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I declare, I confirm, I certify and I sign that I received substantial, important, line by line peer review with several and substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: Microfinance: Methods, Models and its Impact on Economic Development with Authors: Nataliia Dobizha, Oksana Demchenko, Olena Bodnar, Viltoriia Myronchuk, Andrii Zelenskyi

I would like to thank all the reviewers for their thoughtful comments and efforts towards improving our manuscript. We revised the manuscript with special attention to the comments that we received from ....**Three (3)**.... (<-write the correct number) reviewers that were experts, specialists in the area of my paper. I declare, confirm, certify and sign that WSEAS has checked my paper for possible plagiarism by Turnitin and my paper was found without plagiarism or self-plagiarism by Turnitin. I also declare, confirm, certify and sign that also that no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat forced me in this Journal to add references (citations) to any previous publications of the journal.

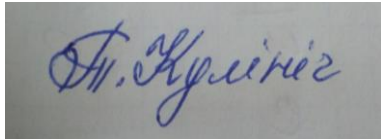
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A rectangular image showing a handwritten signature in blue ink. The signature is cursive and appears to read "Dr. Kyriakos".

Date: 20 October 2021