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URBAN SOCIAL PROTECTION POLICY IN BANGLADESH ADDRESSING INEQUALITY AND VULNERABILITY AMID RAPID URBANIZATION

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ABSTRACT

Rapid urbanization in Bangladesh is transforming patterns of poverty and placing new demands on social protection systems that have historically prioritized rural deprivation and categorical eligibility. This study examines the extent to which national policies address urban vulnerability, implement relevant instruments, and facilitate access to benefits. The qualitative document review encompasses eight strategy, statistical, and assessment documents, an institutional notice, and selected peer-reviewed studies. A structured matrix is used to evaluate risk recognition, eligibility and benefit design, administrative access, accountability, and shock responsiveness. The findings indicate improved recognition of urban deprivation, yet operational reforms remain incomplete. Although urban poverty rates have declined, income inequality has increased; according to BBS, 23.9% of urban and 44.0% of rural households received social security benefits in 2022. However, these figures do not capture program effectiveness. Persistent challenges include adapting to informal employment, ensuring benefit portability, providing sufficient information on benefit adequacy, and integrating routine and crisis assistance. Progress is evident in digital payments and beneficiary management systems, though success is uneven. The analysis identifies mismatches in recognition, design, and delivery, and emphasizes the need for program-specific evidence to assess each area. Key priorities include assisted enrolment, portable records and payments, locally informed adequacy reviews, accessible appeals, and pre-arranged shock-response protocols. This analysis focuses on policy alignment within documents rather than causal program impacts or nationally representative beneficiary experiences.

Keywords: Urban Social Protection; Urban Vulnerability; Administrative Burden; Policy Implementation; Inequality; Bangladesh.

1 INTRODUCTION

Urban growth creates jobs and services but also leads to insecure livelihoods, housing, and benefit access. Declining poverty rates may coincide with a larger number of people in poverty [1], while issues related to housing, infrastructure, and hazard exposure are not captured by income measures [2]. Urban protection must address both resources and the institutions that determine access to benefits.

Industrialization, migration, and metropolitan expansion in Bangladesh are reshaping patterns of deprivation. Research highlights urban policy neglect [3], political influences on livelihoods in Dhaka [4], limited representation of migrants [5], and spatial disparities masked by averages [6]. Protection efforts must address risks within expanding cities and those arising from rural–urban migration. BBS reports that urban poverty declined from 21.3% in 2010 to 14.7% in 2022, while the urban income Gini increased from 0.452 to 0.539 [7]. Another analysis estimates the urban poor population at 7.4 million and 7.9 million [8]. These indicators reflect different aspects; survey revisions limit comparability, and none assess program impact.

The 2015 National Social Security Strategy (NSSS) addressed urban inclusion [9], and the 2020 Urban Social Protection Strategy proposed portability and coordination [10]. UNDP reported the approval of the National Urban Policy 2025 on 1 January 2026 [11]. The NSSS review and reform framework published in 2026 allow assessment of earlier commitments [12,13], but proposals alone do not demonstrate implementation.

Studies on livelihood, gender, migration, and environment explain deprivation, while research on targeting and administrative burden identifies exclusion mechanisms [14–16]. Urban-sensitive protection focuses on the suitability of instruments [17]. However, the link between policy commitments and inconsistent evidence on reach, payment continuity, and adequacy remains unresolved: stated entitlements do not guarantee access.

This study examines how urban vulnerability is defined, how policies respond, and which alignment issues arise in implementation assessments. A qualitative documentary analysis identifies mismatches in recognition, design, and delivery, and clarifies the limitations of the evidence.

2 LITERATURE AND ANALYTICAL FRAMEWORK

2.1 Urban vulnerability as an interaction of livelihoods and institutions

Urban vulnerability encompasses more than poverty classification. Moser associates labour, housing, human capital, and social relationships with resilience [18], while multidimensional poverty measures highlight the limitations of income thresholds [19]. Deprivation describes current conditions, whereas vulnerability also reflects exposure to risks and the capacity for recovery. Households above the poverty line may still lack protection against illness, job loss, or displacement. Studies in Bangladesh link insecurity to deficiencies in infrastructure, access to drinking water, and health services [20–22]. Cash transfers cannot substitute for these essential services; rather, the adequacy of benefits is shaped by necessary expenditures. Therefore, social protection must be coordinated with housing and service policies, while maintaining clear distinctions between their respective functions.

