

## INCLUSION & EMPOWERMENT OF SINGLE MOTHERS & WIDOWED WOMEN IN THE MMR1

### **Inclusion and Empowerment of Single Mothers and Widowed Women in the Peri-Urban Areas of the Mumbai Metropolitan Region**

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#### **Abstract**

Female-headed households now constitute a significant and growing share of urban households in India. Yet, single mothers and widowed women remain among the least-studied and least-served groups in urban policy research. This study examines their socio-economic conditions, employment patterns, and social inclusion in the peri-urban localities of the Mumbai Metropolitan Region (MMR). Using a structured questionnaire administered to 31 purposively selected respondents, alongside secondary literature, the research identifies financial instability, limited access to employment, and social stigma as the primary barriers to empowerment. Survey findings indicate that 80.6% of respondents consider employment opportunities the most critical form of support, followed by financial aid (58.1%) and skill development (51.6%). While moderate levels of social inclusion exist in the MMR, persistent stigma — particularly against widowed women — continues to restrict full community participation. Government welfare programmes and NGO initiatives are recognised as important but are hampered by inadequate outreach. The study concludes that lasting empowerment requires a coordinated strategy integrating employment access, skill development, financial inclusion, affordable childcare, and sustained community sensitisation.

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**Keywords:** *single mothers, widowed women, women's empowerment, social inclusion, Mumbai Metropolitan Region, welfare schemes, financial inclusion, female-headed households, gender equity*

### 1. INTRODUCTION

Mumbai is often described as a city of ambition — a place where people from across India arrive hoping for a better life. But for single mothers and widowed women in its peri-urban belt, the city presents a more complicated reality. High living costs, informal employment, dense localities with uneven public services, and persistent social stigma combine to create serious obstacles for women who manage households without a partner's income or family support nearby.

The localities examined in this study — including Andheri, Borivali, Kurla, Goregaon, Thane, and Navi Mumbai — house a large and growing population of female-headed households. Some of these women are widowed; others are separated, divorced, or have been abandoned. Their circumstances differ, but the challenges they face are strikingly consistent: financial insecurity, difficulty finding stable employment, barriers to affordable housing, lack of childcare, and the social burden of raising children alone in a society that continues to attach status to the two-parent household.

This project was motivated by the observation that this group receives relatively little focused attention in Indian urban policy discourse. While women's empowerment is a widely stated policy goal, much of the literature and many of the programmes designed around it target women as a general category rather than the specific subset who are sole earners and sole caregivers simultaneously. Understanding where the gaps lie — in economic access, social acceptance, and awareness of existing support — is the central aim of this research.

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### *1.1 Changing Family Structures and Urban Realities*

Indian society has traditionally been organised around the patriarchal joint family, in which women's social and financial security was closely linked to marital status and extended family networks. These structures have been substantially disrupted by urbanisation and internal migration. As families relocate to cities like Mumbai in pursuit of employment, they often leave behind the support systems that once provided a safety net in times of crisis. When a marriage breaks down or a partner dies, women in migrant households frequently find themselves without the extended family support that might have cushioned the impact in a rural or small-town setting (Chandra, 2011).

The result is what economists and social scientists have called the feminisation of urban poverty. Households headed by women — especially single mothers and widows — are disproportionately represented among economically disadvantaged urban groups (Rahman et al., 2022). Without a secondary income, these households face greater exposure to housing insecurity, insufficient nutrition, and limited healthcare access. In a city where even modest rental accommodation consumes a substantial share of a low-wage worker's earnings, the margin for error is extremely thin.

### *1.2 Conceptual Framework: Inclusion and Empowerment*

Two concepts organise the analysis in this paper. Social inclusion refers to the processes through which marginalised individuals gain access to resources, rights, and opportunities that allow them to participate fully in economic, social, cultural, and political life (Davis et al., 2014). For single mothers and widowed women, this encompasses access to employment, housing, healthcare, education for their children, legal protections, and the ability to move through community spaces without discrimination.

