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SUBJECT

Banking

RECEIVED 15 June 2022

REVISED 9 September 2022

ACCEPTED 10 October 2022

PUBLISHED 31 December 2022

CITATION

Shehzad, M. W., Khan, A. J., & Majid, A. (2022). Role of Waqf in poverty mitigation: A study from South Punjab Pakistan. *Journal of Banking and Social Equity*, 1(2), 137-146.
<https://doi.org/10.52461/jbse.v1i2.1787>

JBSE



DOI



ACADEMIC PAPER

Role of Waqf in poverty mitigation: A study from South Punjab Pakistan

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ABSTRACT

This study investigated the mediating role of family well-being in the relationship between waqf and poverty mitigation. Using a cross-sectional design, data was collected from 350 respondents in a Malaysian context. The results showed that waqf practices have a direct positive effect on poverty mitigation and family well-being. Family well-being, in turn, partially mediates the relationship between waqf and poverty mitigation. The study provides evidence for the potential of waqf practices to improve family well-being, which can ultimately contribute to poverty reduction. The findings have important implications for policymakers, organizations, and Islamic philanthropists involved in poverty reduction efforts. Policymakers can promote and support waqf practices to mitigate poverty, while organizations can focus on initiatives that improve family well-being. The study highlights the importance of family well-being in poverty reduction efforts and provides valuable insights for poverty reduction strategies and initiatives.

KEYWORDS

Poverty mitigation, Waqf, South Punjab, family wellbeing

1. INTRODUCTION

Poverty is a widespread and chronic problem in many parts of the world, including South Punjab, Pakistan (Ayuub, 2013; Ghalib, 2010; Hussain, Mahmood, & Scott, 2018, 2019). According to the United Nations Development Programme (UNDP), over 39% of Pakistan's population lives below the poverty line, making it one of the world's most impoverished nations. This issue of poverty is multifaceted, and tackling it requires a comprehensive approach that addresses the root causes. One potential solution to alleviate poverty is through the establishment of Waqf, which is a charitable endowment that has been in existence for over 14 centuries. The concept of Waqf is rooted in the Islamic faith and involves donating assets or properties to a charitable trust for a specific purpose, with the aim of creating long-term benefits for society. The concept of Waqf is closely tied to the principles of social justice, equity, and solidarity.

In South Punjab, Waqf has been an integral part of the community for many centuries (Raimi, Patel, & Adelopo, 2014; Shinsuke, 2014). Historically, Waqf has played a vital role in supporting various social,



educational, and religious initiatives in the region. However, in recent years, there has been a decline in the use of Waqf for charitable purposes, resulting in a significant gap in the region's social and economic development. Against this backdrop, this research article aims to explore the role of Waqf in poverty mitigation in South Punjab, Pakistan. The study examined the current state of Waqf in the region, its potential for poverty alleviation, and the challenges and opportunities for its revival and growth. The study involved both primary and secondary sources, including interviews with key stakeholders, surveys, and document analysis. The data collected for this study analyzed using statistical techniques, content analysis, and thematic analysis.

The study's significance lies in the potential to provide insights into the role of Waqf in poverty alleviation in South Punjab, Pakistan. The findings will contribute to the existing literature on Waqf and poverty, providing a better understanding of how Waqf can be utilized to address the challenges of poverty in the region. The research will also help policymakers and stakeholders in developing strategies and policies to revive and promote the use of Waqf for charitable purposes. The study's limitations include the potential for bias and subjectivity in data collection and analysis, as well as the limited scope of the study. The study's scope will be limited to South Punjab, Pakistan, and may not be generalizable to other regions or countries. Additionally, the study's timeline may be limited, as the data collected will reflect the situation at a specific point in time. In conclusion, the role of Waqf in poverty mitigation, is an important area of research, given the significant potential of Waqf as a tool for social and economic development. The study will provide insights into the current state of Waqf in the region, its potential for poverty alleviation, and the challenges and opportunities for its revival and growth. The findings of this study will contribute to the existing literature on Waqf and poverty, providing a better understanding of how Waqf can be utilized to address the challenges of poverty in the region. The study aims to contribute to the development of effective policies and strategies to promote the use of Waqf for charitable purposes and poverty alleviation in South Punjab, Pakistan.

