







Economic empowerment of women domestic workers: Role of digital financial services

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Background: The impact of Digital Financial Services (DFS) on women's economic empowerment (WEE) has aroused the attention of practitioners and scholars over the past decade. However, its influence on the WEE of women domestic workers has largely been overlooked, particularly in marginalised and vulnerable communities.

Objectives: This study investigated the DFS that women domestic workers use and how they enhance the economic empowerment of women domestic workers.

Method: The study utilised qualitative data from in-depth interviews with women domestic workers ($n = 40$) in Nigeria. Thematic analysis of qualitative data identified three themes, namely, financial security, privacy and agency, that constitute pathways to women domestic workers' economic empowerment.

Results: The findings indicate that the availability and user-friendliness of DFS play a significant role in promoting the extracted themes among women domestic workers, thereby enhancing their reputation, relevance in the affairs of the family and overall growth and development. The study indicated that ownership of a mobile phone is a foundational element that drives DFS, which powers WEE.

Conclusion: Policymakers, employers and relevant stakeholders should acknowledge this importance and strive to establish mechanisms that enhance and safeguard the financial rights of domestic workers.

Contribution: This study contributes to the ongoing endeavours of policymakers, governments and researchers in comprehending the expanding realm of women's empowerment by exploring the potential of DFS as a viable means to empower all women and girls.

Keywords: digital financial services; women economic empowerment; women domestic workers; financial autonomy; Nigeria.

Introduction

Women's economic empowerment (WEE) has emerged as a pivotal development concern, with so much attention over the past decade (Pike & English 2022). This heightened awareness is in response to the sustainable development goals (SDGs), with particular emphasis on Goal 5, which seeks to promote gender equality and empower all women and girls (Ojo 2022). Sustainable development goals have yielded substantial progress, benefiting women and girls. However, significant gaps and inequality remain because evidence shows that only the relatively affluent benefited, while a significant segment of the population comprising women and girls was excluded (Chimhowu, Zeitlyn & Dada 2012; Stuart & Woodroffe 2016; Techane 2017). Because of this, there is a growing body of literature on how to facilitate gender equality and empower women and girls in marginalised and developing communities in Africa (Eslen-Ziya & Yildirim 2021).

Digital financial services (DFS) rely on digital technologies for consumer delivery and use (Ojo 2022; Pazarbasioglu et al. 2020; William & Suri 2014) and are policy instruments that facilitate the SDGs' actualisation, along with WEE, gender equality and financial inclusion (Mabrouk et al. 2023). They can reach marginalised societies, particularly women and girls (Garz et al. 2020). In recent years, the integration of DFS has revolutionised how financial transactions are conducted, bridging gaps in access to financial resources and services (Wezel & Ree 2023). Concurrently, women's economic advancement has gained significant attention to foster gender equality and women's participation in economic activities (Garz et al. 2020). The intersection of DFS, WEE and the domain of women domestic workers (WDW) presents a dynamic framework to address

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gender disparities, promote economic inclusion and elevate the status of a historically marginalised workforce. Even though a growing literature exists on the nexus between DFS and WEE, there needs to be more evidence on the unequal and distinct effect DFS may have on WDW' space (David-West et al. 2020).

Domestic workers in sub-Saharan Africa, predominantly women, undertake essential household tasks, such as caregiving, cleaning, cooking and other domestic chores (Akalin 2007; ILO 2021). Despite their crucial role in economies and societies, domestic workers lack legal protection, face precarious employment conditions and grapple with inadequate wages and social insecurity (Blackett 2011; Chin 2019; Ganle, Afriyie & Segbefia 2015; ILO 2021). Their work is frequently undervalued, disempowering and largely invisible, perpetuating a cycle of economic vulnerability and marginalisation (Kabeer 2014). Their disempowerment manifests in various ways, including a lack of financial agency, limited control over wages and instances of nonpayment of salaries (Chin 2019; Ganle et al. 2015). Lack of financial agency and privacy leads to the absence of proper mechanisms to manage earnings and access financial services and makes them susceptible to manipulation and exploitation by employers or other third parties.