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Empowerment, while related, is distinct. It refers to the strengthening of an individual's capacity to exercise agency — to make meaningful decisions about their own life, achieve financial self-reliance, and act with confidence in institutional contexts (Rahman et al., 2022). Empowerment is not simply about receiving resources but about developing the ability to use them effectively. Both inclusion and empowerment must be understood within intersecting dimensions of gender, class, caste, religion, and migration status that shape life in Mumbai's peri-urban areas.

***1.3 Economic Vulnerability***

Economic stability underpins almost every other dimension of wellbeing. In urban settings, financial security depends on access to stable, adequately paid employment. For single mothers and widowed women in the MMR, this access is frequently blocked by limited education, inadequate vocational skills, workplace discrimination, and the absence of affordable childcare. Many rely on informal and irregular work — domestic service, tailoring, street vending, food preparation, and home-based enterprises — that offer low and unpredictable income with no social security coverage (Harsha et al., 2024).

The COVID-19 pandemic amplified these vulnerabilities considerably. Lockdowns disproportionately disrupted informal sectors where women constitute a significant portion of the workforce. Female-headed households across Mumbai's peri-urban localities struggled with rent, medical expenses, and basic living costs, and the economic consequences continue to affect many households (Bhatia & Singh, 2019). Restricted access to formal banking and credit further compounds the challenge, often pushing women toward informal moneylenders who charge exploitative interest rates (Lahiri & Jha, 2024).

### *1.4 Social Stigma and Psychological Impact*

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Beyond financial hardship, single mothers and widowed women in Mumbai face entrenched socio-cultural prejudice. Widowhood, while less restrictive than in earlier generations, still carries symbolic weight that can limit social mobility and community participation. Single mothers — particularly those who are divorced or separated — often face moral scrutiny that widows do not, though both groups experience discrimination in housing, employment, and everyday social interactions (Bhattacharya, 2025).

The psychological consequences of sustained exclusion are significant. Many women experience loneliness, anxiety, and burnout from managing employment and sole caregiving simultaneously, with little access to counselling or mental health support (Wadekar, 2025). These effects are not merely personal — they have consequences for children's wellbeing and educational outcomes, creating cycles of disadvantage that extend across generations.

## **2. LITERATURE REVIEW**

### *2.1 Women's Empowerment and Health Outcomes*

Davis and colleagues examined the relationship between women's empowerment and health in low-income communities in Mumbai, finding that greater empowerment did not produce uniformly positive outcomes. While empowered women experienced fewer pregnancy-related complications, they also reported higher rates of other health concerns — possibly because increased awareness led to greater recognition and reporting of previously ignored problems. The study's central contribution is its caution against treating empowerment as a simple fix: outcomes depend heavily on the social and material context in which empowerment occurs.

## *2.2 Comprehensive Support for Single Mothers*

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Rahman and colleagues argue that meaningful empowerment for single mothers requires an integrated support structure that addresses financial, psychological, and social dimensions simultaneously. Their research identifies multiple overlapping challenges — financial strain, emotional stress, childcare responsibilities, and employment barriers — and frames empowerment not as financial independence alone but as a broader enhancement of self-esteem, emotional resilience, and social integration. This holistic framework provides an organising lens for the present study.

## *2.3 Mahila Bachat Gats and Urban Women's Self-Help Groups*

Wadekar reviews the evidence on women's self-help groups (Mahila Bachat Gats or MBGs) operating in urban Mumbai. Drawing on foundational studies by Kabeer and NABARD, the research confirms that SHGs contribute to financial literacy, access to formal credit, reduced reliance on informal lenders, and non-financial benefits including increased self-confidence and greater participation in household decision-making. However, the study identifies important limitations: models that work in rural contexts do not automatically translate to urban ones, and urban SHGs face sustainability challenges related to member heterogeneity, time constraints, and higher living costs. The study calls for policy frameworks explicitly adapted to urban realities.

