

ONE SUBJECT, FOUR DISCIPLINES: A CONCEPTUAL POLICY ANALYSIS OF COMMERCE EDUCATION IN INDIA

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ABSTRACT

Commerce is among the most heavily enrolled streams in Indian higher education, and the work its graduates do has changed faster than the way the subject is taught. A curriculum descended from bookkeeping and mercantile law now carries financial technology, capital-market regulation, GST jurisprudence, and behavioural analytics. The University Grants Commission continues to administer all of it as one subject: a general M. Com with a National Eligibility Test pass qualifies a candidate to teach any Commerce paper. We argue that Commerce in India is no longer one discipline but four, and that the gap between what the discipline contains and how it is staffed is manufactured at a single identifiable point which is faculty recruitment. Employer demand has bifurcated. Recent hiring gains concentrate in banking, financial services, insurance and financial technology, where knowledge dates fastest and specialist depth matters most; the far larger micro, small and medium enterprise sector continues to hire broadly capable generalists. A system that produces only generalists serves the second market and underserves the first, and current reform is widening the gap: the UGC's draft 2025 regulation would let the NET/SET discipline override the degree discipline, while the accreditation framework best placed to reward domain fit is mid-redesign. The paper sets out a four-cluster description of the discipline, grounded in the established literature on how academic subject areas differ, proposes a staged model in which curricular breadth is built before domain depth, and derives five policy recommendations covering recruitment, accreditation, workload, faculty allocation, and pedagogical training. It is a conceptual policy analysis and presents no primary data; its limitations are set out in full.

Keywords: Commerce Education Reform; Staged Curriculum Sequencing; Faculty Specialization Policy; Choice Based Credit System (CBCS); Pedagogical Content Knowledge (PCK); Graduate Employability in India

1. INTRODUCTION

Commerce is one of the largest streams in Indian higher education. Undergraduate programmes such as the B.Com rank among the biggest out-turn categories nationally, alongside the B.A., B.Sc., and B.E./B.Tech [1]. Whatever is true of Commerce pedagogy is true for a very large share of India's graduate workforce. The subject these students enroll in has changed. Indian Commerce education was built around bookkeeping, mercantile law, and elementary trade practice. A contemporary B.Com or M.Com syllabus carries corporate valuation, capital-market analysis, GST jurisprudence, financial-technology platforms, and

consumer behaviour research. The content has diversified enormously. The administrative category holding it has not moved at all.

To view the whole Argument, Consider a single appointment. An Assistant Professor of Commerce is recruited against one post, on one qualification, and is then assigned Business Law in the first semester, Corporate Accounting in the second, and Income Tax and GST in the third. At no point did the appointment process ask which of those three subjects the candidate had studied in depth. The arrangement treats statutory interpretation, financial-statement analysis, and tax jurisprudence as interchangeable competencies. It assumes that someone competent in one is competent in all three.

That appointee is not an administrative accident. He/She is the predictable output of a regulatory framework that recognises Commerce as a single discipline and licences its holders accordingly. Under the UGC's Regulations on Minimum Qualifications for Appointment of Teachers, the threshold for an Assistant Professor of Commerce is a Master's degree with 55% marks in "a concerned/relevant/allied subject," combined with a NET pass or a Ph.D. [2]. The framework does not distinguish an M.Com specialization in Taxation from one in Statistics, Finance, or Marketing. All are functionally interchangeable qualifications for teaching any Commerce paper.

This paper makes three claims. Commerce in India functions as four related but cognitively distinct sub-disciplines, not one. Employer demand for Commerce graduates has split into two markets that ask for different things, and the current system serves only one of them well. And the point at which the mismatch is manufactured and could be corrected is faculty recruitment.

The purpose is not to catalogue faults in UGC practice. It is to translate the multidisciplinary, learner-centred vision of the National Education Policy 2020 [3] into a structural pathway for one discipline, at a moment when the instruments that will govern that discipline for the next decade are still being written.

