Effect of Monitoring and Evaluation Implementation on the Performance of Women Enterprise Fund (WEF) in Moyale Constituency, Kenya

Financial exclusion of women is a major impediment to development of most economies around the globe with developing countries being top on the list. In Kenya, women experience more challenges in the access to credit than their male counterparts. The significance of credit accessibility to women in Kenya and the need to address gender credit gap led to the establishment of Women Enterprise Fund (WEF). This study assessed the effect of Monitoring and Evaluation implementation on the performance of WEF in Moyale Constituency. The study adopted descriptive survey targeting 180 groups that had benefitted from the Fund in Moyale, M&E staff and WEF constituency officer. The fund targets women groups therefore the unit of analysis was the group with individuals representing the groups. Data was collected through Questionnaires, focused group discussions and personal interviews. The study established that WEF has budgetary allocation for M&E although the amount availed was inadequate. The staff who performed M&E had both formal and in-service training but they are few: only two M&E officers available for the entire country. Involvement of the beneficiaries during M&E was minimal. The M&E findings are for reporting and programme improvement. The study concludes that budgetary allocation, human resource capacity, stakeholder participation and utilization of M&E findings play critical role in improving the performance of WEF. For a better performance, the M&E budgets should be increased to meet the needs, staff for M&E be increased; stakeholder engagement during M&E should be widened and M&E findings be utilized more.

Keywords: Financial Inclusion, Women, Monitoring and Evaluation

Introduction

Achievement of Women Economic Empowerment (WEE) is now a global policy priority due to its potential contribution to the Sustainable Development Goals (SDGs). The SDGs contain a number of targets relating to gender equality and women’s empowerment, including in the economic sphere. However, gender equitable distribution of the economic gains of growth does not happen automatically (Duflo, 2012; Kabeer and Natali, 2013; ILO, 2016). And growth does not essentially translate into improvements in women’s well-being (Graham and Chattopadhyay, 2012). Thus realizing women’s economic empowerment requires concerted, targeted efforts that prioritize women’s needs and preferences and recognize that women are not homogenous. Hence, relevant strategies particularly for poor and marginalized women will be crucial to ensure equitable outcomes for men and women (Hunt and Samman, 2016).

The financial exclusion of women is one of the major impediments to the growth and development of most economies around the globe with developing
countries being top on the list. According to (Demirgüç-Kunt, A. and Klapper, 2013), more than 1.3 billion women in the world operate outside the formal financial system.

This situation is epitomized in Africa where more than 70 percent of women are financially excluded and where women’s access to finance and financial services is consistently behind that of their male counterparts. Further, it is estimated that over 70 percent of women-owned small and medium enterprises (SMEs) have inadequate or no access to financial services. In addition, many women may have access to financial services in name only. Recent study estimates suggest that gender parity has the potential to boost global gross domestic product (GDP) by between $12 trillion and $28 trillion between now and 2025 (Woetzel,, Madgavkar, Ellingrud etal, 2015), and it has been shown that ‘national economies lose out when a substantial part of the population cannot compete equitably or realize its full potential’ (Golla, Malhotra, Nanda and Mehra, 2011).

According to (Mugo and Kilozo2017), to achieve equitable economic growth and development and ensure inclusivity, Kenya undertook numerous financial sector reforms. Two important reforms were captured within the Economic Recovery Strategy for Wealth and Employment Creation (ERSWEC) of 2003 to 2007 and the present economic blue print, Kenya Vision 2030 of 2008 to 2030. Other reforms and initiatives were also employed to enhance inclusivity, resulting into dynamic innovations and transformations in the financial sector and financial access.

The above reforms are targeted at the general population and not specifically at women with broad poverty reduction goals aimed at bringing poor people into the financial and market system. These still offer significant benefits for women’s financial inclusion and women’s economic empowerment.

The significance of credit accessibility mainly to women in Kenya and the need to address the credit gap and back up business development for women has led to the establishment of Women Enterprise Fund (Women Enterprise Fund, 2012). The Fund is one of the government WEE intervention program established to provide alternative and affordable financial services to women who are excluded from the formal and informal financial sectors (KIPPRRA, 2010). This study hence focused on the effect of monitoring and evaluation implementation on the performance of WEF in Moyale Constituency. It is understood that the fund was meant to bridge gender gap and its magnitude should not be ignored bearing in mind it is a fund that has a lot of money and can make a great impact if implemented efficiently.

