This study focused on the relationship between interventions by micro-finance programs targeted at women and the socio-economic impacts resulting from these interventions. The main objectives of the study were to determine the effectiveness of micro-finance programs in creating employment and income opportunities for women within Ongata Rongai area, Kajiado district, and to determine the effectiveness of micro-finance programs in increasing women's involvement in family decisions, and expanding awareness.

The sample population was 200 women registered in micro-finance programs within Ongata Rongai area, Kajiado district. Data collection was done through an interview schedule, and analyzed using descriptive statistics. The hypotheses were analyzed using the chi-square test, and the hypotheses that being a member of a micro-finance program significantly increases the level of participation of women in the family decisions, and that being a member of a micro-finance program significantly increases the income opportunities were accepted.

The hypothesis that there is a significant relationship between participation in a micro-finance program and increasing awareness of women was rejected. It was concluded that the training employed by the micro-finance programs was effective in creating income opportunities and increasing women's involvement in family decisions but not effective in expanding women's general awareness. Areas for further research were also suggested.