

**THE ROLE OF MICROFINANCE INSTITUTIONS IN PROVIDING ACCESS TO FINANCE
FOR THE WOMEN IN THE GAMBIA AND THE IMPACT OF ACCESS TO FINANCE IN
THEIR LIVES.**

THESIS

**Submitted for Partial Fulfillment of the Requirements For a degree of Master in Accounting (M.A)
in Accounting Department Program Study.**



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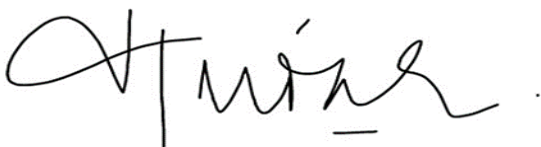
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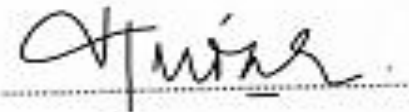
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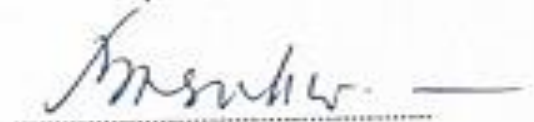
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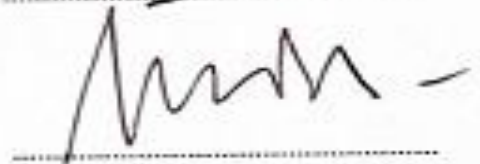
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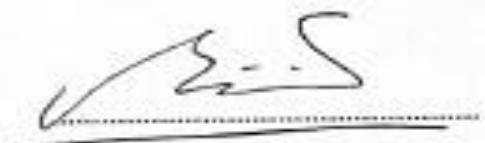
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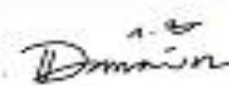










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STATEMENT OF AUTHENTICATION

I, (SAIKOU GASSAMA, 041914253028) declare that;

1. This study is pure and authentically my work; it is not a forgery or plagiarized work. This thesis has never been submitted for a degree at Airlangga University or anywhere else in the world.
2. Unless explicitly acknowledged or alluded to by citing the author's name and mentioned in the references, this study does not contain any written or published work or opinion by anyone.
3. This statement is true; if it is later found to be false and deceptive, I agree to accept an academic sanction in the form of the revocation of the degree earned through this study, as well as other sanctions as decided by the university in compliance with Airlangga's existing laws and regulations.

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DEDICATION

I dedicate this Thesis To my beloved parents, lovely wife, sisters, brothers, to my entire family and friends for their support, encouragement and prayers.

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In the name of Allah, the Most Beneficent, the Most Merciful. All praise due to Allah, Lord of the Universe, and peace and blessings be upon His Prophet and Messenger, Muhammad S.A.W. I'd like to express my gratitude to Allah for all of his encouragement and blessings during my Master's journey. Dr. HAMIDAH S.E., M.Si., Ak, for her unwavering support, attention, invaluable supervision, advice, direction, encouragement, and inspiration during this gratifying and demanding Master's journey. Thank you for your patience as well as your faith in me. I owe you all a great debt of gratitude for the commitment to guiding me and giving me the time, insights, and love during my studies. I also wish to express my highest appreciation to:

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I hope this thesis can be useful for the reader and useful for those who need it

LIST OF ABBREVIATIONS

AIS	Accounting Information System
CC	Cluster Committees
CO	Credit Officer
FAO	Food and Agricultural Organisation
GL	Group Loan
LF	Libral feminisms
MB	Multiple Borrowing
MC	Micro Credit
MFI	Micro Finance Institution
RFS	Reliance Financial Services
SG	Solidarity Group
SF	Social Feminism
SMEs	Small and Medium-Sized Enterprise
SG	Small Groups
TB	Treasury bill
VSHL	Village self-help Learning Institutions
VSCC	Village saving and credit committee
VO	Village organization

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