

Modeling Sustainability Challenges of Small and Medium Size Enterprises in Cameroon: Case Study in Buea

Felix Nkellefack Tapang

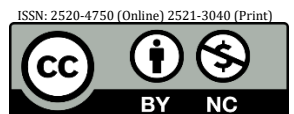
Abstract

To address the sustainability challenges faced by Small and Medium-sized Enterprises (SMEs) in Cameroon, this study employed a qualitative approach, specifically utilizing grounded theory. The philosophical underpinnings were subjectivism ontology and interpretivism epistemology, while axiology was value-bound. The target population were SME owners and managers in Cameroon. A purposive sampling method was used to recruit participants in the town of Buea, from whom primary data was obtained through interviews. The findings revealed the overarching theme of administrative problems as the major sustainability challenge of SMEs. The study also revealed financial problems, electricity supply problems, knowledge & innovation problems, as well as management problems that SMEs face as challenges to their sustainability. This study had a geographical limitation as it was carried out only in the town of Buea, located in the south west region of Cameroon. As a recommendation, comparative studies should be done in other towns to have a broader overview of the challenges faced by SMEs in Cameroon. Based on the results, SME owners and managers will see the need to invest in entrepreneurial education and have adequate capital before venturing into business. The administration will see the need to improve policies and create an enabling environment for business operations.



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1.0 Introduction

There is no standard definition for small and medium size enterprises (SMEs). In different parts of the world, different definitions are set to categorize businesses as SMEs. Different factors are considered in this definition, such as the sales per year, number of people employed by the business, the assets of the business, etc. (CFI Team, 2022). In Europe, business entities are considered small when they employ less than 50 people, with a turnover of a maximum of 10 million Euros and considered medium sized when they employ less than 250 people, with a turnover of a maximum of 50 million Euros (European Union Commission, 2020). In contrast to the United States of America, business organizations are categorized as SMEs when they employ up to 500 people (CFI Team, 2022). In the case of Cameroon, business organizations that employ between 06 and 100 people with a yearly turnover of more than 250,000FrCs CFA are categorized as SMEs (Ministry of Small and Medium Size Enterprises MINPMEESA, 2010). The role of SMEs in the development of the economies of nations is paramount, especially in providing jobs, enhancing GDPs and thereby tackling the problem of poverty minimization (Mesumbe & Daoping, 2022; Kindström et al., 2022). For this reason, nations around the world reserve great concerns for the existence and development of the SME sector (Anwar et al., 2018). However, according to the World Bank (2019), the sustainable development of the SME sector still needs considerable efforts to enable them enhance their economies optimally. Sustainability as a whole has been considered in the dimension of environmental protection to a great extent, whereas, it is generally known to encompass both social and economic dimensions as well (Bruna et al., 2021). Contextually, this study focuses mainly on sustainability challenges of SMEs, where the economic dimension is of more interest. In Cameroon and many other countries of the world, SMEs face lots of obstacles that hamper their sustainability to the extent that some of them cease to exist (Sinaga et al., 2022). According to the Cameroon ministry of economy, planning and regional development MINEPAT (2016), 72.3% of SMEs close down after a maximum of just five years of business operations due to challenges they are unable to overcome. This huge closure rate of SMEs poses a great concern for the development of the country, where poverty continues to increase due to the loss of potential jobs for the Cameroonian citizens. This paper aims at modeling the sustainability challenges of SMEs in Cameroon. This will be based on the following research questions (RQs):

RQ1: What are the challenges SMEs face in Cameroon?

RQ2: What can be done to enhance SME sustainability in Cameroon?

The paper is made up of six sections. The first section is brief introduction of the paper laying a foundation on sustainability challenges of SMEs. The second section reviews literature of works by other authors. The third section is the methodology of the study which describes the philosophical underpinnings of the study, the target population, ethical considerations and the research design. The fourth section is analysis of the study. The fifth section embodies the discussions of the results, while the sixth section concludes the study. The paper ends with the declaration section and references.

