

INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SOCIOLOGY & HUMANITIES

An Internationally Indexed Peer Reviewed & Refereed Journal



UGC ID - 48312

Impact Factor* : 7.8012

Ref:IRJMSH/2026/A1023978

DOI : [HTTPS://DOI.ORG/10.32804/IRJMSH](https://doi.org/10.32804/IRJMSH)

ISSN 2277 – 9809 (0) 2348 - 9359 (P)

THIS CERTIFIES THAT
MR. IRFAN BASHA
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON
**STRENGTHENING SHGS THROUGH FINANCIAL PLANNING: AN EMPIRICAL STUDY–
KARNATAKA STATE**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN
Vol – 17 , Issue – 8 Aug , 2026



Editor in Chief

www.IRJMSH.com



Computer Science Directory



INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SOCIOLOGY & HUMANITIES

An Internationally Indexed Peer Reviewed & Refereed Journal



UGC ID - 48312

Impact Factor* : 7.8012

Ref:IRJMSH/2026/A1023978

DOI : [HTTPS://DOI.ORG/10.32804/IRJMSH](https://doi.org/10.32804/IRJMSH)

ISSN 2277 – 9809 (0) 2348 - 9359 (P)

THIS CERTIFIES THAT

DR. RANJINI M.L

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**STRENGTHENING SHGS THROUGH FINANCIAL PLANNING: AN EMPIRICAL STUDY–
KARNATAKA STATE**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 17 , Issue – 8 Aug , 2026



Editor in Chief

www.IRJMSH.com



Computer Science Directory