The inherent vulnerabilities of domestic workers make them an ideal litmus test for the effectiveness of DFS in enhancing WEE. Thus, our rationale for selecting WDW lies in the belief that if DFS can positively affect this group, it can yield similar benefits for other women in both the informal and formal sectors (William & Suri 2014). As Dufflo (2012) noted, interventions targeting the most disadvantaged and vulnerable groups can be effective testing grounds for understanding broader social and economic dynamics. With proper access to digital financial tools such as mobile banking, digital wallets and secure remittance channels, domestic workers can circumvent the intermediaries that previously exploited their lack of financial agency.

The prevalent approaches in the study of WEE in developing nations frequently centre on women's roles within the context of their husbands or families; however, our study adopts a distinctive lens (Chabal 1986). We have directed our focus towards comprehending WEE through the prism of the individual woman as an autonomous agent. This departure from conventional methodologies echoes the sentiment articulated by Fierlbeck (1995), emphasising that the trajectory of women's empowerment could be markedly enhanced through a paradigm shift wherein both women themselves and society at large perceive them as distinct individuals, transcending their roles as mere constituents of social collectives.

By anchoring the investigation in this perspective, the study aims to uncover a more nuanced understanding of WEE that acknowledges the intricate interplay between individual agency and societal frameworks. This theoretical stance underscores the potential for women to actualise their capacity

for decision-making and self-determination more expansively when they are accorded recognition as unique entities independent of their relational affiliations. In doing so, we contribute to a broader discourse that not only redefines the conceptual underpinnings of WEE but also underscores the pivotal role of perspective in shaping women's empowerment pathways within developing contexts. This study, therefore, explores how DFS impact WDW' economic empowerment, using data from a qualitative survey in Southwest Nigeria. Precisely, the study addressed two research questions:

- What are the Digital Financial Services utilised by women domestic workers?
- How does DFS powered by phone and transactional account ownerships enhance domestic women's economic empowerment?

Theoretical framework

According to Pereznieta and Taylor (2014:233), 'economic empowerment of women and girls is understood as a process whereby women and girls experience transformation in power and agency, as well as economic advancement'. In economic empowerment, women can make financial choices independent of other third parties. Thus, those previously denied the ability to make financial choices are equipped to do so in empowerment. Empowerment theory explores how people, including WDW, gain access and control over productive resources and their recognition as independent economic contributors in the family. The theory recognises that such choices are exercised using three elements: resources, agency and achievements (Kabeer 1999). The author viewed resources as 'material, human, and social expectations' (p. 436). When applied to WDW, they can regain their power of choice and become economically empowered by accessing resources such as DFS. Kabeer (2001) stated that where women had been neglected and disempowered, access to credit improved self-perception and their role in decision-making in the family. Hence, the study assumes that empowerment theory points to a possible relationship between women's use of DFS and involvement in paid work and their economic empowerment and enhanced decision-making capability in the family.

Research methodology

The survey employed a qualitative approach to gain insights into how ownership of mobile phones and transaction accounts affect the economic empowerment of WDW. Using the qualitative method allowed participants to describe their experiences as WDW, which can only be obtained from them directly (Theys & Barkhuizen 2022). Thus, interpretivism philosophy and qualitative approach were used to obtain more profound insight into the lived experiences of WDW and thus obtain insight into the research questions. For example, WDW will provide information on how their use of DFS drives their economic empowerment, and common themes will be drawn to represent the answers to the research questions. The researchers recruited seasoned interviewers in all the locations covered by the study. The interviewers

were, however, exposed to the instruments used in the study, trained and deployed to interview the WDW. The interviews were captured using recording instruments and transcribed before analysis. The interviews were done between October 2022 and December 2022.

