



# **Socio-Economic Factors Affecting Loan Repayment by Women Borrowers: A Case of Kenya Women Finance Trust in Kakamega North District**

*Mary Nelima Sindani*

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Women frequently encounter greater limitations and fewer opportunities than men, especially in regard to income-generating activities. They face social and economic constraints that perpetuate poverty and spans generations. However, significant opportunities exist in the informal, small-scale enterprise sector for which women should take advantage. Community groups are popular institutions in Kenya's rural areas. The groups help provide services that the government, has failed to deliver. Also the emergence of microfinance institutions to offer lending funds has been of great impact. This study sought to investigate the factors affecting women microfinance loan repayment. The findings of the study may be useful to policy makers in government, private sector, Non-Governmental and Faith Based Organisations.

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