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**PROCHAMA**

By

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A Project Proposal Submitted to the School of Computing and Informatics in

Partial Fulfillment of the Requirements for the Degree of Bachelor of Science in

Computer Technology of Meru University of Science and Technology

# DEDICATION:

I dedicate this project to my family members for their love and support and to my friends for their assistance and encouragement in ensuring the completion and success of this project.

# DECLARATION:

I declare that this proposal is my original work except for the cited works and has not been

presented in any other University for an award of degree or any other award.

Daniel Muchiri CT201/0077/16

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Certification**

The undersigned certify that they/he/she have/has read and hereby recommend for acceptance of

Meru University of Science and Technology a Project Proposal entitled “A Sample Undergraduate

Project Proposal Title”.

**Supervisor Name**

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**ABSTRACT**

The Automated Chama System is web based system that automates the operations of investment groups informally known as the Chamas. This eliminates the need for using excel sheets and paper work, thereby making the work of financial record keeping within the investment group easier. This was achieved in the following ways; automating members invoice, keeping an updated statement for each member, members can login to view their financial position within the group, reminds members to make payments and is accessible anywhere and anytime since it is stored online. The payments made in the investment group include contributions payments, penalty payments, customer payments, member loan request, member loan payments. These payments are handled by the group chairperson on the system.

In the system each member is required to contribute an agreed upon amount after a certain period and on the date of reimbursement the group chair will reimburse the money to the recipients of that period hence transparency and honesty within the Chama members.

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# CHAPTER ONE

## INTRODUCTION

## 1.1 BACKGROUND

A Chama is an informal cooperative society that is normally used to pool and invest savings by people in East Africa, and particularly Kenya. The informal investment groups, popularly known as Chamas, have morphed into financial machines that have initiated multi-billion-shilling projects in various sectors of the economy and that Chamas and SACCOs control an estimated Kshs.100 Billion in bank deposits.

Originally, Chamas were really informal women’s groups but over the years they have grown in sophistication and now even men are participating in such groups. It is now a phenomenon that cuts across gender, social status and even age. Initially, the Chama was set up to be a rotating savings and credits association, whereby the members of the Chama would each contribute a fixed amount of money during each meeting and then the total amount would be given to one member. The Chama has since evolved to be more than just a rotating savings and credit association. Chamas have now become investment groups whereby members’ intention is to pool together resources with the aim of creating wealth. They are no longer restricted to close family and friends but they are open to different individuals who are seen to bring different expertise that add value to the groups. Chamas have grown in sophistication, complexity and diversity which necessitate proper planning and management. Chamas are now investing in various sectors including, transport, agriculture and real estate.

## 1.2 PROBLEM STATEMENT

Most of these groups still write down their meetings, accountings and projects in books that are often stored by a single individual. Improper storage of this data brings forth problems such as easy prone to destruction or misplacement of records. When such data is lost, its very hard to trace or re-write some crucial notes.This brings forth the first and foremost problem; data loss or misplacement. If these books or records could be misplaced/mishandled or destroyed it would bring about huge chaos in the group. Financial records being the most sensitive would make these groups crumble due to inaccurate trace of group accounting data.The stronghold of chamas is their financial prowess and if this data was compromised, it would take a huge step backwards to be able to trace down their expenditure and savings budget. This is a common problem which chamas face and a more related problem would be where a group has existed for a longer time and record books pile up. Tracing a certain record would be time consuming, stressful and sometimes fruitless incase of misplacement.

Accountability and transparency is often an issue where an individual or certain individual are responsible for the handling of these records. Most chamas are structured in a way that only the main heads of the groups are able to access these records and can manipulate them at will. Keeping up with manual individual record of groups proceedings becomes tiresome and challenging. Embezzlement of finances brings forth mistrust among the members and eventual collapse of the institution in cases where members are too many in one group

## 1.3 OBJECTIVES

### General Objective

To develop a web application that would automate how chamas function. This would be to create a platform where chamas activities can take place online hence removing the manual recording and storage of data. A platform that would be transparent for all concerned members to take part in the decision making of the group.

