

**INFLUENCE OF PARTICIPATORY MONITORING AND EVALUATION
PRACTICES ON PERFORMANCE OF VILLAGE SAVING & LOAN
ASSOCIATIONS PROJECTS IN KWALE COUNTY, KENYA**

**BY
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**A RESEARCH REPORT SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE AWARD OF A MASTER OF ARTS
DEGREE IN PROJECT PLANNING AND MANAGEMENT OF THE
UNIVERSITY OF NAIROBI.**

2016

DECLARATION

This research report is my original work and has not been submitted to any other university or institution of higher learning for examination.

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DEDICATION

This research report is a dedication to my lovely Wife **Margret Gati Mwita** as well as my Mother **Ann Matinde Mwita** for their great push and encouragement to do all my best even when the going was very tough.

ACKNOWLEDGEMENT

The researcher would like to honestly thank the following persons who have made major contribution towards completion of this research work;

Firstly my supervisor, Dr. Ndunge Kyalo for her supervision and expert guidance to make this course attainable.

Secondly my brother Chacha Stanley, he made sure that all through I got the right materials for these preparations.

Lastly, I do appreciate my brothers, colleague and students for their encouragement in this worth course academic venture. God be with you all to make your future brighter.

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ACRONYMS AND ABBREVIATIONS

AfDB:	African Development Bank.
AKAH:	Aga Khan Agency for Habitat
AKAM:	Aga Khan Agency for Microfinance
GoK:	Government of Kenya
NGO:	Non- Governmental Organization.
ROSCAS:	Rotating Savings and Credit Associations
SMEs:	Small and Medium Enterprises
SPSS:	Statistical programme for Social Sciences
UNDP:	United Nation Development Programme
USAID:	United States Agency for International Development
VSLAs:	Village Saving & Loan Associations

ABSTRACT

The purpose of this study was to examine the Influence of Participatory Monitoring & Evaluation Practices on Performance of VSLA Projects in Kwale County, Kenya and come up with valuable recommendations on how to ensure financial sustainability prevailed amongst women owned VSLAs in Kwale County. The study objectives included: to examine the influence of Participatory Monitoring and Evaluation Practices on VSLA projects/ programmes reformulation, to assess the extent to which Participatory Monitoring and Evaluation Practices influence financial resources mobilization by VSLA Projects, and to assess the extent to which Participatory Monitoring and Evaluation Practices influence stakeholder feedback among the VSLA projects in Kwale County. The study was conducted in four sub-counties of Kwale county namely; Matuga, Kinango, Msambweni, and Lungalunga. The study employed a descriptive survey design. A sample of 291 members was selected from a total number 1205 VSLA heads using stratified random sampling method. A semi-structured questionnaire was utilized in collection of data. The questionnaire was validated by the supervisor, lecturers and colleagues from the University. To affirm the reliability of the instrument, Cronbach's alpha method was used. This was achieved by the test re-test split method and a reliability index of 0.7 .The collected data was corrected, coded and analyzed using Statistical Package for Social Science (SPSS) Version 20.0. The outcomes of the study were presented in tables and percentages. Response rate was 86% positive while the non-response was 14%.This means that the study satisfied Mugenda and Mugenda (2008) who argue that in a study, if the response rate is over 70%, it can be said to be good. 32 % of the respondents represented men who were 80 while the remaining 170 who represented 68% were women. With reference to the finding from the field, the research established that participatory M&E has an influence in the implementation of VSLAs projects in Kwale County. This is felt whereby participatory M&E brings a direct influence on the projects/programmes' reformulation whereby there are changes in the objectives, goals, plans and strategies; there are financial mobilization practices and the involvement of stakeholders that had directly been linked to the implementation of the VSLAs in the Kwale county and beyond. The researcher proposed that: A correlated study could be carried out in the neighboring counties of Kilifi, Tana River and Lamu counties; and, a research can be done in the county to assess the sustainability of the VSLAs project in Kwale County.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

A huge population of the world's deprived peoples resides in the rural areas of the developing countries in Africa, Asia and South America Continents. There they endure long periods of time between inputs into and outputs from agricultural production, uncertainty about harvest outcomes, and dependency on the weather. This makes it crucial that they are not able to enjoy even consumption, access loans facilities and to employ strategies for surviving with risk (Conning & Udry, 2013). However, the account of rural financial intermediation is not promising, and even with globalization, credit facilities are concentrated in urban areas. (Demirgüç-Kunt & Klapper, 2012).

Where the formal commercial organisations do not exist, families rely on networks, moneylenders and informal financial mechanisms, which exist in a myriad of forms (Collins, Morduch, Rutherford, Ruthven, 2014). According to Collins et al (2014), some of the most well-known are perhaps ROSCAs (rotating savings and credit associations). In its simplest form, members contribute to a common pot of money that is awarded to a different member at each meeting. Apart from the first and last members, each member will be both a saver and a borrower in the course of a cycle (Klonner, 2013).

A study by USAID (2014) shows that, Village Savings and Loan Associations (VSLAs) are type of local financial institution that has been standardized by CARE and is increasingly being promoted by a host of different organizations across the globe among the less developed countries – take many of the elements of ROSCAs and add more flexibility in savings and loans, standardize the governance structure and reinforce accountability elements. Each VSLA relies on its members' savings to provide credit (as well as small contributions to a limited fund which can be accessed in times of funerals or illnesses of household members). A least share of savings is required at the weekly meetings. Typically once a month loans are made available to members from the VSLAs, and a stated aim of many VSLA projects is to encourage small businesses. VSLAs thus create a local financial market that allocates local savings to debtors who are group

members. Moreover, VSLAs implement a number of accountability and governance features that are described in more detail below. These features lead to low cases of default or elite capture.

In his study, Rasmussen (2012) argues that, the VSLAs have gained popularity very fast in the developing nations and are the common method of empowering the marginalised communities financially in Africa and parts of Asia. However, he notes that, despite their important roles in the community, some of them are not doing well as expected while others are failing to meet their objectives due to a number of reasons. According to him, these reasons include political interferences, poor community involvement and participation, poor programmes planning and implementation, poor monitoring and evaluation, and lack of sufficient funding from both the governments and the international bodies. Therefore, according to Rutherford (2011) for such programs to be a success, there needs to be structured continuous M&E, to give the track of records and success in achievement of the objectives.

Globally, participation M&E among the VSLAs has been employed in programmes being run in countries of the Mekong Region that include: Cambodia, Laos, Myanmar and Vietnam (CARE Australia, 2016). According to this study by CARE Australia (2016) VSLAs have been used to empower the poor Cambodian women for example since the new millennium came into place. In the process, the financial support to these local women has made it better for their education, MCH, financial empowerment etc. according to USAID (2014) as the primary members of VSLAs, it is the group members who are primarily to earn the benefits. Group members/women are trained, work together as a group, receive their savings in form of share and invest in their own business which is appropriate for the family. The outcome includes economic empowerment, self-realization, and improved involvement in decision making, access to education for children, improved diet at home, and promoted relationships with men. USAID (2014) continues to note that Cambodia is doing well in terms of running and expanding this programme due to its well and transparent M&E that has been associated with positive effects like: maintaining better financial books which attract more donors like Oxfam, re-adjustments of the plans so as to continually meet the objectives, providing better feedback for the stakeholder, identify other more opportunities and continuously inform the public activities; leading to increased public participation and support.

