



SJU NEWSBITES

St. JOSEPH UNIVERSITY

Virgin Town, Ikishe Model Village, Dimapur, Nagaland, India-797115

VOL III. NO. 1 JULY 2021

"LEARNATHON"

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Editorial

Dear readers

It gives us immense joy to come up with the latest edition of SJU NEWSBITES believing that the readers also waits in anticipation to explore the happenings in the university.

The COVID-19 pandemic has brought us times of inconveniences, hampering our normal activities yet our SJU family members have once again proven the phrase "In times of test, family is the best" by showing consistent effort in keeping the learning process incessantly productive. The combined effort of administration, faculties, students and the SJU family as a whole has accomplished many things in the last month encompassing in both curricular and co-curricular activities such as webinars, FDPs, Workshops etc.

The theme for this issue 'Learnathon' reminds us to keep moving with the process of learning. As quoted by Dr Anil Kr Sinha, "Continuously learning and improving is the only way to grow. Continuous learning helps fully develop natural abilities, and creates a curious, innovative mind" let us be reminded that learning process has no end.

As the pandemic isolates us physically from each other, let us not lean on the many excuses but rather focus and develop on our self-learning skills, enriching the mind with knowledge from whatever source available to us. Brian Herbert said, "The capacity to learn is a gift, the ability to learn is a skill and the willingness to learn is a choice". So let us all make a choice to keep learning the right things no matter where we are.

The editorial team is thankful to all the contributors to this edition.

Happy Reading!
Editorial Team

Message from the Superior General



Dear Friends,

“The most glowing success is but the reflections of an inner fire.”

I am delighted to communicate with you all through “SJU News bites”, the Newsletter of our University. At the very outset, I appreciate you for being cooperative, understanding and motivating. Today, we live among many complexities in this world. We move from one phase of life to another, we come across many changes and challenges which trigger us and at times baffle us.

Learnathons are optimized learning sessions that teach participants how to apply what they learn, in a fast and effective manner. They are on the opposite end of how classroom teaching is organized, where lessons are spread out over the course of a semester and focused on theory and weekly practice. Learnathon is the marathon which is organized to straighten your path to success. The world we live in is dynamic, not static. So, learning and training must be ever-evolving. The luxury industry is on the rise since people’s lifestyles are being revolutionized, as a result of globalization, growing income and changing mindsets. Learnathon is a platform that trains students to build a career.

So dear readers, I would like to say that life is the greatest teacher and it teaches through obstacles. We learn the most from the challenges we face and life will keep repeating the same problems until the lesson is learnt. Overcoming the challenge is the only way to move forward in life. We must not give up.

My best wishes to everyone and God Bless you all

With Prayers

Rev. Sr. S. Lalitha, DMI

(Superior General – DMI)

MEETING

Editorial Committee

The St. Joseph University's Newsletter Editorial Board conducted its monthly meeting on the 30st of July, 2021 at 3 PM through Google Meet. The meeting was attended by 11 members.

Academic council meeting:

Academic Council meeting was held on 21.07.2021

Academic working committee meeting:

Academic Working Committee meeting was held on 27.07.2021

HOD Meeting

The St Joseph University's HOD meeting was held on Saturday, 31st of July, 2021 from 2.45- 4.45 PM through Google Meet. The meeting was conducted by Dr. I. Arokia Mary (DOA), and it was attended by the Deputy Registrar, COE, DOS and all the HODs.

Research Committee

The St. Joseph University's Research Committee meeting was held on Thursday, 15th of July, 2021 at 2 PM through Google Meet to review the Ph.D. Entrance Result for Publication and also to decide the Guide allocation for Selected Candidates. The meeting was attended by all the committee members.

Departmental Meeting

Department of PAC

The Department of Psychology and Counselling conducted the departmental virtual meeting on 8th and 16th of July, 2021.

Department of Biotechnology

Departmental meeting was conducted successively via Google meet (meet.google.com/mhg-mjiw-mgk) on 7th July and (meet.google.com/tzp-phij-wxn) on 25th July 2021.

Department of Botany

Department staff meeting conducted on 24th July 2021 discussed about the allotment of class in-charges, conduction of practical exams and for allotting PG end semester exam duty.

Department of Education

Education Department meeting were conducted on 17th July 2021 and 30th July 2021, through google meet Platform

Department of Social Work

The staff meeting of the Department of Social Work was held on 23rd July, 2021 through Google Meet at 10 A:M

Department of Sociology

The Department of Sociology conducted their monthly meeting on the 14th and 26th of July, 2021, through Google Meet platform. The meeting was attended by all the faculties.

Department of Zoology

The Zoology departmental meeting was conducted on date 1st July, 2021 at 4pm through google meet platform. The main agendas discussed were on Practical exams and online classes.

Department of History

The Department of History had conducted departmental meeting on 23rd July 2021 through Google meet.

