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Editorial

The rapid intellectual advancement of the contemporary intelligentsia has blurred the boundaries of knowledge and disciplines. A look into the present social discourses is enough to build in us the confidence to say that the academia has started acknowledging the prominence and significance of intertextuality across the different fields of study.

This is one major reason that topics which cut across sister disciplines have become part of this intellectual interest *viz*. the Journal. This erudite platform, thus, aims to encompass all areas of social sciences and related fields including finance and management, and also strive to function actively in its pursuit for a consistent standard of publication.

As such, the current issue holds six papers based on a variety of methodological studies contributed by academicians and research scholars. S Elika Assumi in her paper makes an attempt to identify how nationalist discourses and collective identities are deployed in the post colonial context on the question of religion as a discourse. Rovizonuo Angami explores the impact of education on consumer behaviour towards luxurious goods and services while V T Vasagan presents the affects of quality employee service marketing on the quality of education.

From an economic point of view, tourism industry and agricultural sectors are considered as a boon for a developing economy to boost the growth and development of the country. In this context, Pradip Chakraborty and Imnasangla Ao attempts to analyse the potentiality and prospects of tourism industry and crop diversification in Nagaland respectively. Sanjay Sinha brings out a conceptual work in understanding the role of banking towards environmental protection through a new concept of banking called Green Banking.

A note to conclude, the Editorial team of IUN Journal of Social Sciences informs that a link has been created in the University official website for this journal. All the published issues of the journal can be found at http://www.iunagaland.edu.in/publication.html

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Religion as a Discourse in the Postcolonial Context

S. ELIKA ASSUMI

Introduction

If one were to consider conversion as the standpoint of the death of one God, and belief in another, it filters into the realm of the rhetoric as well, overlapping, often messily, into the political. Why does this happen where a God that once commanded – or demanded – awe and reverence no longer holds the same allure? Conversion presents an annihilation of old possibilities replaced by new ideals. Within this spectrum there arises the question of defining these new choices by the convert in opposition to the forsaken faith. David Scott in the introduction to Refashioning Futures agrees in general with the view that different "positions are to be read as contingent, histories as local, subjects as constructed, and knowledge as enmeshed in power"[1]. Traditional systems of belief in the context of the modern can also be brought under the ambit of postcolonial discourse, opening up questions that deal specifically with the issue of "problem-space"[2] and as Edward

[1] David Scott, *Refashioning Futures: Criticism After Postcoloniality*. Princeton University Press: New Jersey, 1999. Pg. 4. Various critics, thinkers from varying disciplinary persuasions have been reiterating on this point. Here these works are worth mentioning - Talal Asad, *Genealogies of Religion: Discipline and Reasons of Power in Christianity and Islam* (Baltimore: John Hopkins University Press, 1993); Partha Chatterjee, *The Nation and its Fragments: Colonial and Postcolonial Histories* (Princeton: Princeton University Press, 1993); James D. Faubion (ed.), "Governmentality" from *Power: Essential Works of Foucault 1954-1984* (London: Penguin books, 1994); Colin Gordon (ed.), *Michel Foucault: Power/Knowledge. Selected Interviews and Other Writings 1972-1977* (New York: Pantheon Books, 1980).

[2] David Scott, *Refashioning Futures: Criticism After Postcoloniality*. Princeton University Press: New Jersey, 1999. In the late 1970s and 1980s, the 'new nations' norms of sovereignty were shaped by the anti-colonialist nationalist struggles in South Asia, Africa and the Caribbean. These new studies emerging mostly out of United States and Britain was driven most often by the diasporic and exilic intellectuals of the 'Third World' origin. The project concerned itself with a reproblematization of an understanding of colonialism as formulated by the nationalist theorists and a reformulation of a nationalist assumptions especially on culture, subjectivity, history and knowledge. This was the

Said states in Orientalism[3] (1978), his seminal work which has stood as a bulwark for postcolonial studies, most definitely, the goal of anticolonialism was the demand for decolonization and sovereignty.

Yet, the anticolonial movement had not addressed the theory of liberationist politics and the question of "decolonization of representation itself"[4]. As has been mentioned, belief systems are shared systems and pivoted on a collective identity – the individual expressing choice to remove oneself from one system to adhere to another may present itself, to the system in question, as an anomaly. A hierarchical power structure in which the individual is placed seems an inherent narrative of the idiom of religion, while conversion seemingly inverts the logic, if for a moment – the individual trumps, the system is only to be framed within another. Keeping this perspective of the framing of the individual within the idiom of religion, this paper attempts to look at some debates and discussions about how nationalist discourses and collective identities are deployed in the present postcolonial context, and posit the ensuing contemporary predicaments that accompany the question of conversion within such a shared discursive context. This is an attempt to locate the 'present' (now) which the convert inhabits, and to mount a narrative through the intervention of postcolonial criticism on the notion of the agency of the convert. The postcolonial present demands a non-teleological criticism of narratives of modernities. And therefore, throughout sections of this paper, certain existing discourses on the problem of agency of the convert are presented, bearing in mind that the sheer scale of socio-religious practices and their cultural interstices make this a complex venture. In view of this, while making the argument about modernity and how conversion works to shape the collective modern identity of a group of people within postcolonial criticism, the exemplars are very specific to certain contexts. A number of views arise in these discussions of agency in conversion – that of language, economy, knowledge and power, to name but a few. These aspects traverse the social terrain to inform the transformations and re-organization into new forms of power.

David Scott's project in Refashioning Futures is to interrogate the relation between contemporary anthropological description and the analysis of religion in postcolonial societies. In his seminal work, he discusses some of the discourses that made up colonial projects in Sri Lanka and Jamaica,

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moment of the "problem-space" of postcoloniality. pp. 10-11.

3 Edward Said, *Orientalism* (New York: Vintage, 1978).

4 David Scott, *Refashioning Futures: Criticism After Postcoloniality*. Princeton University Press: New Jersey, 1999. pp. 12.

taking into consideration some debates about how nationalist discourses append the dynamic of collective identities in these societies. It appears that the central concern of gaining an understanding of the postcolonial present which we now inhabit is an interrogation of contemporary cultural-political predicaments. Conceived in this way, his thesis aims to intervene in – so as to contribute in some way – to altering the existing configuration of the discursive space framed by postcolonial criticism. David Scott argues that a set of social realities like “religion”, “state”, “culture”, and “identity” are woven into the definition of the world of the twentieth century Sinhalas. Buddhism, which arrived in Sri Lanka more than 2500 years ago, has entered into a “special relationship with the state and and with the people”[5]. With the naturalization of Buddhism in conventional and contemporary Sinhalese narratives, there is a need to critically understand the construction of the category of religion itself. Scott’s project is to locate the modern narrative of Buddhist history and its co-relation to nationalism in Sri Lanka. His objective is not to tell the story of Buddhism as it happened, rather, to foray into the “rhetorical economy through which it has been constructed”[6], and the need for recasting concepts of historical narratives.

Yet, the story of modern Buddhism (protestant Buddhism, as it is variously called) in Sri Lanka becomes all the more interesting because of how this knowledge of protestant Buddhism defined itself as a new form of power – in terms of social organization, political mobilization, creating new forms of subjectivities working under the broad umbrella of ‘secular’ space in the civil society. Scott discusses Wilfred Cantwell Smith’s observations in The Meaning and End of Religion[7] regarding the Western origin of concepts like “religion”, “Hinduism”, and “Buddhism”. Smith’s work seeks to demarcate the concept of ‘religion’ as a system of doctrines and beliefs and ‘religions’ as its Other, where these categories are Western in origin and early modern inventions, coming into existence in the sixteenth and seventeenth centuries. However, this early historicisation of the aspects of ‘religion’ and ‘religions’ was interconnected with the emergence of the social changes in early modern Europe, the discourse on Truth and Reason, and, of course, the colonial expansion of Europe itself. David Scott argues that outside of the discussion on the concept of ‘enlightenment’ there is

5 David Scott, *Refashioning Futures: Criticism After Postcoloniality*. Princeton University Press: New Jersey, 1999. pp. 53.

6 David Scott, *Refashioning Futures: Criticism After Postcoloniality*. Princeton University Press: New Jersey, 1999. pp. 55.

7 Wilfred Cantwell Smith, *The Meaning and End of Religion: A New Approach to the Religious Traditions of Mankind* (Minneapolis: Fortress Press, 1991 [1962]).

a need to understand the ways in which the colonial European empire altered the lives of the colonized in terms of systems predicated on belief, unprecedentedly obliging the colonized to constitute themselves under a category of an exclusive 'religious' Other. Therefore, a critical postcolonial interrogation should understand the processes involved in the making of the category of a colonized present. Under the broad spectrum of inquiring into postcolonial lives, Scott's project seeks to build upon the relationship between 'religion' and the 'political' argument. His interest lies in understanding the emergence of subject-positions that concepts like 'religion' and 'Buddhism' made possible in the context of colonial Sri Lanka. Foregrounding other works done on Buddhism in Sri Lanka[8], Scott's concern deals with the nature of transformations within the Sinhalese context, wherein, these conditions produced new conceptual understandings of 'religion' and its ideological and political appropriations. It was only in the early eighteenth century Europe that religion came to mean a "body of systematic discursive knowledge"[9]. Similarly, there was also in operation the understanding that other non-Christian religions were 'discovered' around the world, and its propositions required rational investigations or disputations, in relation to Christianity[10]. It was on this background that Buddhism became one of the 'other' religions to be discussed and interpreted at the desks of western savants, particularly in early nineteenth century England. Thus, the religion of Buddhism became a textual object, defined and classified within its own textuality[11]. This dynamic foregrounds the Buddhist response to Christianity in colonial Sri Lanka.

Scott explains that Buddhism as a religion (instead of faith) was constituted in adversarial historical conditions[12], arguing that Buddhism as a religion was not established as much as Christianity as a religion with an ideological

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8 John Ross Carter, "A History of Early Buddhism," *Religious Studies* 13, no. 3 (1977): 246–70.

9 David Scott, *Refashioning Futures: Criticism After Postcoloniality*. Princeton University Press: New Jersey, 1999. pp. 58.

10 See Talal Asad, "The Construction of Religion as an Anthropological Category" in his *Genealogies of Religion: Discipline and Reasons of Power in Christianity and Islam* (Baltimore: Johns Hopkins University Press, 1993).

11 Philip Almond, *The British Discovery of Buddhism* (New York: Cambridge University Press, 1988). pp. 13.

12 Early Christian missionaries in Sri Lanka were amazed at the stolid accommodation given to them by the Buddhist monks, which was interpreted as following the Buddhist attitude of 'tolerance'. This was to significantly change post 1860s, where intolerance towards other religions saw the manifestations of militant resistance. See Kitsiri Malalgoda, "The Buddhist-Christian Confrontation in Ceylon, 1800–1880," *Social Compass* 20, no. 2 (1973): p. 173.

foundation. Buddhism was yet to arrive at a distinct ideological entity. Inadvertently, there wasn't a sense of identity[13] (in the modern sense) to be defended against the onslaught of Christian proselytization. Among these debates, there came to occupy in the social and political landscape of colonial Sri Lanka a set of propositions in defence of Buddhism as a religion to work against rival religions. Colonial power in Sri Lanka laid the terrain on which Buddhism could establish its 'religion' status, reworking the social and political field, negotiated as an ideological stand against the onslaught of rival religions. Buddhism in Sri Lanka was thus, eventually, a critique of Eurocentrism, and it depended on certain notions of secularization and modernization. However, there is a need to set aside "liberal-nationalist and [the] normative-progressivist story and construct a different story, one articulated through a revised conception of secularization, and thus a different understanding of modernity"[14].

Modern Narratives of Secularization

The narrative of secularization, as a "story", has to be set on a foundation of the separation of social and political life from the ecclesiastical directive – this forms the larger narrative of modernity. Yet secularization has different meanings in the varied character of postcolonial nations. Recent interrogations of an understanding of European modernity seeks to project a comprehensive alteration in the appearance of new conceptual distinctions, between order/chaos, traditional/modern, rational/irrational, to name a few. C. John Sommerville has suggested that the idea of secularization has to cease seeing the decline of religion but rather map itself as a break from a cognitive position, wherein religion has altered itself to a different direction[15]. What Sommerville is actually suggesting is a recognition that modernity actually altered shifts in conceptions of power, space and time. On the other hand, theorists like Talal Asad are interested in an inquiry of this theorization of religion shifting into an altered form in accommodating itself within modernity. The fact that there is a resurgence of contemporary commentaries on religion proves that 'religion' is by no means disappearing in modern times. In secular politics and philosophy, the emergence of the

[13] Charles Taylor, *Sources of the Self: The Making of Modern Identity* (Cambridge, Mass.: Harvard University Press, 1989).

[14] David Scott, *Refashioning Futures: Criticism After Postcoloniality*. Princeton University Press: New Jersey, 1999. pp. 65.

[15] See C. John Sommerville, *The Secularization of Early Modern England: From Religious Culture to Religious Faith* (New York: Oxford University Press, 1992).

studies in the field of religion shows that contemporary understanding of religion has picked up a scholarship of a unique kind. This resurgence of religion also seeks to feed into the idea of "a needed moral dimension to secular politics"[16]. The notion of a moral addendum also takes on shades of the tradition-modern argument as well as the conservative-liberal one, adding complexity to the issues at hand. Religious resurgence is often viewed as a symptom of a growing intolerance in everyday life.

Historically, secularism as a political doctrine emerged in the modern Euro-American post-enlightenment landscape, and to simply think of it as a separation between the religious and secular institutions of government is not enough. The distinctive character of secularism is to "presuppose new concepts of religion, ethics and politics and new imperatives associated with them"[17]. Charles Taylor[18] argues that the emergence of secularism is closely connected to the rise of modern nation-states and there are two ways in which secularism has legitimized it. First, by attempting to find the "lowest common denominator"[19] among varied religions and sects. Second, the attempt to establish a political ethic which is free from ecclesiastical convictions. The latter mode is the more popular idea of secularism in modern societies.

