



C E R T I F I C A T E

This certificate is proudly presented to

Djumabayeva Dilobar

This is to certify that the scientific article “**USING ENGINEERING MODELS TO MEASURE SME RISKS IN UZBEKISTAN**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 4 (2026):**
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