Department of
English

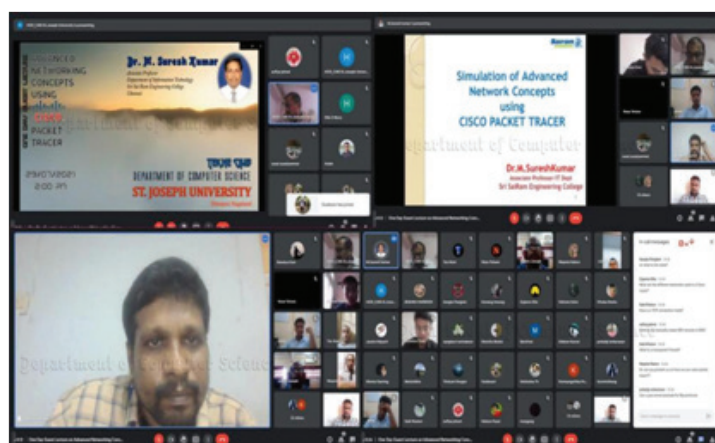
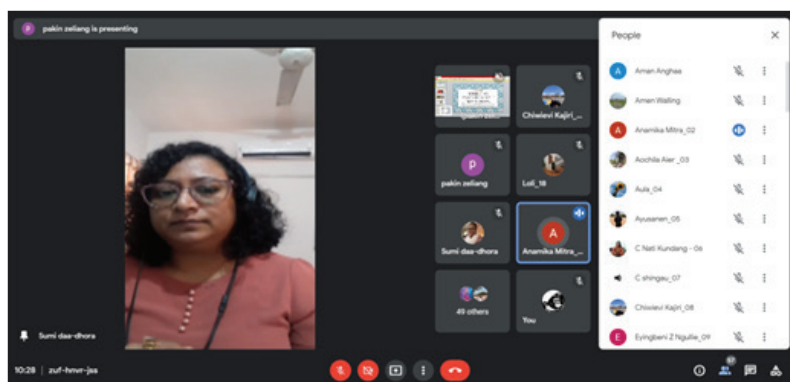
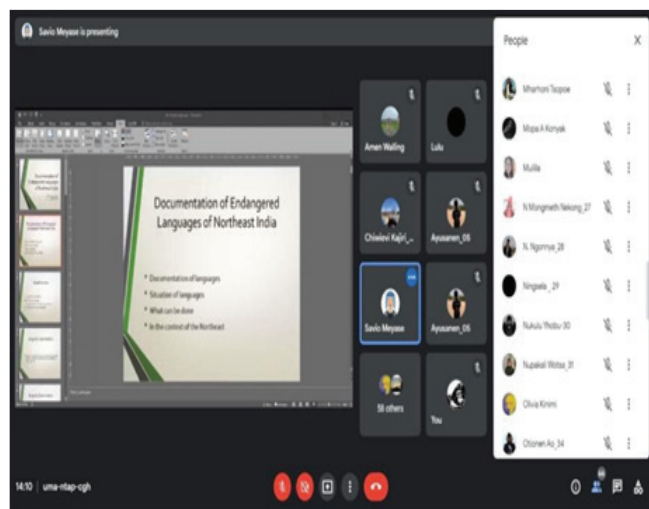
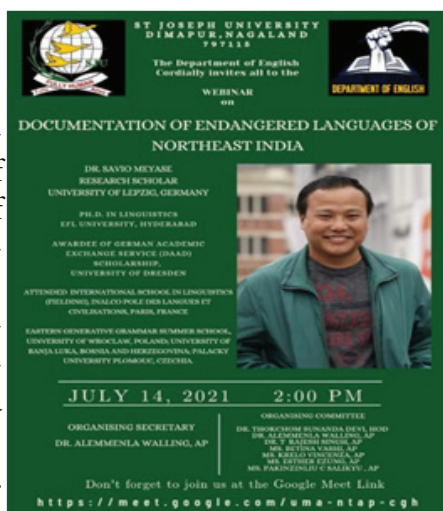
The Resource Person, Dr. Savio Meyase, a Research

The Department also conducted a virtual webinar on the topic “Rethinking Education in the New Normal” on 21st July 2021 at 9: 00 am through Google meet platform. Around 65 participants attended the webinar. Resource person, Dr Sumi Daa- Dhora, Editor and Faculty at IIHMR University Jaipur, in her presentation stress on the visual impacts of the global pandemic and pointed the merits and demerits of social media, its adverse effects on mental health as well as virtual teaching and learning process.

On 13th July 2021, English Department has organized a guest lecture session titled “Existentialism in Literature” through Google Meet with Dr. Salikyu, Assistant Professor North East Council University Dimapur as the speaker. The webinar was organized by Mrs. N Esther Ezung, Assistant Professor. There were 75 participants and all were awarded with e-certificate.

Department of Computer Science

The Department of Computer Science association 'TEKNE CLUB' conducted a Guest Lecture Program on "Advanced Networking Concepts Using CISCO Packet Tracer" on 29th July 2021, 0200pm, through Google meet (meet.google.com/vru-gqdh-ary). Guest Speaker, Dr. M. Suresh Kumar, Associate Professor, Department of Information Technology, Sri Sai Ram Engineering College, Chennai talked about CISCO Router commands, Packet tracer, OSI Routing Protocol, DHCP, NAT and DNS. He also pointed out the need to study certificate courses.



Department of PAC

On 6th of July, the Department of Psychology and Counseling organised a Simulation Workshop on “Pre-living Your First Counseling Session”. Mr. A Sabu John, Assistant Professor, Department of Psychology, Administrative



Office, CHRIST (Deemed to be University), NCR-Delhi, Ghaziabad was the resource person.

PAC department organised a career guidance programme “Career in Psychology” in collaboration with EMO MATRIX on 24th July. Mr Suveen Kumar, Counselling Psychologist was the resource person.



Lecture Series:
On 21st and 22nd July, a two day lecture series on “Statistics for Psychological Research” was organised by the Department of PAC for its UG and PG final year students. Dr Imlisongla Longkumer, Assistant Professor, Department of Psychology, Nagaland University was the resource person.



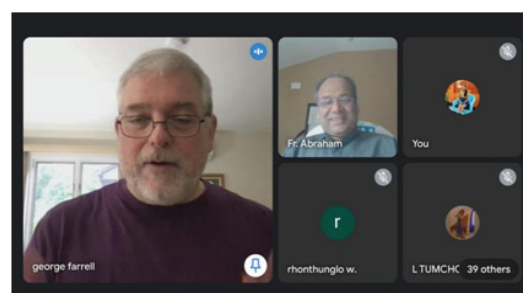
Department of Biotechnology

The Department organised a one day international webinar entitled “INTERNATIONAL WEBINAR ON BIOTECHNOLOGY AND HEALTH SCIENCE”. The Resource person, Dr. S. PARTHASARATHI, Assistant Professor, Department of Food Science and Technology, Arbaminch University, Ethiopia talked on the topic “Enriched food as nutraceuticals for the recovery of covid-19” and Dr. BUPESH GIRIDHARAN, Assistant Professor, Department of Forest Science, Nagaland University, India spoke about “Human amniotic membrane as an alternative source on the stem cells for regenerative medicine”

Department of Education

On 3rd July 2021, a national webinar was organised on Education system in the Philippines with Rev Fr Dr Mathew T John as the resource person. The resource person presented the general geographical as well as population of the Philippines. The philosophy that guides the Philippines education system is: UNITY, EQUITY and PROGRESS of the Filipino people as a nation. As such, higher education must also serve as a vehicle in eradicating the twin evils of poverty and injustice in Philippines society. He concluded by saying that the Government leaves no stone unturned to improve the system in Philippines.

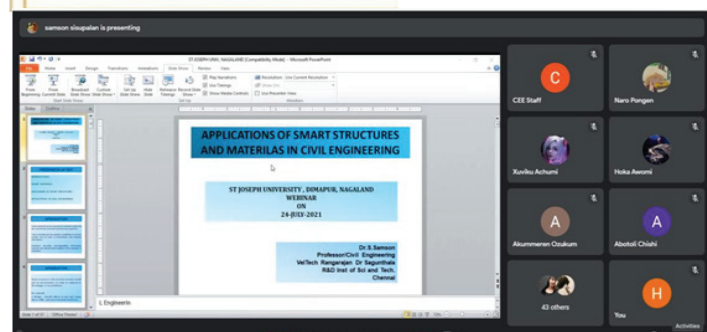
Another international webinar on the theme, “Higher education system in the United States of America” was held on 12th July 2021. Dr Abraham and Dr George from New Jersey USA dealt on the advantages, problems, admission process and possibilities of education in the US. The pedagogical innovation, the unlimited possibilities of professional growth and the enhanced possibilities for personal reliance that can be achieved through higher education were marked to be the features of higher education in the US. Further ascertained that the greatest assets of the US education system are examination system, choice of the credits and the possibility for merit based achievement and progression. The funding opportunities and the equivalence programmes were also discussed as they assist the international students especially from Asian countries.