2. APPROACH AND EVIDENCE BASE

This is a descriptive, analytical review applied to a defined documentary corpus. Three source categories were assembled. Regulatory and policy instruments were identified from the official repositories of the UGC, the Ministry of Education, the All-India Council for Technical Education (AICTE), and the National Testing Agency. Instruments were included where they directly govern faculty eligibility, workload, accreditation, or curriculum structure for Commerce programmes, and where they were in force or under formal consultation as of 2026. This yielded the 2018 Regulations and their 2023 amendment [2,4], the 2025 draft regulation [5], the UGC NET Commerce syllabus [6], NEP 2020 [3], the AICTE Approval Process Handbook [7], the UGC guidelines on the Professor of Practice [8], and the Malaviya Mission [9]. Accreditation instruments yielded the superseded NAAC Revised Assessment and Accreditation Framework [10], the Council's February 2025 announcement of Binary Accreditation and Maturity-Based Graded Levels [11], and the NBA management-programme manual [12].

National survey and accreditation documentation was drawn from the All-India Survey on Higher Education for enrolment and staffing data [1], the AACSB's global faculty-qualification standards [13], and the annual employability assessment published as the India Skills Report [14]. Where successive annual editions exist, the most recent was used.

Peer-reviewed literature was identified through targeted searches of Google Scholar and publisher databases using the terms “commerce education India,” “faculty specialization,” “pedagogical content knowledge,” and “graduate employability India,” restricted to 2018–2026 except for foundational theoretical texts and contextual sources that predate that window. Sources were retained where they addressed faculty qualification, subject specialization, or graduate employability at tertiary level.

The design has a known limit stated here. Kothari and Garg argue that combining primary and secondary data strengthens research validity [15], and Creswell and Creswell treat triangulation across sources as central to rigour [16]. This study makes no primary observations. Its claims are conceptual and policy-analytical, not causal.

3. WHAT EMPLOYERS NOW ASK OF A COMMERCE GRADUATE

The demand side of this question has moved sharply, and in a direction that makes the pedagogical question more. Commerce graduate employability rose from roughly 55% in 2025 to 62.81% in 2026 on the annual national employability assessment. The report attributes the gain specifically to hiring surges in banking, financial services, insurance (BFSI), and financial technology [14]. That is a substantial improvement over a single year, and it is worth being clear about what it does and does not show.

What matters is the composition of the gain. The sectors driving it are banking, capital markets, regulatory compliance, financial technology, these are the domains where subject knowledge dates fastest and where currency with live regulation and live market data is the difference between competent instruction and recitation. Demand is growing fastest in precisely the areas that a generalist staffing model equips instructors least well to teach.

Independent research identifies what remains of the gap. A thematic analysis of employability challenges among Commerce graduates found skill gaps, limited digital and e-commerce literacy, and an absence of practical, industry-facing training to be the most significant barriers to placement [17]. A parallel review of MBA employability in India identifies curriculum relevance and faculty industry engagement as recurring determinants of graduate readiness [18].

3.1 Two Markets, Not One

The employability literature is weighted toward large corporate and Big-4 recruiters, and reading it alone would miss-state where Commerce graduates actually go. Ministry of Micro, Small and Medium Enterprises data indicate that a very large share of India’s non-farm employment is generated by micro, small, and medium enterprises [19]. These firms typically hire a single person to handle basic bookkeeping, routine GST compliance, and day-to-day administration together. What they need is breadth.

Commerce graduates therefore enter two distinct labour markets with incompatible requirements. The specialist market — BFSI, financial technology, corporate taxation, analytics — is where hiring is growing fastest and where it asks for current, applied depth in one domain. The generalist market is much larger by volume and asks for functional literacy across several.

A Commerce education that produces only specialists would fail the MSME sector. A Commerce education that produces only generalists which, is what the present system is built to do leaves graduates weakest in exactly the segment where demand is rising fastest.

4. WHAT COMMERCE HAS BECOME: FOUR DISCIPLINES IN ONE SUBJECT

If the discipline is to be staffed against demand, it must first be described accurately.

That academic subject areas differ systematically in the kind of knowledge they involve is well established. Biglan derived a taxonomy of academic disciplines from faculty judgments about the perceived similarity of subject-matter areas, identifying three dimensions along which fields separate: the degree to which a settled paradigm exists (hard versus soft), the extent to which the subject matter is practically applied (pure versus applied), and involvement with living systems [20]. Becher and Trowler developed the disciplinary cultures those categories imply, showing that hard-pure fields work toward universals under consensual standards while soft fields deal in particulars and lack such consensus [21].

