the inductive and deductive approaches are the best approaches to define the problem solving approach is also a specific approach which is presenting the knowledge to learnt

in the form of problem, it begins with a problematic situation and consists of continuous, meaningful and well-integrated activity.

### 5.7 Glossary

**Skill:** - the ability to do something well, especially because of training.

**Ability:** - *the quality or state of being able*; especially : physical, mental, or legal power to do something.

**Profession:** - any type of work that needs special training or a particular skill, often one that is respected because it involves a high level of education

### 5.8 Answers to Self- Check

Q1. B)

Q2. C)

Q3. Problem solving approach

Q4. d)

### 5.9 References/ Suggested Readings

Aggarwal, J.C. (2010). Teaching of Commerce- A practical approach, New Delhi, Vikas Publication.

Beck, Hugo E. 1962. "The Contributions of Henry Clinton Morrison: An Educational Administrator at Work." Ph.D. Thesis , The University of Chicago.

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Khan, M.S. (1982). Commerce Education, New Delhi, Sterling Publishers Pvt Limited.

Kapoor, N.D. (1990). Principles and Practice of Accountancy, New Delhi, Patamber Publishing Company.

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Morrison, Henry C. 1924. *The Teaching Technique of the Secondary School*. Ann Arbor, MI: Edwards Brothers.

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### **5.10 Terminal questions**

Q. Differentiate between inductive and deductive approach?

Q. Define problem solving approach?

## Unit 6

### Techniques of Teaching Commerce

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#### Structure

- 6.1 Introduction
  - 6.2 Learning Objectives
  - 6.3 Question- Answer Technique
  - 6.4 Seminar
    - Self-Check Exercise
  - 6.5 Role Playing
  - 6.6 Report Back Sessions
    - Self-Check Exercise
  - 6.7 Simulation and Gaming
  - 6.8 Summary
  - 6.9 Glossary
  - 6.9 Answers to Self-Check Exercise
  - 6.10 References /Suggested Readings
  - 6.11 Terminal questions
- 

#### 6.1 Introduction

Teaching techniques are the ways to present the study material in front the pupils. Teaching techniques are directly linked with teaching objectives. Teaching techniques makes our content more easy, effective, interesting and intelligible. In commerce several techniques have been evolved. in order to achieve the objectives of teaching the maximum in the shortest possible time. Various techniques are useful for various standards of commerce education. If a particular technique is usefull for one stage, another technique is useful for another stage.

## **6.2 Learning Objectives**

After going through this unit, you will be able to:

- Define question answer technique
- Explain seminar with examples
- Write the meaning of report back session
- Explain the simulation and gaming

## **6.3 Question Answer Technique**

Question answer method is quite important. The questions is an attempt to evaluate the knowledge of students in regard to the subject. This method In education to transferring messages by asking questions and students give an answer or otherwise students are given the opportunity to ask and answer the question of teachers .

Question answer method is one of the oldest method. This method also known as “Socratic method of teaching” It was developed by the famous philosopher Socrates. This method is focused on to achieve cognitive objectives and bringing knowledge to the conscious level.

### **Advantages of Question-Answer Method**

1. It can be used in all teaching situations.
2. It helps in developing the power of expression of the students.
3. It is helpful to ascertain the personal difficulties of the students.
4. It provides a check on preparation of assignments.
5. It can be used to reflect student's background and attitude.
6. It is quite handy to the teacher when no other suitable teaching method is available.

### **Disadvantages**

1. It requires a lot of skill on the part of teacher to make a proper use of this method.

2. It may sometime mar the atmosphere of the class.
3. This method generally is quite embracing for timid students.
4. It is time consuming

## **6.4 Seminar**

The seminar method is the most modern and advanced method of teaching. A seminar is an advanced group technique which is usually used in higher education. It is an instructional technique it involves generating a situation for a group to have a guided interaction among themselves on a theme. The seminar method is the most modern and advanced method of teaching. A seminar is an advanced group technique which is usually used in higher education. It is an instructional technique it involves generating a situation for a group to have a guided interaction among themselves on a theme. It refers to a structured group discussion what usually follows a formal lecture or lectures often in the form of an essay or a paper presentation on a theme. This seminar method is employed to realize the higher objectives of cognitive & affective domains.