Yet, this mode cannot do away with the Rawlsian concept of overlapping consensus, a political ethic that a modern democratic state cannot do without. Therefore, returning to Benedict Anderson's notion of a modern nation as an 'imagined community' which allows 'direct access' to its public sphere and an emergence of citizenship (based on the idea of individualism) is particularly useful in this context. There is a creation of political legitimacy on these grounds wherein the members of the society are always allowed a degree of participation in the process of governance, irrespective of religious status. Asad argues that this distinctive feature of modern liberal governance is a systematic use of discipline, participation, law and economy as the tools of a political strategy. However, there is no doubt that this link of direct access is becoming less apparent in today's democracies, whereas the influence of pressure groups on governmental processes is more pronounced and the

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[16] Talal Asad, *Formations of the Secular: Christianity, Islam, Modernity*. Stanford University Press: Stanford, California, 2003. p. 1.

[17] Talal Asad, *Formations of the Secular: Christianity, Islam, Modernity*. Stanford University Press: Stanford, California, 2003. p. 2.

[18] Charles Taylor, "Modes of Secularism," in Rajeev Bhargava (ed.), *Secularism and its Critics* (Delhi: Oxford University Press, 1998).

[19] Talal Asad, *Formations of the Secular: Christianity, Islam, Modernity*. Stanford University Press: Stanford, California, 2003. p. 2

idea of appeasement politics gaining traction. Thus, there is a legitimate critique that there is no longer a direct access society. Taylor argues that the modern state has to make citizenship the primary principle of identity, thus transcending different identities built on class, gender, religion and a unifying identity.

This transcendental quality of unification is what secularism aims at. However, in reality, this alleged absence of hierarchy cannot be accounted for political responses in a heterogeneous society that are shaped by other temporalities dependent on state bureaucracies and the market economy. Thus, it is apparent that the place of religion varies from one society to another. For instance, the modern imaginary of religion in Britain, France and America differs significantly with minority religious groups' access and participation in the process of governance. Taylor claims that the idea of an overlapping consensus in a religiously diverse society allows subscription to a secular ethic. Given political disagreements can be resolved through temporary resolutions, depending on negotiated compromises. And yet, such negotiations can amount to unequal concessions with the weaker party having no choice. The question that a citizen would then ask is the principle of equality and liberty granted in a modern secular society, where its citizens are subjected to the necessities of law. Asad argues that the problem with secularism working as a doctrine of resolution, of war and peace, is that it is closely related to a system of capitalist nation-states, unequal in power and, therefore, threatened differently.

This kind of secularism can be identified to the political position in America. However, many critics are of the opinion that societies are heterogeneous and overlapping, therefore modernity (where secularism is centrally located) is not a verifiable object. Yet, it must be understood that although modernity may have several faces in general, however, it appears homogenised as a single face in the Western view of secular politics. Therefore, the important question to ask is why this modernity (of the West) becomes hegemonic as a political goal and what are the conditions under which this 'face' is maintained? Asad, following an anthropological understanding of the concept of the secular, resorts to genealogy to find "a way of working back from our present to the contingencies that have come together to give us our certainties"[20]. In trying to understand the 'secular,' Asad explores Christian and post-Christian history which has profound implications for the way the non-West is able to grow and change. His work attempts to

[20] Talal Asad, *Formations of the Secular: Christianity, Islam, Modernity*. Stanford University Press: Stanford, California, 2003. p. 16.

grapple with the fragments of the West's religious history – he assumes that the Western definition(s) of religion directly implicates its engagement with the non-West cultures and history. For instance, there is a systematic process in place that apprehends and represents knowledge which is used in the contemporary world. One can recall the use of the quantitative data of a local population which can be directed to inform a particular system of practice over that population. This means that representation of that data becomes vital in essentializing arguments about that particular or similar population. The system of knowledge that Asad is interested in is that of a mode of human agency - "real people doing real things, one that conditions other people's lives"[21]. The extent to which such a power seeks to normalise people's lives brings to question not just the relevance of individual agency but the processes and techniques involved in the structure of a normal personhood. "Meanings are never simply generated by a cultural logic; they belong variously to conventional projects, occasional intentions, natural events, and so on"[22]. The human agent can never be sovereign although post-enlightenment moral theory demands an autonomy. This conundrum is what feeds the confusion around the notions of secularism where the ideas of accommodation, expression, and dialogue remain primarily politically motivated.

Secularism and Conversion

To try and understand the appropriation of secularism within the conversion question, Gauri Viswanathan's essay "Religious Conversion and the Politics of Dissent[23] offers a preliminary means to begin this line of inquiry. This essay takes a comparative framework of examining conversion for political reasons – Bhimrao Ramji Ambedkar's conversion to Buddhism, for instance. Ambedkar's use of religious difference marks his dissent from a secular national identity in which social inequalities continued to exist. Ambedkar's discursive strategy in conversion was also a stand to construct an 'original' non-Brahmanical religion of the untouchables. In Genealogies of Religion[24], Asad argues that the distinctions that are demanded of religion

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21 Talal Asad. Genealogies of Religion: Discipline and Reasons of Power in Christianity and Islam. John Hopkins University Press: Baltimore, 1993. p. 7.

22 Talal Asad. *Genealogies of Religion: Discipline and Reasons of Power in Christianity and Islam*. John Hopkins University Press: Baltimore, 1993. p. 13.

23 Peter van der Veer (Ed.), *Conversion to Modernities: The Globalization of Christianity*, Routledge: New York, 1996.

24 Talal Asad, *Genealogies of Religion: Discipline and Reasons of Power in Christianity and Islam*, John Hopkins University Press: Baltimore, 1993.

to be kept separate from the rational articulations of modernity cannot be reduced to simply a call for secularism, but should be considered as an internal disparity of the way religion/s has/have been constituted in today's world. Peter van der Veer[25] is of the opinion that while a totalizing approach in the construction of a national identity would not do, there is a need to understand that religious discourse and practice are important elements of changing social identities. Therefore, in trying to grasp these formations of identities that make up modern secularism (especially in postcolonial societies), the narratives produced in negotiating a space between national and religious identity become crucial in this study.

The debate on secularism has always been a flawed project in colonial India. Yet, in spite of the British inclination to treat the sectarian differences in religion as purely an internal affair, it was inevitable that these religious differences would rise into political matters. One of the main instances of this point being the controversial communal awards sanctioned by the British in India. On this same principle, Ambedkar demanded that if Muslims were given a separate electorate on account of their religious minority, the untouchables as an oppressed minority category deserved a similar guarantee, given the Hindu majority rule. This stand laid the foundation for the declaration of his intention to leave the Hindu fold and convert to another religion. This was an act that reflected his frustration over his failure to secure a separate electorate for untouchables and also an increasing reality that caste was deeply rooted in Hinduism. Yet his recourse to Buddhism cannot be simply seen as an act of political disappointment, it was clearly developed in much more complex ways. In his historical role as a dissenter, Ambedkar had successfully negotiated a questioning of religious dogma, while at the same time it was an attempt to deliberate a steady discourse between a separatist stand and a universal idea of citizenship on which India depends.

A number of questions are raised in considering Ambedkar's conversion. Christopher Queen reads Ambedkar's conversion as a move from pre-modernity to modernity. He suggests that by conversion, Ambedkar has fulfilled one of the conditions of modernity – "the exercise of individual choice based on reason, careful deliberation, and historical consciousness... [Ambedkar] went on to become the paradigm of postmodern man, who is driven not only to choose a religious tradition, but to dismantle and reassemble it, with scraps of faith and practice from the past, the present,

[25] Peter van der Veer, *Religious Nationalism: Hindus and Muslims*. University of California Press: Berkeley, 1994.

and the imagined future"[26]. The act of Ambedkar's conversion put to end any hopes that the State could act as an agent for social change in India. There might seem to be an ambivalence towards State authority in Ambedkar's conversion yet on the issue of political representation, he considered that departure (conversion) "not as a withdrawal into an autonomous space, but as a prerequisite to reclaiming India as the nation from which untouchables had been severed by political disenfranchisement[27]". Viswanathan says that Ambedkar's departure is not merely a reactive action:

He is firm in his conviction that political rights can issue only from a reconstructed community whose structural origin is neither the British system of limited representation nor the reformed system of Hinduism, purged of its casteist features. Indeed, one of Ambedkar's most radical gestures was to deny that the rights of untouchables would be adequately protected by government characterized by structural continuity with previous systems of authority.[28]

For Ambedkar, the language of dissent by adopting religion as an idiom of discourse worked as a trope for political rights, and this required him to go through the separatist route in order to attain the qualities of a nation which is committed to universal principles of justice and equality. However, that Ambedkar had to traverse the path of conversion to reaffirm the concept of agency goes only to show how social relationships, and particularly, religious belief systems, bear a deep influence on the consummation of power in India. Yet, one of the approaches to the conceptual problem of conversion has been through the analysis of discourse. Susan Harding in her discussion of the American fundamental Baptist conversion argues that conversion comes through listening and speaking, that is through discourse:

Among fundamentalist Baptists, the Holy Spirit brings you under conviction by speaking to your heart. Once you are saved, the Holy Spirit assumes your voice, speaks through you, and begins to reword your life. Listening to the gospel enables you to experience belief, as it were, vicariously. But generative belief, belief that indisputably transfigures you and your reality,

[26] Christopher Queen, "Ambedkar, Modernity, and the Hermeneutics of Buddhist Liberation." In A. K. Narain and D. C. Ahir, eds., *Dr. Ambedkar, Buddhism and Social Change*. Delhi: B. R. Publishing, 1994.

[27] Peter van der Veer, "Religious Conversion and the Politics of Dissent" in Peter van der Veer (Ed.) *Conversion to Modernities: The Globalization of Christianity*. New York: Routledge, 1996.

[28] Peter van der Veer, "Religious Conversion and the Politics of Dissent" in Peter van der Veer (Ed.) *Conversion to Modernities: The Globalization of Christianity*. New York: Routledge, 1996. p. 111.

belief that becomes you, comes only through speech. Among fundamentalist Baptists, speaking is believing.[29]

It is true that in Christian conversion, the act of training in Christian discourse holds a central role. There are determining rules that create a convert, and this is the vital difference that Ambedkar's conversion to Buddhism has shown[30]. Webb Keane in his essay "Materialism, Missionaries, and the Modern Subjects in Colonial Indonesia" shows that discourse is the subject of the politics of conversion. His analysis of the conversion to Protestantism in Sumba, Indonesia, reveals that there is a clash of perceptions in Christian discourse among the converts, at the social and political level, competitive and conflicting differences where one of the core issues is the notion of "authenticity in speech": for instance, in the issue of addressing God, the process of carrying out that act of addressing, the valuation of ritual use of objects, the relation between words and things – for example, sacrificial meat and its implied appropriations that has an implication in the discourse of Christian missionaries, and its relation to transformations in Sumbanese society, are but some of the key issues on which religious differences emerge. Keane's thesis is not about the triumph of modernity, but a questioning of the very processes in which modern conceptions of valuation in objects (through the act of discourse) is carried out. Given that the converts and the missionaries' perceptions are very different, and the way such perceptions are expressed hinges on the idea of religion as part of the language processes in the social space.

This analysis of discourse is vital for a critical understanding of modernity. In trying to grapple with the Christianity discourse among the Sumbanese, Keane attempts to 'discover' the action of the agent (the convert) – what he does (acts), his rituals, prayer, speech – all become debatable for the missionaries. Then the question that arises is, were the converts actually 'trained' to become Christian? Keane's interest in trying to understand the process of conversion problematizes the very act of conversion and belief itself. He finds that the issues raised by the Christian encounter among the Sumbanese also shows how the conjunction of pagan practices and Christian

[29] Susan Harding. "Convicted by the Holy Spirit: The Rhetoric of Fundamental Baptist Conversion." *American Ethnologist*, 14, no. 1: 167-82. p. 179.

[30] "The core of Ambedkar's 'discovery' of Buddhism lies in his own rewriting of Buddhist precepts to achieve the goals of Dalit emancipation; *The Buddha and His Dhamma* stands as his most complete exposition of an ancient tradition updated to suit the complex requirements of a modern, secular India." Peter van der Veer, "Religious Conversion and the Politics of Dissent" in Peter van der Veer (Ed.) *Conversion to Modernities: The Globalization of Christianity*. New York: Routledge, 1996. p. 103.

practices reveals common difficulties in assigning proper values to objects and subjects. This is done by a specific focus on the problem of evaluating material objects. By this, he means to say that Christian conversion in Sumba has created an aporia in establishing meanings to material things within the society. The Sumbanese pagan religion was one that was rooted in the social structure of peoples' lives, such that after conversion to Christianity, the Sumbanese converts had to come into conflict with several leitmotifs in their social life that Christianity had objections to. This discussion on the Sumbanese conversion lends to yet another trope of discourse, which problematizes meanings in the social and political spaces.

Conclusion

Underneath all these debates about secularism, conversion, agency and materialism lies the project of creating a modern individual, an endeavour that is premised on the shedding of irrationality, wherein, one would base one's foundations on the principles of universal citizenship and uphold the light of secularism. Yet, within the peculiar ambiguities of modern power, religion and conversion shape the socio-political and cultural landscape and thereby implicating the formation of, as Michel Foucault has said, a new subject-hood. The notion of separation of religion and politics remains elusive even as the Western notions of secularism are continually tested by the treatment of religion as a means to a political end. In light of this, discourse, especially around modernity and democracy, are expanded by the inclusion of the debates on religion and conversion, and the recognition of the aporia that emerge in the subject's continual negotiation with the many structures of modern power.

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Impact of Education on Conspicuous Consumption: With special reference to Dimapur district of Nagaland

ROVIZONUO ANGAMI

Abstract:

Advertisement disseminates information, which generates ripple effect in the markets. These include enhanced incentives to create new information and develop better products. Empirical research has demonstrated that market with advertising are far superior to markets without advertising. Advertising educates, it raises general awareness about the new classes or categories of goods and services. Education has an influence on the levels of conspicuous consumption. The higher levels of education generally bring higher access to financial resources and a stronger need to signal the achieved wealth, status prestige and so on. Brands have a symbolic value which helps the people to choose the best product according to their need and satisfaction. People buy certain brands just to enhance their self-esteem in the society. Hence, this paper delves into the theme of 'how educated and uneducated consumer behaves towards conspicuous goods in Dimapur district of Nagaland.