Data collection

This study employs data from 40 in-depth interviews (IDIs) with domestic workers in Southwest Nigeria. The main instruments used were structured interview guides, which included guides for IDIs with WDW. We followed a systematic approach and reviewed existing literature and frameworks on WEE. This process allowed us to identify key dimensions and indicators that capture different aspects of WEE. The study instruments were then designed to elicit specific dimensions of empowerment: financial privacy, agency, security, skills development and decision-making power. The interview, as a choice of qualitative data collection instrument, allows participants to express their thoughts, feelings and experiences in their own words. This ensures that rich, detailed and nuanced data are collected for the study, giving a deep insight into the subject matter.

After the training of the field staff, the pilot study commenced immediately. The pilot study was conducted in Lagos, Oyo and Osun. It involved sampling 10% of the study population to test the efficacy of the data collection instruments. The data obtained were transcribed, instruments were carefully re-evaluated and identified gaps were addressed by changing the data collection instruments to ensure their appropriateness and effectiveness in capturing the desired information. The final data collection instrument was reviewed with field personnel in attendance to ensure alignment and clarity. After that, the interviews were carried out using the revised instruments.

The choice of Southwest Nigeria, comprising Lagos, Ogun, Osun, Oyo, Ekiti and Ondo states, was informed by the relatively higher literacy level in the area, which is a possible predictor of digital finance compliance (Lo Prete 2021). Additionally, the area of Southwest Nigeria houses Lagos, Nigeria's commercial city where many WDW abound because of the widespread existence of dual-income earner families, which creates a high need and demand for WDW in Lagos (Kolo et al. 2021; Nesbitt-Ahmed 2016; Ogbegie & Oyetunde 2019) (see Table 1 for the matrix of data collection). Convenience, purposive and snowballing sampling techniques were employed in each location to identify WDW. In addition, the research team sought the assistance of community guides to aid in recruiting participants for the study. These guides provided valuable insights and referrals for potential participants.

Characteristics of the sample

Forty WDW and 27 employers and recruitment agencies were interviewed. Most WDW had ages between 20 years and 49 years (81%), most had either been married or never married (78%), they worked and had stayed in their current

TABLE 1: Matrix of data collection across the study area.

Serial number	State capital	Number of IDI	Number of case studies
1	Lagos (LG)	10	8
2	Ibadan (OY)	8	5
3	Abeokuta (OG)	7	3
4	Oshogbo (OS)	5	5
5	Ado-Ekiti (EK)	5	3
6	Akure (OD)	5	3
Total		40	27

IDI, in-depth interviews.

location for a minimum of 6 months, had two or more children (62%), most had post-primary education (55%) and 70% lived outside their workplace (see Table 2 for brief details of participants and associated factors).

Data analyses and coding

Interviews were recorded and transcribed in 2 days. The transcribed interviews were read to understand the story told by the participants. Reference was made to the recorded information to gain further insight if clarification was needed. In this way, markers were identified in each interview as the participants answered the questions posed. The data were analysed using NVIVO 10. The first step in the analysis was drawing out common categories from the interviews. These categories answer the research questions. The second step was to group the categories into common themes that collectively answer the research questions following the approach recommended by Chinyamurindi (2017), Braun and Clarke (2006) and Hanna and Gough (2020).

Ethical considerations

Ethical approval was received from the Lagos Business School Pan-Atlantic University Ethics Committee for Institutional Review Board (IRB) (reference number: LBS-RSH-ETHAPP-2022). Written and signed consent was obtained from all study participants, who were informed of the purpose of the research. The field personnel made significant efforts to establish rapport with the respondents before initiating each interview. Recognising the vulnerable nature of WDW' work, monetary incentives were provided to encourage their participation in the research. Research ethical standards were strictly followed throughout the data collection process, ensuring no respondents were under coercion or duress. Continuous data quality monitoring and evaluation were carried out to maintain research integrity.

Findings

What are the Digital Financial Services utilised by women domestic workers?

All the participants had mobile phones capable of carrying out various financial and non-financial services. They used their phones for diverse purposes, including but not limited to opening transaction accounts, receiving and sending money, transacting business at point of sale (POS), communicating with family members, friends, and employers, social media connections and training.