### **Advantages**

1. A wealth of knowledge usually, presented by many speakers at one time in one place. A lot of 'learning' at one clip, with most material compressed into two or three days' worth of time.
2. A sense of camaraderie, where individuals can meet others with the same interests/problems/concerns that they may have in their chosen field.
3. A sense of renewed hope and inspiration (this is especially true for Internet marketing seminars), as sometimes business concerns are lessened by sharing experiences with others. Being with others that 'understand' individual's problems or concerns, is usually a great morale booster

### **Disadvantages**

1. Cost, of course, as all attendees must absorb their own costs. The seminars themselves sometimes also have an entry fee that can be quite high. All travel costs, food costs, hotel costs, and other miscellaneous costs must be absorbed by the attendees.
2. The chance that the speakers may be sharing incorrect knowledge, or not at all knowledgeable themselves (it pays to make your own assessments of presented topics, not just blindly 'follow the pack'). Tips, tricks, and strategies need to be weighed as to 'worth' and 'accuracy' before using these. Careful thought rules here.
3. The time spent away from your actual business, or life, to attend. Time is always a concern when scheduling activities and some individuals simply can't spare the time away from their lives for activities such as this.

### **Self-Check Exercise**

#### **Q1. Chose correct answer**

Question answer is a:

- a) Approach
- b) Method
- c) Technique
- d) None of these

## **6.5 Role playing**

The role-playing method is one of the methods used in student-centered learning activities. Role play is a form of experiential learning (Russell & Shepherd, 2010). Students take on assigned roles and act out those roles through a scripted play. The role play can be carried out one-to-one (individual role play) or as a group role play with each member in the group taking on a role/character. Roles and rules for a role play are clearly defined in the script. Role plays can provide very powerful learning experiences for students by immersing them in simulated real-world situations in which students act out a particular role/character in a safe environment.

Advantages

1. Role-playing methods can bring about quite a change in the traditional application of teaching methods to produce varied results in class activities.
2. In the role-play method, the students participate in the learning in the classroom with sincerity and spontaneity and actively.
3. The role-playing method can make fictional subjects and past events appear real to the students.
4. When applying this role-playing method in-class lessons, the stage, costumes, scenery, etc. are rarely used.

#### Disadvantages

1. The role-playing method requires relatively more time.
2. Role-playing methods require a well-experienced and properly trained teacher or instructor because Improper presentation and instruction can backfire.
3. Not all educational institutions have the right atmosphere and environment for all the details of the subjects.

## 6.6 Report back session

Reporting back" is the usual term for the process of [feeding back material from group deliberations into a plenary session](#). It is important because, except in some specialized circumstances, it is necessary in order to give value to the group discussions.

### Self- Check Exercise

Q2. Chose the correct answer

Role play is the form of :

- a) Experimental learning
- b) Project learning
- c) Both
- d) None of these**

## 6.7 Simulation and Gaming

**Simulated teaching strategy** is a type of instruction strategy that uses a controlled, artificial environment or situation to mimic real-life scenarios. **Simulation as teaching strategy** has a purpose to give learners a safe space in which they can practice, make mistakes, and learn from them without fear of consequences in the real world.

### Advantages

- Provides a risk-free environment for learners to practice skills as well as make decisions. This safety zone encourages them to try new things and learn from their errors.
- A simulated teaching strategy provides experiential learning by allowing students to apply theoretical information realistically.
- The instant feedback also allows learners to understand and correct their errors on the spot.
- Simulation teaching methods increase engagement because simulations are interactive, they are more engaging than traditional training techniques.

### Disadvantages

1. Simulation is not precise. It is not an optimization process and does not yield an answer but merely provides a set of the system's responses to different operating conditions. In many cases this lack of precision is difficult to measure.
2. A good simulation model may be very expensive. Often it takes years to develop a useable corporate planning model.
3. Not all situations can be evaluated using simulation. Only situations involving uncertainty are candidates, and without a random component, all simulated experiments would produce the same answer.

### Gaming

Game-based learning is an active learning technique that uses games to improve student learning. The learning, in this case, comes from playing the game, which promotes critical thinking and problem-solving skills. Game-based learning can

be achieved through digital or non-digital games and simulations that allow students to experience the learning firsthand.

