

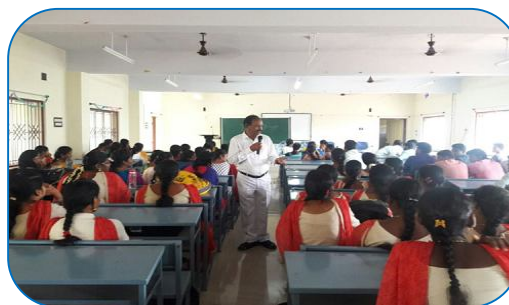


A STUDY ON PROBLEMS FACED BY UNDER GRADUATE STUDENTS IN LEARNING COMMERCE IN MADURAI DISTRICT

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ABSTRACT:

Commerce education is highly famous career choice in India and it develops students and makes them to use available scarce resources rationally and it is highly skill oriented. More than half of under graduate students have moderate level of problems in learning commerce. Significant association exists among profile of under graduate students and problems faced by them in learning commerce. Problems in learning commerce and academic performance of under graduate students are negatively, moderately and significantly correlated. To solve the problems of under graduate students in learning commerce, colleges should teach effective learning methods to them and make them to access supportive learning materials through library and online sources. Besides, colleges should give sufficient scholarships or assistance to financially poor under graduate students and family must support and show adequate interest on their studies.

KEYWORDS: Commerce, Learning, Problems, Under Graduates.

1. INTRODUCTION

Over the decades, business is revalorized and highly completed in diversified areas. To cope up with mounting complexities, there is necessity for suitable and correct type of education. Commerce education has capability in providing and developing skills and knowledge to meet up challenges and run business activities in the present day highly competitive business environment (Aziz and Kharupetia, 2015). Commerce education has to give proper knowledge and required business skills to students, then, they can compete with needs of market and put themselves in the market. Commerce education is highly famous career choice in India and it develops students and makes them to use available scarce resources rationally and it is highly skill oriented (Deswal, 2017).

Educational institutions need to produce highly competitive commerce graduates and also have responsibilities to satisfy anticipation of business market. Commerce education in India has challenges in producing knowledgeable students with multiple talents such as creativity, communication, problem solving and decision making in a vibrant business atmosphere. Commerce education faces various challenges viz., lack of high standard educational institutions, inadequate infrastructure facilities, non availability of learning resources and competitive faculty members for teaching commerce (Ritu and Bhatia, 2013). At the same time, commerce students are also facing many problems in learning commerce effectively because of personal, institutional, financial and family related factors and those problems affect significantly their academic performance in commerce. Thus, it is necessary to study problems faced by under graduate students in learning commerce.

2. REVIEW OF LITERATURE

Raja and Selvi (2011) found that lack of reading habits, poor listening skills, negative attitude, poor competency of teachers and unfavorable learning environment were the problems affecting learning English among students. Singha et al (2012) concluded that poor interest, unavailability of supporting materials, inefficient methods of learning, poor quality of teachers and lack of family support were problems faced by students in learning mathematics.

Khajloo (2013) revealed that ineffective learning methods, poor motivation and interest, family problems, lack of concentration and unfavourable environment were main problems influencing learning English among students. Khan (2014) showed that attitude, perception, motivation and personal interest were affecting learning of English among students.

Chaluvaiah (2015) indicated that under graduates of commerce faced the problems of poor infrastructure facilities, lack of quality resource materials, poor standard of teaching faculties and poor financial support. Syamala and Varunkar (2016) found that poor communication skills, lack of analytical approach, inadequate learning skills and insufficient confidence and knowledge were the problems faced by commerce graduates.

Acharya (2017) concluded that interest, knowledge, support from family, quality of teaching and poor financial conditions were affecting performance of students in mathematics. Yasmin et al (2018) revealed that lack of skills, finance, family support, inefficient time management, infrastructure and study resources were the major problems experienced by post graduates.