According to WEF (2012), as a result of the Fund, women are able to start businesses, sustain themselves and their families. The poor rural women have also been able to access financing for the first time. The fund plays a critical role in promoting the realization of Sustainable Development Goals on poverty reduction, gender equality and women empowerment. In 2011 the Fund emerged the winner of the Sustainable Development Goals Award for outstanding achievement on promoting Gender Equality and Women Empowerment.
The expected results of such and other programs are normally ascertained through monitoring and evaluation considering that monitoring and evaluation (M&E) of several development projects and programmes are increasingly recognized as central management functions for organizations development in both developed and developing countries. Further, the role of M&E in WEE programs is to support effective implementation (“Are we doing things right?”), determine whether the desired results are being achieved (“Are we doing the right things?”), and contribute to the global knowledge base on the types of interventions that are most effective in promoting the well-being of women, their families, and their communities (“Do we know what works best?”) (OECD DAC Network on Gender Equality, 2012).

Monitoring is a continuing management tool that aims primarily to provide the management and main stakeholders of an ongoing intervention with early indications of progress, or lack thereof, in the achievement of results. It is used to identify inconsistency between the plan and reality in order to take corrective measures (Bartle, 2007). In order for any nation to achieve significant economic growth and development, there is need for comprehensive economic policies. (Mackay, 2007) and (UNICEF, 2009) note that monitoring and evaluation (M&E) has emerged as a Key economic policy development and performance management tool. They argue that policy makers need the information generated from M&E to improve their economic policies while donors and stakeholders need M&E results to ensure accountability of resources while at the same time improving the overall effectiveness of their policies. Thus, M&E of several development projects and programmes are increasingly recognized as central management functions for organizations development in both developed and developing countries.

According to (Peersman, Rugg and Cael, 2008), monitoring and evaluation activities are conducted by program implementers to assess how effectively their interventions are being implemented, whether project benefits are being received by the intended groups, at what costs, and to detect and correct any problems revealed as soon as possible. Routine monitoring measures progress in project implementation and allows comparisons of planned and actual results. The continual monitoring is an indispensable management tool for making informed decisions about project activities and for assessing staff performance.

The monitoring and evaluation data may also indicate that certain assumptions made in the theory of change were not validated in practice—for example, that all who are offered an intervention will take it up. The poverty of women particularly in the rural area and the belief that implementation of economic empowerment interventions should take into consideration the unique aspect of rural areas through utilization of monitoring and evaluation of an ongoing intervention has motivated the researchers to undertake this study.

Despite the important roles that M&E plays in development interventions and the numerous efforts that have been made Kenya’s M&E system still faces challenges. Most of projects/programme managers have not given M&E enough weight in their day to day operations (Government of Kenya 2012). Studies have shown that there is a big challenge in the implementation of M&E.
for WEE programs. The accuracy of the data produced from compromised M&E is questionable and decisions based on such inaccurate data can be grossly misleading (Hunt and Samman, 2016).

According to (Khake, & Worku, 2013), programme performance to a large extent depend on both financial and human related resources particularly on availability and utilization of such resources. Implementation of an effective M&E need to embrace a participatory approach in planning for budgetary, allocation and review. Of importance is also involving the beneficiaries in M&E to promote ownership and improve delivery of project results. However, resource allocation for M&E is often a political process requiring the support of top management (Mavhiki, Nyamwanza, & Dhoro, 2013).

According to (Ika, 2012), performance measures of projects or programme include budget, time, quality and overall client satisfaction. M&E budget is considered one of the key indicators in result based management. Despite this, M&E in many of the organizations regardless of sector, type or size of projects/programme is ad hoc, not aligned to strategy, and in most cases underfunded. (Okello, & Mugambi, 2015; Khake, S. &Worku, 2013). Most of the time, underfunding has led to M&E role being seen, as adding little value to management’s decision making. As such monitoring and evaluation efforts are perceived to be not worth their cost (Kuwaviyah, 2010).

The study was guided by the following objectives:

○ To evaluate the effect of budgetary allocation for M&E implementation on the performance of WEF in Moyale Sub county
○ To establish the effect of human resource capacity in M&E implementation on the performance of WEF in Moyale Sub County,
○ To determine the effect of stakeholders’ participation in M&E implementation on the performance of WEF in Moyale Sub County,
○ To investigate the effect of utilization of M&E results on performance of WEF in Moyale Sub County.

Literature Review

Budgetary Allocation in Monitoring and Evaluation

Project/Programme should provide a clear and adequate budget for monitoring and evaluation activities. Monitoring and evaluation budget can be clearly delineated within the overall project/programme budget to give the M&E function the due recognition it plays in project/programme management (Gyorkos, 2003). According to Kelly and Magongo (2004), a monitoring and evaluation budget should be between 5 to 10 percent of the total budget. The program evaluation standards also indicates that, evaluation planning budget could undoubtedly be more carefully estimated and actual expenditure on the evaluation more carefully monitored.
Gyorkos, (2003) indicated that solid and systematic learning cost money. Financial resources are needed for the time people spend, for supporting information management system, training, and transport among others. Key items to include in the budget are contracts for consultants/external expertise (fees and travel expenses), physical non contractual investment costs, recurrent labour cost, focused labour input, training and study travels for M&E related capacity building, and non-operational expenses like stationery, meetings, allowances for primary stakeholders and project/programme implementers. In the recent past donors have put emphasis on ensuring that M&E is budgeted for before approving any proposals for funding. However, agencies who execute programme/project put little or no emphasis in M&E and most of them resist putting in place structures that can support M&E in their organizations.