Two features of that literature matter here. It treats differences between subject areas as differences in the form of knowledge and inquiry, not merely in content. And it derives those differences empirically, from what practitioners of the fields themselves judge to be similar.

This paper applies the same logic one level down. Biglan classifies whole disciplines. The proposition advanced here is that Commerce, administered as a single discipline, contains internal divisions of the same kind. Its papers can be organised into four clusters, grouped by the form of expertise that competent instruction demands.

The grouping principle is pedagogical and epistemic, not curricular convention. Papers sit together where teaching them well draws on the same mode of reasoning, the same currency requirements, and the same instructional repertoire. Business Statistics accordingly joins Accounting and Auditing in Cluster A, despite its evident relevance to finance, because instruction in all three rests on quantitative and computational method. Business Finance sits in Cluster B because teaching it well depends on currency with markets and monetary policy.

These boundaries are advanced as a hypothesis, not as a validated classification. They represent the analytical judgment applied within a framework that Biglan derived empirically, and the natural way to test them is the way that framework was built: by collecting Commerce faculty judgments of subject-matter similarity and examining whether they cluster as proposed.

Table 1. The four-cluster model of Commerce sub-disciplines.

Cluster	Representative papers	Core competencies required	Illustrative doctoral / professional preparation
A- Financial and Quantitative Sciences	Corporate Accounting; Auditing; Business Statistics; Operations Research	Quantitative and computational fluency; statistical software; financial modelling; audit assurance methodology	Ph.D. in Accounting, Statistics, or Operations Research; CA/CMA qualification
B-Financial Management and Banking	Business Finance; International Finance; Banking and Financial Institutions	Currency with monetary policy and capital markets; live market-data analysis; financial-technology platform literacy	Ph.D. in Finance or Banking; CFA; treasury or banking practice
C-Corporate Law and Taxation	Legal Aspects of Business; Companies Act 2013; Income Tax Law and Practice; GST	Statutory interpretation; currency with judicial precedent; applied compliance and filing procedure	Ph.D. in Commercial Law or Taxation; LL.M.; Company Secretary; practising tax professional
D-Managerial and Behavioural Sciences	Business Management; Human Resource Management; Marketing	Applied behavioural science; case-based and simulation pedagogy;	Ph.D. in Management, Marketing, or Organizational Behaviour;

	Management; Organizational Behaviour	qualitative research methods	senior industry practice
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These clusters differ in kind, not merely in content. Cluster A demands quantitative and computational fluency such as statistical software, financial modelling tools that a Ph.D. holder in Marketing Management has no particular reason to possess. Where such an appointee is assigned Cluster A teaching to complete a workload, instruction drifts toward textbook formulae and away from applied analysis of live corporate data.

Cluster B is exceptionally dynamic. It shifts with monetary policy, capital-market movements, and an expanding financial-technology ecosystem. A specialist drawing on exchange-traded data and current regulatory frameworks delivers a qualitatively different class from a generalist working with static definitions.

Cluster C is governed by dense statutory frameworks and continuously evolving judicial precedent. An instructor without a research background in taxation or corporate law is structurally disadvantaged in interpreting recent case law or guiding students through compliance procedure, and instruction tends toward memorisation of provisions that may already have changed.

Cluster D sits within Commerce in the Indian B. Com and M. Com curriculum, even though Management as an academic field is conventionally associated with the separate BBA/MBA stream. The boundary has blurred, most visibly in hybrid subject matter such as digital marketing analytics and behavioural finance, which is why these papers are treated here as an allied cluster within Commerce. The cluster depends heavily on applied psychology, case-based teaching, and simulation. An accounting specialist reassigned to Marketing Management is unlikely to reach for the case-study and role-play methods the material calls for.

Placed on Biglan's dimensions, the four are not evenly distributed [20]. Clusters A and B are applied fields resting on relatively settled quantitative paradigms. Cluster C is applied but interpretive, governed by statutory text and judicial precedent rather than by measurement. Cluster D is applied with the lowest paradigm consensus of the four, and depends correspondingly more on judgment and case reasoning. An instructor moving across those divisions changes not only subject but mode of inquiry.

These clusters are not equally exposed. Clusters B and C carry almost all of the specialist labour-market demand, and they are the two whose subject matter decays fastest. They are also the two where a generalist appointment is least defensible.