2. LITERATURE REVIEW

2.1. Waqf

Waqf is a charitable endowment (Raimi et al., 2014) that has been in existence for over 14 centuries, with its roots in the Islamic faith. It involves donating assets or properties to a charitable trust for a specific purpose, with the aim of creating long-term benefits for society. Waqf is closely tied to the principles of social justice, equity, and solidarity. This literature review aims to provide a comprehensive overview of the existing literature on Waqf, including its historical development, types, functions, challenges, and potential for poverty alleviation.

2.1.1. Historical Development of Waqf

Waqf has a rich historical development, with roots in the early Islamic period (Shinsuke, 2014). The concept of Waqf emerged as a way to address social and economic challenges in Muslim societies, including poverty, education, and healthcare. The earliest Waqf institution was established by Umar ibn al-Khattab, the second Caliph of Islam, in the 7th century. Since then, Waqf has been an integral part of Muslim society, with many charitable endowments established for various purposes, including education, healthcare, and the arts.

2.1.2. Types of Waqf

Waqf can be classified into two broad categories: Public and Private Waqf. Public Waqf refers to endowments established for the public benefit, such as schools, hospitals, and public parks. Private Waqf, on the other hand, refers to endowments established for the benefit of specific individuals, such as family members. Within these broad categories, there are various types of Waqf, including cash Waqf, real estate Waqf, and personal Waqf.

2.1.3. Functions of Waqf

Waqf serves various functions, including social, economic, and cultural. The primary function of Waqf



is to provide long-term support for charitable causes, including education, healthcare, and poverty alleviation. In addition to its social functions, Waqf also plays an important economic role, as it can provide a stable source of income for charitable organizations. Waqf also has a cultural function, as it can support the arts, including the construction of mosques, libraries, and other cultural institutions.

2.1.4. Challenges of Waqf

Despite its potential benefits, Waqf faces various challenges, including legal, financial, and institutional. One of the key challenges of Waqf is the lack of legal recognition and regulation in many countries. This can lead to ambiguity and uncertainty regarding the ownership and management of Waqf assets. Financial challenges include the lack of funding for Waqf projects and the limited availability of financial instruments for Waqf investment. Institutional challenges include the lack of institutional capacity and expertise for Waqf management and governance.

2.1.5. Potential for Poverty Alleviation

Waqf has significant potential for poverty alleviation, particularly in developing countries. The long-term nature of Waqf endowments makes them an effective tool for providing sustainable support for poverty alleviation programs. Waqf can support various poverty alleviation initiatives, including education, healthcare, and social welfare programs. Additionally, Waqf can provide stable sources of income for the poor and marginalized, including widows, orphans, and the elderly.

2.2. Family well-being

Family well-being is a complex and multidimensional concept that encompasses various domains of family life (Park, Tolea, Arcay, Lopes, & Galvin, 2019; Pecino et al., 2018; Yragui, Demsky, Hammer, Van Dyck, & Neradilek, 2017). One potential avenue for promoting family well-being is through the use of waqf, a traditional Islamic endowment that can be used to support a range of charitable causes, including those related to family welfare. This literature review aims to provide a comprehensive overview of the existing literature on the role of waqf in promoting family well-being. Family well-being encompasses various domains of family life, including physical health, emotional well-being, social relationships, and economic stability. Waqf, on the other hand, is a traditional Islamic endowment that can be used to support a range of charitable causes, including those related to family welfare. One way to conceptualize the relationship between waqf and family well-being is through the lens of social capital theory, which suggests that social networks and norms can facilitate cooperation and collective action to promote common goals, such as family welfare.

Measurement of waqf and family well-being is challenging due to their complex and multidimensional nature. Various tools and scales have been developed to measure different aspects of family well-being, including physical health, emotional well-being, social relationships, and economic stability. Similarly, there are various measures of waqf, including the size and scope of waqf endowments and the impact of waqf on charitable causes, such as family welfare. Waqf and family well-being are influenced by a range of determinants, including individual, family, and community-level factors. Individual-level factors include religious beliefs, cultural norms, and personal values. Family-level factors include family structure, functioning, and communication patterns. Community-level factors include access to social support, economic resources, and community services. The legal and regulatory frameworks governing waqf can also impact the extent to which waqf can be used to promote family well-being.

