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**IMPACT OF ACCESS TO FINANCE ON MICROENTERPRISES: EVIDENCE ON INDONESIA**

Randy Ardhana, Professor Shiino Kohei

Universitas Gadjah Mada, 2025 | Diunduh dari <http://etd.repository.ugm.ac.id/>

**IMPACT OF ACCESS TO FINANCE ON MICROENTERPRISES: EVIDENCE  
ON INDONESIA**

Thesis

Submitted in Partial Fulfillment of the Requirements  
for the Master's Degree in Development Economics



by:

Randy Ardhana

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**MASTER IN DEVELOPMENT ECONOMICS STUDY PROGRAM  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS GADJAH MADA  
YOGYAKARTA  
2025**



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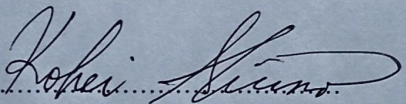
Impact of Access to Finance on Microenterprises: Evidence on Indonesia

A Thesis Submitted to  
The Graduate School of  
International Cooperation Studies  
in Candidacy for the Degree of  
Master of International Development Studies

by

Randy Ardhana

Approved by

  
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Tokyo, Japan

June 30, 2025



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This thesis has been defended before the Board of Examination on Juni 30, 2025  
and has been accepted as one of the requirements to earn a master's degree  
as of [December 10, 2025](#)

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