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Research Paper

Microbusinesses, microfinance, and poverty alleviation in Punjab, Pakistan

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ABSTRACT

Studying the impact of microbusinesses on poverty alleviation, this study considers the moderating and mediating roles played by non-governmental organizations (NGOs), governments, and microfinance. Participants in the study, numbering around 384, were chosen to be representative of the populations of Multan, Bahawalpur, and D.G. Khan in the Pakistani state of Punjab. Based on our primary data analysis with SPSS, we conclude that microbusinesses have a positive and significant influence on reducing poverty, microfinance also has a positive and significant influence on reducing poverty, and microbusinesses have a positive and significant influence on microfinance. At first, microbusinesses have a positive and significant effect on reducing poverty, and the significance of this link becomes apparent when we cooperate with the government in a moderating capacity. At the outset of the study, microbusinesses were found to have a positive and substantial effect on reducing poverty; however, when the NGO's moderating role was considered, a negative and significant effect was found. Microbusiness expansion has been linked to a statistically significant reduction in poverty levels.

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1. INTRODUCTION

Pakistan has made significant progress in reducing poverty over the past two decades, but human development outcomes have lagged, and economic growth has been erratic and delayed. From 2001 to 2018, approximately 47 million Pakistanis were able to lift themselves out of poverty thanks to rising opportunities outside of the agricultural sector, as well as increased migration and remittances. Human

capital results, such as stunting rates, which are currently at 38%, and learning poverty rates, which are currently at 75%, have remained dismal and unchanged despite the tremendous reduction in poverty. Pakistan's repeated macroeconomic crises reflect the country's growth paradigm, which emphasizes individual and government spending at the expense of investment and exports that boost productivity. The average yearly increase in GDP per capita was only about 2.1 percent from 2000 to 2018. In the developing world, inaccessible finance is seen as a key cause of poverty. It is observed that microfinance operations and facilities affect poverty deception and elevation [1]. It is just a practice that facilitates people live better by exploiting poverty. Poor people also struggle with education, health care, and self-adjustment. Because microfinance provides larger opportunities and extensive advantages relating to assets and savings, corporations establish regulations that benefit everyone. This helps poor people invest in productive sources or get finance in normal capital markets. This reduces poverty. Microfinance is an important economic development and poverty reduction tool for providing cheaper financing to the poor. Microfinance has evolved from a grassroots movement into a global financial sector with over 190 million customers. The UN Economic and Social Council named 2005 the International Year of Microcredit to promote inclusive financial sectors and strengthen communities' untapped entrepreneurial potential. With a well-structured and harmonized microfinance system and a legal and policy framework, the poor can escape the poverty trap. Through a review of relevant literature and a conceptual framework on the causes of poverty-rural poverty in particular-and the role of microfinance services in developing countries, the rise of microfinance as a tool to address rural poverty in developing nations is explored.