In Dhaka, political relationships influence livelihoods, and women's paid employment often coincides with caregiving responsibilities [23]. Migrant women experience interconnected employment, financial, and protection risks [24]. Additional studies document the burdens faced by low-income women and displacement during COVID-19 [25,26]. These findings underscore the importance of differentiating within, rather than generalizing across, urban population groups.

Mobility generates procedural insecurity. Research in Chattogram identifies disadvantages faced by migrants [5], while studies on urban stigma highlight issues of dignity [27]. Crisis research further extends the concept of vulnerability beyond current income levels [28]. Processes such as applying for assistance, changing addresses, and appealing rejections are therefore substantive components of social protection.

2.2 Social protection design and the organization of access

Urban-sensitive instruments must address specific urban risks, such as high living costs, informal earnings, and gaps in insurance coverage [17]. Lifecycle transfers respond to age-related needs but may not address income disruptions or displacement. Targeting outcomes depend on the definition of need [29], making eligibility a substantive design consideration.

Formal entitlement does not guarantee benefit receipt. Administrative burdens encompass learning, compliance, and psychological costs [15]. Organizational procedures may exclude eligible claimants [16], and street-level discretion also influences access [30,31]. These concepts inform the examination of verification, payment, and appeals processes, although the prevalence of such burdens in Bangladesh remains undetermined.

Urban political dynamics may influence access to safety-net programs [32]. Digital systems can enhance traceability but may disadvantage residents lacking documentation or connectivity, highlighting the necessity of safeguards [33]. Research on Egyptian insurance similarly distinguishes between entitlement and enrolment [34], serving as a conceptual comparison rather than evidence of identical practices in Bangladesh.

2.3 Policy alignment across five dimensions

The framework evaluates five dimensions: recognition of risks and populations; eligibility and benefit design; administrative access through enrolment, payment, and updating; accountability and grievance redress; and shock responsiveness through planned temporary expansion. These dimensions distinguish between identifying a risk, providing an appropriate instrument, and ensuring access.

Recognition mismatches occur when risks are omitted; design mismatches arise when instruments do not adequately address identified needs; and delivery mismatches are evident when implementation barriers are documented. Missing evidence is recorded as unresolved rather than as failure. The framework allows for progress in certain functions while acknowledging weaknesses in others.

Flooding and environmental hazards in Dhaka interact with settlement conditions [35]. Research identifies political and institutional challenges in integrating adaptation, disaster risk reduction, and social protection [36,37]. Studies of regional and rural programs inform questions of preparedness but do not establish urban effects [38,39]. Economic shocks represent an additional relevant risk [40]. Figure 1 illustrates analytical rather than causal relationships.

