



Role Of Pradhanmantri Mudra Yojna in Employment Generation: A Study with Special Reference to Self Employed Women in Azamgarh District of Uttar Pradesh

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Abstract

The best method to support the nation's economic expansion is through small and microbusiness development. Increasing employment, particularly among women, is one of India's development planning's top priorities. The elimination of poverty and the issue of employment are strongly related. India's micro and small business owners must be women in order for the country's economy to expand and thrive. A country's ability to prosper economically is aided by its citizens' entrepreneurial spirit. However, since "women entrepreneurs have emerged as new drivers for maintaining the growth and prosperity in developing economies," there shouldn't be any gender difference while fostering the nation's entrepreneurial environment. Despite making up "nearly half of the population, there remains wide disparity in their economic status, particularly in India." As a result, the Indian government has launched a number of programs to increase women's involvement in entrepreneurship and to collaborate with them on national development. Additionally, the Pradhan Mantri Mudra Yojna (PMMY), which pays particular emphasis to giving credit to women entrepreneurs, is regarded as crucial in this regard.

Keywords - Economic Empowerment, PMMY, Women Entrepreneurs, MUDRA Yojana , Micro Enterprises

Introduction

“Millions of common men and women of this country, who run small business, have almost remained outside the net of formal institutional finance, in spite of their large contribution to the economy. MUDRA is our innovation of funding the unfunded.” ~ **Prime Minister Narendra Modi**



This is difficult to do given the large population and the corresponding poverty limits. The government launched the MUDRA Yojana program to prevent this. Micro Units Development and Refinance Agency is shortened to MUDRA. Many small-scale business owners exist in our nation, but they are all at the mercy of moneylenders like Marvadis and Chettiyars. The goal of the MUDRA loan program is to empower Indian women regardless of their gender, caste, or religion. On April 8, 2015, Micro Units Development and Refinance Agency Ltd. was established. Its primary goal is to finance India's non-corporate small business sector.

Under the 'Mukhyamantri Yuva Udyami Vikas Abhiyan' (Chief Minister's Youth Entrepreneur Development Campaign) in Uttar Pradesh—aimed at empowering women entrepreneurs—the government is providing women with loans of up to ₹10 lakh, subsidies of up to 50%, and hassle-free loans requiring no collateral. This scheme is designed to facilitate the establishment of new small-scale industries in the manufacturing and service sectors, and may also offer an interest waiver of up to 100%.

The government has asked everyone to support this mudra loan for female businesses. Banks, microfinance organizations, and non-banking financial companies (NBFCs) to lower interest rates by twenty-five basis points when Mudra loans are given to women. As a result, housewives may profit from lower interest rates on mudra loans. The additional benefits this program provides.

This story reveals not only statistics landmarks but also tales of tenacity, aspiration, and economic empowerment as we dig further into the complex realm of Mudra loans and its transformational power. Join us as we examine the many facets of Mudra loans and women's entrepreneurship, propelling India's economic growth, to better understand the complex web of ramifications and prospects.

The Mudra Loan Yojana's Contribution to Women Entrepreneurs:

Mudra Loan for Ladies offers a variety of loan types and affordable interest rates, going beyond conventional forms of financial support for female entrepreneurs. By encouraging equality and economic prosperity, these loans also subvert gender conventions. The qualifying requirements provide an inclusive invitation to both individuals and legal entities. Therefore, all facets of society should support entrepreneurship. Pradhan Mantri Mudra Loans for women are more than just a financial tool; they empower women by challenging social norms and advancing socioeconomic status. This assistance prepares students for the life-changing journey of diverse and creative entrepreneurship.

Advantages of Mudra Loans for Women Entrepreneurs:

Easy Access to Finance

Women entrepreneurs can easily obtain financial assistance for starting or expanding their businesses.

1. Collateral-Free Loans

Most MUDRA loans are provided without demanding heavy security or collateral.

2. Support for Startups and Small Businesses



The scheme helps women establish small enterprises such as tailoring shops, beauty parlors, handicrafts, dairy farming, and retail businesses.

