

## CHAPTER 1

### INTRODUCTION

#### 1.1 Research Background

This research will form part of many research that sought to explore the relationship between microfinance institutions and women access to finance and what impact it has in their lives (Browne 2013, Niethammer et al. 2007, Food and Agriculture Organization of the United Nations, FAO, 2019, Arch, 2009). Microfinance deals with the provision of financial services, such as loans, savings, insurance, money transfers, and payment facilities to lower-income people (Taiwo, Ikpefan, and Isibor 2014). There are various studies conducted before on the topic of microfinance's role in providing access to loan for women but for the first time in the Gambia. According to (Syuhailah et al. 2015) indicated that microfinance program is more important as the main tool in creating new job opportunities and providing income to improve social wellbeing and economic condition of the poor as well as eliminating poverty. The presence of accessible financial instruments, services and institutions for the poor has been recognized as a more direct microeconomic link between financial development and poverty reduction. It is detected that in most developing countries, financial institutions are reluctant or unable to extend financial services and most cases have no interest in lending to the poor (Akpomuvie 2010).

Microfinance has a long history and encompasses a diverse range of institutional formats, ranging from individual money lenders to more formal institutions, such as village banks, credit unions, friendly societies, financial cooperatives, building societies, state-owned banks for SMEs (Small and Medium-sized Enterprises), social venture capital funds, and specialized SME

funds (Anon 2019b). The majority of these financial initiatives, especially those from the 18th and 19th, came from a desire to transform the lives of the poor and the new industrial working classes. significant examples include most of the Friendly Societies that were growing, Europe-wide cooperative movement that began in England and Scotland in the early 1800s (Birchall 2005). According to Naeem and Ali (2015) in their research exploring the impact of microfinance on women microenterprises, they found that insufficiency of financial resources is believed to be one of the main obstacles to women's participation in economic development. Microfinance is regarded as one of the vital mechanisms for resolving this problem. This means if women are given access to finance their potential and role will recognize in the socio-economic development of the developing countries.

The importance of accounting and accounting information is integral in any microfinance program, and in this women's finance loan program, proper accounting policies are fundamental in the sustainability accountability and control of loan schemes and the program under study is no exception. according to the study by Tanima, Brown, and Dillard (2020) states that the accounting literature seeking to surface The politics of neoliberal development by the development in terms of power relations and struggles to foster accounting, accountability, and development practices that help marginalized groups and their supporters to challenge neoliberal policies and develop progressive alternatives. While recognizing the need for grassroots participation and downward accountability. Two recent accounting studies (O'Leary 2017; Tanima et al. 2020) reach different conclusions regarding microfinance, women's empowerment, and accounting and accountability systems, with the former emphasizing microfinance as a disciplinary tool and the latter as a means for transforming women into active, engaged citizens.

Accounting and accountability studies in the microfinance sector, The microfinance sector display microfinance “as a tool for liberating women from traditional gender identities, allowing them to prosper in entrepreneurship, or helping poor people emancipate themselves from their difficult economic lives” (Bateman 2017). Though there is the attempt of the dominant model of microfinance minimalism purports to provide investors with profits and the poor access to necessary finance to start market-oriented projects.

A study by Tanima et al. (2020) shows how accounting technologies operationalize micro finance minimalism through micro accountability that embeds neoliberal rationalities and govern mentality into MFIs and the lives of women borrowers. That is, accounting technologies are being used as a mechanism to smooth implementation of this loan scheme with the use of spreadsheet and other accounting tools, to govern populations in ways that extend economic production beyond the factory into the lives of individuals and the global economy into every region of the planet (Alawattage, Graham, and Wickramasinghe 2019). This women finance program is specialized in institutional arrangements consisting of Small Groups (SGs), Cluster Committees (CCs) and Village Savings and Credit Committee (VSCC) Critical to the success of this are: The development of strong VOs [Village Organizations] whose members have a deep sense of ownership and a vision for long-term sustainability; A governance structure that empowers the members; Transparent guidelines for fund management; A reliable accounting and loan tracking system. To maximize prospects for long term sustainability. The project will develop detailed policies and procedures adopted from the VSHLI [Village Self-Help Learning Initiative] model, an accounting and loan tracking system that the villagers can manage themselves and provide extensive high-quality training to communities. (World Bank 2004; Cammack 2004). In this mode, accounting demonstrates and legitimates microfinance as an efficient policy framework