2.0 Review of relevant literature

2.1 The challenges of SMEs and impact on their sustainability

The sustainability of SMEs in most countries around the world is faced by several challenges, especially, in this digital age that is characterized by specific additional skills that require time and financial resources to acquire (Telukdarie et al., 2023). Azevedo et al. (2021) put in their own way, that SMEs lose the power of competitiveness when they fail to digitalize their operations. This is also because of the difficulties that follow is the uphill task to access a larger market for their products and services (Galawe & Majaja, 2023). In addition, according to

Alsaadi (2022), different sectors of SMEs are seeking to adopt industry 4.0 technologies to help enhance their operational processes as a way of fostering their sustainability and bring about growth but on the one hand, the problem of relevant skills remain a challenge and on the other hand, the difficulties in acquiring technological infrastructure. With the advent of the internet, digital marketing has created widespread avenues for businesses around the world, but still faced by effective utilization by many SMEs due to challenges classified either as internal or external (Malesev & Cherry, 2021). Fundamentally, technology remains crucial and according to Olazo (2022), many SMEs face challenges in adopting technology that makes use of digital marketing, despite the recognition of its importance in today's dynamic and competitive business world. As opined by Akkad et al. (2023), this importance was intensified as many SMEs took the advantage of online marketing, procurement of stock and stakeholder relationships during the covid-19 pandemic era. Therefore, e-commerce gained considerable momentum during the covid-19 pandemic era although it has been faced by some challenges like cultural issues and technical aspects that could be facilitated by government support, IT infrastructure and by training of people (Tayyar et al., 2021).

As the variable of technology gains more importance in the sustainable operations of SMEs, smart factories with flexible operations, as well as artificial intelligence and big data to ensure cheaper and quicker production processes have become meaningful (Azevedo & Almeida, 2021). The importance of technology and its know-how is paramount for the optimization of processes in enterprises (Kondala et al., 2023). According to Kumar & Nishu (2021), technology has been the way out for SMEs during the covid-19 period that was characterized by layoffs of employees, massive reduction of sales, turnovers and significant decline in the demands of customers. However, there are several concepts of technology associated with different influential in-depth aspects that matter as far as the sustainable operations of SMEs are concerned (Zamani, 2022). For example, according to Ciasullo et al. (2021), big data was empirically found to be positively related with the resilience of organizations, which implies positive impact on the sustainability of businesses. Unfortunately, difficulties in the adoption of most state-of-the-art technologies, such as cloud computing, disruptive computing technologies and the Internet of Things (IoT) remain a challenge in most emerging markets and developing economies, hence pulling back their quest to become sustainable in business (Akpana et al., 2020). The roles of leadership and human resources are also important in the quest for sustainability of SMEs (Yusuf et al., 2023). Human capital is the fundamental capital for all businesses, without which no performance can be obtained (Reza et al., 2021). Therefore, organizational learning and organizational knowledge transfer to team members is vital to help boost performance optimization of enterprises and thereby contribute to their sustainability struggles (González-Varona et al., 2021). With respect to team management, according to Setyawati et al. (2022), empirical analysis showed that employee motivation and good leadership have positive effects on employee performance, which is a requirement for the sustainability of every business. Knowledge about how businesses are done stand also as a barrier for many entrepreneurs. According to Amoah et al. (2021), entrepreneurial knowledge, which is fundamental for the smooth running of businesses has been found to be deficient by many entrepreneurs and is thus becoming the root cause of SME business failures. Oduro (2020) opined that due to deficiencies in entrepreneurial knowledge, other challenges like the absence of innovation skills come as consequences that hamper the sustainability of businesses.

3.0 Methodology

This study adopted a method of procedures to help in an accurate analysis of the research questions (Kothari, 2004). The ontological stance adopted for this study was subjectivism ontology (Guba, & Lincoln, 1988). To gain knowledge in the study, interpretivist epistemology as prescribed by Creswell (2007) was used. The research approach is inductive and the axiology is value-bound (Musiliu, 2020). The target population of the study are SME owners and managers of Cameroon. A purposive sampling method was used to recruit owners and managers of SMEs in Buea, from whom primary data was obtained through interviews. Ethical considerations were respected during the interview process by ensuring confidentiality in the responses of the recruited participants. The research design is an exploratory case study and data were analyzed using grounded theory approach, composed of the open coding, the axial coding and the selective coding processes (Strauss & Glasser, 1967).

