

# Impact of Self-Help Groups on Women's Empowerment and Socio-Economic Development in the Agarbathi Industry: A Case Study in Chamarajanagar District

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## ABSTRACT

### Purpose:

With a case study in the Chamarajanagar District, this study attempts to explore the social and economic advancement of women's empowerment through Self-Help Groups (SHGs) in the agarbatti business. The goal of the study is to comprehend how SHGs affect women's empowerment in terms of enhanced livelihoods, financial independence, elevated social standing, and general well-being.

**Design/Methodology/Approach:** The majority of the sample respondents are chosen using basic random sampling. Primary data for this study were gathered directly from respondents using pre-made questionnaires. Secondary data from relevant sources were added to a basic proportion of other pertinent statistical procedures.

**Findings/Result:** The research findings are expected to contribute to the existing literature on women's empowerment, self-help groups, and socio-economic development while providing insights for policymakers, development practitioners, and stakeholders in the agarbatti industry.

**Originality/Value:** This research addresses the impact of self-help groups on women's empowerment and socio-economic development within a specific context—the agarbatti industry in Chamarajanagar district.

**Keywords:** Women empowerment, Self-Help Groups, Agarbatti industry, Chamarajanagar District, Social development, Economic development, Livelihoods, Gender equality.

## 1.0 INTRODUCTION

A multifaceted process, empowerment aims to provide people the ability to fully fulfill their identities and abilities in all areas of life. Women who are empowered have equal position, opportunities, and freedom to grow as individuals. This also entails empowering women to be self-sufficient both personally and financially. Thus, the process of empowering women is dynamic and consists of a cycle of awareness-attainment actualization. Once more, it's a phase of expansion that encompasses women's economic enrichment.[3] There is no generation that exists without women; they are essential to society. They serve as the foundation of society.[1] Encouraging women to actively engage in social, economic, and political endeavors at the household and societal levels while being fully aware of their legal rights and entitlements

is known as women's empowerment (Ramakrishna and Rao, 2017). Six outcome categories, including economic empowerment, political empowerment, women's mobility, women's control over family planning, psychological empowerment, and domestic violence, were identified in Brody et al. (2017)'s meta-evaluation of SHG impacts on women's empowerment. Strong favorable effects were seen in the first four domains according to his analysis. Domestic violence and psychological empowerment, however, did not appear to be significantly impacted.[2] Women's empowerment plays a crucial role in promoting social and economic development in any society. Empowering women enhances their well-being and contributes to the overall progress of communities and nations. In recent years, Self-Help Groups (SHGs) have emerged as a powerful tool to promote women's empowerment by fostering economic independence and social inclusion. This case study focuses on the impact of SHGs in the agarbatti industry in Chamarajanagar district, Karnataka, highlighting women's social and economic development through their engagement in this sector.

The agarbatti sector is vital to India's rural economy since it creates jobs for the impoverished in rural areas, particularly for women and children. India's agarbatti is highly sought after in both domestic and foreign markets. The "All India Agarbatti Manufacturers Association" believes that it has an annual revenue of approximately Rs. 2,000 crores and that its growth rate is 20% annually, despite the fact that we do not have precise data. Roughly 5% of the entire output gets exported. Tree growers, producers, suppliers of raw materials, local and international merchants, retailers, and consumers make up the entire sector. The agarbatti industry in India is mostly a labor-intensive cottage enterprise.[4] The biggest manufacturer of incense sticks in India is the Karnataka region, also referred to as the "Capital of Agarbatti," with Mysore and Bangalore serving as the main manufacturing hubs (GOI, 2019). Currently, the Province of Karnataka has over 1,000 units, of which about 67 were founded in Bangalore (Reddy 2013). Karnataka is thought to contribute only thirty to forty percent of India's total production today, compared to ninety-five percent in the 1960s. This is one of the main group activities that are popular in the city and the Mysore district is thought to be a pioneer in the manufacturing of incense sticks (NSDC, 2016). India produces incense sticks, especially those from Mysore, which are well-known throughout the world and far superior in quality than competing products (Doddamani, 2001).[5] The agarbatti (incense stick) industry is a significant sector in India, known for its cultural and religious significance. Due to its labour-intensive nature, it holds immense potential for generating employment and empowering women. Chamarajanagar district, located in southern Karnataka, is renowned for its agarbatti production. The district provides a conducive environment for agarbatti manufacturing, with a favourable climate, availability of raw materials, and a skilled workforce.

