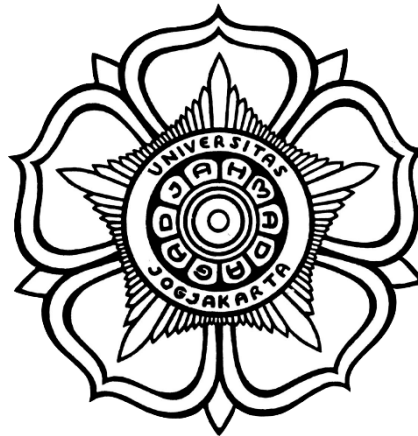


**INFORMALITY AND THE WAGE RETURNS TO HUMAN CAPITAL
INVESTMENTS: ARE THE FORMAL AND INFORMAL LABOR
MARKETS SEGMENTED?**

Undergraduate Thesis

Submitted to Fulfill a Part of the Requirements for a Bachelor's Degree

Undergraduate Thesis Supervisor: Gumilang Aryo Sahadewo, S.E., M.A., Ph.D.



By:

Data Avicenna

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