4.1 The Difference Matters: Pedagogical Content Knowledge

The claim that these clusters require different teachers rests on Lee Shulman's concept of pedagogical content knowledge. Effective teaching requires more than command of subject content. It requires a further, integrated body of knowledge about how a specific topic is best represented, which analogies and examples make it comprehensible, and where learners predictably struggle [22]. Shulman's foundational argument was that content knowledge and pedagogical knowledge fuse into a distinct, subject-specific expertise that does not transfer wholesale between sub-disciplines [23]. Darling-Hammond's review of teacher-quality research found subject-specific preparation to be among the strongest correlates of student achievement in the literature surveyed [24], though that work concerns school-level teaching and bears on higher education only indirectly.

Applied to Commerce, we can see that a Taxation specialist accumulates knowledge that has nothing to do with tax law as such: the characteristic student confusion around GST input-credit rules, the case material that best illustrates corporate residency tests, the sequence that makes tax jurisprudence tractable to a nineteen-year-old. None of that transfers to Marketing Management because both papers sit inside a category called “Commerce.”

Our appointee from earlier is therefore not simply working hard across three subjects. In two of the three, He/she is teaching without the specific pedagogical knowledge that separates expert instruction from accurate recitation and her subject-matter knowledge may be entirely sound.

Shulman also constrains this paper’s own thesis. A Ph.D. in Taxation demonstrates content knowledge. It certifies nothing about pedagogical content knowledge or classroom skill. Indian higher-education recruitment requires no pedagogical qualification of anyone [2], specialist or generalist. Clustering addresses one half of Shulman’s framework, and must be paired with pedagogical training to address the other. The UGC’s Malaviya Mission Teacher Training Programme already mandates Faculty Induction Programmes and Refresher Courses for career advancement [9], but that infrastructure is generic, not cluster-specific.

5. THE MISMATCH

A mismatch between a discipline and its staffing does not arise on its own. Four institutional mechanisms produce and sustain this one, and each is a point at which it could be corrected-

5.1 An Entry Filter Treated as a Teaching Licence: The UGC NET Commerce syllabus spans ten expansive units, from Accounting and Auditing and Business Finance to Business Statistics and Research Methods, Marketing Management, and Income Tax and Corporate Tax Planning [6]. As an entry-level eligibility filter certifying baseline literacy across the discipline, that breadth is defensible and probably correct.

The problem begins afterwards. The same broad examination is then treated as sufficient authorisation to teach any of those ten units at advanced undergraduate and postgraduate level, and to supervise doctoral research in any of them. Credible instruction and supervision require sustained vertical engagement with one sub-field over years. A qualifying examination demonstrates passing familiarity with ten.

The 2023 amendment to the 2018 Regulations sharpened this rather than easing it. It made NET, SET, or SLET the minimum criterion for direct recruitment to Assistant Professor and rendered the doctorate optional from 1 July 2023 [4]. The broad qualifying examination now carries more of the weight of appointment than the specialised research degree does.

5.2 Reform Moving in the Opposite Direction: The draft regulation released for public consultation on 6 January 2025 does not narrow this latitude. On the relevant point it widens it. Clause 3.3 provides that where the discipline of a candidate’s undergraduate or postgraduate programme differs from the discipline in which they qualified NET or SET, the NET/SET discipline governs eligibility. The draft more generally permits appointment on the basis of a candidate’s highest academic specialization, irrespective of the subject of earlier degrees [5]. The direction of travel is toward greater mobility across subject boundaries. The draft had not been notified in final form at the time of writing, nearly eighteen months after its consultation closed on 5 February 2025, so the 2018 Regulations remain operative. The structural question examined here is accordingly still open — and on the draft’s own terms would be sharpened by its adoption, not settled.

5.3 Workload Norms That Force Cross-Cluster Assignment: The most immediate driver of fragmentation is administrative. UGC norms prescribe a mandatory weekly direct-teaching load for Assistant Professors [2]. When a specialist in one sub-domain falls short of the required hours, departmental administration allocates an unrelated subject to complete the roster. No one decided that legal reasoning and financial-statement analysis were equivalent. The gap between sanctioned and filled posts compounds this. In a written reply to the Lok Sabha, the Ministry of Education reported that 6,180 of 18,956 sanctioned teaching posts in the 45 UGC-maintained central universities — approximately 32.6% — were vacant as of 1 December 2022 [25]. Sustained mission-mode recruitment has reduced the absolute shortfall to 5,825 by April 2023 and 5,182 by October 2024 [26]; no corresponding sanctioned-post total accompanies the later figures, so a comparable vacancy rate cannot be computed. A narrowing shortfall makes reorganising existing posts around specialization progressively more practicable, which is the sense in which the reforms proposed here are timed to a recovering staffing position.