TABLE 2: Summary of interviewed participants ($N = 40$).

Socio-demographics	Frequency (%)
Age (years)	
20–29	30
30–39	23
40–49	28
50+	14
No response	5
Marital status	
Single never married	35
Married	43
Separated	8
Widowed	14
Educational level attained	
No education	18
Primary	13
Post-primary	55
Higher education	7
No response	7
Number of children	
No child	23
One child	15
Two or more children	62
Living arrangement	
Live-in	23
Live-out	70
Hybrid	7

The accessibility to smartphones emerged as a significant factor in driving the accessibility and usability of the financial services that drive financial agency, privacy and security and overall growth and development of the participants. For example, a participant shared her experience of self-directed learning and improvement. Without formal training, she utilised online resources and her smartphone to enhance her cleaning techniques; thus:

‘I didn’t go for any training, but with the help of my phone, I discovered some excellent cleaning agents preferable to the ones I knew before. I researched online because I discovered that I need to effectively clean the tiles, which stains don’t remove easily; otherwise, my work will not be outstanding.’ (IDI/OS-4/35 years)

Participant IDI/OS-2/52 years highlights the transformative role of a mobile phone in facilitating communication with her daughter and transferring money to her without needing physical travel. She did this without interference and did not need to engage the services of third parties:

‘Yes, I have a mobile phone. It has improved my life via putting calls through to my daughter who lives at Ogbomosho instead of going there myself or if I needed to send her money I will transfer money to her.’ (IDI/OS-2/52 years)

How does Digital Financial Services powered by phone and transactional account ownerships enhance domestic women’s economic empowerment?

After analysing the narratives presented by the participants, the following five themes were extracted that describe WDW’ economic empowerment:

- Financial security: Ability to provide for your expenses and save.
- Financial privacy: Ability to keep personal income away from others to avoid social pressure and control.
- Financial agency: Ability to take action and pursue personal goals with your resources without interference from third parties.

The DFS and their enablers and the quotes representing how DFS enhance economic empowerment are described in Table 3 and Figure 1 and Figure 2.

Mobile phone and transaction account: Enables savings and investment

Like past authors (Better Cash Alliance 2023), this study discovered that WDW with transaction accounts were involved in savings. Although they identified the empowering nature of investment, only a few were involved. Savings helped the participants avoid unnecessary spending, keep money for the unexpected in the future and make funds secure compared to keeping cash. As they can access the fund, they have control over their money, can make independent decisions, have privacy, avoid exploitation and secure their money. Evidence from the participants includes the following:

‘I came home one day to meet my Brother crying profusely as he needed 25,000 naira for his international passport, and no one could help raise the amount. Fortunately, I had some amount in my account, which I withdrew, which helped him get his passport that eventually paved the way for his relocation abroad. This I was able to achieve because I had a savings account.’ (IDI/OS-3/54 years)

‘Instead of getting the money in cash, my employer will put it in the account and it will be like savings for me, because if I have cash I can be spending unnecessarily, so it helps, but if it in the bank I know that it is in a safe place, nothing can happen to it except I go and touch it’ (IDI/OY-5/25 years)

‘With the advent of opening my account it has given me independence in making my choice on how to spend and save. It helps me to calculate towards a targeted goal.’ (IDI/OS-1/50 years)

‘Yes owning an account gave me power to keep my money away from others. If I’m with my Husband and he asks if I have money and I says no, he won’t question me and also I don’t have to ask about his due to the reason that the money is in the account. Everyone has their money to their pockets.’ (IDI/OY-3/62 years)

