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This certifies that the research paper entitled “**Credit Accessibility and Utilization of Micro and Small- Scale Clothing and Textile Entrepreneurs in Enugu State**” authored by “**Emeghebo, M. Udochukwu**” was reviewed by experts in this research area and accepted by the board of “Quest Journals Publication” which has published in “**Quest Journal of Research in Business and Management**”, ISSN (Online): 2347-3002, Volume-9, Issue-12, Series-1, Page No.: 43-50, December-2021.

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