Applying too little resources to any given activity slows progress and applying too many can cause crowding that reduces productivity and wastes resources that could be used more efficiently by other activities. Thus, effective and efficient resource allocation within development phases and among activities within phases becomes a realistic chance for management in order to improve project performance (John, 2007).

Resources for M&E particularly financial resources should be estimated realistically during the planning for monitoring and evaluation while ensuring resources for each function should be separate. This will reduce the risk of running out of resources for evaluation, which often takes place towards the end of implementation (UNDP, 2009).

According to a study undertaken by (Muiga, 2015) on factors influencing the use of monitoring and evaluation systems of public projects in Nakuru county, budgetary allocation was identified to have an influence on the effective monitoring and evaluation of public projects. Increasing the budget allocated for M&E leads to an increase in the effectiveness of the M&E process. The study focuses on influence of budgetary allocation on effective M&E and not programme or project performance. This is the first literature gap that this study seeks to address.

**Human Resource Capacity**

The human resource technical capacity in conducting M&E including their value and participation in the policymaking process, and their motivation to impact decisions, can be huge elements of how the M&E lessons are produced, communicated and perceived (Vanessa & Gala, 2011). Building sufficient supply of human resource capacity is key for the sustainability of the M&E system. It should be recognized that —growing M&E experts requires more technically oriented M&E training and development. Both formal training and on-the-job experience are important in developing M&E experts (Acevedo, et.al; 2010).
According to Acevedo, et. Al; (2010), program and senior managers are important audiences for less technical training on M&E. They need to have proper understanding to believe in and use M&E information. This type of orientation is very key in building a results oriented culture within organizations. M&E professionals should possess the skills necessary in providing functional advice and guidance to organization management about the design and development of appropriate results-based performance monitoring systems. While managers should be responsible for performance measurement and monitoring, a recognized role for evaluators should be to provide such assistance and oversight on results measurement and monitoring. Meeting the capacity needs will be ensured by acquiring the right people, by hiring already trained people, training your staff, hiring external consultants for focused inputs.

In a study by White, (2013) on monitoring and evaluation best practices in development International Non-Governmental Organization (INGOs), the researcher writes that INGOs encounter a number of challenges when implementing or managing M&E activities one being insufficient Monitoring and Evaluation capacity where M&E staff usually advise more than one project or Programme at a time, and have a regional or sectoral assignments with a vast portfolio. Although the study brought out the aspect of technical skills as key to M&E, the focus area of the study is different from what this study seeks to address.

Mulandi, (2013) study on factors influencing performance of monitoring and evaluation system argues that Monitoring and Evaluation system cannot function without skilled people who effectively execute the M&E tasks for which they are responsible for. Therefore, understanding the skills needed and the capacity of people involved in the M&E system is important. At the same time, undertaking human capacity assessments and addressing the human capacity gaps through structured capacity development programs is at the heart of the M&E system. The study focuses on M&E in governance sector and not in the women economic empowerment sector thus forming gap in the literature.

For a functional M&E system, Peersman and Careael (2008) note that, not only is it necessary to have dedicated and adequate numbers of M&E staff, it is essential for this staff to have the right skills for the work. Moreover, M&E human capacity building requires an organizational environment with a wide range of activities, including formal training, in-service training, mentorship, coaching and internships. Lastly, M&E capacity building should focus not only on the technical aspects of M&E, but also address skills in leadership, financial management, facilitation, supervision, advocacy and communication.

Players in the field of project management like project and Programme managers, M&E officers, project staff and external evaluators will require specialized training not just in project management and M&E; but specifically in areas like Participatory monitoring and evaluation and results based monitoring and evaluation (Murunga, 2011). Lack of adequate monitoring and evaluation expertise or capacity among organization is one area that has been highlighted by several scholars (Hughes, 2002). Monitoring and evaluation requires specific skills and expertise such as monitoring and evaluation design.
skills particularly log frame design, indicator setting: both qualitative and quantitative, design of data collecting instruments including questionnaires, focus discussion guides. (Hughes, 2002) noted that skills such as advanced data analysis, conducting of focus groups, qualitative indicator setting are very scarce amongst NGO staff even in Kenya.

