



# CERTIFICATE

*Ε.5.A/13-B91/FA1-UMM/1/2023*

is presented to :

***Muslikhati, S.E., M.E.***

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

SUNDAY, JANUARY 7, 2023



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

DEAN OF ISLAMIC STUDIES  
FACULTY