Pakistan has seen phases of economic growth with rising poverty, slumps in growth and falling poverty, and eras where economic progress helped mitigate poverty. Rural and urban poverty levels differ significantly. The basic structural elements of the economy and how this structure has evolved over time certainly illustrate the uneven impact of economic growth on poverty. The proportion of people living in extreme poverty is a key indicator of a nation's economic development [2]. Global poverty is a source of low economic progress and a global concern. About 20% of the global population is poor. Several studies [3] confirm that, poverty has a negative impact on economic progress in most developing countries. Developing nations now perceive poverty reduction and living standard improvements as beneficial development initiatives. It is indicated that global poverty has been reduced dramatically, and an analysis affirmed that 100 million people were lifted out of absolute poverty from 2012 to 2013 [4]. Hence, one tenth of the world's population still lives in poverty. More, it is concluded that 1.4 billion individuals in developing countries are poor. In most emerging countries, the gap between the wealthy and the poor is enormous, which perpetuates poverty [5]. In Pakistan, poverty has historically been higher, particularly in rural areas, and is currently the country's main challenge [6]. In 2013-2014, the poverty rate in urban Pakistan was 18.2%, but in rural regions it was 35.6%. It is recognizing that slow economic growth and institutional weaknesses as primary factors contributing to poverty. Both problems plague Pakistan. One-third of Pakistan's population lives below the poverty line, according to the UN Human Development Index. Pakistan has endured similar economic challenges for years. In 2001, the IMF released an interim poverty reduction report with Pakistan's support. Pakistan's HDI is 0.572, and 60.3% of the population lives below $2 per day, compared to 81.3% in Bangladesh and 79% in India [7]. Microfinance touches 2.4 million of a possible 25–30 million target market, or less than 10% of the expected market. The absence of financial services is a crucial issue. Pakistan is rated 43rd in poverty. Two-thirds of our population lives in rural areas and is dependent on agriculture. The majority faces a lack of water, food, education, healthcare, and other social services [8]. Poverty is a global issue that affects Pakistan. Pakistan's rural population is 60%. An investigation shows that poverty has risen by 30–40% in recent decades [9]. During 2018, The Business Recorder and the World Bank both validate Pakistan's sanitation and poverty. Baluchistan has more than 60% rural poverty. 40% of the nation's population lives below the poverty line. 62% of its rural population is below the poverty level. Baluchistan is the poorest and most effective rural region. Pakistan's poverty is multifaceted. Poor people generally lack access to medical care, quality schools, clean water, and safe living circumstances. This study measures multidimensional poverty using the Schreiner approach [10], selected for its simplicity of implementation and dual cut-off evaluation. The Multidimensional Poverty Index is a useful tool for measuring poverty since it includes characteristics relating to literacy, health, income,

housing, workplace safety, and political engagement [11], [12]. Another study [13] has evidence found on how SMEs reduce poverty in Nigeria. In the same study, SMEs and poverty were analyzed using multidimensional poverty alleviation. The multidimensional poverty index gives the most trustworthy and objective data on the amount of poverty, considering issues including poor health, a lack of education, and terrible living conditions. Another researcher [9] developed a multidimensional poverty index to chart rural poverty in Pakistan. According to similar research, the multidimensional poverty index is one of the most accurate ways to measure poverty because it takes into consideration income, wealth, health, education, and living conditions.

Based on above statistic and discussions, it is crucial to study the analyses poverty alleviation and microfinance in Punjab, Pakistan. It examines the premise that microfinance and household prosperity are linked. While the literature study implies microfinance is good for microbusinesses, the experience findings range substantially due to the several ways used to determine its impact. This research employs household capital expenditure per capita, food spending per capita, and non-food expenditure per capita to determine financial health. Microfinance contributes to a household's total borrowings. Hence, paper will investigate poverty alleviation and microfinance. It attempts to determine whether and how microcredit can improve a household's financial well-being.

1.1 Research Elaborations

Throughout the world, people are struggling with poverty. Poverty can be thought of as the degree of lack experienced by an individual, family, or nation. However, several studies have offered their own interpretations of what it means to be poor. Poverty, as defined by Chaigneau [14], is the condition of being unable to provide for one's basic needs and those of one's family in conformity with the standards of one's community. In contrast, a study [15] found that poverty is defined as "the degree to which a person or a group is deprived of the most fundamental needs expected for their standard of living." There is a wide range in the severity of poverty across the world's economies and regions, but more than 1129 million people currently live in extreme poverty. For many decades, poverty in developing nations has been a major problem, and it has only gotten worse, negatively impacting economic growth and development. There are 557 million people living in extreme poverty in south Asian countries, and the size and rate of poverty have escalated dramatically in recent decades [16]. Poverty is still a problem in Pakistan, and it's getting worse over the decades [17]. Since the 1990s, Pakistan has experienced a rise in poverty due to a variety of factors, including unstable legislation, a poor level of governance, inflation (rising costs of goods and services), a slow growth rate, and so forth [17], [18]. During 2015, it was estimated that about 900 million individuals around the world were living on an income of $US1.90 or less. Although poverty is widespread, it is most severe in South Asia and sub-Saharan Africa. Countries with low incomes, a history of conflict, institutional weaknesses, and a large population are more likely to have a high poverty rate. Development Initiatives (2016) revealed that 1.6 billion people are living in poverty due to a lack of safety and access to social services if we expand our definition of poverty beyond monetary considerations. When using this measure, Sub-Saharan Africa stands out as the region where poverty is most severe, whereas South Asia accounts for the largest proportion of the world's impoverished. However, there is a growing trend of people being rescued from poverty. It is estimated that by the year 2030, the number of people living in extreme poverty will have decreased from its current level of just under 600 million [19]. The above demonstrates the success of international efforts to reduce poverty. Numerous variables, including lack of resources, assets, income, skills, knowledge, capacities, and technology, are mentioned in the literature as potential measurements of poverty [15]. There may be a correlation between multiple poverty indicators for a given person or group or between different indicators for the same person or group. Researchers studied poverty from the perspective that it is a multifaceted concept that may be assessed in terms of the degree to which individuals or communities are deprived. Now more than ever, it is understood that a country's economic growth is directly bound to its ability to reduce its extreme poverty rate [20]. Around 20% of the world's population is still living in poverty. Over 100 million people were lifted out of extreme poverty between 2012 and 2013, and the global poverty rate has decreased dramatically [3]. Therefore, even in the modern era, poverty affects 10% of the global population [4]. Over the years, many policymakers and economists