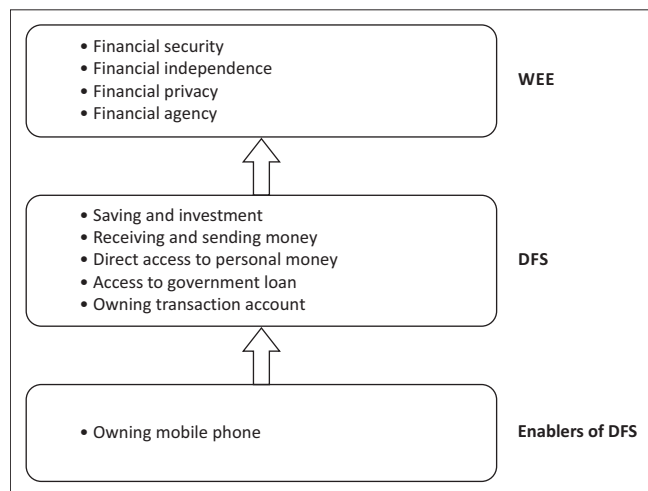
‘At least, now, I know how much I have in my account; I spend it the way I want, and I use it the way I like.’ (IDI/OY3/45 years)

‘Yes, I have access to my money. When I need it, I withdraw and if I don’t I leave it there in my account. I have peace of mind because I know the money in my account can only be accessed by myself alone.’ (IDI/OG-6/29 years).

The comments above indicate that having a savings account gave the women financial privacy, urgency and security in using their funds. It also saved them from exploitation by third parties. A spillover of these is that existing gender dynamics are challenged, and women are seen as independent people who acquire and use money the way they want.

TABLE 3: Domestic work and Digital Financial Services as a means to women's economic empowerment.

Enablers	Main themes extracted	Example quotes
Domestic work		
Mobile phone and transaction account-savings and investment	Financial privacy Financial agency Financial security	'But if my money is in the account no one will know. Yes, I decide what I spend my money on.' 'Well, that is why I am working. Nobody was born to solve another person's problems. Everybody has their own problem. Everybody manages his [or] her own problem.' '... [B]ut if it in the bank I know that it is in a safe place, nothing can happen to it except I go and touch it.' 'I am able to decide. The first thing I do is to pay my tithe then I decide on how much to give to my mother and elder relatives and last I think of what I can help with in the house.' 'I am able to save my money and I have the peace that my money is safer in the bank than giving to someone to help keep. Yes, I am able to decide on how to spend my money. When I receive ten thousand at the end of the month, I am able to determine how much I will spend and save.'
Mobile phone and transaction account – Receiving and sending money.	Financial security Financial privacy	'There was this time my Brother sent money for me into someone's account because I haven't opened mine then, till date the person did not release the money claiming that the money hanged in the bank.' 'If I finish working somewhere, they ask if I have a bank account, and I will say no, Hence they must send the money to someone who has an account, still we won't know the amount that was sent to the person, so we must stick to the amount she shared.' 'It has made me more confident and independent. I can buy things I can afford and need. Also, I can make payments through transfers for goods and services.'
Mobile phone and transaction account – Direct access to their money	Financial independence Financial security	'Seeing money in my account gives me joy and a sense of independence.' '... [B]ut assuming I don't have money in my account I won't be able to do it, but my mind is at rest that I have money and withdrew it.' 'For instance, if it's the mom's account, she will ask lots of questions – What do you need the money for? So, lots of questions will need to be answered before the money is released to you, the owner.' 'But now that the money is directly to my account, my mind is at rest, there is no one that will have issues with my money.'



WEE, women's economic empowerment; DFS, digital financial services.

FIGURE 1: Model for economic empowerment of women domestic workers.

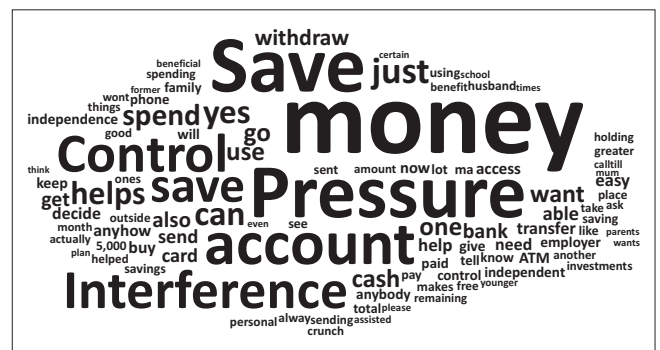
Mobile phone and transaction account: Enables receiving and sending money