#### Advantages

- Increases motivation and engagement.
- Encourages collaboration.
- Fosters critical thinking and problem-solving.
- Opportunity for personalised learning.

#### Disadvantages

- Games take time to learn and design properly
- Wasted efforts will be the greatest administrative fear for adult educators
- It can involve materials that range from the inexpensive to the costly

### 6.8 Summary

Dear students we have studied in this unit about the various techniques of teaching commerce, the present time is the time of techniques and technology. Teaching techniques has been made compulsory for the teaching of higher secondary classes. Various teaching techniques has ben applied for different classes and different topics.

### 6.9 Glossary

**Techniques:** ways to present study material in a systematic manner.

**Drill:** to teach somebody by making her/him repeat something many times.

**Procedure:** the correct way for doing something.

### 6.10 Answers to Self-Check Exercise

Q1. d)

Q2. a)

### 6.11 References /Suggested Readings

Aggarwal, J.C. (2010). Teaching of Commerce- A practical approach, New Delhi, Vikas Publication.

Beck, Hugo E. 1962. "The Contributions of Henry Clinton Morrison: An Educational Administrator at Work." Ph.D diss., The University of Chicago.

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### 6.12 Terminal questions

Q. What are the major techniques of teaching commerce?

Q. What is question answer method?

Q. What is simulated teaching?

Q. What is role playing ?

## Unit 7

### ROLE OF ICT IN TEACHING OF COMMERCE

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#### Structure

##### 7.1 Introduction

##### 7.2 Learning Objectives

##### 7.3 Meaning and Concept of ICT

##### 7.4 Main Elements of ICT

###### 7.4.1 Computer

###### 7.4.2 Internet

###### 7.4.3 Smart Classroom

##### Self- Check Exercise

##### 7.5 Need of ICT in Commerce

##### 7.6 Functions of ICT

##### 7.7 Various Types of Techniques Employed in Use of ICT

##### Self- Check Exercise

##### 7.8 Summary

##### 7.9 Glossary

##### 7.10 Answers to Self-Check Exercise

##### 7.11 References /Suggested Readings

##### 7.12 Terminal questions

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## 7.1 Introduction

Change is the law of nature and change is the need for the day. In 21<sup>st</sup> century the root of revolution is advanced technology like T.V, computers, satellite networks and internet etc. and there is no stopping this valance of change in the world.

KK Pai said that, “You can be given computer, but if you don’t have capacity and ability to use them, it can be disappointing.”

The term information and communication technology evolved in 1970s. it is some time known as information technology and information and computing technology

or Infocom in some parts of Asia. ICT is simply the application of technology or digital equipments for communication and providing information in an easy and effective way.

## **7.2 Lesson Objectives**

after going through this unit, you will be able to:

- Define the term ICT
- Enumerate the characteristics of ICT
- Write the Main Components of ICT
- Write the meaning of computer
- Enumerate the types of computers
- Explain the need of ICT in Commerce

## **7.3 Meaning and concept of ICT**

ICT stands for Information and Communication Technology. Information means ideas, knowledge, matter etc. communication means to communicate with each other with the help of medium or language. Technology means modern techniques or medium for sharing the knowledge, ideas, information etc. so information communication technology means a technology which helps us to communicate our information with others easily.

Information technology Association of America defined ICT as, “the study, design, development, implementation support or management of computer based information system, particularly software application and computer hardware.”

ICT defined as, “Anything that allows us to get information, to communicate with each other, to have an effect on the environment using electronic or digital equipments.”

ICT provides the tools to explore and collect information with greater ease. Thus providing enough time to analysis and integrate information. Computer based information management system allows an institution to collect information from many different sources and develop a composite picture and pass that picture to other related persons in an easy, quick and effective way. ICT has the ability to electronically input,

process, store, output, transmit, and receive data and information including text, graphics, sound and video as well as to control the communication.

### **Definitions of ICT**

According to Smith and Cambell's views: "A mosaic of technologies, products and techniques has combined to provide new electronic dimensions to information management. This mosaic is known by the name of Information and Communication Technology."

According to Darnton and Giacoletto, "It is the systematic study of artifacts that can be used to give form or description to facts in order to provide meaning or support for decision-making and artifacts that can be used for the organization and application of information."