3. Different Loan Categories

Loans are available under Shishu, Kishor, Tarun and Tarun plus categories according to business size and requirements.

4. Promotes Self-Employment

The scheme encourages women to become self-dependent and generate their own source of income.

5. Employment Generation

Women entrepreneurs can create job opportunities for others through their businesses.

6. Financial Inclusion

MUDRA loans connect women with the formal banking system and improve access to institutional credit.

7. Affordable Interest Rates

Many banks provide loans at reasonable interest rates with flexible repayment options.

The Women Entrepreneurship Platform (WEP)

In order to foster an environment that is supportive to women's entrepreneurship in India, the NITI Aayog launched the WEP, an initiative supported by the Government of India, in 2017. WEP aimed to accomplish this by developing into a single repository of pertinent data and services. It would improve industry ties and raise WEs' awareness of current initiatives. Programs for a) incubation and acceleration, b) entrepreneurship training and mentoring, c) marketing support, d) finance and financial support, e) compliance and tax support, and f) community and networking are all made available. Over 26,500 women have registered and benefited from WEP since its introduction in 2018.

Significance of the Research :

Micro, Small, and Medium-Sized Enterprises (MSMEs), particularly in the women's sector, are the backbone of the Indian economy and its main source of expansion and advancement. MUDRA loans are offered by the bank at reduced interest rates. Both current small business owners and young, educated, or skilled workers will feel more confident thanks to this bank. It will enable them to increase the scope of their activity. Therefore, it is crucial to research how different women entrepreneurs use the MUDRA financing program. The current study examined the MUDRA yojana's role in creating jobs, focusing on self-employed working women in Uttar Pradesh's Azamgarh area.

Problem statement

The foundation and strength of the Indian economy, as well as the catalyst for employment and growth, are entrepreneurs. By offering financial assistance, the MUDRA program will assist in creating new job prospects for women. The study focused on the self-employed women in Uttar Pradesh's Azamgarh district and examined the influence of MUDRA Yojana in creating jobs.



Research Methodology

In ordinary parlance, research is the pursuit of knowledge. Another way to describe the research is as a methodical, scientific search for relevant data on a certain subject. Actually, research is an art of scientific inquiry. Research is a methodical process that involves first recognizing a problem, then methodically gathering and evaluating data related to the issue, establishing facts from the data analysis, drawing findings, and offering suggestions. To accomplish the study's goals, hypotheses are created and put to the test.

The information needed was gathered using the questionnaire approach, which is the main way of data collecting. For the study, about 118 samples have been gathered. Personal data, income, savings, and expenses are all included in the questionnaire. The questionnaire was created so that respondents could freely and honestly share their thoughts and opinions.

Area of the study :

The present study is at the micro level. The study's focus was on self-employed women in Uttar Pradesh's Azamgarh district.

Research Design

The formidable problem that follows the task of defining the research problem is the preparation of the design of the research project, popularly known as the "Research Design" .

Descriptive Research Design

Surveys and many types of fact-finding investigations are included in descriptive research. This kind of research's primary goal is to describe the current state of affairs. Ex-Post Facto research is a common term used in social science to describe these kinds of studies. Because it thoroughly examines the chosen MUDRA loan program and its influence on improving the financial situation of MUDRA scheme participants in District Azamgarh, the current study design is descriptive. In order to critically assess the research study, the researcher must use facts or information that is already available. Because it examines how a particular MUDRA loan program helps small business owners, this study is also analytical in character.

Data collection

Primary data collection - Respondents are those who fill out an interview or survey for the researcher or who supply information for the study's analysis. Within the The respondents to the suggested study plan include Azamgarh district MUDRA loan recipients till FY 2024–2025. The respondents used a timetable and questionnaire to gather the primary data.

Secondary data collection- The secondary data and material for this study will be gathered from published journals, books, news articles, magazines, and e-journals that are connected to two financial inclusion programs and based on PMMY, PMMY Annual Reports, and MUDRA scheme websites. The Reserve Bank of India, government publications, and government websites provided the secondary data.