Keywords: *Advertisements, Conspicuous consumption, Education, Social status and brands.*

1. Advertisements and Education

Advertisement is a mode of education by which the knowledge of consumable goods is disseminated. Being a mode of education, the amount of advertising in any particular line varies directly with the novelty of the goods and inversely with the intelligence of the purchasers. Goods, which are well known and in common use, have less need of advertising, than new and untried articles. Intelligent buyers also are less impressed by the arts of the advertisers, and are more independent in their choice than the ignorant and susceptible.

Advertisement is itself an important type of language that communicates relevant information to the public. As Nobel laureate economist, George Stigler, pointed out in his legendary article on the *Economics of Information*, advertising is:

An immensely powerful instrument for the elimination of ignorancecomparable in force to the use of the book instead of the oral discourse to communicate knowledge (George Stigler, 1961).

In other words, advertising educates. It ensures that consumers are better informed about the world around them, and not just for the goods or services being advertised. Advertising also raises general awareness about new classes or categories of goods and services. It helps citizens in their capacity as consumers to become better aware of the options and their disposal and the relative merits of those choices. The research survey carried out in Dimapur district of Nagaland indicates that the majority of the respondents are of the opinion that advertisement is beneficial to consumers, because it provides important information about goods and services; the referential chart (fig 1) given below:

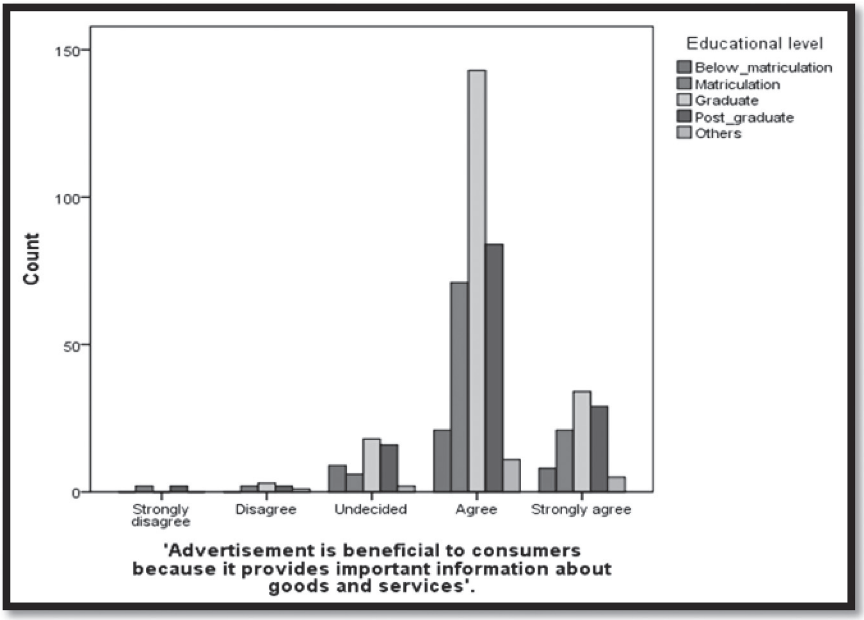

Fig. 1

The beneficial effects of increasing commercial language and information clearly reverberate throughout the economy -- even though the big picture is "anything but obvious to consumers" (Calfee, p.115). The Smarter consumers make smarter choices. They search for better deals. Products and prices become more competitive as a result even for consumers who don't bargain-hunt, and the cycle repeats endlessly. This is particularly true for new products and services, thus for promoting technological innovation, as Nobel Prize winning Economists Kenneth Arrow and George Stigler noted in their landmark 1990 study on the benefits of advertising (Kenneth et al, 1990). They point to the example of the microwave oven, introduced in

1967; Amana Corporation's initial advertising of its pioneering microwave oven provided consumers with information on how such ovens work, what they can do and so on. This created consumer demand for the products, which benefitted subsequent entrants, such as Litton and Panasonic. Advertising by these later entrants was used to explain the benefits of their particular brands rather than to explain to consumers the functions of a microwave oven: Amana's advertising had already provided general product information and helped create consumer demand for the product (Kenneth et al., 1990:16). This process not only brings new products to market, but also helps upstart innovators dethrone the regnant giants of industry, ensuring that competition remains dynamic and fiercely rivalries - all to the ongoing benefit of consumers.

In a similar way, we should expect the increased amount of educated people to have a positive effect on conspicuous consumption. How exactly education affects consumption can be interpreted in various ways; Perhaps education is linked to information and with more information about products on the market one is naturally more inclined to buy than when one is without product information. After all, it is a general assumption that luxury or status items are infrequently purchased and require a high level of interest and knowledge. Another reason may be that most educated individuals either live in a city or on a largely populated campus while completing their education where they encounter a larger influence of other people. However, probably, the most obvious reason is that education generally leads to a higher income. Although it is practically impossible to know the exact reasons for the role of education in consumption, it is safe to say that it is most likely a combination of effects, and it is also likely that the way in which this variable affects consumers varies from person to person. One thing that is certain is that a highly educated consumer market provides wonderful new opportunities for companies.

Education may have an influence on the levels of conspicuous consumption. Higher levels of education generally bring higher access to financial resources, and a stronger need to signal the achieved wealth, status, prestige and so on (Amaldoss and Jain, 2005b). Examples coming from the cosmetics market confirm this idea, with the demand for conspicuous cosmetics that increases with price for college educated individuals and a normal downward-sloping demand curve for the ones who have not graduated. Thus, one can generally observe relatively higher levels of conspicuous consumption accompanying higher levels of education. The diagram (fig 2) given below vividly points out the correlation between higher education and that of conspicuous consumption in Dimapur district of Nagaland:

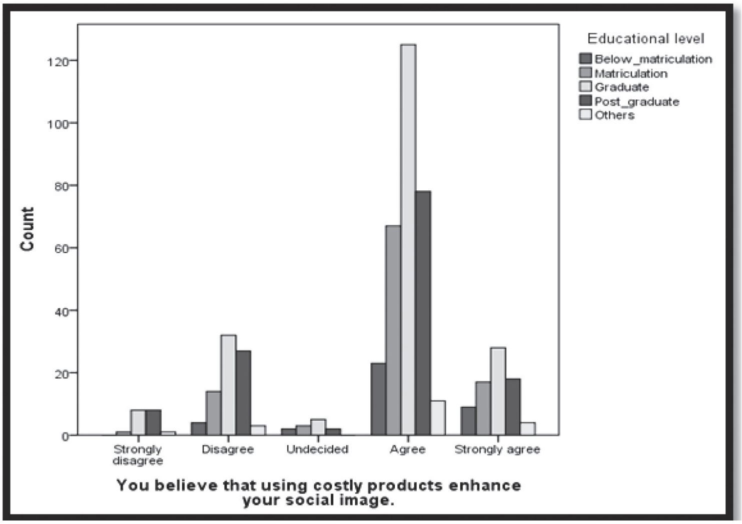

Fig. 2

2. Consumer behaviour and status

Human beings care about their social standing in society, and about what others think of them. One of the major reasons for this is the social-status consideration. The economic literature reckons social status as a social reward that affects the incentive structure that individuals face. Unlike other classical economic rewards, the value of status depends on the consensual-allocation rule that determines who is eligible for inclusion in upper status groups. Fershtman (2008) concludes:

Social status may thus be viewed as the ranking of individuals, or groups of individuals, in society. This ranking may be based on personal attributes, actions, occupations or group affiliations. Yet, by definition, if someone climbs up in rank, someone else climbs down (Fershtman, 2008:2).

When people seek status, their aim is to convince others they possess certain attributes. Due to various physical and institutional constraints, individual attributes are rarely directly observed. For this reason, people play a large-scale signaling game in which others constantly observe and interpret behaviours and use the collected information to form and update their beliefs about someone's appropriate rank.

Hence, individuals (not only the rich, but also the middle class and working class members) involve in a competitive race for gaining status or prestige. Examining modern relevant literature, Scheetz defines conspicuous consumption to be any consumption which purpose is that of showing off wealth to others when the good is publicly consumed, "ranging from applying an expensive lipstick in public to driving an expensive car" (Scheetz, 2004). So, the concept (conspicuous consumption) which is formed by Veblen, is generally seen by researchers (mainly economists) as a process or means to achieve or maintain status and other social benefits, mainly through the consumption of luxury goods.

It is often said of conspicuous consumption that it is pursued in order to enhance one's prestige in society, which can be achieved through public demonstration signaling of wealth and communicating affluence to others. Conspicuous consumption also includes expenditures made for the purpose of inflating the ego (Veblen, 1934) coupled with the ostentatious display of wealth (Mason, 1981). It has been argued that Veblen's theory of conspicuous consumption is based on the premise that those who put wealth in evidence are rewarded with preferential treatment by social contacts, and that such effects depend upon a comparison of the desirability of signaling through price, quantity or quality (Bagwell and Bernheim, 1996).

The desire for status is not exclusive to the wealthy (Mason, 1992; Ram, 1994); Underwood, 1994) and it may be that outward symbols of status are meaningful to both the wealthy and those of modest means (Bansanko, 1995). It has also been argued by Belk (1988) that even in third-world and developing countries people are often attracted to and indulge in aspects of conspicuous consumption before they have adequate food, clothing and shelter. While clearly labeling this as conspicuous, the implication is that consumers at every class level have the desire to consume for social status. Similarly, some have argued that 'many…. People (kids from the ghettos and typical poverty areas) would rather have a Rolex than a home' (Levine, 1997: 144). In saying this, it must be recognized that status symbols vary depending on social class, age and gender, and each may have different ideas of status symbols.

In general, status has been viewed as stemming from the human tendency to evaluate one's own outcomes by comparing them with those of others. Subjective status is the result of a person's evaluation of outcomes in relation to those by other members of the group (Thibant and Kelley, 1959). Status evaluations are encouraged by factors that make publicly visible, the consumption of rewards and incurrence of costs that put individuals in positions in which they obtain qualitatively comparable outcomes, and that lead people to believe they have comparable realms of power. A status system is maintained within a group when there is general consensus as to the status of each member. A person's social status within this system refers to the community held opinions about how the individual's outcomes compare to those of other members of the group (Thibant and Kelley, 1959). The goal of maintaining and gaining status is central to a whole variety of topics including self-presentation, social influence, affiliation and friendship, love and romantic relationships, aggression, prejudice and group dynamics. Self-esteem is linked to the maintenance of status not only to whether we feel liked by others but also to whether we feel respected by others, and we feel better when others look up to us. Status does not only carry the benefits of direct access to rewards, but also the indirect benefits of attracting mates and promoting the survival of our offspring (Kenrick, Neuberg and Cialdini, 2002).

The relationship between consumption, income and prestige and the central importance of this relationship to status beliefs and the theory has been recapitulated by Duesenberry (cited in Mason, 1981). In short Duesenberry's relative income approach presumed that utility from a given level of consumption depends not on the absolute level of spending of an individual, but also how that spending compares to that of others (cited in Choa & Schor, 1998). Prestige goes to successful people and success in society is closely correlated with income. Once a group of high income individuals are recognised as a group of superior status, their consumption standard itself becomes one of the criteria for judging success. Almost all consumption theories hold the view that high-income households will spend more on consumption than low-income households it follows that high standards of consumption are recognised as a criteria for high status. Once this has occurred it becomes difficult for anyone to attain a high status position unless he can maintain a high consumption standard, regardless of any other qualifications he may have (Antonides & Van Raaij, 1998). Conspicuous consumption is commonly seen as behaviour that takes place in context of status evaluations.

In all descriptions of the Veblen-effect the assumption is made that salience of consumption, squander and display behaviours are distinguished features of conspicuous consumption. This behaviour is often designated as ostentatious. The Oxford dictionary describes ostentation as: flamboyant display which is intended to impress. Underlying this assumption of ostentation is evidence that status consumption can only take place in a social context with publicly visible products (Choa & Schor, 1998). Although luxuries commodities may also be purchased for private use, example pool tables or computer games, the reference group's influence on brand choice will be small as opposed to publicly used commodities in which the reference group's influence on brand choice will be large. In order to impress and show off to others an individual may purchase expensive commodities to associate itself with high status (Antonides & Van Raaij, 1998).

3. Brand consciousness among consumers

In social and cultural terms there is perhaps no single issue that dominates the modern psyche as much as fashion and consumption. It not only forms an important part of everyday consumption decisions, but is also a central component of almost all daily events, influencing what and where people eat, the clothing they wear, the furnishing they decorate their homes with, how they communicate and inherently the very nature of their thinking. In relation to fashion, status brands are generally those that have high- perceived quality, luxury, prestige and/or high class attached to them. The contention is raised that such brands are often consumed to indicate status and as such displayed conspicuously to provide a visual representation of status.

Perception is called as the energy which makes us aware of the world around us and attaches a meaning to it after a sensing process. Each human being in the world sees his/her surroundings differently. Several people have the same ideas about a specific event. No one can see or feel the 100% of all things. Ever wonder why people buy certain products? It is all about perception. Perception is how consumers understand the world around them based on information received through their senses. In response to stimuli, consumers subconsciously evaluate their needs, values and expectations and then they use that evaluation to select, organise and interpret the stimuli (Connolly, 2010). The market place's perception of a brand or industry as extremely important, which is why big brands work so hard to ensure that the general perception surrounding them and their industry is as positive as possible. As a result, companies like Gillette, will pay David Beckham to 'model' their products. By aligning the way people feel about Beckham, with the Gillette brand, Gillette can improve the perception of their brand or reinforce what's already positive about it (Taylor et al, 2006). According to Quiston (2004):

A product is something that is made in a factory, a brand is something that is bought by a consumer. A product can be copied by a competitor, a brand is unique. A product can be quickly outdated, a successful brand is timeless (Quiston, 2004, p. 345).