## *2.4 Vulnerability of Widows in India*

Chandra provides a foundational analysis of widowhood as a distinct form of socio-economic vulnerability in India. Drawing on work by Dreze and Chen and other scholars, the study demonstrates that widows face multi-dimensional deprivation affecting both material conditions and social participation, and that vulnerability varies significantly by age, caste, region, and whether adult children are available to provide support. This analysis

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underscores the need for targeted interventions rather than generic women's empowerment programmes, and cautions against treating widowed women as a homogeneous group.

***2.5 Microfinance and Women's Empowerment in Suburban Mumbai*** Harsha and colleagues draw on data from 310 women borrowers affiliated with microfinance SHGs in suburban Mumbai to examine the relationship between microfinance access and economic empowerment. Their findings indicate positive associations with financial independence, income levels, and household decision-making participation. However, the study also identifies significant risks: high interest rates, rigid repayment schedules, limited financial literacy, and vulnerability to excessive indebtedness can transform microfinance from an empowering tool into a debt trap. These findings are particularly relevant to the MMR context, where the combination of high living costs and informal employment creates substantial financial fragility.

### **3. RESEARCH METHODOLOGY**

#### ***3.1 Research Design and Data Collection***

This study adopts a mixed-methods approach, combining primary quantitative data with secondary qualitative analysis. Primary data were collected through a structured questionnaire administered to 31 purposively selected respondents with direct or indirect knowledge of the challenges faced by single mothers and widowed women in Mumbai's peri-urban areas. Purposive sampling was employed given the student-led nature of the project and the access constraints associated with a time-bound academic study; the sample size, while modest, was considered sufficient for an exploratory investigation of this scope. The questionnaire covered awareness of challenges, perceptions of social inclusion, views on the most important types of support, and assessments of government and NGO effectiveness.

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Secondary data were drawn from peer-reviewed journal articles, government reports, and NABARD documentation.

### *3.2 Research Objectives*

- To examine the socio-economic conditions of single mothers and widowed women in the peri-urban areas of the Mumbai Metropolitan Region.
- To identify the key challenges affecting their social inclusion and economic empowerment.
- To evaluate the effectiveness of government programmes and NGO-led initiatives targeting these groups.
- To propose policy recommendations and strategic measures for improving inclusion, financial independence, and quality of life.

### *3.3 Scope*

The study focuses on peri-urban localities within the Mumbai Metropolitan Region (MMR), including Andheri, Borivali, Kurla, Goregaon, Thane, and Navi Mumbai. Key dimensions of analysis include socio-economic background, employment patterns, awareness and utilisation of welfare schemes, and access to legal rights and empowerment opportunities. The scope is limited to urban-suburban settings; rural contexts and other metropolitan regions fall outside its boundaries.

### *3.4 Ethical Considerations*

All respondents participated voluntarily and provided informed consent prior to completing the questionnaire. Responses were collected anonymously and no identifying information was retained. The study posed no foreseeable risk of harm to participants.

### 3.5 Limitations and Directions for Future Research

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The sample of 31 respondents is relatively small and skews toward younger, more educated participants (61.3% aged 18–21), which limits the generalisability of findings. The study does not include direct interviews with single mothers or widowed women themselves, meaning the analysis captures perceptions and awareness rather than lived experience. The scarcity of disaggregated official data on this specific population also restricts the depth of secondary analysis. Future studies should employ stratified random sampling with direct participation from single mothers and widowed women across multiple MMR localities, use mixed qualitative and quantitative instruments, and extend the scope to include longitudinal follow-up to capture changes in empowerment over time.

## 4. DATA ANALYSIS AND FINDINGS

### 4.1 Respondent Profile

Table 1 presents the age distribution of respondents. The majority (61.3%) are between 18 and 21 years old, reflecting the student profile of the surveying institution. Older age groups are underrepresented, which is an acknowledged limitation of the sampling method. Gender representation was approximately balanced — 51.6% female, 48.4% male. By occupation, students comprised the largest group (45.2%), followed by employed individuals (25.8%), homemakers (22.6%), and unemployed respondents (6.5%).