3. OBJECTIVES OF THE STUDY

1. To study problems faced by under graduate students in learning commerce.
2. To scrutinize association among profile of under graduate students and problems faced by them in learning commerce.
3. To study relation among problems in learning commerce and academic performance of under graduate students.

4. HYPOTHESES OF THE STUDY

1. There is no significant association among problems faced by under graduate students in learning commerce and their profile.
2. There is no significant relation among problems in learning commerce and academic performance of under graduate students.

5. METHODOLOGY

The present research is done in Madurai district. Under graduate students studying commerce are chosen by using random sampling method and questionnaire method is used to collect data from 250 under graduate students studying commerce. Percentages are computed to know profile of under graduate students studying commerce and mean and standard deviation are worked out to understand problems faced by them in learning commerce. Chi-Square test is used to inspect association among profile of under graduate students and problems faced by them in learning commerce. The correlation analysis is carried out to study relation among problems in learning commerce and academic performance of under graduate students.

6. RESULTS AND DISCUSSION

6.1. PROFILE OF UNDER GRADUATE STUDENTS STUDYING COMMERCE

The profile of under graduate students studying commerce is given in Table-1.

Table-1. Profile of Under Graduate Students Studying Commerce

Profile	Number of Employees	Percentage
Gender		
Male	133	53.20
Female	117	46.80
Type of College		
Government	98	39.20
Private	152	60.80
Medium of Instruction		
Tamil	73	29.20
English	177	70.80
Community		
General	5	2.00
Backward Caste	96	38.40
Most Backward Caste	85	34.00
Scheduled Caste	64	25.60
Father's Education		
Informal	77	30.80
School	164	65.60
College	9	3.60

The results disclose that 53.20 per cent of them are males, while, 46.80 per cent of them are females and 60.80 per cent of them are studying in private colleges, while, 39.20 per cent of them are studying in Government colleges. The results elucidate that 70.80 per cent of them are studying in English medium, while, 29.20 per cent of them are studying in Tamil medium and 38.40 per cent of them are falling under backward caste, while, two per cent of them are falling under general category and 65.60 per cent of students' fathers are possessing school education, while, 3.60 per cent of students' fathers are possessing college education.

6.2. PROBLEMS FACED BY UNDER GRADUATE STUDENTS IN LEARNING COMMERCE

The problems faced by under graduate students in learning commerce are studied and the results are given in Table-2.

Table-2. Problems Faced by Under Graduate Students in Learning Commerce

Problems in Learning Commerce	Mean	Standard Deviation
Ineffective learning methods	3.83	1.02
Lack of access to supportive learning materials	3.73	1.06
Lack of money for buying study materials	3.76	0.99
No separate study room	3.40	1.30
Poor financial position of family	3.42	1.32
Poor health of members in the family	3.22	1.43
Inadequate interest of family	3.80	1.09
No sufficient support from family	3.67	1.25
Poor treatment by parents	3.36	1.14
Poor quality of faculty members	3.96	1.04

The under graduate students studying commerce are agreed with ineffective learning methods, lack of access to supportive learning materials, lack of money for buying study materials, inadequate interest of family, no sufficient support from family and poor quality of faculty members, while, they are neutral with no separate study room, poor financial position of family, poor health of members in the family and poor treatment by parents.

6.3. PROFILE OF UNDER GRADUATE STUDENTS AND PROBLEMS FACED BY THEM IN LEARNING COMMERCE

The distribution of under graduate students based on problems faced by them in learning commerce is given in Table-3. The level of problem faced by them in learning commerce is divided into low, moderate and high on the basis of Mean \pm SD. (Mean = 36.14; SD= 5.17).

Table-3. Distribution of Under Graduate Students Based on Problems Faced by Them in Learning Commerce

Level of Problems in Learning Commerce	Number of Employees	Percentage
Low	49	19.60
Moderate	129	51.60
High	72	28.80
Total	250	100.00

Among 250 under graduate students studying commerce, 28.80 per cent of them realized that the level of problems in learning commerce is high, while, 19.60 per cent of them realized that it is low.

