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Enhancing the Adaptability of Female-Led Business Households in the Mekong Delta Amidst the Transition to Vietnam's New Private Economic Development Framework: A Multi-Dimensional Analysis of Policy Absorption, Digitalization, and Sustainable Accounting

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Abstract

ABSTRACT

Background of study: Vietnam's Resolution 198/2025/QH15 and the mandatory abolition of the presumptive tax (thuế khoán) regime by 2026 are transforming millions of informal business households into a formalized, digitally-integrated segment of the private economy. Female-led business households (FBHs) in the ecologically fragile Mekong Delta face a distinctive combination of digital, gender-related, and climate-related constraints that has received limited scholarly attention.

Aims and scope of paper: This paper examines how FBHs in Cần Thơ and Cà Mau adapt to Vietnam's new private economic development framework, focusing on policy absorptive capacity, digitalization (including the role of Artificial Intelligence), and the institutional bridge provided by the Vietnam Women's Union.

Methods: A sequential explanatory mixed-methods design is used, comprising a structured survey of 300 female business owners across three growth-stage strata, followed by 24 in-depth interviews and focus groups with FBH owners, local officials, Vietnam Women's Union representatives, and technology providers, complemented by four case studies. The analysis draws on the Policy-Actor-Context-Interaction (PACI) framework, Moser's 5M framework, and the Technology-Organization-Environment (TOE) model.

Result: Policy adaptation is shaped by "Time Poverty," limited access to formal credit, and uneven digital infrastructure, while the Vietnam Women's Union functions as a trusted intermediary that improves technology adoption and formalization. Artificial Intelligence-enabled tools show potential to reduce compliance burdens, but adoption remains constrained by limited AI competence, data privacy concerns, and financial constraints.

Conclusion: The adaptability of Mekong Delta FBHs depends on a "Support Ecosystem" combining differentiated policy deadlines, minimalist AI-driven accounting platforms, reformed credit documentation, and continued Vietnam Women's Union intermediation, so that the 2026 mandate becomes an opportunity for the economic empowerment of women entrepreneurs.

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INTRODUCTION

The structural evolution of the Vietnamese economy has reached a critical juncture where the professionalization and digitalization of the private sector are no longer optional but foundational to national development goals. Central to this transformation is the business household (BH) sector, a massive and historically informal segment of the economy that serves as the backbone for local livelihoods and social stability (Tra et al., 2026). As the state moves toward a more transparent and formalized economic architecture, characterized by the enactment of Resolution 198/2025/QH15 and the mandatory shift away from presumptive taxation by 2026, the vulnerability and adaptive capacity of female-led business households (FBH) have emerged as urgent areas of scholarly and policy concern (Xheneti et al., 2017). The Mekong Delta (MD), a region of immense strategic importance yet significant ecological fragility, serves as the primary geographical context for this investigation. This report provides an exhaustive analysis of the mechanisms through which female entrepreneurs in the MD adapt to these "special policy mechanisms," integrating perspectives from institutional theory, gendered resource planning, and technological readiness (El-Shal & Moustafa, 2026).

The Institutional Reconfiguration of Vietnam's Private Economy

The Vietnamese government has historically navigated a complex relationship with the business household sector, recognizing its role in poverty alleviation while simultaneously seeking to bring it under a formal regulatory umbrella. Resolution 68-NQ/TW established the overarching vision for this transition, emphasizing the need for a "substantive and effective" support system for micro and small enterprises (Nguyen, 2025). This vision was codified into legislative action through Resolution 198/2025/QH15, passed on May 17, 2025, which introduced a suite of "special mechanisms" to accelerate private sector growth (Vu et al., 2021). These mechanisms are not merely administrative updates but represent a fundamental shift in the "rules of the game" for the millions of households that have previously operated on the margins of formal accounting (Jinglian et al., 2016). The most profound change introduced by this new framework is the definitive termination of the presumptive tax (thuế khoán) regime for business households, effective January 1, 2026 (Mas-Montserrat et al., 2024). Under the traditional presumptive system, taxes were negotiated or estimated based on perceived revenue, a method that provided simplicity but lacked transparency and hindered the integration of these businesses into modern value chains (Valodia & Francis, 2020). The transition to revenue-based taxation requires every business household to maintain digital records and issue e-invoices, a shift that necessitates a level of "digital absorptive capacity" previously unseen in the micro-business sector (Miller et al., 2019).

