



## FROM INDIVIDUAL RISK TO COLLECTIVE SECURITY: MICROINSURANCE AS A PILLAR OF INCLUSIVE DEVELOPMENT

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### Abstract:

*This research explores the life-altering possibility of microinsurance as an impetus for inclusive development among underserved sections in India. By collecting data from 250 respondents, this paper examines microinsurance's impact on financial stability and health preventive measures. The findings, supported by paired sample t-tests, disclose notable improvements post-enrolment. The study provides actionable insights to enhance microinsurance adoption, positioning it as a cornerstone for sustainable growth and collective security in India.*

**Keywords:** *Microinsurance, Inclusive development, Financial Stability, Sustainable Growth, Micro Health Insurance*

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### Introduction:

The United Nations, in its quest to create a more equitable and sustainable world, has articulated ambitious goals through its Sustainable Development Goals. Among these are the eradication of poverty, the promotion of economic growth, and the reduction of inequalities. These objectives are closely aligned with microinsurance, which provides financial protection to economically disadvantaged individuals and households, transforming individual risk into collective security. The economically disadvantaged, often ensnared in a cycle of vulnerability, are particularly susceptible to crises such as illness, accidents, bereavement, or the destruction of assets due to natural disasters or civil unrest. Microinsurance has emerged as a beacon of hope, offering vital protection to low-income individuals against these adversities. It serves as a robust tool in the battle against poverty, averting financial setbacks that could thrust families into destitution. By providing affordable coverage, microinsurance not only acts as a financial safety net but also fosters innovative solutions to enhance resilience among vulnerable segments of society.

Microinsurance, implying “affordability for the poor” and “risk pooling for compensation”, is instrumental in reducing vulnerabilities and shielding microfinance clients from catastrophic liabilities. Microinsurance emerges as a cornerstone of social equity, extending critical protections to marginalized populations through the strategic redistribution of risks (Jacquier, 2006). By addressing vulnerabilities across health, life, and disability, it fortifies financial resilience at the economic base, impacting millions (Brau et al., 2011). Its effectiveness derives from its capacity to harmonize with localized risk mitigation strategies and adapt to the specific exigencies of diverse communities (Gaurav et al., 2008). Reinforced by rural social frameworks, sustainable health reinsurance systems stabilize these initiatives through carefully structured partnerships with reinsurance facilities (Soriano et al., 2007). This paradigm fosters equitable growth while narrowing socio-economic disparities.

In India, the momentum for microinsurance intensified post-liberalization in the 1990s, catalyzed by the IRDA Act of 1999, which encouraged private sector engagement. While the 2005 microinsurance

regulations improved access, systemic barriers persist. Harnessing digital innovations, microinsurance possesses unparalleled potential to transform lives, aligning with the vision of inclusive, sustainable development.

### **Literature Review:**

The present study embodies a brief review of the research done in the area of micro insurance. The purpose of reviewing the earlier studies is to economize the historical and present prospective of the present work and the related studies which have been taken in cognizance of one or more variables are included in the study. Microinsurance has ascended as a transformative instrument for addressing the vulnerabilities faced by economically marginalized communities. By shifting the burden of risk from individuals to a collective security framework, it offers a pragmatic yet compassionate solution to challenges such as health emergencies, climate-induced adversities, and income shocks. As noted by Churchill and Matul (2012), microinsurance fills the void left by traditional insurance mechanisms, extending coverage to underserved populations in a manner that resonates with the ethos of the Sustainable Development Goals (SDGs). In particular, its alignment with poverty alleviation and reducing inequality underscores its strategic significance in fostering inclusive development.

The socioeconomic implications of microinsurance have been widely recognized. Morduch (1999) describes it as a financial stabilizer, empowering vulnerable households to make productive investments without the looming fear of catastrophic losses. Cohen and Sebstad (2005) further argue that microinsurance disrupts the cyclical nature of poverty by fostering financial inclusion and encouraging the accumulation of assets. Its ability to pool risks at a community level transforms individual insecurities into collective resilience, strengthening both economic and social

solidarity. These effects contribute not only to individual empowerment but also to community cohesion, making microinsurance a potent tool for equitable growth.

Nonetheless, microinsurance faces systemic challenges that necessitate nuanced solutions. Dercon et al. (2008) point to low awareness, skepticism toward insurers, and the procedural intricacies of claims as significant barriers to adoption. Initiatives like Grameen Bank exemplify how digital tools can bridge gaps in accessibility and trust, ensuring that the benefits of microinsurance reach those who need them most.