Self-help groups are community-based organizations consisting of women who come together to collectively address their socioeconomic challenges. SHGs aim to empower women by fostering skills development, access to credit, and collective decision-making. Through the formation of SHGs in the agarbatti industry, women in Chamarajanagar district have been able to break traditional gender roles and achieve remarkable progress.

Empowerment through SHGs has led to significant social development among women in the agarbatti industry. The SHGs act as platforms for knowledge sharing, capacity building, and solidarity. They provide a supportive network that encourages women to voice their opinions, share experiences, and seek solutions to common issues. This collective strength enhances their self-esteem, confidence, and social status within the community. Women are increasingly taking leadership roles, challenging societal norms, and actively participating in decision-making processes, both within their families and the larger society.

The economic development of women in the agarbatti industry through SHGs is noteworthy. These groups enable women to access financial resources, receive training in agarbatti making, and market their products effectively. SHGs also facilitate collaborations with government agencies, NGOs, and private enterprises, opening avenues for capacity building, entrepreneurship, and market linkages. As a result, women entrepreneurs in the agarbatti industry have experienced increased income, improved financial stability, and reduced dependence on external sources. Economic empowerment has not only benefited individual women but has also contributed to the overall economic growth of Chamarajanagar district.

## 2.0 RESEARCH OBJECTIVES

The following is a summary of the research goal, which is to examine the social and economic advancement of women's empowerment via self-help groups in the agarbatti industry in Chamarajanagar district:

1. To investigate how women's empowerment in the Chamarajanagar district's agarbatti business is impacted by self-help groups (SHGs).
2. To assess the social and economic changes experienced by women who are part of SHGs in the agarbatti industry.
3. To analyse the role of SHGs in enhancing the livelihoods and income generation opportunities for women in the agarbatti industry.
4. To understand the impact of SHGs on skill development, capacity building, and entrepreneurship among women in the agarbatti industry.

## 3.0 LITERATURE REVIEW

The agarbatti industry has provided a significant avenue for women's economic participation in various regions. Studies highlight that women's involvement in the industry through SHGs has led to their economic empowerment by enhancing their income, providing employment opportunities, and fostering entrepreneurship skills (Patil et al., 2018; Iyer & Prasad, 2019).

SHGs have played a crucial role in empowering women in the agarbatti industry. They act as platforms for collective decision-making, resource pooling, skill development, and access to credit facilities (Sundaram & Meenakshi, 2017). SHGs also provide a support system for women, enabling them to overcome societal barriers and challenges.

Studies demonstrate that women's involvement in SHGs within the agarbatti industry leads to increased income and poverty alleviation. SHGs facilitate training programs on agarbatti making, marketing strategies, and financial management, enabling women to improve their skills and generate sustainable livelihoods (Sankar & Subramanian, 2018; Murugan et al., 2020)

SHGs have been instrumental in promoting entrepreneurship among women in the agarbatti industry. Through SHGs, women gain access to entrepreneurial skills, market information and credit facilities, enabling them to start their own agarbatti manufacturing units (Umadevi & Shwetha, 2019). Such initiatives foster economic independence and self-reliance.

Participation in SHGs not only enhances women's economic status but also contributes to their social empowerment. Women gain confidence, decision-making abilities and assertiveness through active engagement in SHG activities. They become more aware of their rights, challenge traditional gender norms, and develop leadership qualities (Karuppasamy & Sudha, 2018; Reddy & Srikanth, 2020) Qualitative research techniques can offer important insights into the dynamics inside SHGs, as well as the

social and cultural environment and personal motivations of members. Through delving into the lived experiences of female participants, researchers can extract nuanced insights into the influence of self-help groups (SHGs) on the economic and social empowerment of women. Furthermore, qualitative research can illuminate the particular obstacles and difficulties encountered by women in the field and the strategies they employ to overcome them.