5.4 Accreditation That Counts Credentials Without Checking Fit: Indian university funding and ranking are governed principally by domestic accreditation. Under the Revised Assessment and Accreditation Framework, the National Assessment and Accreditation Council scored departments on the proportion of faculty holding a Ph.D., without verifying whether that Ph.D. lay within the paper being taught [10]. The same domain-blindness is present in National Board of Accreditation evaluation of management programmes [12]. In February 2025 the Council announced the replacement of that cumulative-grade model with a two-tier structure comprising a Binary Accreditation Framework and optional Maturity-Based Graded Levels, assessed through digital and largely automated verification [11]. The transition is partial. Binary Accreditation has been operative since that announcement and rests on a defined set of institutional attributes, but the Maturity-Based Graded Levels above it are being rolled out progressively, and their manuals and benchmark thresholds remain unpublished. Most accredited institutions still hold grades issued under the previous framework, which run until expiry across 2026–27. This timing matters as Binary Accreditation establishes only a threshold, and its attributes are now fixed. The discriminating tier is the Maturity-Based Graded Levels, whose criteria are not yet settled, and that is where a domain-fit criterion can still be embedded. The opportunity will close as those levels are finalised. A system that verifies institutional data digitally is well placed to check qualification against teaching assignment, since institutions already report both. It will do so only if the criteria require it. Binary Accreditation are still being specified, the opportunity to embed a domain-fit criterion is open now in a way it was not under the settled previous framework. A system that verifies institutional data digitally is well placed to check qualification against teaching assignment, since institutions already report both. It will do so only if the attribute set requires it.

6. HOW COMPARABLE SYSTEMS HANDLE IT

International accreditation practice offers a direct counterpoint. Business-accreditation Standard 3 of the AACSB requires accredited institutions to classify faculty into defined categories, Scholarly Academic, Practice Academic, Scholarly Practitioner, and Instructional Practitioner, each anchored to a specific field of doctoral preparation or professional practice [13]. Continuing qualification in a category is maintained through sustained scholarly or professional engagement in that same field. A finance-trained academic could not be routinely deployed to teach marketing or business law and retain full accreditation standing.

AACSB accredits professional business schools, so a comparison confined to it risks an uneven contrast with the UGC's broader university-degree remit. The United Kingdom's Quality Assurance Agency Subject Benchmark Statement for Accounting supplies a fairer comparator. It sets sector-agreed threshold standards for university accounting degrees and defines discipline-specific graduate competencies distinct from those in the general Business and Management benchmark [27]. Even at the level of an ordinary university degree, the UK sector maintains subject-differentiated benchmarking that the undifferentiated Indian Commerce framework does not.

7. WHY THE PRESENT ARRANGEMENT PERSISTS

The generalist model is not merely an oversight, and the case for it deserves stating at full strength.

A recurring position among Indian commerce educators holds that students benefit from an instructor who can connect Accounting, Law, Finance, and Management into a single coherent picture of how a firm operates. On this view, undergraduate Commerce is deliberately broad preparation for a wide range of careers, and premature specialization risks producing graduates unable to reason across functional boundaries. The MSME market that absorbs most Commerce graduates wants exactly that breadth.

The education-research literature is also less favourable to specialization than this paper's argument might suggest. Monk and King's widely cited analysis found that subject-specific teacher preparation improved secondary mathematics outcomes but showed little consistent effect in science [28]. More recent field research in elementary schools found that assigning teachers to a narrower specialization can reduce measured teaching effectiveness, plausibly by weakening the student-teacher relationship [29]. Both findings come from school classrooms, where the pedagogical priority is one teacher's sustained relationship with a fixed cohort across a school day. That logic has limited bearing on postgraduate instruction or doctoral supervision, where the demand is depth of current, research-active engagement with a fast-moving body of knowledge.

