

Kudumbashree Mission and Women Empowerment in Kerala: A Study of Inclusive Development

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Abstract

Women's empowerment constitutes a central concern of contemporary development discourse, particularly in contexts marked by structural poverty and gender inequality. Kudumbashree, launched in Kerala in 1998, represents a unique state-led poverty eradication mission that transcends the conventional Self Help Group (SHG) model of women's empowerment. Integrating microfinance, micro-enterprise development, and participatory governance, the programme is closely linked with local self-government institutions and grassroots democratic processes. This article examines the origin, institutional structure, and operational mechanisms of Kudumbashree and evaluates its role in enhancing women's economic security, social participation, and decision-making capacity. The study analyses the performance of Kudumbashree units at the local level to assess their contribution to social capital formation, gender mainstreaming, and inclusive growth. The findings indicate that Kudumbashree has played a significant role in strengthening women's access to resources and opportunities, fostering entrepreneurial capabilities, and enabling women to influence socio-economic change, thereby contributing to sustainable and women-led community development in Kerala.

I.INTRODUCTION

The state of Kerala is widely recognised for the Kerala Model of Development, which is characterised by high levels of social development despite relatively modest economic growth. However, this development model also presents a paradox. Despite its achievements in education, health, and other social indicators, Kerala continues to experience one of the highest unemployment rates in the country. According to the Periodic Labour Force Survey (PLFS) 2018–19, the state's

unemployment rate was 11.4 per cent, compared to the national average of 5.8 per cent (Government of India, 2020). Persistent unemployment has contributed to pockets of poverty, although Kerala remains one of the least poor states in India. According to the Report of the Expert Group to Review the Methodology for Measurement of Poverty (Rangarajan Committee, 2014), 11.3 per cent of Kerala's population lived below the poverty line, comprising 7.3 per cent in rural areas and 15.3 per cent in urban areas.

Poverty in Kerala, as elsewhere, is multidimensional in nature, extending beyond income deprivation to include limited access to basic rights, opportunities, and social security. Formal financial institutions have often failed to meet the credit requirements of the poor for consumption, asset creation, and self-employment due to concerns over repayment risks and loan recovery. Consequently, economically vulnerable households have been compelled to rely on informal sources of finance, frequently under unfavourable conditions. This exclusion from formal financial systems has further constrained livelihood opportunities and reinforced cycles of poverty.

The capability approach articulated by Amartya Sen provides a useful framework for understanding poverty in this broader sense. Sen conceptualises poverty as capability deprivation, emphasising the importance of expanding individuals' freedoms to achieve valued functioning's. From this perspective, poverty reduction requires the enhancement of basic capabilities such as education, health, employment, gender equity, and social and economic security. Women's empowerment, therefore, becomes central to any sustainable poverty eradication strategy, particularly in societies where women's economic participation remains constrained.

Recognising the need for a participatory and employment-oriented approach to poverty reduction, the Government of Kerala adopted a women-focused Self Help Group (SHG)–based development strategy, leading to the launch of Kudumbashree in 1998. The programme, meaning “prosperity of the family” in Malayalam, reflects a holistic development vision integrating economic, social, and institutional dimensions.

Kudumbashree is a women-centred development model that views poverty as multidimensional deprivation rather than merely income deficiency. It operates through a decentralised three-tier structure comprising Neighbourhood Groups (NHGs), Area Development Societies (ADS), and Community Development Societies (CDS), closely linked with local self-government institutions. Its core strategies include thrift mobilisation, micro-credit, entrepreneurship promotion, and capacity building.

Over time, Kudumbashree has become one of India's largest women-led development initiatives, transforming women into active participants in development. Through enhanced economic participation, collective action, and engagement in local governance, it has contributed significantly to inclusive development in Kerala. This chapter examines the structure, functioning, and activities of Kudumbashree using secondary data to assess its role in women empowerment through poverty reduction and employment generation.

