

## TABLE OF CONTENTS

	Page
APPROVAL .....	iv
STATEMENT OF AUTHENTICATION .....	v
DEDICATION .....	vi
AKNOWLEDGEMENT.....	viii
LIST OF ABBREVIATIONS .....	ix
LIST OF TABLES.....	x
LIST OF FIGURES .....	xi
ABSTRACT .....	xii
TABLE OF CONTENTS.....	xiii
CHAPTER 1 INTRODUCTION .....	1
1.1 Background .....	1
1.2 Research Problem.....	7
1.3 Research Question .....	11
1.4 Researcher Objectives .....	11
1.5 Benefits of Research .....	12
1.6 The Scope .....	15
1.7 The Systematic Thesis.....	18
CHAPTER 2 LITERATURE REVIEW .....	20
2.1 Feminism theory .....	20
2.2 Empowerment theory.....	25
2.3.1 The Main Role of Micro Finance Institutions .....	27
2.3.2 The Categories of Micro Finance .....	28
2.3.3 Characteristic of Micro Finance.....	29
2.3.4 Women Finance .....	29
2.3.5 The Important of Women Finance.....	30
<p>THESIS 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 SAIKOU GASSAMA</p>	

2.3.6 The Steps in Women Finance Program.....	31
2.3.7 previous research.....	33
2.3.7 Research Framework .....	36
CHAPTER 3 RESEARCH METHODOLOGY .....	37
3.1 Type of research.....	37
3.2 Data collection .....	38
3.3 Method to Choose Participants .....	40
3.4 Data Collection Methods.....	41
3.5 Data Analysis.....	41
CHAPTER 4 RESULT AND DISCUSSION .....	42
4.1 General Overview .....	42
4.2 Result of the research.....	45
4.3 Research distribution and analysis.....	47
4.3.1 The impact of the loan program on the lives of the women .....	48
4.3.2 The impact of the WF loan program from women view.....	50
4.3.3 Officer view as about the impact WF aon .....	62
4.4.1 How women finance program ease access to fiancé .....	65
4.4.2 Officer view on Accesability of women fiancé .....	68
4.5.1 The officers of RFS views about the sustainability of the program.....	73
4.5.2 womenAccessibility and growth .....	76
CHAPTER 5 CONCLUSION AND SUGGESTIONS .....	80
5.1 Conclusion .....	80
5.2 Recommendation .....	84
5.3 Limitations of Research and Direction for future research .....	86
REFERENCES.....	87
APPENDIX .....	94