for rural development. This accounting draws on animators' monthly reports, constructed from the various group and individual record books and group meeting minutes. Accounting also helps to know the individuals' loan records that include their payment history for future decisions. At the village level, a picture is constructed of savings behavior, business activity, lending patterns, and loan recovery data (Alawattage et al. 2019). the ability to extend the loan to the more potential loan recipients that are poorer in more geographically hard-to-reach areas; and the financial performance: the performance of IMFIs' Accounting Information System (AIS) is paramount and the only mean in determining that, in loan disbursement and loan repayment section (Bateman 2017).

The importance of Accounting Information Systems (AIS) to IMFIs is indisputable and has been exposed through several research works. Among the recent research work on AIS had been presented at the 2012 Annual Conference of the Italian Chapter of AIS (It AIS) in Rome, Italy. Generally, AIS's research is inclusive of design, acceptance, and reliance, value-added, decision making, inter-organizational links, and process improvements. Though AIS is often considered as the instrument by default for accounting automation, its ability in mixing interrelated elements namely data, information, human resources, information technology (IT) tools, accounting models, and procedures, has facilitated in achieving the objective of accounting which involves collecting, classifying, elaborating, recording, and storing of accounting data. Hence, it is undeniable that AIS is a powerful strategic tool to support decision-making (Varriale and Di Vaio 2016).

Accounting has always been associated with the "language of business" due to its important role in business's decision making. Hence, being the language of business, accounting itself must be dynamic in its characteristics. This is true as the prosperity of an MFI relies upon

how well it adapts to the business's changing environment. AIS has been earmarked to be used effectively to serve this purpose. The beauty of AIS to an MFI is that it is a mechanism that is critically utilized in supporting effective decision making and control. This is by so looking at previous studies done in examining the multiple indicators of the accounting system's effectiveness. Apart from the concept of effectiveness, the concept of "information usefulness" has also been extensively examined in the previous accounting literature (Amran et al. 2014).

Traditional accounting approaches view information systems as vehicles for providing value-free information that represents the economic reality of an organization. The information provided by the system is used to support decisions that increase the economic value of the business. Accountability is concerned with giving explanations through a credible story of what happened, and a calculation and balancing of competing obligations, including moral ones (Dixon, Ritchie, and Siwale 2006). Accounting is the back born of this microfinance loan scheme they rely on accounting records for control, monitoring, accountability, and sustainability of the program without proper accounting information all this will not be possible.

The unsatisfactory performance of the conventional finance sectors causes the advocating of micro-financing by policymakers, practitioners, and international organizations as a tool for poverty reduction. Since its emergence, the number of microfinance institutions around the world has increased at a fast rate after the 1970s. Today there are thousands of microfinance organizations providing loans to millions of poor individuals around the globe (Remy and Ifeanyi 2009). Another challenge is that most microfinance funding goes to the commercial sector to the detriment of the more vital economic activities, especially agricultural and manufacturing sectors which provide the foundation for sustainable growth and development.

About 80% of Gambia's businesses are considered microenterprises and these farm or non-farm activities serve as the main income source for the majority of the labor force. Due to the unwillingness or inability of commercial banks to provide financial services to the urban and rural poor, together with the unsustainability of government-sponsored development financial institutions and programs, most micro-entrepreneurs still access financial services from informal sources, including savings and credit associations, traders, or moneylenders. Semi-formal and formal providers of microfinance are a small but fast-growing part of the financial sector in the Gambia with plenty of large, microcredit, NGOs, and locally owned women association providing the bulk of services (Krubally et al. 2019).

Women are believed to be most vulnerable to the problem of accessing finance, this because the requirement in place by conventional Banks to access loan is sure complicated which deprived women of accessing finance, as a result, their contribution in socio-economic development could not be realized in The Gambia. Microfinance is the provision of financial services to the financially excluded, commonly the poor (Ashta, Couchoro, and Musa 2014). According to International Finance Corporation (IFC) has estimated that worldwide, a \$300 billion gap in financing exists for formal, women-owned small businesses, and more than 70 percent of women-owned small and medium enterprises have inadequate or no access to financial services. Without access to finance, women face difficulties in collecting and saving income, growing their businesses, and pulling their families out of poverty. Traditionally in Gambia women do not own or control land or involve in the pattern of decision-making, but they bear a disproportionately heavy burden of labor and other domestic activities. They lack access to credit for income-generating activities and they generally have no voice in the decision-making process that affects

their lives. As a result, women remain largely excluded from the formal economy (Saikou E Sanyang and Huang 2008).