Research Background and Significance of the Study

Ajith, Sunil, and Raviraman (2006) analysed the evolution of microfinance in India and identified Kudumbashree, initiated in 1998 by the Government of Kerala, as a community-based and state-supported alternative to the commercialized microfinance model (Micro Credit and Micro Enterprise Programme in Kerala). Ruby J A (2008) examined the origin and organizational structure of Kudumbashree, highlighting women's participation through NHGs, ADSs, and CDSs, which function as community wings of local self-government institutions (Micro Finance and Women Empowerment: A Study of Kudumbashree Project in Kerala). Usha and Rahi (2011) focused on Kudumbashree's role in poverty eradication through thrift, microfinance, and income-generating activities, concluding that its importance in promoting women's economic activities has increased over time (Kudumbashree: An Onslaught Against Poverty).

Although these studies establish Kudumbashree's significance in microfinance, poverty eradication, and women empowerment, limited research examines its performance across different functional areas, justifying the present study.

Theoretical Framework

The present article is theoretically grounded in the Capability Approach developed by Amartya Sen. The theory provides an appropriate framework for analysing women empowerment and poverty eradication in the context of the Kudumbashree Mission in Kerala. Sen conceptualizes poverty not merely as income deprivation, but as the denial of basic capabilities and opportunities necessary for individuals to lead a dignified life. Accordingly, development must be understood as the expansion of human freedoms, choices, and participation rather than solely as economic growth.

The relevance of the Capability Approach to the present article lies in its multidimensional understanding of empowerment and development. Kudumbashree represents a participatory and women-centred development model that integrates microfinance, employment generation, entrepreneurship development, social participation, and decentralized governance. Through its

institutional structure of Neighbourhood Groups (NHGs), Area Development Societies (ADSs), and Community Development Societies (CDSs), the mission creates opportunities for women to participate actively in economic and social processes.

From the perspective of the Capability Approach, Kudumbashree contributes to the enhancement of women's capabilities by improving access to credit, livelihood opportunities, skill development, collective action, and local-level decision-making. The programme strengthens women's economic security while also promoting self-confidence, leadership, social inclusion, and community participation. Thus, the theory serves as the central analytical framework for examining Kudumbashree as a model of inclusive and participatory development aimed at achieving sustainable women empowerment in Kerala.

Objectives And Methods

The objective of the study include (i) To identify the need and the role of Kudumbashree in Kerala and (ii) to examine the structural and functional development of Kudumbashree in Kerala. The study is based entirely on secondary data. Data were collected from Kudumbashree Mission reports, government publications, Economic Reviews of Kerala, journal articles, books, and official websites of concerned government departments. The data were analysed using simple descriptive and trend-based methods to understand the structural and functional development of Kudumbashree.

Emergence And Expansion of Kudumbashree

The origin of Kudumbashree lies in a series of community-based poverty alleviation and nutrition programmes implemented in Kerala with the support of UNICEF and the Government of India. The major origin points are as follows:

➤ **Urban Basic Services Programme (UBS), 1987**

In 1987, UNICEF and the Government of India launched the Urban Basic Services (UBS) Programme to address the basic needs of people living in urban slums. The programme focused on community participation in planning and implementation.

➤ **Urban Basic Services for the Poor (UBSP), 1987–88**

The UBS Programme was later expanded into the Urban Basic Services for the Poor (UBSP). In Kerala, this programme was implemented during 1987–88 in eight towns of Ernakulum district and five towns of Alappuzha district, with financial and technical support from UNICEF and the Government of Kerala.

➤ **Formation of Community Development Society (CDS) System**

As part of UBSP implementation, a three-tier community structure was evolved, consisting of Neighbourhood Groups (NHGs), Area Development Societies (ADSs), and Community Development Societies (CDSs). This structure later became the institutional foundation of Kudumbashree.

➤ **Community-Based Nutrition Programme (CBNP), Alappuzha**

Alongside UBSP, the Community-Based Nutrition Programme (CBNP) was initiated in Alappuzha district to improve the health and nutritional status of poor women and children. This programme introduced a non-income-based poverty identification method.