According to Howland "Diverse set of technological tools and resources used to communicate, to create, disseminate, store and manage information."

According to Darnton and Giacoletto's, "It is the systematic study of artifacts that can be used to give form or description to facts in order to provide meaning or support for decision-making and artifacts that can be used for the organization and application of information."

### **Characteristics of ICT**

**Quick access to information:** Information can be accessed in seconds by connecting to the internet and surfing through Web pages.

**Easy availability of updated data:** Sitting at home or at any comfortable place the desired information can be accessed easily. This helps the students to learn the updated content. Teachers too can keep themselves abreast of the latest teaching learning strategies and related technologies.

**Connecting Geographically dispersed regions:** With the advancement of ICT, education does not remain restricted within four walls of the educational institutions.

Students from different parts of the world can learn together by using online, offline resources. This would result in the enriching learning experience. Such collaborative learning can result in developing...

divergent thinking ability in students,

Global perspectives

respect for varied nature of human life and acculturation.

Facilitation of learning

ICT has contributed in shifting the focus on learning than teaching. ICT helps students to explore knowledge to learn the content through self study. Teacher can help the students by ensuring the right direction towards effective learning. Situational learning, Programmed learning, many Online learning courses are some of the example of self learning strategies that are being utilized with the help 10 e help of ICT need

**Catering to the Individual differences:** ICT can contribute in catering to individual needs of the students as per their capabilities and interest. Crowded class rooms have always been a challenge for the teacher to consider the needs of every student in the class.

**Wider range of communication media:** With the advent of ICT, different means of communication are being introduced in the teaching learning process. Offline learning, on line learning, blended learning is some of the resources that can be used in educational institutions. Collaborative learning, individualized learning strategies can enhance the quality of group as well as individual learning. With the real society. This can ensure the applicability of knowledge.

**Wider learning opportunities for pupils:** Application of latest ICT in education has provided many options to the learners to opt for the course of their choices. Many Online courses are available for them to select any as per their aptitude and interest. Students can evaluate their own progress through different quizzes, ready to use online tests. This can ensure fulfilment of the employment required in the job market thus minimizing the problem of unemployment. It can also provide more efficient and effective citizens to the society as per the changing.

## **7.4 Main Elements of ICT**

### **7.4.1 Computer**

Computer is an electronic device or machine that can perform arithmetic operations like addition, subtraction multiplication division etc. as well as logical operations like comparisons at very high speed. A computer is also called “Data Processor” because it can store, process, and retrieve data whenever desired.

#### **Characteristics of computer**

##### **Accuracy**

Computer system always produces accurate results with valid data and instructions. In simple terms, one cannot expect correct and accurate results when the instructions set to manipulate the data which user is supplying to the computer is wrong.

##### **Speed**

A computer perform operations with very high speed. It can process millions of instructions in fractions of seconds. The speed of a computer varies from computer to computer.

##### **Reliability**

Computerized storage of data is much more reliable than the manual storage. We can store the data in computer's storage for a long period of time expect until any kind of system failure occurs.

##### **Diligence**

Unlike human beings, the computer can work continuously without getting tired. It can perform the same task repeatedly with same

processing speed. Without the lack of concentration they help us in doing a number of jobs that require a great accuracy.

### **Automatic**

A machine that works itself without any human involvement is said to be an automatic machine. Computers are automatic machines; they can work on any given job automatically till it gets finished without any human interference.

### **Source of Entertainment**

Today, computer has become a great source of entertainment. We can play video games, enjoy music has become of various satellite channels through computer. We can also communicate with each other through computer by means of text messages, audio/video messages.

### **Cost Effectiveness**

Computers reduce the amount of paperwork and human effort, thereby reducing costs. For example: we can create and edit student reports easily using a computer. We can send electronic reports to management via e-mail.

### **No Intelligence**

A computer has no intelligence of its own. It depends upon user's instructions for any kind of task. Now days, some artificial intelligence (AI) has been introduced that helps the computer to take some decisions on its own. Robots are the example of such AI systems.

## **No feeling**

Because computer is only a machine, it does not have feelings or emotion, taste, knowledge and experience. Even, it does not distinguish between users.