### Specific objectives

1 To manage member savings and deposits with ease; receive payments, withdrawals and statements.

2. To collect customer information and automate accounting process in the investment group.

3. To keep track of incomes, expenses, profits and losses; income statement, balance sheet report.

## 1.4 SIGNIFICENCE OF THE PROJECT

The proposed system will be successful because with the rapid growth of computing everything has gone to a level where many processes could be automated. In the 21st century almost every person has some basic knowledge to use a computer and internet which is the requirement implementation of the Chama system

## 1.5 SCOPE

The Automated Chama System is a web based that targets every investment group in Kenya. Members can do their transactions such as deposits, withdrawals, loans and statements, it will also alert members on fines meetings, events, on receipt of contributions. Thus this project provides the easiest option of managing the Chama operations hence saving time and energy.

1.6 LIMITATIONS OF THE PROJECT

This system can only be used with people with an internet connection

# CHAPTER TWO

## LITERATURE REVIEW

## 2.1 INTRODUCTION

Just like the much acclaimed Sacco movement in Kenya, women groups (Chamas) started as social gatherings and avenues for saving money. Hundreds of chamas have sprung up in recent years. Originally, majority were merry-go-rounds and contributed to household goods such as utensils. Most have transformed into investment groups. Chamas, have morphed into financial machines that have initiated multi-billion-shilling projects in various sectors of the economy(Standard Digital News)

Women seem to find investment clubs an ideal way to start or further their investments. All over the world women are joining together to invest collectively, having fun while at it.Despite the popularity of chamas, there are many women who are not in this somewhat successful venture. Some say they are in Saccos and so don’t need to join a chama.

Others prefer to be in men’s chamas. They claim that women gossip a lot especially if the meetings are held in their homes. Another reason is financial instability, where one cannot keep up with the monthly contribution.

Then, there is the element of personal choice. Some change their lifestyle and are not happy in their group anymore. For instance, if one gets saved, and their chama serves alcohol during meetings, then they opt to keep off the chama. Chama benefits

Shared responsibility: Taking risks becomes easier and the occasional negative results less disastrous, since it is done in a group.

Increased knowledge investment: There are many voices coming up with different ideas.

Group motivation: This increases members’ confidence in investing.

Strengthened friendship: Since many chamas are formed by mutual friends, their ties get stronger. The members share their issues and draw emotional support.

Savings: One would find it hard to save alone. Chamas encourage one to be a disciplined saver.

Stress reliever: Most chamas meet once a month. Some women especially married ones look forward to just go and share their marital stress at the meetings. It is their only outing opportunity.

Challenges

Many groups otherwise destined for great things have broken up.

### 2.2 Case Studies

### 2.2.1 Case Study 1: Chamasoft

Website: [www.chamasoft.com](http://www.chamasoft.com)

Chamasoft was primarily developed in earlier 2013 by Digital Vision EA when chamas were facing a lot of drawbacks regarding governance, mismanagement and embezzlement of funds. They are in other terms described as an online book keeping tool since they turn the manual storage and recording of data to an online application. Chamasoft were earlier pioneers to tap in the market of micro-finance help groups in terms of helping automate how these groups works and store their data.

They have provided an online web and mobile solution to the problem with an easy to navigate user interface. In their dashboard, they capture almost everything that a basic chama group would want to have and its quite easier to navigate the web system. Data analysis and performance is also captured in their application once users start inputting data. They have also been able to integrate SMS and e-mail support in their application.

Though with the brilliant efforts in an easy to use application, they haven’t quite captured most of the communication channels that members would engage in their platform. Though quite easy, they have a lot of modules and forms in their application hence prone to users without a clear understanding of their application to improperly input data which amounts to still much processes to clients..

Their mode of generating income is the payment plan as illustrated in their website landing page. The more the members, the more a chama has to pay them for their services though they provide a free trial of 2 weeks (14 days) from registration of a group.

### 2.2.2 Case Study 2: Eazzychama

Website: [www.eazzychama.co.ke](http://www.eazzychama.co.ke)

Eazzchama is an effort by Equity bank to create a chama online application for their users. There isn’t much difference from the Chamasoft application since the application is powered by Chamasoft. All functionalities in the Chamasoft application are present in the Eazzychama web app with only a difference of color change. The application also gives users who register an online digital record keeping tool where they can manage all their finances in one place.

Being a common application with that of Chamasoft, it is thus easy to point out similar disadvantages for the application. Eazzychama also generates revenue by a payment plan method regarding no of chama members who are going to use the application.