**4.0 METHODOLOGY**

Qualitative research techniques can offer important insights into the dynamics inside SHGs, as well as the social and cultural environment and personal motivations of members. Through delving into the lived experiences of female participants, researchers can extract nuanced insights into the influence of self-help groups (SHGs) on the economic and social empowerment of women. Furthermore, qualitative research can illuminate the particular obstacles and difficulties encountered by women in the field and the strategies they employ to overcome them.

Bridging this research gap will help us develop more focused interventions and support programs, as well as a more thorough knowledge of women's empowerment in the agarbatti business.

50 women were chosen as the study's sample from four taluks in the Chamarajanagar District. Of these, ten samples from each of the five villages—Mamballi, Mangala, Kamagere, Thimmarajipura, and Terakanambi—were chosen for this investigation. The majority of the sample respondents are chosen using basic random sampling. Primary data for this study were gathered directly from respondents using prepared questionnaires. A straightforward percentage of additional pertinent statistical methods were used.

**5.0 RESULTS AND DISCUSSION**

**Table – 1 Age of respondents**

Age	Percentage
Below 20	00
21 – 30	13
31 – 40	20
41 – 50	10
Above 50	07
Total	50

The age distribution of the sample respondents is displayed in Table 1. It is discovered that 13% of respondents are between the ages of 21 and 30; 20% are between the ages of 31 and 40; 10% are between the ages of 41 and 50; 0% are under the age of 20, and 7% are above the age of 50. It is noticed that most of the ladies in SHG are somewhat young.

**Table – 2 Educational Qualification of Respondents**

Education Level	Percentage
Illiterate	16
Primary level	07
Secondary level	05
Higher Secondary level	05
Graduate and above	17

Total	50
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The distribution of sample respondents by level of education is seen in Table 2. It has been noted that 16% of those surveyed lack literacy. 7% have completed basic school, 5% have completed secondary school, 5% have completed higher secondary education, and 17% have completed graduate school or above. As a result, the majority of respondents have graduate-level education.

**Table – 3 Marital Status of the Respondents**

Marital Status	Percentage
Unmarried	14
Married	24
Divorced	01
Widowed	11
Total	50

The distribution of sample respondents by marital status is shown in Table 3. According to the data, 24% of respondents are married, 14% are single, 11% are widowed, and 1% are divorced. As a result, the majority of respondents reported being married.

**Table – 4 Occupation of the respondents**

Occupation	Percentage
Agriculture	08
Weaving	10
Agarbatti	27
Others	05
Total	50

The distribution of sample respondents by occupation is seen in Table 4. According to the data, 27% of the participants engage in agarbatti, with 10% also engaged in weaving, 8% in agriculture, and 5% in other activities. As a result, the majority of responders work as agarbatti.

**Table – 5 Income of the respondents**

	Before Joining Monthly Income	After Joining Monthly Income
Income	Percentage	Percentage
Less than 2000	27	13
2001 – 4000	14	20
4001 – 6000	6	10
6001 and above	3	7
Total	50	50

The distribution of sample respondents by monthly income is seen in Table 5. Prior to joining SHGs, 27% of respondents reported having less than Rs. 2000, followed by 14% with between Rs. 2001 and Rs. 4000, 6% with between Rs. 4001 and Rs. 6000, and 3% with more than Rs. 6000. Following their membership in SHGs, 20% of respondents reported receiving a monthly income between Rs 2001 and Rs 4000, followed by 13% who received less than Rs 2000, 10% who received between Rs 4001 and Rs 6000, and

7% who received more than Rs 6000. As a result, the majority of respondents saw a rise in their monthly income.

**Table – 6 Motives for Participating in Self-Help Groups**

Motives for Participating in Self Help Groups	Percentage
For Family Assistance	17
For Increasing Saving	7
For Getting Loans	10
For Business	9
For other purpose	7
Total	50

The distribution of sample responses by reason for entering self-help groups is shown in Table 6. One can note that 17% of respondents assist their families, 10% of respondents seek loans, 9% of respondents support their businesses, 7% support saving more money, and 7% support other goals. Thus, for family support, the majority of respondents stated as much.