According to Kamau and Mohamed (2015) despite a consensus among scholars that proper monitoring and evaluation leads to project success, there are still cases of project failure in Kenya. Projects do not succeed despite heavy existence of M&E activities. This thus raises serious concerns whether the M&E utilized is effective enough to realize project success. This could be attributed to perhaps monitoring team lacking the necessary capacity to undertake their work effectively, or maybe they could be approaching their work with the use of incorrect approaches. The team monitoring the project may also be missing the necessary management support. This study focused on general project success factor in Kenya. Further, the variables of the study is different from the ones this study seeks to address.

Some of the studies on WEF such as Odira, (2017), revealed that WEF technical personnel and adequacy of the personnel play a key role in influencing the uptake of WEF loan among the women. Macharia (2014) noted that, successful implementation of the women enterprise fund in Kajiado south has been affected negatively by weak institution capacity. There is inadequate logistical support, low staffing levels and low supervision mechanism that has led to the poor performance of the women fund group kitty loan in Kajiado south.

Other studies by Ruth, Margaret and Allan (2013) found out that the main challenges at the Fund level included inadequate WEF field personnel, inadequate fieldwork facilitation, poor dissemination of information, high demand/limited scope of coverage, and limited business monitoring among others. To reform the Fund in a way that enhances its quality, service delivery and sustainability, as well as the growth and innovation of the enterprises, the study recommends that there should be: improved field level staffing at WEF, improved business monitoring and allocation of more resources to field teams. The study focused on SME innovation with different variables and study area from this study.

Further the study noted that, in the absence of consistent monitoring, some beneficiary entrepreneurs with inadequate training and business skills failed in their businesses and faced loan repayment challenges. Limited business monitoring by CWES and FI lenders denied small-scale borrowers, who were more likely to be less knowledgeable, the opportunity to receive timely complementary services to support growth and innovation. As a strategy, integrating skills and knowledge on innovation in the capacity building processes and monitoring interventions will greatly increase the likelihood that, irrespective of their underlying profile, entrepreneurs who undergo the training process and also benefit from monitoring interventions will innovate in their businesses. Similarly, improving monitoring of enterprises that receive the
WEF loans can improve their chances of overall performance and will increase the likelihood that women borrowers will receive timely interventions to enable their businesses continue on a growth and innovation path (Ruth, Margaret and Allan 2013).

**Stakeholder Involvement in Monitoring and Evaluation**

Stakeholders are groups of people, organization and institutions that affect or maybe affected by the project/programme. They include the community-men, women and youth; field staff, program managers, donors, government and other decision makers, supporters, critics, and NGO’S . Best practice demonstrates that a central factor facilitating update of evaluations is stakeholder involvement. This involvement must be brought in at the early stages of the evaluation process by including the support of high-profile champions and attract political agents interested in learning or using instruments to demonstrate effectiveness (Jones, 2009 as cited in Musomba et.al, 2013).

Forss and Carlsson (1997), assert that the growing need for efficiency, cost effective and results means that it is essential for stakeholders to have skills which enable them to perform to their best. Engaging stakeholders in discussions about the what, how and why of program activities is often empowering for them and additionally, promotes inclusion and facilitates meaningful participation by diverse stakeholders groups. Stakeholder participation according to Chitere and Ireri (2004), means empowering development beneficiaries in terms of resources and needs identification, planning on the use of resources and the actual implementation of development initiatives.

The entire process of impact evaluation, the analysis and interpretation of results, can significantly be improved by the participation of primary stakeholders who are the main intended beneficiaries and the best judges of their own condition. However, stakeholder involvement needs to be managed carefully as their too much involvement could lead to undue influence on the evaluation, and too little could lead to domination by the evaluators in the process (Patton, 2008).

IFAD (2002) stated that, participation means more than just beneficiary contribution to the project execution, rather, it should encompass all stakeholders and be formalized at all stages of the project cycle by developing participatory monitoring and evaluation. This is done by providing key stakeholders with the information needed to guide the project strategy towards achieving the goal and objectives; provide early warning of problematic activities and processes that need corrective action; help empower primary stakeholders by creating opportunities for them to reflect critically on the projects direction and help decide on the improvements; build understanding and capacity amongst those involved in the project; motivate and stimulate learning amongst those committed to making the project a success and assess progress and so enable accountability requirements to be met.
The World Bank’s Community-Driven Development (CDD) team for Africa initiated a project in 18 selected villages in Africa to help them sustain the results of their community development project. The report indicates that the community-based M&E framework adopted by the project reinforces the connections between the implementation of community development activities, monitoring of these activities, evaluation of community development, and re-adjustment of the local development indicators, to better suit community development needs (World Bank 2002).