➤ **Risk Index for Identifying the Poor**

UNICEF surveys identified nine non-income risk factors such as kutcha housing, lack of safe drinking water, absence of sanitation facilities, illiteracy, food insecurity, presence of young children, alcoholism, and SC/ST status. Families having four or more risk factors were classified as poor.

These initiatives collectively laid the foundation for a women-centred, participatory poverty eradication model, which later evolved into Kudumbashree.

The evolution of Kudumbashree occurred gradually through successful pilot projects and institutional reforms in Kerala. A major milestone in this process was the Alappuzha Model, which emerged in the early 1990s. In February 1993, the Community Development Society (CDS) system was formally inaugurated in Alappuzha municipality by federating Neighbourhood Groups at the ward and municipal levels with the support of UNICEF. This model demonstrated that poverty eradication could be effectively addressed through community participation, women's collective action, and decentralized planning (John, 2009; Das, 2017).

Encouraged by the success of the Alappuzha experiment, the Community-Based Nutrition Programme and Poverty Alleviation Project (CBNP & PAP) was launched in Malappuram district in 1994. The project covered 94 panchayats and five municipalities and aimed to reach the poorest households through a modified risk index suited to local conditions. The Malappuram model emphasized convergent community action, where government departments and local communities worked together to ensure access to basic needs such as drinking water, healthcare, education, sanitation, and food security.

The Malappuram experiment received international recognition when it was awarded the Gold Medal by the Commonwealth Association for Public Administration and Management (CAPAM) in 2000 for best practices in public service delivery. Following this recognition, the CDS system was extended to 58 urban centres across Kerala.

Institutional support for this expansion was strengthened through the amendment of the Kerala Municipal Act in 1995–96, which provided a legal framework for decentralized governance. The momentum generated by the People's Plan Campaign further reinforced local self-government institutions and created a conducive environment for scaling up community-based development initiatives.

In 1998, the Government of Kerala decided to extend the CDS strategy to the entire state under a unified mission named Kudumbashree. The mission was registered in November 1998 and became operational in April 1999 as the State Poverty Eradication Mission (SPEM) under the Department of Local Self Government. Kudumbashree integrated women-led Self-Help Groups with local governance structures to address poverty in a comprehensive and sustainable manner (Government of Kerala, 2008).

Over time, Kudumbashree emerged as a nationally and internationally recognized model for women empowerment and poverty eradication. In 2013, the Ministry of Rural Development, Government of India, officially recognized Kudumbashree as a National Resource Organization, acknowledging its role in capacity building and replication of best practices across other states.

Organizational Structure of Kudumbashree (Kdms)

Kudumbashree, an innovative initiative of the Government of Kerala, was developed to identify and empower the poor using non-economic parameters. The identified beneficiaries are organized under a well-networked Community-Based Organization (CBO) to ensure effective implementation and convergence of development programs. The CBO operates through a three-tier structure, ensuring decentralized administration and active participation of women at all levels.

The three-tier structure operates on the principle of progressive federation, ensuring decentralised administration and active participation of women at every level, while remaining closely integrated with local self-government institutions (LSGIs) for programme convergence. At the primary level, the Neighbourhood Group (NHG), or Ayalkkootam, comprises 20–40 women members from economically disadvantaged households who meet weekly to mobilise thrift and credit and to plan household-level interventions through a Micro Plan; each NHG is led by a President and Secretary, supported by volunteers responsible for community health, infrastructure, and income-generation activities, the last of whom also functions as a local Micro Enterprise Consultant. At the secondary, ward-level tier, 10–15 NHGs federate into an Area Development Society (ADS), led by a Chairperson, Vice-Chairperson, and seven elected members, with the Community Organizer of the Panchayat or Municipality serving as Member Secretary; the ADS functions through a General Body, a Governing Body, and a Local Self-Government Interface that links community-level planning with municipal administration. At the

apex, all ADSs within a Panchayat or Municipality federate into a Community Development Society (CDS), a body registered under the Charitable Societies Act that serves as the nodal coordinating agency for programme planning, implementation, and monthly monitoring; its General Body comprises the office bearers of all federated ADSs, from which a President, Vice-President, and seven-member Executive Committee are elected to constitute, together with the Member Secretary, the CDS Governing Body. This federated architecture, presented in Figure 1, allows Kudumbashree to combine grassroots participation with institutional accountability and effective convergence with local governance.