The comments below show how the transaction account protects money sent or received so that a third party does not misappropriate it. Thus, the participants agree that sending and receiving money enhances financial privacy because they use their savings accounts to receive money that others would have wrongly appropriated. The following participants capture this:

'There was this time my Brother sent money for me into someone's account because I haven't opened mine then, till date the person did not release the money claiming that the money hanged in the bank. Well, I don't blame the person it was because I didn't have an account myself then. I have also accessed loan facility too.' (IDI/OG-4/34 years)

Discussion

The essence of the study is to determine how DFS drives the economic empowerment of women domestic workers, a

**FIGURE 2:** Word cloud.

group that is marginalised and often dehumanised because of the non-recognition of the role they play in sustaining the formal sector (Eslen-Ziya & Yildirim 2021; ILO 2021). In doing this, the study addressed two research questions: What are the Digital Financial Services utilised by women domestic workers? and, How does DFS powered by phone and transactional account ownerships enhance domestic women's economic empowerment?

The study elicited the role of DFS in driving WEE from the women directly while treating them as independent persons who are members of the social collectives. The study demonstrates that WDW want to be recognised as individuals with the right to financial agency, privacy and security and, as such, must be empowered to manage their affairs without interference from the social groups they belong to. They see themselves as people who should have the freedom to acquire and manage their resources, and when this is not granted, they feel exploited and undervalued. One of the participants made the following comment:

'Yes, owning an account has made me independent, because if I'm with my Husband and he asks if I have money and I says no, he won't question me and also I don't have to ask about his due to the reason that the money is in the account. Everyone has their money to their pockets. And it is not all the time I have to be

dependent on my Husband, if my Husband doesn't give me money, I can get what I need prior to when he comes back or gives me.' (IDI/OY7/40 years)

This participant sees herself as an individual who desires to own money and use it as she wishes without interference from family members.

Data acquired show the three components that determine the WEE of WDW. The first is the enabler of DFS, which is the ownership of mobile phones. The second is the DFS, which includes owning transaction accounts, savings and investments, receiving and sending money and accessing government loans. Having a transaction account has a direct effect on WEE and also has an indirect effect through other DFS. The third is the drivers of WEE, namely, financial agency, privacy and security.

Ownership of mobile phones was identified as the foundation of the utilisation of DFS by WDW. The ownership and use of mobile phones have been linked to greater empowerment and use of digital services (see Hossain & Samad 2021). This is because using mobile phones allows women to open and operate transaction accounts and make choices in social networks, attitudes and life changes. Even participants who owned less sophisticated mobile phones with limited capabilities still acknowledged the importance of their mobile phones. The work of Lo Prete (2022) and Wezel (2023) identified financial literacy as the primary source of financial inclusion; this study positions ownership of mobile phones as a critical factor in the utilisation of DFS by WDW. Sixty percent of the respondents had only primary education, yet they could navigate and use DFS on their phones without hassles.

Economic empowerment arising from using DFS is evident in all the comments of WDW. It facilitated their financial privacy, agency and security. The interview comments that reflect these themes resonated throughout the description of the roles of various DFS by the women. The themes empower them to engage with the formal financial system, make informed financial decisions and plan for their future because they have exclusive rights to their funds. Through these services, WDW managed to liberate themselves from the constraints of intermediaries, secure their financial well-being and actively contribute to their economic empowerment.

Financial autonomy and agency have been conflated with WEE (Solanke, Dandago Isa & Manukaji 2013). This arises from the idea that autonomy is the vision of people controlling, to some degree, their destiny through successive decisions throughout their lives (Kumar et al. 2023; Vijayamohanan & Asalathaa 2012). However, this study shows that autonomy and agency alone cannot drive the entire WEE but represent essential starting points and significant facets of the broader empowerment process, which includes the other themes. This understanding aligns with the perspective that true empowerment materialises when there is a convergence of autonomy, agency, financial security and privacy (Kabeer 2009, 2014).