4.0 Data Analysis and Presentation of Results

4.1 Demographic distribution of respondents

The participants of the study were owners or managers of SMEs operating in the town of Buea, which is located in the south west region of Cameroon. The demographic distribution of respondents is shown in table 1.

Table 1: Demographic distribution of respondents

Respondents	Age (in years)				Gender		Marital status		Education				Interview Length (minutes)
	20-30	30-40	40-50	Above 50	Male	Female	Married	Single	No degree	Bachelor	Masters	PhD	
1	1				1			1					48
2		1				1	1			1			33
3		1			1		1		1				41
4			1		1		1			1			46
5				1	1		1				1		33
6				1		1	1			1			30
7	1				1			1		1			43
8		1			1		1				1		45
9			1		1		1		1				38
10				1	1			1		1			54
Total	2	3	2	3	8	2	7	3	2	6	2	0	411

As seen in table 1, regarding the age groups of respondents, two were between the ages of 20 and 30 years, three between 30 and 40 years, two between 40 and 50 years, while three were above 50 years. Among the ten respondents, eight were men, while two were women. Seven of the respondents were married, while three of them were single. Regarding their educational status, two respondents had no university degrees, six had bachelor degrees, two had master degrees, while none had a PhD degree. The total time spent for the interviews was 411 minutes.

4.2 Challenges and failure causes of SMEs in Cameroon

4.2.1 Initial open coding process on challenges and failure causes of SMEs in Cameroon

The initial open coding process on the challenges and failure causes of SMEs in Cameroon, with case study carried out in the town of Buea containing the categories, narratives of the respondents and code status is represented in table 2.

Table 2: Initial open coding process and theoretical saturation

Nr	CATEGORY	ABB R	CODES/NARRATIVES/DESRPTION	CODE STATUS
1	Financial problems	Fin	[...] High taxes, difficulties to access finance	Emerging code
	Electricity supply problems	Elec	[...] Constant interruption of electricity, rudeness to customers	Emerging code
	Administrative problems	Adm	[...] Corruption from tax inspectors, officials from ministries	Emerging code
2	Transportation issues	Trn	[...] Very bad roads, high cost of fuel	Emerging code
	Financial problems	Fin	[...] Extremely high taxes imposed, difficulties to obtain loans	Existing code
	Digital access problems	Dig	[...] Poor internet connection for online business	Emerging code
3	Competition issues	Com	[...] Presence of larger businesses, many businesses in same domain	Emerging code
	Knowledge & Innovation problems	Knw	[...] Lack of a specific business focus, lack of specialization	Emerging code
	Administrative problems	Adm	[...] Tax inspectors demanding bribes	Existing code
4	Electricity supply problems	Elec	[...] Goods get bad due to no electricity supply	Existing code
	Knowledge & Innovation problems	Knw	[...] Poor business knowledge, no business innovation	Existing code
	Management issues	Mgt	[...] Poor management, lack of skills	Emerging code
5	Financial problems	Fin	[...] Lack of budgetary management skills	Existing code
	Marketing problems	Mkt	[...] Poor study of the market, wrong investment	Emerging code
	Management issues	Mgt	[...] Lack of competent employees	Existing code
6	Administrative problems	Gov	[...] Poor government policies, no support to businesses	Existing code
	Competition issues	Com	[...] Too many businesses selling same product	Existing code
	Knowledge deficiency	Knw	[...] Limited knowledge about business	Existing code
7	Administrative problems	Adm	[...] High taxes	Existing code
	Financial problems	Fin	[...] Not easy to access loans from banks	Existing code
8	Electricity supply problems	Elec	[...] Unsteady electricity supply, computers and machines always off	Existing code
	Administrative problems	Adm	[...] Too much bureaucracy and bottle necks	Existing code
9	Financial problems	Fin	[...] Difficulties to raise capital	Existing code
	Electricity supply problems	Elec	[...] Constant outages	Existing code
	Administrative problems	Adm	[...] Corruption practice from officials	Existing code
10	Administrative problems	Adm	[...] No government policy to support business	Existing code
	Marketing problems	Mkt	[...] Investment in the wrong place	Existing code
	Knowledge deficiency	Knw	[...] Lack of adequate knowledge in the business	Existing code

Source: Researcher's field data response sheet (2023)

Memo: Open coding on the challenges and failure causes of SMEs in Buea-Cameroon.

