Women are hampered in the performance of their productive activities on several fronts, not only do they suffer the time conflict between their domestic and productive activities but often suffer society's ambiguous attitude towards their productive work as well. Women's economic role has by tradition been largely undervalued and unacknowledged, women tend to be viewed as supplementary income earners even when contributing half or more of their family income, because of this attitude, little is provided in the form of the services to help them. This study investigated the factors that affect access to credit for start of small scale enterprises operated by women in Iten town, Keiyo District. Established the effect of micro finance on small scale enterprises and found out the role of Government in the promotion of Women operated enterprises.

Reviewed literature covered small scale enterprises in Kenya, the importance of small scale enterprises in national development and the role of women in small scale enterprises. The study was conducted using descriptive study design; the target population was the entire businesswomen operating small scale business in the town of which a sample of 100 was selected using simple random sampling method, the sample was drawn from four zones in the town as demarcated by the administrative boundaries and the major roads with each zone contributing 25 business units / premises that made up the study sample.

Data was collected using structured questionnaire which was administered to the women Owner/managers operating various small scale enterprises in the town, the data was analyzed with the aid of the statistical package for social science (SPSS) computer package, descriptive (measure of central tendency of mean, median and mode) technique were used to determine the magnitude and the direction of various factors affecting access to credit. Data presentation was done using tables, pie charts and bar graphs as this method presented the nature of the variables interacting and the anticipated relationship. The study revealed that majority of the small scale business women face a myriad of problems ranging from lack of access to cheap credit, lack of collateral to guarantee security for credit obtained, lack of adequate education and training in relevant courses necessary for running small scale businesses, as well as the problem of overburdening domestic roles which consume substantial part of their time hence preventing them from deporting 100% of their time to business activities so as to maximize output.