From the continental level, the VSLAs have taken a better percentage of financing the activities of the rural poor and the local women. Dominated by these programme is Niger, Malawi and Angola. In Malawi for example, the Village Savings and Loans program is executed in rural area of Zomba, Lilongwe, Mchinji and Mzimba districts. The main source of livelihood for the members in these four districts is agricultural activities. Their access to legal financial organizations is limited leading to fewer chances to access agricultural inputs for large scale farming (Dean & Bram, 2016). Due to such difficulties in accessing services like cheap credit, the VSLA program has funded over 78,123 people from these districts and has managed to increase access to farm inputs by 78%. The reasons as to why the program is doing better in Malawi is because there is well spelt structure that governs the M&E of the program that includes both the experts and the locals. The importance of M&E in the Malawian VSLAs has included: increased credit that comes from other government agencies that have seen the sense of supporting the program, increased activities and expansion of the goals of operation within the program (UNDP, 2015).

Regionally, Tanzania has been said to have implemented the VSLAs program very excellently with a well-structured M&E. for example, a report by the Care International (2015) in ten districts in Tanzania found out that almost 78% of the women and 55% of the men banked and depended on these VSLAs program to better their lives. In Marangu District for example, the report shows that the process was well monitored with all the reports on performance and consensus meetings being organised after every month to assess the performance and set new targets. According to IRT (2016), proper M&E of this programme in Tanzania has led to increased community participation, improved services delivery, increasing stakeholders' involvement, increased returns, increased knowledge about the programme and many more. Karlan et al (2015) argues that proper M&E in the VSLA programme in Tabora in 2010 and 2013 led to accountability that has pulled organisations like the Agha Khan and AfDB to throw their muscles behind the programme.

In Kenya, financial markets are quite limited, especially in rural and relatively sparsely populated areas. The truth is, poor families have lack assets and skills making it hard to assess loans from commercial banks, including formal institutions devoted to reaching the rural poor (UNDP, 2016). Worst of all is the perpetuated gender inequality among communities that is the

major causes of poverty and gender issues which are deeply rooted in the socio-cultural set up (Care International, 2015). To leverage these limitations and to have the poorer clients have access to loan services, CARE International started a VSLA model for warranting access to financial facilities for the rural poor. This initiative is on the confidence that to empower the rural poor financially. Predominantly, the rural poor women were targeted by beginning to building their skills and financial assets through savings (Care International Kenya, 2016). Having access to savings services through share and loans, the poor can easily access loans from their own savings which they can manage comfortably leading to improved pattern to meeting household needs (Plan International, 2015).

Due to the importance of the adopted VSLAs program in the country, Christopher et al (2015) argues that there is need for adoption of participatory approaches in monitoring and evaluation so as the program an bring on board all the stakeholders; leading to improved performance. A study by Nozipho 2014) shows that in regions where the program has been implemented in Kenya (the rift valley and parts of western Kenya), there has not been serious documented evidences of M&E that involves the local women who are involved in various activities. In a research which involved 810 women from North Rift and 922 from the Western Region of Kenya where the Teso women dominated, an average of 79.9% of the activities recorded as M&E reports were mere reports collected from few individual and not the entire population.

According to IFRC (2011), inclusion of stakeholders in the monitoring and evaluation exercise has been noted to increase the potential of increasing the utilization of evaluation results, thereby increasing the quality of a given program. However, there is little information on how well the monitoring and evaluation of much of the VSLA projects initiated and completed in Kenya exercise is being carried out .There is even less information on the extent to which the projects are able to produce their intended impacts; with worst results being noted in counties like Kwale where numerous NGOs have been running poverty eradication projects with little being seen from these projects since the people are sinking into poverty each day. The need for this information has grown over the years, for the various stakeholders in the projects such as governments, donor agencies and organizations among others.

1.2 Statement of the Problem

In Kenya, Research/studies indicate that the VSLAs program has been adopted as a strategy of helping improve the lives of the poor people, more specifically the women, in rural areas and non-formal settlements like the slums of Kibera, Korogocho, Mathare and Kianduti for over 10 years now (Thomas, 2012). However, there seems too little information available in relation to the M&E of the projects run by the various bodies concerned with the VSLAs. Worst still is when the information available is showing that despite the fact that these program is running in majority of the counties in Kenya, especially the marginalised counties, the communities and the women in these regions still continue to sink into abject poverty (UNDP, 2015).

For example, (GoK 2015) notes that, a lot of resources from the government and the donor agencies are given to Community based Organization (CBOs) and NGOs in Kwale County to invest in poverty alleviation programs/projects through Voluntary Saving and Loan Association (VS&LA) strategy. Ironically, despite of the enormous resources invested in the County to alleviate poverty, Kwale County is ranked as one of the counties that are most hit by income inequality and poverty in the country. Lamu, Tana River, Kwale and Kilifi Counties lead in the poverty index with the resident experiencing problems of low income, expenditure and immense inequality according to the report. The proportion of expenditure by the poor and the rich is widening.

Lack of clear and effective monitoring and evaluation framework for project implementation by the implementing agencies is a blame for poor project performance. ELMT and ELSE (2014) argue that, in the recent years the importance of Monitoring and Evaluation has been increasingly realized in development cooperation and can never be avoided in such scenarios. The best practices are required for control plus project stakeholders feedback on accountability for resource use and impact transparency, good project performance and organizational learning.

According to AfDB (2015), to enhance project implementation and Value for money, the project implementing agencies should develop effective Monitoring and Evaluation frameworks that should be fully facilitated to improve its capacity to handle monitoring and evaluation on a real time basis. Monitoring and supervision of development projects in the County is weak. This has led into delay and inaccurate reporting of budget implementation. Okeyo (2013) adds that, there are a lot of benefits VSLA program will reap from proper M&E as outlined in the Care M&E

guide, although a great number of agencies running this program view M&E as a witch hunting activity. Also, Mwangi and Wanyama (2013) in their study argues that in over 60% of the bodies running the VSLA program in Kenya in various places, there is no much M&E that is done; disadvantaging the sustainability of the program. Therefore, from the studies, there is little (if any) that has been done in relation to the influence of M&E on performance of VSLAs program in Kenya. This study intended to address this by examining the influence of Participatory Monitoring and Evaluation Practices on Performance of VSLA Projects in Kwale County, Kenya.

1.3 Purpose of the study

This study was led by one purpose which was to examine the Influence of Participatory Monitoring and Evaluation Practices on Performance of VSLA Projects in Kwale County, Kenya.

1.4 Objective of the study

This study was directed by three objectives:

- i. To examine the influence of participatory monitoring and evaluation practice of projects reformulation on performance of VSLA in Kwale County.
- ii. To assess the extent to which participatory Monitoring and Evaluation practices of financial resources mobilization influence performance of VSLA Projects in Kwale County.
- iii. To examine the extent to which participatory monitoring and evaluation practice of stakeholder feedback influence the performance of the VSLA projects in Kwale County.

1.5 Research Questions

The study questions were as follows:

- i. What is the influence of participatory monitoring and evaluation practice of projects reformulation on performance of VSLA in Kwale County?
- ii. What is the extent to which participatory monitoring and evaluation practices of financial resources mobilization influence performance of VSLA Projects in Kwale County?
- iii. What is the extent to which participatory monitoring and evaluation practice of stakeholder feedback influence the performance of the VSLA projects in Kwale County?