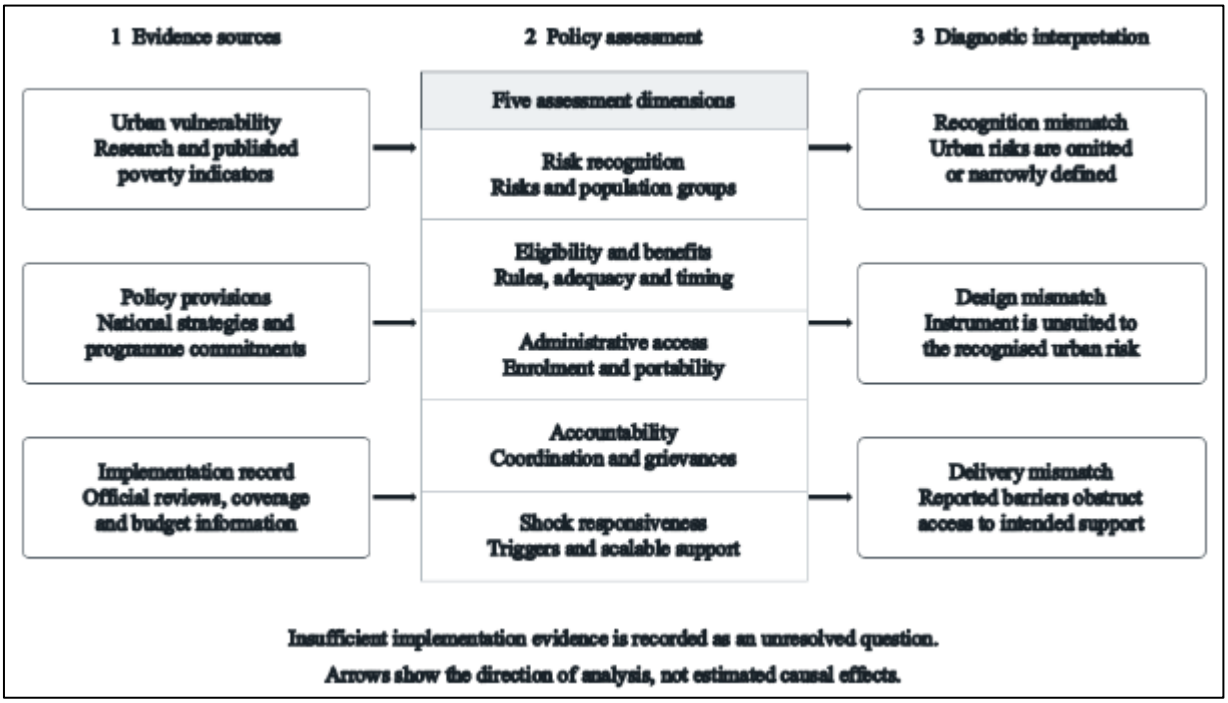


Figure 1: Framework for analyzing urban social protection policy alignment

3 MATERIALS AND METHODS

3.1 Research design and unit of analysis

Qualitative document analysis assesses the correspondence between urban vulnerability and Bangladesh's protection policies. Following Bowen, documents are read as institutional accounts with distinct purposes and limits [41]. Framework analysis structures cross-document comparisons of risk definitions, instruments, administration and implementation [42]. This design is neither an interview study, systematic review nor impact evaluation.

The unit of analysis is a policy provision, reported implementation finding, or statistical statement, interpreted within its documentary context. Findings from Dhaka, Chattogram, and Faridpur are not generalized to all municipalities. The analysis covers documents from the 2015 NSSS through the 2026 review and framework, using versions available as of 2 November 2026.

3.2 Documentary corpus and source selection

Eight core documents comprise the 2015 NSSS, 2020 urban strategy, HIES 2022 report, HIES-based urban brief, World Bank 2025 assessment, FY2025–26 social security budget report, 2026 NSSS review and 2026–2035 framework. A supplementary UNDP notice establishes the reported National Urban Policy approval date and priorities but is not treated as its full text.

Table 1: Core documentary corpus and evidentiary roles

ID	Source and date	Analytical role and locator
D1	NSSS 2015	Policy commitments: ch. 4, and 4.5 (pp. 58–59); delivery: ch. 6.
D2	Urban social protection strategy, 2020	Risks, instruments and roles: pp. 4, 21–23; ministry plans.
D3	BBS HIES 2022 (2023)	Poverty, Gini and benefit receipt: tables 4.2, 6.3 and 10.1.
D4	Urban poverty policy brief, 2025	HIES reanalysis and program classification: pp. 3–4, 6–7; not independent of D3.
D5	World Bank poverty assessment, 2025	Distribution and distinct coverage: summary p. xvi; pp. 49–50.
D6	Social security budget, FY2025–26	Budget and delivery: summary, ch. 2; allocation ≠ receipt.
D7	NSSS strategic framework 2026–2035	Proposals: §§3.3.2, 3.3.6, 3.4.3–3.4.9; not evaluation.
D8	Final NSSS Phase II review, 2026	Reported progress and constraints: summary, urban section, ch. 6.
N1	UNDP Urban Policy notice, Jan 2026	Approval reportedly 1 Jan 2026; notice, not policy text.