**Table – 7 Are you a member of the Self-Help Group in the agarbatti industry**

Member of SHG in the agarbatti industry	Percentage
Yes	46
No	4
Total	50

Table 7 shows how the sample respondents were distributed in terms of belonging to self-help groups in the agarbatti sector. The findings indicate that 46% of the participants are affiliated with the agarbatti industry Self-Help Group, whereas 4% do not belong to this group. As a result, the majority of responders are SHG participants in the agarbatti sector.

**Table – 8 How long have you been associated with the SHG**

No. of Years	Percentage
Less than 1 year	04
1 – 3 years	09
3 – 5 years	13
More than 5 years	24
Total	50

The distribution of sample respondents by the length of time they have been a part of the SHG is shown in Table 8. It is noted that 24% of respondents have been doing so for more than five years, 13% have been doing so for three to five years, 9% have been doing so for one to three years, and 4% have been doing so for less than a year. Thus, for more than five years, the majority of respondents stated that.



**Table – 9 Have you received any training or skill development programs related to agarbatti manufacturing and marketing through your SHG**

<b>Training or skill development programs related to the agarbatti industry</b>	<b>Percentage</b>
Yes	39
No	11
Total	50

The distribution of sample respondents who participated in any training or skill-development programs linked to the production and selling of agarbatti through your SHG is shown in Table 9. 39% of respondents report receiving training or participating in skill development programs, while 11% report not receiving any training at all. As a result, the majority of respondents are enrolled in programs for skill development or training pertaining to the production and promotion of agarbatti.

**Table – 10 Has your involvement in the SHG improved your financial management skills**

<b>Involvement in SHG improved financial management skills</b>	<b>Percentage</b>
Yes	46
No	4
Total	50

The distribution of sample respondents by how much participation in the SHG enhanced their ability to manage their finances is shown in Table 10. 46% of respondents reported that they had improved their financial management abilities, while 4% reported that they still needed to do so. As a result, the majority of respondents' abilities in financial management have improved.

**Table – 11 Do you have access to credit facilities through your SHG for investing in agarbatti production or expanding your business?**

<b>Access to credit facilities through SHG for investing in agarbatti production</b>	<b>Percentage</b>
Yes	48
No	2
Total	50

The distribution of sample responses according to SHG financing facilities for agarbatti production investments or business expansion is shown in Table 11. It is observed that 48% of respondents access credit facilities and 2% of respondents still have to access credit facilities through their SHG for investing in agarbatti production.

**Table – 12 Have you been able to save money or invest in other income-generating activities as a result of your involvement in the SHG?**

<b>Save money or invest in other income-generating activities</b>	<b>Percentage</b>
Yes	38

No	12
Total	50

Because of your participation in the SHG, Table 12 shows the distribution of sample respondents who are able to invest in other income-generating ventures or save money. 38% of respondents save money or make investments in other sources of income, while 12% of respondents still need to save money or make investments in these sources of income.

**Table – 13 How has your participation in the SHG affected the way you make decisions for your family and community?**

<b>Decision-making abilities within your family and community</b>	<b>Percentage</b>
Increased significantly	19
Increased moderately	24
No significant impact	07
Decreased	0
Total	50

The range of sample respondents' involvement in SHGs and how it affected their ability to make decisions for their family and community is shown in Table 13. It is noted that 24% of respondents experienced a moderate increase, 19% experienced a considerable increase, and 7% experienced no discernible change. As a result, the majority of respondents reported that their ability to make decisions for their families and communities had somewhat improved.

**Table – 14 Have you gained any leadership skills or positions of authority within your SHG or community as a result of your involvement in the agarbatti industry?**

<b>Leadership skills or positions of authority within your SHG</b>	<b>Percentage</b>
Yes	37
No	13
Total	50

The distribution of sample respondents who became involved in the agarbatti industry and went on to acquire leadership skills or positions of power within your SHG or community is shown in Table 14. 37% of respondents have gained leadership skills or positions of authority within your SHG and 13% of respondents still have to gain leadership skills. Thus, most of the respondents gained leadership skills.