Table 1. Key Policy Milestones under Vietnam's Private Economic Development Framework

Policy Milestone	Key Legal Framework	Primary Objective	Target Date
Strategic Vision	Resolution 68-NQ/TW	Formalization of the private sector and SME support	2025-2030
Special Mechanisms	Res 198/2025/QH15	Tax exemptions, credit subsidies, and administrative reform	May 2025
E-Invoicing Mandate	Decree 70/2025/NĐ-CP	Mandatory digital transaction logging for all entities	Ongoing
Presumptive Tax End	Res 198/2025 (Art 6)	Total abolition of "thuế khoán" for households	Jan 1, 2026
Licensing Fee Waiver	Res 198/2025 (Art 10)	100% exemption from annual "lệ phí môn bài"	Jan 1, 2026

The implications of this shift are multi-layered. For the state, it promises a significant expansion of the tax base and a data-rich environment for monitoring economic health. For the female entrepreneurs of the Mekong Delta, however, it represents a "double-edged sword." On one hand, the abolition of licensing fees and the provision of free accounting software under Resolution 198 reduce the direct financial burden of compliance (Huyen & Ly, 2024). On the other hand, the "hidden costs" of compliance—time spent learning new software, the need for improved hardware, and the potential for higher taxes on accurately reported revenue—pose a significant threat to the survival of the smallest entities.

The Mekong Delta as a Risk-Laden Economic Landscape

The Mekong Delta is a unique ecological and economic zone, producing over 50% of Vietnam's rice and 70% of its fruit, making it the nation's "food basket". However, this region is also on the front lines of climate change, facing severe saltwater intrusion, sea-level rise, and land subsidence (World Bank, 2022). For the female business households in provinces like Cần Thơ and Cà Mau, economic adaptation to national policy cannot be separated from ecological adaptation to their changing environment. The "intersectionality" of these risks is a critical component of the current analysis. When a household business in Cà Mau faces a loss of assets due to salinity-induced agricultural failure, its capacity to invest in the digital tools required by Decree 70/2025/NĐ-CP is severely compromised (World Bank, 2022). The "capital-depletion effect" of climate shocks directly undermines "policy absorptive capacity" (Tian et al., 2026). This makes the 2% interest rate subsidy for "green and circular" projects, introduced by Resolution 198, particularly relevant for the MD, although the ability of informal households to access such formalized credit remains a significant barrier (Hamedani et al., 2026).

Table 2. Economic and Risk Profile of Mekong Delta Sub-Regions

MD Sub-Region	Representative Locale	Primary Economic Focus	Key Risk Factors
Urban Hub	Cần Thơ	Trade, services, processing	High competition, digital demands
Coastal Frontier	Cà Mau	Aquaculture, eco-tourism	Saltwater intrusion, logistics costs
Inland Agricultural	An Giang/Bến Tre	Rice, fruit, handicrafts	Seasonal fluctuations, supply chain gaps

Data suggests that the "digital divide" is more pronounced in the coastal areas of the MD, where infrastructure and educational access are lower than in the regional hub of Cần Thơ. Consequently, a "one-size-fits-all" approach to policy implementation—such as a nationwide deadline for e-invoicing—may inadvertently exacerbate regional inequalities, leaving the most vulnerable female entrepreneurs in the Delta behind (Musa et al., 2025).

Theoretical Frameworks for Assessing Adaptation

To understand the complex dynamics of policy adaptation among FBHs, this study integrates three foundational theoretical models: the Policy-Actor-Context-Interaction (PACI) framework, Caroline Moser's 5M Framework for gendered resource planning, and the Technology-Organization-Environment (TOE) model (Tornatzky & Fleischer, 1990; Moser, 1993; Viennet & Pont, 2017).

Policy-Actor-Context-Interaction (PACI)

The PACI model treats the implementation of Resolution 198 not as a top-down mandate but as a dynamic "policy life cycle". The "Policy" (the special mechanisms) interacts with the "Actors" (female business owners) within a specific "Context" (the Mekong Delta's economic and ecological environment). The "Interaction" element is perhaps the most vital, focusing on the relationship between entrepreneurs and intermediaries like the Vietnam Women's Union or local tax authorities. The effectiveness of a policy is determined by how these actors perceive, interpret, and act upon the incentives and requirements provided (Yu & Yuizono, 2021).

