## **Editor's Comment:**

The English has improved a little bit, but still needs a lot of work. I have two recommendations:

- 1. In the model section, the variables and equations need to be defined more clearly. What is the difference between Y and Y\*? Tobit model does not seem to be presented correctly. What is the difference between equation (1) and equation (3)? What is A0 and what is LnT in equations (6) and (7)? Without proper explanation of the components of these equations, they are superfluous or may even be incorrect. It is better to just mention that our model was estimated by probit maximum likelihood rather than presenting a number of equations without explanations. What is the role of these equations in this paper?
- 2. After the above correction, it is absolutely necessary for someone from the editorial office to check the English of the manuscript thoroughly before it is published in an English journal. Using past tense everywhere makes the reading a burden.

## **Editor's Details:**

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