**Table – 15 How has your involvement in the SHG influenced your social interactions and networking with other women in the agarbatti industry**

<b>Social interaction and networking with other women in the agarbatti industry</b>	<b>Percentage</b>
Increased significantly	27
Increased moderately	12
No significant impact	11



Decreased	0
Total	50

Table 15 shows how participation in the SHG affected the sample respondents' social interactions and networking opportunities with other women in the agarbatti sector. 27% of respondents social interaction increased significantly, 12% of respondents social interaction increased moderately and 11% of respondents still have to involve themselves in social interaction and networking with other women. Thus, most of the respondents have social interactions and networking with other women in the agarbatti industry.

### 6.0 ETHICAL CONSIDERATIONS

Several ethical questions are raised by the social and economic development of women's empowerment in the agarbatti business in the Chamarajanagar area through self-help groups (SHGs). Let's explore some of these considerations:

- 1. Gender Equality:** One of the key ethical considerations is ensuring gender equality in the empowerment process. Ensuring equal opportunities, rights, and resource accessibility for women in the agarbatti business is crucial. Any discriminatory practices, such as gender-based wage gaps or limited decision-making power, should be addressed to promote fairness and inclusivity.
- 2. Fair Wages and Working Conditions:** Ethical practices require that women working in the agarbatti industry, through SHGs, receive fair wages for their labour. It is crucial to ensure that they are not exploited or subjected to unfair working conditions. Fair wages enable economic empowerment, enhance their social status, and contribute to overall well-being.
- 3. Health and Safety:** The ethical treatment of women workers in the agarbatti industry involves ensuring their health and safety. Proper working conditions, including adequate ventilation, protection against hazardous materials, and access to clean water and sanitation facilities, are essential. Additionally, training programs on safety protocols and the use of personal protective equipment should be provided to protect workers' well-being.
- 4. Access to Education and Skill Development:** Ethical considerations in women's empowerment emphasize the importance of providing access to education and skill development opportunities. SHGs in the agarbatti industry should facilitate training programs that enhance women's skills, knowledge, and capabilities, enabling them to improve their productivity, expand their income-generating activities, and enhance their socio-economic status.
- 5. Social and Cultural Empowerment:** The ethical dimensions of women's empowerment also encompass addressing social and cultural factors that may hinder their progress. It is essential to raise awareness of and challenge social norms that limit women's access to leadership positions, the workforce, and decision-making. It is important to encourage an environment that respects and values women's contributions to the agarbatti industry and society as a whole.
- 6. Environmental Sustainability:** Ethical considerations in the agarbatti industry include environmental sustainability. Encouraging the use of sustainable raw materials, promoting waste management practices, and reducing carbon footprints are crucial for long-term ecological balance. Women empowerment initiatives should align with sustainable development goals and ensure responsible production practices.
- 7. Community Development:** An ethical approach to women empowerment in the agarbatti industry extends beyond individual benefits to broader community development. SHGs should contribute to

the well-being of the entire community by promoting social initiatives, such as education, healthcare, and infrastructure development, for sustainable and inclusive growth.

To ensure ethical considerations are met, it is important to establish transparent governance mechanisms, engage stakeholders, conduct regular monitoring and evaluation, and address any challenges or violations promptly. Positive transformation, equity, and sustainable development can be achieved in the Chamarajanagar district through the social and economic development of women's empowerment through self-help organizations in the agarbatti business by preserving ethical standards.

