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# THE ESSENCE

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# THE ESSENCE

S. No.	Title	Author	Page No.
1	Application of Z Score Model for Financial Health Check up A case study of TATA Consultancy Services	Raval M. Bhaskarbhai	4
2	Branding Lord Bramha	Rakesh Premi	15
3	Financial Inclusion-Miles to Go	Ashish Vora	25
4	Evaluation of Social Impact of Self-Help Group (SHG) Membership of the Women Artisans in Shanti Niketan Leather Cluster : An Empirical Observation	Indranil Bose, R.K.Mugdhal & Vishwas Gupta	31
5	Business Process Outsourcing Effectiveness in Indian Banks	Julius Miroga Bichanga & Robert Omundi Obuba	49
6	To Be Or Not To Be-A Consumer Attitude And Involvement Perspective On Green Advertising	Meera Mathur & Jyoti Jain	59
7	Ethical Dimensions of Business Compliance: A Procedural Guide	Ranjeeta Phukhan & Subhashri Bose	69
8	Capital Structure of Nationalized Banks and Better Financing Through Disinvestment	Mani Manjari	78

**EVALUATION OF SOCIAL IMPACT OF SELF-HELP GROUP(SHG) MEMBERSHIP  
OF THE WOMEN ARTISANS IN SHANTI NIKETAN LEATHER CLUSTER:  
AN EMPIRICAL OBSERVATION**

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**Abstract**

Micro-finance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments of society. The women artisans from Shantiniketan leather cluster, which has the long tradition of leather bags and other accessories manufacturing, have changed their lives and their socio-living condition in many aspects by adopting the way of self-help group formation under different coordinating agencies, specially the non-governmental organizations (NGOs) since 1992. These self-help groups have been extended soft loans of various nature through the respective coordinating agencies and the initiative has added different new positive dimensions in respects to the members of such groups. This structured questionnaire based feedback based empirical study attempts to evaluate the level of positive change occurred in the life of other-wise under-privileged rural women artisans engaged in leather craftsmanship under several self-help groups coordinated by different coordinating NGOs at the grass-root level.

**Key words:** Micro-finance, self-help groups, coordinating agencies, leather cluster, women artisans, socio-economic aspects of life, empirical research

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