Various interventions have been developed to promote waqf and family well-being, including education and awareness campaigns, policy advocacy, and direct support for waqf-related initiatives. Education and awareness campaigns can help raise awareness about the potential benefits of waqf for family welfare and promote greater community involvement in waqf initiatives. Policy advocacy can help create an enabling environment for waqf by promoting legal and regulatory frameworks that support the creation and use of waqf endowments for family welfare. Direct support for waqf-related initiatives, such as the creation of waqf-based family support programs, can also help promote family well-being through the use of waqf. The literature reviewed in this article suggests that waqf can play an important



role in promoting family well-being. However, there is a need for further research to better understand the potential impact of waqf on family welfare, as well as the determinants and barriers to the use of waqf for this purpose. Moreover, there is a need for greater awareness and advocacy to promote the use of waqf for family welfare, particularly in the context of the South Punjab region of Pakistan where poverty and other social issues may pose challenges to family well-being. Overall, this review highlights the potential of waqf to serve as a valuable tool for promoting family well-being in the context of South Punjab and other regions where waqf is a viable option.

2.3. Poverty mitigation

Waqf is an Islamic endowment where a specific asset is dedicated to a charitable purpose. Waqf is considered an important tool in poverty mitigation as it can provide resources for basic needs such as education, healthcare, and housing. This literature review aims to explore the various ways in which waqf has been used for poverty mitigation. Waqf is a voluntary act of dedicating property to a charitable purpose for the sake of Allah. The concept of waqf (Raimi et al., 2014) dates back to the time of Prophet Muhammad (peace be upon him) who encouraged his followers to give generously in charity. The concept of waqf has been applied in different forms throughout history, ranging from the establishment of schools and hospitals to the provision of clean water and sanitation facilities. Waqf has been used as a means of poverty alleviation for centuries. In Islamic societies, waqf was used to support the poor, widows, orphans, and the needy. Waqf assets were used to provide food, clothing, shelter, and education to those in need. Waqf has also been used to support infrastructure development such as roads, bridges, and water supply systems. The importance of waqf in contemporary society has been recognized by many scholars and policymakers. In recent years, there has been a renewed interest in waqf as a means of poverty alleviation. Waqf has been used to support a variety of initiatives, including the provision of microfinance, housing, education, and healthcare.

Waqf can be used to provide microfinance to the poor (Mader & Sabrow, 2019; Morduch & Haley, 2002; Review, 2016). This approach has been used in many Islamic countries, where waqf funds are used to provide small loans to the poor. These loans are used to start small businesses or to purchase essential items such as food and clothing. Microfinance has been found to be an effective way of reducing poverty, as it enables the poor to become self-sufficient and self-reliant. Waqf has also been used to provide housing for the poor. This approach has been used in many Islamic countries, where waqf assets are used to construct affordable housing for the poor. These housing projects are often designed to provide basic amenities such as clean water, sanitation facilities, and electricity. The provision of affordable housing has been found to be an effective way of reducing poverty, as it enables the poor to live in safe and healthy conditions. Waqf has also been used to provide education for the poor. This approach has been used in many Islamic countries, where waqf funds are used to establish schools and colleges for the poor. These institutions provide education to children who would otherwise not have access to it.

The provision of education has been found to be an effective way of reducing poverty, as it enables the poor to acquire the skills and knowledge necessary to become self-sufficient. Waqf has also been used to provide healthcare for the poor. This approach has been used in many Islamic countries, where waqf funds are used to establish hospitals and clinics for the poor. These healthcare facilities provide essential medical care to those who would otherwise not have access to it. The provision of healthcare has been found to be an effective way of reducing poverty, as it enables the poor to maintain good health and avoid the high costs associated with illness. Waqf is an Islamic practice of setting aside a portion of one's assets or property for charitable purposes (Shinsuke, 2014). The concept of waqf has been an integral part of Islamic culture for centuries and has played a crucial role in the development and well-being of families and communities. Waqf is a powerful tool for promoting family well-being because it encourages charitable giving and fosters a sense of community. By setting aside a portion of their assets or property for charitable purposes, individuals can help to alleviate poverty and provide support to those in need, including family members who may be struggling financially.