### 2.2.2 Case Study 3: DigiChama

Website: [www.digichama.co.ke](http://www.digichama.co.ke)

DigiChama is an online web application software system developed by Razor Informatics. They too provide the same solution of automating the manual record and storage of chama records and on top of that the easy automation of the merry-go-round system. They give options of loans in 2 categories for registered chamas; soft and normal loans with both varying in different interest and repayment rates. DigiChama also make an effort of automating the manual recording of minutes and registers. Furthermore, they provide extra modules of shares and goals in a chama.

DigiChama’s user interface is also appealing and essentially basic for a normal user with their dashboard being very easy to maneuver around. Their application is also mobile responsive hence very efficient when members are operating on mobile phones.

For the major part of generation of income, like Chamasoft and Eazzychama, they also offer payment plans with the most basic being free and the other two being charged per year according to the user suits and needs.

### 2.2.2 Case Study 4: SmartChama

Website: [www.smartchama.com](http://www.smartchama.com)

SmartChama is a newer chama web application software system developed by Scopiafrica. They give a solution of bringing forth transparency, management of financial records, automation of loan approvals and provision of news articles to chama members. With their testimonials on the website landing page, it is clear that they also solve the major issue raised by chamas and that is automation of their functionalities. They also have additional features of secure data management and a higher performance application.

SmartChama’s user interface is also attractive and essentially easy to use and navigate even for a basic user. They provide more content than their competitors but still fall behind under the way the application analyzes data to the upmost accuracy. The application is also made to be responsive on a mobile device.

A major fallback for the application is how they package their pricing plan. One has to request for an account in order to start using the application.

### 2.3 Summary

The literature review discussed in this chapter shows that there is a major concern to be addressed facing chamas. Most have addressed the issue of eradicating off manual way that chamas operate. They have also proposed various ways of smart calculation of loans and repayments. Since the start of Chamasoft, not so many developers have taken up the task in the micro-finance sector hence there is a huge opportunity in the field.

### 2.4 Research Gap

Issues of proper finance analysis has not thoroughly been addressed by other developers in the market. There is also an issue of smart generating of income from the chama web application systems and mobile apps. There is also a gap in where chamas can interlink with other chamas and compare themselves to other groups. Also, the issue of new members joining a group has not been thoroughly addressed.

### 2.5 Proposed Methodology

The proposed project will be a web application developed by Laravel framework and will use of Agile development methodology. Agile is a process that helps a developer provide quick and unpredictable responses to the feedback they receive on their project. It advocates adaptive planning, evolutionary development, early delivery, and [c](https://en.wikipedia.org/wiki/Continual_improvement_process)ontinual development, and it encourages rapid and flexible response to change. It creates opportunities to assess a project’s direction during the development cycle. The developer assesses the project in regular meetings called sprints or iterations. Throughout the development, I will work incrementally frequently releasing small portions of work done to be reviewed in a period of about one to four weeks.

CHAPTER THREE

## METHODOLOGY

### 3.0 Overview

The following chapter will mostly focus on the methods to be used in collection of data, analysis and more emphasis on which methodology will be used in development process.

### 3.1 Development approach

All possible requirements of the system to be developed are captured in this phase and documented in a requirement specification document. The several fact-finding techniques will be used to collect data from the stakeholders of the system who include the office owners and office seekers who will be looking for offices and meeting areas.

The Agile development model will be appropriate for the development of this project due to its interactive and iterative nature. Development will be based on stages, and with the use of the model, I will always come back to a stage I already finished up if there occurs a change in the requirements (Iterative aspect). The model goes through the following activities.

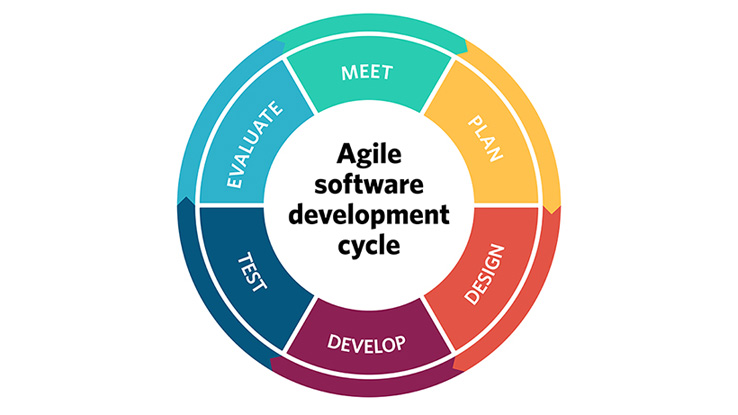


Figure 1: Agile Development Methodology

1.The first phase is dedicated to requirement gathering and analysis. All vital information is gathered and analyzed. This step is designed to resolve all ambiguities regarding future software.

