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FINANCIAL CONTRIBUTION MIS

A Financial Enablement Tool



This project has been submitted as partial fulfillment of the requirements for the 2nd Year Course of the degree of Bachelor of Science in Computer Science of the University of Nairobi with my approval as the University Supervisor.

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Harambee, a Kiswahili word meaning ‘pulling together’ movement encouraged self- help and cooperation amongst Kenyans as we collectively moved towards development.

A key result of the harambee movements was the creation of women-led informal cooperative societies called ‘**chamaa**’.

Pool and **invest** savings in join pools.



THE CHALLENGE FACING CHAMAAS

There are challenges facing the rural and low-income households in *accessing basic financial* services such as savings and credit facilities.

The informal nature of these groups make it difficult to *manage their operations at the same level as Commercial Banks.*

Challenges

- Lack of visibility and transparency,
- Poor maintenance of accurate financial records,
- Lack of resource management and allocation.
- Poor management of contributions and
- Lack of quick decision-making within the group via voting/polling
- Poor reporting on the chamaa status



Solutions

- Central Chamaa Database
- Financial Records tracking for chamaa funds
- Portfolio Management
- Contribution tracking and management
- Group Polling/Voting to enable quick decision-making
- Reporting on the chamaa status