In conclusion, microinsurance stands as a powerful testament to the transformative potential of collective action in overcoming entrenched inequalities. It offers not just protection from life's uncertainties, but fosters a profound sense of resilience and shared security among vulnerable communities. As we look to the future, the integration of scalable, technology-driven solutions will be crucial in elevating microinsurance from a policy instrument to a vital pillar of sustainable, inclusive development, creating lasting change and hope for those who need it most.

### **Research Methodology:**

Significance of the study: India's insurance landscape has historically prioritized individuals with stable incomes, systematically marginalizing the rural poor, who remain acutely vulnerable to multifaceted risks. Bereft of robust protective frameworks, these populations often exhaust essential assets or forgo critical consumption to endure economic adversities, underscoring the exigent need for sophisticated financial safeguards. Microinsurance has emerged as a seminal innovation, providing bespoke, affordable coverage tailored to the needs of economically disenfranchised communities. By addressing a broad spectrum of risks—from health crises to environmental disasters—it serves as a critical financial bulwark, fortifying socio-economic resilience. Landmark

initiatives such as the Pradhan Mantri Jan Dhan Yojana have catalyzed financial inclusion, creating fertile ground for microinsurance expansion. Moreover, the IRDA Act of 1999, which integrated private sector participation, alongside the 2005 microinsurance regulations, heralds a paradigm shift towards equitable financial security, empowering marginalized populations to navigate life's uncertainties with greater stability. Microfinance institutions, epitomized by Grameen Bank, deliver critical financial services, including microinsurance, enabling low-income individuals to mitigate risks effectively. Public-private collaborations, such as the Better Than Cash Alliance, advance digital payment adoption, amplifying accessibility. International initiatives like the G20 Global Partnership for Financial Inclusion underscore the imperative of equitable financial ecosystems. Microinsurance fosters resilience against risks, empowering individuals to invest in health, livelihood and future opportunities with confidence and trust. The research aspires to delineate pathways toward a more resilient and equitable financial architecture.

### **Objectives of the Study:**

- To examine the contribution of microinsurance in inclusive development of the underserved community.
- To study the role of microinsurance in health preventive measures taken by its beneficiaries.
- To explore the barriers that limit the penetration of microinsurance in India.
- To develop actionable insights for improving the reach, efficiency and impact of microinsurance in fostering collective security and inclusive growth.

### **Hypothesis:**

H1: There is a significant difference in the level of inclusive development before and after enrolling in microinsurance.

H2 There is a significant difference in the adoption of

health preventive measures before and after enrolling in microinsurance.

### **Research Design:**

This study utilizes a robust quantitative methodology to explore the transformative influence of microinsurance on inclusive development, aligning with the United Nations' Sustainable Development Goals (SDGs). The introduction and literature review position microinsurance as a pivotal catalyst in addressing socio-economic disparities, facilitating sustainable progress. The methodology outlines the study's objectives, hypotheses, and a meticulously chosen sample of 250 respondents across urban and rural sectors. Data analysis uncovers substantial advancements in inclusive development and health preventive measures post-microinsurance enrollment, while identifying key barriers to its adoption. Rigorous hypothesis testing affirms microinsurance's role in bolstering socio-economic resilience. The study concludes with forward-thinking strategies aimed at overcoming barriers to adoption, thereby fostering long-term financial stability and sustainable development. By transcending individual risk mitigation to construct a resilient community-wide safety net, microinsurance is enshrined as a cornerstone for realizing "Viksit Bharat" by 2047, marking India's centenary with an epochal shift toward a more equitable, robust, and sustainable society.

### **Sample size:**

The study employs a sample of 250 respondents, systematically drawn from urban and rural populations via online surveys to ensure demographic heterogeneity across age, gender, and occupational strata. This strategically selected cohort facilitates a nuanced evaluation of microinsurance's transformative role in inclusive development. Key areas of focus include financial resilience, adoption of health preventive measures, and systemic barriers such as affordability, trust, and awareness. The sample size

underscores the study's methodological rigor and augments the credibility of its conclusions.