Past studies have shown evidence of the impact of DFS on WEE (see Bhattia & Singh 2019; Hendriks 2019; Kumari 2020; Seguino 2010; World Bank 2012) but did not demonstrate the pathway to such impact and are mainly cross-country studies. This study complements past studies by providing the pathways to the impact of DFS on WEE.

Furthermore, it was demonstrated that DFS has the added significance of reducing the exploitation of women. For example, the participants in the study constitute a highly vulnerable demographic, often exposed to significant challenges and vulnerabilities, particularly concerning their financial well-being. Often employed in private households, these workers experience various forms of financial exploitation and abuse within their work environments. This finding highlights the potential complications that can arise when WDW do not have direct access to their wages. The WDW interviewed expressed that savings provided direct access to their money, knowing they could access and use the money they had laboured and toiled for. Sangeetha, Ranjitha and Sharma (2020) described how Indian women who controlled their finances could pursue their interests, achieve their goals and break free from dependence on others.

Conclusion

This study has demonstrated the remarkable improvement through increased economic empowerment of WDW through their use of DFS. Such improvement has positioned the WDW as distinct individuals with relevant roles as community members instead of being treated as members with no recognisable contributions. Despite this, there are specific issues that future studies must resolve. In sub-Saharan Africa, many WDW face similar challenges (Herrera & Torelli 2013; Nanyupe et al. 2023). Hence, the result obtained here can be applied in other countries. Firstly the unregulated nature of the domestic work industry has led to diverse negative consequences for the women involved in the work. For example, the comment below by IDI/LG10/35 years shows her experience when she was treated as a low-ranking human being:

'Yes, I think I had one bad employer in the past. It wasn't actually something much just that the woman used to talk a lot, and I don't like that personally. She likes to abuse somebody verbally and when she gives you food she would ask you if you eat these kind of food in your house and if you are using soap, she would tell you the soap you are using is too local.' (IDI/LG10/35 years)

'I'm a live-out worker. I resume work by [0] 9:30 and do not have a specified time to finish work. My closing time depends on the workload.' (IDI/EK-4/37 years)

'I am a live-out worker here. I come and go every day after work. I resume here at [07:00] but ensure I get here a few minutes before [07:00] because I must be inside by [07:00] and leave after [18:00] or sometimes even later.' (IDI/LG-3/25 years)

The above comments by IDI/EK3/37 years and IDI/LG3/25 years, who are live-out domestic workers, indicate the lack of control that WDW have over their time. They do not have specified working periods and are prone to

long working hours and inability to achieve work–life integration. Consequently, there should be engagement with relevant Non-governmental organisations (NGOs) and government agencies to bring this situation to light.

Secondly, is that while women identified the importance of investment, government loans and other incentives, most have yet to pursue these paths. Thirdly, is that WDW identified the role some DFS can play in their empowerment; however, they were yet to take advantage of them. The DFS listed include internet banking, mobile banking, use of credit cards and E-wallet. Even though past studies have provided theoretical reasons for this gap (David-West et al. 2020; Monguna & Atanda 2022), future research should elicit the reasons for the actions of the women directly from them and use the results to develop appropriate interventions to raise their interest in these and enhance their economic empowerment further. In doing this, future studies should borrow from the work of Women’s World Banking (2021) in designing remittance solutions for domestic workers in Indonesia to enhance their digital remittance experience. The author explored what was necessary for the domestic workers and their recipients, and the barriers of current remittance methods and used them to design an effective method that considered the characteristics of the domestic workers. This approach will be followed in analysing WDW to develop an evidence-based intervention process.

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Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

Authors’ contributions

O.E.A. was the lead investigator, V.K. was the second investigator, R.B. and M.A. were the research assistants in the project and C.A. and C.O. managed the project. Jointly, we all designed the project, executed and developed the final article.

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Data availability

The data that support the findings of this study are available on reasonable request from the corresponding author, O.A.

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