1.6 Research Hypothesis

The hypothesis of the study was alternative hypothesis denoted by H₁:

- i. **H₁**: participatory monitoring and evaluation practice of projects reformulation has a significant influence on performance of VSLA in Kwale County.
- ii. **H₁**: participatory monitoring and evaluation practice of financial resources mobilization has a significant influence on the performance of VSLA Projects in Kwale County.
- iii. **H₁**: participatory monitoring and evaluation practice of stakeholder feedback has a significant influence on the performance of the VSLA projects in Kwale County.

1.7 Significance of the Study

This study may be useful to both national and county governments as well as partners in community development especially those concerned with bettering the lives of women in rural homes and slums who are involved in VSLAs programs in Kenya. This is expected to be possible whereby the participatory M&E of the existing projects is going to give the information of the activities carried out by various agencies operating in various parts of the country, their achievements, their weaknesses, what needs to adjusted, and the possible sustainability measures that should be adopted.

The research is also expected to help the local marginalised women and to some extent men in Kwale county and other parts of the country. This is expected to be possible in the sense that the community members are going to be fed with relevant information on the projects' activities, what is expected of them as stakeholders and the perceived future benefits to this community, members.

Finally, the academicians and other researchers are expected to benefit from this research. To academics, the study has also provided useful data that will help inform the participatory M&E programmes.

1.8 Basic Assumptions of the Study

This study presumed that participants could answer all the questions honestly and objectively according to their knowledge and that the information collected could be correct and truthful.

The study also assumed that the sample selected was a representative of the population.

1.9 Limitations of the Study

Limitation is a feature which could impact the outcomes adversely, but over which the researcher has no control (Mugenda and Mugenda, 2012). It was anticipated that some participants could be unfriendly or claim to be unaware of the programme/VSLA projects in the county for various reasons. To overcome this limitation, the researcher and the research assistant treated all participants with courtesy. Precaution was put in place in order to ensure that the interviews took a least time possible to reduce any inconveniences to the participants. There was also a limitation of language as most of the participants spoke in the language of the catchment area and the questionnaire was in English. To overcome this limitation the researcher and the research assistant assisted the concerned participants in understanding the research questions and in filling in the questionnaire

1.10 Delimitations of the Study

The study delimited itself by being confined to the influence of participatory M&E approach on the VSLA projects run by NGOs only in Kwale County. There were several partners involved in the implementation of the VSLAs in Kwale and include Plan, Care, Base, Aga Khan etc. These were the bodies that made the study and any other bodies were exempted from the study to limit the variation of responses. The beneficiaries were included in the study to allow assessment of projects' participatory M&E effectiveness. Kwale County was the chosen because it was one of the County's, which has continuously benefitted from the VSLAs projects in Kenya hence an evaluation of the effectiveness could be carried out. Participants were also expected to be familiar with the programme/run projects.

1.11 Definitions of Significant Terms

A “**stakeholder**” is an individual, institution or organization which role to play in a project/programme, or which may affected by the project outcome either positively or negatively by execution of a project.

Donor is a person or institutions which provides assets (Food, Money, cloths) in order to help a target person, community or organization.

Financial resources are the amounts of money required to carry out the project tasks. They can be liquid money, solid cash or credit. The lack of financial resource will therefore be a constraint on the completion of the project activity.

Programmes reformulation is the adjustment of the objectives, aims and ways of operations in an organisation so as to achieve the set targets.

Participatory Monitoring and Evaluation Practices involves is a continuous and periodic review, and overseeing of the project to ensure that input deliveries that involve that involves all people and organization who an active role to play or affected by the project outcomes.

VS&LA Performance refers to increase in households and groups incomes to engage in sustainable means of livelihoods for dignified standards of living.

1.12 Organization of the Study

This research report is structured into five chapters. Chapter one is the introduction which has background of the study, statement of the study, study purpose, objective of the study, research question, research hypothesis, significance of the study, basic assumptions, limitation of the study, delimitation of the study and definition of key terms. Chapter two of the study consists of the literature review with information from other articles which are relevant to the researcher. Chapter three entails the methodology to be used in the research. Chapter Four covers analysis of data, data presentation and interpretation of data. Chapter five covers summary and discussion of findings, conclusion, recommendations and suggestions for further research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter covers the review of the available literature. It actually presents an overview of previous work on related topics and subtopics that provide the necessary background for this study. It starts with understanding participatory approach M&E, then theoretical review, literature review, conceptual framework and finally the chapter summary.

2.2 The Concept of Participatory Monitoring and Evaluation

According to BMC (2015), Monitoring and Evaluation is a central tool that aid development organizations to achieving anticipated results. Through sharing essential data for making decisions, it assists in adjusting the performance of the institutions programmes, projects and strategies. Monitoring is the continuous and periodic review and collecting information about an on-going project/program to ensure it is achieving the envisioned results while evaluation is process of systematic and periodic measurement of the project/Programme in terms of effectiveness, efficiency and sustainability. M&E has a varied scope in assisting the development institutions to utilize results for organizational learning and enhancement of the organizations work.

Programmes should be monitored on during implementation basis to measure the degree of realization of set objectives, to counter to volatile actions, offer consistence feedback and to document and lean from the well-illustrated project outcome. (Neufeld, 2012). This should involve all the stakeholders in what is known as participatory M&E. According to Ondieki and Matonda (2013), Participatory approaches to Monitoring and evaluation have long been in vogue in the world. Inclusion of stakeholders in the evaluation exercise has been noted to increase the potential of increasing the utilization of evaluation results, thereby increasing the quality of a given program. According to King (2005), participatory monitoring and evaluation entails involving project staff in project decision making related activities and implementation of the project activities and evaluation studies.

Cousins and Earl (1999) have defined participatory Monitoring and evaluation as applied social research that includes a partnership between a qualified and practice based decision makers,

organization membership with program responsibility, or people with a vital interest in the program. The people with an interest in a program are referred to as stakeholders. These are people who have a stake or a vested interest or those who have a substantial Power, futures credibility, or other capital invested in the program (Scriven 1991; Greene 2005). This paper finds this definition more encompassing and more reflective of the VSLA projects situation. VSLAs have many stakeholders including others who have less or no knowledge of school activities.

According to RoK (2000), Ondieki and Matonda (2013), the objectives of participatory M&E are among others; to monitor the performance of stakeholders and institutions in accordance with All Round Performance indicators, have regular reporting to the relevant ministries and other government bodies on the general quality of services at community levels, and encourage a collaborative and corporate approach to VSLA institutional management among the various stakeholders. This implies that an effective participatory M&E practice must involve all the stakeholders. Participation enhances quality, efficiency, sustainability and effectiveness (UNDP, 2014). Participation can be used as a means or as an end or both. When stakeholders participate in the programme/project initiation/planning, implementation, management and evaluation of quality assurance, they will be empowered and there is greater chance of implementation of recommendations. In fact the whole process of quality assurance in VSLA institutions revolves around implementation of recommendations made (WB, 2015).

Participatory evaluation has emerged as dynamic community women savings and loaning process, in which groups produce action oriented skills and knowledge about their reality and communicate their standards, value and norms and agree on the best alternative for further decisions or actions (Suarez- Herrera 2009). The assertion by Cousins and Suarez- Herrera fits into the VSLAs M&E goals especially to foster national balanced development and empowerment. According to GOK (2012), M&E officers in the financial and lending sector shall enable compliance with principles by enhancing a collective approach and collegial to quality assurance. Consequently, the practice of quality assurance does exhibit participatory monitoring and evaluation principles.

2.3 Literature Review

This section shall discuss the existing literature in relation to the influence/effects of participatory M&E on the performance of VSLA projects in Kwale County and the rest of the world.