Generalist instruction is also less static than a caricature would suggest. Substantial numbers of Commerce faculty upskill annually through Ministry of Education MOOCs on the SWAYAM platform and the associated Annual Refresher Programme in Teaching [30]. A generalist who has completed a discipline-specific module in financial technology may deliver current, applied instruction without formal cluster credentials. The model proposed below accommodates this by treating such certified currency as an alternative, non-doctoral route into cluster-specialist status.

Three practical constraints complete the case for the status quo. Student demand under the Choice Based Credit System is unpredictable: where a cohort opts heavily into Cluster D electives while Cluster A attracts few takers, a college with a fixed faculty complement may have no alternative to cross-cluster reassignment. NEP 2020's vision of open, cross-faculty electives may require a Commerce faculty member to teach introductory financial literacy to Science or Arts students [3]. And a workforce assumption underlies everything proposed here, that faculty are regular and permanent, and can be formally designated to a cluster. National staffing data suggest that many Commerce departments in state and Tier-2/Tier-3 universities rely substantially on guest or ad-hoc faculty engaged per lecture without long-term security [1]. Malaviya Mission training extends to such faculty [9], but nothing extends a stable cluster identity across successive short-term contracts.

A final objection is financial: recruiting four specializations into one department appears costly for institutions already constrained. The objection weakens considerably once clustering is understood as a reorganisation of existing sanctioned posts and Professor-of-Practice appointments, not as net-new recruitment. The logic is already in use within the Indian system, where autonomous institutions and leading private business schools organise Commerce and Management faculty into specialization-based areas as routine departmental structure.

The faculty-shortage constraint is not evenly distributed. Tilak documents that shortages of this kind compound a longstanding rural–urban disparity in Indian higher-education access and resourcing [31,32]. A recommendation calibrated only to well-staffed central universities risks being unimplementable where students are already most disadvantaged. For a large university with fifteen or more sanctioned Commerce posts, the four-cluster model can be adopted directly. For a college whose entire department comprises two or three faculty, it cannot. Resource-sharing between well-staffed and under-staffed institutions is the obvious direction for a solution, and an analogous hub-and-spoke model is documented in Indian healthcare delivery [33]. Whether such arrangements work in a Commerce setting requires evidence this paper does not have, and it is left here as a separate line of inquiry.

8. BREADTH THEN DEPTH: A STAGED MODEL

The two markets set out earlier make incompatible demands, and the case for the present arrangement showed that both the generalist and the specialist position describe something real. The resolution is not to choose between them. It is to sequence them.

Two bodies of theory support that sequence, and they answer different halves of the question.

The first concerns how adults acquire skill. Dreyfus's five-stage model, developed with Hubert Dreyfus, holds that a learner moves from novice through advanced beginner, competence, and proficiency to expertise, and that these stages differ in kind [34]. Novices work from context-free rules and general principles, because they cannot yet tell which features of a situation matter. Competence and expertise are situated. They depend on accumulated engagement with a particular domain and on pattern recognition that only sustained exposure to that domain produces. Depth, on this account, is not something a novice can be handed early. It is what the later stages consist of.

The second concerns how a curriculum should be organised. Bruner's spiral curriculum holds that a discipline is best learned by revisiting its central ideas at progressively greater depth and formalism as the learner matures [35]. The two frameworks converge on one sequence: broad, rule-governed foundations first, situated domain depth built on top of them.

Together they specify what a Commerce degree should do at each stage. The first and second years of the B. Com build functional literacy across Accounting, Law, Finance, and Management. This is the rule-governed stage, and generalist faculty are the appropriate and pedagogically preferable choice for it. From the final year of the B. Com through the M. Com and to doctoral level, the student moves toward competence and proficiency within one domain. That is where the cluster model becomes appropriate and, this paper argues, necessary.

Shulman supplies the remaining step [22,23]. Dreyfus and Bruner explain why depth comes late. Neither says who should deliver it. Pedagogical content knowledge does: the later stages require an instructor holding the domain-specific pedagogical knowledge that only sustained work within a cluster produces, and a generalist working from a syllabus does not hold it.

The sequence answers both markets identified earlier. A graduate leaving after the B.Com carries the breadth that MSME employment requires. A graduate continuing to postgraduate study carries the domain depth that BFSI, financial technology, and corporate taxation now demand. The present system produces the first reliably and the second by accident.