Bellow are some of the statistical evidence of women and men present in SMEs business in The Gambia, and the policies the Government of the set up to address discrimination against women in the business sector as well as create access to finance for them.

**Table 1: The distribution of the population of The Gambia base on Gender.**

	Total	Male	Female
The Gambia	1,922,950	915,357	1,007,593
Urban	1,057,467	503,304	554,163
Rural	865,483	412,053	453,430

Source: GBOS

The table above shows the population distribution of the Gambia, the table is the summary of the population distribution base on gender in the Gambia in both urban and rural settlements.

## **1.2 Improving Access to Finance**

In a study by (UNCTAD 2016) Policy objectives Identified constraints Policy Actions and make a recommendation to Strengthen the capacity of the financial sector to serve the private sector

1. Establish a user manual for the new electronic collateral registry
2. Decentralize credit bureau
3. Develop public credit guarantee schemes
4. Establish a one-stop shop for entrepreneurs to get information on access to finance

5. Promote financial sector outreach by collaborating with post offices and/ or supermarkets
3. Fully implement the new NonBank Financial Act
4. Facilitate the emergence of mobile banking services
5. Promote financial inclusion by increasing financial literacy and savings culture
6. Introduce financial literacy programs and training especially in rural regions
7. Establish favorable conditions for women to obtain credit
8. Establish a national business angels network
4. Provide training opportunities to entrepreneurs before giving them funds

In light of the significance of the MSME sector to economic growth and job creation, the development of appropriate policies has, in recent years, become a priority for economies worldwide as evidenced by numerous programs and initiatives for the sector across the globe and the targeting of the sector by international development partners (Avenue 2018). And Gambia Government is doing the same thing that's studies are made and the recommendations are recognized in the policy formulation of the Gambia. Bellow are some of the policies the government of the Gambia adapts to address the problem of SMEs and concentrating on women as the key players in that sector.

MSMEs are essential to economic growth, wealth and employment creation as well as technology transfer in economies both large and small. The Government of The Gambia having realized the importance of the MSME sector finalized an MSME Policy and Strategy in 2014 which provided a comprehensive, targeted and coherent framework to promote the sector,



characterized by innovative and competitive businesses, and supported by a very conducive institutional and regulatory business environment.

The National Development Plan 2018 – 2021 lists one of the priority areas making the private sector and trade the engine of growth transformation and job creation by introducing policies, programs, and projects to improve the business environment. MSMEs contribute about 20% – 23% to GDP and form around 60% of the urban labor force, thus they are a significant part of the economy (Avenue 2018). There was a focus on women and youth to find work placements either in a micro/small enterprise of their own or as an employee in a client SME operation.

**Table 2: The National Development plan policies for 2018-2021 to empowered women.**

The National Development Plan 2018-2021		
Policy	<ol style="list-style-type: none"> <li>1. The banking system including MFIs should be encouraged to be more competitive and use innovative financial instruments targeting SMEs to reduce transaction costs and increase productivity.</li> <li>2. The banking system should be encouraged to provide credit, savings, and other financial products that are attractive to women and youth to reduce the barriers for them to be included in the formal financial system.</li> <li>3. Government allocates an amount of D 104 million to help minimize extreme poverty, empower women by Construct and refurbish value addition facilities for women at fish landing sites. Provide loans to more women groups to create or expand their businesses, through the Women Enterprise Fund.</li> <li>4. Supporting women-owned businesses through The Trade Project to enhance their economic participation.</li> </ol>	
Women economic empowerment	<ol style="list-style-type: none"> <li>1. Increased number of mainstream sector policies.</li> <li>2. Reduced female house head poverty level</li> </ol>	4% -16% 25% --22%
Increase women participation in decision making	<ol style="list-style-type: none"> <li>1. Increase the seats held by women in the national parliament</li> <li>2. Increase number of women in a ministerial position</li> </ol>	10% -- 30% 21% -- 30%

Source: (Of, Government, and Gambia 2021)

In The Gambia, where Human Development is ranked at 174 out of 189 countries and 49% of the population lives below the national poverty line, financial inclusion can be an important tool to serving the needs of the vulnerable – who are most often unbanked. In addition to including targets in the National Development Plan related to gender equality and women’s economic empowerment, the Central Bank of The Gambia is working towards the country’s first National Financial Inclusion Strategy (Union 2019).