2.3.1 Participatory Monitoring and Evaluation Practice of Projects/ Programmes Reformulation and VSLA Performance

A research done by Amy and Koy (2015) called ‘Lessons learned: how to set up a village savings and loan association in Cambodia’ shows that, village savings groups that had a well-structured participatory M&E did not have long lasting objectives, strategies and goals. This was discovered in the study that interviewed 33 women groups and 7 men led groups in the rural homes of the Cambodian people. In the study whereby a multiple regression analysis was performed to test the relationship between projects reformulation and the performance of the VSLAs, both the standard deviation and calculated values showed a positive relationship between projects reformulation and their performance. Reformulation here included: restructuring of the groups’ initial objectives to fit into the current needs, the restructuring of their missions, goals and above all adjusting their operational strategies to meet the current situations of achievements.

In its initial introduction of VSLAs in Niger, CARE International (2013) reports that, up to 67% of the projects were prone to fail on the slums and the rural homes since most of them used the European models of classifying the needs of education providence, health care providence, women empowerment, and financial managements among others. This however was solved five years later when the local communities that benefited from the programmes were involved in the M&E process. During this process of M&E, various adjustments (reformulations) were made in relation to organisational structures and cultures. This included the reorganisation of VSLAs’ goals, objectives, missions, visions, areas of operation, target groups and the strategies of operations. WB (2015) notes that, participatory M&E helps the agencies providing various services to the community members that fit to their demands and requirements.

According to Care Australia (2014), community-led savings strategy to commercial services targeting the deprived population has registered success, in Africa for example, the Village Savings and Loans Association (VSLA) model pioneered by CARE in the early 1990s has to

date reached over 4 million people across 26 countries. More recently, Community-led saving strategy have thrived in the rural areas of South East Asia and CARE has endeavoured to transform and adjust VS&LA strategy in programs to achieve a flexible saving and loans of various sizes and within a specified period of time. The report has shown that, Asian countries are doing very well just like other countries in Africa like Malawi and morocco. The reasons supporting this better performance is better participatory M&E that has seen a number of adjustments continuously made to the previous objectives, goals, plans strategies etc.

Loki (2014) did a study called, 'The Hottest Trend in Microfinance: VS&LA in sub-Saharan countries and Asian LDCs. In the study where the north rift part of Kenya and Nyanza region were included indicated that, CARE has developed significant program experience in the area of community-managed savings-led approaches, particularly through the Access Africa Program, a CARE USA initiative which sought to scale up the VSLA approach across selected African countries. In South East Asia, the VSLA approach has been introduced into programs in an opportunistic way, but has not sought to develop an overall strategic approach to adapting the model for Asia. CARE has also not yet developed a systematic way of capturing program impact of VSLAs to inform program learning and improvement.

CARE Australia (2013) sees a comparative study of how the VSLA approach has been implemented in these regions as an opportunity to grow the documented evidence base in this space, contribute to the development of CARE International's work on Women's Economic Empowerment, and to provide the basis for more innovative programs and greater impact. The success is tied to the wealth of knowledge among the various international agencies tied to CARE that have always recognized the role of programs reformulation that has embraced participatory M&E that has from time to time has seen adjusted programmes plans to meet the needs of various communities served (WB, 2015).

IRT (2016) did a study on the 'Village Savings and Loan Associations and Food Security: Exploring Linkages in Sierra Leone, Kenya and Tanzania. In the study, seven counties in Kenya were included with a focus on two marginalized counties of Makueni and Garissa. From the study, it was found out that if communities are included in the M&E exercise, there is a high percentage (over 67%) of the programmes meeting their initial plans and dreams. This is due to the fact that programme objectives, goals and plans are tied to the stakeholders' immediate

needs/results and future needs. Therefore, these plans, objectives and targets if they don't meet the immediate needs of the stakeholders, they can be restructured and adjusted to meet the immediate needs and more importantly the future needs. This is what is referred to as programmes reformulation or restructuring as argued by African Monitoring and Evaluation Systems (2012) that is missing in most projects in the marginalized communities in Kenya today.

2.3.2 Participatory Monitoring and Evaluation Practice of Financial Resources Mobilization and VSLA Performance

The concept of financial resources is broad and indeed it widens as an organisation grows. It includes for example how a given organisation obtains finances, mobilizes finances, proves accountability and convinces other organisations to support it increase its either capital or recurrent assets (AfDB, 2014). According to the report by World Bank (2014), participatory M&E helps organisations to sustain compliance, transparency and accountability by establishing as to whether or not the implementation is carried out as planned, thus attracting more support financially.

According to UNDP (2015), VSLA are self-led groups which mobilizes capital from group members through buying of shares, give members a suitable place to keeping their money, access manageable loan and acquire emergency loan. However, the report continues to show that, periods between 2008 and 2016 in Mekong Region (Cambodia, Laos, Myanmar, Vietnam), the VSLAs have attracted numerous funding from bodies like the Aga Khan (AKAM), economic stimulus funding agencies like the SDGs and WHO, other well-wishers and various foundations due to impressive results attained from the various stages of M&E of the VSLAs projects. A report by Center for Global Development (2013) shows that, the approach in VSLAs funding is anchored on capacity building, asset increment, savings, and giving loans to members at based on the members needs and ability to service the loan. However, this is changing with time since a number of countries have developed avenues of channelling more money to these VSLAs through various programmes so as to help solve the problems of women and other troubled people in the rural places. This includes mobilizing national resources by the government, mobilizing community resources by various CBOs, mobilising funds from the local and international organisations like the UNDP among others (UNDP, 2015).

Nozipho (2014) did a study on Village Savings and Loan Associations: Market Potential for Clean Energy Products in Kenya, Rwanda and Tanzania and noted that, through CARE's VSLAs, every member of the group contributes to the saving through purchase of shares which is compulsory weekly. The groups begins with a systematic training to enhance their capacity for year. This trainings were initially supported by CARE. This groups are cost effective, manageable and appreciated as the initial move to help the poor to have access a more formal financial services (World Bank, 2014). However, the contributions by the target groups by these VSLAs projects is small and there needs to be better ways of raising more finances. More finances can be raised by having a convincing report that the available funds are being used better (accountability) and that they have changed the lives of the local women and to some point men in the disadvantaged places. This evaluation of the performance is what is today's monitoring and evaluation (UNDP, 2015).

A study by DAI (2014) on VS&LA in Kenya shows that, in areas where M&E has shown improved accountability and improved lives of the beneficiaries, the government through various infused strategies has always attracted funding to these programmes. In Various parts of the country for example, companies like the Kengen, Mabati rolling Millis, Base Titanium, United Millers, AKAM and many more have always funded the existing VSLAs projects and come up with VSLAs as a cooperate social responsibility (DAI, 2014). The study shows that, funding has been better in areas where the M&E report has indicated positive results that have from time to time increased the initial capital compared to activities and increased women performance through enhanced self-realization, improved household income, participation in decision making at domestic and public affairs, enhanced access to quality education and nutrition and self-reliance.