Department of JMC, Orientation programme cum Career Counseling.



Journalism and Mass Communication Department conducted an orientation programme on 5th July 2021 foreseeing the grandness of the subjects, its objectives, outcomes, scope of the course in general and respective semesters in particular. The programme was conducted online through google meet (<https://meet.google.com/fgg-rogs-svj>) by the departmental meeting's resolution, held on 30th June 2021. Faculties present in the orientation programme: Dr Naorem Nishikanta Singh (HOD), Mr. D. Kayideluo Pfoze, Ms. Pfoziia A Mao, Mr. Toka V & Mr. K. Damaru Singh



Department of Civil Engineering

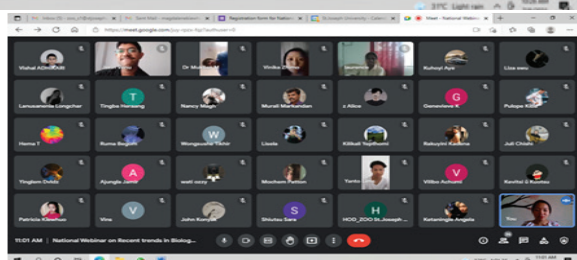
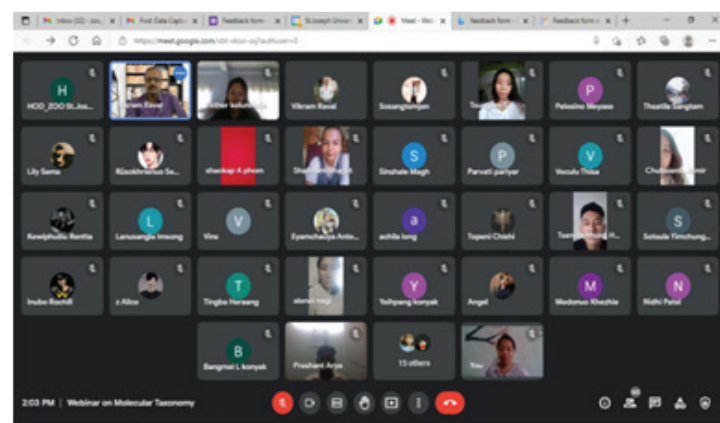
The Department of Civil Engineering conducted a National Level Technical Webinar on "Application of Smart Structures and Materials in Civil Engineering" on the 24th July 2021. The resource person, Dr. S. Samson, Professor at Vel Tech Rangarajan Dr. Sagunthala R&D Institute of Science and Technology, Chennai, highlighted the importance of smart materials in the construction of smart structures.

Department of Zoology

A webinar on "Molecular taxonomy" was organised by Zoology Department on the 2nd of July 2021 at 10 am. The resource person, Dr. Vikram Hiren Raval, Assistant Professor, Department of Microbiology & Biotechnology, University School of Sciences, Gujarat University, Navrangpura, Ahmedabad, Gujarat India spoke on taxonomy, Clock Analogy, Modern day classification, microbial identification system, dendogram constructions and applications of taxonomy. The webinar was held through Google meet platform.

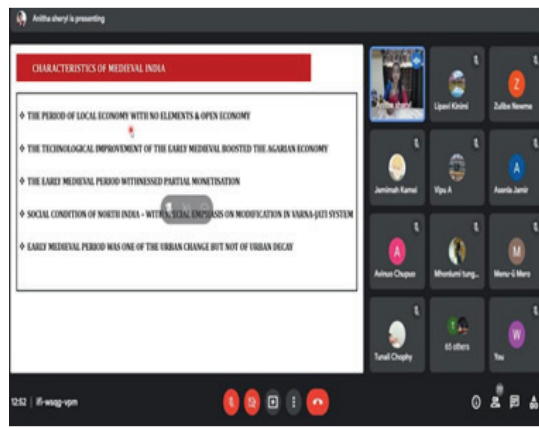
Second webinar on "Livestock Science (Animal Nutrition and Husbandry): Influences of feed additives in livestock industry" was held on the 9th July 2021, at 10 am online. Dr. B. Balamuralikrishnan, Assistant Professor, Department of Food Science and Technology, Sejong University, Seoul, South Korea was the resource person. He spoke on the importance of livestock science and management, the increasing demand of meat and meat consumption. The webinar was organized by Miss Magdalene Kiewhuo Assistant Professor Department of Zoology.

"Recent trends in Biological Science" was the theme of third National webinar organized by the Department of Zoology on the 26th July, 2021 from 10-11 am through virtual Google meet platform. The webinar had two Lecture sessions wherein Dr Mehul P Dave, Associate Professor, Life Science (Microbiology), Indian Institute of Teacher Education, Gandhinagar and Dr. M. Mukilan, Assistant Professor, Department of Biotechnology, Sri Ramakrishna College of Arts and Science, Coimbatore gave talks on the topic "Probiotics, Prebiotics and Synbiotics". The webinar was attended by participants from various institutes and colleges from different parts of India.

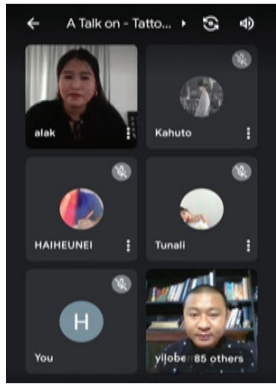


Department of History

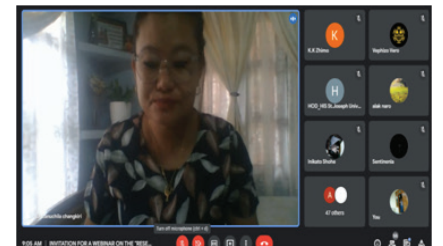
On 8th July 2021, the Department of History staged a webinar on the theme “The emergence of regional power in early medieval India”. The resource person was Mrs. K.M. Anitha Sheryl, Asst. professor, Holy Cross College, Tiruchirappalli. The organizing Secretary was Ms. Asenla Jamir (Asst. Prof. Dept. of History).