## **Limitations of Computer**

Despite its various capabilities, a computer does have the following limitations:

1. A computer has no intelligence of its own. It depends upon user's instructions for any kind of task. It can not replace a human brain.
2. It works only on stored procedures and cannot think on its own. It does only those tasks which are already instructed to it.
3. It cannot correct invalid input. If mistakenly given incorrect data or instructions, it does not have the ability to correct it.
4. It does not have feelings. It does not turn on itself or program itself.
5. As the computer can perform many tasks automatically, this reduces the need for people and increases unemployment in the society.
6. Prolonged or improper computer use can lead to injuries or disorders of the hands, wrists, elbows, eyes, necks, and back. Computer users can protect themselves from these health risks through proper workplace design, good posture while at the computer, and appropriately spaced work breaks.
7. Adults, teen, and children around the world are using computers to share publicly their photos, videos, journals, music, and other personal

information. Some of these unsuspecting, innocent computer users have fallen victim to crimes committed by dangerous strangers.

### **Types of Computers**

1. **Micro computer** : A micro computer is a small, relatively inexpensive computer, in which a single micro processor perform functions.
2. **Mini computer**: Mini computers are general purpose computers, which are more expensive than the micro computers.
3. **Mainframe computer**: A main frame computer is a very large size computers and capable of handling and processing very large amount of data quickly.
4. **Super Computer**: Super computers are the most powerful computers typically used for scientific and engineering applications that must handle very large database and perform great amount of computation.

### **7.4.2 Internet**

The transmission control protocol (TCP) standard is used by a global network of connected computers, servers, phones, and smart appliances to facilitate the quick interchange of files and various kinds of services, including information. This network is known as the internet.

### **Advantages of internet**

5. Excellent information accessibility is offered by it.
6. It inculcates easier and rapid communication.
7. People would learn a great deal and get access to a wealth of information regarding services.
8. Digital marketing and online payments are allowed.
9. It is efficient for company & organizational growth.
10. It results in widespread awareness-raising communication among people.
11. It makes social networks easier to use, which promotes growth and cooperation.

## **Disadvantages of internet**

1. The internet can occasionally provide misleading and complex information.
2. Unavailability in harsh weather.
3. Data loss and information insecurity are the results.
4. Its workload is greater, and its design is more intricate.
5. It is quite expensive when done at the organizational level.
6. More threats, cyberattacks, harassment, and infractions result from it.

### **7.4.3 Smart Classroom**

By incorporating learning technologies like computers, specialised software, audience response systems, assistive listening devices, networking, and audio/visual capabilities, smart classrooms improve teaching and learning opportunities.

An educational ecosystem called a "smart classroom" incorporates cutting-edge technology to improve instruction and learning. Smart classrooms incorporate various multimedia elements such as music, video, animations, graphics, and more to enhance student engagement and promote a more profound comprehension of the subject matter.

## **Self-Check Exercise**

### **Q1. Chose the correct answer**

The Full Form of ICT

- A) Integrated Circuit Technology
- B) Information Communication Technology
- C) Information Computerized Technology
- D) All of these

## **7.5 Need of ICT in Commerce**

In advanced technological environment the field of ICT is very useful, those who work in the field of commerce and business, computer network and communication technologies very must to understand. The need of ICT in commerce is following:

1. It plays a key role in all the trust areas of any business cycles like finance, sales, marketing, supply, chain management, market research, human resources management and customer feedback for continuous improvement. No one can deny the impact that technology continues to have an almost every aspect of our daily lives, nor the speed with which new developments are adopted by us.
2. Using deferent ways of ICT the students can gather the information from all around the world within few seconds, thus this information helps in learning and students remain in touch with the latest what's going on in education.
3. ICT helps the students to presents the information in an effective way. Certain hardware and software help the students to present information in an attractive way.
4. Using ICT the students can communicate with their teachers, classmates, friends, experts and other related persons in an easy and quick way.
5. The students can have guidance from any part of world related to their educational problems and can get them solved in less use of time, money and energy.