Waqf can also help to create a sense of family unity and cooperation. When family members come



together to contribute to a waqf, they are working towards a common goal and strengthening their relationships with one another. Additionally, waqf assets can be used to support family members in a variety of ways, such as providing education, healthcare, or housing. One of the most significant benefits of waqf is that it provides a way for families to give back to their communities. By supporting charitable causes through waqf, families can make a positive impact on the lives of others and contribute to the greater good. Furthermore, waqf can also help to promote financial stability and security for families. By setting aside a portion of their assets or property for charitable purposes, individuals can ensure that their wealth is being used in a responsible and sustainable way. Additionally, waqf assets can generate income over time, providing a source of financial support for families and communities. In conclusion, waqf has a significant relationship with family well-being. This Islamic practice promotes charitable giving, community development, and family unity, all of which are essential for creating a healthy and supportive environment for families to thrive. By utilizing waqf as a tool for promoting family well-being, individuals can make a positive impact on their own lives and the lives of those around them.

H1: Waqf has relationship with family well-being.

Waqf is an Islamic practice that involves the endowment of a portion of one's assets or property for charitable purposes. This practice has been prevalent in Islamic societies for centuries and has played a crucial role in mitigating poverty and improving the lives of the less fortunate. Waqf has a direct relationship with poverty mitigation (Bayudan-Dacuycuy & Lim, 2014; Sohag, Mahmud, Alam, & Samargandi, 2015) as it provides a mechanism for charitable giving and promotes the creation of sustainable assets. By setting aside a portion of their wealth for waqf, individuals can ensure that their assets are being utilized for the greater good and to address issues related to poverty. Waqf assets can be used to support a range of initiatives, including education, healthcare, housing, and other basic necessities. This type of support can have a significant impact on the lives of individuals and communities, particularly those who are most vulnerable and in need.

One of the key benefits of waqf is that it creates sustainable assets that can generate income over time. This income can then be used to support charitable initiatives, creating a perpetual cycle of giving and support. This approach to poverty mitigation is particularly effective as it provides a long-term solution rather than a short-term fix. Moreover, waqf can also promote economic development by providing funding for entrepreneurial ventures and supporting small businesses. By providing access to capital and resources, waqf can help individuals and communities build sustainable livelihoods and lift themselves out of poverty. Additionally, waqf can play a critical role in disaster relief efforts. When a disaster strikes, waqf assets can be utilized to provide immediate assistance to those in need, including food, shelter, and medical care. This type of support can help to mitigate the impact of the disaster and provide a lifeline for those who have been affected.

In conclusion, waqf has a direct relationship with poverty mitigation. By promoting charitable giving and the creation of sustainable assets, waqf can provide a long-term solution to poverty and improve the lives of individuals and communities. Furthermore, waqf can play a crucial role in disaster relief efforts, providing immediate assistance to those in need. Overall, waqf is a powerful tool for addressing issues related to poverty and promoting economic development.

H2: Waqf has relationship with poverty mitigation.

Family well-being and poverty mitigation are two critical issues that are interrelated (Eyben, Kabeer, & Cornwall, 2008; Grant, 2018; Oviedo-García, González-Rodríguez, & Vega-Vázquez, 2019; Sohag et al., 2015). The well-being of a family is affected by the level of poverty they experience, and poverty can significantly impact the overall health and happiness of a family. Therefore, efforts to mitigate poverty can have a direct impact on the well-being of families. Poverty can lead to various issues that affect family well-being, such as inadequate nutrition, lack of access to healthcare, and limited educational opportunities. Families living in poverty may struggle to provide basic needs for their children, leading to malnourishment, illness, and stunted growth. They may also be unable to afford



quality healthcare, leading to untreated illnesses and chronic health problems. Furthermore, poverty can impact a family's ability to access education and opportunities for personal and professional growth. Children from impoverished families may not have access to quality education, limiting their potential for future success. Adults may also be unable to pursue career opportunities due to a lack of education or training. Efforts to mitigate poverty can directly impact family well-being by addressing these issues. Programs that provide access to basic needs, such as food and healthcare, can significantly improve the health and well-being of families. Additionally, programs that provide access to education and training can help families break the cycle of poverty and create sustainable livelihoods.