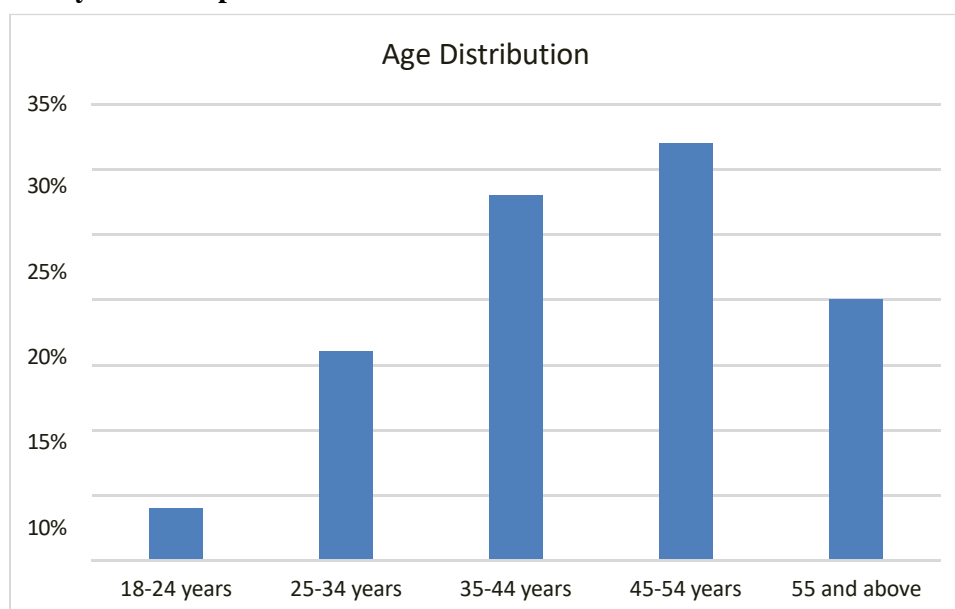
### **Sampling techniques:**

For this study, a judicious integration of non-probability sampling techniques—convenience, voluntary, and stratified sampling—was meticulously employed to curate a dataset of exceptional depth and diversity. Convenience sampling formed the bedrock of participant selection, facilitating swift access to a broad spectrum of respondents from both urban and rural locales. A carefully selected cohort of 250 individuals was chosen to encapsulate a rich tapestry of demographics, ensuring the inclusion of varied age groups, gender, and occupation. To further enrich the study, voluntary sampling was seamlessly incorporated, allowing participants the autonomy to self-select, thus ensuring a motivated and engaged respondent pool. This method not only fortified the authenticity of the data but also fostered thoughtful, informed contributions from those with a vested interest in microinsurance. Stratified sampling, finally, was employed to guarantee equitable representation across urban and rural strata, facilitating nuanced comparative analysis of microinsurance adoption across diverse socio-economic and geographic contexts. Together, these sampling techniques were harmoniously orchestrated to yield a profound, rigorous analysis, aligning seamlessly with the study's overarching ambition.

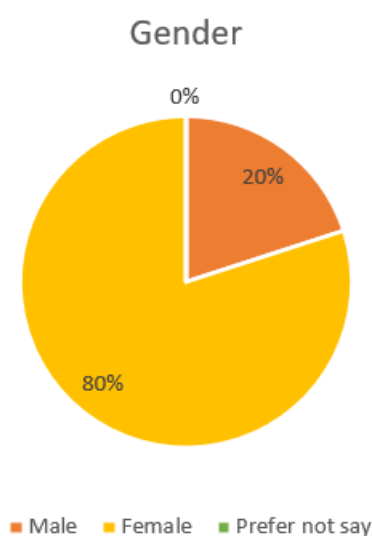
### **Scope and Limitations:**

This study embarks on a profound exploration of microinsurance's potential to catalyze inclusive