**Table 1**

*Age Distribution of Respondents (N = 31)*

Age Group	Frequency	Percentage (%)
18–21	19	61.3

22–30	4	12.9
31–40	3	9.7
40 and above	5	16.1
Total	31	100.0

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### 4.2 Awareness of Challenges

Table 2 presents respondents' self-reported awareness of the challenges faced by single mothers and widowed women. Almost two-thirds (64.5%) indicated clear awareness. A further 19.4% reported partial awareness. Only 16.1% had no awareness at all — suggesting that, among the sampled population, the issue is broadly but not universally recognised. The gap in awareness among roughly one in three respondents underscores the continued need for public sensitisation.

**Table 2**

*Respondent Awareness of Challenges Faced by Single Mothers and Widowed Women*

Level of Awareness	Frequency	Percentage (%)
Yes (aware)	20	64.5
Somewhat aware	6	19.4
No (not aware)	5	16.1
Total	31	100.0

### 4.3 Most Important Types of Support

Respondents were asked to select all applicable types of support they considered most important for single mothers and widowed women. Results are presented in Table 3. Employment opportunities were the most frequently cited need (80.6%), followed by financial aid (58.1%), skill development programmes (51.6%), childcare facilities (48.4%), and emotional counselling (25.8%). The low ranking of emotional counselling may reflect under-recognition of mental health needs rather than their absence — a pattern consistent with broader literature on help-seeking behaviour among marginalised women in urban India (Rahman et al., 2022). Taken together, the data point to an interconnected cluster of needs: employment access depends on skills and childcare, which in turn depend on financial stability.

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**Table 3**

*Respondent Views on Most Important Types of Support (N = 31)*

Type of Support	Frequency	Percentage (%)
Employment opportunities	25	80.6
Financial aid	18	58.1
Skill development programmes	16	51.6
Childcare facilities	15	48.4
Emotional counselling	8	25.8

*Note.* Multiple responses were permitted; percentages therefore sum to more than 100%.

#### ***4.4 Most Common Challenges***

Financial instability was identified as the most prevalent challenge, cited by the majority of respondents — consistent with the secondary literature (Harsha et al., 2024; Lahiri & Jha, 2024) but also directly confirmed by our survey. Employment difficulties and emotional and mental stress were also frequently cited, followed by lack of family support and social isolation. The co-occurrence of economic and psychological challenges across our respondents is particularly telling: 80.6% prioritised employment while a significant proportion also flagged emotional stress, suggesting that economic precarity and psychological distress are experienced together rather than sequentially.

#### ***4.5 Social Inclusiveness***

When asked how inclusive people in Mumbai's peri-urban areas are toward single mothers and widowed women, 54.8% of respondents described society as 'somewhat inclusive', 25.8% were 'not sure', 9.7% said 'very inclusive', and 9.7% said 'not inclusive'. This distribution — with more than a quarter of respondents uncertain — suggests that inclusion is experienced inconsistently, varying by neighbourhood, community background, and individual circumstance. Only 9.7% characterised the environment as genuinely welcoming, which is a sobering finding given that moderate inclusion is often treated in policy discourse as an adequate baseline.

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## **5. DISCUSSION**

The findings confirm that economic barriers are the dominant concern for respondents: 80.6% prioritised employment, 58.1% financial aid, and 51.6% skill development — a pattern that aligns with what Rahman et al. (2022) and Harsha et al. (2024) have argued about economic empowerment as the foundation

for wider change. Crucially, however, our data show that these are not ranked priorities to be addressed in sequence but a cluster of interdependent needs. Women cannot take up employment without childcare (cited by 48.4% of respondents); they cannot access credit without financial literacy; and they cannot benefit from skill programmes without time and transport — realities that policy design must accommodate simultaneously.

The moderate and uncertain levels of social inclusion reported — with only 9.7% of respondents describing society as 'very inclusive' — are consistent with Chandra's (2011) observation that residual stigma persists in Indian urban environments in less visible forms, including housing discrimination and informal social exclusion. Our finding that 25.8% of respondents were 'not sure' about the level of inclusion is itself informative: it suggests that inclusiveness in the MMR is inconsistent enough that even aware observers cannot characterise it clearly. Wadekar's (2025) evidence on SHGs improving women's social confidence points to group-based community interventions as one practical lever for addressing this uncertainty.