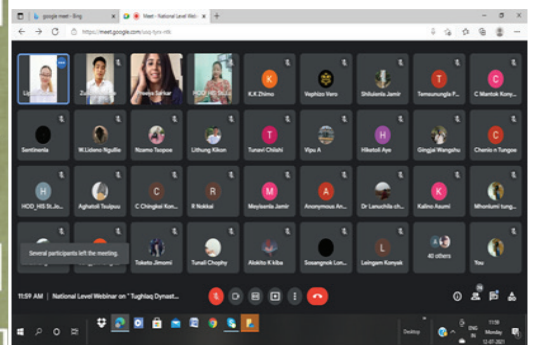
The Department organised its second webinar on 9th July 2021 on the theme “Tattooing: A Symbolic representation of traditional values, beliefs, and practices of the Nagas”. The Guest speaker was Mr. Yilobemo, Research Scholar, Department of History and Archaeology, Nagaland University. The organizing Secretary was Ms. Alaknaro (Asst. Prof. Dept. of History).



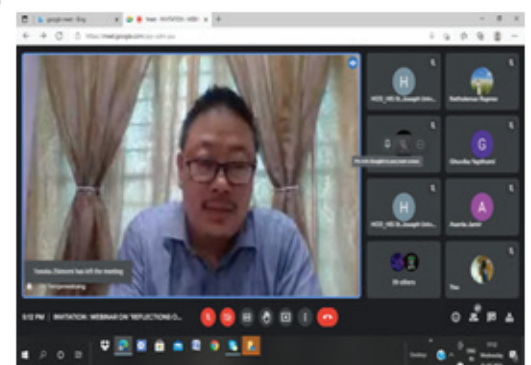
Another round of webinar was held on 10th July 2021 on the theme “Research Methodology: Thesis writing”. The resource person was Rev. Fr. Prof. Sunny Joseph, Assistant professor, Dept. of Education, SJU. The organizing secretary was Dr. Lanuchila (Asst. Prof. Dept. of History).



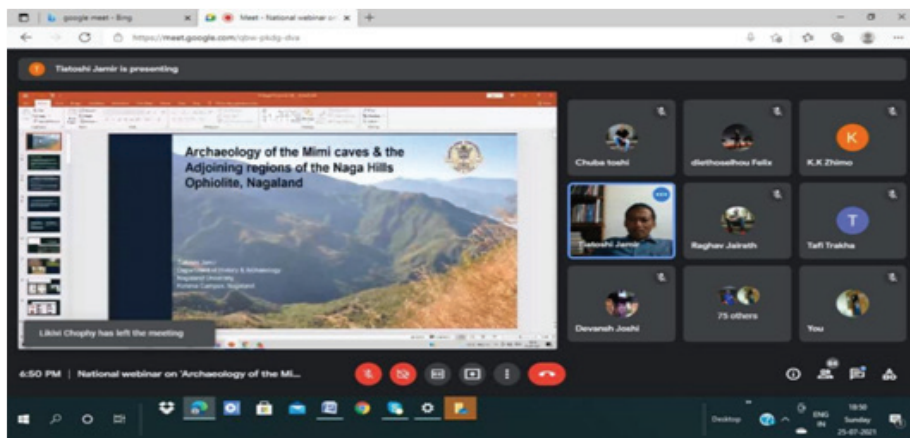
“Tughlag dynasty: A perspective on the crowned heads and their policies” was the theme of the fourth webinar which was held on 12th July 2021. The programme was organised by Ms. Mhonlumi L. Tungoe (Asst. Prof. Dept. of History) wherein the invited speaker was Ms. Preeya Sarkar, Research scholar in Centre of Gandhian Studies, Central University of Gujarat.



On 21st July 2021 Dr. Avinuo Chupuo (HoD, Dept. of History) organised a webinar on the theme “Reflections on Naga Historiography”. The resource person invited was Dr. Temjenwabang, Assistant professor, Unity College



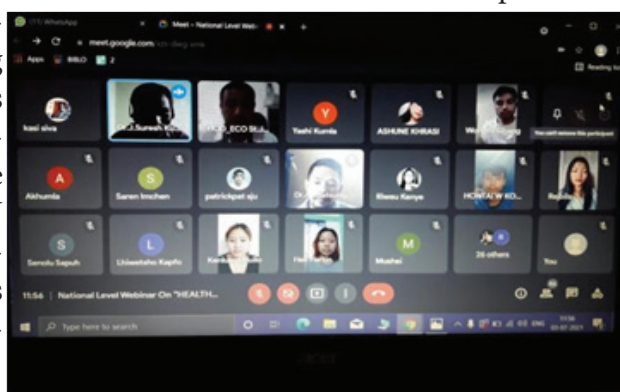
Mr. Khekato Zhimo, Assistant professor Dept. of History, organised the sixth webinar on 25th July 2021 on the theme “Archaeology of Mimi caves and the adjoining regions of the Naga Hills Ophiolite, Nagaland”. The programme invited Prof. Dr. Tiatoshi Jamir, HoD, Department of History and Archaeology, Nagaland University, Kohima campus as the resource person.



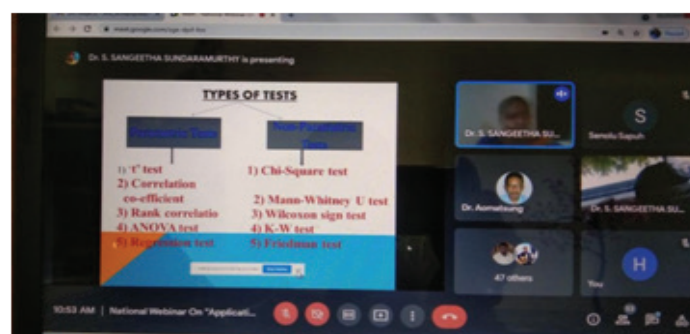
Department of Economics

A Webinar on “Healthcare Expenditure and Economic Performance; Learning from Tamil Nadu” was held on 3rd July 2021 with Dr S Kasi, Assistant professor, Thiagarajar College, Madurai, Tamil Nadu as the Resource Person, along with the PG students and Research Scholars of the Department. Dr S Kasi

highlighted the importance of creating health care facilities for boosting the economic performance of the state. Dr. J Suresh Kumar Assistant Professor was the organizing secretary of the webinar.



The Department of Economics organized a Webinar on “Application of Statistical Tools in Social Science Research” on 10th July 2021. Dr. S. Sangeetha, Assistant Professor, Department of Economics, A.V.V.M. Sri Pushpam College Poondi, Thanjavur District highlighted the importance of Statistical Tools in Social Science Research to draw conclusion in various economic problems.