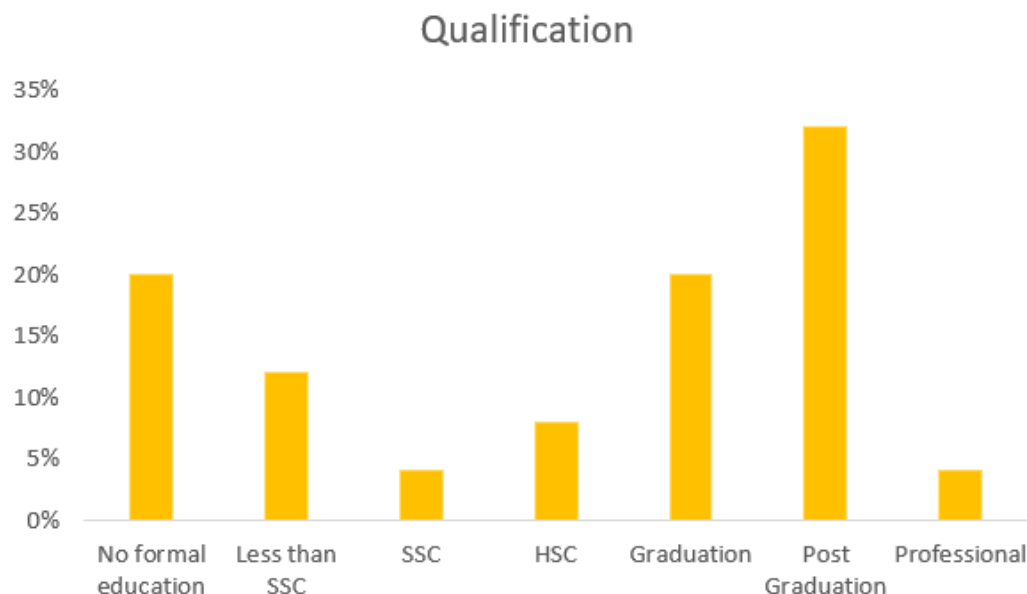
development, scrutinizing its impact across both urban and rural sectors. Through an artful convergence of convenience, voluntary, and stratified sampling, the research seeks to illuminate the intricate ways in which microinsurance fortifies financial security within economically marginalized communities. The scope transcends individual financial risk, probing the broader societal benefits, such as expanded access to credit, enhanced preventive health practices, and the cultivation of long-term economic resilience. The study aspires to furnish policymakers and insurers with transformative insights, advocating for innovative strategies to extend microinsurance's reach and deepen financial inclusion, thus contributing to the larger narrative of socio-economic equity and sustainable empowerment. While the study offers in-depth insights, several innovative limitations must be considered. The temporal constraint of cross-sectional data limits the ability to track long-term impacts or shifts in perception regarding microinsurance. Additionally, the self-selection bias inherent in voluntary sampling might skew responses toward individuals with heightened awareness or experience with microinsurance, potentially overlooking the voices of those with limited exposure. The study's geographic scope, though broad, remains confined to specific urban and rural settings, potentially missing out on rural-urban transitional areas that present distinct challenges. Despite these constraints, the study offers innovative perspectives on leveraging microinsurance for transformative inclusive development.

**DATA ANALYSIS:****1. Demographic Study of the Respondents:****Graph 1: Age Distribution of Respondents, Source: Author's Compilation**

**Interpretation:** The age distribution underscores a pronounced engagement among the 45-54 years cohort (32%), with the 35-44 years group (28%) trailing closely, signifying robust participation from middle-aged individuals. Conversely, the marginal representation of the 18-24 years demographic (4%) alludes to potential lacunae in awareness or accessibility within younger populations.

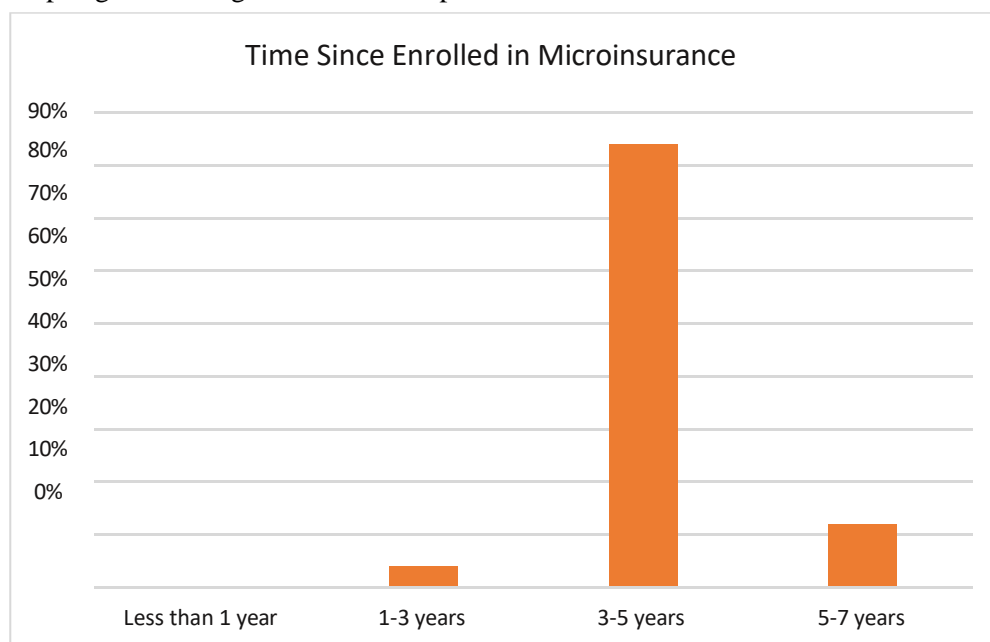
**Graph 2: Gender Distribution of the Respondents, Source: Author's Compilation**