## **7.6 Functions of ICT**

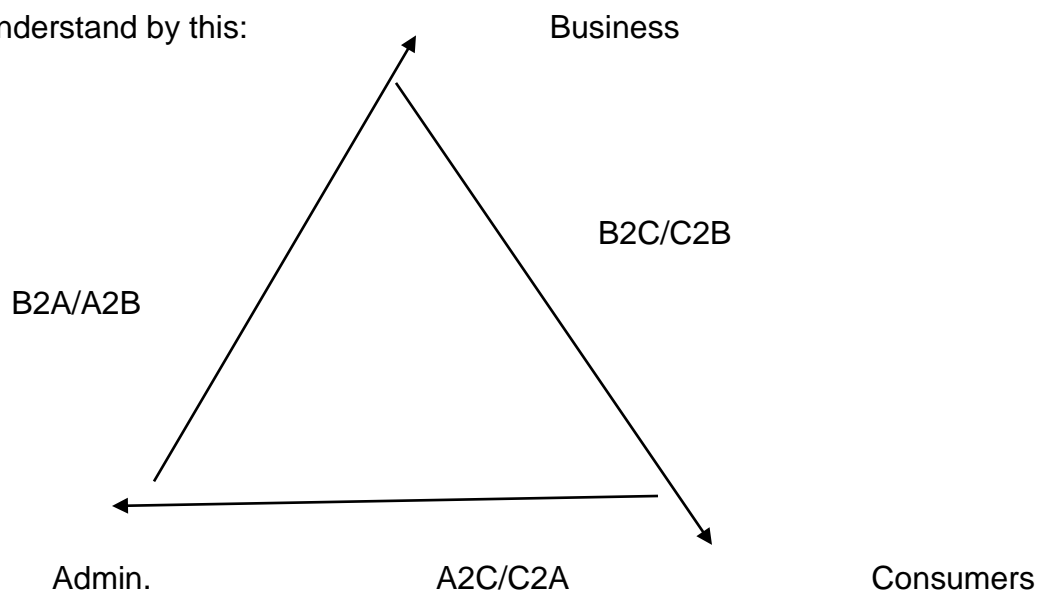
1. The ICT has been developing very rapidly in present time. Therefore in order to balance it the whole education system should be reformed and ICT should be integrated into educational activities.
2. The influence of ICT cannot be ignored in our students lives, so the learning activities should be reoriented and reformulated from the manual source centered to the open source once.

3. To promote equal opportunities to obtain education and information
4. The planning of educational activities is made effectively with the proper use of ICT. Planning needs information and which can be accessed by ICT
5. In today's fast developing world ICT helps the teachers to have a quick and effective interaction.

### 7.7 Various types of techniques employed in use of ICT

In commerce ICT plays an important role to sharing information with each other. Commerce is the network of business, consumer, employees and administrations etc.

We can understand by this:



( B2A- Business to administrator )

(A2B- administrator to Business )

(B2C- Business to Consumer )

(C2B- Consumer to Business )

(A2C- administrator to Consumer)

(C2A- Consumer to administrator)

### **Other use of ICT in Commerce**

1. Telecommunication
2. Multimedia
3. Machines for learning
4. Testing and assessment

### **Self- Check Exercise**

Q2. Chose correct answer

The various techniques of ICT

- a) A2B
- b) B2C
- c) A2C
- d) All of these

### **7.8 Summary**

Dear students, we have studied in this unit that ICT is the base of commerce and ICT occupies an important place in our daily life also. After the industrial revolution, the information technology revolution took place by which the service sector is progressing fastest and providing the many employment opportunities. In commerce ICT plays the role as backbone. So in commerce ICT is a key of main teaching material and with the help of ICT the objectives can be achieved easily.

### **7.9 Glossary**

**ICT:** Information Technology

**B2A:** Business to Administrator

**C2A:** Consumer to Administrator

### **7.10 Answer to Self- Check Exercise**

Q1. B)

Q2. d)

### 7.11 References/ Suggested Readings

Aggarwal, J.C. (2010). Teaching of Commerce- A practical approach, New Delhi, Vikas Publication.

Beck, Hugo E. 1962. "The Contributions of Henry Clinton Morrison: An Educational Administrator at Work." Ph.D diss., The University of Chicago.

