The purpose of the study was to analyze the factors that determine accessibility of formal credit to women traders or entrepreneurs. The study also pointed out areas which should be addressed to ensure that more women have access to adequate credit facilities from micro-finance institutions and other formal credit providers like the mainstream commercial banks. The research was carried out specifically in Ruiru and Makongeni markets, which are located in Thika district. Central province. Literature was reviewed from books, magazines, journals and references from previous research work conducted by earlier students and researchers on this area. Primary data was collected by the use of a questionnaire, which consisted of open and closed ended questions. The research adopted both the exploratory and descriptive research design. The sample from this study was drawn by the use of stratified random sampling. The population for this study was the women traders of the two markets under investigation. The total number was 280. Data was analyzed using qualitative and quantitative data analysis techniques with the aid of SPSS.