**Interpretation:** The gender distribution reveals a remarkable predominance of female respondents (80%), underscoring their pivotal role in decision-making pertaining to microinsurance within economically disadvantaged households.



**Graph 3: Qualification Distribution of Respondents, Source: Author's Compilation**

**Interpretation:** Out of the 250 data samples collected, 20% of the population is devoid of formal education, and 12% have not attained an SSC, 4% have completed SSC and 8% are with HSC qualification. Additionally, 20% are graduates, 32% hold postgraduate degrees and 4% are professionals.



**Graph 4: Time enrolled in microinsurance of Respondents, Source: Author's Compilation**

**Interpretation:** A predominant 84% of individuals have been enrolled in microinsurance for 3-5 years, reflecting a robust adoption trajectory within this period. A smaller 12% have sustained enrollment for 5-7 years, signifying moderate long-term engagement with the product.



**Barriers of Microinsurance Penetration:**

Sr No.	Barriers to Microinsurance	Mean Value	Interpretation
1.	Lack of information	3.96	A significant portion of the population lacks sufficient information about microinsurance products, highlighting the need for targeted informational efforts.
2.	Low Awareness	4.24	Awareness of microinsurance is a major barrier, as many potential beneficiaries are unaware of its existence or benefits, requiring comprehensive awareness campaigns.
3.	Unaffordability	3.96	The affordability of premiums is a critical barrier, suggesting the need for pricing models that are more accessible to low-income populations.
4.	Lack of trust	3.864	Trust remains a major barrier, with concerns about transparency and claims processes, requiring efforts to build trust through clear communication and customer service.

Source: Author's Compilation

Where 4.5 And Above Strongly Agree 3.5-4.4=Agree 2.5-3.4 = Neutral 1.5-2.4= Disagree Below 1.5=Strongly Disagree

**1. Hypothesis Testing:**

Hypothesis 1:

Null Hypothesis (H<sub>0</sub>): There is no significant difference in the level of inclusive development before and after enrolling in microinsurance.

**Alternate Hypothesis (H<sub>1</sub>):** There is a significant difference in the level of inclusive development before and after enrolling in microinsurance.

**Data Analysis by using Paired Sample T-test**

Variable	t-statistic	Degree of Freedom (df)	Significance value (p value)
Ability to manage financial expenses	18.1	249	< 0.001
Confidence in securing family's future in case of unforeseen events	20.7	249	< 0.001
Access to credit and financial support	11.5	249	<0.001

Source: Author's Compilation

**Interpretation:** The paired sample t-test results indicate substantial improvements in all three variables: financial expense management, confidence in securing the family's future, and access to credit and financial support. The t-statistics (18.1, 20.7, and 11.5) and p-values (<0.001) confirm that the differences between pre- and post-enrollment scores are highly significant. These findings uphold the alternative hypothesis (H<sub>1</sub>), demonstrating that microinsurance enrollment significantly enhances these aspects of financial security. Given the p-values are well below the 0.05 threshold, we reject the null hypothesis (H<sub>0</sub>), substantiating the positive impact of microinsurance on inclusive development. Microinsurance stands as a pivotal mechanism for advancing financial inclusion, offering affordable risk mitigation to marginalized communities. The substantial enhancements in financial management, future security, and credit access highlight its transformative influence on economic resilience and the facilitation of inclusive development.

**Hypothesis 2:**

**Null Hypothesis (H<sub>0</sub>):** There is no significant difference in the adoption of preventive measures before and after enrolling in microinsurance.

**Alternative Hypothesis (H<sub>2</sub>):** There is a significant difference in the adoption of preventive measures before and after enrolling in microinsurance.