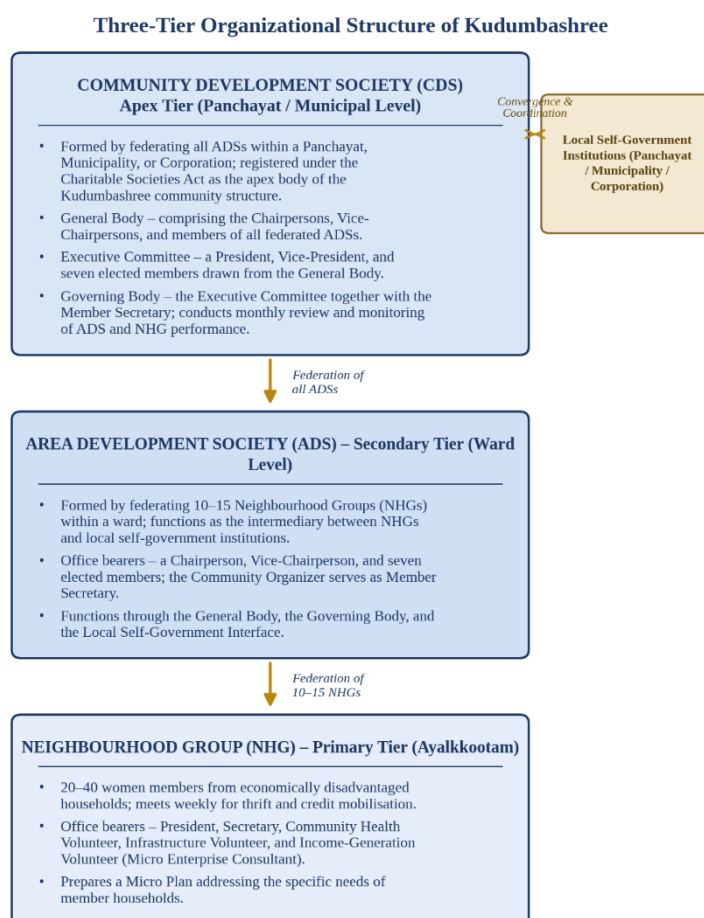
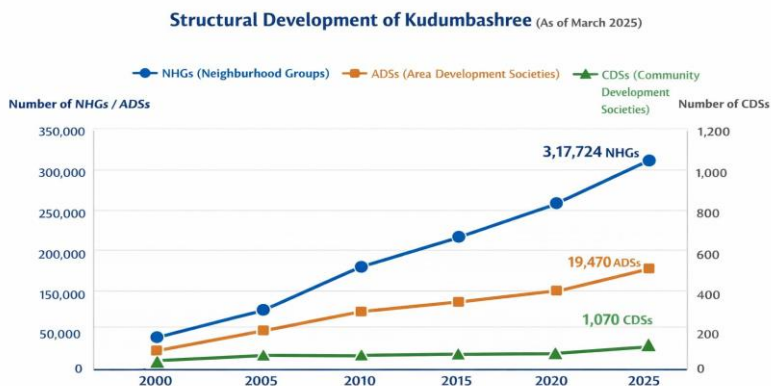


Figure 1. Three-Tier Organizational Structure of Kudumbashree: NHG–ADS–CDS Federation

Source: Author's own construction, based on Kudumbashree Mission (2025) and Government of Kerala (2008).