Purposive selection criteria included the presence of an identifiable institution, accessible documentation, and relevance to vulnerability, benefit design, coverage, financing, or implementation. Reference tracing and targeted retrieval encompassed BBS, SSPS, World Bank, UNDP, and publisher sources, employing search terms such as Bangladesh, urban social protection, poverty, portability, administrative burden, and implementation. This approach yields an inspectable corpus rather than comprehensive literature coverage.

Peer-reviewed studies provide contextual background, with evidence from Bangladesh distinguished from international conceptual comparisons. Commentary, duplicate texts, inaccessible works, and unrelated documents are excluded as independent implementation evidence. This review does not claim exhaustive database searching, screening flow, saturation, or quality-weighted synthesis. Sources that reuse HIES or policy material are not considered independent numerical confirmations.

3.3 Extraction and analytical procedure

Analysis comprised familiarisation, structured extraction, comparison and synthesis. Document status, date, purpose, population and location were recorded alongside each finding and evidentiary role. Section 2.3 supplied five initial dimensions; subcategories addressed relocation, informal employment, benefit erosion, information systems, grievances and temporary expansion. Table 2 defines extraction questions and boundaries.

Table 2: Operational framework for documentary interpretation

Dimension	Extraction question	Interpretive boundary
Risk recognition	Which populations and risks, including informal work, housing, care and mobility, are named?	Recognition does not establish reach or adequacy.
Eligibility and benefit design	What rules, instruments, amounts and schedules address the risk?	Proposals are not proof of operation.
Administrative access	How do enrolment, verification, transfers and address changes work?	A channel need not ensure easy, continuous access.
Accountability	Who handles coordination, complaints and data corrections?	Assigned duties do not prove effective remedies.
Shock responsiveness	What triggers, funds, records and payments enable expansion?	Emergency spending does not prove preparedness.

The matrix distinguishes policy commitments, implementation reports, contextual statistics, and analytical inferences. Later reviews were compared with earlier provisions to assess progress, constraints, or missing evidence. For example,

urban portability proposals were evaluated against subsequent implementation accounts. Missing data on benefit continuity after relocation were not interpreted as an exclusion rate.

Relevant evidence was retained. Reported advances in digital payments and registries rule out uniform stagnation, while explicit urban provisions rule out complete policy omission. Differences in coverage measures were left unresolved rather than averaged. Themes were identified through relationships among risk, provision, and implementation, not word-frequency counts. The analysis relied on documentary comparison without independent double coding or participant validation.

3.4 Treatment of published numerical indicators

Published statistics were used in context and retained with source, year, unit, and population. Distinctions were maintained between income and consumption Gini measures, all-household receipt and eligible-household coverage, and allocations and realized urban expenditure. No microdata was reanalyzed, and no regression, hypothesis testing, or causal estimation was conducted.

Because BBS changed survey measurements and program questions between HIES rounds [7], historical values are descriptive and not strictly comparable. BBS urban household receipt and World Bank coverage estimates are reported separately, as their definitions differ. Urban population counts are based on the policy brief's reanalysis rather than new calculations. Table 3 lists the indicators and their limitations.

3.5 Trustworthiness and ethical considerations

Credibility is established through source attribution, comparison of policy provisions and reviews, and inclusion of contrary evidence. Tables 1 and 4 present central claims. Source assessment considered authenticity, institutional purpose, date, and geographical scope. Consistent extraction supports dependability, though publication selectivity, official reporting incentives, and interpretive judgment remain.

The study prioritizes accessible protection while recognizing fiscal and verification constraints. Government reviews document reported, but not independently validated, implementation. External studies provide additional perspectives but do not replace beneficiary interviews. All analyzed material is public and aggregate; no participants were recruited, and no non-public identifiable information was collected.

4 RESULTS

4.1 Declining poverty incidence coexists with unequal and expanding urban need

Urban protection needs cannot be inferred from poverty incidence alone. BBS reports a lower upper-line urban poverty rate but higher income Gini in 2022 than 2010 [7]. A related HIES analysis reports more urban poor and 15.3 million urban people classified as poor or vulnerable in 2022 [8]. These are distributional observations, not causal estimates of urban growth or transfers.

