

# A STUDY OF PROBLEMS FACED BY THE HIGHER SECONDARY STUDENTS IN TERMS OF UNDERSTANDING ECONOMIC CONCEPTS IN GREATER MUMBAI

## Tandra Bandyopadhyay, Ph. D.

Associate Professor (Retired), H. J. College of Education Khar-West, Mumbai-400052

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## Introduction:

Economics is the study of how societies, governments, businesses, households, and individuals allocate their scarce resources. Our discipline has two important features. First, we develop conceptual models of behavior to predict responses to changes in policy and market conditions. Second, we use rigorous statistical analysis to investigate these changes. Economists are well known for advising the president and congress on economic issues, formulating policies at the Federal Reserve Bank, and analyzing economic conditions for investment banks, brokerage houses, real estate companies, and other private sector businesses. They also contribute to the development of many other public policies including health care, welfare, and school reform and efforts to reduce inequality, pollution and crime. The study of economics can also provide valuable knowledge for making decisions in everyday life. It offers a tool with which to approach questions about the desirability of a particular financial investment opportunity, whether or not to attend college or graduate school, the benefits and costs of alternative careers, and the likely impacts of public policies including universal health care and a higher minimum wage.

Economics is an evolving social science and is significantly related to the framing of economic policies of the nation and of the world. It is a life related discipline and it studies how people and nations are engaged in creating wealth, using it for increasing their welfare, how they learn to manage scarce resources and how wealth grows over time. It means there is much learning and unlearning taking place almost every day. The problem of the housewife deciding the next meal based on the resources available at home, young person's deciding which college or course they would like to take up keeping in mind what returns they are likely to reap in the future, a young person deciding when to enter the labour market and on what terms, cost of deciding on getting married, planning retirement are all related to economics.

## Need of the Study:

The Researcher has taken the above study in order to find out the reasons which are creating a problem for the pupils in understanding the Economics concept.

The Researcher wants to find out why pupils are facing difficulties in understanding Economics concepts & are there any measures which are taken-up by the teachers to improve the situation.

Many, if not most, of the nation's and the world's most significant social problems have an economic dimension. Microeconomics provides the tools to analyze the trade-offs that individuals, firms, and governments confront because of limited resources. It considers the choices that are made, the social context in which they take place and the implications for human welfare. Economists apply these tools to study a wide range of controversial public policy questions, including environmental regulation, government restrictions on domestic and international markets, the structure of the legal system and the design of tax policy. Macroeconomics explores the sources of economic growth and the causes of recessions and inflation. Macroeconomic analysis assesses monetary policy, explains the performance of financial markets, and considers international trade and financial links.

The study of economics is an excellent way to acquire problem-solving skills and develop a logical, ordered way of looking at problems. It leads naturally to careers in business, law, and in economics research and consulting.

Economics is a standard pre-business major, because it provides insight into the operation of individual markets for goods and services, financial markets, and the global economic system, and because it provides the quantitative and analytical skills that enable students to succeed in a wide variety of business activities. Many law schools view economics as one of the best undergraduate majors because of its disciplined approach to the analysis of social issues.

Hence, the researcher has taken-up the above topic in order to carry-out certain concrete results.

## **Statement of the Problem:**

"A Study of Problems faced by the Higher Secondary Students in terms of understanding the concepts in Economics"

## **Operational Definition of the problem:**

The Higher Secondary pupils would involve the students from Std. XI & Std. XII from the Greater Mumbai Metropolitan Area.

## **Objective of the Study:**

- 1. To find-out the reasons behind the difficulties faced by the pupils inunderstanding Economics.
- 2. To create an interest level among the pupils for the subject of Economics.
- 3. To develop innovative teaching technique for Economics.
- 4. To find-out the methodology adopted by the teachers for teaching Economics.
- 5. To analyze the impact of Field-study in Economics on pupils learning ability.
- 6. To develop use of ICT in Economics for making it more interesting.

## Scope of the Study:

The study conducted by the Researcher & the findings from it would be useful to the pupils, teachers & the institution to a greater extent.