Data Analysis by using Paired Sample T-test

Variable	t-statistic	Degree of Freedom(df)	Significance value(p value)
Adoption of Preventive Measures by households.	-8.58	249	<0.001

Source: Author's Compilation

**Interpretation:** The paired sample t-test results show a profound and statistically significant improvement in the adoption of preventive measures post-enrollment in microinsurance. With a t-statistic of -8.58 and a p-value of <0.001, the disparities between pre- and post-enrollment scores are indisputably substantial. These findings affirm the alternative hypothesis (H<sub>2</sub>), illustrating that microinsurance enrollment catalyzes a marked shift toward enhanced health preventive practices. Given the p-value's firm position beneath the 0.05 threshold, we decisively reject the null hypothesis (H<sub>0</sub>), thereby confirming the transformative impact of microinsurance in fostering proactive risk mitigation. In essence, microinsurance emerges as an indispensable instrument, driving sustainable behavioral change and fortifying long-term socio-economic resilience.

**Findings of the Study:**

- Middle-aged individuals (45-54 years) show the highest engagement (32%), followed by the 35-44 years group (28%), while the 18-24 years demographic has minimal participation (4%).
- Female respondents constitute 80%, reflecting their prominent role in microinsurance decision-making in economically disadvantaged households.
- A significant portion (20%) of respondents lacks formal education, with 32% having postgraduate qualifications, indicating varied educational representation in microinsurance adoption.
- The majority (84%) have been enrolled in microinsurance for 3-5 years, indicating a robust adoption during this period, with only 12% showing sustained engagement beyond five years.
- Low awareness (mean value: 4.24) and lack of information (mean value: 3.96) are primary barriers, followed by affordability and trust issues.
- Enrolment in microinsurance significantly improves financial management, family security

confidence, and access to credit, as evidenced by t-statistics (18.1, 20.7, and 11.5) and p-values (<0.001).

- There is a statistically significant improvement in health preventive measures post-enrollment, with a t-statistic of -8.58 and a p-value of <0.001.

**Recommendations and Solutions:**

1. Weather data and IoT-based triggers can be integrated into parametric insurance products to automate claims processing, ensuring timely compensation for risks such as adverse weather conditions affecting agriculture.
2. Blockchain technology can be utilized to create transparent, tamper-proof systems for automating claims processing, ensuring trust, and reducing administrative burdens in microinsurance operations.
3. Storytelling campaigns in vernacular languages that highlight real-life success stories and testimonials from microinsurance beneficiaries can be a powerful



tool to build awareness, trust, and emotional connection with potential customers.

4. Microinsurance can be integrated with government initiatives like Jan Dhan Yojana and Ayushman Bharat to leverage their vast reach, established infrastructure, and trust among low-income populations.
5. Partnering with agri-tech startups to bundle microinsurance with services like soil testing, seed distribution, or market linkages can make insurance an integral part of agricultural support systems.
6. Motivating corporates to use CSR funds to subsidize microinsurance premiums for vulnerable groups can enhance social impact while expanding the reach of insurance products.
7. Collaborating with social media influencers and regional content creators can help promote microinsurance in a relatable and trustworthy manner, especially for rural and semi-urban audiences.
8. Introducing financial literacy programs in schools and colleges to educate young people and their families on the importance and benefits of microinsurance can foster long-term adoption.
9. Partnering with Self Help Groups (SHG) to offer mobile based insurance and micropayment solutions can strategically boost microinsurance penetration in the underserved communities.

**Conclusion:** This research underscores the transformative potential of microinsurance as a cornerstone for fostering inclusive development and collective security in underserved communities. The findings validate the hypothesis that microinsurance significantly enhances financial resilience, promotes health preventive measures, and mitigates risks for economically marginalized populations. By bridging socio-economic disparities, microinsurance aligns seamlessly with the Sustainable Development Goals, particularly in advancing financial inclusion and

reducing vulnerabilities. Policymakers and insurers must collaborate to address systemic barriers and foster a supportive ecosystem that ensures affordability, accessibility, and efficiency in claim settlements. In conclusion, microinsurance extends beyond individual risk mitigation to establish a robust community safety net, driving sustainable and equitable growth. As India aspires to realise "Viksit Bharat" by 2047, microinsurance must remain central to its developmental agenda, paving the way for a resilient and inclusive society.

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**Cite This Article:** Choudhary A., Shinde A. & Sayyad F.Z. (2025). From Individual Risk to Collective Security: Microinsurance as A Pillar of Inclusive Development. In *Aarhat Multidisciplinary International Education Research Journal*: Vol. XIV (Number I, pp. 5–14). DOI: <https://doi.org/10.5281/zenodo.15250633>