



**MERU UNIVERSITY INSTITUTIONAL RESEARCH & ETHICS REVIEW COMMITTEE  
(MIRERC)**

**Email:** [mirerc@must.ac.ke](mailto:mirerc@must.ac.ke) **Website:** <https://research.must.ac.ke/research-ethics/>

REF: MU/1/39/28 Vol.3 (201)

Date: 20<sup>th</sup> June, 2025

**Rahab Kariuki** (PI-Busara Center for Behavioral Economics, College of Insurance)  
Raya Shatry - Project Lead, Jackline Chemtai

Dear Sir/madam

**RE: Product Design: Leveraging Trust in Village Savings and Lending Groups to Establish a Member-Owned Insurance Mutual.**

This is to inform you that **MIRERC** has reviewed and approved your above research proposal. Your application approval number is **MIRERC 051/2025**. The approval period is **20<sup>th</sup> June, 2025 – 19<sup>th</sup> June, 2026**.

This approval is subject to compliance with the following requirements;

- i. Only approved documents including (informed consents, study instruments, MTA) will be used
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by **MIRERC**.
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **MIRERC** within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to **MIRERC** within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days upon completion of the study to **MIRERC**.

You may also be required to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI), visit: <https://research-portal.nacosti.go.ke> and also obtain other clearances that your study may require.

Yours sincerely

Prof. Peter Masinde, Ph.D.  
Chairperson, **MIRERC**



**MUST IS ISO 9001:2015 and ISO/IEC 27001:2013 CERTIFIED**