have concluded that poverty is a complicated issue. Recent improvements in the availability of reliable data have renewed interest in this subject [21]. Aggregation, on the other hand, is the phase of poverty measurement that is typically accomplished through the selection of a metric or poverty index. For this reason, the Planning Commission of Pakistan has been using the poverty gap and the squared poverty gap to aggregate data [22]. According to study [23], the quality of expenditure and income statistics is low in the context of developing countries. For this reason, we cannot trust the poverty statistics coming out of Pakistan.

Microbusinesses as enterprises with between one and nine full-time workers [24]. As indicated [25], small enterprises are typically owned by a single person and run by a small team of managers and workers. Employers have a wide variety of options to consider when interacting with small and microbusinesses [26]. A second, comparable analysis [27] highlights the ways in which microbusinesses can benefit from government contracts and the financing that government agencies can provide to help them thrive. As examined [28], microbusinesses can have a wide variety of foundations, from the retail industry to the building trade to health and social care organizations. Microbusinesses can be conceived and brought to maturity with the support of financing from various microfinance banks or institutions whose primary purpose is to lend money to new, tiny businesses [29]. A study [30] emphasized that these methods of microfinance, which can be crucial for enterprises in building up firms and generating higher returns in this respect, are most frequently used in underdeveloped and developing countries. The primary purpose of microfinance organizations is to support business growth through the provision of loans and investments [31]. Based on the research of [32], microloans are given to individuals so that they can start enterprises and create infrastructure to stimulate economic growth in their country. A research shows that microloans are given to borrowers so that they may pay for things like opening a business, buying inventory, paying employees, and running ads to draw in customers [33].

1.2 Research Questions

After reviewing the prior literature, we established the following research questions.

a. What is the relationship between microbusinesses and the alleviation of poverty?
b. What is the relationship between microfinance and the alleviation of poverty?
c. What is the relationship between microfinance and microbusinesses?
d. How do the government of Pakistan and NGOs moderate the relationship between micro businesses and poverty alleviation?
e. What is the relationship between microfinance, microbusinesses, and poverty alleviation?

1.3 Theoretical Framework

Based on established research questions, we formulate the following theoretical framework which is showing the relationship among dependent variable with independent variables and interaction of moderator and mediator.

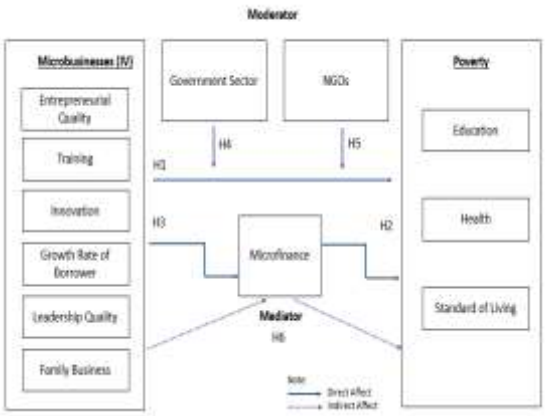


Figure 1. Theoretical Framework

1.4 Sample Size

According to [34] studies, when collecting data from a sizable population, probability sampling is superior to other methods. The sample group was mailed 480 questionnaires, and 93.75 percent, or 450 persons, responded. After receiving all completed survey forms and sterilizing the data, we finalized our sample size of 384. 93.75 percent of the population replied to our poll, which is good.