In the study on the challenges and failure causes of SMEs in Cameroon with case study carried out in Buea, ten respondents who were either managers or owners of SMEs were sampled using in-depth interview as instrument for data collection. A total of nine categories emerged during this process. In the opinion of the first participant of the study, three categories were brought up which were financial problems, electricity supply problems and administrative problems. The second participant brought in two further emerging categories which were transportation issues and digital access issues. The third participant also brought in two emerging categories, namely, competition issues and knowledge & Innovation problems. The fourth participant brought in one further emerging category which was management issues. The fifth participant brought in marketing problems as only new emerging category. The sixth, seventh, eighth, ninth and tenth participants brought in no new category because all the categories they brought in had been introduced by the previous participants. Hence theoretical saturation had

been reached as there were no new emerging categories from the sixth to the tenth participants of the study.

4.2.2 Axial coding process on challenges and failure causes of SMEs in Cameroon

An axial coding was performed from the open coding on table 2 on the challenges and failure causes of SMES in Cameroon, with case study carried out in the town of Buea. This process involved building relationship between the codes and refinement.

Table 3: Axial coding process and theoretical saturation

QUESTION	CATEGORY	ABBR	CODES/NARRATIVES/DESCRIPTION
What are the challenges and failure causes of SMEs in Buea-Cameroon?	Financial problems	Fin	[...] Extremely high taxes imposed, difficulties to access finance, difficulties to obtain loans, difficulties to raise capital, lack of budgetary management skills, not easy to access loans from banks
	Electricity supply problems	Elec	[...] Constant interruption of electricity, constant outages, rudeness to customers, goods get bad due to no electricity supply, unsteady electricity supply, computers and machines always off.
	Administrative problems	Adm	[...] Corruption from tax inspectors and officials from ministries, tax inspectors demanding bribes, poor government policies, high taxes, no support to businesses, poor enabling environment by government, too much bureaucracy and bottle necks, corruption practice from officials, no government policy to support business.
	Transportation issues	Trn	[...] Very bad roads, high cost of fuel, serious traffic
	Digital access problems	Dig	[...] Poor internet connection for online business
	Competition issues	Com	[...] Presence of larger businesses, many businesses in the same domain, too many businesses selling same product.
	Knowledge & Innovation problems	Knw	[...] Lack of a specific business focus, lack of specialization, poor business knowledge, no business innovation, limited knowledge about business, lack of adequate knowledge in the business.
	Management issues	Mgt	[...] Poor management, lack of skills, lack of competent employees
	Marketing problems	Mkt	[...] Poor study of the market, wrong investment, Investment in the wrong place.

Source: Researcher’s field data response sheet (2023)

Memo: Axial coding on the challenges and failure causes of SMEs in Buea-Cameroon.

On the basis of the continuous compounding process of the open coding and considering the relationship among codes and categories, a total of nine were deduced from the interviews of ten respondents to provide the challenges and failure causes of SMEs in Cameroon. These challenges and causes included: financial problems, electricity supply problems, administrative problems, transportation issues, digital access problems, competition issues, knowledge & Innovation problems, management issues and marketing problems:

Financial problems

Financial problems in this study relates to the difficulties SMEs have to be financially buoyant and be sustainable. It was observed that very high taxes are imposed on businesses and that business owners have much difficulties in raising capital. It was also observed that conditions to obtain bank loans stood as challenges from business owners.

Electricity supply problems

In addition to financial problems, the study also revealed that the lack of a regular supply of electricity affects businesses in Buea negatively. Electricity supply interruptions was noted to be regular to the extent that businesses couldn’t operate optimally in addition to the damage of their perishable goods.

Administrative problems

Administrative problems in this study referred to the obstacles faced by business operators as a result of government policies and practices. It was observed that bribery and corruption from tax inspectors were obstacles business operators deal with regularly. Also, the study found that the business environment characterized with inadequate government support posed difficulties for business sustainability.

