

This research paper discusses about the factors that affecting credit accessibility by micro and small enterprises (MSEs) in Pumwani division, Nairobi. The main concern was on business owned by women entrepreneurs. Chapter one highlighted on the background information, statement of the problem, objectives and research questions, significance of the study and scope of the study was highlighted. Chapter two gave the conceptual framework for the study and it reviewed the relevant literature on credit accessibility has been highlighted as discussed by the authorities and academicians in this discipline. The critical review of the main issues and summary and gaps to be filled by this study has been highlighted. Chapter three dealt with the research methodology which was used in carrying out this study. Descriptive survey design was utilised in selecting the samples through which the data was collected. The Statistical Package of Social Sciences (SPSS) tool for data analysis was utilized. Other computer packages were used in presenting both the qualitative and quantitative data. Chapter four shows the major findings of the study where the data got from the study has been tabulated in tables, bar graphs and pie charts and supporting information and observations made have been indicated. The main finding was that women these days are able to access credit regardless the hindrances they face in the society. In chapter five the researcher has given conclusions, recommendations and suggested topics for future studies in the same area of study.