2.Design is the second phase of the software development life cycle. This is where the entire architecture of the future project is created.

3.Coding, which is also called implementation, is the third phase in SDLC. All the components of the designed software are implemented, and the source code is created.

4.Testing involves the checking of any faulty parts of the code and their fixes. Everything is thoroughly tested and, if needed, re-tested until all problems are solved.

5.After the software has been tested and all necessary iterations are made, it enters the deployment phase. The project is then released to end users.

6.Maintenance accompanies software along its whole life cycle. If users find any issues, depending on how severe they are, the problem can be hot-fixed or fixed with the next planned release

3.2 Data collection procedures

Data collection procedures will be inviting random people for interviews and giving questionneires.

##### 3.3 Data Collection Instruments

The following techniques will be used in collection of data from the concerned members. In a better way to understand the challenges and problems faced by these micro-finance groups, various means will be used to collect accurate date.

**Interviews**

Interviews will be a great way to talk to chama members on a more understanding way of how these micro-finances operate and carry out their activities. Interviewing various group heads in order to better get a perspective of how they manage these groups would better help in making the application more flexible. Furthermore, it would also help to understand the challenges that are faced in the chama groups and the best approach to address the issues. Interviewing of members would also help in incorporating more modules in the application to better it.

**Questionnaires**

In a set of closed and open questionnaires, this will help in obtaining more open-minded information from individuals. The questionnaires will be administered to both members and group heads. With the closed ended questionnaires, I will have clearly formatted and should leave little room for misunderstanding. With the open-ended questionnaires, questions will ask the respondents to which extend they agree or disagree with.

### 3.4 Data Analysis

This will help get a deeper understanding of the office sharing concept. With this, existing challenges will be established and the possible solutions on the modules being developed. The gathered information from the planning phase will be used for requirements analysis whereby charts will be drawn, tables and pie charts.

3.5 Project Requirements

### 3.5.1 Software Requirments

After gathering enough system requirements, process of system implementation and actual coding will commence using Laravel framework for the front-end. Also, MySQL database will be used as my database structure. The aim of all this will be to come up with a working system that meets its requirements and the defined functionality.

## 3.5.2 Hardware Requirements

The system will be developed using a dell Vostro 2520 laptop.

Fearures 500gb harddisk

* 4gb ram
* 2.3ghz processor

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# CHAPTER FOUR

## SYSTEM ANALYSIS

## Overview

System Analysis more emphasis is given to understanding the details of an existing system or a proposed one and then deciding whether the proposed system is desirable or not and whether the existing system needs improvements. This chapter focuses on what the system does in an effort that views all stakeholders, as viable sources of information. According to**Invalid source specified.** system analysis is the process of studying a procedure in order to identify its goals and purposes and create systems and procedures that will achieve them in an efficient way. The key components are feasibility study and description of the existing system.

## 4.1 Feasibility study

The Feasibility Study is the preliminary study that determines whether a proposed systems project is technically, financially, and operationally practical. It is categorized into:

### 4.1.1 Operational

Define the urgency of the problem and the acceptability of any solution. The **PIECES** framework can help in identifying problems to be solved, and their urgency:

**Performance** - Does current mode of operation provide adequate throughput and response time?

**Information** - Does current mode provide end users and managers with timely, pertinent, accurate and usefully formatted information?

**Economy** - Does current mode of operation provide cost-effective information services to the business? Could there be a reduction in costs and/or an increase in benefits?

**Control** - Does current mode of operation offer effective controls to protect against fraud and to guarantee accuracy and security of data and information?

**Efficiency** - Does current mode of operation make maximum use of available resources, including people, time, flow of forms?

**Services** - Does current mode of operation provide reliable service? Is it flexible and expandable?

### 4.1.2 Technical

Answers questions such as, Is the project feasibility within the limits of current technology? Does the technology exist at all? Is it available within given resource constraints that is budget, schedule?

