

Editorial comments:-

In my opinion the presented manuscript requires serious revisions. After three rounds of revisions, this work is full of typos that cripple reading and understanding of the presented topic. One of the reviewers raised valuable comments and they were ignored in the final revision.

The presentation of results is below average quality. I believe that this is not the final formatting; there will be a lot of needed to meet standards of AJEA, eg. Typesetting equations and variables. Also there is a lack of consistency when presenting results, eg. Table 3 decimals/precision formatting, or precision of income is inconsistent thorough the work (are really those decimals needed?).

Clarity is lacking in Table 1 -2, why counts and % presentation is needed. To demonstrate composition % contributions are much clearer.

Table 5-6, incredible precisions provided for differences. Is 5 decimal places really important?

I also understand that this may be an initial stage of some research work as the study does not search for explanation for observed differences. However, I am interested in the final version where further analysis is expected to be delivered. I strongly feel that this work is not finished and Authors ignored many comments from reviewers.

Author's feedback:-

This is the third round of revision. Typos are not in the original copy sent to the editorial office; we are of the view that they are likely introduced when producing copies sent to reviewers/editors. We painstakingly went through the comments and addressed them accordingly. We will like to know those valuable comments that were ignored so that we can attend to them accordingly. One of the evaluators asked that we rewrite the equations using MS equation editor and we did in the revised copy earlier sent. We have also attended to issues raised in Tables 1, 2, 3, 5, and 6. This report is based on a research that was concluded over a year ago and not on any ongoing research. We want to say again that we did not deliberately ignore any comments of the reviewers as evidenced in our responses to their comments. We would appreciate if issues are centered on specific comments so that we can address them appropriately. We want to conclude by appreciating the review process of this journal and thank the reviewers for their valuable comments that have improved the quality of this paper.