Table 3: Published contextual indicators and comparison limits

Indicator	Period	Published value	Source and boundary
Urban poverty (upper line)	2010; 2022	21.3%; 14.7%	BBS table 6.3 [7]; survey changes limit comparability.
Urban poor	2010; 2022	7.4m; 7.9m	Policy brief pp. 3–4; published reanalysis.
Urban poor or vulnerable	2022	15.3m	Policy brief, p. 4; includes those classified as poor.
Urban income Gini	2010; 2016; 2022	0.452; 0.498; 0.539	BBS table 4.2 [7], income, not consumption.
Urban benefit receipt	2022	23.9%	BBS table 10.1 [7], all urban households, past 12 months.
Rural benefit receipt	2022	44.0%	BBS table 10.1 [7], same household measure.
Urban assistance coverage	2022	34.5%	World Bank summary [43]; not harmonized with BBS receipt.

Broad social security budget	2025–26 (FY)	BDT 116,731 crore; 14.78%	Finance Division [44]; national allocation, not urban spending.

Irregular work complicates earnings assessments, while insecure housing and services create costs beyond an income threshold. Migration can disconnect residence from administrative eligibility records [4,5,24]. Thus, urban need differs in kind as well as magnitude: identical transfers may cover very different shares of essential costs or lost earnings.

The results neither imply that all urban households were bypassed by poverty reduction nor that inequality worsened every welfare dimension. Poverty rates, counts of poor residents, inequality and benefit receipt have distinct denominators and can move differently. Program assessment must therefore examine reach, covered risks, value and reliability together.

4.2 Urban risks are recognized more clearly than operational entitlements are specified

Urban inclusion is explicit in policy. The 2015 NSSS calls for urban access to expanded lifecycle programs and complementary housing and services [9]. The 2020 urban strategy recognizes multidimensional deprivation, registration, portability and urban-sensitive support [10]. Urban vulnerability is therefore acknowledged, not overlooked.

However, the 2026 NSSS review reports that the urban strategy lacked a comprehensive operational package, with continued reliance on Open Market Sales and limited urban reach of lifecycle schemes [12]. As a published implementation assessment, not an evaluation conducted here, it highlights a gap between stated commitments and operational arrangements.

The 2026 framework proposes household support, lifecycle expansion, insurance, digital systems and shock response [13] (secs. 3.3.2, 3.3.6). Its Family Card proposal supplements individual benefits but does not confirm enrolment or impact. Similarly, a UNDP notice confirms a governance announcement, not full implementation of the Urban Policy [11]. Recognition has advanced, but sequencing and delivery of instruments remain uncertain.

4.3 Coverage, budget size and adequacy describe different aspects of protection

BBS records show social security benefit receipt by 23.9% of urban and 44.0% of rural households in 2022 [7], rounded to 24% and 44% in the urban brief [8]. The World Bank separately reports 34.5% urban social assistance coverage [43]. Different program sets and reporting conventions prevent averaging or treating these measures as interchangeable.

Household receipt does not equate to coverage among eligible people, nor does it indicate transfer adequacy or payment regularity. The 2026 framework notes an initiated benefit-review process for selected cash programs [13]. Evaluation must determine whether that process considers urban living costs, actual payments and access, rather than simply recording its existence. The FY2025–26 report allocates BDT 116,731 crore, or 14.78% of the national budget, to broadly defined social security [44]. The urban brief's 4.1% share for exclusively urban programs [8] uses a different classification; this figure is neither the total urban beneficiary share nor directly applicable to that later budget. Meaningful comparisons require program-level recipient data, actual expenditure and transfer value.