Transportation issues

Transportation issues in this study refers to the difficulties business operators have with respect to business related movements. It was found that the roads are in bad state with a lot of pot holes in addition to high cost of fuel and a tense traffic situation which tend to affect businesses negatively.

Digital access problems

Digital access problems in this study refers to the challenges of SMEs to make use of the internet for business purposes. It was found that the internet providers which are mainly MTN, Orange and Camtel offer very poor internet connections with which businesses find it difficult to carry on business online.

Competition issues

There is a lot of competition in today's business world. In this study, competition issues refer to the difficulties SMEs have to survive because of the presence of larger businesses that offer better prices for their products. The study also found that there are many SMEs in the same domain of business in which constitute another challenge to get and keep new customers.

Knowledge & Innovation problems

Knowledge & Innovation problems in this study refer to the acquisition of relevant knowledge in the particular domain of business and how innovation can be applied on this basis. It was observed in the study that many SME owners and managers lack sufficient business knowledge to help them remain sustainable and innovative. The study revealed that most business owners and managers lack focus and try to involve in several business adventures at the same time without adequate and relevant knowledge.

Management issues

Management issues in this study refer to how well businesses are managed. It was observed that poor management and a general lack of relevant skills of employees constitute challenges of SMEs.

Marketing problems

Marketing problems in this study refer to how well SME owners and managers studied the market before engaging into business. The study revealed that many SME owners and managers jumped into business without a proper study of the market situation. As a result, it was found that most SMEs invested wrongly and in wrong places.

4.2.3 Selective coding process on challenges and failure causes of SMEs in Cameroon

A selective coding process was performed for the purpose of obtaining the overarching themes from the open and axial coding processes. The result is presented in table 4.

Table 4: Selective coding process

QUESTION	CATEGORY	ABBR	Resp Nr 1	Resp Nr 2	Resp Nr 3	Resp Nr 4	Resp Nr 5	Resp Nr 6	Resp Nr 7	Resp Nr 8	Resp Nr 9	Resp Nr 10	RANK	THEME
What are the challenges and failure causes of SMEs in Buea-Cameroon?	Financial problems	Fin	1	1	0	0	1	0	1	0	1	0	5	Financial problems
	Electricity supply problems	Elec	1	0	0	1	0	0	0	1	1	0	4	Electricity supply problems
	Administrative problems	Adm	1	0	1	0	0	1	1	1	1	1	7	Administrative problems
	Transportation issues	Trn	0	1	0	0	0	0	0	0	0	0	1	
	Digital access problems	Dig	0	1	0	0	0	0	0	0	0	0	1	
	Competition issues	Com	0	0	1	0	0	1	0	0	0	0	2	
	Knowledge & Innovation problems	Knw	0	0	1	1	0	1	0	0	0	1	4	Knowledge & Innovation problems
	Management issues	Mgt	0	0	0	1	1	0	0	0	0	1	3	Management issues
	Marketing problems	Mkt	0	0	0	0	1	0	0	0	0	0	1	

Source: Researcher’s field data response sheet (2023)

From the selective coding process, administrative problems stand out as the overarching theme representing the major challenge and failure cause of SMEs in Buea-Cameroon. However, financial problems, electricity supply problems, knowledge & Innovation problems, as well as management issues also pose challenges for SMEs in Buea. This outcome is illustrated in figure 1. An overview of all the core categories illustrating the themes is shown in figure 1.

4.3 Survival strategies for businesses in Cameroon.

Based on the outcome of the selective coding process illustrating core categories and themes, the study revealed that administrative problems are major challenges SMEs have to overcome in their quest to survive and stay in business. This is followed by problems related to finances, especially the high taxes businesses are expected to pay and their challenges to access finance. The aspect of knowledge and innovation deficiency also stand as obstacles for business sustenance, whereby business owners dive into operations without proper knowledge of what it takes to engage in the specific business. On this platform, they find it extremely difficult to innovate. The challenges of businesses in Cameroon are further made worse by the regular interruption of electricity supply. From the indicators of the challenges SMEs face, figure 2 proposes strategies that can help curb this difficulty, not of SMEs, but for businesses in general, if they are put in place and implemented.