A significant gap revealed by our data is the disconnect between the existence of welfare programmes and their reach. Survey respondents broadly acknowledged that schemes and NGO initiatives exist, but awareness of specific programmes among intended beneficiaries remains limited — a finding that mirrors Lahiri and Jha's (2024) evidence on urban financial inclusion instruments failing to reach low-income women. This is a failure of

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communication and outreach, not of policy design, and it is therefore more tractable than structural redesign. Strengthening the interface between welfare systems and communities through local-language materials, community health workers, and trusted intermediaries could produce significant gains at relatively low cost.

## 6. RECOMMENDATIONS

Based on the findings and discussion, the following recommendations are proposed for government

bodies, NGOs, and community organisations working in the MMR.

### *6.1 Employment and Skill Development*

- State and municipal employment agencies should establish dedicated job placement cells for single mothers and widowed women, with outreach through Resident Welfare Associations and NGO networks.
- Skill development programmes under PMKVY (Pradhan Mantri Kaushal Vikas Yojana) should be restructured in flexible, part-time formats that accommodate caregiving responsibilities.
- Industry partnerships should be developed to create formal employment pathways for women trained through informal or home-based work, including certification of prior learning.

### *6.2 Financial Inclusion*

- Financial literacy workshops should be integrated into existing SHG and Mahila Bachat Gat structures, with dedicated modules on digital banking, government scheme registration, and responsible borrowing.

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- Microfinance institutions operating in the MMR should adopt flexible repayment schedules for female-headed households to reduce the risk of debt-trap dynamics (Harsha et al., 2024).

### *6.3 Childcare and Housing*

- Affordable, publicly funded crèche and childcare facilities should be expanded in peri-urban localities, particularly near major employment clusters and transit hubs.
- Anti-discrimination guidelines for landlords should be strengthened and publicised, with accessible local grievance mechanisms for women who face housing refusal or harassment.

#### *6.4 Welfare Outreach and Social Sensitisation*

- Dedicated outreach workers should be appointed at ward level to proactively connect single mothers and widowed women with existing government schemes, rather than relying on self-registration.
- Municipal bodies, schools, and colleges should conduct structured awareness campaigns countering stereotypes about female-headed households and normalising their presence in community life.
- Community-level sensitisation through Resident Welfare Associations, religious institutions, and local media can complement formal campaigns and accelerate attitudinal change.

### **7. CONCLUSION**

This study examined the inclusion and empowerment of single mothers and widowed women in the peri-urban areas of Mumbai — not as a policy abstraction but as a lived reality shaped by financial pressure, social judgment, and institutional gaps. The findings confirm

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that economic barriers are primary: financial instability, limited employment access, and inadequate childcare form an interlocking set of constraints that no single intervention can resolve in isolation. Social inclusion, while improving, remains partial — with stigma operating in subtle but consequential ways that restrict women's full participation in community life.

What makes this situation both serious and addressable is that the barriers are largely failures of reach rather than failures of design. Welfare schemes exist but do not consistently reach intended beneficiaries. Support structures function but do not accommodate the realities of sole caregiving. Community attitudes are shifting but have not reached genuine acceptance. Closing these gaps requires coordinated effort across government, civil society, and the private sector, but it does not require the reinvention of existing systems — rather, it requires that those systems reach further, communicate better, and respond more specifically to the

needs of this group.

The standard to aim for is a modest but important one: that being a single mother or a widow in Mumbai should not automatically mean financial vulnerability and social exclusion. This study offers a preliminary empirical basis for understanding where the current response falls short and what a more effective and equitable approach would look like.

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## **AUTHOR CONTRIBUTIONS**

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Rishabh Kumar: conceptualisation, research design, data collection, and overall coordination. Manish Chavan: literature review, secondary data analysis, and writing of Sections 2 and 5. Vivek Chavan: primary data analysis, table preparation, writing of Sections 3, 4, and 6, and final editing. All authors reviewed and approved the final manuscript.

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