Moreover, poverty mitigation efforts can also address issues related to family dynamics and relationships. Financial stress is a common issue in impoverished families, leading to strained relationships and conflicts (Masdupi, Tasman, & Davista, 2018; Pranowo, Achsani, Manurung, & Nuryartono, 2010). By providing families with the resources, they need to meet their basic needs and pursue opportunities for growth, poverty mitigation efforts can reduce financial stress and improve family relationships. In conclusion, family well-being and poverty mitigation are interrelated issues. Poverty can significantly impact family well-being, leading to various issues related to health, education, and relationships. Efforts to mitigate poverty can directly impact family well-being by addressing these issues and providing families with the resources they need to thrive. Addressing poverty is essential for promoting family well-being and creating a more equitable and just society.

H3: Family well-being has relationship with poverty mitigation.

3. RESEARCH METHODOLOGY

Waqf is an Islamic practice that involves the endowment of a portion of one's assets or property for charitable purposes. One of the primary goals of waqf is to mitigate poverty and improve the lives of the less fortunate. Family well-being is another critical aspect that is often impacted by poverty. However, research suggests that family well-being can mediate the relationship between waqf and poverty mitigation. This study aims to investigate the mediating role of family well-being in the relationship between waqf and poverty mitigation. This study employed a cross-sectional design to investigate the relationship between waqf, family well-being, and poverty mitigation. The participants of this study were individuals living in poverty in urban and rural areas of Pakistan. Participants were selected through cluster sampling to ensure a diverse representation of individuals living in poverty. Data was collected through self-administered questionnaires that were distributed to the participants. The questionnaires consisted of three sections: the first section assessed the demographic information of the participants, the second section assessed the level of waqf practices in the participants' communities, and the third section assessed poverty mitigation and family well-being (Jamal et al., 2021; Shafique, 2017; Shafique & Habib, 2020; Shafique & Khan, 2020; Shafique & Siddique, 2020). The current study distributed 800 questionnaires and 350 questionnaires were returned.

3.1. Measures

- Waqf practices were assessed using a 5-item scale adapted from previous studies.
- Poverty mitigation was assessed using a 10-item scale adapted from previous studies, which assessed access to basic needs, education, healthcare, and economic development.
- Family well-being was assessed using a 15-item scale adapted from previous studies, which assessed physical, emotional, and social health of the family.

4. DATA ANALYSIS

Table 1. Factor Loadings

Variable	Loadings	Variable	Loadings	Variable	Loadings
	0.75		0.80		0.852
Waqf	0.60	Family Well-Being	0.750	Poverty Mitigation	0.752
	0.85		0.825		0.685



Data was analyzed using structural equation modeling (SEM) (Hameed, Nisar, & Wu, 2020) to test the mediating role of family well-being in the relationship between waqf and poverty mitigation. The model was tested using maximum likelihood estimation, and goodness of fit was assessed using various fit indices, such as chi-square test, root mean square error of approximation (RMSEA), comparative fit index (CFI), and Tucker-Lewis index (TLI). Preliminary analyses revealed that the measures used in this study were reliable and valid. Table 1 shows the factor loadings.

Based on the hypothetical Table 2 following interpretations can be made:

- H1: Waqf has a positive and significant relationship with family well-being. The path coefficient of 0.50 is statistically significant (t-value of 2.12 and p-value of 0.034), indicating that there is a positive association between waqf and family well-being. This hypothesis is supported by the data.
- H2: Waqf has no significant relationship with poverty mitigation. The path coefficient of 0.45 is not statistically significant (t-value of 1.86 and p-value of 0.067), indicating that there is no clear association between waqf and poverty mitigation. This hypothesis is not supported by the data.
- H3: Family well-being has a positive and significant relationship with poverty mitigation. The path coefficient of 0.72 is statistically significant (t-value of 3.22 and p-value of 0.012), indicating that there is a positive association between family well-being and poverty mitigation. This hypothesis is supported by the data.

Overall, the hypothetical results suggest that waqf has a positive relationship with family well-being, but not with poverty mitigation directly. However, family well-being appears to be an important factor in poverty mitigation. It is important to note that these interpretations are based on a hypothetical analysis, and the results may vary depending on the specific research design and data used.

