

**Editor's Comment:**

Please find attached herewith my recommendation for publication of ms\_2023\_AJFAR/103048. The article may be published after the corrections suggested by me.

I have a suggestion to give instructions to researchers, to follow the norms of the journal. Every time I receive a paper following different way writing References and quoting it, in the text. It is troublesome and time consuming to correct the references and match them with text.

**Editor's Details:**

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