4.1.3Economic (Cost/Benefits Analysis)

Answers questions such as, Is the project possible, given resource constraints? Are the benefits that will accrue from the new system worth the costs? What are the savings that will result from the system, including tangible and intangible ones? What are the development and operational costs?

### 4.1.4 Schedule

Concerned with constraints on the project schedule and whether they could be reasonably met. Given our technical expertise, are the project deadlines reasonable? Some projects are initiated with specific deadlines; You need to determine whether the deadlines are mandatory or desirable. If the deadlines are desirable rather than mandatory, the analyst can propose alternative schedules. It is preferable (unless the deadline is absolutely mandatory) to deliver a properly functioning information system two months late than to deliver an error-prone, useless information system on time. Missed schedules are bad, but inadequate systems are worse

## 4.2 Description of the existing systems

There exists Chama System which is designed to solve most of the sacco members probems. It allows the car members to manage their savings and withdrawals over the internet, i.e on phone or computer. The system will automatically do all calculations and give reports.

**Chapter Five**

**System Design and Architecture**

**5.0 Overview**

This chapter outlines the design architecture of the mobile-based chama system. This chapter will explain the components of the developed system, the interactions between the different components of the developed system and the interactions between the users and the developed system. Unified modelling language (UML) modelled these interactions and illustrated using the use case diagram, system sequence diagram, database schema diagram and the mobile application mock-up wireframes.

**5.1 Requirements Analysis**

This section describes the system requirements based on the research objectives. The requirements that were gathered, through content analysis methodology done and following the objectives of this research study, can be categorized into two sections; functional and nonfunctional requirements.

**5.1.1 Functional Requirements**

The system should allow the user to make deposits

The system should allow the user to make withdrawals

The system should allow the user to see loan limit

The system should allow first time users to register for an account and login.

The system should have a database to save user information and save the user’s classification.

In addition to the above, the system should show the user data

**5.1.2 Non-functional Requirements**

Can run on a mobile device: The system should be able to run on the Android mobile operating system.

User friendly: The mobile application should have a user-friendly user interface, which conforms to common user interface design patterns. The mobile application user interface should be responsive; that is adapting to the various mobile phone screen sizes

Performance: The system should be able to return a result in less than a second so as to increase the user experience.

Data security: Data between the user’s mobile device and the cloud database should be encrypted to protect the user’s data.

Availability and stability: The system should be available whenever the user wants to use it and it should be stable and not crash when in use.

Maintainability: The system should be easy to maintain and support.

**5.2 Physical Design**

The physical design is a graphical illustration of the system, representing external and internal entities of the system with to and fro data flow.

An external entity is an entity exterior to the system and internal entity is an entity inside the system where both can convert the data.

The physical design is related to the concrete input and output of the system that deals with how the input data is provided, how the input is processed, and how the output is displayed.

Physical design can be classified into the following sub tasks:

**User–Interface designing**

This step concerns about how the user adds information to the system and also how the system gives the information back to the user.

**Data designing**

This step concerns about how the data is represented and how it is stored in the system.

**Process designing**

This step concerns about how the data traverses through the system and how it is validated, transformed, and secured as it run in and out of the system.

**5.3 Use-Case Diagram and Description**

A use case is a list of actions and event steps that define the interactions between an actor and a system to achieve a goal. The actors in this system are the general users and the system administrator.

Login

Login

Make deposit

Generate report reerereReports

Request for loan Lolservice

Pay loans

View Comments

View report

Blacklist

System Administrator

Log out

Logout uutout

**5.4 System Sequence Diagram**

The sequence diagram shows object interactions arranged in time sequence. It depicts the objects and classes involved in the scenario and the sequence of messages exchanged between the objects needed to carry out the functionality of the scenario.

**5.5 Database Schema**

This is the skeleton structure that represents the logical view of the entire **database**. It defines how the data is organized and how the relations among them are associated. It formulates all the constraints that are to be applied on the data.

A database schema defines its entities and the relationship among them. It contains a descriptive detail of the database, which can be depicted by means of schema diagrams. It’s the database designers who design the schema to help programmers understand the database and make it useful.

# CHAPTER SIX

# SYSTEM IMPLEMENTATION

## 6.0 Overview

At this stage the system is already complete waiting for implementation. Before the final system is presented to the users whereby the following steps are involved: systems testing, system installation, and documentation of the user manual.