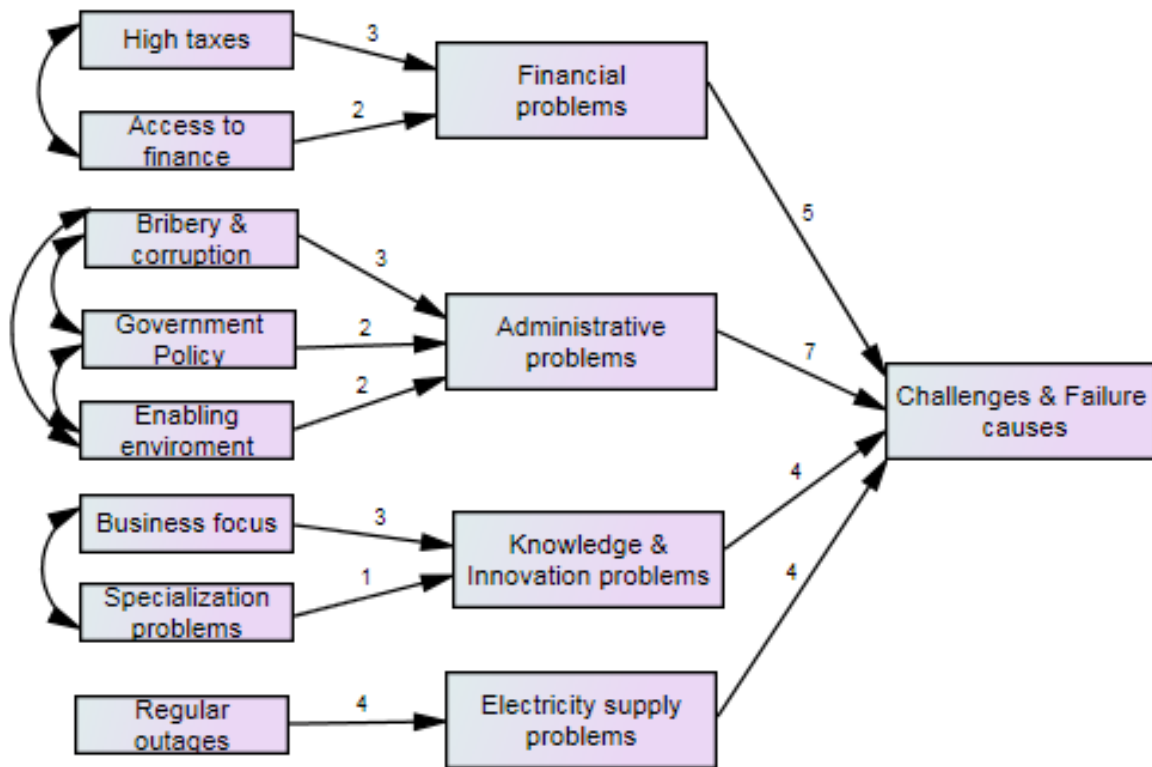


Figure 1: Core categories illustrating the themes (Source: Researcher’s field data, 2023)