6.3.1. Gender and Problems in Learning Commerce

The relation among gender of under graduate students and problems in learning commerce is given in Table-4.

Table-4. Gender and Problems in Learning Commerce

Gender	Level of Problems in Learning Commerce			Total	Chi-Square Value	Sig.
	Low	Moderate	High			
Male	16 (12.03)	77 (57.89)	40 (30.08)	133 (53.20)	10.651	.005
Female	33 (28.21)	52 (44.44)	32 (27.35)	117 (46.80)		
Total	49 (19.60)	129 (51.60)	72 (28.80)	250 (100.00)	-	-

The figures in the parentheses are per cent to total

Among 133 male under graduate students, 30.08 per cent of them realized that the level of problems in learning commerce is high, while, 12.03 per cent of them realized that it is low. Among 117 female under graduate students, 27.35 per cent of them realized that the level of problems in learning commerce is high, while, 28.21 per cent of them realized that it is low.

The Chi-Square value of 10.651 which is significant at one per cent level demonstrating significant association is there among problems in learning commerce and gender of under graduate students. As a result, the null hypothesis is not accepted.

6.3.2. Type of College and Problems in Learning Commerce

The relation among type of college of under graduate students and problems in learning commerce is given in Table-5.

Table-5. Type of College and Problems in Learning Commerce

Type of College	Level of Problems in Learning Commerce			Total	Chi-Square Value	Sig.
	Low	Moderate	High			
Government	20 (20.40)	39 (39.80)	39 (39.80)	98 (39.20)	11.173	.004
Private	29 (19.08)	90 (59.21)	33 (21.71)	152 (60.80)		
Total	49 (19.60)	129 (51.60)	72 (28.80)	250 (100.00)	-	-

The figures in the parentheses are per cent to total

Among 98 under graduate students of Government colleges, 39.80 per cent of them realized that the level of problems in learning commerce is high, while, 20.40 per cent of them realized that it is low. Among 152 under graduate students of private colleges, 21.71 per cent of them realized that the level of problems in learning commerce is high, while, 19.08 per cent of them realized that it is low.

The Chi-Square value of 11.173 which is significant at one per cent level demonstrating significant association is there among problems in learning commerce and type of college of under graduate students. As a result, the null hypothesis is not accepted.

6.3.3. Medium of Instruction and Problems in Learning Commerce

The relation among medium of instruction of under graduate students and problems in learning commerce is given in Table-6.

Table-6. Medium of Instruction and Problems in Learning Commerce

Medium of Instruction	Level of Problems in Learning Commerce			Total	Chi-Square Value	Sig.
	Low	Moderate	High			
Tamil	14 (19.18)	29 (39.73)	30 (41.09)	73 (29.20)	8.239	.016
English	35 (19.77)	100 (56.50)	42 (23.73)	177 (70.80)		
Total	49 (19.60)	129 (51.60)	72 (28.80)	250 (100.00)	-	-

The figures in the parentheses are per cent to total

Among 73 under graduate students studying in Tamil medium, 41.09 per cent of them realized that the level of problems in learning commerce is high, while, 19.18 per cent of them realized that it is low. Among 177 under graduate students studying in English medium, 23.73 per cent of them realized that the level of problems in learning commerce is high, while, 19.77 per cent of them realized that it is low.

The Chi-Square value of 8.239 which is significant at five per cent level demonstrating significant association is there among problems in learning commerce and medium of instruction of under graduate students. As a result, the null hypothesis is not accepted.

6.3.4. Community and Problems in Learning Commerce

The relation among community of under graduate students and problems in learning commerce is given in Table-7.

