

# **Effects of micro-finance funds on women welfare a case of Kenya Women Finance Trust Trans-Nzoia district**

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## **Abstract:**

This study was conducted to establish the effects of micro finance funds on women welfare. A case study of KWFT Trans-Nzoia District. The objectives of the study were to establish the contribution of women micro finance credit facilities to women welfare, to examine the extent to which micro finance funds have contributed towards women welfare, to find out challenges facing beneficiaries of credit in Trans-nzoia District. The study employed descriptive survey research method to collect data, for it seeks to collect data from a population by use of questionnaires and or interviews. Random sampling was used in selection of the required sample. The sample selected consisted of 80 respondents of KWFT beneficiaries of credit in Tans-Nzioa District. The study employed both qualitative and quantitative methods of data collections, and this was supplemented through the use of interview guide. Data collection was then followed by analysis and interpretation of findings. The study concluded that micro finance funds have contributed to a lesser extent to improvement of women welfare and business performance, this implies that KWFT still has a lot of work in order to elevate the status of women to a higher level. The recommendation from the study included: addressing the problem of insecurity, provision of adequate funds towards members of the KWFT, putting in place appropriate mechanisms in order to address the problem of loan repayment and to ensure that KWFT members act responsibly when they acquire loans.