Methods of Data Analysis

Data was systematically arranged and analyzed using statistical methods. Simple tools like tabulation, graphs, and percentages were used to code and evaluate the gathered data.



Scope of the study

The study's scope is enormous it focuses on how the MUDRA Yojana helps women in Uttar Pradesh's Azamgarh area find jobs.

Period to The study

All the data are collected during the period 2024-2025.

The Study's Relevance

The goal of the current study is to examine how MUDRA Yojana contributes to the creation of jobs for women, with a focus on self-employed individuals in the Azamgarh district.

Limitation of the study

- The study is useful only for Azamgarh district of Uttar Pradesh India
- Some of the respondents were reluctant to divulge information about their income and account data.
- The gathering of information from self-employed individuals who are not educated

Review of Literature

According to Arun Jaitely, India's finance minister (2015), the government will create MUDRA Bank, a refinance agency, with an initial capital of Rs. 20,000 crore to offer loan facilities to SC/ST company owners. According to him, there are around 5.77 crore small business units, mostly owned by individuals, who run small manufacturing, commerce, or service businesses. These solo proprietors or small and medium-sized business owners find it challenging to get credit or financing from financial organizations.

Aparana (2016) stated that "Fund the Unfunded" is the MUDRA scheme's main goal. According to NSSO in 2015, the MUDRA initiative is anticipated to meet the financial needs of 5.77 crores of small businesses located all over the nation. The study's objectives are to obtain an overview of the MUDRA system that has been put into place in the nation, comprehend the obligations of the MUDRA scheme for small and micro firms, and evaluate the MUDRA plan's effects on the Indian economy.

Anup Kumar Ray (2016) He named the MUDRA Yojana as a tactical instrument for financing small businesses. He has emphasised the contribution that MUDRA banks provide to the development of small businesses. He has claimed that MUDRA has been determined to have been very effective in its early phases across the country and has helped to the well-being of the small scale entrepreneurs by analysing the data on the quantity of loans sanctioned under the plan.

Archana Soni studied about the MUDRA and described, according to the survey by NSSO (2013), there are 5.77 cr. Micro /small scale units, engaging around 12 cr. People in the country, generally own account businesses or sole proprietorships. SC, ST, and other backward classes possess more than 60% of the units. The goal of this document is to provide an overview of the MUDRA Scheme, including the purpose of help, qualified borrowers, promoter contributions, upfront cost, security, and tenor of support. She came to the conclusion that the Indian government launched the MUDRA scheme to formally help the non-profit small business



sector. MUDRA has benefited people in the rural and interior parts of the country, and it will aid the expansion of the Indian MSME sector as well as the country's GDP.

Abdul Khadar& Dr. A. Abdul Rahim (2018) examined the MUDRA scheme's functions and obligations in the growth of the micro sector. They said that around 54% of the nation's micro units are held by people living in rural areas. As a result, this program will not only help small business owners live better lives, but it will also provide significant job opportunities, which will raise the economic standing of the country's rural populace.

Gunjan Bhayana, Rashmi (2020) The main objective of this article is to provide a comprehensive evaluation of the MUDRA strategy since its inception. The MUDRA website and its annual reports provided the secondary data used in this investigation. Data analysis shows that since the program's inception, the payment amount has grown dramatically. The results also demonstrated that the difference between the approved and disbursed loan amounts is negligible. This report also highlights the overall efficacy of all the institutions and provides a summary of the Pradhan Mantri MUDRA Yojana in different states. When comparing the amount authorized over the previous three fiscal years, Tamil Nadu outperformed the other ten states.

Women's entrepreneurship landscape in India

22 to 27 million people are employed by the 63 million micro, small, and medium-sized businesses (MSMEs) in India, of which about 20% are owned by women. In the Mastercard Index of Women Entrepreneurs 12, India came in at number 57 out of 65 nations (MIWE, 2021). An estimated 30 million women-owned businesses and 150–170 million employment might be created in India if women's entrepreneurship is accelerated. Just 19% 13 of India's 432 million working-age women engage in formal, paid employment. Women's total early-stage entrepreneurial activity (TEA) rates are frequently high in low-income nations, according to the Global Entrepreneurship Monitor (GEM). In contrast, the average TEA rate for women in India is only 2.6%¹⁴. According to GEM, female entrepreneurs in India stated that the lack of jobs was a more important driving force for starting a business than the chance to expand and make money.