Table-7. Community and Problems in Learning Commerce

Community	Level of Problems in Learning Commerce			Total	Chi-Square Value	Sig.
	Low	Moderate	High			
General	1 (20.00)	2 (40.00)	2 (40.00)	5 (2.00)	2.772	.837
Backward Caste	23 (23.96)	45 (46.87)	28 (29.17)	96 (38.40)		
Most Backward Caste	15 (17.65)	46 (54.12)	24 (28.23)	85 (34.00)		
Scheduled Caste	10 (15.63)	36 (56.24)	18 (28.13)	64 (25.60)		
Total	49 (19.60)	129 (51.60)	72 (28.80)	250 (100.00)	-	-

The figures in the parentheses are per cent to total

Among five under graduate students falling under general, 40.00 per cent of them realized that the level of problems in learning commerce is high, while, 20.00 per cent of them realized that it is low. Among 96 under graduate students falling under backward caste, 29.17 per cent of them realized that the level of problems in learning commerce is high, while, 23.96 per cent of them realized that it is low.

Among 85 under graduate students falling under most backward caste, 28.23 per cent of them realized that the level of problems in learning commerce is high, while, 17.65 per cent of them realized that it is low. Among 64 under graduate students falling under scheduled caste, 28.13 per cent of them realized that the level of problems in learning commerce is high, while, 15.63 per cent of them realized that it is low.

The Chi-Square value of 2.772 which is not statistically significant demonstrating no significant association is there among problems in learning commerce and community of under graduate students. As a result, the null hypothesis is accepted.

6.3.5. Father's Education and Problems in Learning Commerce

The relation among father's education of under graduate students and problems in learning commerce is given in Table-8.

Table-8. Father's Education and Problems in Learning Commerce

Father's Education	Level of Problems in Learning Commerce			Total	Chi-Square Value	Sig.
	Low	Moderate	High			
Informal	10 (12.99)	45 (58.44)	22 (28.57)	77 (30.80)	7.415	.116
School	36 (21.95)	78 (47.56)	50 (30.49)	164 (65.60)		
College	3 (33.33)	6 (66.67)	0 (0.00)	9 (3.60)		
Total	49 (19.60)	129 (51.60)	72 (28.80)	250 (100.00)	-	-

The figures in the parentheses are per cent to total

Among 77 under graduate students' fathers possessing informal education, 28.57 per cent of them realized that the level of problems in learning commerce is high, while, 12.99 per cent of them realized that it is low. Among 164 under graduate students' fathers possessing school education, 30.49 per cent of them realized that the level of problems in learning commerce is high, while, 21.95 per cent of them realized that it is low. Among nine under graduate students' fathers possessing college education, none of them realized that the level of problems in learning commerce is high, while, 33.33 per cent of them realized that it is low.

The Chi-Square value of 7.415 which is not statistically significant demonstrating no significant association is there among problems in learning commerce and father's education of under graduate students. As a result, the null hypothesis is accepted.

6.4. RELATION AMONG PROBLEMS IN LEARNING COMMERCE AND ACADEMIC PERFORMANCE OF UNDER GRADUATE STUDENTS

The relation among problems in learning commerce and academic performance of under graduate students was studied using correlation analysis and the results are given in Table-9.

Table-9. Relation among Problems in Learning Commerce and Academic Performance of Under Graduate Students

Particulars	Correlation Coefficient
Problems in Learning Commerce and Academic Performance of Under Graduate Students	-0.47**

*** Significance at 1% level*

The correlation coefficient among problems in learning commerce and academic performance of under graduate students is -0.47 and it is significant at one per cent level as it explains that they are negatively and moderately interrelated.

7. CONCLUSION

The above analysis explicates that more than half of under graduate students have moderate level of problems in learning commerce. Significant association exists among profile of under graduate students and problems faced by them in learning commerce. Problems in learning commerce and academic performance of under graduate students are negatively, moderately and significantly correlated. To solve the problems of under graduate students in learning commerce, colleges should teach effective learning methods to them and make them to access supportive learning materials through library and online sources. Besides, colleges should give sufficient scholarships or assistance to financially poor under graduate students and family must support and show adequate interest on their studies. In addition, faculty members should improve their teaching quality in order to solve problems of under graduate students in learning commerce and enhance their academic performance.

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