Structural And Functional Development of Kudumbashree: A Trend Analysis

The structural and functional development of Kudumbashree Mission demonstrates a significant transformation in both institutional expansion and programme diversification. Structurally, Kudumbashree has achieved extensive grassroots penetration through its three-tier system, comprising 3,17,724 Neighbourhood Groups (NHGs), 19,470 Area Development Societies (ADSs), and 1,070 Community Development Societies (CDSs), with a total membership of 48,08,837 as of March 2025 (Kudumbashree Mission, 2025). This reflects a strong and widespread community network across Kerala. Functionally, Kudumbashree has expanded far beyond its initial focus on thrift and credit activities. The total thrift savings have reached ₹9,286.71 crore, with internal loans amounting to ₹28,619.43 crore, indicating the strengthening of its microfinance activities. In addition, the mission has significantly promoted livelihood generation through micro-enterprises, with 1,57,097 enterprises engaging over 3.18 lakh members (Kudumbashree Mission, 2025). This diversification into economic activities, including production, services, and entrepreneurship, highlights a shift from poverty alleviation to sustainable income generation and women-led development. Overall, the integration of strong institutional structure with expanding functional activities positions Kudumbashree as a dynamic model of inclusive and participatory development.



The recent phase of functional development in the Kudumbashree Mission reflects a clear shift towards modernization, institutional efficiency, and inclusive livelihood expansion. In 2025, several targeted initiatives were introduced to strengthen technological capacity, improve organizational performance, and enhance income-generating opportunities for members.

Key Developments

- **Kudumbashree Technology Advancement Programme (K-TAP):** Introduced to modernize agricultural practices through scientific methods, technology adoption, and value-added production, in collaboration with institutions like ICAR-Central Tuber Crops Research Institute.
- **RISE Campaign:** Focuses on improving the efficiency, transparency, and functioning of Community Development Societies (CDSs).
- **ROOTS Campaign:** Aims at the revitalization and strengthening of Area Development Societies (ADSs), particularly in urban areas.
- **Prathyasha Project:** Supports over 2,100 marginalized individuals, including transgender persons, through micro-enterprise development.
- **KIBS (Kudumbashree Initiative for Business Solutions):** Facilitates employment generation, benefiting over 1,100 individuals across sectors.
- **Skill Development Initiatives:** Training programmes for children in BUDS institutions focusing on developmental and psychological support.

- **Institutional Strengthening (KAASS):** Revision of audit fee structures to improve financial accountability and internal auditing systems.

These initiatives collectively highlight the transition of Kudumbashree from a traditional poverty alleviation programme to a modern, technology-driven and inclusive development model, reinforcing its role in sustainable and women-led economic growth in Kerala.

Women Empowerment Through Kudumbashree

Kudumbashree has emerged as a powerful instrument of women's financial inclusion and entrepreneurial development in Kerala. By mobilising regular thrift and channelling internal and bank-linked credit, the NHG-based savings system has enabled women to move away from informal moneylenders towards structured financial participation; as of March 2025, cumulative thrift savings under the mission stood at ₹9,286.71 crore, with internal loans disbursed to members reaching ₹28,619.43 crore (Kudumbashree Mission, 2025). This financial base has, in turn, underpinned a large and diversified micro-enterprise sector. According to the Local Self Government Department, Government of Kerala (2025), Kudumbashree currently sustains 1,63,458 micro-enterprises—comprising more than one lakh individual enterprises and over fifty thousand group enterprises—providing direct livelihoods to approximately 3.23 lakh women, with the production sector alone accounting for 69,484 enterprises. A significant share of this growth is attributable to the Kudumbashree Livelihood Initiative for Transformation (K-LIFT), a special livelihood campaign that has, since its launch, resulted in the formation of 34,422 new enterprises and generated employment for 61,158 women, forming part of a broader financial commitment of nearly ₹430 crore aimed at securing sustainable livelihoods for about three lakh women across the state (Centre for Socio-Economic and Environmental Studies, n.d.; Local Self Government Department, Government of Kerala, 2025). Complementing individual enterprise, the auxiliary-group-based 'She Starts' scheme extends micro-enterprise opportunities to family members of existing NHG members, with the mission targeting the formation of 10,000 new auxiliary-group enterprises in 2024–25 (Kudumbashree Mission, n.d.).

