STATUS OF MEN AND WOMEN SAVING IN THE INFORMAL FINANCE GROUPS IN GACHAGI INFORMAL SETTLEMENT AREA - THIKA TOWN CONSTITUENCY, KIAMBU COUNTY, KENYA.

JUDY WAMBUI MWANGI
CE/C50/22724/2010

A RESEARCH PROPOSAL SUBMITTED TO THE SCHOOL OF HUMANITIES AND SOCIAL SCIENCES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR AWARD OF THE DEGREE OF MASTER OF ARTS OF KENYATTA UNIVERSITY

OCTOBER, 2013
DECLARATION

This proposal is my original work and has not been presented for the award of a degree in any other University.

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Signature

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Date

Judy Wambui Mwangi
CE/C50/222724/2010

UNIVERSITY SUPERVISOR

This proposal has been submitted for the review with my approval as University Supervisor.

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Signature

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Date

Prof. Elishiba Kimani
Department of Gender and Development Studies
This study aims at establishing the status of men and women savings in the informal finance groups in Gachagi informal settlement in Thika town Constituency of Kiambu County. This study focuses on the informal finance groups that exist in the informal settlement. The study will seek to fulfill five objectives: to establish the types of informal finance groups that exist in the study area; to identify the factors for the preferred informal finance groups by men and women; to analyze the challenges facing slum men and women in the informal finance groups; and to identify the strategies to scale up saving for the slum men and women in the informal finance groups. The research will be based on Descriptive survey design. This design was purposively selected because it describes the situation the way it is. The site of the study is Gachagi slum in Thika Town Constituency, Kiambu County. This locale was chosen because there are different types of informal finance groups in which both men and women use to accumulate and manage their savings. The target population of this study will be 20 informal finance groups, the DSSO, the Chief and slum elders found in Gachagi slum. Out of the 20 informal finance groups, 10 are ROSCAS, 5 are Welfare/clan groups, 3 ASCAs and 2 investment groups. Out of the 20 informal finance groups 35% will be randomly sampled to get a sample size of 7 informal finance groups. Cluster random sampling will be used to select 3 ROSCAS, 2 welfare/clan groups, 1 ASCAs and 1 investment group. In addition, the DSSO, the Chief and two slum elders will also be included in the sample. Data collection methods will be interviews, observation and focus group discussions. The literature review has been done to establish what has been documented with respect to the status of men and women savings in informal finance groups and in particular the informal settlement dwellers. This study will be based on Behavioral Life Cycle Hypothesis. The data collected will be arranged according to the emerging themes that will be identified based on the research objectives of the study. Descriptions will be organized and complemented with tables and graphs. Verbatim information will be quoted and discussed using narratives.