These efforts are in line with the broader government-led support for the promotion of women’s economic empowerment. The Government of The Gambia recognizes gender equality and women’s empowerment as key factors for the social and economic development of the country. National policies and measures aiming to promote gender equality have been implemented since the 80s. However, they were mostly limited and without strong results.

**Table 3: Women’s overall participation rate in the workforce compared to men in The Gambia.**

Details	Women %	Men %
economically inactive	57	36
No schooling	62	49
Whole sale and retail trade	42	24
Agriculture	38	26
Manufacturing	4	12
House hold employer	4	1
Food services	2	1
Education	2	4
Public admin	1	3

Source: (Union 2019)

Women work predominantly in those activities requiring low levels of skill and capital, accounting for 70% of unskilled laborers (African Development Bank 2018). The vast majority (74%) of women work in the informal sector, due to limited access to education and skills. Employment opportunities in the formal sector are particularly unfavorable to women due to low levels of education.

**Table 4: Employment status of Women in The Gambia**

Employment status of women in the Gambia in 2018		
Employee	Women %	Men %
Employee	39.2	53.8
Employer	0.5	1.9
Own works	60.3	44.2

The Gambia is a patriarchal society characterized by important gender inequalities impeding women's empowerment. Ranked 120 out of 149 in the World Economic Forum's Gender Gap Index, The Gambia is also among the five least performing low-income countries from Sub-Saharan Africa.

**Table 5: Gender in asset ownership and financial awareness in The Gambia.**

Asset ownership		
Details	Women %	Men %
Livestock	34	45
Land	9	31
Property	4	13
Agricultural machinery	2	10
Gold and jewelry	22	3
Gender differences in education and awareness of financial products		
Do not know how to open an account	27	14
Do not what is insurance	49	22

Do not know about mobile money	51	37
Do not have the skill to use mobile money	20	17

Source: Union, European. 2019. "Women ' s Economic Empowerment in The Gambia.

They have limited access to assets, which in turn limits their access to finance and their ability to invest in production equipment. Women are left with very few resources and sometimes have no choice other than to sell off assets to cope with financial challenges making them even more vulnerable to shocks thereafter (Union 2019).

Microfinance has come to solve these problems that are created by the conventional banks, by coming with a different program that will give equal opportunity to the poor especially the women to access finance. These include rural finance, loan to poor farmers, entrepreneurs, in a form of group or individual loans without any collateral. Microfinance programs for women have come and are now used as a solution for women's limited access to finance and poverty elimination (Kuumuori, Afriyie, and Yao 2015).

The women finance program is in a form of group loan where women groups in a different community in The Gambia will be given loan without collateral, this program is purposely to eliminate the complication women face to access finance because in the Gambia there is a big gap between women and men in term of access to finance, the research will concentrate on finding how much effort does this program did to enhance women access to finance in the Gambia by looking at the number women involve and the amount of money spend in the program from 2014-2020 and determine whether the program has any impact in their lives. Unfortunately, the financial institution in the Gambia have been neglecting women and the poor, only targeting the Government TB ( treasury bills) and the rich people and this has created a big gap between the

poor and the rich in the Gambia. Therefore, it is a difficult challenge for the microfinance institution to meet the financial need of the poor people in The Gambia.

Microfinance services lead to women's empowerment by positively influencing women's decision-making power and enhancing their overall socio-economic status. By the end of 2006, microfinance services had reached over 79 million of the poorest women in the world<sup>1</sup>. As such, microfinance has the potential to make a significant contribution to gender equality and promote sustainable livelihoods and better working conditions for women International Labor Office Geneva (Anon 2008).

This is a problem that prevails in the entire Gambia both rural or urban, but it is worst in the rural part of the Gambia, that is why when RFS came up with the women Finance program targeting mainly rural women but as time goes by they realized urban women are also faced with the same complication in term of access to finance, and the same issue prevails in many west African Countries, studies have proven that in Nigeria, Ghana, and Senegal (Nkamnebe 2014, Peprah 2012, Faces et al. 2020).