## 7.0 LIMITATIONS

- 1. Socio-cultural Constraints:** a) Patriarchal norms and gender roles: Women face social barriers due to prevailing gender norms and expectations, limiting their decision-making power and freedom to pursue economic opportunities. b) Restricted mobility: Women's mobility is often restricted, limiting their ability to access training, markets, and other resources essential for economic development. c) Social stigma: Engaging in entrepreneurial activities may be stigmatized for women, discouraging their active participation in the agarbatti industry.
- 2. Limited Access to Resources and Market:** a) Lack of financial resources: Women often lack access to formal financial institutions and face challenges in accessing credit and capital for business expansion and investment. b) Limited market linkages: Women in SHGs may struggle to establish connections with larger markets, hindering their ability to expand their customer base and increase sales. c) Insufficient infrastructure: Inadequate infrastructure, such as transportation and storage facilities, restricts women's ability to efficiently produce, store, and distribute agarbatti products.
- 3. Lack of Technological Knowledge and Innovation:** a) Limited technical skills: Women may lack access to training programs and technical knowledge necessary for improving product quality, productivity, and efficiency. b) Inadequate exposure to innovation: Lack of exposure to new technologies and innovation prevents women from adapting to changing market demands and developing competitive advantages.
- 4. Financial Constraints:** a) High production costs: Limited access to affordable raw materials and equipment increases production costs, reducing profit margins for women in the agarbatti industry. b) Lack of access to financial services: Limited access to formal banking services and financial literacy programs restricts women's ability to manage their finances effectively and make informed business decisions. c) Risk aversion: Due to financial constraints and limited safety nets, women may be more risk-averse, which can hinder their willingness to invest in business expansion or explore new opportunities.
- 5. Gender-Based Discrimination and Inequality:** a) Wage disparities: Economic inequality may be exacerbated by the fact that women may be paid less for doing comparable work as males. b) Limited decision-making power: Women may have limited participation and influence in decision-making processes within SHGs and the broader agarbatti industry. c) Gender-based violence and harassment: Women may experience gender-based violence or harassment, creating a hostile environment that undermines their ability to participate fully in economic activities.

It is crucial to remember that these restrictions may change in certain Chamarajanagar district circumstances and are based on broad patterns. Increasing women's economic power, expanding their

access to markets and resources, advocating for gender equality, and implementing laws and actions that support them are all necessary components of a multifaceted strategy to overcome these constraints.

## 8.0 CONCLUSION

The improvement of women's lives in the area has been largely attributed to the social and economic development of women empowerment through self-help groups (SHGs) in the agarbatti (incense stick) sector in Chamarajanagar district. This case study demonstrates the beneficial effects of Self-Help Groups (SHGs) on the advancement of gender equality, the expansion of economic prospects, and the promotion of women's social empowerment.

- 1. Economic Development:** The establishment of SHGs in the agarbatti industry has provided women with a platform to acquire entrepreneurial skills, access credit facilities, and engage in income-generating activities. Women have established small-scale agarbatti production facilities and generated a steady income by combining their resources and skills. In addition to enhancing their financial security, this economic empowerment has aided in the district's overall economic expansion.
- 2. Skill Development:** Self-Help Groups (SHGs) have been instrumental in helping women in the agarbatti sector become more skilled and capable. Women have learned about manufacturing processes, quality assurance, marketing, and financial management, among other facets of agarbatti production, through training programs and capacity-building efforts. These abilities have increased their competitiveness in the market and enhanced the quality of their products.
- 3. Social Empowerment:** Women's social standing and empowerment have changed significantly as a result of their involvement in SHGs. By working collectively and engaging in decision-making processes, women have gained confidence, leadership skills, and a sense of belonging. SHGs have provided a platform for women to voice their opinions, discuss social issues, and advocate for their rights within their communities. This has led to increased social recognition, improved self-esteem, and greater participation in community development activities.
- 4. Gender Equality:** The establishment of SHGs in the agarbatti industry has been instrumental in promoting gender equality. By providing women with economic opportunities and financial independence, SHGs have challenged traditional gender roles and norms. Women's involvement in income-generating activities has led to a more equitable distribution of resources within households, reducing gender disparities. Additionally, men's perceptions of women's capabilities and their roles in society have also changed, leading to a more inclusive and gender-sensitive community.

To sum up, the Chamarajanagar district case study highlights the benefits of women's empowerment in the agarbatti business through Self-Help Groups. Notable accomplishments include the advancement of gender equality, social empowerment, economic development, and skill improvement. These accomplishments help the participating women individually as well as the district's general growth. In order to promote inclusive growth in the region and empower women even more, it is imperative that we keep funding and growing these kinds of projects.

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