## Students

Pupils would be able to gain much more knowledge ones their interest level is aroused in the subject of Economics. It would be beneficial for them in the long-run & would also help them to take-up a career in the field of Economics.

Teachers on the other hand would be benefitted as they would be able to provide a holistic teaching-learning experience to the pupils.

## Limitations of the study:

The present research has following limitations;

- 1. The present research study was limited only to the area of Greater Mumbai Metropolitan region.
- 2. The sample size taken for the research was of only 100 pupils.
- 3. The researcher used the assumption that the teacher uses only the traditional method of teaching-learning for the subject of economics.
- 4. The study was restricted only for the pupils of Higher Secondary Section.

## **Review of Related Literature:**

The review of related literature is an indispensable step for a researcher as it gives her a deeper understanding of the problem. The investigators become familiar with various trends and phases in various researches in her area and formulate a rational for the development of the study to be undertaken by her. It provides an empirical basis for defining her problems and its key concepts. As Nisbet says that the ideas for research have to be original but they are most effectively developed out of a study of what other research worker have written.

## **Research done in India:**

In India a research study on the said topic has been undertaken by NCERT in 1999 by appointing a committee of group of experts.

Similarly, a study has been undertaken by the University Grants Commission in the year 2001, by appointing a committee of economist who had contributed their valuable opinion over the same.

Certain aspects related to the subject-matter has also been touch upon in the book title "Understanding India's Economic Reforms- the past, present & future" by Raj Kapila & Uma Kapila.

On the similar-lines the book titled "Economic Problem of Modern India"- by Gurmukh Ram Madan has also touched upon the subject-matter.

## **Research done abroad:**

**Title:** Issues & Challenges for Higher Secondary School Economics Education in South Korea (2004) - Kyungdong Hang & Kyung No Kim.

**Objective:** The challenges faced by the pupils in learning Economics at Higher Secondary Level.

Title: A framework for teaching the basic Economic concepts- Saunders, Phillip & Gillard.

**Objective:** To look into the methodology in which Economic concepts are been taught.

**Title:** Effects of problem based Economics on High School Instructions by U.S Department of Education- by panel committee.

**Objective:** The instructional procedure been utilized by the teachers for teaching Economics to leaners in school.

Title: Connecting problem based practice with Economic Theory- by Gijselacrs W.H Objective: To study the manner in which Economic Theories are taught to the pupils. Title: Problem faced in Economic Curriculum- by Buck Institute for Education.

**Objective:** The study the problems faced by the teachers while dealing with the Economic Curriculum.

## Comparison between Researches done in India & Abroad:

The research on the subject-matter has been effectively done in India as well as in abroad countries.

Researcher in India have given emphasis towards the curriculum framework in terms of economic taught to the pupils at Higher Secondary Level.

Whereas researcher abroad have put more emphasis towards the teaching methodology in making the subject more interesting for the pupils.

The Indian Researcher have advocated in increasing the weightage of the subject & making it more comprehensive.

Whereas the researcher abroad have advocated in inculcating more activities in the subject of Economics.

Indian Researcher are of opinion that govt. too should play an active role in terms of comingout with courses & profession which would help in developing interest level among the pupils.

Whereas the researcher abroad is of opinion that initiative must be taken in order to remove the illusion that Economics is a dry & difficult subject.

## **Comparison:**

The research conducted in India as well as abroad depicts the problems which has led to a decline in interest level among the pupils & at the same time the ways or suggestion through which it can be overcome is also expressed in their research work.

The problem of understanding the Economic concept among the pupils & the manner for overcoming the same is depicted effectively in the research work of India as well as abroad. But, somehow the quantum of research conducted abroad is collectively more & holistic in comparison to the one done by the Indian Researcher.

In India the researcher on the subject-matter is conducted in an inclusive manner by the competent authority such as NCERT & UGC whereas in abroad along with the competent authority the research is undertaken also by other individuals in an inclusive manner.

## **Research Design:**

#### Introduction

"Research is a systematized process, which is carried out within the framework of well-defined rules and procedural specifications. Planning in research guides the efforts of the researcher along chartered lines and acts as his continuous frame of reference. The secret of our cultural development has been research, pushing back the areas of ignorance by discovering new truths, which in turn lead to better ways of doing things and better products."