This statement induces researchers to determine the impact of brand, especially brand name on purchase decision. Brand is a combination of name, symbol and design. Brands represent the consumer's perceptions and opinion about performance of the product. The powerful brand is which resides in the mind of the consumer. Brands differ in the amount of power and worth they have in the market place. Some brands are usually unknown to the consumers in the market place while on the other hand some brands show very high degree of awareness. The brands with high awareness have a high level of acceptability and consumers do not refuse to buy such brands as they enjoy the brand performance. Some brands commend high level of brand loyalty.

Brands also have a symbolic value which helps the people to choose the best product according to their need and satisfaction. Usually people do not buy certain brands just for design and requirement, but also in an attempt to enhance their self esteem in the society (Leslie and Malcolm,1992). A brand has a value; this depends on the quality of its products in the market and the satisfaction or extent of the consumer in its products and services. This provides the trust of the consumers in the brand. If consumers trust a brand quality it makes a positive connection to the brand and consumers will have a reason to become loyal to the brand. Loyalty and trust of the consumers is very important for a company because it reduces the chance of attack from competitors (Aaker, 1996). Luxury brands can be described as premium or high priced brands that consumers purchase to satisfy their psychological needs like materialistic, hedonic and social needs rather than for their economical and functional value (Nueno and Quelch, 1998). Thus, luxury brands can be characterized as those which are conspicuous, unique and provide high social and emotional value and are of excellent quality.

Luxury is not just about price, but also associated with pleasure, refinement, exclusivity and appreciation. A luxury product is also characterized by very limited supply and recognition of value by other people. Dubois, Laurent and Czellar (2001) proposed a definition of the nature and characteristics of the concept of luxury, and identified six properties of luxury products: 1) Excellent quality, 2) premium pricing, 3) exclusivity, rarity and uniqueness, 4) aesthetics and good looks 5) ancestral heritage and 6) superfluousness. Luxury goods are premium goods with high quality products, aesthetic design supported by excellent service, purchased by people from the higher income bracket. In the earlier days the term 'luxury' was applied to products that were rare and scarce and available to a small segment of the people (Sriviroj), 2007).The luxury items were out of the reach of ordinary people and considered rare. Today the luxury product market has increased manifold. The young are spontaneously aware of the luxury brands which reflect their desires and fantasies and these brands provide them with social status, comfort, good quality and self–esteem. For every brand to be successful, brand identity and recognition is very important. People perceive the brands as the sign of their recognition, achievement, and status symbol. Consumers are emotionally attached to different brands of their choice. The study reveals that if the brand ambassador of a brand is the favourite celebrity of a consumer, one is very likely to buy that product; because one wants to look like one's favourite personality. So, celebrity branding basically leads to arousal of conspicuous emotions, and it can be said that branding influence the behaviour of consumers. Brand create the sense of status consciousness in many consumers which leads to the sense of recognition and using different brand products is the new trend of fashion. People feel pleasure when they are recognised by society, friends and family in connection of specific brand which is mostly used by a person. People want to have everything branded from the food they eat, clothes they wear to the decoration of their homes. Status and conspicuous consumption are also factors which affect the consumer behaviour.

Consumers use the expensive and branded products in order to show their status. The brands which are used for showing off the luxury, power and wealth are known as status brands (Tse, 1989). The wish to have a high status is the factor which compels the people to use brands as status symbol. Brands are consumed to show that the person who used it is highly status conscious, trendy and wealthy and these brands can be categorized as status brands (Mc Goldrick, 1997). As, the desire increases, the usage for a brand increases. When branded products are displayed intentionally or shown especially to others for making them realise the power and wealth, by the person who uses them, we can say that it is conspicuous consumption. It means the display of one's wealth through the consumption of different brands for just showing the high status is conspicuous consumption and it is a very important dimension of consumer behaviour for influencing someone's behaviour towards brands, and the impact and power of branding in influencing and moldings the consumer behaviour. The study shows a very interesting purchasing trend, in Dimapur district of Nagaland, in terms of referential points for purchase decisions and the actual choice of the products. The figures below are the response charts of people responding to the question what is the reason for preferring a particular brand of product?;and to the statement 'you are more interested in buying products that celebrities endorse.' This indicates the number of people inclining towards status goods/ branded good:

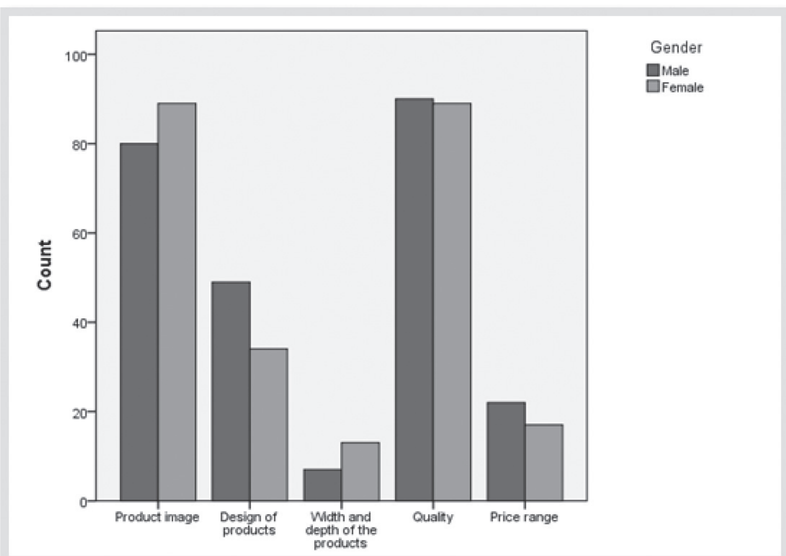

Fig. 3: Reason for preferring a particular brand of product

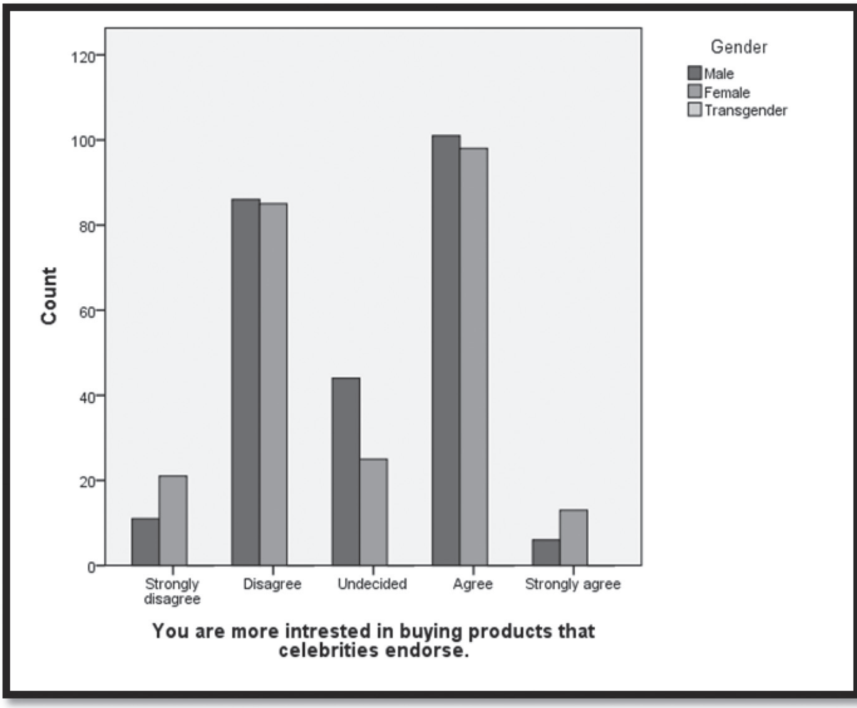

Fig. 4

From the above, it is clear that the interest of the consumers in buying the products, which are endorsed by celebrities, are very high in Dimapur district of Nagaland, as it is deemed to be the endorsement of quality, status, and affluence. Brand personality or celebrity endorsement is also considered as the key element of effective advertising. Therefore, the most common way to build brand image, through that which tries to produce the loyal consumers, through the building of powerful brand image, strong persuasiveness and right celebrity endorsement in the advertisement. All these factors are the real contributors towards the impact of advertising on consumers buying behaviour. Of course, in the presence of all these, some other factors like price and quality of the product also affects the consumers buying behaviour to some extent.

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Internal Marketing and Its Best Practices to impart Quality Education

V. T. VASAGAN

Abstract:

The quality of Education depends on Employability. Competition and Commercialization of Indian Education puts emphasis on Quality of Education and Quality Service delivery to attract best customers. Educational Institutions generally plan to sell services more systematically. Many organizations are using marketing promotional tools and techniques to increase the volume of sales and attract customers. This research addresses the following question: Does the Supply of Quality of Education meet the demand of skills of employment? The Quality of Education and Quality service delivery depends on the quality of employees. Thus a system is required to support the employees to develop their qualities to deliver quality services, particularly in Management Education Service Providing Organizations. This is possible with the help of new practices of Internal Marketing.

Here, students are viewed as external customers, the practices adopted to attract them are viewed as external marketing practices, teachers are viewed as internal customers the best practices adopted by the internal customers is viewed as internal marketing practices. These best practices are found in 7Ps of Marketing Mix.

This research identifies top 10 MESPOs of Assam and collected primary data with two set of different questionnaires from 100 internal customers and 510 external customers. Z-test was used to test the hypothesis. It was found that the level of internal marketing practices affect the employees' performance.

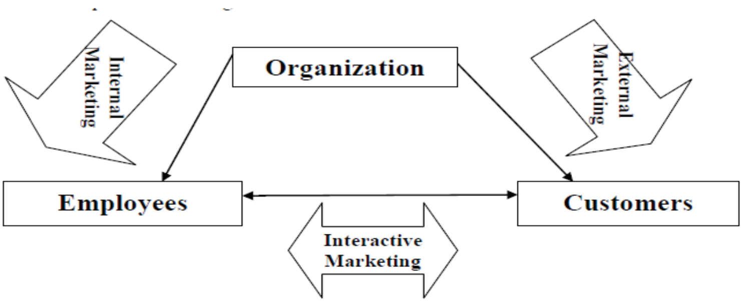
Thus, educational institutions will have to adopt internal marketing practices rather than following best rules and regulation to ensure Quality of Education and Quality of Service enable the organizations to gain competitive advantage in the field rendering education service which leads the stakeholders to enjoy Win-Win.

Key Words: *Internal Marketing, External Marketing, Internal Customers, External Customers, Management Education Service Providing Organizations.*

Introduction

Education service providing organizations generally plan to sell their services more systematically, according to the business environment and competition in which they operate. They adopt best marketing tools and techniques to increasing the volume of sales and attract customers. According to American Marketing Association, Marketing is "The process of planning and executing the conception, pricing, promoting and distribution of ideas, goods and services to create exchanges that satisfy individuals and organizational goals". Organizations generally adopts marketing practice to increase the volume of sales, profit, expand the market, identify the target customer and identify the target market which depend on the quality of internal customers. The figure 1 clearly indicates the different types of marketing.

Fig. 1. Types of Marketing



Sources: Service Marketing, ICFAI Publication

The quality of services is determined by the quality of employees. Here, the practices used to attract students are viewed as external marketing practices. The practices adopted to attract the internal customers are viewed as internal marketing practices. This research focuses on extension of internal marketing practices in the dimension of Management Education Service Providing Organization.

Internal Marketing – A Brief Review

Internal Marketing (IM) is a new and emerging discipline of marketing that is practiced in multinational companies under different terms. According to Berry (1981), internal marketing is the process of "viewing employees as internal customers, viewing jobs as internal products that satisfy the needs and wants of those internal customers while addressing the objectives of the organization." Berry and Parasuraman (1991) defines "Internal marketing as the process of "attracting, developing, motivating and detaining qualified employees through job-products that satisfy their needs."

The study of Internal Marketing practices seeks new knowledge for the better performance of the internal customer with a view to fulfill the demand of external customers. There has been a search for the implementation of internal marketing component to enhance the performance of internal customers.

Review of Literature

Internal Marketing has some basic components as that of external marketing. According to Henry Woodraffe (1992), the components of internal marketing practices are motivation, coordination, information and education. This is why some firms practice internal marketing to make external customers happy with the firms so that they will continue to buy the goods and services. (Gronoroos1985).

Al.Hawary et al (2013) defines "Internal Marketing as planned efforts using marketing – like approach to overcome organizational resistance, to change and to align, motivate and inter functionally co-ordinate and integrate employees towards the effective implementation of corporate and functional strategies in order to deliver customers satisfaction through the process of creating motivated and customer-oriented employees".

Another author Qayum and sahaf (2013) defines "Internal Marketing as concerned with viewing employees as internal customers and jobs as internal products that satisfy the needs and wants of these internal customers while addressing the objectives of the organization".

Guven and Sadaklioglu (2012), defines, "Internal Marketing as a comprehensive programme concerned with employee recruitment, training, motivation, communication and retention efforts which results in positive attitudes towards work".

Kameswari and Rajyalashmi (2012), defines, “Internal Marketing as the application of marketing inside an organization to enhance customer focused and customers oriented employees”.

Gronroos (2007), defines, “Internal Marketing as involved with the establishment, maintenance and growth of internal relationships between employees despite their position within the business. Through this process employees must be motivated to deliver a quality service to both internal and external customers of the business”.

According to Rafiq and Ahmed (1995), “Internal marketing is a planned efforts using a marketing-like approach to overcome organizational resistance to change and to align, motivate and inter-functionally co-ordinate and integrate employees towards the effective implementation of corporate and functional strategies in order to deliver customer satisfactions through a process of creating motivated and customers-oriented employees.”

Finally, Kotler and Armstrong (2006), defines, “Marketing by service organization to train and effectively motivate its customers-contact employees and all the supporting service people to work as a team to provide customer satisfaction”.

