

**IMPACTS OF TABLE BANKING ON SOCIO-ECONOMIC DEVELOPMENT OF  
WOMEN IN UASIN GISHU COUNTY (TURBO CONSTITUENCY).A CASE STUDY OF  
TURBO CONSTITUENCY.**

**BY**

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## ABSTRACT

Women in the world account the highest socio- economic growth through the economic activities they engage in. Even though women in Kenya have been known to engage in small scale retail enterprises, there has been a need to grow their businesses beyond the current level. However, hindering factors such as lower academic standards, higher interest rates, low income from these businesses and socio-cultural constraints have contributed to poor growth and management of these businesses. Access to credit by these women has also been hampered by these factors. The study investigated the challenges of access to credit on the growth of women owned enterprises in Turbo constituency, Uasin Gishu County. The study was guided by the overall objective of identifying reasons why women owning business enterprises in Uasin Gishu County do not access credit. The study reviewed related literature and identified a gap in the literature. Use of questionnaires and interview schedules to collect primary data was preferred in this study. The study adopted a descriptive survey research design. It targeted women in Turbo constituency and the management of various micro-finance institutions in the region. A total of 1468 women entrepreneurs were targeted which is the total number of women identified to have small scale business enterprises in the region operating as small enterprises. The desired sample size was identified using the Morgan and Krejcie Table for Determining Sample Sizes where the sample size comprised of 400 respondents. SPSS was used to code and enter data for analysis. The study adopted both the qualitative and quantitative analysis in order to achieve the objective of the study where the former used descriptive statistics where graphs, tables and pie charts has been used. This research used quantitative analysis to analyze collected data. The study also employed descriptive methods such as means, mode and median. The study established that education levels affects access to credit by women entrepreneurs, income levels affects access to credit by women entrepreneurs, interest rate affects access to credit by women entrepreneurs, culture affects access to credit by women entrepreneurs and that access to credit affects the growth of women owned small retail enterprises.