#### John W Best

A Research design is the arrangement of conditions of collection and analysis of data in a manner that aims to combine relevance to the research purpose of economy in procedure. Research design is a conceptual structure within which research is conducted; it is the blue print for the collection, measurement and analysis of the data. The design includes an outline of what the researcher will do from writing the hypothesis and the planning of the methods to be adopted for collecting the relevant data and the techniques to be used in the analysis. Keeping in view the objectives of the research and the availability of the resources and time, planning of the research design is done with great care as any error in it may upset the entire project. Research design in fact has a great bearing on the reliability of the results arrived at and as such constitute the firm formation of the entire edifice of the research design is to improve the precision of the information obtained and to reduce the errors arising through measurements, selection of the subjects, data analysis and the other sources.

#### **Research Method for the present study**

In the present study the current scenario of the higher secondary students and their understanding of economics concept has been examined. As the data has been collected through survey, descriptive survey of correlational research method is employed.

## **Sampling Techniques**

Sampling is a process of selecting units (example people, organizations) from a population of interest so that by studying the sample the researcher can fairly generalize the results to the population from which it was chosen. In any research ideally it is essential to cover individuals, institutions or in animate units in the study to draw generalizations concerning

educational phenomena under consideration. Ideally in any research it is essential to cover individuals, institutions or inanimate units, inorder to draw generalizations concerning finite subset of individuals in a population that has been studied.

## Size & Composition of Sample of the Present Study

The Sample Size used by the Researcher was of 50 Pupils from Higher Secondary Section. The Researcher has collected all the data pertaining to his research from KanyaVidyaMandir Junior College of Commerce, Santacruz-West,

All the participant had actively participated during the course of Data Collection & have provided their valuable inputs over the same. The Researcher also received the due cooperation & support from the Junior College Authority for which the Researcher is dually thankful to them.

## **Tools of the Present Study**

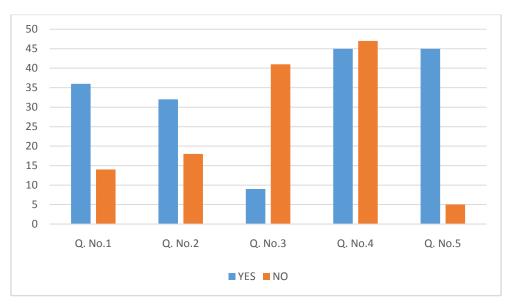
Researcher made tools have been used in the present study. 25 questions (with Yes and No), have been formulated for data analysis. 5 open ended questions also were prepared administered for the present research purpose.

## **Scoring Pattern:**

For calculating the score, the given responses by the pupils were converted into percentage form & even a weightage for open-ended questions was given for the same. The researcher has utilized the MS-Office Software for conversion of the scores into the required percentage by inputting the data in the system.

## Analysis and Interpretation of Data

Yes	No	
1.	Do you find the subject Economics difficult to understand?	36
	14	
2.	Are all the concepts in economics too hard to understand?	32
	18	
3.	Does your teacher make the economic subject more interesting for you?	09
	41	
4.	Does she makes use of any teaching material while teaching economics?	03
	47	
5.	Would it be beneficial for you if your teacher change her strategy while 45 0.	5
	conducting economics lecture?	

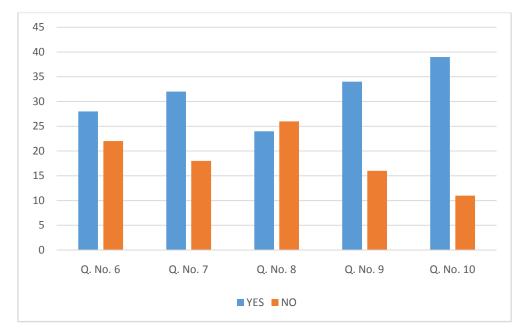


## Findings

From the above available data it could be interpreted that 72% of Pupils are facing difficulty in understanding the subject of Economics & 64% feel that Economics concepts are too hard to understand.

