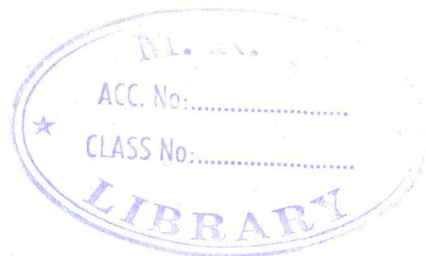


**FACTORS THAT HINDER ACCESSIBILITY IN FINANCING IN SMALL
AND MEDIUM ENTERPRISES .**

(A case study of Kongowea Market)



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