Categories of PMMY

These categories are designed to provide financial assistance to entrepreneurs according to the size, stage, and financial requirements of their businesses. The scheme mainly supports micro and small enterprises and promotes self-employment and entrepreneurship in the country. The loan categories are divided into four groups: Shishu, Kishor, Tarun, and Tarun Plus.

Loan Categories Overview

S. No.	Category	Loan Amount	Target Group
1	Shishu	Up to ₹50,000	New/startups
2	Kishor	₹50,000 to ₹5 lakh	Growing businesses
3	Tarun	₹5 lakh to ₹10 lakh	Established businesses
4	Tarun Plus	₹10 lakh to ₹20 lakh	Advanced businesses



The first category, Shishu, provides loans up to ₹50,000 and is mainly targeted toward new businesses and startups. This category is beneficial for first-time entrepreneurs who need small amounts of capital to start their business activities such as opening small shops, tailoring units, tea stalls, or home-based enterprises. The main objective of this category is to encourage self-employment among individuals with limited financial resources.

The second category, Kishor, offers loans ranging from ₹50,000 to ₹5 lakh for growing businesses. It is intended for entrepreneurs who have already started their business operations and require additional financial support for expansion, purchasing machinery, increasing stock, or improving business performance. This category helps businesses move from the initial stage toward stable growth and development.

The third category, Tarun, provides loans from ₹5 lakh to ₹10 lakh and is meant for established businesses that need larger financial assistance to expand their operations. Businesses under this category are generally stable and seek funds for modernization, higher production, or wider market reach. This category supports medium-scale enterprises and encourages business sustainability and employment generation.

The fourth category, Tarun Plus, offers loans ranging from ₹10 lakh to ₹20 lakh for advanced businesses. It is designed for enterprises that require substantial investment for large-scale expansion, advanced technology, or infrastructure development. This category helps businesses achieve higher growth and competitiveness in the market.

Overall, the table shows that the MUDRA loan scheme provides financial assistance according to the growth stage of businesses. As the level of business development increases, the amount of loan assistance also rises from Shishu to Tarun Plus. Thus, the scheme plays an important role in promoting entrepreneurship, strengthening small businesses, generating employment opportunities, and contributing to the economic development of the country.

A Comprehensive Analysis Of MUDRA Yojana: Women's Economic Empowerment

The government's plans to empower women got a major fillip, especially in the rural regions, with women getting a large portion of loans under the Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India (SUPI). total 32693124 Bank accounts open under the PMMY for women's economic development, total sanctioned amount rupees 208234.01 and total rupees 202999.96 has been disbursed in the financial year 2024-25. out of 209,000 loans sanctioned, 97%, or 177,000 loans, have been sanctioned to women entrepreneurs, it added. PMMY facilitates micro credit, which are loans up to ₹10 lakh to micro enterprises engaged in the non-farm sector like manufacturing, trading and service sectors, including agriculture, poultry, dairy, etc.

Data Analysis and Interpretation:The analysis and interpretation of gathered data are covered in this chapter. The Azamgarh district's interview schedule is used to get the data. Analysis is done using all of the data from the primary survey.

