



CERTIFICATE

This certificate is proudly presented to

Jo'rayev Farruxbek

This is to certify that the scientific article **“DEBITOR VA KREDITOR QARZDORLIKNING MOHIYATI VA ULARNING O'ZGARISH TENDENSIYALARI”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 3 No. 10 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

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