Best Practices of Internal Marketing

Most of the literature review of internal marketing is constrained with attracting, training, developing, and retaining the employees. But less works has been done in the domain of 7Ps. Naude et al, (2003) identifies the determinants of internal marketing orientation that enables the organizations to achieve success in their business. But it failed to explain the component of 7Ps. These 7ps of marketing mix has high influence on service delivery. According to Zeithaml et al, (2006) marketing mix refers to the set of actions, or tactics, that a company uses to promote its brand or product or services in the market. When these 7Ps of marketing mix are considered as Internal Marketing Mix, then it has greater value; and, the value added services can be provided by the internal customers of the organizations for the greater interest of external customers.

a) Product in the form of Service Pack

It refers to the item actually being sold. In the services sector, customers seek various benefits when they purchase intangible services. Customers’ needs variety of services attached to single services as viewed by Zeithaml et al (1993). The service provided to the external customers should be a package. The package should be mixture of both tangible and intangible product. These are to be produced and delivered by internal customers.

b) Pricing of Services

It refers to the value that is put for a product or services [Sanchez et al (2006)]. It depends on the cost of production, segment targeted, ability of the market to pay, supply - demand and a host of other direct and indirect factors. Hale (1998) states that the best reward system brings the best output in service industries. They emphasize on the best strategy for rewarding services. According to Kulkarni and Dixit (2012) pay package is a major contemporary issue in retention of faculty in technical institutions. Thus the price that is paid to internal customers should take into account the cost of production of services, living cost and also give the best fringe benefits so that the internal customers is able give out their best which will ensure quality service.

c) Promotion of Services

This refers to all the activities undertaken to make the product or services known to the user and trade Kotler (1972). This can include advertising, word of mouth, press reports, incentives, commissions and awards to the trade. It also includes:

1. Personal Selling to internal customers as well as external customers
2. Publicity to internal customers as well as external customers
3. Public Relationship to internal customers and as well as external customers
4. Direct Marketing to internal customers as well as external customers

Here, organizations will have to make promotion of service through internal customer.

d) Place of Services

This refers to the point of sale. In every industry, catching the eye of the consumer and making it easy for them to buy it is the main aim of a good distribution or ‘place’ strategy [Berry & Parasuraman (2004)]. Dülgeroğlu & Taşkin (2015) in their research work emphasis on place of service which includes neat, clean and hygienic working place adequate technological instruments, facilities of physical conditions, climate of working space and internal customers' safety. This shows the readiness of internal customers in delivering service to the external customer. When services are provided according to need and place of internal customers, they are happier than when the organizations ask them to obtain the service at a location specified by them. Thus, place of service has high influence in selling of service.

e) People of Services

All companies are reliant on the people who manage front line Sales staff to the Managing Director (Dixon et al 2010). Having the right people is essential because they are as much a part of business offering as the products/ services offered (Jaw et al 2010). These people are classified into:

1. Low Contact Service Providing Personals
2. High Contact Service Providing Personals
3. Moderate Contact Service Providing Personals
4. Consumer Service Employees
5. Professional Service Employees
6. Management Service Employees

Internal customers in management education service providing organization falls under the category of professional service employees who have high contact with the external customers. The involvement of internal customer in the delivery of service will determine success for the business. Hence the organization may gain competitive advantage.

f) Process of Services

A process should involve logical steps that can be broken down to increase efficiency. A service provider is required to have an understanding of the different processes available and their applicability to deliver services. Generally, they are two process available to the service providing industries (Anklesaria,2008). These are:

1. Line or Flow Operations
2. Job Shop Process

Service process starts with preparation and ends with result. Under the most commonly perceived process involves: (i) Goals/Objectives (ii) Syllabus

(iii) Lesson Preparation (iv) Teaching (v) Testing (vi) Evaluation (vii) Result (viii) Employment. Here in each stage internal customers have to be involved.

g) Physical Evidence of Services

Griffin (1997), in his research identified the component which evidences for service delivery such as bill etc, in case of management education service providing organizations, the physical facilities, class rooms, materials provided by the teachers becomes physical evidence for service delivery. The physical evidence must have good quality that provides a kind of friendly atmosphere for external customers to learn with less stress.

Literature Gap

This literature review shows that sufficient amount of research work is done on internal marketing in different field of corporate business. But no research work had been done in the context of improvement of quality of internal customers and improvement of performance of quality of external customers in management education service providing organization in Assam.

Need/Importance of the Study

The main motive of this study is to establish the knowledge on the improvement of the quality of internal customer to improve the quality and performance of external customers. This paper believes that improvement in the quality in many areas of education service by internal customers only may improve the quality and performance of external customer.

Statement of the Problem

According to Chaudhary (2011) Management Education is suffering with lack of quality and quality faculty. Imparting necessary training and adopting best practices are necessary to improve the quality of management education. Hence, adopting internal marketing practices boost the management education service providing organization in the country. Gandhi. M.M, (2013) in his research paper pointed out that ‘Mushroom growth of universities and colleges has been the main cause of lack of quality in Management Education. In the same line, Shetty et.al, (2012) identifies that the success of management lies in the success of converting the students into employable citizens. Thus, this paper attempts to establish knowledge on the benefit of adopting internal marketing practices in improving the quality and performance of internal and external customers to ensure quality services.

Objective of the Study

Given the survey of literature and scope, the objective established for the purpose of the study is: To ascertain the degree and direction of association between 'The internal marketing Practices' on one hand and the Internal Customers' Performance and the External Customers' Performance' on the other.

Hypothesis:

H_0: There is no significant association between 'The Internal Marketing Practices' in one hand and the 'Internal Customers' Performance' and the 'External Customers' Performance' on the other hand.

Research Methodology

Primary data was collected with help of a set of two different questionnaires from 100 internal customers (Teachers) and 510 external customers (Students) of top 10 MESPO of Assam. The values are allotted for strongly agree, agree, neutral, disagree and strongly disagree in the order of 5,4,3,2 and 1 respectively in the 5 point scale. *Z* –test is used to test the hypothesis. The samples collected were as follows:

Table 1: Sample Selected

Sl. No	Name of the Institutes	Teachers	Students
1	Bosco Institute of Management	10	40
2	Royal School of Management	10	60
3	Guwahati University	5	63
4	Dibrugrah University	11	50
5	Assam Kaziranga University	12	53
6	Tezpur University	10	40
7	Assam Institute of Management	10	56
8	Girijananda Chowdhury Institute of Management	9	38
9	North Eastern Regional Institute of Management	18	70
10	Assam University	5	40
	Total	100	510

Source: Survey

Latent variable considered for the study

a)'The internal marketing Practices' - this variable has been considered to measure the degree of/ intensity of the Internal marketing practices followed by management of the 'management Education service providing Organizations' as perceived by the internal customers.

b) The Internal Customers' performance - this variable has been considered to represent 'improvement on the quality and performance of external customers' as perceived by internal customers themselves in the 'Management Education Service Providing Organizations'

c) The external customers performance'- this has been used in the sense of Improvement in the performance of the external customers' as perceived by external customers themselves in the 'Management Education Service Providing Organizations'.

Results & Discussion

Internal Marketing Practices and Performance of Internal and External Customers

Table 2: Data Generation

Name of Institute	Degree of Internal Marketing Practices (as perceived by teachers)	Degree of Quality of Internal Customers (Teachers) as perceived by Teachers	Degree of Quality of External Customers as perceived by the students
AIM	130.00	6.30	10.30
AU	94.40	1.56	10.92
DBIM	124.11	3.36	9.72
DU	107.73	3.44	10.26
GIMT	117.33	6.40	8.88
GU	111.80	4.25	9.68
KU	117.50	3.83	9.41
NERIM	120.50	5.91	8.65
RSM	120.64	6.90	9.39
TU	119.90	6.30	10.08

Source: based on Survey data

Hypothesis Testing

H_{01}: The Level of internal marketing practices does not affect the employees' performance.

Table 3: Internal Marketing Practices and Internal Customers Performance

z-Test: Two Sample for Means		
	Internal Marketing Practices	Performance of internal customers
Mean	118.54	5.95
Known Variance	284.695	19.017
Observations	100	100
Hypothesized Mean Difference	0	
Z	64.605	
z Critical two-tail	1.959	

Source: based on Survey data

Since calculated Z value 64.605 is greater than tabulated Z value 1.96 at 5% level of significance therefore null hypothesis is rejected and concluded that the level of internal marketing practices affect the employees' performance.

H_{02}: The Level of internal marketing practices does not affect the external customers' performance.

Table 4: Internal Marketing Practices and External Customers Performance

z-Test: Two Sample for Means		
	Internal Marketing Practices	Performance of External customers
Mean	118.54	54.8745098
Known Variance	284.695	62.55
Observations	100	510
Hypothesized Mean Difference	0	
Z	36.945	
z Critical two-tail	1.9599	

Source: based on Survey data

Since calculated Z value 36.945 is greater than tabulated Z value 1.96 at 5% level of significance therefore null hypothesis is rejected and concluded that the level of internal marketing practices affect the performance of external customers.

From the above Table No 3 & 4 it is disseminate that the implementation of internal marketing practices improve performance of Internal Customers' and in return improve the performacne of external customers

Findings

Given the objectives, hypothesis and methodology, it is found that there is a significant association exists between the Degree of Internal Marketing Practices (Teachers) as perceived by Teachers and the Degree of Performance of Internal Customers as perceived by Teachers and the Degree of Performance of External Customers as perceived by the students of Management Education Services Providing Organisations

It was found that an attempt made by the internal customers in improving their quality by taking part in seminars, workshop, FDP programs, publication of research work, refresher course, and training in software handling etc. bring improvement in the quality of internal customers which in turn improve the performance of internal and external customers. Thus, MESPOs have to adopt internal marketing practices to ensure quality of education.

Recommendations/Suggestions

Internal Customers should understand importance of improving the quality for their own benefit; MESPOs have to seek their service instead of seeking job from them. Hence, internal customers in all aspects to ensure quality have to be Branded Employees.

Limitations

This research paper did not collect any feedback from the students and Management Institutions which are not practicing internal marketing components for the study. Internal Customers too have not made any comment on improving the quality in them.

Conclusions

The implementation of best practices by Higher Educational Institutions ensures quality of education and quality of service. The quality of service depends on the quality of employees which has direct link with the improvement of the quality of external customers because the society provides employment opportunities to only who come out of the institutions with quality. Hence, internal customers in all aspects to have ensured improve quality.

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Tourism Industry and Its prospects in Nagaland

PRADIP CHAKRABORTY

Introduction

In recent years tourism industry has emerged as one of the largest and fastest growing industry throughout the world particularly because of its wide variety of socio economic benefits. World Travel and Tourism Council (WTTC) in its latest research in along with Oxford Economists reveals that the contribution to world GDP outpaced the global economy for the sixth consecutive year in 2016. It revealed that world GDP increased by 10.2% (US$7.6 trillion).

WTTC report also revealed that India ranks 7th in the world in terms of contribution of tourism industry in the country's GDP. Tourism sector generated Rs. 14.1 trillion (USD208.9 billion) in 2016, which is equivalent to around 9.6% of India's GDP. Further tourism industry has generated 40.3 million jobs in 2016 as a result of that India's rank went up to 2nd in the world in terms of total employment generation in a particular country. Tourism industry provides 9.3% of the total job opportunities in the country. That means one in every ten employed workers in the country is from tourism industry. Even among the G20 countries also India's travel and tourism sector growth is one of the fastest growing. India's travel and tourism sector is growing at a rate of 8.5% in the year 2016 and is expected to grow by 6.7% till the end of the current year 2017.

Tourism industry has also helped in reducing the poverty ratio in different states in the country. If we see the poverty ratio of different states of India it becomes clear that the areas where tourist inflow is more poverty ratio is comparatively lower. As per census 2011, among all the state of India, Goa with its beautiful beaches, has the lowest poverty ratio of 5.09% and it is one of the most popular tourist destinations in the country. Regarding poverty ratio the second position from bottom goes to Kerela (7.05%), the 'God's Own Country' and a popular tourist destinations in the country, followed by Himachal Pradesh (8.06%) the 'Land of God's' and Sikkim (8.19%) one of the north eastern states of India, that attracts highest number of tourist among the other NE states. Thus, it becomes clear that the states which are popular tourist destinations are having least number of people living below the poverty line.

Definition of Tourism

Here, it becomes significant to define the term tourist and tourism. Tourism can be defined as travelling to a destination for the purpose of recreation, leisure, business or any other purpose. According to the World Tourism Organization (WTO) a person who travels to a destination and stay there for more than 24 hours but less than one year is recognized as a tourist.

Objective of Study

The main objectives of the present study are

i. To highlight on the major tourist attractions of Nagaland

ii. To highlight on the forms of tourism potential in the state

iii. To pinpoint the drawbacks of tourism industry in Nagaland

Methodology

The present Study is a descriptive one and is based mainly on secondary data and personal experiments and discussion with different people visiting different areas of Nagaland. Through this paper an attempt has been made to highlight the major tourist destinations in Nagaland and the prospective areas which can be developed further both domestic and international tourists in the state. The main aim of this paper is to create awareness among the people of Nagaland and as well the government to take appropriate measures to popularize tourism industry of Nagaland and thereby minimize the pressure of unemployment in the state.

Tourism in Nagaland

Tourism industry has started getting priority in Nagaland only after it came under the Department of Tourism in 1981, Prior to which Tourism was a subordinate and a part of the Department of Information and Public Relations. In-spite-of the State's tremendous and unique tourism potential. Even though, the state of Nagaland has enough potential for the development of Tourism industry; yet it could not attract tourists up to the desired extent. Realizing the need and importance of tourism industry in the state, Government of Nagaland in its State Industrial Policy 2000, has accorded Tourism the status of 'Priority Sector'. Tourism activities have been made eligible for all benefits and subsidies to the industry.