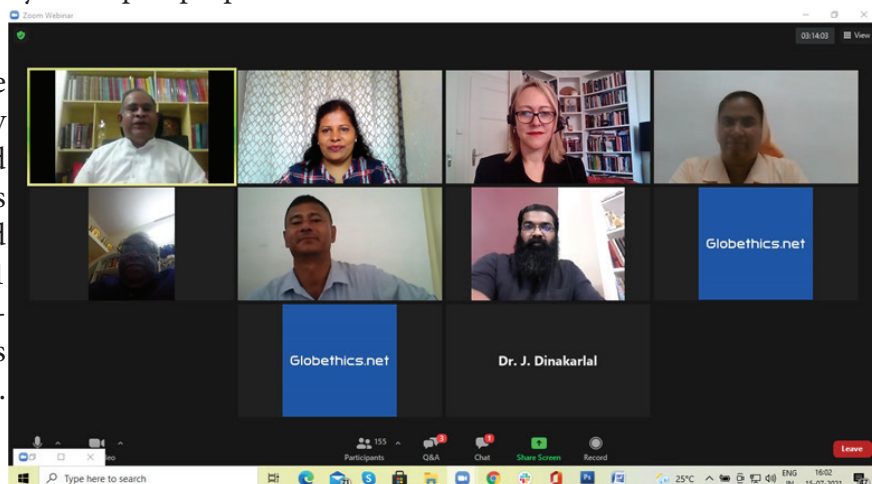
FACULTY DEVELOPMENT PROGRAMME (FDP)

TWO DAY INTERNATIONAL WEBINAR ON PROFESSIONAL ETHICS AND FACULTY ENRICHMENT

St. Joseph University (SJU) Dimapur in Collaboration with the International Organization Globethics, an International forum committed to ethics and Higher Education organised a Two Day International Webinar on “Professional Ethics and Faculty Enrichment” to professors of the University and Teachers from Higher Education Institutions. Rev.Fr.Rethees, the Campus Manager invoked the God Almighty to nourish the programme throughout. Rev.Sr.Dr.I.Arockia Mary, Dean Administration presented the History of St.Joseph University Dimapur. Mrs. Rajula the National Executive Director welcomed the organisers, resource persons and the Participants. Rev. Dr. Fr. Msgr. Obiora Ike, Executive Director, Globethics.net, Geneva, Switzerland, delivered the key note address and Prof Charles Mhonhung Ezung, Dean; Student Affairs (SJU) inaugurated the proceedings of the webinar. The first session was taken up by Dr. J. Dinakarlal, Former Professor, Scott Christian College, Nagercoil & Former Director, IAPCHE, who gave an enlightening talk on “Teachers and Values”. In the second session Dr. I. Mohan Razu, Consultant and Research Fellow, Acts Academy of Higher Education, Bangalore delivered a very enriching talk on “Challenges to Campus Life and Peace”. The second day saw Dr. Joseph Dunston, Former Vice Chancellor, St. Joseph’s University, Nagaland, leading the

panel with an interesting talk on “NEP 2020 and its Impact on Ethics and Values in Higher Education”. It was followed by Mr. Arun Gladwin, an International Trainer and Motivational Speaker Director, Vantage Academy, Nagercoil who initiated the interactive session. Ms. Christine Housel Strategic Partnership and Donor Relations, Globethics.net, Geneva outlined the Ethical Foundations of Global Partnerships. Rev. Dr. Jose Nandhikkara, National Director; Globethics.net India concluded the webinar with the valedictory address. Rev. Sr. Dr. I. Arockia Mary, Dean, Administration, St. Joseph University, Dimapur, proposed the “Note of Gratitude”

It was attended by four hundred and sixty-three (463) participants’ which included faculty members of St Joseph University Dimapur and from other Higher Educational institutions around the world. The Webinar was conducted on the Zoom platform on 14th & 15th July 2021 from 1:00 PM onwards. The webinar inculcated an enriching motivation to the participants to go way forward in their teaching profession.



"Mentoring Pedagogy and Teaching in Higher Education".

A National level faculty development programme was organised from 19th to 24th July 2021 by the Department of Education facilitated by the Electronics & ICT Academy IIT Guwahati, Assam and Damdama College Assam. The programme was dedicated on the basic theme “Mentoring Pedagogy and Teaching in Higher Education”.

Dr Gayatri and Anjan Chowdhury were the Resource Person. The Programme imparted values on Quality Improvement Programme and other provisions for recognition/credit, to facilitate faculties in terms of their teaching style, personality improvement, and classroom delivery and help the faculties to create a strong mentor mentee relation for overall development.

The programme also included Panel Discussion, Case studies, Query Handling, Evaluation, Mentoring, attitude and emotional health for a conducive educational climate of the institution. The Programme was coordinated by Miss Livi Kethurah Yeptho, Assistant Professor, and was attended by 59 participants inclusive of the faculties and research scholars from various higher education institutions of different parts of India and abroad.



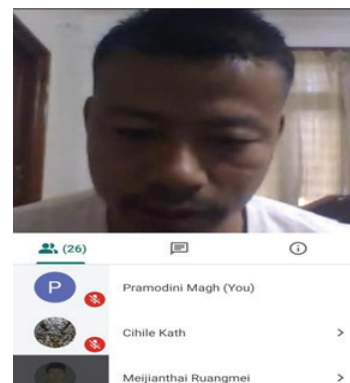
On 30.07.2021 all the members of the faculty attended a seminar on benefits and services of the ICT ACADEMY.

ACTIVITIES

Guest Lecture Series in Social Work Department

A Guest Lecture Session on “Social Work Practice in Communities” for the students of MA Rural Development and Bachelor of Social Work (BSW) was held on 29th July 2021 at 10 a.m through Google Meet.

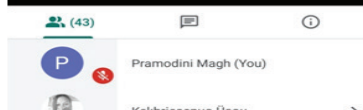
The speaker for the session, Mr. Meijianthaipou Ruangmei, Ph. D Scholar, Delhi School of Social Work, Delhi University, explained on social work practice in communities such as rural communities, urban communities, and tribal communities. He also stressed the topic on methods of social work. He has elaborated on the community's concept and community as a social system.



Another Guest Lecture Session on “Biodiversity: It's Importance and Conservation” was staged for the students of MA Rural Development and Bachelor of Social Work (BSW) on 21st July 2021 at 10 am through Google Meet. Miss Kekhriesenuo Usou, Assistant Professor, Department of Environmental Science, Peren Government College, Peren, Nagaland .



A the guest speaker explained the importance of biodiversity and how it can be conserved. She shared about the difference type of biodiversity such as Genetic biodiversity and Ecosystem biodiversity and how it play important role in environment. Further she count on strategies for biodiversity conservation such as food conservation, preservation of unique ecosystem, pouching and hunting of wild life animal etc.