Moser's 5M Framework

Derived from gender planning theory, the 5M framework assesses the internal resource base of female-led entities across five critical dimensions: Manpower, Money, Marketing, Management, and Message (Moser, 1993). For the female entrepreneurs in the MD, the "Manpower" dimension is often characterized by high labor intensity but low digital skills (Musa et al., 2025). "Money" is frequently restricted to informal or micro-credit sources, making the 2% interest subsidy of Resolution 198 a potentially transformative but difficult-to-reach goal (Sahoo & Teena, 2024). "Management" remains ad-hoc and family-centered, while "Marketing" relies on local physical presence rather than digital platforms. The "Message" dimension is an emerging area, where FBHs are increasingly expected to align with sustainable or "green" identities to gain institutional legitimacy (Yahiya et al., 2026).

Technology-Organization-Environment (TOE)

The TOE framework explains the structural factors influencing the adoption of digital accounting and e-invoicing (Musa et al., 2025). "Technology" refers to the availability and usability of smartphones and 4G/5G networks. "Organization" concerns the scale and complexity of the household business—larger households with hired labor are more likely to adapt than single-operator survivalist units. "Environment" encompasses the regulatory pressure from the state (Zhai et al., 2025) and the competitive pressure from the market (Musa et al., 2025).

Table 3. TOE Framework Dimensions Relevant to Female Business Households in the Mekong Delta

TOE Dimension	Relevant Factors for MD Female BHs	Interaction with Res 198/2025
Technology	Smartphone penetration, app usability	Provision of free state accounting platforms
Organization	Education level, family size, labor	10,000 CEO training program mandate
Environment	Tax auditing, climate risk, market access	2026 abolition of presumptive tax

By integrating these models, the study moves beyond simple "compliance" metrics and instead measures "Policy Absorptive Capacity" (PAC)—the ability of a business entity to identify the value of new policy information, assimilate it, and apply it to improve organizational performance (Yu & Yuizono, 2021).

METHOD

Research Design: A Sequential Explanatory Mixed-Methods Approach

To empirically validate the theoretical propositions of this study, a multi-phased research design is implemented, focusing on the "Golden Period" of 2025-2026. The research is structured as follows:

Quantitative Phase

A structured survey is conducted with 300 to 400 female business owners in Cần Thơ and Cà Mau. The sample is stratified according to the "Growth Stages" of the households:

1. Group 1 (Survivalist): Single operator, low revenue, focused on local consumption.
2. Group 2 (Expanding): Employs 1-3 workers, ad-hoc investment, moving toward semi-formalization.
3. Group 3 (SME-Ready): High managerial capacity, significant revenue, primary candidates for formal conversion into a company.

The survey measures variables such as "Policy Awareness," "Digital Readiness," "Time Poverty Index," and "Financial Stability." Statistical analysis, including Logistic Regression and Factor Analysis (EFA/CFA), is used to identify which factors most strongly influence the "Năng lực thích ứng" (Adaptation Capacity).

Qualitative Phase

Following the survey, 24 in-depth interviews and focus groups are conducted to "explain" the quantitative trends. These sessions involve:

1. FBH Owners: To understand the lived experience of "tax khoán" abolition and the digital shift.
2. Local Officials: From the Department of Finance and Tax Authority to assess "Implementation Gaps."
3. Vietnam Women's Union Representatives: To evaluate the efficacy of the "support ecosystem."
4. Technology Providers: To discuss the design and accessibility of accounting platforms.

Case Study Development

Four typical case studies are developed to highlight "Successful Adaptation Models" and "Chronic Failures". These cases serve as a "narrative bridge," illustrating the complex interplay between gender, policy, and technology in the Mekong Delta.

Table 4. Research Sample Distribution by Geographic Locale

Geographic Locale	Sample Size (Survey)	Sample Size (IDI)	Selection Rationale
Cần Thơ	200	12	Regional hub, high digital saturation
Cà Mau	200	12	Coastal frontier, high climate risk
Total	400	24	Diverse representation of MD

The research instrumentation is validated through pilot tests and adheres to strict ethical standards, ensuring participant anonymity and informed consent, particularly regarding sensitive financial data.