As per the CSO report 2013, among all the north eastern states; Sikkim is having the highest Density of Tourist Population (DTP) of 101.57 followed by Assam 52.81, Tripura 34.24, Meghalaya 29.29, Manipur 5.73 and Mizoram 2.76. Nagaland is at the bottom of the DTP index with a score of 1.35. Even Arunachal Pradesh is also having a higher DTP than that of Nagaland. Further regarding the per capita tourist arrival (PCT) also Sikkim is leading with a score of 1.19 and Nagaland is still holding the last position with a score of 0.01.

The above DTP and PCT index establishes that tourism scenario in Nagaland is not satisfactory even when it is compared with its North Eastern counterparts. Hence it becomes important to analyse the prospects and problems of tourism in Nagaland.

Prospects of Tourism in Nagaland

Nagaland has the potential of different types of tourism such as social tourism, cultural tourism, religious tourism, family tourism, hill tourism, sports tourism, wildlife tourism and agro tourism and adventure tourism. A brief highlight of the above mentioned tourism prospects in Nagaland are given below:

i. Social & family tourism:

It includes the programmes events and activities that attract visitors of all age groups viz. youths, families, retirees etc with modest income. The hornbill festival and natural beauties of Nagaland will definitely provide mental peace to the tourists and give them relaxation from mental anxiety. Similarly family tourism involves the family unit and their participation in different forms of tourism activities. These include visiting of one's relatives and friends houses for interpersonal reasons. Many people in Nagaland travel for visiting their friends and relatives. While visiting friends or relatives, people also visit tourists' attractions in and around the city.

ii. Cultural tourism:

Nagaland is very rich in its cultural heritages with more than 16 tribes having different culture and traditions. The state of Nagaland is also called the "Land of Festivals" because of the festivals celebrated by major or minor tribes throughout the year. Table 1 highlights that except the month of June, at least one of the tribes use to celebrate their festival throughout the other months of the year. These festivals can be popularized among the tourists for their entertainment and for cultural interaction.

Table 1: Tribes of Nagaland and Their festivals and Months

Tribe	Festivals	Time of Celebration
Angami	Sekrenyi	February
Ao	Moatsü, Tsüngremong	May, August
Chakhesang	Tsukhenyie, Sekrenyi	April/May, January
Chang	Kundanglem, Nuknyu Lem	April, July
Kachari	Bushu Jiba, Baisagn	January, April
Khiamniungam	Miu Festival, Tsokum	May, October
Konyak	Aoleang Monyu	April
Kuki	Mimkut	January
Lotha	Tokhu Emong	November
Phom	Monyu, Moha, Bongvum	April, May, October
Pochury	Yemshe	October
Rengma	Ngadah	September
Sangtam	Amongmong	September
Sumi	Ahuna, Tuluni	November, July
Yimchungru	Metumniu, Tsungkamniu	January, August,
Zeliang	Hega, Langsimyi/Changa Gadi, and Mileinyi	February, October, March
State festival	Hornbill	December

iii. Religious tourism

Religion in India also play a significant role in attracting tourists in an area. One such instance in NE India is Kamakhya temple in Guwahati that attracts lakhs of tourists throughout the year and particularly during the 'Ambabuchi'. Festivals in India is one of the reason that Aggregate Demand never falls short of Aggregate supply in the country. Nagaland is a state in which 90.02% of the population is Christian and is having very high church attendance rate. Christianity arrived in Nagaland in early 19th century but it is **"The only Predominantly Baptist State in the World".** The Cathedral of Kohima (Mary Help of Christians church) located on Aradura Hill in Kohima is one of the biggest cathedrals in the north east India and also that Nagaland has Built **Asia's Largest** Church in Zunheboto town. If religious events are organised at international level foreign tourists can also be attracted.

Pic: Cathedral of Kohima

Pic:Sumi Baptist Church, Zunheboto

iv. Sports and Adventure Tourism

In present world Sports has become one of the most popular event during which people moves from different parts of the country to the sports destination. Sports tourism refers to the travel that involves participating or viewing of sports events and staying apart from their usual environment. Though the sports events in Nagaland are not adequate yet if efforts are taken sports events at different levels can be conducted over time and thereby tourists can also be attracted.

The Sovima cricket stadium, is the first in Nagaland and second cricket ground in the north east region of India after Guwahati. If international matches or national level tournaments can be organised here, huge tourists are expected to gather here. There is another stadium named **'Indira Gandhi Stadium'** located at Kohima with a length of 1.54 kilometer. Further, a Dimapur Football Stadium is under construction in Dimapur town near Dimapur Government College and once completed events of national level can also be organised there that is sure to attract thousands of tourists from different parts of the country.

v. Wildlife tourism

Nagaland is famous for world's rare species of birds and animals such as great Indian Hornbill, Blyth's Tragopan or the Grey bellied Tragopan, sloth Bear, Spotted Linsang, Tiger civet, Panther a Tigris, Tailed Pig and Indian Bison etc are found in Nagaland. These rare species which are found only in Nagaland will definitely attract both the domestic and foreign tourists.

Pleasant and moderate climate throughout the year in Nagaland is also favourable for becoming a popular all season tourist destination. During the period of May to September the temper ranges from 21ºC to 40ºC. In winter temperatures do not generally drop below 39ºF (4ºC) but frost is common at high elevations. The state enjoys a salubrious climate which also attracts the tourists. Moreover Nagaland has four wild life sanctuaries and national parks located in different districts of Nagaland:

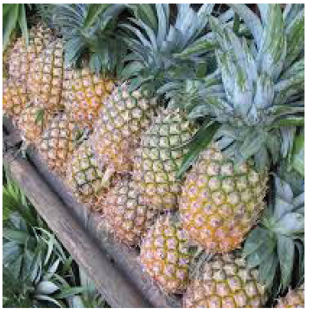
- Intanki National Park, Kohima District, 202.02sq.km
- Rangapahar Wildlife Sacntuary, Dimapur District, 4.70 Sq.Km
- Fakim Wildlife Sacntuary, Tuensang District, 6.42Sq.Km
- Pulie badze Wildlife Sanctuary, Kohima District, 9.23 Sq.Km
-

vi. Agro tourism Tourism

directed towards exotic natural environment, intended to support conservation efforts and observe wildlife is called eco tourism. Agro Tourism is a part of eco tourism. Among the reputed wildlife tourism centers in Nagaland are Rangapahar Wildlife sanctuary, Fakim Wildlife Sanctuary, and Puliebadze Wildlie Sacntuary and Intangki National park. Nagaland has 1317 recognized villages, out of which 1278 are inhabited by 16 different tribes who have their distinct customs, languages and dresses. Some of the prominent villages of Nagaland are Chukukedima Village in Dimapur district, Nagaland Heritage complex at Kisama at Kohima, Molung Village, Naganimora Village, Mt. Pauna Tourist Village, Tsadang and skull Cave at Tuensang village, Yimgphi Village etc. Besides, Nagaland is also having the beauty of terrace cultivation. Out of the total cultivated land of Nagaland around 41.55% are under terrace cultivation. Like the tea cultivation in Assam, terrace cultivation in Nagaland can also be one of the factors determining tourist flow in the state.

Pic: Chümoukedima

Pic: Terrace farming



Pic: Horticulture

vii. Nature Tourism (Hill Tourism)

Nagaland is having enough opportunity for nature tourism particularly hill tourism. Darjeeling in west Bengal, Sikkim, Arunachal Pradesh, Meghalaya etc are attracting huge number of tourists from all over the country mainly due to nature tourism. Nagaland too has several natural attractions which need to be popularized to attract more and more tourists. Some of the important tourist attractions of Nagaland are Triple falls in Dimapur, Saramati Mountains in Kiphire, Shilloi Lake at Myanmar border, Khonoma green Village, Touphema Tourist Village, Dzukou valley, the beauty of hills and terrace cultivation and the wildlife sanctuaries and Zoological parks located in different districts of Nagaland.

Pic: Dzukou Valley

Pic: Dzukou Valley

Pic: Dzukou Valley

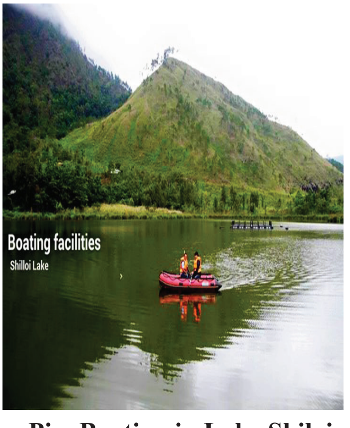
Pic: Dzukou Valley

Pic: Ruins of Cachari Kingdom

Pic: Skull Cave at Tuensang village

Pic: Doyang Hydroelectric Project

Pic: Doyang Hydroelectric project Fishing



Pic: Boating in Lake Shiloi

viii. Boarder & Defence Tourism International Boarders has always remained one of the attractive tourist places such as Wagha Border and Amritsar, Panjab; Nagthula at Sikkim etc. Nagaland also build up boarder tourism at Lungwa Village at Myanmar boarder and can attract the tourists. Further, Nagaland Has the second World War Museum and War Cemetery located at Kohima which is already very popular and attracting tourists from different parts of the world.

ix. Variety of Cuisine

Variety of Cuisine: Nagaland is the only state in India with diversity of cuisines especially non-vegetarian items. The people in Nagaland consume Mutton, chicken, beef and many other varieties of meat. The special attraction of Nagaland is the meat of 'Red Muntjac' one kind of deer (though it should be stopped), delicious frog meat and 'Dog meat'. Dog meat is consumed in eleven counties around the world including china, Indonesia, Korea, Mexico, Philippines, Polynesia, Taiwan, Vietnam, the Arctic and Antarctic and two cantons in Switzerland. Besides some other special items of Nagaland are Korbula (Snails), 'Bamboo shoot', bee larvae, silk worm and 'aakhuni'.

Pic: Silk Worm, bee Larva

Pic: Kath Poka

Pic: Frog meat

Pic: Buttered deep fried frog legs

Obstacles of Tourism in Nagaland

► **Inadequate infrastructure**: A sound infrastructure is one the prerequisite of tourism industry. Nagaland is a state with 100% electrification. Till the end of 2010, all the districts of Nagaland were having mobile phone connectivity provided by BSNL and most of them are being covered by private mobile operators also excluding the eastern Nagaland. The state is having its only railway station and only airport at Dimapur providing connectivity with rest of the world. So far as road connectivity is concerned Nagaland has a total geographical area of 16579 sq.km of which 14632 sq.km has been covered with the telecommunication network by the end of December 2012. Nagaland is privileged to have 369 Km length of National highways and 1094 km of State Highways which have already been brought under the telephone network coverage within the year ending 2012).

Statistics of Hotels (excluding restaurant) in different districts of Nagaland

District	07-08	14-15
KOHIMA	10	18
DIMAPUR	24	38
MOKOKCHUNG	6	7
ZUNHEBOTO	3	4
MON	2	7
TUENSANG	1	4
WOKHA	5	5
PHEK	5	5
KIPHIRE	-	2
LONGLENG	-	2
PEREN	-	3
TOTAL	56	93

Number of employees employed in Hotels in different Districts of Nagaland

District	07-08	14-15
KOHIMA	187	192
DIMAPUR	242	311
MOKOKCHUNG	37	48
ZUNHEBOTO	9	19
MON	9	30
TUENSANG	3	16
WOKHA	12	N.A
PHEK	12	20
KIPHIRE	-	N.A
LONGLENG	-	N.A
PEREN	-	12
TOTAL	511	

Source: Statistical Handbook of Nagaland, Several Years

► **Security:** Tourists must feel secured when they are roaming in a particular place. There exists a sense of insecurity among the tourists travelling throughout NE Region particularly after the sun set. The same is applicable for Nagaland also. Further some of the miscreants are damaging the image of the state to outsiders.

- **Entry restrictions:** Another most important barrier for the development of tourism in Nagaland as well as some other northeastern states is the entry restrictions to the outsiders. Domestic Tourists visiting the state must procure Inner Lines Permit (ILP) and foreign tourists need Protected Area Permit (RAP) which is also a hindrance to the tourists' flow in Nagaland.
- **Restricted Night Movements**: Most of the north Eastern states are having limited night movements. Non availability of any facilities in the late evenings and on Sundays in most of the areas of Nagaland except the main town of Dimapur is also a restriction for tourist flow in the state.
- **Inadequate Marketing:** At modern times marketing the products is another important determinant to attract the customers for any commodity. The same is applicable to tourism also. The tourism attractions of Nagaland need to be advertised in the national as well as in the global market through different types of media so that people all around the globe can come to know about the tourism centers of Nagaland.
- **Decent Vegetarian Food:** Though Nagaland is having variety of cuisines for the foreign tourists but lacking in decent vegetarian food. The mainland Indian tourists are generally not acquainted with the food practices of Naga people. Absence of decent vegetarian food is one of the deterrents of tourism in Nagaland.
- **Absence of Tourist Guides:** Absence of tourist guides is another weakness of tourism in Nagaland. Though in recent years some agencies have come up in Nagaland.
- **Lack of Coordinate Efforts:** The state of Nagaland is also lagging behind coordinated efforts from the government, Department of tourism and local communities. If the approach of the Local people to the tourists is not satisfactory the tourist flow in an area cannot increase. Local people should have a friendly attitude to the tourists so that they feel free to move around without any hesitation.

Positive Aspects and opportunities

- **Employment Generation:** Nagaland is agro based state without sound industrial base. Once an individual completes his or her education and do not get a government job a big question arises "What to do next?" In the absence of any alternative job opportunities Tourism can be a good alternative that creates both direct employment and indirect employment in the region.