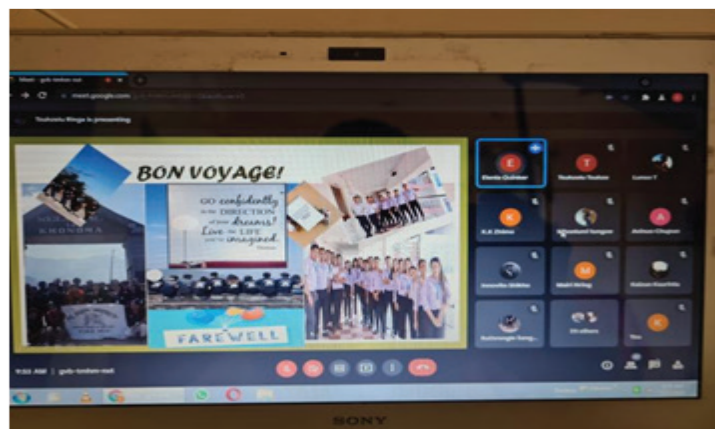
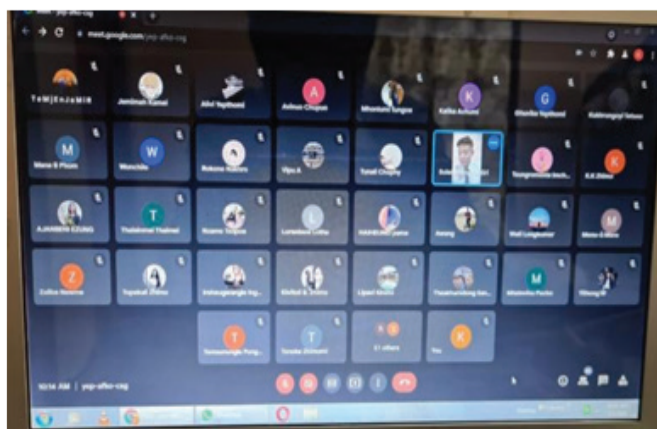
Department of Political Science

Veritas on the topic of ‘2019 Lok sabha election and the case of Indian Muslims’ Paper presentation by Phd scholars.

Department of History

Farewell Programme of PG IV Sem (batch 2019-2021) held on 2nd July 2021

Farewell Programme of UG VI Sem (batch 2018-2021) held on 17th July 2021



ARTICLES

Gender Budgeting in Nagaland

Nchumbeni S Ovung
Phd Scholar
Department of Economics



Gender Budgeting means preparing a budget or analyzing them from a gender perspective across the budgetary process at various stages of planning, implementation, impact assessment and revising of policy/program objectives and allocation.

Gender Budgeting is

- o Not a separate budget for women;
- o Not about spending the same on women and men;
- o Not just about assessing programs targeted specifically at women and girls.

Gender Budgeting is about:

- o A diverse efforts aimed at making government's planning, budgeting and auditing contribute to gender equality;
- o It analyses differential impact of policies and budgets on women and men as well as on other axes of social discrimination

Gender Budgeting was officially adopted and institutionalized by the Government of India in the year 2005-06 with the introduction of Gender Budget Statement. Gender Budgeting was first adopted in Nagaland in 2009 and made a Gender Budgeting Manual during in 2011. The Planning and Coordination Department, Government of Nagaland is the Nodal Department for promoting Gender Budgeting in the State. The Gender Budget Cell has been constituted in the Planning Department in November 2012, to analyse and ascertain the gender-responsive status of the Department's Annual Plans. The State Government issued instructions to all the Departments to nominate Gender Nodal Officers to liaise with the Planning Department regarding gender budgeting matters. A Task Force for Engendering State and District Plans and preparation of Gender Budgeting Manual was constituted in March 2009. It consists of nine members drawn from various Government Departments and from Nagaland University. A Gender Budgeting Manual was developed by the Task Force and customized to local requirement in collaboration with the UNDP. The State Government constituted a Gender Core Committee in 2013, towards widening the scope of gender mainstreaming and to include the non-government sector. Gender budgeting is a step ahead of Women's Component plan. It is process to ensure that the women's needs and priorities are also taken into account in budget allocation. Gender budgeting can be either be gender neutral, gender sensitive or gender responsive.

Gender Neutral: It is an approach to planning that treats women, men, girls and boys as if they were part of one homogenous group, Gender neutral budget occurs when the pro women component is less than 30 %. Schemes meant for community as a whole are, by and large, gender neutral.

Gender Sensitive: It is an approach where the government is sensitive to the needs and priorities of women and girls visa boys and men; but where efforts have not been made to take the priorities of girls and women to the next higher stage of budget responsiveness. Gender sensitiveness in the budget is said to arise where the pro women component in terms of allocation and benefits is between 30 and 60%

Gender Responsive: It involves analysis of actual Government expenditure and revenue on girls and women visa boys and men. Gender responsiveness in budget helps Government to decide on how policies need to be made, adjusted and reprioritised. It is a tool for effective policy implementation and such a situation would only arise

where the pro- women component is greater than 60%

Gender mainstreaming was first endorsed as a global strategy for promoting gender equality. Gender mainstreaming implies that the development of objectives, identification of objectives to be undertaken and the anticipated outcomes should be influenced by the need to promote equality between men and women. Gender budgeting involves a framework of how to deal with the framework and the entry point tools for gender budgeting. The framework involves the following steps: Analysis of the situation, Policy Assessment, Adequacy of the Budget, Monitoring and An assessment of the impact. The entry points includes participatory planning and budgeting, Spatial mapping, Gender appraisal of and for all new programs and schemes, public expenditure, Outcome budget and Impact analysis.

Gender Audit is a compliance audit of Gender Budgeting. Gender Audit is not only the process of reviewing financial figures but also a critical analysis of the systems and processes of local governments. It implies auditing the income and expenditure of local governments from a gender Guidelines for gender sensitive review of public expenditure and policy, Gender based profile of perspective, including analysis of the process of legislation, guidelines, taxes and social development projects, Gender Audit seeks to integrate Women's performance to the overall process of planning, implementation, monitoring and evaluation. It is carried out to create a separate space for women, who constitute 47.62% of the total population of Nagaland to voice their concerns, suggestions, and opinions with the broader Social Audit framework. It helps to assess the progress attained in realizing the avowed objectives of Gender equality and Gender Equity.

Gender Audit is a tool to assess the extent of gender mainstreaming accomplished through the prism of policies, strategies, activities, organizational structures and systems and organizational culture. The Gender Audit Report (GAR) consists of two parts. The first part contains objectives, strategy and approach of the project/ program/ schemes. The report should refer to the outcome of each project. Previous position vis-à-vis current status would also be analyzed and their progress or otherwise explicitly mentioned. The second part should clearly bring out the recommendations for the future and suggest measures on how projects can be brought up to the next higher levels.

