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This is to certify that the scientific article “**Xo'jalik yurituvchi subyektlarning kredit va qarz mablag'laridan foydalanish samaradorligi tahlilini takomillashtirish**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 2 No. 1 (2024): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

DOI: https://doi.org/10.55439/GED/vol1_iss1/a851