2. RESULTS AND DISCUSSION

Table 1. Descriptive Analysis

	N	Mini.	Max.	Mean	S.D
Gender	384	.00	1.00	.2474	.43206
Area	384	.00	1.00	.3802	.48607
Age	384	.00	4.00	1.4870	1.38806
Marital Status	384	.00	2.00	.9505	.22886
Major Source of Income	384	.00	4.00	.3385	.91974
Education Level	384	.00	5.00	1.4635	1.36679
Asset Type	384	.00	3.00	.3099	.76155
Working Status	384	.00	4.00	3.0026	1.03591
Know About MFI	384	.00	5.00	.7578	1.10361
Family Business	384	1.33	5.00	3.3212	.66219
Training	384	1.67	5.00	3.3116	.70585
Innovation	384	2.00	5.00	3.3359	.67638
Growth Rate Borrowers	384	1.33	5.00	3.3030	.69141
Leadership Quality	384	2.00	5.00	3.3637	.67913
Micro Business	384	2.56	4.94	3.3251	.46384
Microfinance	384	2.20	5.00	3.3536	.60876
Government	384	1.75	5.00	3.3301	.65032
NGOs	384	1.75	5.00	3.3281	.73433
Poverty Alleviation	384	2.00	5.00	3.3286	.61357
Entrepreneurial Quality	384	1.33	5.00	3.3151	.77715
Valid N (list wise)	384				

The dependent variable is poverty alleviation, and nine demographic components are considered in the Table 1 with SPSS version 25 and 384 observations. Before performing regression analysis, we must first understand the message that the sample data set is trying to express. This requires examining descriptive statistics. A Table 1 shows the mean and standard deviation of certain variables.

2.1 Demographic Analysis

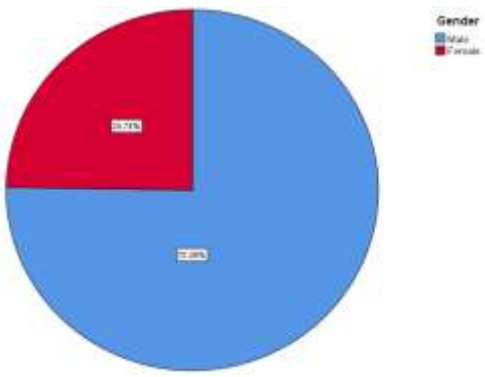


Figure 2. Gender Analysis

The above pie-chart showing that about 75.26% male and 24.74% female participate in our sample collection survey for this study.

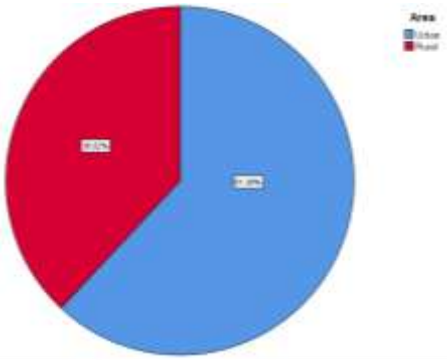


Figure 3. Area Analysis

In our sample collection survey participant, about 61.98% urban and 38.02% rural individual was included.

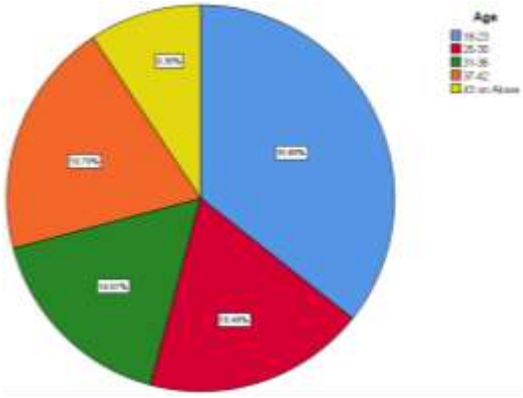


Figure 4. Age Analysis

The participant individual's aged 18-23 years was 35.68%, 25-30 years was 18.49%, 31-36 years was 16.67%, 37-42 years was 19.79%, and 43 and above years was 9.38% in our study.

