

ISSN: 2582-4686 SJIF 2021-3.261, SJIF 2022-2.889  
SJIF 2023-5.384 ResearchBib IF: 8.848 / 2024

THE MULTIDISCIPLINARY JOURNAL OF SCIENCE AND TECHNOLOGY

# CERTIFICATE

of publication

This certificate confirms that

**Yuzbayeva Makhfuza Zakirjonovna**

is the author of a paper titled

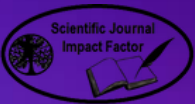
**THEME: FACTORS OF SMALL BUSINESS  
DEVELOPMENT  
AND CREDIT ISSUES**

07.07.2024

DATA



  
Dr. Rajeev Ojha  
Editor in chief



TOGETHER WE REACH THE GOAL



INDEX COPERNICUS  
INTERNATIONAL

GENERALIMPACTFACTOR

