



# CERTIFICATE

*ε.5.A/13-B24/FA1-UMM/1/2023*

is presented to :

*Arini*

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As Participant  
International Visiting Lecture  
Islamic Economics Department  
Islamic Studies Faculty  
University of Muhammadiyah Malang

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**Associate Prof. Dr. Khozin, M.Si.**

DEAN OF ISLAMIC STUDIES  
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