

CERTIFICATION FOR THE PEER REVIEW PROCESS &
EVALUATION OF THE PEER REVIEW PROCESS &
CERTIFICATION FOR NON EXISTENCE OF ARTIFICIAL CITATIONS

Name: OLAWALE FATOKI
Institution: UNIVERSITY OF LIMPOPO
City MANKWENG
Country SOUTH AFRICA
Phone: +27 769946117
Academic Email: Olawale.fatoki@ul.ac.za

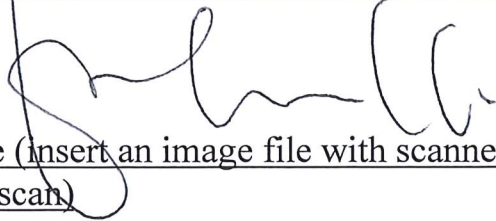
I declare, I confirm, I certify and I sign that I received substantial, important, line by line peer review with several and substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: ..ACCESS TO FINANCE AND PERFORMANCE OF SMAL FIRMS IN SOUTH AFRICA: THE MODERATING EFFECT OF FINANCIAL LITERACY.....

with Authors:

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, at least, 3 reviewers that they were experts, specialist in the area of my paper.

I declare, I confirm, I certify and I 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 this journal. I declare, I confirm, I certify and I sign that that I have made all the changes, modifications, additions, studies, corrections asked by the reviewers and I have fully complied with their instructions. I also understand that before the publication the 3 (or more than 3) reviewers will check my paper to see if all the changes, modifications, additions, studies, corrections etc have been done and I authorize the WSEAS to publish my paper or to reject my paper even in the 2nd round of peer review or to continue with an additional round of peer review.

Please, write additional comments below (take ideas from:
<http://wseas.org/main/author-testimonials.html>)



Signature (insert an image file with scanned signature or print out the whole page, sign and scan)

Date: 28/10/20