82% of them stated that their teacher does not make the subject interesting for them & according to 94% Pupils, she does not use any teaching material while teaching Economics. 90% of them agreed that it would be beneficial for them if their teacher change her teaching strategy while conducting Economics class.

Ye	s No	
6.	Do you have difficulty in learning economics?	2
	22	
7.	Are there too many topics in economics which is creating the problem of	
	18	
	understanding it?	
8.	Do you feel that the subject of economics must be scraped from the	4
	26	
	syllabus?	
9.	Will you be able to choose a profession without studying economics?	,
	16	
10.	Do you find the abstract concept in economics difficult to understand?	
	11	

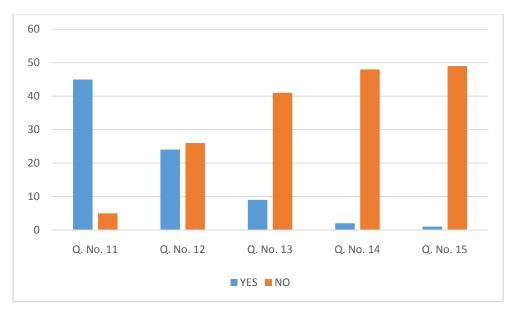


## Findings

From the above available data it could be interpreted that 56% Pupils have agreed to face difficulty while learning Economics whereas 64% of them feel that there are too many topics in Economics which create a problem in better understanding.

52% of them have an opinion that Economics should not be scraped from the syllabus while 68% of them feel that they would be able to find a profession without learning Economics. 78% Pupils face difficulty in understanding abstract concept of economics.

Yes	No	
11. Do	you think that economics must be taught by co-relating with other	45
05		
subj	ects?	
12. Doe	s your teacher draw the diagram on the chalk-board while	24
26		
teac	hing economics?	
13. Doe	s she connect the economic concept with day-to-day examples?	09
41		
14. Doe	s she conducts debate on economic topic in the class?	02
48		
15. Doe	s she makes use of ICT while teaching economics?	01
49		

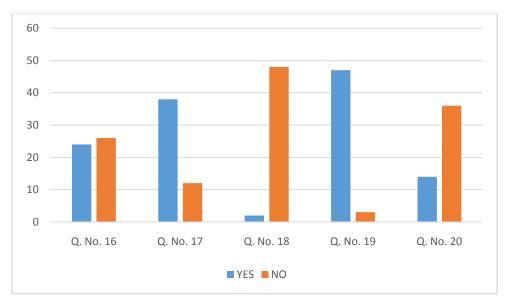


## Findings

From the above available data it could be interpreted that 90% of Pupils agreed that Economics must be taught to them by co-relating it with other subjects. 52% of them stated that their teacher does not make use of chalk-board for drawing diagrams.

Whereas 82% of them feel that she does not connect the Economics concept with day-to-day examples. 96% of Pupils stated that they never had a debate in Economics lecture.

While 98% of them said that ICT has never been used in their class for teaching Economics.				
Yes	No			
16	. Do you ever raise your doubt in the class?	24		
	26			
17.	. Does your teacher clear your doubt?	38		
	12			
18	. Does she take you out on a field visit?	02		
	48			
19	. Do you feel field visits must be undertaken for the subject of	47		
	03			
	economics?			
20.	. Does your teacher provide you with you activities after completion	14		
	36			
	of a topic?			



## Findings

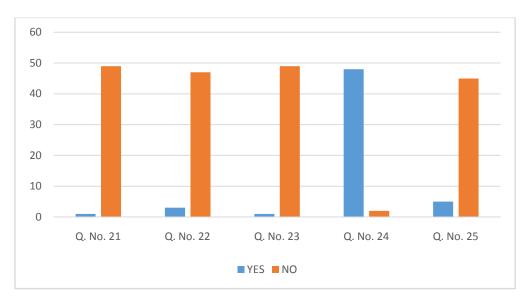
From the above available data it could be interpreted that 52% Pupils never raise their doubts in the class. Whereas 76% of them stated that their teacher cleared their queries when they asked her.

96% of them stated that their teacher has never taken them out on an Economics Field visit. While 94% of them felt that it must be undertaken by the College or the teacher.

