EDUCATION AND MICROFINANCE AS A COMBINED EMPOWERMENT APPROACH FOR THE MICROFINANCE CLIENTS: A Multiple Cases Study of Two Local Microfinance Organizations in Bandung in Indonesia

A Dissertation Submitted
In Partial fulfillment of the Requirements
For the Degree of Doctor of Education
To the Department of Pendidikan Luar Sekolah
At the School of Postgraduate of Universitas Pendidikan Indonesia

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This dissertation is presented in partial fulfillment of the requirements for a degree of Doctor of Education at the Graduate School of Universitas Pendidikan Indonesia. The author has used different sources though there is no written request to the authors of the work(s) used in here, appropriate academic procedures have been applied where necessary. The author has followed required academic rules in recognizing the varying contributions.

Bandung, 7th January 2014

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