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Usmanov Nematjon Gulomovich

This is to certify that the scientific article “**DETERMINANTS OF THE INTENTION TO PARTICIPATE IN FAMILY TAKAFUL IN A PRE- MARKET SETTING: A STRUCTURED REVIEW OF THE EVIDENCE AND A CONCEPTUAL FRAMEWORK FOR UZBEKISTAN**” has been published in the journal: «ECONOSCITECH INTEGRATION», **Vol. 3 No. 9 (2026): Social, economic, scientific and technical academic journal** (pp. 24-39).

EISSN
3060-5075

ISSUE
Vol. 3 No. 9 (2026):
Social, economic,
scientific and technical
academic journal

PAGES
24-39

DOI
10.5281/zenodo.22635630

Publication date: **7 September 2026** · № EST-2026-00557-1



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