But in recent years in The Gambia microfinance institutions came up with a loan scheme purposely for women, because women in the Gambia are involved in many socio-economic activities ranging from agriculture, trading, etc. providing them access to finance can only enhance the economic development of The Gambia. A microfinance institution (MFI) called Reliance Financial Services is the first microfinance institution to come with a product called Women Finance (WF), which other MFIs like SuperSonics also launch a similar product, is a group lending loan scheme, where women are formed into a group to access loan and it is without collateral, with a flexible repayments method which is spread over 6 months.

MFIs have over the years provided financial support to hundreds of millions of people in the developing world. Many developing countries, decentralized the financial systems to include village-based financial institutions as part of the overall financial sector reforms in the late 1980s to provide formal financial services to help rural economic activities (Jaabi, 2017). In a study by James and Gary (2004) Microcredit is most often offer without traditional collateral. If physical collateral were a requirement for borrowing, most MFI clients would be unable to participate due to their extreme poverty level. Because borrowers do not have physical capital, MFIs focus on using social collateral, via group lending. Group lending encompasses a different methodology, but all are based on the principle of joint liability. In a sense that, the group takes over the underwriting, monitoring, and enforcement of loan contracts from the lending institution (Wenner, 1995).

This research will concentrate on how much efforts the microfinance institution in the Gambia are doing to bridge the gap of women access to finance, in this study I will concentrate on the leading microfinance institution in the Gambia called Reliance Financial Services (RFS), on the product called women finance that concentrate on the women, who are the most vulnerable to this problem (i.e. access to finance). Women finance program started in the year 2014 when RFS send some of their staff to go and learn/study the program from Senegal, the program was lunch in only two regions, but as at 2020 is in all the region of the Gambia, women all over the Gambia can have access to finance through this product. The program is purely accounting it required someone with an accounting background to be able to deal with transactions correctly (the inflow and the outflow of cash, booking, and treatment of loans in the system, double-entry recording in the group ledger as well as the passbook of each customer) all these are the responsibility of the loan officer, therefore it required someone with accounting knowledge.

The product involved accounting from financing, the way work is conducted, report preparation and the handling of money this why it requires someone with sufficient accounting training to handle the transaction properly, or else it will lead to complication as to how the records are kept and that can leads to a problem. Many previous types of research have been done on the similar topic such as (Syuhailah et al. 2015, Hasan et al. 2019, Jani and Pedroni 1997, Kuumuori, Afriyie, and Yao 2015) all agreed that microfinance has a positive impact on the lives of poor especially the women, a study by (Saikou E Sanyang and Huang 2008) deals with the need to empower and support women's group in poverty alleviation through micro-finance approach by implementing policies and strategies in the rural Gambia, a study by Kuumuori et al. (2015) also examines the empowerment effects of rural women's access to microcredit, and another study by Jaabi (2017) focuses on the supply-side of VISACAs microfinance in The Gambia by assessing their institutional sustainability in solving development problems. In the Gambia, this is the first time to conduct research, and specifically on microfinance and women's access to finance and the impact it has in their life.

The theory used in this research is be feminism theory, to give a brief introduction or explanation about feminism theory, what is feminism theory? From previous researches such as (Coghlan and Brydon-Miller, 2014, Hesse-Biber, Leavy, and Leckenby 2012, Leary 2020). feminism is a theory that deals with the gender discrimination women face and this doesn't stop at only domestic violence but it includes economic discrimination, feminism theory suggests that women are disadvantaged relative to men, such as deprive them of a vital resource like access to finance. Transnational Business Feminism'. This term is meant to describe a political-economic project that brings certain feminist ideas into conversation with the knowledge being produced by transnational corporations regarding the 'gender dividend' that can be gained from investing in

women as workers and consumers. From a critical feminist perspective, however, gender equality is important for reasons that surpass corporate profitability. Corporate profitability may also turn out not to be so good for everybody: in many instances, the benefits of growth do not ‘trickle down’ to workers, particularly those on the lower rungs of the corporate ladder, which is where women tend to be concentrated.