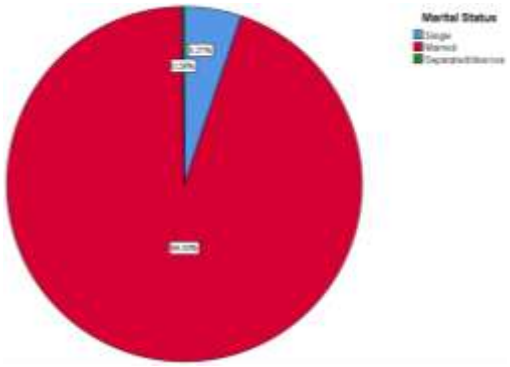


Figure 5. Marital Status

About 94.53% married individuals participate in our survey for data collection while only 5.21% was single and rest 0.26% was separated or divorced.

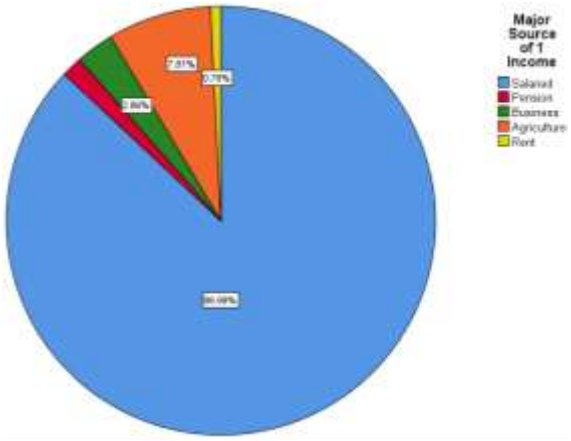


Figure 6. Source of Income Results

The individuals who participate in survey was also categories in different source income. About 86.98% salaried, 1.56% was pensioned, 2.86% was businessmen, 7.81% was engaged in agriculture sector, and 0.78% was based on rented income.

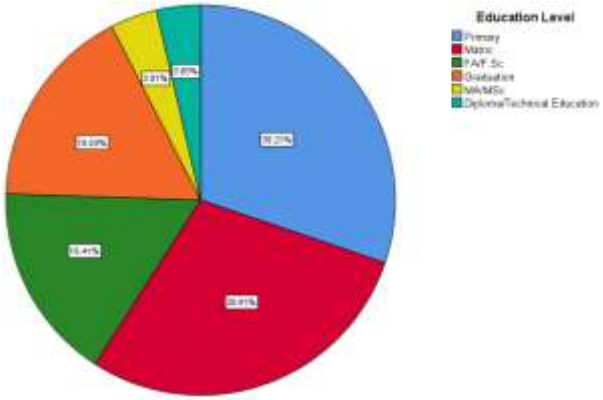
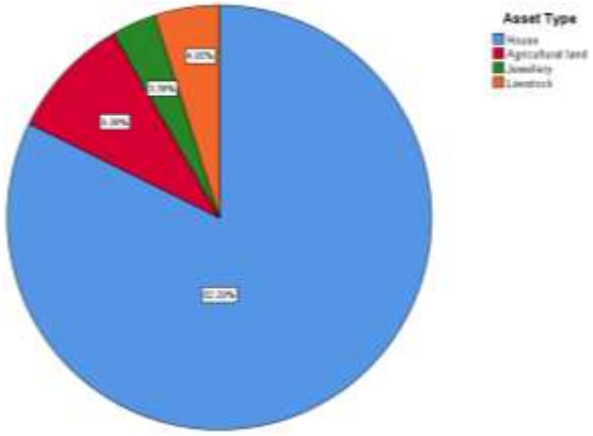
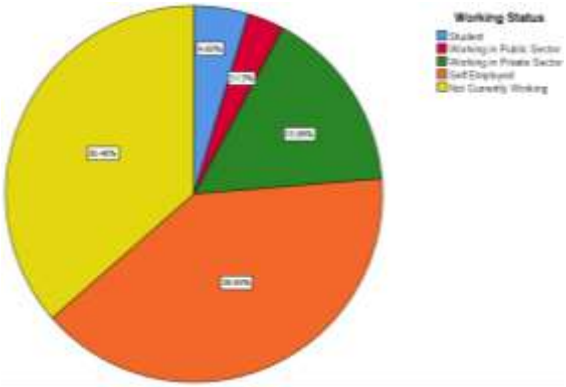