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### 7.12 Terminal questions

Q. What do you understand by ICT?

Q. What are the main functions of ICT in commerce?

Q. Explain the need of ICT in commerce?

Q. Explain the main characteristics of computer?

Q Write short notes on:

- a) Internet
  - b) Smart classroom
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## Unit 8

### E- commerce

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#### Structure

8.1 Introduction

8.2 learning Objectives

8.3 Meaning of E- Commerce

8.4 Need of E- Commerce

Self- Check Exercise

8.5 Evolution of E- Commerce

8.6 Business Model of E- Commerce

Self- Check Exercise

8.7 E- Commerce Design Model

8.8 summary

8.9 Glossary

8.10 Answer to Self- Check Exercise

8.11 References/ Suggested Reading

8.12 Terminal questions

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#### 8.1 Introduction

The landscape of information is changing quickly across the world. Many unskilled jobs worldwide may be replaced by machines and robots due to many remarkable advancements in science and technology, such as the emergence of big data, machine learning, and artificial intelligence. The term "e-commerce" describes businesses and individuals who transact in goods and services via the internet. Computers, tablets, smartphones, and other smart devices can be used for e-commerce, which is available in a variety of market categories.

## 8.2 Learning Objectives

After going through this unit, you will be able to:

- Write the meaning of e- commerce
- Explain the need of e- commerce
- Describe the historical background of e- commerce
- Explain the business and design model

## 8.3 Meaning of E- Commerce

Electronic commerce (e-commerce) refers to companies and individuals that buy and sell goods and services over the internet. E-commerce operates in different types of market segments and can be conducted over computers, tablets, smartphones, and other smart devices. Nearly every imaginable product and service is available through e-commerce transactions, including books, music, plane tickets, and financial services such as stock investing and online banking. As such, it is considered a very disruptive technology.

Key factors of e- commerce

- E-commerce is the buying and selling of goods and services over the internet.
- It is conducted over computers, tablets, smartphones, and other smart devices.
- Almost anything can be purchased through e-commerce today, which makes e-commerce highly competitive.
- It can be a substitute for brick-and-mortar stores, though some businesses choose to maintain both.
- E-commerce operates in several market segments including business-to-business, business-to-consumer, consumer-to-consumer, and consumer-to-business.

## Advantages of e-commerce

- **Convenience:** E-commerce can occur 24 hours a day, seven days a week. Although eCommerce may take a lot of work, it is still possible to generate sales as you sleep or earn revenue while you are away from your store.
- **Increased Selection:** Many stores offer a wider array of products online than they carry in their brick-and-mortar counterparts. And many stores that solely exist online may offer consumers exclusive inventory that is unavailable elsewhere.
- **Potentially Lower Start-up Cost:** E-commerce companies may require a warehouse or manufacturing site, but they usually don't need a physical storefront. The cost to operate digitally is often less expensive than needing to pay rent, insurance, building maintenance, and property taxes.
- **International Sales:** As long as an e-commerce store can ship to the customer, an e-commerce company can sell to anyone in the world and isn't limited by physical geography.

### **Disadvantages of e-commerce**

- **Limited Customer Service:** If you shop online for a computer, you cannot simply ask an employee to demonstrate a particular model's features in person. And although some websites let you chat online with a staff member, this is not a typical practice.
- **Lack of Instant Gratification:** When you buy an item online, you must wait for it to be shipped to your home or office.
- **Inability to Touch Products:** Online images do not necessarily convey the whole story about an item, and so e-commerce purchases can be unsatisfying when the products received do not match consumer expectations. Case in point: an item of clothing may be made from shoddier fabric than its online image indicates.

### **8.4 Need of E- Commerce**

Since e-commerce is affordable, easily accessible, and user-friendly, it is unquestionably becoming a crucial area for business expansion. It gives customers

options and better ways to receive services. Customers do not need to spend money travelling to several stores in order to compare and purchase the "best" product. Similar to this, a seller can reach more customers for a lot less money and sell any good or service without having to set up a "brick and mortar" physical infrastructure. More specifically, consumers can compare different product features and pricing from any e-marketplace with the added benefit of using e-commerce portals. This has caused all associated business operations, including marketing, customer service, inventory management, and so forth, to be reengineered and digitally transformed. It provides chances to accelerate and broaden corporate operations on a global scale, creating new markets and models for businesses of all sizes.

