

## Acceptance Letter

To,  
Nagaratna M Naik,

We are pleased to inform you that the research paper / article titled "**MICROFINANCE, SELF-HELP GROUPS, AND WOMEN'S EMPOWERMENT IN UTTAR KANNADA DISTRICT, KARNATAKA**" submitted by you, has been selected for publication in Volume 4 Issue 3 dated 13th December 2023, in **Airo International Journal**.

We wish you a bright research and academic prospects ahead.



**Swati Gupta**  
Authorized Signatory  
Editorial, Airo Journals

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