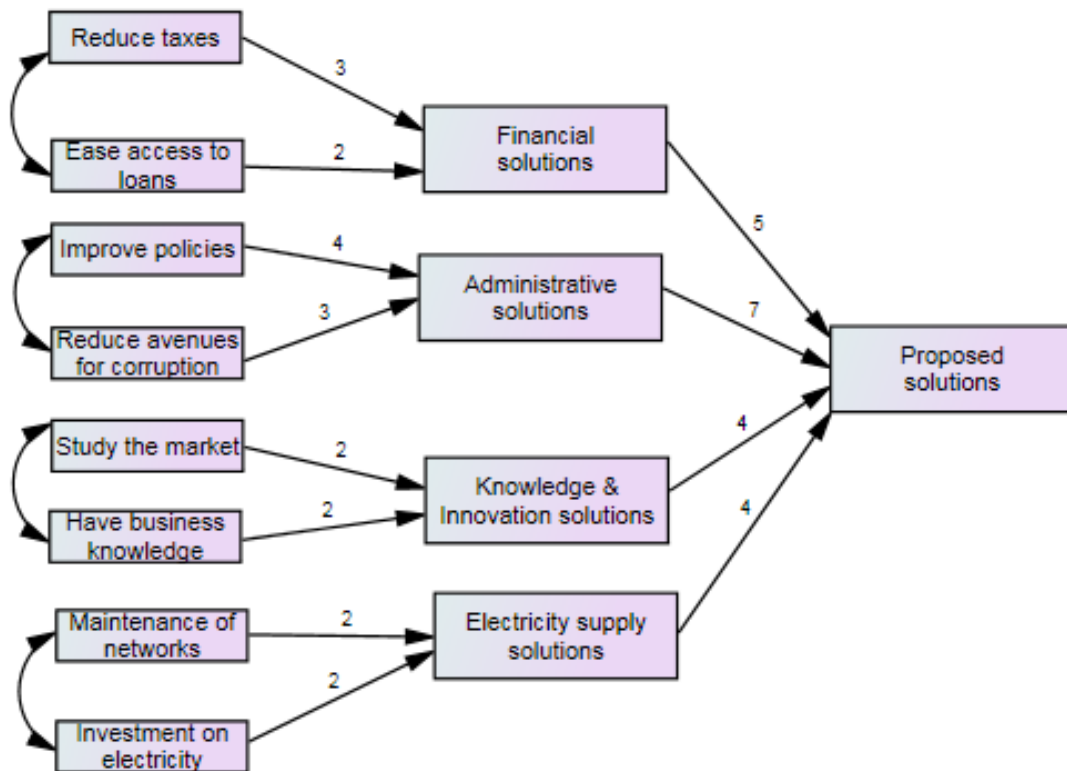


Figure 2: Survival indicators for SMEs in Cameroon

As far as finances are concerned, the study proposes a reduction in taxes and for avenues to be put in place that would help business people have access to loans or credits from financial institutions. Concerning administrative challenges, the study proposes improvements in policies that would favor the creation and operation of businesses, as well as creating avenues that would help reduce every form of corruption. Since many people get into business without proper business knowledge, this study proposes that prospective business people need adequate knowledge of the markets they invest into and have sufficient knowledge of what it takes to operate their businesses. The issue of electricity interruptions stands also as a serious problem that hampers the smooth operation of businesses. The study proposes regular maintenance of the electricity network by the electricity utility company of Cameroon (ENEO), as well as investments in the extension of electricity that is of good quality. On the basis of the proposals, a hypothesized model for business survival in Cameroon is provided in figure 3.

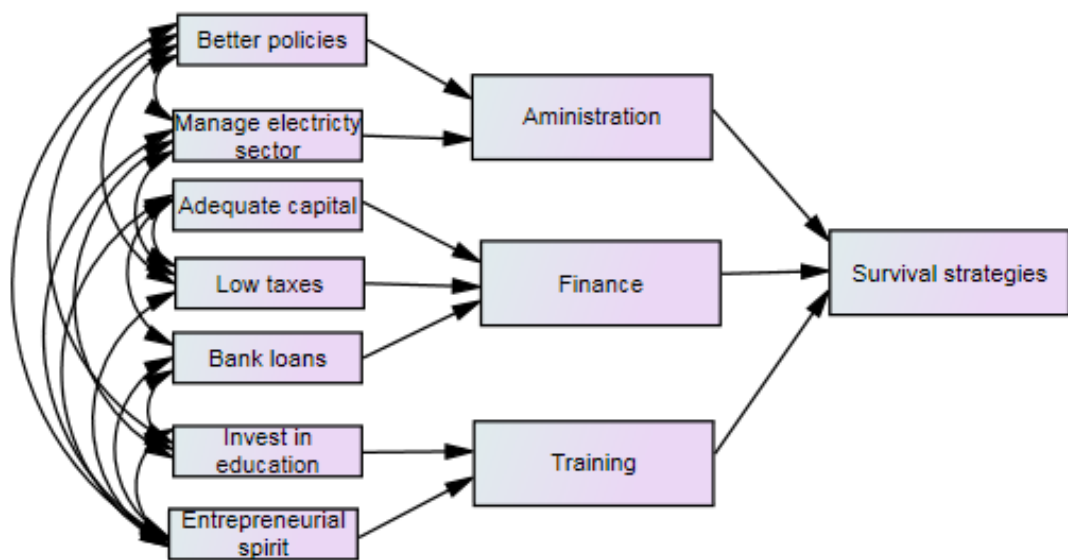


Figure 3: Hypothesized model for business survival in Cameroon

The model regroups the survival indicators under three major categories, namely: Administration, Finance and Training.

