



CERTIFICATE

This certificate is proudly presented to

Niyozov Zuxur

This is to certify that the scientific article “**TIJORAT BANKLARI TOMONIDAN MAHALLALARDA KAMBAG‘ALLIKNI QISQARTIRISHGA KO‘MAKLASHISH**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 6 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 6-son.**

DOI: <https://doi.org/10.5281/zenodo.20747207>





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