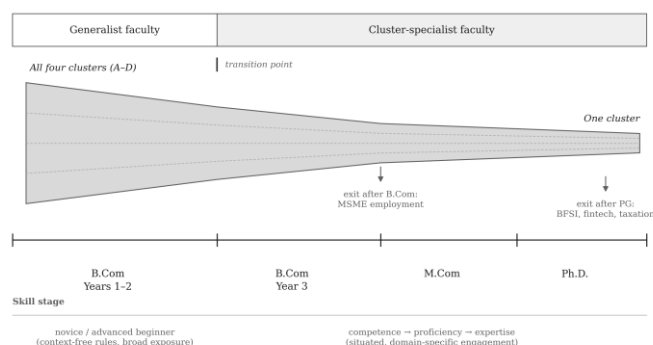


Figure 1. Staged faculty deployment across programme levels, showing the transition from generalist to cluster-specialist instruction and the corresponding stage of skill acquisition.

One structural implication follows, and the B.Com as presently constituted does not meet it. Breadth in the sense used here is not exposure to adjacent subjects. It is the capacity to reason across them. The first two years currently deliver Accounting, Law, Finance, and Management as four parallel papers, with no point at which a student must bring all four to bear on one problem. That produces four shallow silos, not a foundation. Building integrative capacity rather than assuming it is a precondition for this model; how best to build it is a curricular question this paper identifies but does not settle.

8.1 Clusters seen as Recruitment Categories and Not Teaching Silos

Clusters A through D are proposed as a recruitment and primary-workload framework, not as sealed teaching assignments. Contemporary Commerce sub-fields are frequently interdisciplinary. Financial technology instruction draws simultaneously on Cluster A's quantitative methods, Cluster B's banking content, and Cluster C's regulatory framework. A doctoral topic such as consumer trust and refund policy on e-commerce platforms spans Clusters C and D, and is best supervised jointly.

Treating the clusters as mutually exclusive would reproduce, in a new form, the fragmentation this paper identifies as the problem, and would sit badly with NEP 2020's multidisciplinary vision [3]. A faculty member's designated cluster establishes a primary domain of depth and recruitment fit. Genuinely interdisciplinary papers go to small, co-taught cross-cluster teams. Some sub-fields require sustained depth in two clusters at once, a combination few individuals hold; co-teaching distributes across two people what one is unlikely to possess.

Two preconditions attach. The first concerns allocation. Commerce doctorates in India are frequently theoretical in orientation, and a Ph.D. in Financial Management does not certify practical fluency in Python for finance, live exchange-traded data analysis, or contemporary financial-technology platforms. Clustering on doctoral specialization alone would substitute one credentialing mismatch for another. Allocation decisions should weigh current industry certifications and structured upskilling alongside doctoral specialization.

The second concerns assessment. The clustering model addresses who teaches and what they are equipped to teach. It is silent on how learning is verified. Assigning a domain specialist to Cluster B or C achieves little if the terminal university examination continues to reward verbatim reproduction of statutory provisions or textbook formulae. Assessment reform under the Choice Based Credit System lies outside the recommendations advanced here, but the clustering model should not be expected to deliver its benefits without it.

9. WHAT FOLLOWS FOR POLICY

9.1 UGC cadre restructuring. Recruitment guidelines should specify sub-disciplinary designations within Commerce — for example, Assistant Professor in Commerce (Taxation and Corporate Law) — instead of advertising a single undifferentiated post. This mirrors the doctoral-field specificity required under AACSB Standard 3 [13] and QAA benchmarking [27].

9.2 Faculty clustering at the institutional level. Institutions should categorise Commerce faculty into Clusters A–D on the joint basis of doctoral specialization, research output, and current industry or refresher credentials — never doctoral specialization alone — and confine each member's primary workload to their cluster wherever staffing permits. These reforms should be phased alongside efforts to close the gap between sanctioned and filled posts [25], not imposed uniformly on institutions without the staffing to support them.

9.3 Domain-specific metrics in accreditation. The criteria now being finalised for NAAC's Maturity-Based Graded Levels, and the corresponding NBA criteria, should award credit for domain-matched rather than merely credentialed teaching assignment. Institutions already report both faculty qualification and course allocation, so a digitally verified framework can check one against the other at negligible marginal cost. It will do so only if the criteria require it.