Figure 7. Educational Level Results

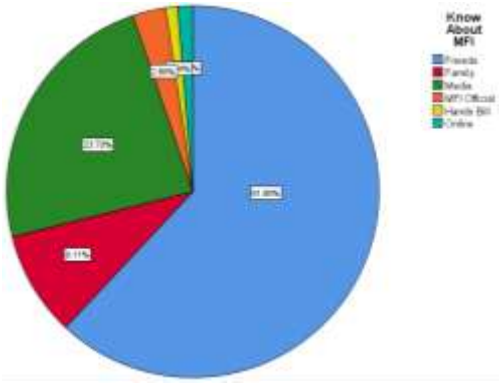
About 30.21% individuals' educational level was primary, 28.91% was matric, 16.41% was FA/F.Sc, 16.93% was gradate, 3.91 was MA/M.Sc. and 3.65% was diploma / technical education qualified.



The assets holding survey participants was also categories into four types such as having own houses was about 82.29%, having agriculture land was 9.38%, jewellery assets individuals were 3.39%, and rest 4.95% was having livestock assets.



The survey participant was also considered in regards of working status. About 4.69% was students, 3.13% was working in public sectors, 15.89% was working in private sector, 39.84% was self-employed and rest 35.46% was not working currently.



Knowledge about microfinance institutions (MFI) also studied and found that during survey for sample, about 61.98% individual's confirm that they come to know about MFI through their friends, 9.11% individuals through family, 23.70% through media, 2.86% through MFI officials.

2.2 Correlation Analysis

Table 2. Correlation Analysis

	FM	T	Inn.	GRB	LQ	MB	MF	Govt.	NGOs	PA	EQ
FM	1										
T	.30**	1									
Inn.	.50**	.34**	1								
GRB	.47**	.46**	.31**	1							
LQ	.44**	.47**	.48**	.35**	1						
MB	.71**	.69**	.72**	.69**	.69**	1					
MF	.08	.08	.14**	.08	.05	.29**	1				
Govt.	.10*	.09	.09	.12*	.07	.26**	.65**	1			
NGOs	.42**	.41**	.73**	.38**	.48**	.65**	.06	.03	1		
PA	.09	.12*	.10*	.13*	.07	.29**	.71**	.89**	.07	1	
EQ	.19**	.18**	.26**	.19**	.09	.50**	.65**	.49**	.21**	.61**	1

**. Correlation is significant at the 0.01 level (1-tailed). *. Correlation is significant at the 0.05 level (2-tailed).

FM=Family Business, EQ= Entrepreneurial Quality, PA= Poverty Alleviation, Govt.= Government, MF= Microfinance, MB= Microbusinesses, LQ= Leadership Quality, GRB= Growth Rate Borrowers, Inn= Innovation, and T= Training