Agarwood cultivation in Nagaland

Ms. Sashirenla
Research Scholar
Department of Economics



In recent years agarwood is one of the popular and upcoming varieties of cultivation in Nagaland. Agarwood is a highly prized non-timber forest product formed in Aquilaria trees which can be used in fragrances, incense, medicines, aromatherapy and religious ceremonies. Neither wild Aquilaria trees nor cultivated Aquilaria trees can form agarwood without wounds caused by certain external factors, such as physical injury, insect attack or bacterial or fungal infection. It will take several years for an Aquilaria tree which is still alive after wounding to form agarwood around the wound (Whole-tree Agarwood-Inducing Technique: An Efficient Novel technique for producing high quality Agarwood in cultivated Aquilaria sinensis trees).

This agarwood of Aquilaria malaccensis is largely used as agarbatti and locally known as agar or sasi. It is a precious floral wealth of North- East India and has been identified as a potential aromatic plant of this region. The tree is me-

dium size to large evergreen, which can grow upto 20m in height and reach a diameter of 60 cm and is commonly found in primary and secondary forests, mainly in the North-East states viz. - Assam, Arunachal Pradesh, Meghalaya, Manipur, Mizoram, Nagaland, Tripura and also in West Bengal and Sikkim. The essential oil from Agarwood is valued in high class perfumery as a fixative and is much priced by the European perfumer for mixing their best grade scents. Indonesian and Malaysia appear to be the main source of Agarwood in the international trade (Draft policy of sustainable utilization of Agarwood 2014- Government of India Ministry of Environment and Forest New Delhi).

Agarwood is often referred to as 'Black Gold'. The unusual aromatic properties of the resin was discovered long ago and its unique fragrance continues to be very desirable (Growing Aquilaria and production of Agarwood in Hill agro-eco system). The healthy wood of Aquilaria trees is white and without scented resins. In a natural environment, Agarwood forms only when affected by certain external factors, such as lightning strike, animal grazing, insect attack or microbial invasions, typically around wounded or rotting parts of trunks. Agarwood formation occurs slowly and infrequently in old trees and the supply of Agarwood from wild sources is far less than market supply.

To increase the supply the cultivated trees are intentionally injured through certain artificial induction techniques such as customary induction, railing method, Partly Trunk Pruning method (PTP), Burning-Chisel-Drilling method (BCD), and Fungi-Inoculation method (FI). Acration method, Whole Tree Inducing Technique is some of the modern artificial induction (M. Samiul Ahsan Talucdar).

The major plantation of Agarwood in Nagaland is found in Tuli block and Tzurangkong both under Mokokchung district and in Dimapur district. These area people are cultivating this crop for over more than 2 decades. Though they practice different kinds of farmings such shifting cultivation, paddy field, rubber, tea, areca nut, fruits, rearing animals and fishing, their major economic resource is from the Agarwood trade and as such their economic livelihood has been uplifted through this Agarwood plantation. Almost all the local household are into this plantation. It is necessary for sustainable economic development. Agarwood is one of the promising components for diversified agroforestry system due to its favourable climatic conditions (M. Samiul Ahsan Talucdar). The popularity of Agarwood products in the international market offers the opportunity for a high earning livelihood (Kaushalendra Kumar Jha).

The cultivation of this crop is a long term process of 8-10 years. It requires regular clearing and weeding for fast and healthy growth. The farmers face financial obstacles and the investment capacity of the villagers is very low. The farmers also suffers lose when trees are infected by parasites and deteriorate due to imbalances in the climatic and weather conditions like excessive sunlight or rainfall. Most of the farmers are illiterate and uneducated; it is doubtful whether they are paid regulated market price by the middleman since they are not access directly to the market. There is lack of an oil factory in the nearby area and lack of a standardized procedure to induce Aquilaria trees to the pathogen infection to form Agarwood oil. Another problem faced by the farmers is the stringent legislation in terms of transportation and certification to sell Agarwood products.

Despite these constrains the agarwood cultivators are now gradually organized. They throw up their challenges by their limited opportunities and led to exploring the possibility of extending agarwood cultivation in other nontraditional areas of the state. Simply by selling agarwood trees cannot sustain in long run. So the concern Agricultural Department and Govt. should emphasize for the benefit of the cultivators by setting agarwood industries inside the state. It is expected that a good number of research activities can expose the feasibility of agarwood cultivation in traditional and non-traditional belts; it can ensure awareness to cultivators to receive various Govt. added schemes plan and policies, providing awareness to them to receive reasonable returns of their product in near future.

*Reliable and Trustworthy:
The Nagaland State Co-operative Bank Ltd*

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The Nagaland State Co-operative Bank Ltd. is a Government of Nagaland undertaking. The foundation of the bank was laid on 25th October 1966 by Late Akum Imlong, the then Hon'ble Minister for Co-operative Banks and was established on 04th November 1966. The bank received its license from the Reserve Bank of India on 06th April 1967. The bank was formally inaugurated by Late Dr. Hokishe Sema, the then Hon'ble Minister of Finance, Government of Nagaland on 21st April, 1967.

The bank aims to encompass the Co-operative principles and a financial system that is friendly with the customs and traditions of the state. It is the second largest banking network in the state with 21 branches established in different parts of the state. Its head office is at the NSCB Administrative Building, Circular Road, Churches Colony, Dimapur. It is a fully computerized bank having the facilities of NEFT/RTGS, DBT, with a total number of 18 ATMs across the state.

The bank acts as a financial intermediary to agricultural and allied activities, small scale industries, and self employed workers by providing easy and accessible credit facilities. The bank also performs multiple functions like administration, supervising, financing and developing the credit system. The bank is enrolled as member of Deposit Insurance and Credit Guarantee Corporation (DICGC). It is awarded Self Help Group Promoting Institution (SHPI) status by NABARD.

PRODUCTS AND SERVICES OF NSStCB DEPOSITS

The bank provides Deposits such as Saving Bank Deposits, Saving Bank Premium, Recurring Deposits, Reinvestment Scheme, Co-operative Gold, Golden Growth Certificate, Lakhpatti Deposit Scheme, Monthly Pension Scheme, Festive Bonus Scheme, Education cum Capital Formation Scheme.

LOANS

The bank provides Agricultural Loans in the form of crop loans, term loans-direct agricultural and allied activities, VDB-Micro Finance to Self Help Groups, Joint Liability Groups, Farmers Club, implements the Swaran Jayanti Gram Swarozgar Yojna, Agricultural Clinic and Agricultural Business Centre (ACABC).