## 6.1 System Testing

Tests performed on both the neural network model and the mobile application are described in this section. Software testing is strategies used to certify that an application meets the expectation of the client. Testing techniques that can be employed in testing a system which include unit testing, integration testing, system testing and performance testing among others. Each system testing defines its testing objectives strategies and deliverables. Traveler Establishment System is a small project and therefore I found integration testing more convenient to use. This method of testing involves integrating the software modules logically and testing them as a group. The integration aimed at looking for data communication amongst the modules, interfaces and the flow of data between the modules. It checked the login credentials and the connection when the login button is clicked this is to ensure the right details are directed to the right place.

# 6.2 CNN Model Validation and Testing

Cross entropy, the loss function used, measured the classification performance of the CNN model. A cross entropy of zero is the most desired value. On the 177th training step the cross entropy was 0.3600 for the training dataset and 0.3834 for the validation training set. The final cross entropy figures at the end of the training steps were 0.04665 for the training dataset and 0.1101 for the validation dataset. The cross entropy dropped as the number of training steps increased, showing that the network was learning.

## 6.3 System changeover

Direct changeover technique used, direct changeover technique involves the entire system being replaced in an instant. Basically, as soon as the new system is powered up, the old system is shutdown. A complete introduction of this system to the users was necessary and direct changeover technique enables us achieve this.

# CHAPTER SEVEN

## CONCLUSION AND RECOMMENDATION

## 7.0 Achievements

Time management skills was the major skill we acquired since we ensured that we were able to achieve the set objectives within the set time frame of 3 months. Emphasizing on being focused self-motivation and punctuality ensured time was utilized efficiently.

Communication skills came in handy as we had to adopt key skills like verbal communication, listening and asking questions on aspects we were not comfortable with. We also had to seek assistance from other groups whenever we had difficulty, this created a rapport amongst the members and thus conducive working relationship was established. Conflict resolution was also vital in the case of conflicting views coming up whenever we had a discussion.

## 7.1 Challenges

Despite the achievements made in developing this project, we had numerous challenges. Our biggest challenges were brought about by the covid-19 pandemic. Due to isolation and quarantine we have to stay away from members whom we worked with, avoid much travelling. Electricity connection and poor network coverage was also a big issue. Some of the other challenges encountered include time constraints, since research came when we had some other class work to attend to such as assignments, lectures, cats and even group discussions therefore choosing a convenient time was not easy. Moreover, financial support was another problem we encountered, although my parents were always willing to assist, a time I had to sacrifice some personal needs to ensure that my project was successful. Another challenge was during data collection period, some respondents to our questionnaires were so harsh and some even refused to help us fill the questionnaires as they so it as wastage of their precious time. Also learning some new concepts and implementing them was very challenging but with the help we received from other groups and supervisor we were able to achieve our objectives.

## 7.2 Limitations of the proposed system

The proposed system is only to be helpful to those people who can access the internet. They need to have an android phone.

## 7.3 Future work

The developed chama system is an android system. In future we intend to create a cross-platform system that shall support web connectivity. It shall also allow customers to use it anywhere in the world as opposed to the developed system which is implemented only in a small part of kenya Kenya.

## 7.4 Conclusion

After following a systematic process on developing the chama system goals of project were met which was to develop an android system for Kenyans who want to go digital activities that run in a chama.

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[www.chamasoft.com](http://www.chamasoft.com)

[www.smartchama.com](http://www.smartchama.com)

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# APPENDICIES

## Appendix 1: Time schedule in a Gantt chart

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ACTIVITY | DURATION IN WEEKS | | | | | | | | | | | | |
|  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| Project description |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Project proposal |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Review Related Material |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Functional specification |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Software design |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Coding |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Software testing |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Implementation |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Documentation |  |  |  |  |  |  |  |  |  |  |  |  |  |

## Appendix 2: budget

|  |  |
| --- | --- |
| **DESCRIPTION** | **COST** |
| HARDWARE  Laptop  8 GB flash Disk  Mobile phone | 44, 000  1,000  5,000 |
| SOFTWARE  Windows 10  WampServer  Sublime | 2,000  1,500  1,000 |
| Stationery  Photocopying  Printing  Pen/pencils  Note books | 400  2,000  100  200 |
| Others  Airtime  Internet  Travelling | 1500  4500  2500 |
| **TOTAL** | **77,300** |