

## **Abstract**

Saving is a key component in any development endeavor as it is believed to be the surest way of increasing income and boosting productivity in an attempt to break through the vicious cycle of poverty. A number of studies have demonstrated that the investment and retirement saving behaviors of women and men differ. However, inconsistencies in findings exist in the few studies conducted on the differences in general saving behaviors between men and women. The purpose of this study was to establish gender differences in saving culture with a special bias on SACCO members. Specifically, the study aimed at assessing the influence of income levels on saving culture; evaluate the effect of marital status on saving culture and establish the influence of age on saving culture of SACCO members in Nyandarua County. The research adopted a descriptive survey design and targeted all business and agricultural based SACCO members and officials in Nyandarua County. 18 SACCO officials and 375 SACCO members were sampled using purposive and stratified random sampling respectively. The researcher collected data using structured questionnaires. A descriptive analysis of the data after processing involved computing mean, mode and median with the help of Statistical Package of Social Sciences Software and Microsoft Excel and presented in frequency tables and charts. Marital status of the respondents was found to be statistically significant in terms of the annual saving. The result implies that a change in marital status will affect the annual savings negatively. The researcher is 99.952% confidence that the change in marital status will negatively have an impact on annual saving. The researcher recommends nurturing of marriage institution as a way of protecting saving culture among women and men members of the SACCO in Nyandarua County.