Family business showing positive and significant correlation with training, innovation, growth rate of borrowers, leadership quality, microbusiness, government, NGO, and entrepreneurial quality. Training showing positive and significant correlation with family business, innovation, growth rate of borrowers, leadership quality, microbusiness, NGO, poverty alleviation, and entrepreneurial quality. Innovation showing positive and significant correlational relationship among family business, training, growth rate of borrowers, leadership quality, microbusiness, microfinance, NGO, poverty alleviation, and entrepreneurial quality. Growth rate of borrowers revealing positive significant relationship with family business, training, innovation, leadership quality, microbusiness, government, NGO, poverty alleviation, entrepreneurial quality. Leadership quality having positive and significant correlation relationship with family business, training, innovation, growth rate of borrowers, microbusiness, and NGO. Microbusiness expose positive and significant correlation with family business, training, innovation, growth rate of borrowers, leadership quality, microfinance, government, NGO, poverty alleviation, and entrepreneurial quality. Microfinance reveal positive and significant correlation with innovation, microbusiness, government, poverty alleviation, and entrepreneurial quality. Government exposes positive and significant correlation with family business, growth rate of borrowers, microbusiness, microfinance, poverty alleviation, and entrepreneurial quality. NGO expose positive and significant correlation with family business, training, innovations, and growth rate of borrowers, leadership quality, microbusiness, and entrepreneurial quality. Poverty Alleviation showing positive and significant correlation with training, innovation, growth rate of borrowers, microbusiness, microfinance, government, and entrepreneurial quality. And entrepreneurial quality expose positive and significant correlation with family business, training, innovations, growth rate of borrowers, microbusiness, microfinance, government, NGO, and poverty alleviation.

2.3 Multiple Regression Analysis

Table 3. Multiple Regression Results

Model		Unstandardized Coefficients		T	Sig.
		B	Std. Error		
1	(Constant)	1.765	0.181	9.748	0.000
	Family Business	0.065	0.076	0.853	0.394
	Leadership Quality	0.127	0.074	1.705	0.089
	Growth Rate Borrower	0.096	0.064	1.510	0.132
	Training	0.075	0.066	1.146	0.253
	Entrepreneurial Quality	0.575	0.062	9.246	0.000
	Microbusinesses	-0.467	0.278	-1.683	0.093
	Innovation	-0.078	-0.086	-1.683	0.093
R 0.618 R^2 0.382					
D/W 2.028					
F 38.772**					
** Significant at 0.01 level; * significant at 0.05 level					

The above Table 4 revealing positive and significant impact of entrepreneurial quality on poverty alleviation while family business, leadership quality, growth rate borrower, training, innovation, and microbusinesses exposed insignificant impact on poverty alleviation.

Table 4. H1: Microbusinesses have a Significant Relationship with the Poverty Alleviation

Model	R	R^2	Adj. R^2	D/W
1	0.296	0.087	0.085	1.836
ANOVA Estimations				
Model-1	Sum of Square	df	F-value	Sig
Regression	12.610	1	36.610	0.0000

Coefficients Estimations				
Model-1	β	Sig.	Tol.	VIF
Constant	2.028	0.0000	-	-
Microbusinesses	0.391	0.0000	1	1

According to Table 4, microbusinesses is independent variable while poverty alleviation is dependent variable. The estimation results revealed microbusinesses account for 8.7% of the total variation in poverty alleviation, and there is no autocorrelation problem and the absence of multicollinearity exist. The model fitness confirmed by the ANOVA test outcomes (less than 5%). According to overall model, there is positive and significant relationship exist between both variables and increasing the number of microbusinesses by one-unit results in a 0.391-unit rise in poverty alleviation.

Table 5. H2: Microfinance has a Significant Relationship with the Poverty Alleviation

Model	**R**	**R^2**	**Adj. R^2**	**D/W**
1	0.706	0.498	0.497	2.034
ANOVA Estimations				
Model-1	Sum of Square	df	F-value	Sig.
Regression	71.797	1	378.883	0.0000
Coefficients Estimations				
Model-1	β	Sig.	Tol.	VIF
Constant	0.943	0.0000	-	-
Microfinance	0.711	0.0000	1	1

According to H2, the poverty alleviation is a dependent, while microfinance is independent variables. Microfinance account for 70.6% of the total variation in poverty alleviation. No autocorrelation and multicollinearity problems observed. The model fitness confirms through the ANOVA test which is less than 5% level of significance. The overall model revealed a positive and significant relationship between both variables and increasing the number of microfinances by one-unit results in a 0.711-unit rise in poverty alleviation.