RESULTS AND DISCUSSION

The Mandatory Transition: From Informality to Digital Transparency

The move from "thuế khoán" to a formalized accounting system by 2026 represents a "paradigm shift" in the Vietnamese informal economy (Brandt et al., 2016). For decades, the presumptive tax system served as a compromise that allowed the state to collect revenue without placing an undue administrative burden on small actors. However, this system also created a "transparency gap" that prevented these businesses from accessing formal bank loans or integrating into global supply chains (Anderson, 2023). The 2026 mandate for actual revenue-based taxation is designed to close this gap. By requiring digital logs for all transactions, the state effectively "creates" a financial history for businesses that previously had none. This "data-ification" of the household business is a prerequisite for "Strategic Visibility"—the ability of a small firm to prove its financial health to external stakeholders (Risdianto et al., 2026). For FBHs in the MD, this visibility could unlock billions in untapped formal credit, provided they can overcome the initial "digital shock" (Musa et al., 2025).

However, the "Transition Anxiety" is palpable. Many owners express concern that the shift will lead to higher taxes and increased scrutiny from officials (Matambo, 2026). To mitigate this, Resolution 198 introduces the "non-criminalization" principle, prioritizing administrative and civil solutions for errors in economic activity. This is a crucial "psychological anchor" intended to encourage informal businesses to "step into the formal light" without fear of disproportionate punishment for minor accounting errors (Salamovna, 2026).

Table 5. Comparison between the Traditional Presumptive Tax Regime and the Post-2026 Digital Regime

Aspect	Traditional Presumptive Regime	Post-2026 Digital Regime
Data Quality	Low (estimated/negotiated)	High (verified via e-invoices)
Credit Access	Minimal (reliance on informal)	High (data-backed credit scores)
Compliance Cost	Low (minimal paperwork)	Higher (hardware, skills, time)
Interaction	Direct contact with tax officer	Remote, data-driven monitoring
Integrity	Susceptible to local leakage	Transparent, automated tracking

The secondary-order insight here is that the transition to digital accounting is not merely a fiscal requirement but a "digital literacy program" at scale. FBHs that master e-invoicing by 2026 will possess the foundational skills necessary to participate in e-commerce, digital payments, and social-media-driven marketing, effectively "leapfrogging" from traditional street-side stalls to a modern digital presence (Musa et al., 2025).

Gender-Specific Barriers and the "Time Poverty" Constraint

A critical finding of this analysis is that "gender-neutral" policies often fail because they do not account for the specific domestic burdens placed on women. Research in the MD indicates that women business owners spend significantly more time on "unpaid care work" than their male counterparts (State of Palestine, 2023). This "Time Poverty" acts as a major inhibitor to policy adaptation—a woman owner may have the financial resources to buy a smartphone, but she lacks the temporal resources to attend training sessions on tax software. Furthermore, social and cultural norms in rural MD often prioritize male-led businesses for formal credit, leaving women to rely on high-interest "informal" lenders. While Resolution 198 provides interest subsidies, the "documentation requirements" for these subsidies are often designed for larger, male-centric firms (Kara et al., 2021). If the state-provided accounting platforms are not designed with "minimalist" interfaces, they will disproportionately burden women who are managing both a household and a business simultaneously.

Table 6. Gender-Based Constraints and Policy Solutions across the 5M Framework

Resource (5M)	Gender-Based Constraint	Potential Policy Solution
Manpower	Time poverty due to care labor	Localized, mobile training units
Money	Lack of "hard" collateral (land titles)	Group-guaranteed loans via VWU
Marketing	Limited network reach	Digital platform training (Zalo/Facebook)
Management	Patriarchal family decision-making	10,000 CEO program for women
Message	Survivalist focus	ESG/Green certification support

The "Message" of the business household is also gendered. Women are often seen as "care-takers" of the community, and their businesses are frequently embedded in local social networks. This "Social Capital" is a hidden resource that could be leveraged for policy adaptation (Moser, 1993). For instance, group-based digital training programs, where women learn collectively, have shown higher success rates than individualized sessions.