UNICEF (2015) notes that, community-led savings strategy to commercial services targeting the deprived population has registered a success in various part of the world. For example India has over two million VS&LA groups composed of 30 million membership. Of late, VS&LA strategy have thrived in rural areas of Asia and Africa where Kenya and Uganda are said to be the major beneficiaries in East Africa. This beneficent strategy, VSLAs, has been a child of CARE and because of its success different development agencies (NGOs) have adapted it and it has helped them reach over two million poor individuals in 22 countries. The success of this program is tied

to the improved M&E. The M&E has improved the accountability of the program in some regions in Kenya for example (Base Titanium, 2015), and has attracted funds from the social transfers, special bodies like the women funds, financial institutions like the KWTF, AfDB, UNDP, Plan International, Base Titanium etc (Mwangi and. Wanyama, 2016).

A report done by Kenya Financial Sector Deepening (FSD) (2015) has shown that, one importance of structured M&E of VSLAs in Kenya is linkages to formal financial institutions. The study has shown that, over time, some members from time to time have needed more improved financial services and/or large loans sizes which VSLA cannot offer because of a number of specific limitations. Different institutions have piloted ties with commercial institutions including MFIs, Commercial Banks and credit union to help to respond to increasing needs of higher level of financial services, nevertheless they need to first deal with the issues of growing costs of VSLA, leading to instability of the groups. Other finances have included, funds raised from the government through special programs in various ministries that target women, private institutions like Base Titanium through various CSRs, various donors like YALI Network, multinational organisations like ELSE program and many more (AfDB, 2015).

2.3.3 Influence of Participatory Monitoring and Evaluation's Practice of Stakeholder Feedback on the VSLA Projects

According to Beaman, Karlan & Thuysbaert (2014), there is need to appreciate role played by different stakeholders during monitoring and evaluation of any given project. These players include implementing organization, program team, target beneficiaries, donor organizations interest groups, the community, religious groups/leaders etc. it should also be noted that, monitoring should be a continuous with keen interest paid on risks innate in the programme/project and its implementation.

According to HAP International (2014), development a M&E system guided by stakeholder expectations and needs ensures ownership, utilization of M&E data and understanding. It is vital to have smooth understanding of priorities and needs of the people targeted, affected or have interest in the programme/project. This comprises of stakeholders experience, commitment and motivations, as well as the political and other constraints under which various stakeholders operate. It is especially important that local knowledge is sought when planning M&E functions

to ensure that they are relevant to and feasible in the local context, and that M&E information is credible, accepted and more likely to be supported.

According to ALNAP (2014), example of VSLA key stakeholders and information need include: group members (beneficiaries) who if provided the feedback through participatory M&Es are able to understand the project better and meaningfully participate in and own project. Funding organization/donors including those within the VSLA (NGOs, County Government, National Government and external donors), interested individuals and agencies outside VSLA, who need data to enhance transparency and accountability; management team for the project who need require feedback for making decisions, high level planning and accountability; the project team need data for use during project execution and appreciate choices taken by management; Partners need information for collaboration and coordination, resource & knowledge sharing; and county/national government who may require feedback/information to help in formulation of legal and regulatory requirement for enabling environment for these type of projects to thrive.

IFRC (2015) did a study in three countries (Tanzania, Rwanda and Kenya) in relations to the importance of VSLAs projects M&E to the stakeholders and found out that one major benefit of the M&E to the stakeholders is proving them with information and knowledge on how the project is doing. Another done by Nozipho (2014) on Village Savings and Loan Associations: Market Potential for Clean Energy Products in Kenya, Rwanda and Tanzania has similar results. In the study, in each of the three countries – Kenya, Rwanda and Tanzania – a desk study and discussions with CARE staff were undertaken to identify key stakeholders in the cooking and lighting energy sectors, to map the concentration and location of the VSLAs in planning for fieldwork, and to identify the possible benefits of the stakeholders from there programs M&E. Three counties were visited in Kenya (Siaya, Homa Bay and Vihiga), two districts in Rwanda (Kirehe and Nyagatare) and two regions in Tanzania (Arusha and Manyara) in May and June 2013. In Kenya, it was found out that, up to 78% of the respondents supported the idea that M&E enriched the stakeholders with the following: contributed to organizational knowledge sharing, learning and sharing lessons and best practices to gain benefits from past experience; evidence based reporting which is essential for decision making for improved project/programme performance; provide opportunities stakeholder information sharing, particularly project

beneficiaries, to rebuild our work, exhibiting readiness to learn based on past experience and to acclimate to altering needs.

A study by Phil (2015) called *Participation in VSLAs Projects Monitoring; The Roles and Benefits of Stakeholders* sums the advantages stakeholders gain from participatory monitoring and evaluation as; enhanced accountability, performance improvement, better decisions making, a common undertaking, improved project planning, and more information. From this study that sampled 10 VSLAs from 5 countries in Asia and 6 Africa where Kenya was inclusive, it was found out that, shared understanding of issues and deciding on the solutions can be achieved by stakeholders through participatory M&E. According to Lønborg and Rasmussen (2014), Participatory Monitoring assists stakeholders to get shared understanding of constraints facing the project. This enables documentation of possible solutions. These recommendations are likely to be accepted reason being, they are arrived at from the existing conditions.

Phil (2015) adds that, participatory M&E benefits the target groups (stakeholders) and enhances accountability and helps making appropriate decisions. Here, participation in monitoring and evaluation guarantee that the project beneficiaries are the initially intended. It promotes people,s rights and reduce project resource misuse. Safeguarding against resource embezzlement enhances programme efficiency. It also delivers information essential in programme/project based decision making by the management. Where stakeholders are involved in monitoring and evaluation, their feedback/information shared are consolidated making decisions. Decisions made through this process is more likely to be accepted and relevant to higher proportion of stakeholders.

2.4 Theoretical framework

This section presented relevant theories that this study was based on. This study was built upon certain theories that have much links with sustainability and performance of projects that are not very much ties to the government. The most outstanding ones that have found much application in sustainability include Resource Dependence Theory (RTD) and Complexity Theory (CT). Despite the fact that community based projects are classified as non-profit making organizations, they still stay monetary organizations in that they utilize society's rare assets (Land, Labour, and Capital) to create products and ventures of significant worth. These associations have working expenses, force costs on society to the degree that they utilize commitments and deliberate administrations to give better esteem than culture and need a dependable stream of income to back their central goal and be fiscally feasible.

2.4.1 The Resource Dependency Theory

The proponents of this theory were Pfeffer and Salancik in 1978. They found out that the external resource of organizations affects the conduct of the association. The hypothesis is based upon the accompanying principles: Organizations are subject to assets, these assets eventually start from the earth of associations, the earth to an impressive degree contains different associations, the assets one association needs are accordingly frequently in the hand of different associations, assets are a premise of force, lawfully free associations can consequently be reliant on each other.

One of the tenets of this theory is that, organizations depend on resources to function. These resources can be human or financial. Such resources are necessary and crucial for an organization to achieve sustainability. In relation to this, community based organizations implementing VS&LA projects require resources to sustain projects they have implemented. These resources are form of human, finances and expertise.

2.4.2 Complexity Theory

This theory, which is the investigation of nonlinear element frameworks, guarantees to be a helpful reasonable system that accommodates the fundamental eccentrics of enterprises with the development of particular examples. In spite of the way that the hypothesis was initially created with regards to physical and organic sciences, today it has discovered applications in social, environmental and monetary frameworks which additionally have a tendency to be described by

nonlinear connections and complex collaborations that advance progressively after some time (Kiel and Elliott, 1996).

