

**THE IMPACT OF MICRO FINANCE SERVICES ON THE SOCIO-ECONOMIC  
DEVELOPMENT OF WOMEN IN SIAYA TOWN, SIAYA COUNTY**

**GORETI ACHIENG OKONYA**

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## ABSTRACT

This study examined the quality of the micro finance services offered to women within Siaya County. The study sought to establish the economic and the social impacts of the microfinance services on the women beneficiaries within the county as well as the impacts on the families and the community within which they live. It also sought to establish the challenges faced by the microfinance providers within the county and the women beneficiaries themselves as well as coming up with the way forward and recommendations for the beneficiaries and the service providers.

The study employed descriptive research design, and used stratified systematic sampling approach to draw a sample of 10 microfinance institutions within the county and women group beneficiaries from 40 members participated in the study.

The study found out that microfinance institutions have managed to empower the women socially and economically as majority to manage to improve their businesses, improve their agricultural/farming skills, the women have been able to take charge at family level by paying school fees for the children.