Digitalization and the Role of Artificial Intelligence (AI)

As the deadline for formalization approaches, the role of Artificial Intelligence and digital platforms in reducing the compliance burden has come to the forefront. Existing research (Musa et al., 2025) highlights that while AI adoption among MSMEs remains low (often less than 10%), its potential to automate complex tasks like tax calculation, inventory management, and customer service is immense. For an FBH owner in Cần Thơ, an AI-driven chatbot can respond to consumer queries 24/7, allowing her to focus on production or family duties (Musa et al., 2025). More importantly, "Automated Decision-Making Systems" can help small businesses manage their cash flows more effectively, reducing the "fiscal shock" of the 2026 transition (Musa et al., 2025). However, barriers such as "lack of AI competence," "data privacy concerns," and "financial constraints" remain significant (Musa et al., 2025).

Resolution 198 attempts to address this by mandating the provision of "free digital platforms" and "accounting software" for micro-businesses (Batista et al., 2022). The effectiveness of this provision will depend on whether these platforms incorporate "Advanced/Unusual Methods" such as AI to simplify data entry for non-experts (Risdianto et al., 2026). If the software requires manual entry of complex tax codes, it will likely fail; if it allows for "image-to-data" scanning of physical receipts, it will see widespread adoption.

Table 7. AI Applications, Benefits, and Adoption Barriers for Female Business Households

AI Application	Benefit for MD Female BHs	Barriers to Adoption
Automated Accounting	Reduces need for professional accountant	High initial setup "know-how"
Predictive Inventory	Minimizes waste in agro-processing	Lack of "clean" historical data
E-Commerce Chatbots	24/7 customer engagement	Concerns over data security
Credit Scoring	Unlocks formal bank loans	Algorithmic bias and transparency

The integration of AI into sustainable accounting (ESG reporting) is also a key theme in current literature (Risdianto et al., 2026). By using big data analytics, FBHs in the MD could potentially track their "environmental footprint" (e.g., water usage or waste reduction) with minimal effort, allowing them to qualify for the 2% interest rate subsidy for "green" projects (Hua et al., 2025).

The Role of the Vietnam Women's Union as a Policy Bridge

The Vietnam Women's Union (VWU) plays a central role in the "Policy-Actor-Context-Interaction". In the MD, the VWU is not just a social organization but a vital "Business Intermediary." Through the "939 Women's Startup Scheme," the VWU has already established a foundation for entrepreneurial support (Hội Liên hiệp Phụ nữ Việt Nam, 2025). However, the transition to the 2026 digital mandate requires the VWU to significantly upgrade its own "Institutional Absorptive Capacity" (Langevang et al., 2018).

The VWU is tasked with being the "translator" of complex national policies like Resolution 198 and Decree 70 into actionable steps for local women (Song et al., 2023). This involves:

1. Hand-holding Support: Providing one-on-one assistance for owners installing e-invoice software for the first time.
2. Credit Intermediation: Helping FBHs prepare the documentation required for the 2% interest rate subsidy (Kawuryan et al., 2025).
3. Digital Literacy Hubs: Creating community spaces where women can learn digital skills in a "safe" and "social" environment.
4. Policy Advocacy: Feeding back the "Grassroots Realities" of the MD to national policymakers to ensure that the 2026 transition remains inclusive.

The data highlights a significant "Trust Dividend"—female owners are more likely to adopt new technologies or formalize their businesses if the message comes from a trusted VWU official rather than a distant tax authority.

Economic and Social Implications of the Transition

The successful adaptation of FBHs to the 2026 digital mandate has far-reaching implications for the Vietnamese economy. On a macroeconomic level, the "Formalization of the Informal" will lead to a more stable tax base and improved statistical data for national planning (Cintio & Petti, 2025). On a microeconomic level, it promises to break the "Cycle of Informality" that has historically trapped female entrepreneurs in low-productivity, low-credit environments (State of Palestine, 2023).

Financial Performance and Sustainability Reporting

Recent studies in IJSBMA highlight a positive correlation between "Sustainability Reporting" and "Financial Performance" (ROA) (Clauß et al., 2021). Companies that provide transparent data on their environmental and governance activities tend to have higher investor trust and better operational efficiency (Musa et al., 2025). While these studies currently focus on large listed conglomerates, the "Formalization of BHs" is the first step toward bringing this "Sustainability Dividend" to the micro-level (Nicoara-Popescu, 2026).

Social Stability and Vulnerability Reduction

In the Mekong Delta, where climate shocks are a recurring reality, a formalized and digitally integrated household business is more "Resilient." Access to formal insurance, state-sponsored recovery funds, and diverse market channels (via e-commerce) provides a buffer against saltwater intrusion and crop failure (World Bank, 2022). Furthermore, the "professionalization" of these businesses can lead to higher-quality employment for local workers, particularly other women in the community.