Amid the 1990s, there was a blast of enthusiasm for intricacy as it identifies with associations and procedure. The theory recommends that basic deterministic capacities can offer ascent to exceedingly intricate and regularly unusual conduct. In this way, applying this hypothesis in key arranging presupposes adaptability with respect to an association. Any vital arranging ought to be done in such a way, to the point that it obliges the "unforeseen". Along these lines associations would rely on upon others as well as gadgets option systems to counter the unforeseen. The two hypotheses (asset reliance and many-sided quality speculations) in this manner fit well in the present concentrate, yet not one without the other. Group based tasks require a merger of these theories in key budgetary wanting to procure manageability.

2.5 Conceptual Framework

This is an illustration of the relationships between the variables identified for the study. It illustrates the relationship between the independent and the dependent variables. The dependent variable is performance of VSLA projects in Kwale County, Kenya. The independent variables are; Projects/ Programmes Reformulation; Financial Resources Mobilization; and Stakeholder Feedback. The intervening variables are establishing standards, and modelling openness to criticism as shown below.

Independent variables



Dependent Variable

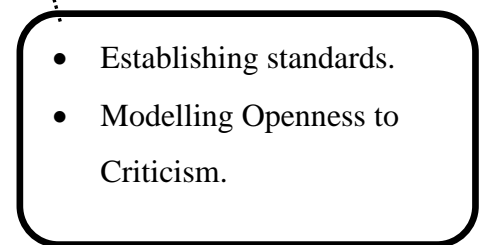
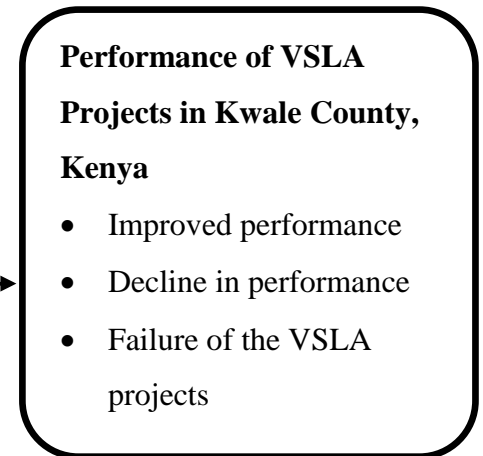


Figure 1: Conceptual Framework

2.6 Summary of the Literature Review

According to CARE International (2015), VSLAs projects are community-led groups of about 10 to 30 members, mainly women, who meet in a weekly basis and bus shares/save and borrow money in form of loan from the group accumulated savings. VSLA has an emergency/social fund to lend members during an emergency. Every year, the VSLA members share out their accumulated income in the ration of members' savings and start a new cycle with election of new officials. At this point new members are invited to join the groups. Village Agents are rural people from the area, usually selected from among the members of existing groups, who receive a special training of trainers program, and train and support new VSLAs on a fee-for-service basis from group members. VSLAs promote women's empowerment by building their savings and borrowing capacity as well as their financial decision making skills and social and economic networks.

Due to the importance of such projects, participatory M&E that involves all the stakeholders is very important. From the study, it is evident that participation M&E has a significant influence on the performance of the VSLAs projects. Among the benefits associated with the M&E include: increased feedbacks to the stakeholders thus improving learning, experience sharing and decisions making, projects' aims and objectives reformulation to fit to the immediate and future needs, funds mobilization and accountability among others. The literature adopted context, input, process and product (CIPP) monitoring and evaluation model for its study. Finally a conceptual framework has been adopted to indicate the dependent, independent and intervening variables.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This part talks about the methodologies that were utilized in completing the study. In this chapter, the researcher has identified the procedures and methods which were utilised in information gathering, information processing and analysing. Particularly the accompanying subsections have been incorporated research design, population target, design for sampling and size, information gathering instruments, data collection processes and lastly information examination/analysis.

3.2 Research Design

Research design is the plan and structure of examination considered as to get answers to research questions (Mugenda & Mugenda, 2008). For this study, the researcher utilized descriptive survey research design because it is focussed on deciding the recurrence with which something happens or the relationship between factors (Cooper & Schindler, 2003). This approach was reasonable for this study, as the researcher envisioned to gather detailed information in order to define the nature of relationship between the participatory M&E and performance of VSLA projects.

3.3 Target Population

In this study the population targeted were men and women who are in the VS&LA groups. The target population consisted of 1205 VSLAs (Dzumbe Ltd, 2016) operating in Kwale county with some groups comprising of up to 25 members. The VSLAs in Kwale County were heterogeneous and thus stratified sampling was used. The strata were picked as per the sub- counties (Msambweni, Kinango, Matuga and Lungalunga sub-counties) in the larger Kwale County.

3.4 Sample Size and Sampling Procedure

Sample size is a given number of members or cases from the accessible population which is deliberately chose in order to be a representative of the entire population with the applicable qualities. This study adopted a stratified sampling whereby the respondents were categorized into four strata according to their sub counties. Then a random sampling followed to pick respondents from each stratum. The VSLA heads only were considered for the study. The Krejcie and Morgan table of 1970 (included in the appendix section) was used to calculate the sample

population. From the table attached in appendix 3, when the population (N) is 1205, a sample (S) of 291 shall be considered. From each stratum, a sample shall be obtained in reference to the total sample of (S=291) as shown in table 3.1.

Table 3.1: Sample Population of the Study

Stratum (Sub counties)	Target population(N)	Sample size($\frac{N}{1205} \times 291$)
Msambweni	255	62
Matuga	370	89
Kinango	410	99
Lungalunga	170	41
Total	1205	291

3.5 Data Collection Instruments

This study employed a self-led questionnaire as a sole means of collecting data from VSLAs. The instrument was in view of a five point Likert scale. The instrument was distributed into two parts. The first section contained inquiries on demographic and the type VSLA project one was linked to. The second section covered aspects of Participatory M&E and performance of VSLAs.

Primary data was gathered through Semi-structured questionnaires. To guarantee consistency accordingly and to support willingness to information, the questionnaire was kept short and organized with multiple choices in a likert scale. The questionnaires were preferred in this study because most of the respondents of the study are most likely literate (or illiterate in rare cases) and quite able to answer questions asked adequately. The researcher acquired an initial letter from the University to gather information then in person deliver and where necessary seek help from research assistants to distribute the questionnaires to the respondents and had them filled in then collect later; the drop and pick later method.

3.6 Validity of Research Instruments

According to Paton, (2002) validity is quality credited to recommendation or measures to how much they fit in with built up learning or truth. A state of mind scale is viewed as legitimate, for instance, to how much its outcomes comply with different measures of ownership of the disposition. Validity in this way alludes to the degree to which an instrument can quantify what it should gauge. It in this manner alludes to the degree to which an instrument solicits the right inquiries in wording from precision. As indicated by Mugenda and Mugenda (1999) validity is the exactness and seriousness of derivations, which depend on research outcome. The researcher discussed about the items in the instrument with colleagues, the supervisors, and selected lecturers from the University. These suggestions were used in making necessary changes to the instrument; in otherwise what is called content validity.

3.7 Reliability of Research Instruments

According to (Joppe, 2000) reliability is the degree to which results are consistence after some time and an exact representation of the aggregate population under study. In the event that the consequences of a study can be recreated under a comparable philosophy, then the instrument is thought to be reliable. Reliability was tested using Cronbach's Alpha that was calculated from questionnaires from a pilot study. In the pilot study, 12 questionnaires were allocated to 12 sample respondents from the neighbouring Taita Taveta County and the exercise repeated in two weeks. The instrument with a reliability coefficient of 0.7 was considered to be reliable since the acceptable reliability coefficient is 0.7 is considered a good one.