### **Self- Check Exercise**

Chose correct answer

Q1. E- Commerce means

- a) Electric Commerce
- b) Electronic commerce
- c) Easy commerce
- d) Engineering commerce

## **8.5 Evolution of E- Commerce**

The World Wide Web's architecture established the Internet's user-friendliness back in 1991. Pizza Hut was the first company to sell pizza online in 1994 on its own website, and eBay was discovered nearly a year later. When a transaction was started, it was initially only thought of as the procedure for submitting supporting documentation online. E-commerce, formerly referred to as "web-commerce," began to gain traction in 1995. This was mostly brought about by the widespread usage and adoption of the Internet. At this time, a number of retail websites for the online sale and purchase of goods and services were being planned and launched. But this wasn't just about making a comeback during the following five years of steady

success. The dot.com boom broke in the late 1990s (1999). More specifically, by 2005, there had been such a surge in online sales on some days that the phrase “Cyber Mondays” had been created.

As of right now, in 2021, the Internet and digital gadgets like smartphones and tablets have broadened the scope of e-commerce to encompass buyers and sellers worldwide. The majority of companies now have an internet presence, which exacerbates the competition on prices. Alternative business models for carrying out transactions have been developed as a result of the creation of newer distribution channels. Both the makeup and structure of commercial enterprises have evolved. Online ads and promotions have also evolved to be more direct and customer-focused. E-commerce does, in fact, open the door to more organised business behaviour, offering not only the possibility of substituting current business methods but also the viability of complementary business models. In the part that follows, we will examine that.

### **8.6 Business model of E- Commerce**

2. A company cannot find the ideal customers who genuinely need and want the product or service by targeting a large audience. Instead, while developing a company model, focus on two or three projected purchasers as your audience and thoroughly examine each buyer profile. Describe the characteristics of each persona, the problems they frequently face, and the solutions the firm can provide.
3. What tasks must a firm complete on a daily basis in order to meet its objectives, attract new clients, and find new business? To make sure the business model is sufficiently ready to support the needs of the company, record the key business resources. Examples of common necessities for a business include a website, startup funding, warehouse space, intellectual property, and client lists.

#### **Self- Check Exercise**

Q2. Chose correct answer

E-commerce, formerly referred to as "web-commerce," began to gain traction in?

- a) 1991
- b) 1995
- c) 1998
- d) 2001

## 8.7 E- Commerce Design Model

**Customisation model:** Using AI/ML algorithms, this model offers users content that is tailored to their tastes. This architecture allows for comprehensive customisation of information needed, which makes an e-commerce website very appealing to users.

**Websites that use the brand awareness and image building model:** give comprehensive and logical information about the company and its products. The strategy uses a communications message packed with images and information to target clients who are desperate and driven. Because there are few entry obstacles in this form of strategy, smaller businesses can also establish this kind of website.

**Promotion model:** The foundation of this website model is the profit-making "advertisements" that draw in new visitors. This model occasionally makes an attempt to give away free digital items like cashbacks, gift cards, discount coupons, photography equipment, etc.

## 8.8 summary

Dear students in this unit we have studied about e- commerce. The phrase "electronic commerce," which describes the practice of conducting business over the internet, is abbreviated as "e-commerce." Nearly anything may be found on the associated e-commerce web-portals, from necessities like breads and soaps to luxury goods like computers and cars, as well as highly specialised services like buying and selling real estate or second-hand goods.

## 8.9 Glossary

**Design Model:** A model that would assist in allocating design priority for the suggested e-commerce website.

**Business Models:** A business model is a concept that a corporation has developed in order to generate revenue. Developing a business model involves considering how to set the product or service apart from its rivals.

### 8.10 Answer to Self- Check Exercise

Q1. b)

Q2. b)

### 8.11 References/ Suggested Reading

Aggarwal, J.C. (2010). Teaching of Commerce- A practical approach, New Delhi, Vikas Publication.

Beck, Hugo E. 1962. "The Contributions of Henry Clinton Morrison: An Educational Administrator at Work." Ph.D. Thesis , The University of Chicago.

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Morrison , Henry C. 1924. *The Teaching Technique of the Secondary School*. Ann Arbor, MI: Edwards Brothers.

### **8.12 Terminal questions**

Q. What do you know about e- commerce?

Q. Explain main functions of e- commerce?

Q. Elaborate the design model of e- commerce?

Q. discuss the advantages and disadvantages of e- commerce?