AGE PROFILE OF THE RESPONDENTS:

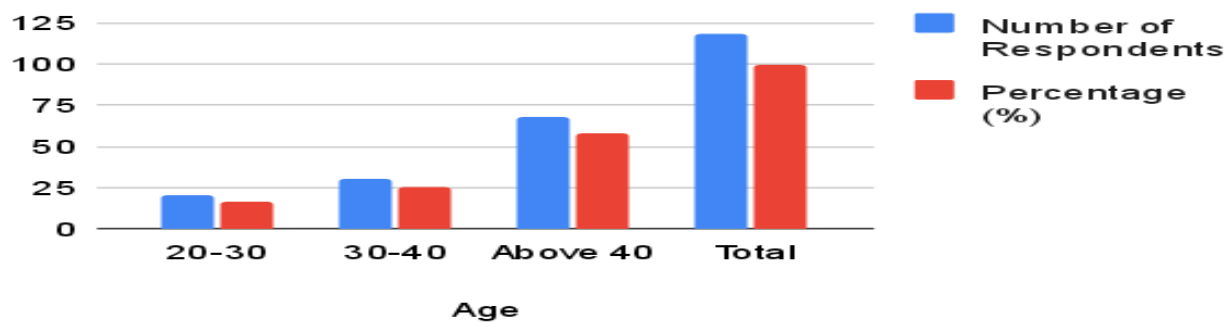
This table shows the age profile of the respondents in the total sample



Sr. No.	Age	Number of Respondents	Percentage (%)
1.	20-30	20	16.94
2.	30-40	30	25.43
3.	Above 40	68	57.63
4.	Total	118	100

The table shows the age wise classification of respondents in Azamgarh district of Uttar Pradesh. Majority of respondents are belonging to the age group of above 40 with 57.63% and 16.94% of respondents belong to the age group of 20-30. 25.43% of respondents belong to the age group 30-40.

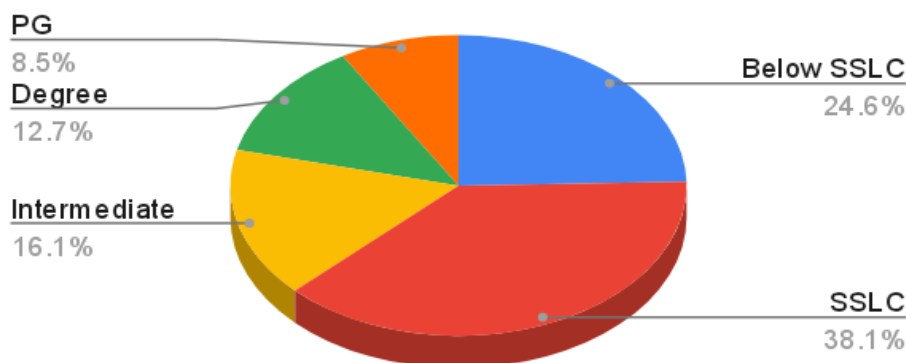
Age Status

**EDUCATIONAL STATUS:**

This table represents the educational level of the respondents.

Sr. No.	Education	Number of Respondents	Percentage (%)
1.	Below SSLC	29	24.57627119
2.	SSLC	45	38.13559322
3.	Intermediate	19	16.10169492
4.	Degree	15	12.71186441
5.	PG	10	8.474576271
6.	Total	118	100