72% of them stated that their teacher never gave them any activity after completion of the topic.

#### Yes No

21. Do you have the facility of economics club in your college?	
49	
22. Does your college arrange seminars & conference on the subject of	03
47	
economics?	
23. Have you ever attended any seminar on any areas of economics?	01
49	
24. Does seminar help you in enhancing your economics knowledge?	48
02	
25. Does your teacher encourage you in attending such seminars?	
45	



## Findings

From the above available data, it could be interpreted that 98% of the Pupils stated that they don't have the facility of Economics Club in their College. Whereas 94% of them stated that their college do not arrange Seminars & Conference for them.

98% of them stated that they have never attended any seminar on their own. But, 96% of them feel that such seminars do help in enhancing their knowledge of Economics.

90% of them stated that their teacher never encouraged them to participate or attend such seminars.

## **Open-ended** questions:

1. Enlist any 5 ways through which your teacher could make economics interesting for you?

## Findings

The following response was received from the Pupils for this question:

- a. Teacher should arrange debate in the class on Economic Topic.
- b. She should arrange a brain-storming session in class.
- c. Use of ICT should be made in the college so that the teacher can utilize the same.
- d. Field visits must be arranged by the college.
- e. Seminars on Economic Topics must be arranged in College.
- 2. What would be the ill-effects of not having economics in your curriculum?

## Findings

According to Pupils they feel that not having Economics in the curriculum could have an adverse impact on their day-to-day life, as Economics helps them to understand the happening of events around them in a much comprehensive manner.

 Should the number of illustrations have provided in economics text-book increased? If yes

then how?

## Findings

According to Pupils the number of illustrations provided in Economics book must be increased & this could be done by involving more examples which helps them to connect them with their daily life. This would help them in understanding the concepts more precisely.

4. Won't it affect you in the latter part of your life if economics is scrapped from the curriculum?

## Findings

According to Pupils, they agree that not having Economics in their curriculum would have a cascading effect on their carrier as the subject of Economics help them out in gaining practical knowledge which would help them in sustaining their future life in a better & effective manner.

5. How would the economic seminars & conference help you in enhancing your knowledge?

## Findings

According to Pupils, the economic seminars & conference would help them out in a great manner as it would enable them in gaining such a knowledge which they would not gain otherwise. Seminars & Conference would make them practical in life & enhance their overall potential by enriching their subject-matter in the course of Economics.

## **Conclusion & Suggestion:**

From the Research Study it could be learned that how Pupils are losing interest in one of the important subject of their curriculum which enhances their overall capability & enable them to be more precise & wise in their decisions making skill.

The reason behind decline of interest is attributed to various factors related to the teaching learning process, which needs to be changed in order to bring an overall revolution in the system.

A sense of interest needs to be developed in the minds of the Pupils by the teacher in order to arouse the respect in them for the subject of Economics.

As a teacher it would be our responsibility to develop an environment which would enable the Pupils to take-up the subject of Economics in a much positive manner & remove the notion of terming the subject as a dry & a difficult one.

As per the Research conducted it would be suggested that the teacher in the Junior College must bring a change in the overall teaching-learning process. More efforts must be undertaken by the teacher to involve activity in the class-room level.

The Junior College must try to provide the facility of ICT to the teachers so that the benefit of the same could be reaped by the Pupils. Timely workshops & seminars must also be conducted as the Pupils themselves have suggested that workshops & seminars would prove useful to them in understanding the Economics concepts & theories.

The teacher must also conduct debate in the classroom which would enable the Pupils to come out with their creativity & enhance in developing various skills in them. It would also provide an opportunity to the teachers to provide a new learning experience to the pupils.

Field visits could also be arranged by the college which would help in imparting a hands on experience to the pupils & enable in better understanding of the concepts & theories in Economics.

If the above mentioned suggestions are carried-out by the teacher & the Junior College management then it would surely help in enhancing the level of knowledge in Pupils & they would start taking much deeper interest in the subject of Economics.

A further scope of research in studying the learning pattern of the Pupils is possible ones the above mentioned suggestions are implemented by the institution which would then provide a base for the researcher to observe the changes that took place on the basis of his provided suggestion.

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