The bank also provides Non-Agricultural Loans in the form of Cash Credit, General Credit Cards, SRTTO/Car Loans, Personal Loans (CDL), and MSMF Loans. Loans are also provided to Government Sponsored Program, Church Sponsored Programs, and Loans under Service Sector.

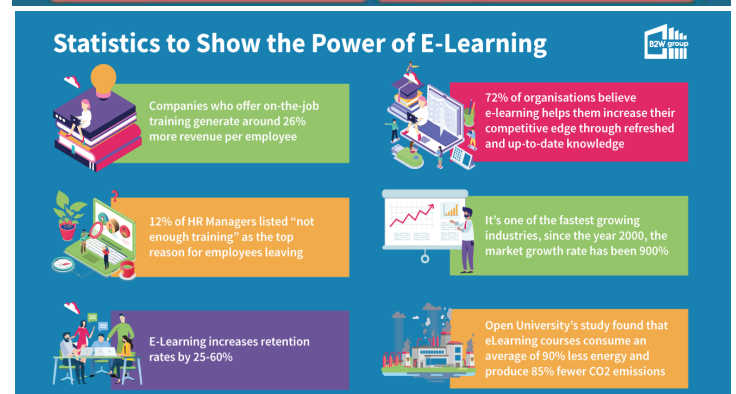
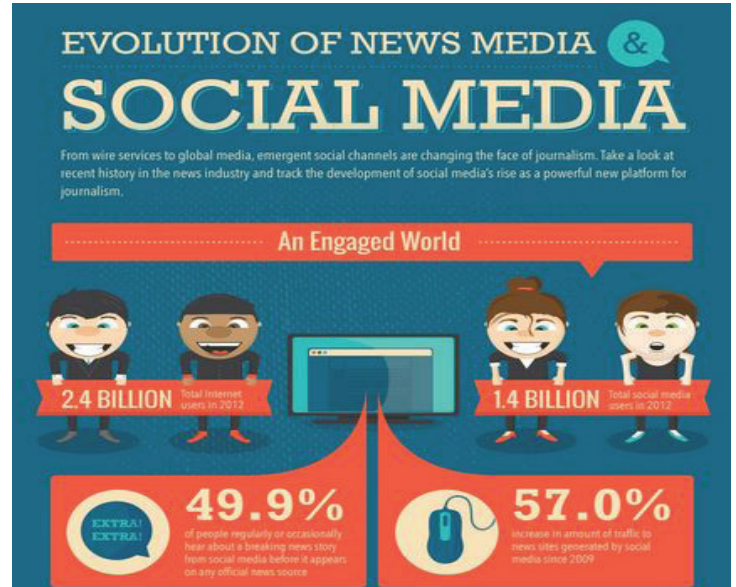
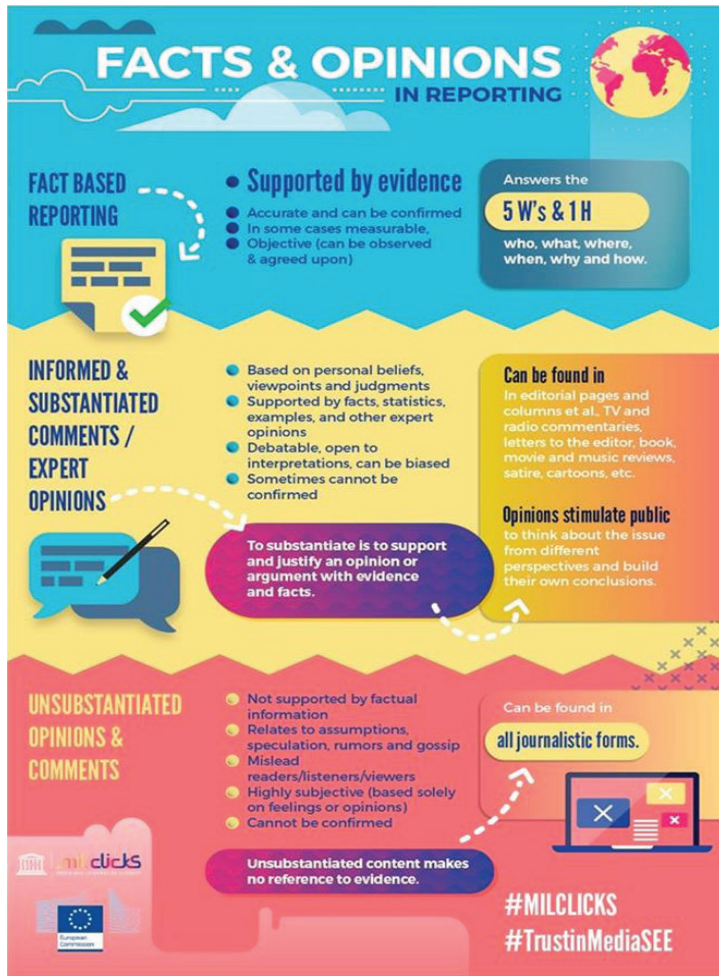
The Nagaland State Co-operative Bank has contributed a lot in changing the socio and economic life of the people in the state. It has brought an improvement in the quality of Internal Audit and Inspection and has improved its Pre & Post Disbursement and Supervision of loans.

At present, the bank is working to increase its loan portfolio, deposits and share capital with its main emphasis on recovery. The bank is also looking forward to participate in Government and various schemes such as Joint Liability Groups, Self Help Groups, Farmers Club etc provided by NABARD.

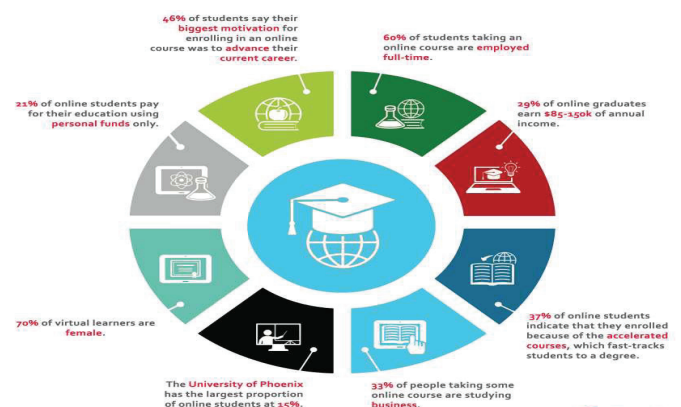
Conclusion

We are happy and thankful to the Almighty Father for choosing everyone, as His own tool to do His will and reach out His glory to the whole world. Our university has taken a number of initiatives this month as we begin our new Academic Session. Looking forward to another fruitful Session.

Did You Know?



8 Surprising Facts About Online Learners



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