Educational Status



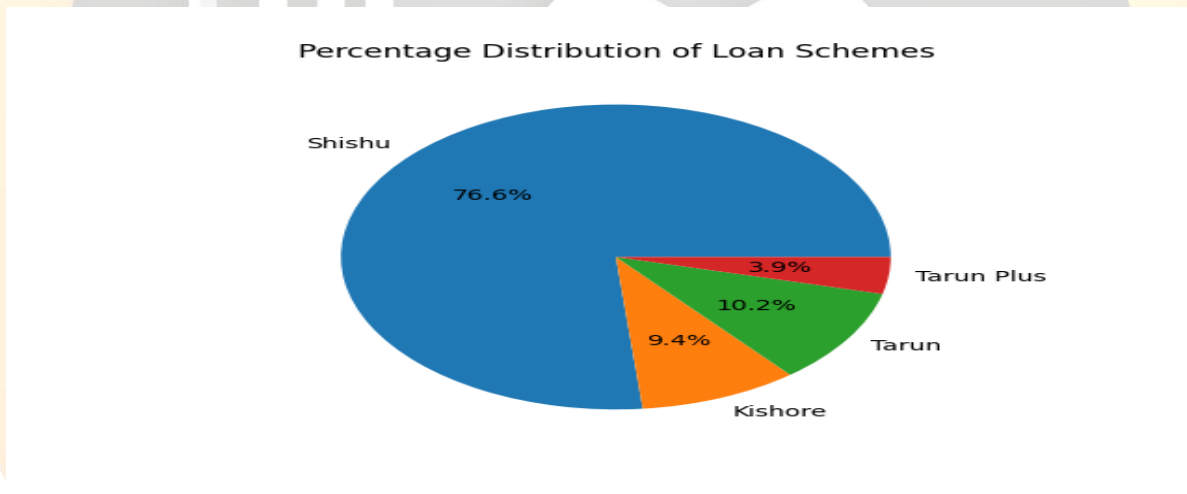


From the above table, it is clear that a great majority of respondents almost 38.1% belongs to SSLC, and 24.6% of respondents belongs to below SSLC. 16.1% of respondents falls under Intermediate, and 12.7% of respondents belongs to Degree and only 8.5% of respondents are post graduated. It shows that all the respondents are literate.

PMM LOAN SCHEME

There are four categories in the MUDRA Yojana. These are the Tarun loan scheme, Tarun plus, Shishu loan plan, and Kishore loan scheme. The MUDRA scheme classification among the responders is shown in the following table.

Sr. No	Scheme	Number of respondents	Percentage
1	Shishu	98	76.5625
2	Kishore	12	9.375
3	Tarun	13	10.15625
4	Tarun plus	5	3.90625
	Total	118	100



The Chart presents the distribution of respondents across different loan categories. It shows that out of a total of 128 respondents, the majority, i.e., 98 respondents (76.56%), have availed themselves of the Shishu scheme. This indicates that most individuals fall under the category of small-scale borrowers who require limited financial assistance, primarily for starting micro or small business activities. A smaller proportion, 12 respondents (9.38%), are associated with the Kishore scheme, which is generally designed for businesses in their growth stage requiring moderate funding. Similarly, 13 respondents (10.16%) have availed the Tarun scheme, reflecting a slightly higher participation in comparison to Kishore, but still significantly lower than Shishu. The least number of respondents, only 5 (3.91%), fall under the Tarun Plus category, indicating that very few individuals have progressed to higher levels of financial requirements or well-established enterprises. Overall, the data highlights that a large majority of respondents are concentrated in the initial stage of entrepreneurship, with limited transition toward higher loan

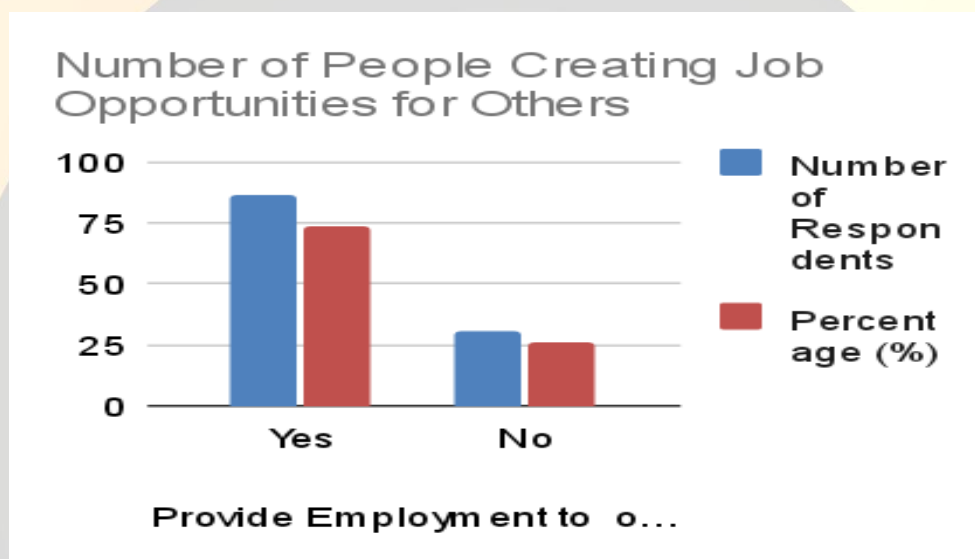


categories. This suggests the need for greater support, awareness, and capacity-building measures to help small borrowers scale up their business activities and move towards higher credit segments.