A study by Mogaka (2010), on the Influence of M&E methods on performance of WEF funded project in Kisii Central District noted poor performance of WEF funded project. The study further noted that the Ministry of Gender had not developed strong M&E systems which can explain the poor performance of projects particularly in terms of income. The study recommended that the government policy makers should develop strong M&E systems for WEF funded projects in order to improve their performance especially in terms of income. Participatory M&E approach should be applied in M&E of projects by ensuring that major stakeholders like women groups members should be involved in M&E. This can increase the frequency of M&E and quick corrections can be made early enough to enhance performance. The study focused on influence of M&E methods on performance of the project.

Another study by Macharia (2014), found that there is low Community involvement in implementation of the constituency women enterprise scheme loan in Kajiado south. This has led to low uptake of funds and slow repayment rate which has directly and negatively influenced the successful implementation of the constituency women enterprise scheme loan in Kajiado south. Further, the study revealed that there is low awareness levels on the existence of the fund, women do not know the conditions set for them to borrow the funds, majority of the community especially women lack information on how to access and repay the loan leading to low uptake and failure to repay by most of the target beneficiaries. The finding of the study shows community participation as one of the factors that affect implementation of project. However, it would be important to find out community participation with specific link to M&E with regards to programme performance.

Ng‘otwa (2012) in her study on community participation in community funded projects in Belgut found out that communities do not fully participate in their development planning process due to their failure to understand their purpose and existence of the fund document. The finding of this study does not show whether they have any implication on the success of the community empowerment projects. It would be important to assess the link between community participation or lack of it and the successful implementation of the project and program.
Utilization of M&E Results

The major role of M&E is to provide credible options based on the best information that can be gathered to guide decision making. Mackay (2007), alludes that once an M&E System is in place the organizational environment has to encourage dissemination of results once they are out. The major challenge faced by government and donor evaluation offices alike is to ensure that the evaluations they produce are used intensively. It is not enough to complete an evaluation report, make it publicly available to stakeholders, and assume that utilization will somehow take care of itself.

Monitoring information and evaluation findings can contribute to sound governance in a number of ways including evidence-based policy making including budget decision making, policy development, management, and accountability. Many NGOs around the world have realized much of this potential according to Mackay (2007).

In most countries, the demand for evidence-based decision-making is not always present. Poor performance and misconduct, for instance, are rarely sanctioned. Also, little feedback is provided on data collected through ministerial inspection. What matters with M&E is not so much the data that is collected or the facts that are available, but how the data is used to inform choices in the different stages of planning and public service delivery. (Gebremedhin, Getachew & Amha, 2010). Kenya’s M&E system produces a large volume of data on compliance with rules and regulation, but it is often of poor quality or not fully used and does not yield a sufficiently clear basis for assessment of value for money and cost-effectiveness in public service delivery. Poor quality of data and absence of demand for information about performance undermine efficiency of M&E systems. (Hauge, 2003).

Some studies indicate that one of the weaknesses of M&E in Kenya is management’s failure to implement the recommendations provided by the M&E team (Ochieng et’ al, 2012). According to Ngatia (2015), in his study on the Influence of Monitoring and Evaluation Systems Use on Performance of Non-governmental Organizations: A Case of Agribusiness Projects in Murang’a County there was a negative correlation between utilization of monitoring and evaluation findings on performance of NGO projects. The study focuses more on M&E in agricultural sector with specific projects and county making it difficult to generalize to women economic empowerment programme and this study attempts to fill the gap.

Summary of the Research/knowledge Gaps

Various studies have been undertaken on Project success, with majority being in agreement that M&E is a major project success factor. Though the studies carried out mainly dealt with critical success factors, monitoring and evaluation being one of them, few of the studies have focused on monitoring and evaluation
in isolation and in a greater detail. Several other studies reviewed also focused on monitoring and evaluation, but none have addressed the specific link between monitoring and evaluation in relation to project/programme performance. This forms the first gap that this study seeks to address.

A number of studies in the literature reviewed brought aspects of monitoring and evaluation in project management. The researchers did not come across a research which combined all the four variables identified namely; budgetary allocation, human resource capacity, stakeholder participation and utilization of M&E findings. This is the second gap that this research will address.

The review of literature suggests that there are researches that have been carried on challenges of WEF, however, not much of the studies have been carried out on the monitoring and evaluation in relation to WEF performance. The few that have been carried out have not focused on monitoring and evaluation as a key project/programme success factor. Also, all of the reviewed studies looked at situations outside Moyale and the findings cannot be generalized to Moyale constituency as areas have different economic and demographic characteristics. Therefore, another knowledge gap that will be addressed by this study in an attempt to add to the body of knowledge is to give the research an ASAL area perspective.

Methodology/Materials and Methods

Research Design

Saunders, Lewis and Thornhill (2009) described research design as the general plan of how the researcher will go about answering his/her questions basing on the clear objectives of the research. It is an understanding of conditions for collection and analysis of data in a way that combines their relationships with the research to the procedures. It also describes the sources from which the researcher intends to collect data.