3.8 Data Collection Procedure

The questionnaire preparation was based on literature review. Data collection tools were piloted and suggestions made before finalizing the questionnaire. The study utilized a self-administered questionnaire and equally referred to the existing secondary data. The researcher got a permit from the graduate school and county minister of labour and social work of Kwale County to formalize the study. The researcher visited the sample, used research assistants to access some other respondents and e-mailed a questionnaire to some respondent who could be committed for one on one filling. Appointments to the sampled employees and projects heads/chairpersons were arranged prior to the visits to avoid any inconveniences to the respondents. The researcher emphasized that the information given was specifically to be used for the study and it was to be private and confidential and that names/identification could not be necessary.

3.9 Data Analysis

According to (Bryman & Cramer, 1997), data analysis seeks to fulfil study objective and give answers to research questions. The choice of analysis procedures depends on how well the techniques are suited to the study objectives and scale of measurement of the variable in question. The researcher used both quantitative and qualitative data analysis methods. Qualitative analysis was utilized in analysing the perception and attitudes data (non-numerical data) that was collected from the study. Raw data collected was edited organized, into themes, grouped, interpreted, and presented in frequency tables.

Quantitative data from the study was edited and analysed using the SPSS. All questionnaires were edited and responses coded before data entry for further final analysis by use of the SPSS. Cross tabulation was the main method utilized for data analysis. After analysis, data was summarized and presented in form of frequency tables, percentages, and proportions.

3.10 Ethical Issues

The researcher ensured that ethics were observed. This was achieved by the researcher seeking for approval and authority to carry out the research from the University of Nairobi. During the design of the questionnaire care was taken not to ask offensive or sensitive personal information from the respondents. This was the reason why the researcher did not ask for personal details like ones name so as to maintain integrity. The researcher made prior arrangements or book appointments with the respondents to avoid inconveniencing them. The research disclosed to the respondents the nature and reason for the research and that no financial benefits could be received by the respondent for participation in the study. The researcher guaranteed the respondents anonymity, that data offered was to be dealt with professionally, confidentially and for the purpose of the study only.

Table 3.2: Summary of Operational Definition of Variables

Objective	Variable	Indicator	Instrument	Data analysis
Objective 1: To examine the influence of monitoring and evaluation practice of projects reformulation on performance of VSLA in Kwale County.	<u>Independent Variables</u> ♦ Projects/ Programmes Reformulation	• Goals	♦ Questionnaire	♦ Descriptive statistics (percentages and averages)
		• Objectives	♦ Questionnaire	
		• Policies	♦ Questionnaire	
		• Strategies		
Objective 2: To assess the extent to which monitoring and evaluation practices of financial resources mobilization influence performance of VSLA Projects in Kwale County.	♦ Financial Resources Mobilization	• Accountability	♦ Questionnaire ♦ Observation guide	♦ Descriptive statistics (percentages and averages) ♦ Non-parametric tests
		• Funds From Public/Government	♦ Questionnaire ♦ Observation guide	
		• Funds From Private Institutions	♦ Questionnaire ♦ Observation guide	
		Funds From Donor	♦ Questionnaire ♦ Observation guide	
		• Multinational Organisations		

Objective	Variable	Indicator	Instrument	Data analysis
Objective 3: To examine the extent to which monitoring and evaluation practice of stakeholder feedback influence the performance of the VSLA projects in Kwale County.	◆ Stakeholder Feedback	• Knowledge Sharing	◆ Questionnaire ◆ Document analysis guide	◆ Descriptive statistics (percentages and averages)
		• Experiences Sharing	◆ Questionnaire ◆ Document analysis guide	
		• Organizational Learning	◆ Questionnaire ◆ Observation guide	
		• Evidence-Based Reporting	◆ Questionnaire	

CHAPTER FOUR

DATA PRESENTATION AND INTERPRETATION

4.1 Introduction

The data collected was sorted, keyed and analyzed by simple descriptive analysis using SPSS. The data was then presented through frequency tables and narrative analysis. The mean was calculated in the rating part of the questions to show the deviation towards agreement or disagreement with the statements on a likert scale.

4.2 Return Rate of the Questionnaires

291 questionnaires were issued to various categories and the response was as shown in table 4.1 below:

Table 4.1: Response Rate

Response	Frequency	Percentage
Valid	250	86 %
Invalid	41	14%
Average total	291	100%

Response rate was 86% positive while the non-response was 14%. This means that the study satisfied Mugenda and Mugenda (2008) who argue that in a study, if the response rate is over 70%, it can be said to be good.

4.3 Background Information

General basic information of the respondents was sought for and the summary given in the tables below:

Table 4.2 Gender Information on the Respondents

Response	Frequency	Percentage
Gender	M (80)	32 %
	F (170)	68 %
Total	250	100%

From the responses gotten in the field, 32 % of the respondents represented Men who were 80 while the remaining 170 who represented 68% were women.

Table 4.3 Age brackets

Response	Frequency	Percentage
Below 18 Years	0	0%
18- 25 Years	50	20%
26-35 years	60	24%
36-45 years	55	22%
46-50 years	50	20%
Above 50 years	35	14%
Average total	250	100%

In relation to age bracket, from the table, there were no respondents who were below 18 years, 18-25 years had 20% of the respondents, 26-35 years attracted 60 respondents who made 24%, 36-45 years had 55 respondents who made 22%, 46-50 years attracted 20% while the remaining 14% was taken by respondents with over 50 years.

Table 4.4 education information

Response	Frequency	Percentage
None	40	16%
Primary Certificate	75	30%
Secondary certificate	100	40%
Diploma	20	8%
Bachelors Degree	10	4%
Masters Degree	5	2%
Average total	250	100%

16% of the respondents had no specific certificate showing their education levels. 30% had had a primary equivalent education certificate, 40% has secondary education, 8% had diploma education, the remaining 4% and 2% had degree and masters levels of education respectively.

Table 4.5 Length of Operation

Response	Frequency	Percentage
Below 1 year	25	10%
1- 2 Years	50	20%
2-3 years	35	14%
3-4 years	55	22%
4-5 years	50	20%
Above 5 years	35	14%
Average total	250	100%

From the table, 10% of the VSLAs have been in operation for less than one year, 20% have been in operation for between 1-2 yrs, 14% have been in operation between 2-3 yrs, 22% have been in operation for over 20%, while 14% have been in operation for over 5 yrs.

Table 4.6 Skills Specialization

Response	Frequency	Percentage
yes	225	90%
No	25	10%
Average total	250	100%

From the responses, it was discovered that over 90% of the respondents felt that the VSLAs and their groups had specific skill/objectives that they were out to achieve.

4.4 Influence of Participatory M&E activity of Programmes Reformulation on the performance of VSLAs

A number of questions were asked in relation to the influence of the participatory M&E activity of programmes reformulation on the performance of VSLAs and the responses were as shown in the tables below:

Table 4.7 Response of Programmes Reformulation

Respondents were asked whether they supported the idea that participatory M&E's practice of projects'/programmes' objectives reformulation has an influence on the performance of VSLA projects in Kwale County and the following responses were arrived at:

Response	Frequency	Percentage
yes	225	90%
No	25	10%
Average total	250	100%

From the results in the table above, 90% of the respondents felt that participatory M&E's practice of projects'/programmes' objectives reformulation has an influence on the performance of VSLA projects in Kwale County. However, this was opposed by a small number of 25 respondents; prompting the researcher to favor the 90% in general.

