

## ABSTRACT

This research aims to determine the efforts that microfinance institutions in the Gambia are doing to ease access to a loan for women, and the impact it has on their lives. Concentrating on RFS loan program called women finance WF. This study is qualitative research using an exploratory form, the research extract information from the women loan clients and RFS loan officers, by focusing on their experience to determine the impact of the program. And to identify the ways to improve the program for sustainability. The research used interviews with both women and RFS Credit officers from different regions and branches of RFS to obtained information. The study intends to assists RFS and other microfinance institutions in the Gambia, in determining appropriate implementation and sustainability of the loan program, by extracting problems from the clients in the field and give suggestions as to how RFS can work on those problems for the sustainability of the program. The research makes the following findings. First, the women's finance program has empowered women in The Gambia, many were able to start or expand their businesses which is now benefitting them and their families, but still, some have not felt the impact of it. Secondly, the loan program has easy access to a loan for women, compared to before. The main contributions of this study extend the literature of microfinance in the Gambia, besides the study hopes to assist RFS in taking relevant steps that can help in improving women's finance loan programs.

**Key Words:** Microfinance, Loan, Women, Access, Empowerment, Impact, Sustainability.