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## **Certificate of Publication**

The Board of  
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**Janet Mongina**

In recognition of the publication of the paper entitled  
**Risk Assessment and Credit Risk in Registered Deposit Taking Saccos in  
Western Kenya**

Published in Volume 7 Issue 11, November-2022

Co-Authors - Denis Ouma, Joseph Otsyulah

**Paper ID - IJRTI2211011**



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