4.4 Portability and administrative access remain central to meaningful inclusion

The 2020 urban strategy recognizes benefit continuity across residential moves [10], which is particularly relevant to mobile workers and tenants. However, stating portability does not demonstrate that eligibility files, verification or payment systems function across administrative boundaries. This remains an implementation issue, not an established failure. The 2026 review reports greater progress in government-to-person transfers and beneficiary systems than in selection and grievance reforms [12]. Digital payments may improve traceability after enrolment but do not necessarily simplify entry or record correction. This uneven progress supports a differentiated delivery assessment rather than a claim of universal technological failure. Administrative burden may result from learning costs, documentation and visits, or stigma and difficult interactions [15,16]. Bangladesh studies identify relevant contexts but do not estimate their contribution to national exclusion [27,32]. Application histories, rejections, address changes, appeals and payment gaps could test these mechanisms. Their absence from the reviewed corpus is a monitoring limitation, not evidence that such records do not exist.

4.5 Shock responsiveness requires operational links beyond routine assistance

Routine lifecycle benefits address predictable needs but may not cover sudden job loss, fire, displacement or climate disruptions. The 2026 framework proposes temporary top-ups and enrolment for newly affected individuals, based on updated data, warnings and contingency finance [13] (sec. 3.3.6). These are planned response measures rather than indicators of national performance.

Studies in Bangladesh identify institutional coordination and political incentives as barriers to integrating protection with disaster risk reduction [36,37]. Rural climate findings raise questions that do not directly address urban outcomes [39]. Urban pilots should account for informal earnings, tenant mobility and disrupted services, and should measure activation rules, enrolment changes, payment speed and continuity, rather than focusing solely on announced expenditure.

Table 4 summarizes evidence across five dimensions. While there is explicit risk recognition and some delivery improvements, operational alignment remains incomplete. It is not yet verified whether these instruments provide accessible, adequate and timely protection for specific urban groups. The available data does not establish program failure rates or representative beneficiary experiences.

Table 4: Documentary evidence and the interpretation of policy alignment

Dimension	Documentary observation and locator	Interpretation and evidence gap
Recognition	NSSS urban access: §4.5, urban housing, health and services: p. 4.	Recognized risks; unknown translation into program rules.
Design	Registration and portable support: pp. 21–23; incomplete package: final review summary.	Design concerns persist; not uniform across programs.
Access	Portability: p. 23; mixed delivery progress: review ch. 6.	No harmonized evidence of post-relocation payment continuity.
Accountability	Data updating and grievance pathways: framework pp. 24–25.	Proposals; correction outcomes and resolution times unverified.
Shock response	Temporary top-ups/new claimants: framework p. 18; coordination issues.	Activation, funding and response times need testing.

5 DISCUSSION

5.1 Distinguishing recognition, design and delivery mismatches

Distinguishing recognition, design and delivery avoids labelling every weakness an implementation gap. Bangladesh policies acknowledge urban deprivation and reviews report digital progress, yet comprehensive urban arrangements remain incomplete. Neither blanket inclusion nor blanket exclusion describes the record.

Urban-sensitive protection requires risk–instrument–access alignment [17]. Recognising overlooked groups, changing eligibility or benefit timing, and improving verification or portability address different problems. Each needs specific evidence and an accountable institution, even within coordinated reform.

The framework diagnoses questions rather than estimating causal effects. Missing implementation evidence is not treated as failure; verification is necessary before assigning any mismatch.

5.2 Administrative access as a distributional issue

Document requirements and time away from work create unequal claiming costs. Administrative burden theory explains exclusion without formal disqualification [15,16], while Bangladesh research shows the role of local politics and social networks [32]. Eligibility must be assessed alongside the entire application pathway.

Digital traceability alone cannot guarantee corrected records, timely payments, appeals or continuity after relocation. Claimant access and system interoperability require distinct indicators; grievance measures should capture effective correction and resolution [33].

Programme agencies control eligibility and finance; local offices can assist with information, verification, records and referrals. New committees do not automatically settle cross-boundary disputes. Accountability requires a clear responsible authority when households move or several schemes respond to shocks; wholesale decentralisation needs separate capacity and cost evidence.

5.3 Differentiated protection within fiscal constraints

Urban risks require different instruments: lifecycle transfers, feasible work-related insurance, labour measures and temporary crisis assistance. Housing and services remain complementary. Their availability influences transfer adequacy but should not erase the analytical boundary of social protection.