Women-managed catering establishments constitute another visible dimension of livelihood diversification. Kudumbashree currently operates 1,028 Janakeeya Hotels that provide subsidised, hygienic meals to the public at ₹20 per plate, alongside 288 branded cafés and premium café-restaurants functioning across 13 districts, together with 343 canteens run in government offices and institutions and 51 e-Seva Kendras operated in partnership with the Motor Vehicles Department (Local Self Government Department, Government of Kerala, 2025). Agricultural livelihoods continue to be strengthened through Joint Liability Groups engaged in leased-land paddy cultivation, vegetable farming, floriculture, banana cultivation, and

organic farming; while a disaggregated, mission-wide count of active Joint Liability Groups for 2024–25 was not available in the public domain at the time of writing, the continued expansion of collective farming as a core livelihood and food-security strategy is affirmed in the mission's own reporting (Kudumbashree Mission, 2025).

Environmental livelihoods have also expanded substantially through Haritha Karma Sena, Kudumbashree's decentralised solid-waste-management workforce, which now comprises 4,438 units and 35,214 women volunteers engaged in the door-to-door collection of inorganic waste, plastic segregation, and recycling across the state, with the large majority of members additionally covered under a subsidised health-insurance scheme in recognition of their occupational exposure to physical and ergonomic hazards (Local Self Government Department, Government of Kerala, 2025). Parallel investment in skill development and technology adoption is reflected in the Kudumbashree Technology Advancement Programme (K-TAP), implemented in collaboration with institutions such as the ICAR–Central Tuber Crops Research Institute to promote scientific farming, value addition, branding, and packaging among women entrepreneurs, together with sector-specific training in digital marketing, accounting, food production, and service delivery that continues to widen women's occupational choices (Kudumbashree Mission, 2025).

Beyond economic activity, Kudumbashree has become one of the principal channels through which Kerala's women translate grassroots organisational experience into formal political leadership. In the local body elections held in December 2025, 7,210 Kudumbashree members were elected as representatives out of 17,082 who contested, including 5,836 in grama panchayats, 754 in municipalities, 487 in block panchayats, 88 in district panchayats, and 45 in corporations; the results further included 111 elected CDS chairpersons, 67 CDS vice-chairpersons, 724 CDS members, and 786 ADS committee members, with Kozhikode district recording the highest number of Kudumbashree winners at 709 (Deshabhimani, 2025). This continues a rising trend evident since the early 2000s, when active Kudumbashree members constituted approximately one-third of all elected women representatives in successive local body elections, reflecting the mission's cumulative contribution to women's leadership, self-confidence, and decision-making capacity at the grassroots level (NewsClick, 2020).

Kudumbashree's inclusive orientation is further evident in its targeted support for socially vulnerable women. The Prathyasha initiative alone sustains 1,784 micro-enterprise units for widows, persons with disabilities, and transgender individuals, providing structured livelihood and rehabilitation support to otherwise marginalised groups (Local Self Government Department, Government of Kerala, 2025). Market access for women entrepreneurs has simultaneously been strengthened through digital platforms: the PocketMart mobile application, launched

as an integrated marketplace offering cloud-kitchen ordering (Lunch Bell), on-demand local services (QuickServe), home care (K4Care), and support services for women in distress (Snehitha), enables Kudumbashree entrepreneurs to reach customers across the state and, through courier linkages, across India (PocketMart, 2025). This digital expansion complements the long-standing Home Shop system, in which 51 active management teams coordinate more than 7,000 Home Shop Owners and over 1,000 entrepreneurs, generating sales of ₹18.66 crore in the preceding financial year, alongside continuing initiatives such as Nano Markets and the Kudumbashree Bazaar that provide women entrepreneurs with decentralised retail and online sales outlets (Goa Chronicle, 2025; Kudumbashree Mission, n.d.).

Kudumbashree has transformed women from passive beneficiaries into active participants in socio-economic development. By integrating microfinance, entrepreneurship, agriculture, social development, and participatory governance, the mission has enhanced women's economic security, decision-making power, social participation, and leadership capacity. As illustrated in Figure 2, this transformation operates as a cumulative process that begins with financial inclusion and skill development, advances through entrepreneurship and employment generation, and culminates in leadership, decision-making, and inclusive development. Today,

Kudumbashree stands as a successful model of women-led inclusive development and sustainable empowerment in Kerala.