- **To lower the pressure on agriculture:** In Nagaland around 70% of the population is dependent on agriculture i.e. shifting and terrace cultivation. Too much **stress on jhum cultivation can be reduced** by developing tourism industry which will be environment friendly also.
- **Rope Way:** The topography of Nagaland is also favourable for the development of **Rope ways** which can be very good tourist attractions and at the same time a time saving transport for the people of Nagaland. The Govt. of Nagaland has already started discussion to construct ropeway in Kohima to ease traffic.
- **Rock Climbing**: The topography of Nagaland is also suitable to develop "Rock Climbing" facilities for the tourists like that in Darjeeling and other parts of the country.
- **Animal Ride**: To attract the tourists "Horse riding" facility and other entertainment opportunities can also be developed in selected places of Nagaland as it is found in "**Kufri**" in Shimala, Himachal Pradesh

Suggestions

- To provide with **effective marketing** and advertisement of tourist Destinations of Nagaland through promotional campaigns.
- To develop the **road transport facility** of the state
- Adequate accommodation and food restaurants providing **modest food** need to be created near the tourist sites.
- Amusement parks and **secondary entertainment facilities** should have to be created. This opportunity can be availed by the tourism department.
- The tourist locations must be equipped with **proper banking** systems i.e. ATM facility should be provided at the tourist sites.
- System should be generated at all the entry Check posts of Nagaland so that **ILP and RAP** can be issued to the tourists on the spot without time delay.
- **Public awareness camp** should be conducted in different areas to make the local people conscious and aware about the positive sides of tourism.
- The concerned authorities should take steps to create **artificial tourist attraction** centers by providing them the facilities like boating, Horse riding, Fun riding, facility of rock climbing etc.
- Last but not the least the **law and order condition** of the state should be updated so that the people from outside can get immediate help whenever they are in need of that.

Conclusion:

Nagaland is having enough potential for the development of tourism industry but it is lacking in many aspects to attract tourists. In order to develop tourism in the state there is a need of coordination between the factors determining the growth of tourism industry viz the government, the local people, the media and the department of tourism, Nagaland. Finally the most important of them is to popularize the tourism attractions of Nagaland and to create a tourism friendly environment throughout the state.

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Horticultural Crop diversification and its Prospect in Nagaland

IMNASANGLA AO

Introduction

Though agriculture and its allied sector contributed to about only 17.2 percent of the GDP during 2016, the production of food-grains during May 2017 has been estimated at 273.38 million tonnes, indicating self sufficiency in agricultural production which has been possible due to green revolution in India. But most of the small and marginal farmers cultivate mainly low value, subsistence crops thereby, facing various problems such as low productivity, low income, low investment and capital formation, low purchasing power, high production costs, low prices etc. Therefore, agricultural diversification is often suggested as a means for rapid development of this sector.

Depending on just one crop can have grave consequences and leave small-scale farmers open to unnecessary hazards. A slump in the market value for a particular crop could greatly reduce the income of the monoculture producers. Other factors, such as the weather or pests could destroy a large part of the crop, leaving the farmer in ruins. On the other hand, farmers with diversified production can avoid these risks, provide their families with a healthy diet and derive a whole series of other benefits. Crop diversification means growing a variety of crops in an area and not just one. Crop diversification can be a useful means to increase crop output under different situations. In agriculture, diversification is considered as shift of resources from one crop to a larger mix of crops and livestocks. Crop diversification can be approached in two ways. The main form and the commonly understood concept is the addition of more crops to the existing cropping system, which could be referred to as horizontal diversification. The other type of crop diversification is vertical crop diversification, in which various other downstream activities are undertaken. This could be illustrated by using any crop species, which could be refined to manufactured products, such as fruits, which are canned or manufactured into juices or syrups as the case may be.

Nagaland in context with crop diversification

Nagaland is a hilly mountainous state and agriculture has traditionally been the mainstay and economic activity of Naga life – the numerous festivals revolve around the agriculture calendar and have their roots in cultivation practices. Predominantly an agrarian state, the economy of Nagaland is dependent on development of agriculture. And in order to bring agriculture to the forefront and prioritize its development, it is important and necessary to utilize all available resources sensibly with application of modern technology to achieve the optimum level of development. Though the dependency for employment on agriculture has declined to 70 percent in the 1970s and further to 65 percent by 2000, it continues to be the main source of livelihood. Shifting and terrace cultivations remain the dominant forms of land use practice in the State. As per 2013, 60% of the population is engaged in agriculture. Rice is the staple food of the Nagas and it occupies about 70% of the area under cultivation and contributes to about seventy five percent of the total grain production in the state.

However, the pattern of production is changing its phase from the production of food grains to commercial and plantation crops. This thrust is being motivated by the government and the farmers too have realized the potential for growing for the market. There is renewed interest in agriculture and horticulture in Nagaland in recent years. Both the farmers and the government are realizing the potential for cultivating for the markets. There is a shift in producing not only for self-consumption but also a growing interest in cultivating cash crops for the markets within and outside the state

Also, since the mid eighties, the government identified horticulture crops as a means for making agriculture profitable through efficient land use, optimum utilization of natural resources and creating skilled employment for rural mass. This paper attempts to study/understand crop diversification of horticultural crop pineapple in the Dimapur district of Nagaland. It is often underlined that the horticulture sector has established its credibility in improving the productivity of land, generating employment, improving economic conditions of the farmers and entrepreneurs, enhancing export potential and above all, providing nutritional security.

Production system in Nagaland

With a geographical area of 16,579 sq.km, the state of Nagaland is situated in the north-east of India with a population of 19,80,602 as per 2011 census. The production system in Nagaland has been close to proto-agriculture and these traditional practices have been formalised through experiences, empirical observations which are deeply rooted within socio-cultural and traditional values. The traditional land use pattern of cultivation is jhum or commonly known as shifting/slash and burn is the method that is widely practiced in Nagaland. According to 2010-2011 data, the area under jhum cultivation in Nagaland is about 93,000 hectares. Apart from jhum cultivation, terrace cultivation is also another method of cultivation practised by the Nagas which comprises an area of about 83,500 hectares. Rice is the staple diet of the Nagas which occupies about seventy percent of the total cultivated area and constitutes about 75% of the total grain production in the state. The major crops grown in the state are rice, corn, millet, pulses, oilseeds, sugarcane, potato and fibres. Though rice is the major crop, farmers grow maize and millet as cereal crops.

Table 1: Basic Data of Agriculture

Crop	Area in Hectares	Productivity (MT/Ha)	Production (MT)
Paddy, maize etc.	224779	1.40	3,14,691
Pulses	23662	1.00	23,662
Oilseeds	48222	0.83	40024

Source: Department of Agriculture, Nagaland (2010-11)

The total food grains in the state during 2012-13 was 5,98,960 MT which showed a slight increase to 6,25,280 MT during 2013-14 showing an annual growth of 4.38%. While the production of oilseeds and commercial crops also increased by 0.58% and 1.17% respectively. Apart from the food grains, fruits and vegetable are also gown in the state. Some important vegetables are cabbage, cauliflower, squash, gourds, spinach leaves, brinjal, potato, yam and pumpkin. The major fruits are banana, pineapple, citrus, plum, pear, passion fruit and guava. Also, kiwi, strawberry and cashew nut are a few promising fruit.

Horticulture sector in Nagaland

At present, horticulture has been a backyard activity for most farmers as they are generally busy throughout the year in the cultivation of field crops, with little time for the development of horticulture crop on commercial basis. The reason for this is due to the fact that it takes a long time to harvest the fruit from its period of planting. However, in the past decade, there has been a more focussed attention to the development of horticulture in the state. This sector plays an important role in the development of the rural economy of the state. The total area covered by horticulture is estimated at around 60,000 ha in 2010-11. As per the data available of 2010-2011, the total area under fruit crops in the state was about 30,000 ha with an annual production of 1.05 lakh MT which includes both temperate and tropical fruit crops. The Horticulture department in Nagaland has identified pineapple, orange, passion fruit and banana as the fruits for commercialisation.

Table 2: Basic Data of Horticultural Crops

Crop	Area in Hectares	Productivity (MT/Ha)	Production (MT)
Vegetables	19,603	3.50	68611
Fruits	29565	3.50	103478
Others	1556	1.20	1867

Source: Department of Horticulture, Nagaland (2010 – 2011)

Table 3: Area and production of important fruits in Nagaland

Fruit	2010-11			2014-15		
	Area in Hect-ares	Produc-tion	Produc-tivity (MT/Ha)	Area in Hectares	Production	Productivity (MT/Ha)
Citrus*	8565	33,180	4	8857	75,771	9
Pineapple	8450	73,500	9	9917	147,384	15
Banana	5625	37,800	7	7609	112,617	15
Passion fruit	5575	6,300	1	7134	17,779	2
Total	28,215	1,50,780		33,517	3,53,551	

Source: Statistical Handbook of Nagaland (2011 and 2015), Government of Nagaland.

* includes oranges, lemon, pomelo and mosambi

From the above data, it can be seen that pineapple and banana presents a promising prospect for its cultivation on a large commercial scale. As seen from the table, the productivity per hectare increased enormously for tropical fruits like banana and pineapple. Also the Government of Nagaland has targeted to go for area expansion of fruits in all districts such as banana, citrus, pineapple, passion fruit, apple, litchi, mango and kiwi under Mission for Integrated Development of Horticulture (MIDH).

Development of Pineapple in Nagaland (A narrative)

At present, with the intervention of the government, Molvom and Bungsang in Dimapur district of Nagaland are two villages which cultivate pineapple on a commercial scale. For the study purpose, a scheduled questionnaire with 28 questions ranging from general household information, land utilization pattern, labour requirements, production pattern, credit information, government intervention etc. have been carried out. Both of the villages have a niche for the horticultural production of pineapple and Molvom village has been awarded the Bio-Organic Village in Nagaland. Most of the farmers in Nagaland do not use pesticides or chemical fertilizers in their fields and also in the sample villages, the farmers have not used any kind of chemical pesticides or fertilizers. As the main production of these two villages is pineapple cultivation, most of the household has abandoned shifting cultivation and rice cultivation and instead they have changed their shifting/jhum cultivation practice to settled cultivation of horticultural crops. In relation to the use of labour and irrigation inputs, it has been found that irrigation was not required for the pineapple plants. However, with the help of sprayers some of the farmers have sprayed water so as to protect the plant from harsh heat of the sun. For those who had the means, hired labour was used so as to do the weeding, but mostly family labour was utilised for the purpose of weeding.

In these two villages, it has been found that the government has been trying to assist the production process by providing loans at low rates of interest. Besides the financial assistance, trainings were also imparted to the farmers on how to protect the plants from pests and how to grow the plants. From the interviewed households, it was found that for most of the households, only pineapple was cultivated in the field but there are some who follow mixed cropping in the pineapple field as well. This mixed cropping of other crops was mainly for self consumption. However, pineapple production is mainly for commercial purpose. The output of pineapples ranged from 9000 pieces to 250000 pieces in a given year depending on the size of the farm. Each pineapple is approximately equivalent to 1.5 kg and the price ranges from as low as Rs. 5 to as high as Rs. 18 to 20 per piece. Pineapple is harvested twice a year, once in summer in the month of ranging from July-August-September and once in winter December-January. Thus, it can be said that the income generated to a household would range from Rs. 45000 to Rs. 12,50,000 calculating at Rs. 5 per piece.

The farming households in the above two villages had previously been cultivating paddy, but because of irrigation problems they have left the paddy cultivation. For small farmers, the output from their field is not enough and hence, they had to purchase from others. Also, as the paddy cultivation is mainly for self sustenance, financial help from the government side was not available. However, with the cultivation of pineapple, financial assistance was available, and hence, people sought to cultivate pineapple instead as the returns were promising. In context with the above two villages, it can be seen that pineapple cultivation has brought about an increase in the purchasing power of the household. Because of the prospective income generation, it is said that many villagers are being attracted to involve in the cultivation of pineapple.

Is there an impact on food security?

It has been often said that one of the main reasons for food security crisis at global level is the diversion of agricultural lands that were used for cultivating maize and wheat to bio-fuel and medicinal plants in the United States and other European, Asian and African countries. In several instances, it was recorded that the traditionally productive regions for cultivation of food crops like rice and wheat were converted to medicinal and bio-fuel crops, which is really alarming in the context of food security. Hence, there is a strong necessity of regulating the amount of land area and nature of land that can be diversified for this purpose. Therefore, in this present context, agriculture being the priority sector of development in Nagaland, the government of Nagaland has come up with a vision plan so as to ensure food security for all by the year 2025. And in order to achieve its goal, the government has put forward its objectives;

i) Increase production and productivity in a sustainable way

ii) Employment generation by establishing agro-based food product industries so as to increase the per capita income of the farmers and thus, achieve food security as a whole

iii) Attract educated youth towards agricultural activities by utilizing the potential for earning for both domestic and export markets

iv) Protect existing forest cover to counter global warming by means of awareness generation programmes and cultivation of fast growing species of trees to meet the requirement of fuel and fodder.

With these main objectives, the government has set out to achieve the projected food grains production of 27,98,539 MT so as to achieve food security for all. C. R. Hazra and some other writers in their articles have defined crop diversification in the Indian context as a shift from traditionally grown less profitable crop(s) to more profitable crop(s). The shift can be from food grains to non-food grains or from crops to non-crops like horticulture, sericulture, forestry, fishery and the like. Crop diversification is also mentioned to be intended for a sustainable agriculture, efficient resource use, risk reduction in dry areas and with liberalization of markets, to offer opportunities to farmers. C.R. Hazra, in his study on crop diversification in Indian agriculture has listed a series of suggestive findings, some of which are worth mentioning. Firstly, changes in cropping pattern in favor of non-food crops are often suggested as a means of rapid employment generation in India. Secondly, the crop pattern changes have occurred mainly from crops with declining demand and lower value addition potential to crops with an increasing demand and higher value addition potential. Thirdly, infrastructural components such as modern processing and cold storage that can support oilseeds, fruits and vegetables and other horticultural crops deserve top priority. His study indicates the success stories of diversification towards oilseeds (soyabean) and horticultural crops (vegetables and fruits) in various parts of India during the last one and a half decade.

Where food security and crop diversification is concerned, it is often assumed that the area under food crops is to be diversified for the purpose of this crop diversification. However, in the context of Nagaland, in order to achieve food security, it has been proposed that the cultivable wastelands and land under fallows be developed for horticultural production, so that there will be no pressure on the area under food grains. Regions where productivity of rice, wheat and other basic cereals has declined, or it is not profitable for farmers to produce them, the farmer needs to diversify his cultivation portfolio. In the year round cultivation, even if a small proportion of land is diversified towards horticultural commodities, then the income level of farmers can largely improve thereby, increasing their purchasing power.