### **1.3 Problem Statement**

The sole intention of microfinance is to provide access to finance for the poor and women in the world and to eradicate poverty (Syuhailah et al. 2015, Robson, 2016) but is this ultimate objective achieved in developing countries and the Gambia in particular? This study is therefore aimed to identify or determine the efforts MFIs in the Gambia are doing to provide access to a loan for the women and the impact it has in their lives. The study will concentrate on a special program of Reliance Financial Services (RFS) called the women to finance (WF) program, to determine the success they registered to bridge the gap that exists between men and women in accessing finance and what impact does it have on their life. And recommendations will be made as to what can be done to further expand as well as the sustainability of the program.

### **1.3 Research Question**

1. What are the efforts of microfinan institutions doing to ease access to finance for women in the Gambia?
2. How did microfinance institutions want to close gender discrimination in terms of access to finance in the Gambia?
3. What impact does the women's finance loan program has on the lives of Gambian women?

### **1.4 Research Objective**



1. The principal purpose of this study is to look into the efforts of microfinance in providing access to finance for women, taking the women's finance program as the study.
2. The impact of women's finance loan program in the lives of Gambian women.
3. The research also finds out the complication women face after obtaining the loan and makes a recommendation for the sustainability of the women finance product.

### **1.5 Benefits of Research**

The benefits of this research show the contribution the microfinance institutions in the Gambia are doing to positively change the lives of women. The benefits of the research consist of theoretical and practical benefits. The theoretical benefits of research results could be, contain links to the development of science, such as the emergence of a view or new insight, or the development of a theory, test theory, or critical theory. Practical benefits, more to the application of research results, by acting and implementation of the recommendations to help to structure the program for its sustainability such as the real contribution that can be used as a basis for policy on a decision which has been or will be done.

1. It could serve as a reference for the subsequent research and informed people about the importance of women's access to finance in our economy.
2. From the research one will be able to know the impact of the women finance program in the lives of women.
3. The contribution of women in enhancing the economic development of the Gambia when they are given access to finance.

### **1.6 Scope**

The scope of the research is concentrated on specific microfinance institution though there are many microfinance institutions in the Gambia with several products. But due to distance and

difficulty to collect data this research was focused on the microfinance institution (MFI) in the Gambia called Reliance Financial Services (RFS) specifically with their loan product call Women Finance. And to assess the impact of the program on the life of Gambian women who are benefiting from the program. The researcher used the qualitative method.

## **1.7 The Systematic Thesis**

In compliance with scientific research, the systematic thesis is organized as describes below, the structure and organization of the research thesis provide an overview of its contents. The thesis consists of five chapters as follows:

### CHAPTER 1 INTRODUCTION

In this chapter, I describe the background of a problem as a first step to show the subject and then proceed with problem formulation, research objectives, research benefits, research scope, and systematic thesis. This background chapter introduces the topic of the thesis, gap, and justification of the study along with current research motives by emphasizing its importance and key contributions to knowledge and practice. The chapter then mentions the research objectives, Scope, and basic research questions that are the focal point of the investigation. This chapter also presents a summary of the research approach, methodology, and methods used to conduct the study.

### CHAPTER 2: LITERATURE REVIEW

In this chapter, the concept or theoretical foundation is discussed. The theoretical basis used on the practice of Women in microfinance. This chapter provides a review of previous studies on microfinance and women's access to finance. The microfinance instructions role to provide easy

access to finance for the women, the importance of the women finance program, the categories of microfinance, and the steps in women finance program execution.

### CHAPTER 3: RESEARCH METHODOLOGY

This chapter contains a research approach, the types and sources of data, data collection procedures, and analytical techniques used in writing the thesis. My choice in the way of qualitative using RFS women finance as the case. I made the readers with an accurate description of my relevance to the subject about the disclosure of anything appropriately Bias and open-mindedness to form a new understanding.

### CHAPTER 4: RESULTS AND DISCUSSION

This chapter describes the general description of microfinance and women's finance, a description of research findings, and a discussion on microfinance women's finance programs. This chapter was presented as a result of the findings. The answer was intended Study problems. In the findings, the researcher described a process that analyzes and views the result of the data. While in the discussion section the researcher will analyze the search findings.

### CHAPTER 5: CONCLUSIONS AND SUGGESTIONS

In this chapter, I will present the conclusion and the contribution of my findings. The first section is a summary of the research findings and discussions. The second section is detailed of contributions, current study limitations, and future research proposals were discussed in this chapter.