Number of People Creating Job Opportunities for Others

This table shows the distribution of respondents offering employment to other people.

Sr. No.	Provide Employment to others	Number of Respondents	Percentage (%)
1	Yes	87	73.72881356
2	No	31	26.27118644
3	Total	118	100



The table shows that a significant majority of respondents (73.73%) are providing employment opportunities to others, while only 26.27% are not engaged in employment generation. This indicates that most respondents are not only self-employed but are also contributing to job creation. It reflects a positive impact on economic development and highlights the role of these individuals in reducing unemployment and supporting livelihoods.

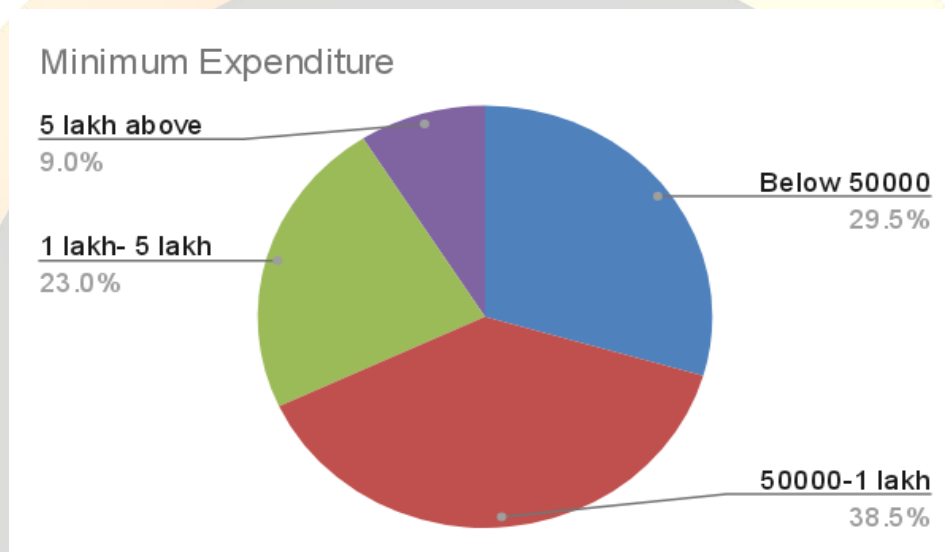
Minimum Expenditure :

This table presents the minimum expenses incurred by respondents in operating their small businesses.

Sr. No.	Expenditure	Number of Respondents	Percentage (%)
1.	Below 50000	32	30.50847458
2.	50000-1 lakh	47	39.8305084
3.	1 lakh- 5 lakh	28	23.72881356
4.	5 lakh above	11	9.322033898
5.	Total	118	100



This table shows the minimum expenditure incurred by the respondents in running their small businesses. Out of the total 118 respondents, 47 respondents (39.83%) reported that their expenditure ranges between ₹50,000 and ₹1 lakh, which represents the highest proportion. Further, 32 respondents (30.51%) stated that their expenditure is below ₹50,000, indicating that a significant number of businesses operate with comparatively low investment. About 28 respondents (23.73%) spend between ₹1 lakh and ₹5 lakh on their business activities. Only 11 respondents (9.32%) reported expenditures above ₹5 lakh, showing that a smaller proportion of respondents are engaged in businesses requiring high capital expenditure. Overall, the table indicates that most respondents are operating small-scale businesses with moderate levels of expenditure, mainly between ₹50,000 and ₹1 lakh.



Respondents' Level of Satisfaction towards PMMY

This section explains the level of satisfaction of respondents regarding the Pradhan Mantri Mudra Yojana (PMMY). The satisfaction level reflects the respondents' opinions about the benefits, accessibility, loan process, and overall effectiveness of the scheme in supporting their businesses and self-employment activities.