9.4 Workload-norm reform. The direct-teaching requirement should be reconsidered where meeting it forces cross-cluster assignment. A defined share of research supervision, consultancy, and industry-collaboration hours should count toward it for cluster-specialist faculty, consistent with NEP 2020's emphasis on research and industry engagement [3].

9.5 Mandatory pedagogical training for cluster faculty. Newly appointed cluster-specialist faculty should complete a cluster-specific pedagogical module, layered onto and not duplicating the Faculty Induction Programme and Refresher Courses already operating under the Malaviya Mission [9], so that content knowledge is not treated as a substitute for pedagogical content knowledge.

10. LIMITATIONS

The analysis is confined to Indian higher education under the UGC framework. It does not extend to state-specific university statutes, private-university service rules, or jurisdictions beyond the AACSB and QAA comparisons drawn here. The central claim is conceptual and analytical. No dataset available to this review compares placement or interview-conversion outcomes for students taught by cluster-specialist against generalist faculty. Generalist deployment is accordingly presented as one significant contributor to a structural skill mismatch, alongside curriculum design and industry engagement, not as its sole or sufficient cause. Curriculum relevance and industry engagement are independently documented as determinants of graduate readiness, independently of who delivers instruction [17,18].

The paper's premise is assumed, not measured. The argument takes cross-cluster teaching assignment to be a widespread feature of Indian Commerce departments and not an occasional expedient, and no source consulted quantifies its prevalence. Vacancy and staffing data [1,25] establish the conditions under which such assignment becomes administratively likely. They do not show how often a faculty member qualified in one cluster is in fact assigned to another.

No positive causal evidence supports specialist teaching at tertiary level in Commerce or cognate disciplines. The one body of causal research [28,29] concerns school-level teaching and is, on balance, unfavourable to specialization. The affirmative case here is theoretical, resting on the pedagogical content knowledge literature [22,23,24] and on curriculum theory [35].

The four-cluster description also extends a framework built to classify whole disciplines to divisions within one, and that extension is itself untested [20]. Whether Commerce faculty judgments of subject-matter similarity would in fact reproduce these four groupings remains an open question.

The staged model is an organising framework, not an empirically validated instructional design. Its two constituent claims that breadth should precede depth, and that depth should be delivered by a domain specialist are argued from skill-acquisition and curriculum theory [34,35] and from the pedagogical content knowledge literature respectively, not from outcome data comparing staged against conventionally sequenced Commerce programmes. No such comparison is known to the authors.

Several mechanisms are contingent on preconditions that do not hold uniformly such as strict cluster enforcement under CBCS elective demand, and cluster-based workload planning in departments reliant on ad-hoc faculty. Their feasibility should be read as differentiated by institutional context.

CONCLUSION

Commerce as taught in Indian higher education functions less as one unified subject than as a federation of related but cognitively distinct sub-disciplines. A Chemistry-trained academic would not ordinarily be assigned to teach Botany. Requiring a Marketing specialist to deliver Corporate Tax Planning sits uneasily with the same principle of disciplinary competence, and the regulatory framework permits it without comment.

The demand side has made this consequential. Hiring gains for Commerce graduates concentrate in the fastest-moving, most specialised segments of the labour market, while the larger volume of employment remains with firms that want breadth. A staffing model that produces generalists exclusively is well matched to one of those markets and poorly matched to the other, and it is the poorly matched one that is growing.

The regulatory moment gives the argument its urgency. Current reform does not converge on the alignment recommended here. The draft 2025 regulation would loosen the link between a candidate's specialization and the subject they are appointed to teach [5], and the graded tier of the accreditation framework best placed to reward domain fit is still being finalised [11]. These proposals are therefore neither a critique external to Indian policy nor simply an implementation pathway for goals already fixed. They identify a divergence between the multidisciplinary, quality-oriented vision articulated in NEP 2020 [3] and the direction of the instruments now being drafted to give it effect, and they argue that the domain-specific logic long embedded in AACSB Standard 3 [13] and the QAA's subject benchmarking [27] offers

the means of closing it. That those criteria remain open is the practical reason for raising the question now, and not after they are finalised.

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