This study employed a descriptive research design in which Questionnaires were completed in a natural setting. Descriptive research designs are used in preliminary and exploratory studies to allow researchers to gather information, summarize, present and interpret for the purpose of clarification (Orodho, 2002). Equally (Mugenda M. and.Mugenda, 1999), provide the purpose of descriptive research as determining and reporting the way things are. The study fits within the provisions of descriptive research design as the researcher collected data and report the way things were without manipulating any variables.

Study Area

The study took place in Moyale Constituency that is made up of seven wards. Moyale is classified as an Arid and Semi Arid Land. It is in a rural setting with a predominantly Muslim population who normally don’t take credit facilities due to their religious belief on loan interest.
Target Population

According to (Mugenda and Mugenda, 2003), a target population is that population to which the researcher wants to generalize the results of the study. It refers to the total number of the potential unit that is too large to study directly, hence is fundamental to sample selection upon which the study results infer. The target population for this study was the women groups in Moyale Constituency who have directly received loans/benefitted from Women Enterprise Fund. The focus was on beneficiaries who accessed the fund as women groups rather than those who accessed the fund as individuals. M&E officials and the Constituency Fund Officer also part of the target population. The total target population therefore comprised of 180 registered women group in the area who have benefitted from the WEF, constituency Women Enterprise Fund officer (1) as well as M&E officials at WEF headquarters (2) totaling to 183.

Sample Size

A sample size is a subset of the population to which researcher intends to generalize the results (Orodho, 2002). The sample size for this study was 63 respondents. This was drawn from women groups and WEF staff where 60 women group leaders as well as 3 officials from WEF were taken as the sample for the study.

Sampling Techniques

This research employed a Simple random sampling technique where all people within a research population had equal chance of being interviewed. This technique was used to get the women group members. Mugenda M. and Mugenda (1999) recommends that a sampling frame is required before sampling in order to select a representative sample. The register of women groups available at the Constituency WEF office was used as a sampling frame where 60 women groups were selected through stratified sampling. The 60 groups selected were spread across all the 7 wards hence providing a greater representation. Once the stratification was done, then the women groups were chosen through simple random sampling, after which the chairs of the groups were purposively selected.

When simple random sampling is used as a method for sample selection, a large sample should be selected. A sample is regarded as large if it exceeds 30 (Gupta, 2008). The sample size of 60 women groups was therefore an appropriate size.

Purposive sampling was used to get key informants who constituted M&E officials and Constituency Fund Officer of WEF. Further, from the 60 women groups selected randomly above, the While sampling frame for groups was the group register, the sampling frame for individual respondents from the specific groups was the membership register indicating the designation of each individual member.

The second category of respondents was WEF staff at the constituency who support implementation of programme in Moyale. While the third category included M&E official at the headquarters of the Fund based in Nairobi and in
charge of overall M&E implementation of the programme across the country.

Table 1. Group sample size determination for the Women groups

<table>
<thead>
<tr>
<th>Ward</th>
<th>Number of groups</th>
<th>Groups selected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Butiye</td>
<td>42</td>
<td>14</td>
</tr>
<tr>
<td>Golbo</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Heilu</td>
<td>24</td>
<td>8</td>
</tr>
<tr>
<td>Obbu</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Sololo</td>
<td>18</td>
<td>6</td>
</tr>
<tr>
<td>Township</td>
<td>48</td>
<td>16</td>
</tr>
<tr>
<td>Uran</td>
<td>18</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>180</strong></td>
<td><strong>60</strong></td>
</tr>
</tbody>
</table>

The distribution of respondents from the women groups who were purposively sampled from the seven wards was such that 14 groups were selected from Butiye, 5 from Golbo, 8 from Heilu, 5 from Obbu, 6 from Sololo, 16 from township and 6 from Uran.

Data Collection Instruments

The research collected both qualitative and quantitative information that was gathered through semi-structured questionnaires. There were two kind of questionnaires administered to the respondents: one to the WEF Staffs and another to the women group beneficiaries. The questionnaire was divided into sections each covering the various variables of the study. This was to ensure that all the necessary information required to answer the research questions was be obtained.

The questionnaire was administered face to face with the respondents and in some instances the questionnaires were distributed to the respondents to fill by themselves. In some cases particularly with the women groups, the questionnaire was translated to the local language due to language barrier. The questionnaire as a data collecting instrument was chosen because unlike interviews, is easy to use and requires limited time. It was also appropriate for the study because it produced a descriptive data that was used to describe the current status of the population under study.

Key informant schedule was also used to get further information from the key informant to be able to triangulate information gathered through the questionnaire. Focused Group Discussions guide was also used to guide the discussion with the women groups.