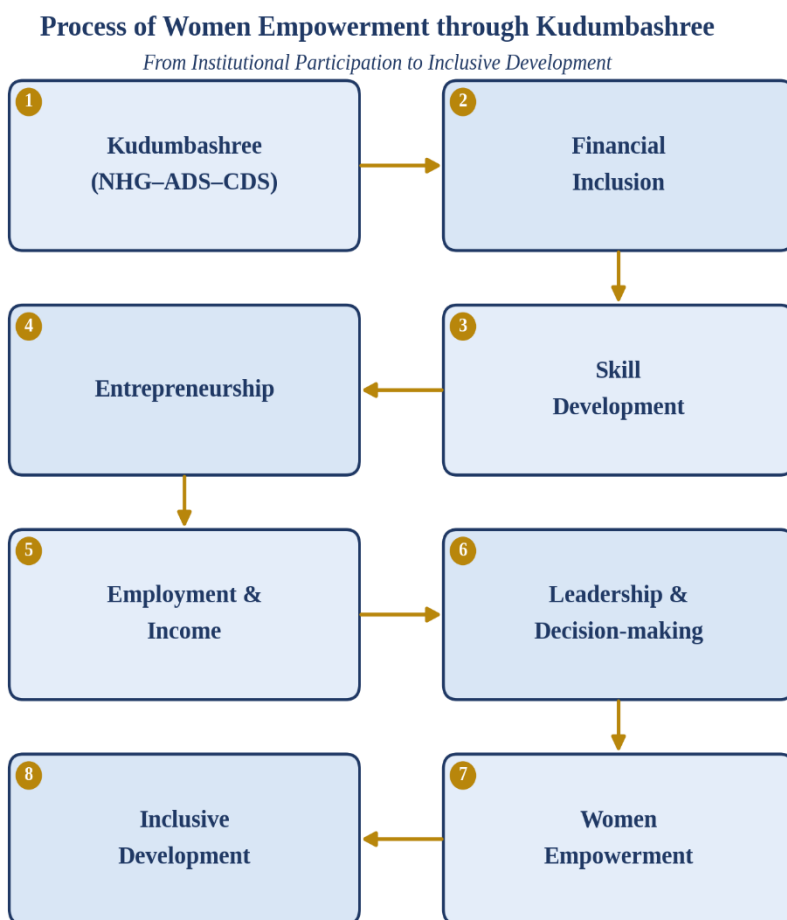


Figure 2. Process of Women Empowerment through Kudumbashree: From Institutional Participation to Inclusive Development

Source: Author's own construction, based on Kudumbashree Mission (2025) and Local Self Government Department, Government of Kerala (2025).

II.CONCLUSION

The study highlights that Kudumbashree Mission has evolved from a microfinance-based poverty alleviation initiative into a comprehensive model of women-led development in Kerala. Built on a decentralized three-tier structure of NHGs, ADSs, and CDSs, the mission has ensured strong grassroots participation and institutional stability across the state. Over time, its functional scope has expanded significantly from thrift and credit activities to include microenterprises, collective farming, service sector engagement, and entrepreneurship development, thereby enhancing livelihood opportunities for women.

The findings indicate that Kudumbashree has contributed substantially to improving women's economic security, strengthening their decision-making capacity, and increasing their participation in local governance. Its role in promoting social inclusion, building social capital, and supporting marginalized groups further underscores its importance as an inclusive development model. Recent initiatives focusing on technology, institutional efficiency, and skill development demonstrate its adaptability to emerging socio-economic challenges.

Overall, Kudumbashree represents a successful integration of economic, social, and institutional strategies for poverty reduction and women empowerment. Its experience offers valuable lessons for designing participatory and sustainable development programmes, making it a replicable model for other regions aiming to achieve inclusive growth and gender equity.

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