Variable earnings and absent employers complicate informal-worker insurance. A Bangladesh model needs evidence on contributions, administrative costs and subsidies [34]. Wider categorical benefits may reduce testing but increase fiscal obligations; targeting likewise depends on defined needs [29]. This study sets no optimal threshold.

Spending growth may reflect more recipients, larger transfers or administrative changes without improved adequacy. Urban reform requires financing sequences and real-value indicators. The 2026 review reports progress alongside unfinished components, not uniform failure.

6 POLICY IMPLICATIONS

Urban access should be measured through harmonized eligibility, applications, rejections, transfers and appeals, with clear denominators and disaggregation. Table 5 specifies pilot reforms and outcomes to test their effectiveness.

Table 5: Proposed reform sequence and measures for evaluation

Action and sequence	Responsible functions	Evaluation evidence
Comparable urban indicators (foundation)	BBS; agencies; evaluation units	Denominators, program sets, periods; eligible-group coverage.
Assisted enrolment (pilot)	Agencies; municipal/ward offices	Completion, refusal and processing; claimant costs and causes.
Residence continuity (pilot/scale)	Registries; agencies; payment providers	Record updates, uninterrupted payments, duplication errors.
Adequacy review (budget)	Finance Division; agencies	Real values, timeliness, essential costs and fiscal effects.
Appeals and correction (implementation)	Agencies; local grievance offices; oversight	Resolution time, corrected records, offline access, user experience.
Scalable shock support (pilot)	Protection, disaster, finance, local government	Activation/payment delays, reach, regular-benefit continuity, financing.

Assisted applications, alternative residence evidence and correction mechanisms should be piloted without weakening verification. Portability must link records, offices and payments; audits should track claimant costs, continuity and duplication errors.

Benefit review should reflect urban costs and unstable earnings, building on existing 2026 provisions. Program-level analyses should compare transfers, schedules and services; no specific payment amount or saving is estimated here.

Shock-response plans should specify triggers, authorization, new registrations, financing and protection of ongoing payments. Urban pilots must distinguish top-ups from newly enrolled households and evaluate activation delays. National and local authorities need explicit responsibilities for referrals, records and appeals. Data sharing must protect privacy and allow correction, with assisted/offline channels maintained. Scaling should depend on claimant outcomes and costed financing, not counts of new committees.

7 LIMITATIONS AND FUTURE RESEARCH

The purposive corpus does not capture all programs or literature. Official reviews may be selective, and documents referencing HIES or reform evidence do not provide independent confirmation. Local studies vary widely, and national averages may obscure settlement-level differences. The National Urban Policy is reflected only by an approval notice.

In the absence of linked microdata, observations, or interviews, it is not possible to estimate exclusion rates, claimant-burden prevalence, or causal effects. Changes in survey methods and inconsistent BBS and World Bank coverage definitions limit comparability. The proposed 2026 reforms are not assumed to be operational.

Future research should compare municipalities using records and interviews, track enrolment and appeals, test portability after relocation, and harmonize coverage and adequacy measures. Shock pilots should evaluate activation, new recipients, and continuity of regular payments.

8 CONCLUSION

Bangladesh has demonstrated growing recognition of urban vulnerability; however, policy commitments alone do not ensure adequate benefits. Although poverty incidence is declining, income inequality is widening, and benefit distribution remains uneven. Reviews of the National Social Security Strategy (NSSS) indicate both incomplete urban arrangements and progress in digital delivery. Discrepancies among recognition, program design, and delivery highlight key priorities: appropriate instruments, portable access, effective administration, and scalable crisis support. Program-level monitoring and sustainable financing should be established before asserting that policy adoption or increased budgets result in greater inclusion.

STATEMENTS ON COMPLIANCE WITH ETHICAL STANDARDS

Data availability

This study exclusively utilised publicly accessible government policy documents, institutional reports, peer-reviewed publications, and published aggregate statistical indicators. No primary data were collected, and no individual-level or participant-level dataset was generated. All documentary sources are identified in the reference list, while Tables 2 and 4 present the analytical framework and documentary evidence matrix used in the study.

Disclosure of conflict of interest

The author declares no conflict of interest.

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