The study reveals that a majority of respondents are satisfied with PMMY as the scheme has helped them in starting or expanding their small businesses. Many respondents expressed that the scheme provided easy access to finance without demanding heavy collateral security. It also contributed towards employment generation and improvement in income levels.

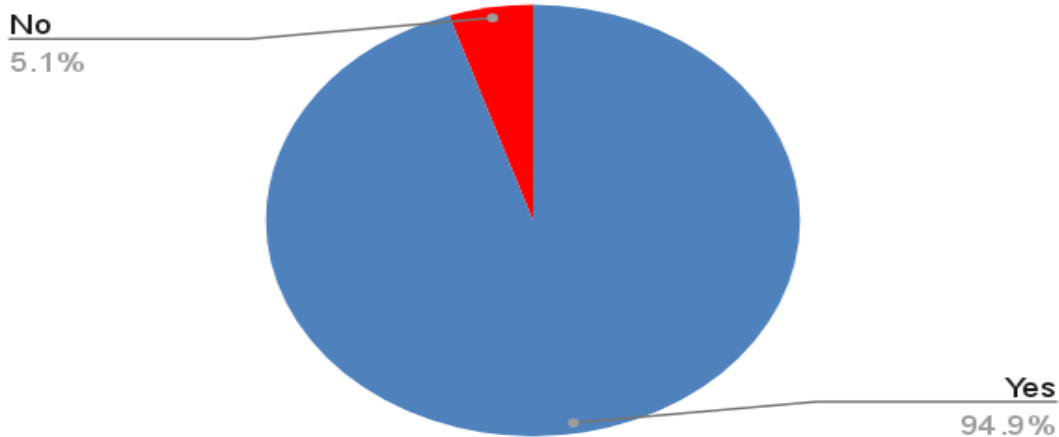
Sr. No.	Satisfaction towards PMMY	Number of Respondents	Percentage
1.	Yes	112	94.91525424
2.	No	06	5.084745763
3.	Total	118	100

The table presents the level of satisfaction of respondents towards the Pradhan Mantri MUDRA Yojana (PMMY). It shows that out of the total 118 respondents, 112 respondents, accounting for 94.91 percent, expressed satisfaction with the PMMY scheme. On the other hand, only 6 respondents, representing 5.08 percent, reported dissatisfaction with the scheme.



The findings indicate that a large majority of respondents are satisfied with the benefits and services provided under the PMMY scheme. This high level of satisfaction may be due to factors such as easy access to loans, financial support for small businesses, flexible repayment facilities, and the promotion of self-employment opportunities. The very low percentage of dissatisfied respondents suggests that the scheme has been successful in meeting the financial needs and expectations of most beneficiaries.

Respondents' Level of Satisfaction towards PMMY



Findings and Suggestions

- ★ The nationalized banks ought to take steps to encourage borrowers to apply for MUDRA loans.
- ★ Most respondents were satisfied with the PMMY scheme because of easy loan availability and less complicated procedures.
- ★ The “Shishu” category received the highest number of loans, showing that the scheme mainly supports micro and small-level businesses.
- ★ PMMY has helped in generating employment opportunities, as many beneficiaries were able to provide jobs to others after establishing their enterprises.
- ★ The scheme has improved financial inclusion by connecting small entrepreneurs with formal banking institutions
- ★ The government should increase awareness programs regarding PMMY in rural and backward areas.
- ★ Banks and financial institutions should simplify documentation and loan processing procedures.

Conclusion

According to the project research "The Role of MUDRA Yojana in employment generation; A Study with Special Reference to Self Employed Women in Azamgarh district of U.P." MUDRA loans are offered by nearly all nationalized banks. Millions of Indian small business owners profited from the MUDRA Yojana. The type of business and the bank will determine the interest rate, which is not fixed. Every bank will have its own rules and regulations. Collateral-free security loans ought



to be offered by MUDRA. The majority of self-employed individuals are content with their work. Additionally, it helped the women grow more independent and less reliant on family.

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