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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:

“Impact of Agricultural Loans in Agriculture Productivity in Kosovo”
with Authors: JEHONA SHKODRA, FJOLLA GASHI, PRESPA YMERI, LINDITA IBISHI (corresponding author).

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)** 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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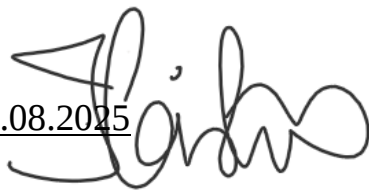
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We sincerely appreciate the constructive feedback from all three reviewers and the Assistant Editor. Their detailed remarks helped us clarify the methodology (sampling frame, survey instrument, and data period), correct minor inconsistencies in descriptive statistics, and improve the presentation of the regression and hierarchical models. We also aligned the manuscript with WSEAS formatting requirements (two-column layout, numbered tables, consistent references). The revisions strengthened the paper's contribution by combining income determinants with a reliability analysis of credit-access barriers in Kosovo's smallholder context. We thank the editorial team for their guidance and consideration.

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

Date: 31.08.2025

A handwritten signature in black ink, appearing to be 'F. L. ...', written over the date line.