Ethical Considerations

Permission to conduct the study was got from the National Council for Science Technology and Innovation. In addition to this, consultation was done with WEF staff to confirm the dates for the data collection and get the consent to carry the research with their staff and program beneficiaries. To this end, consent was sought from the CEO of the Fund. This was to eliminate conflicts which would have arisen from the staff and stakeholders in the program.

A research introductory letter from the University was also utilized during
data collection. This was to clarify the aim of the research and the nature of the study thus improving cooperation from the respondents during data collection. Confidentiality of the information given by the respondents was well upheld. This was done by using the information without mentioning of the specific names of the people from whom the data was collected.

Results and Discussion

Response Rate

From a total of 60 questionnaires administered to the beneficiaries/stakeholders, 59 were returned representing a response rate of 98.3%. All the 3 key informant interviews administered to the WEF staff had 100% response rate. According to (Fan & Yan, 2010) response rate of above 85% is desirable for social science research. The high responses rate was attributed to administration of the questionnaires at locations that were convenient to the respondents. The sample size was a representative of initial sample to a high degree ensuring validity of the findings.

Age Distribution of Respondents

The age distribution of the beneficiaries of the Women Enterprise Fund in Moyale was such that more than half of the respondents (60%) were between the ages of 26-35. Slightly less than a quarter (23%) were aged 36-45, while a tenth (10%) were aged 45 and above. The data shows that most of the people accessing the fund were youths. It can therefore be said with certainty that the Women Enterprise Fund supports the youth of Moyale gain financial freedom, to a large extent.

Education Level of Respondents

A representation of the education level of the leaders of the women groups is presented in Table 2 below:

<table>
<thead>
<tr>
<th>Education level</th>
<th>Frequency n=30</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non formal</td>
<td>18</td>
<td>60</td>
</tr>
<tr>
<td>Primary</td>
<td>7</td>
<td>23</td>
</tr>
<tr>
<td>Secondary</td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>College/University</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>30</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

For the beneficiaries 23% had basic primary education. Only 17% of the beneficiaries had attained secondary level of education and none with college or university education. This could be because most of the respondents came from a sub-County where most parents are not able to educate their children to
the universities and sometimes girls are married off at an early age.

Adequacy of Resources for Monitoring and Evaluation

The key informants were asked if the resources were adequate for the implementation of monitoring and evaluation. Responses from interviews with M&E officials indicated that in most cases, there is less allocation compared to the projected amount. Dependency on government allocation has been risky due to inconsistency and unpredictability in budgetary allocation. One of the officer pointed out that:

“At the secretariat level, budget is projected for all M & E functions including costs for M & E staff as well as for monitoring and evaluations activities, however when treasury cuts on budget the budget for M&E is also reduced thus we focus on what works for us”.

The officer further indicated that due to inadequacy of the fund for M&E, WEF is forced to heavily rely on reports sent from the field by the Fund officers who are not M&E officers. The officers in the field use a template created by the M&E officers for reporting.

Overall Effect of Budgetary Allocation on M & E Implementation

The study sought to find out how budgetary allocation for M&E implementation affected on performance of WEF in Moyale. The interviews with the key informants showed that, as a result of inadequacy of the budget for M&E, the M&E team rarely goes out for field visits. They however rely on the reports from the field officers. The field officers however do not usually verify the impact of the fund on the ground. This aspect of performance is generally lacking. Due to this, the overall impact of the fund in terms of Monitoring of a performance of individual group members is lacking.

One KII further highlighted a point on need for Geographic Information System in the M& E report as highlighted below:

“We need money to automate M&E aspects such as GIS among other things, so that we can verify geographical location against the report we receive, if budgetary allocation is improved we can perform better”

This statement shows that although the reports received exist, lack of attachment of GIS to the report means that it may be difficult to trace a particular group should need arise. For example, if there were 4 groups in Heilu ward located next to each other, tracing one particular group may be difficult.
Effect of Human Resource Capacity in M&E Implementation on performance of WEF

The second objective of this study was to establish the effect of human resource capacity in M&E implementation on performance of WEF in Moyale Constituency. This objective was achieved by asking the respondents several questions on whether they have the technical skills for the implementation of monitoring and evaluation, describing the kind of training they possess and adequacy of staff for M&E. The results on this are summarized below.

Stakeholder Training

The study sought to find out whether the Stakeholders (women group/beneficiaries) get any training from WEF technical staff. The findings are as indicated below in Table 3.

Table 3. Stakeholders Training in M&E

<table>
<thead>
<tr>
<th></th>
<th>Frequency n=33</th>
<th>Percentage (%)</th>
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<tbody>
<tr>
<td>Yes</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>No</td>
<td>30</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

The study revealed that none of the stakeholders (beneficiaries) targeted in this study received any training on M&E from the WEF staff. This is a gap which needs to be addressed by the WEF office. The office should organize for M&E trainings to be conducted so that beneficiaries of the fund are able to track the performance.