5.0 Discussion

In line with the objective of this study to model the sustainability challenges of SMEs in Cameroon, three broad categories of concern were arrived at, namely: Administration, Finance and Training. **Administration:** In the analysis of this study, administrative problems contributed most to sustainability challenges of SMEs. In the model, as far as administration is concerned, the study hypothesized that better policies and a better management of the electricity sector have important roles to play to enhance the survival of SMEs. This falls in line with the arguments of Yusuf et al. (2023), where leadership role is regarded as being exceptionally vital for the administration and management of administrative entities that govern SMEs. Furthermore, Reza et al. (2021) emphasized the importance of the human capital aspect which imply the relevance of administration to have the right human resources to oversee the issues of SMEs. The study proposed that an improvement in government policies and a reduction of opportunities for corruption will go a long way to help SMEs survive. **Finance:** In the analysis, financial problems accounted as the next area of challenge for SMEs. The study found that taxes on businesses are too high and access to loans or credits from financial institutions are difficult. In the proposed model, the study hypothesized that the acquisition of adequate capital by SME owners, reduction of taxes on businesses by the

government and facilitating requirements for bank loans to businesses will contribute towards the survival of SMEs. Empirically, according to González-Varona et al. (2021), financial resources are relevant to ensure the smooth functioning of every business aspect, including the motivation of employees that enhances their performance. Also, Setyawati et al. (2022) added that the relevance of financial resources in team management cannot be overlooked which also comes in the form of motivations. Training: In addition to administration and finance, problems related to training stand out as challenges for SMEs in the analysis. The lack of business focus and poor knowledge of the market was evident as deficiencies in adequate business knowledge of SMEs. This falls in line with the findings of Amoah et al. (2021) which underscored that the lack entrepreneurial knowledge is a barrier for many entrepreneurs, especially, as it is paramount for the operation of businesses. Furthermore, Oduro (2020) added that the absence of entrepreneurial knowledge implies an absence of innovations as a consequence which has a negative impact on the sustainability of SMEs. As survival strategies, the study hypothesized in the proposed model that SMEs need to invest seriously in education and develop the spirit of entrepreneurship. This study proposes that SME owners need to study the market and have adequate business knowledge before venturing into business.

6.0 Conclusion

The study modeled SME survival strategies in Cameroon through a case study carried out in the town of Buea. The strategies for SME survival fell under three major categories: administration, finance and training. More emphasis was laid on the administration to create an enabling environment and infrastructure for the smooth operation of businesses. The study concluded that better policies from administrative bodies will go a long way to enhance the sustainability of SMEs which to a great extent depends on the leadership in place. Challenges in the area of finance stood as next area of great concern for SMEs, whereby, issues regarding adequate acquisition of capital, reduction of taxes and facilitating bank loans were important gateways to help SMEs survive. The study concluded that in order to improve on the challenges related to finance, taxes on businesses need some level of reduction by the government, as well as facilitating requirements for business owners to obtain bank loans. Finally, the area of training was important. The study found out that many SME owners have insufficient business knowledge in their areas of businesses, and hence there is need for investment to acquire the relevant knowledge to become entrepreneurial in today's competitive business world. The study concluded that managers of SMEs need adequate investments in education to help them develop relevant entrepreneurial skills and knowledge before engaging into effective business.

7.0 Study Limitations & Future Research Direction

This study was carried out in the town of Buea located in the south west region of Cameroon which constitutes a geographical limitation. As a recommendation, future studies should be done in other towns of Cameroon to have a broader overview of the challenges faced by SMEs in the entire country. Based on the results, SME owners and managers will have a broader and holistic overview of business challenges that will help equip themselves properly before venturing into business.

8.0 Declarations

8.1 Acknowledgments

I would like to thank the department of Business and Management Sciences of the ICT University for the rich insight learned in conducting research.

8.2 Competing Interests

There are no competing interests to the knowledge of the author regarding this study.

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