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Emerging Technology and Green Banking

SANJAY SINHA

Abstract:

Emergence of advanced technology has given a new wing to the banking industry. Introduction of innovative technology brought a paradigm shift in the banking sector from the brick banking to the click banking. This led to the emergence of various innovative banking services. Technology not only made the banking services convenient and easy for the customers but also it played a significant role towards environmental protection by giving rise to a new concept of banking called Green Banking. The most complicated issue that the world is facing today is climate-change. There have been continuous endeavors across the world to measure and mitigate the risk of climate change caused by human activities. Many countries, including India, have made commitments necessary to do so. As socially responsible corporate citizens, banks have a major role and responsibility in supplementing government efforts towards substantial reduction in carbon emission. Therefore, banks should adopt such technologies, processes and products which result in substantial reduction of their carbon footprint as well as develop a sustainable business. The recent developments in banking technology have transformed banking from the traditional system towards a more inclusive one incorporating the interests of customers, the bank and the environment. This study has been undertaken to understand the role of technology in green banking. This study is conceptual in nature and it is based on secondary sources.

Key Words: *Advanced technology, Green Banking, Brick Banking, Click Banking.*

Introduction

The Green banking is like a normal bank, which considers all the social and environmental/ecological factors with an aim to protect the environment and conserve natural resources. It is also called as an ethical bank or a sustainable bank. Basically Green banking avoids as much paper work as possible and rely on online/electronic transactions for processing so that you get green credit cards and green mortgages. Less paperwork means less cutting of trees. It is an innovative step to fight against global warming and save the world from the ill affect of global warming. Bank is the backbone of the economy of any nation. There are hundreds of banks with thousands of branches spreaded across the entire country to give services to the millions of people. Revolution of information technology has brought a dramatic change in the banking sector. Bank transformed from brick banking to click banking. Introduction of CBS (Computerized Banking Solution), Real Time Gross Settlement (RTGS), National electronic fund transfer (NEFT), Electronic clearing services (ECS), Internet Banking, Mobile banking made banking very convenient. Technology not only made the banking services easy and convenient but it reduces the paper burden on the banks. Day to day banking operation leads to the usages of huge quantity of paper in daily reports of banks, passbook, bank statement, deposit or withdrawal slips and other vouchers used in banks. Recruitment and selection of employees in banks also involved also leads to the consumption of huge quantity of paper. As per the report of IBPS 2016, there was 68000 job vacancies created in different banks and IBPS received about 20 Lakhs applications from the different parts of the country. It clearly indicates that lakhs of applicants apply every year for the banking job and which leads to the wastage of huge quantity of paper.

Green banking means promoting environmental friendly practices and reducing your carbon footprint from banking activities. It comes in many forms like:

- Using online banking instead of branch banking.
- Paying bills online instead of mailing them
- Opening up accounts alt online banks, instead of multi branch banks.
- Finding local bank in your area that is taking biggest steps in supporting local green initiatives

The first green was state bank of India(SBI), India’s largest commercial bank, who took initiative in setting high sustainability standards and completed the first step in “green banking” with Shri O.P.Bhatt, chairman, SBI, Inaugurating the bank’s first wind farm project in Coimbatore. After that green bank initiative include ATMs, paperless banking for customers and building of wind mills in rural India[1].

Literature Review

Frame. S.W and White. J. L (2009) studied the technological changes in banking since 1980 by surveying existing literatures and it has been found that there was a substantial change in the banks in terms of banking products, service and production technologies.

Kumar. L, Malathy D, Ganesh. S.L (2011) studied the Indian banking sector to understand the technology diffusion by analyzing ATM and its replacement of the teller. Author found that the degree of substitutability of the teller by the ATM is high. However, the ATM is not a perfect substitute. By running counterfactual experiments, it can be concluded that both a fall in the price of ATMs and an increase in the wage bill for tellers contributed to the diffusion of the ATM. Author also pointed out that the excess labour in public sector banks needs to be redeployed rapidly, or staff need to be trained in other functions as do private banks, so that they do not become redundant as technology diffuses.

Goel. M (2013) studied the impact of technology on banking sector in India. Author argued that the introduction of plastic card, mobile banking, internet banking are the banking products that has seen a rapid growth in the recent years. Author also pointed out that this growth has been strongly supported by the development in the field of technology without which this could not have been possible.

Malik. S (2014) investigated the Indian banking market to find out how technology has transformed the face of banking. Author found that technology has the face of the Indian banking industry. The number of ATM has grown in a significant way in the country in past few years. It covers 70% of the urban areas and it expected to increase at higher rate in near future. The scope of mobile banking and internet banking is also high but till date many customer are not very much aware about the benefit of online banking. Author has also pointed out that there are some challenges in the path of the development of banking industry in India such as increasing competition, pressure on spreads and systematic changes to align with the international standard.

Sahoo. P. B, Singh. A and Jain. N (2016) studied the prospects of green banking in India. Authors stated that Green banking is a new concept that considers environmental and socially responsible investing. Green banking is defined as promoting environmental-friendly practices and reducing the carbon footprint from banking activities. In simple words, green banking is a banking that benefits the environment. The green banking is also known as ethical banking. The bank can minimal the use of paperwork by promoting paperless banking through online banking.

Sharma. N, Sarika. K, Gopal. R (2016) said that green banking can be implemented by using online banking instead of branch banking. Also by paying bills online instead of mailing them opening up CDs and money market accounts at online banks, instead of large multi-branch banks or finding the local bank in your area that is taking the biggest steps to support local green initiatives. It is an umbrella term referring to practices and guidelines that make banks sustainable in economic, environment, and social dimensions. It aims to make banking processes and the use of IT and physical infrastructure as efficient and effective as possible, with zero or minimal impact on the environment.

N. Jha, and Bhome. S (2013) stated that Green banking can benefit the environment either by reducing the carbon footprint of consumers or banks. Either a bank or a consumer can conserve paper and benefit the environment. Ideally, a green banking initiative will involve both. Online banking is an example of this. When a bank's customer goes online, the environmental benefits work both ways. Green banking means combining operational improvements and technology, and changing client habits.

Rajput. N, Bharti, Bhutani. S, Oberoi. S (2014) concluded that the role of RBI in providing a confirmative direction to the banks is vital. More eco friendly banking products, better and innovative service channels, paperless banking, and customer education should be encouraged so that minimal damage is done to the environment and maximum benefit is gained. Therefore, promotion of green banking is a win-win situation for banks, industries and the society at large. It promotes mutually beneficial banking practices and help in sustainable development.

Need of the study

Global warming has become a vulnerable threat to the mankind. Every country has taken initiative to increase the greenery in the world and reduce carbon emission. Bank being the backbone of the economy of all the nations has taken an innovative approach to protect environment from global warming by implementing Green banking. Technology played a very important role in implementation of the concept of green banking. This study has been undertaken to understand the role of technology in green banking.

Technology in Green Banking

Technology played a very significant role in implementation of the concept of green banking. The concept of Green banking can be implemented by digitalized the banking services. Following are some methods where technology can be used to implement the concept of Green banking.

1. Online Banking Services: Introduction of advanced technology in banking industry led to the paradigm shift from the manual paper banking to the advanced digital banking. Bank started to give various online services such as:

(a) **Internet Banking:** Internet Banking is also known as Net Banking. It provides banking services through Internet. It helps the customer to check their accounts online either from their office or from their home. Customer can download and check online bank statement instead of physical updation of passbook from banks. It made the banking services easy and convenient and at the same it also reduces the consumption of paper. Customer can do their banking transaction such as fund transfer, cheque book order, booking of fixed deposit etc. through net banking. If customer book fixed deposit or recurring deposit through net banking, then he will receive an E-receipt of the FD or RD. Net Banking helps the customers to do their banking transaction through Paper less Banking or Green banking.

(b) **Mobile Banking:** Mobile banking means providing banking services through mobile phone. Customer has to download the mobile banking app of their bank in their mobile phone and can do all banking transaction from mobile such as online account checking, balance enquiry, cheque book order, fund transfer etc. Mobile baking is another approach of the baking towards green banking.

2. Plastic Money: It is another gift of technology which made the banking easy and convenient. Plastic money refers to all ATM card, debit card, credit card, Gift card, Pre Paid card, forex card etc. It helps the customer to withdraw cash without visiting banks or do shopping without physical cash. It reduces the consumption of paper in terms of withdrawal slip, cheque for cash withdrawal etc.

3. E-wallet: It is a very innovative step of banking towards cashless economy. It is basically an app which needs to be downloaded in the mobile and it replaces the use of physical wallet which everyone carries. E-wallet contains digital credit card, digital debit card etc. by which one can easily transfer the funds to another without using physical cash or physical cards.

4. E-HRM in Banks: Introduction of information technology in the human resource management has changed the traditional HR practices and given rise to some new concepts such as e-recruitment, e-selection, e-training etc. Recruitment and selection of employees in banks also involved also leads to the consumption of huge quantity of paper. As per the report of IBPS 2016, there was 68000 job vacancies created in different banks and IBPS received about 20 Lakhs applications from the different parts of the country. It clearly indicates that lakhs of applicants apply every year for the banking job and which leads to the wastage of huge quantity of paper. One of the most important benefits of e-recruitment and e-selection is paper less recruitment & selection. It will help to save paper which is a step towards the protection of environment.

5. Digital Account: It refers to the online account opening of customers with the help of tablet by taking digital thumb impression of customers or using digital customer signature. It not only gives the facility of instant account opening but also it reduces the burden of physical filling up of account opening form which is a step towards paper less banking.

6. Digital report generation: As part of the day to day banking operation, every bank branch has to generate large number reports on daily basis. It leads to the wastage of huge quantity of paper. Digital report generation gives privilege of online generation of reports and maintains the records of soft copy of the reports.

Objectives of the study: To study the role of technology in green banking

Methodology: The purpose of the study is to understand the role played by technology in the implementation of green banking. Conceptual research has been identified as the proposed research design for the study. Data collected for the purpose of the study is from secondary sources such as research paper, journals, books, reports etc. The research area has been identified for the study on the commercial banks of India. The study has been conducted in the period of April 2017 to May 2017.

Results & Discussions

On reviewing and analyzing different secondary sources on green banking, it has been found that

- Green banking has been emerged as an innovative concept of banking towards environmental protection by saving tree. The principle idea behind this concept is to reduce the consumption of paper in banks.

- Technology has played a significant role in implementing the concept of green banking by digitalizing the banking services.

- Technology not only help in paper less banking services but at the same time it made the banking services very convenient for the people.

- Different alternative delivery channels have been emerged as the important tools for Green banking such as Online banking services, Plastic money, E-wallet, Digital report, E-human resource management etc.

- It has been found that private sector banks and foreign banks in India have fully adopted technology and digitized their banking services followed by public sector banks but it has been surprising to found that rural banks and cooperative banks are still lagging behind in the adoption of advanced technology in their baking services. These banks are still following the traditional banking services.

Suggestions

On studying and analyzing all the sources available to the researchers on the green banking, researcher has given some following suggestions

- It has been suggested that all the banks should give their primary concern on the implementation of green banking in all their branches in the country which will help in the protection of our environment from the ill effects of global warming.

- Rural banks and Cooperative banks should adopt advanced technology and digitalized their banking services which will made their banking services convenient for their customers and at the same time it will help in the implementing the concept of Green banking.

Conclusion

Introduction of advanced technology has given a new dimension in the entire business sector. There is a paradigm shift in the banking industry with the adoption of advanced technology. There is a transformational change in the banking industry from brick banking to the click banking. Online banking services not only made the banking easy and convenient for the customer but at the same time it helps in the reduction of usage of paper in the banks. Going online helps the bank in implementation of the concept of green banking which in turn helps in the protection of environment from the ill effects of green banking. Technology played a very important role in the green banking by focusing on paper less banking. All the banks should adopt advanced technology in every aspect of their banking process and support towards green banking.

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3. All manuscript must be 6000 words approx and should include 4-6 keywords, an abstract in about 200 words and carry contributor's affiliation(s) and e-mail address.

4. IUN Journal of Social Sciences accepts manuscripts written in English (UK) only.

5. Photographic illustrations included in the manuscript should be provided in JPEG or TIFF format, with minimum resolution of 300 dpi and 1500 pixels.

6. Please follow APA Style for in-text citations and References.

7. Words from Sanskrit, Ardhamāgadhī, Prakrits including the Apabhramśa, and Dravidic languages should be indicated with Diacritical marks, when written in English. For other languages, namely Persian, Arabic and other modern European languages, the current international conventions for translation should be followed.

Diacritical Marks

Vowels

आ ā
ई ī
ऊ ū
ए,अे ē } (long)
ओ ō } (N.B. long ē and ō are for the particular syllables in Dravidic languages.)
ऋ ṛ and not ṛi; (long ॠ, which rarely figures, may be rendered as ṝ)

Nasals

Anusvāra

(ं) ṁ and not ṃ

anunāsikas

ङ् ṅ
ञ् ñ
ण् ṇ (or ṇa as the case may be)

Hard aspirate

Visarga

(ः) ḥ

Consonants

Palatals

च ca and not cha
छ cha and not chha

Linguals

ट ṭa
ठ ṭha
ड ḍa
ढ ḍha and not ḷha

Sibilants

श śa
ष ṣa
स sa

Unclassified

ळ ḷa
क्ष kṣa and not ksha
ज्ञ jña and not djña
ऌ lṛ and not lṛi

General Examples

kṣamā and not *kshamā, jñāna* and not *djñāna, Kṛṣṇa* and not *Krishṇa, sucāru chatra* and not *suchāru chhatra* etc. etc., *gaḍha* and not *gaḷha* or *garha,* (except in Hindi)

Dravidic (conjuncts and *specific) characters*

ள ḷ
ழ l̤
ன n̤
ற r̤