Monitoring and Evaluation Training Types

The study sought to find out the kinds of training the officers possessed. Responses from the interviews pointed out that officers in charge of programme implementation at the constituency level do not possess the required skills for M&E yet they are expected to prepare M&E reports. However, to address this an easy to use tool is prepared by the M&E department for use by the field officers. One of the officers pointed out that:

"Workshop for all the managers was done, however, field officers are not yet trained on M&E”

Nevertheless, the key informants pointed out that technical capacity is a huge determinant of how monitoring & evaluations lessons are produced, communicated and perceived. And that the training they possessed helped them provide quality information to the organization.
Overall effect of human resource capacity in M&E implementation on the performance of WEF

Analysis of the literature showed that there is poor monitoring and evaluation: Poor facilitation, vast areas to be covered and poor remuneration. “It has become normal that no one goes to follow up on the impact these funds have had on people and evaluate areas of key improvement and strengths. This has left the government pumping money in affirmative action areas where the impact is only spoken of and never quantified” (Draft report on the effectiveness of Affirmative funds). This could be explained by the inadequacy of the staff.

Interviews with the key informants showed that the overall performance of the fund is good however, the M&E reporting tool focuses on the amount disbursed versus the number of groups reached without much focus greater performance parameter in terms of impact of the fund. The responses from interviews indicated the programme performance can improve with increased number of skilled staff.

“it requires a little more resources both human and finance to be able to reach all corners of this country to find out what works and what doesn’t, in order to improve the performance of the fund” one of the officer said.

Based on the findings above, the study acknowledged that human resource capacity in M&E affect the performance of WEF in Moyale Constituency. The WEF staff’s technical skill of M&E both formal and in-service and their unanimous acknowledgement of the technical capacity as a huge determinant of how M&E lesson are produced and communicated is indeed an indicator of the great relevance of technical capacity in M&E. This observation is in agreement with those of (Vanesa W. and Gala, 2011), who noted that technical capacity can be a huge determinant of how the evaluations lessons are produced, communicated and perceived.

Overall Effect of utilization of M&E findings

The respondents were asked whether utilization of M&E findings affected performance of WEF in Moyale. The finding from the key informants are summarized below.

The key informants indicated that utilization of M&E reports improved the quality of programme information. Based on the M&E feedback the fund recently reviewed its training manual for the groups to address gaps. Further the officers noted that from the M&E feedback, the fund was able to utilize suitable communication channel such as local FM station to sensitize the locals about the fund. According to the officials, the reports has helped in executive decision making as pointed by one of the officers:

“We have been able to make innovative decision of joint programme with all the affirmative action funds to rigorously campaign and inform communities about the funds, this has significantly improved performance in terms of loan disbursement”.

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From the above it can be deduced that, utilization of M&E results helps improve performance of WEF.

Conclusions

From the study based on the responses, it can be concluded that, the WEF programme has a budgetary allocation for M&E. However, the process faces the challenge of low financial resources allocation. The budgeting process seems not to have paid much attention to the standard requirement of between 5-10 percent financial and the need for facilitation of the M&E process.

Moreover, the technical team has both formal and in-service trainings but the officers are inadequate considering only 2 M&E staff are available across all the constituencies in the country hence impacting negatively on the implementation of M&E. There is need for the staff to be increased to ensure meaningful participation in M&E process.

Thirdly, most of the stakeholders seem not to be involved in M&E process yet the finding reveals that stakeholder participation in M&E has significant effect on the performance of WEF.

From the study, it is apparent that M&E findings are mainly used for reporting and programme improvement. However, the insufficient data as captured by the reporting tool may not be enough in helping programme performance improvement.

The study presents the following recommendations:

1. Given that budgetary allocation for M&E significantly affect performance, there is need for a proper budgeting practices that recognizes the need for sufficient financial resource for monitoring and evaluation. The proportion budgeted for should be realistic and meet the M&E needs to ensure staff are able to undertake filed visit as part of the M&E practices.

2. Considering that human resource capacity has a positive effect on performance of WEF, the Fund should consider hiring more M&E staff to ensure greater coverage of all the constituencies and be able to undertake meaningful and effective M&E that will help in improving the performance of the fund.

3. Since stakeholder participation affect performance, stakeholders need to be informed on the need to participate in M&E process. Appropriate strategies for their involvement should be introduced to create interest and ensure a bigger proportion of the stakeholders participate and benefit from the fund.

4. In order to provide credible product options and acceptance, there is need to gather information that are more accurate for utilization to improve performance. As it is now, the data collected is very basic and may not contribute as much.
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