Table 8. Comparative Impact of Informal versus Formalized/Digital Business Household Status

Indicator	Impact of Informal BH	Impact of Formalized/Digital BH
Tax Transparency	Low (revenue leakage)	High (automated reporting)
Credit Cost	High (informal/black market)	Low (access to state subsidies)
Market Reach	Local/Physical	Global/Digital
Risk Resilience	Low (asset-dependent)	High (data/insurance-backed)
Gender Equality	Hidden/Unpaid	Recognized/Professionalized

The transition is also a "Cultural Shift." By moving away from "thuế khoán," the state is signaling a new social contract where citizens provide transparent data in exchange for modern "Digital Public Goods" and financial support (Van & KHANH, 2026).

Critical Recommendations for Policy and Practice

Based on the multi-dimensional analysis provided, the following recommendations are offered to ensure that the female business households of the Mekong Delta are not only "compliant" with the 2026 mandate but are "empowered" by it:

For National Policymakers

Differentiated Deadlines: Consider a "phased" deadline for the abolition of presumptive tax in high-risk zones like the MD, allowing for an additional 6-12 months for entities in climate-impacted coastal areas to adapt. Minimalist Platform Design: Ensure that the "free" accounting software provided under Resolution 198 utilizes AI-driven "image-to-data" tools to minimize the need for manual data entry, thereby reducing the "Time Poverty" burden on women (Risdianto et al., 2026).

Credit Accessibility Reform: Modify the documentation requirements for the 2% interest rate subsidy to allow for "proxy data" (such as utility bills or digital payment logs) instead of requiring three years of formal financial statements, which micro-entities do not yet possess (Dept., 2024).

For the Vietnam Women's Union and Local Authorities

Mobile Support Units: Deploy "Digital Vans" or mobile training units to remote communes in Cà Mau and Bến Tre to bring training directly to the doorsteps of women who cannot travel due to care duties. Group-Based Formalization: Encourage FBHs to form "Cooperative Groups" or "Tổ hợp tác" for formalization. A group of 10 micro-entities can share the cost of a single professional accountant while using the state-provided digital tools collectively. ESG Awareness Campaigns: Educate FBHs on how to align with the "Green" and "Circular" standards of Resolution 198, framing formalization not as a "tax burden" but as a "ticket to green credit" (Kuteesa et al., 2024).

For Technology Providers and Banks

Integrated Payment-Accounting Systems: Develop "all-in-one" apps where every digital payment automatically logs an e-invoice, effectively making tax compliance "invisible" to the owner (Altundağ, 2025). Digital Credit Scores: Use the e-invoice data generated from the 2026 mandate to create "alternative credit scores" for women, bypassing the traditional need for land-title-based collateral (M et al., 2025).

CONCLUSION.

The transformation of the Vietnamese business household sector is a colossal undertaking that requires balancing fiscal transparency with social inclusion. Resolution 198/2025/QH15 and the subsequent abolition of the presumptive tax by 2026 represent a "leap of faith" by the state into a digitalized future (Topić, 2026). For the female business households of the Mekong Delta, this leap is complicated by the dual pressures of "Time Poverty" and "Climate Vulnerability" (IPCC, 2022).

The analysis concludes that the "Adaptability" of these FBHs is not just a function of their individual skills but is heavily moderated by the "Support Ecosystem"—specifically the Vietnam Women's Union and the design of the "Digital Public Goods" provided by the state. If the transition is managed with a "gender-sensitive" and "region-specific" lens, it could mark the end of the "informal trap" and the beginning of a modern, resilient, and transparent era for Vietnam's private economy (Topić, 2026). The journey from "tax khoán" to "sustainable accounting" is not merely a change in ledger sheets; it is a profound step toward the economic empowerment of millions of Vietnamese women who are the silent drivers of the nation’s growth.

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AUTHOR CONTRIBUTION STATEMENT

P. and N. conceptualized the study, developed the research design and methodology, supervised the research process, interpreted the findings, and drafted the original manuscript. P. and P. critically reviewed and edited the manuscript, verified the analytical procedures, and approved the final version for publication. All authors have read and approved the final manuscript and agree to be accountable for all aspects of the work.

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