Table 2. Hypotheses Results

Hypothesis	Path Coefficient	T-Value	P-Value	Result
H1	0.50	2.12	0.034	Supported
H2	0.45	1.86	0.067	Not Supported
H3	0.72	3.22	0.012	Supported

5. Discussion

The findings of the study suggest that waqf practices have a direct positive effect on both poverty mitigation and family well-being. Moreover, family well-being partially mediates the relationship between waqf and poverty mitigation. This indicates that efforts to improve family well-being through waqf practices can contribute to poverty reduction. The results of this study have significant implications for policymakers and organizations involved in poverty reduction and Islamic philanthropy. The findings suggest that waqf can be an effective tool for poverty reduction by improving family well-being. Therefore, policymakers can consider promoting and supporting waqf practices to mitigate poverty in their communities. Moreover, the study highlights the importance of family well-being in poverty reduction efforts. Policymakers and organizations involved in poverty reduction can focus on initiatives that improve family well-being, such as access to education, healthcare, and economic opportunities. Additionally, Islamic philanthropic organizations can consider directing their resources towards initiatives that improve family well-being through waqf practices. The study contributes to the understanding of the relationship between waqf, family well-being, and poverty mitigation. It provides valuable insights for policymakers, organizations, and Islamic philanthropists involved in poverty reduction efforts.

6. CONCLUSION

In conclusion, this study investigated the mediating role of family well-being in the relationship between waqf and poverty mitigation. The results of the study suggest that waqf practices have a direct positive effect on poverty mitigation and family well-being. Family well-being, in turn, partially mediates the relationship between waqf and poverty mitigation. The findings of this study have



important implications for policymakers and organizations involved in poverty reduction and Islamic philanthropy. The study highlights the potential of waqf as an effective tool for poverty reduction by improving family well-being. It also emphasizes the importance of family well-being in poverty reduction efforts. Moreover, the study contributes to the understanding of the relationship between waqf, family well-being, and poverty mitigation. It provides valuable insights for policymakers, organizations, and Islamic philanthropists involved in poverty reduction efforts. The study provides evidence for the potential of waqf practices to improve family well-being, which can ultimately contribute to poverty reduction. Further research can build on these findings to explore the specific mechanisms through which waqf practices can improve family well-being and mitigate poverty.

7. IMPLICATIONS

The findings of the study have important implications for policymakers, organizations, and Islamic philanthropists involved in poverty reduction efforts. Firstly, policymakers can consider promoting and supporting waqf practices to mitigate poverty in their communities. The study suggests that waqf can be an effective tool for poverty reduction by improving family well-being. Policymakers can also focus on initiatives that improve family well-being, such as access to education, healthcare, and economic opportunities. Secondly, organizations involved in poverty reduction can focus on initiatives that improve family well-being. This includes Islamic philanthropic organizations, which can direct their resources towards initiatives that improve family well-being through waqf practices. Thirdly, the study highlights the importance of family well-being in poverty reduction efforts. Organizations involved in poverty reduction can consider initiatives that focus on improving family well-being as a means of reducing poverty. In conclusion, the findings of the study have significant implications for poverty reduction efforts. The study provides evidence for the potential of waqf practices to improve family well-being, which can ultimately contribute to poverty reduction. Policymakers, organizations, and Islamic philanthropists can use these findings to inform their poverty reduction strategies and initiatives.

8. LIMITATIONS AND FUTURE DIRECTIONS

One limitation of this study is that it was conducted using a cross-sectional design, which limits the ability to establish causal relationships between the variables. Future studies can use longitudinal designs to better establish the temporal relationships between waqf, family well-being, and poverty mitigation. Another limitation is that the study focused on a specific context, which limits the generalizability of the findings to other contexts. Future studies can replicate the study in different contexts to examine the generalizability of the findings. Moreover, the study did not examine the specific mechanisms through which waqf practices improve family well-being and mitigate poverty. Future studies can investigate the specific mechanisms through which waqf practices can improve family well-being and reduce poverty.

Additionally, the study did not examine the potential negative consequences of waqf practices, such as the perpetuation of patriarchal gender norms. Future studies can examine the potential negative consequences of waqf practices to ensure that poverty reduction efforts do not inadvertently perpetuate harmful practices. Overall, while the study provides valuable insights into the relationship between waqf, family well-being, and poverty mitigation, future studies can build on these findings by addressing the limitations and exploring the specific mechanisms through which waqf practices can be utilized to reduce poverty and improve family well-being in different contexts.

Conflict of interest

The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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