Table 6. H3: Microbusinesses have a Significant Relationship with Microfinance

Model	**R**	**R^2**	**Adj. R^2**	**D/W**
1	0.287	0.083	0.080	1.7
ANOVA Estimations				
Model-1	Sum of Square	df	F-value	Sig.
Regression	11.727	1	34.406	0.0000
Coefficients Estimations				
Model-1	β	Sig.	Tol.	VIF
Constant	2.099	0.0000	-	-
Microbusiness	0.377	0.0000	1	1

According to hypothesis H3, microbusinesses is independent while microfinance is dependent variable. Microbusiness account for 28.7% of the total variation in microfinance. No autocorrelation and multicollinearity problem deducted. The model fitness confirms through the ANOVA test which reveals less than 5% level of significance. Overall models expose a positive and significant relationship between both variables and increasing the number of microbusinesses by one-unit results in a 0.377-unit rise in microfinance.

3. CONCLUSION

This research is intended to discover and analyze how microbusinesses, microfinance (as a mediator), NGOs, and the government may work together to reduce poverty in Pakistan's Punjab province. We collected primary research data using a survey and analyzed it through SPSS 25. We address research questions and hypotheses, then draw six conclusions from a 384-person study. Here, we will discuss the primary hypotheses' final outcomes and how we interpreted them to reach a conclusion. When used effectively, microfinance can help lift entire communities out of poverty and put women in a position of power. Many organizations in Pakistan are dedicated to reducing poverty and making progress toward their goals, including NGOs, microfinance institutions, microlending banks, and welfare trusts. Efforts to achieve the Millennium Development Goals (MDGs) and the Sustainable Development Goals (SDGs) set forth by the United Nations are also being made by the State Bank of Pakistan (SBP), the Pakistan Microfinance Network (PMN), the Pakistan Poverty Alleviation Fund (PPAF), and other organizations, all of which support Pakistan's economy. Examining the impact of microbusinesses on poverty alleviation, this study accounts for the moderating and mediating roles played by non-governmental organizations (NGOs), government, and microfinance. Participants in the study, numbering around 384, were chosen to be representative of the populations of Multan, Bahawalpur, and D.G. Khan in the Pakistani state of Punjab. Using SPSS to analyze primary data, we discover that microbusinesses have a positive and significant influence on reducing poverty, microfinance also has a positive and significant influence on reducing poverty, and microbusinesses have a positive and significant influence on microfinance. At first, microbusinesses have a good and considerable impact on reducing poverty, and the significance of this link is revealed when we engage with the government. Initially, microbusinesses were shown to have a positive and substantial effect on reducing poverty; but as the relationship between the two was studied, the NGO's moderating role became apparent, leading to a negative and significant influence on the issue. Microbusiness expansion has been linked to a statistically significant reduction in poverty levels. The overall and direct effects of microbusinesses on reducing poverty are 0.3912 and 0.1339, respectively. Last but not least, the positive and significant indirect effect shows that mediation is possible and suggests that a different mediator might change the outcomes associated with microbusinesses and poverty alleviation by 0.2572%.

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Author Contributions Statement

Name of Author	C	M	So	Va	Fo	I	R	D	O	E		Vi	Su	P	Fu
Muhammad Ali Nizami	✓	✓	✓	✓		✓		✓	✓	✓		✓			
Dr. Sheikh Muhammad Hizam		✓	✓		✓		✓		✓		✓		✓	✓	✓

C : **C**onceptualization
M : **M**ethodology
So : **So**ftware
Va : **Va**lidation
Fo : **Fo**rmal analysis
I : **I**nvestigation
R : **R**esources
D : **D**ata Curation
O : Writing - **O**riginal Draft
E : Writing - Review & **E**diting
Vi : **Vi**sualization
Su : **Su**pervision
P : **P**roject administration
Fu : **Fu**nding acquisition

Conflict of Interest Statement

The authors declare that there are no conflicts of interest regarding the publication of this paper.

Informed Consent

All participants were informed about the purpose of the study, and their voluntary consent was obtained prior to data collection.

Ethical Approval

Not Applicable.

Data Availability

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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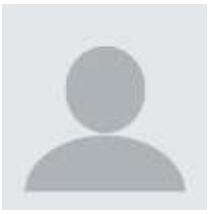
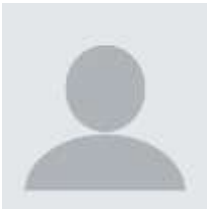
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