Table 4.8 Rating of Programmes Reformulation on the performance of VSLAs

On a scale of rating, respondents were asked to indicate the extent to which they agreed or disagreed with the following statements. (Scale of 1-5 where; **(Greatly disagree=1, disagree=2, undecided=3, agree=4, greatly agree=5)**).

Statement	1	2	3	4	5	Mean
Participatory M&E has led to some adjustment in the initial VSLAs goals in Kwale county.	10	25	20	100	95	3.98
Participatory M&E has led to some adjustment in the initial VSLAs objectives in Kwale county.	20	34	60	80	56	3.152
Participatory M&E has led to some adjustment in the initial VSLAs policies in Kwale county.	15	05	10	90	130	4.26
Participatory M&E has led to some adjustment in the initial VSLAs strategies in Kwale county.	10	15	23	99	103	4.08

On average, over 80% of the respondents agreed with the idea that participatory monitoring and evaluation practice of Programmes Reformulation has an influence on the performance of VSLAs in the county. This was supported with statements like: Participatory M&E has led to some adjustment in the initial VSLAs policies in Kwale county that attracted a score of 4.26; Participatory M&E has led to some adjustment in the initial VSLAs strategies in Kwale county that attracted a mean of 4.08; and Participatory M&E has led to some adjustment in the initial VSLAs goals in Kwale county that attracted a mean of 3.98. On average this can be said to be equated to agree.

4.5 Participatory M&E' Practice of Financial Resources Mobilization and Performance of VSLA Projects

Respondents were asked to whether Participatory M & E' Practice of Financial Resources Mobilization has an influence on the Performance of VSLA Projects and a number of responses were given as indicated in tables 4.9:

Table 4.9 Response on Financial Resources Mobilization and Performance of VSLA Projects.

Respondents were asked whether they thought that Participatory M&E's practice of financial resources mobilization has an influence on the VSLAs' projects and the responses in the table below were arrived at:

Response	Frequency	Percentage
No	50	20%
Yes	200	80%
Total	90	100%

From the responses, 80% of the respondents supported the idea that Participatory M&E's practice of financial resources mobilization has an influence on the VSLAs' projects. When asked to give three reasons, on average, 80% of the respondents argued that VSLAs' accountability, funds attraction from other bodies like the donors, funds from the private and public sector has been linked to Participatory M&E's practice of financial resources mobilization.

Table 4.10 Rating of Financial Resources Mobilization and Performance of VSLA Projects

Respondents were asked the extent to which they agreed or disagreed with the following statements in relation to Financial Resources Mobilization and Performance of VSLA Projects using a scale of 1-5 where: 1= strongly disagree; 2 = Disagree; 3 =undecided; 4 =Agree; 5 = strongly agree and results as below arrived at.

Statement	1	2	3	4	5	Mean
1. Structured participatory M&E has an influence on VSLA projects accountability.	20	25	50	90	40	3.12
2. Participatory M&E attracts extra funds from the public for the VSLAs projects.	10	45	65	75	55	3.48
3. Participatory M&E has attracted funding from private institutions for the VSLAs projects.	50	40	60	76	24	2.936
4. Participatory M&E has attracts funding from funds from donor for the VSLAs projects.	25	25	66	89	45	3.416
5. Participatory M&E has attracts funding from funds from multinational organisations for the VSLAs projects.	34	44	49	60	63	3.296

From the responses in on average, over 90% of the respondents weakly agreed/were undecided/neutral with the idea that financial resources mobilization influences the performance of VSLA. However, on a rating scale, it can be seen that the factors associated with financial resources mobilization in general have a significant influence on the implementation of VSLAs projects in the county. This can be seen from the statements like: Participatory M&E attracts extra funds from the public for the VSLAs projects; Participatory M&E has attracts funding from funds from donor for the VSLAs projects; and Structured participatory M&E has an influence on VSLA projects accountability that had average scores of 3.48, 3.416 and 3.12 respectively.

4.6 Stakeholders Feedback and Performance of VSLA Projects

Respondents were asked a number of questions in relation to the influence of participatory M&E' practice of stakeholders' feedback on the performance of VSLA projects and the results in the tables below were arrived at.

Table 4.11 Responses on Stakeholders Feedback and Performance of VSLA Projects

Respondents were asked whether they supported the idea that participatory M&E's practice of stakeholders' feedback has an influence on the performance of VSLAs projects in Kwale County and the table shows the responses.

Response	Frequency	Percentage
No	10	4%
Yes	240	96%
Total	250	100%

240 respondents who made 96% supported the idea that participatory M&E' practice of stakeholders' feedback influence the performance of VSLA projects . When asked to support the idea, when stakeholders get feedback and they are involved in the process, it leads to knowledge sharing; it leads to learning, expertise sharing and many more. This response attracted almost 79.7% of the respondents.

Table 4.12 Rating of Stakeholders Feedback and Performance of VSLA Projects

Respondents were asked to indicate how they agreed or disagreed with the following statements in relation to stakeholders feedback; where 1= strongly disagree; 2 = disagree; 3 =undecided; 4 =agree; 5 = strongly agree.

Statement	1	2	3	4	5	Mean
• Participatory M&E has led to knowledge sharing among the VSLAs stakeholders in Kwale County.	27	34	57	89	43	3.348
• Participatory M&E has led to experiences sharing among the VSLAs stakeholders in Kwale County.	40	32	78	98	2	2.96
• Participatory M&E has led to organizational learning among the VSLAs stakeholders in Kwale County.	23	32	21	100	74	3.68
• Participatory M&E has led to evidence-based reporting among the VSLAs stakeholders in Kwale County.	40	45	57	67	41	3.098

On average, over 80% of the respondents weakly supported the idea that stakeholders' feedback as spearheaded by participatory M&E influences the performance of VSLA Projects. However, the trend indicates that there is a significant relationship between participatory M&E, the stakeholders' feedback providence and the performance of VSLAs projects in the county. This can be shown in statements like: Participatory M&E has led to knowledge sharing among the VSLAs stakeholders in Kwale County; Participatory M&E has led to organizational learning among the VSLAs stakeholders in Kwale County; and Participatory M&E has led to evidence-based reporting among the VSLAs stakeholders in Kwale County that scored means of 3.348, 3.68, and 3.098 respectively.

4.7 Generally Comment on the Influence of Participatory M&E on the Performance of VSLAs in Kwale County

Respondents were asked to give their views in relation to the Influence of Participatory M&E on the Performance of VSLAs in Kwale County. From the responses, over 76.5% of the respondents were in agreement that that participatory M&E's practice of projects'/programmes' objectives reformulation has an influence on the performance of VSLA projects in Kwale County. 10% of the respondents extremely went beyond the agreeing limit by strongly agreeing.

The respondents also felt that participatory M&E's practice of financial resources mobilization has an influence on the VSLAs' projects. This was supported by over 80% of the respondents who scored an equivalency of weakly agree and above. The influence is significant in some specific ideas like that of mobilizing funds from the donors and other private organisations.

Finally, the respondents felt that participatory M&E's practice of stakeholders' feedback has an influence on the performance of VSLAs projects in Kwale County. The ideas like knowledge, and experience sharing scored the highest value of significance, showing a great relationship between these indicators of the independent variable and the dependent variable.

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the study findings, discussions, conclusions, and recommendation of the research. It also contains suggestions of related studies that may be carried out in the future.

5.2 Summary of Findings

From the study, the following responses were arrived at:

As per the first objective that sought to examine the influence of participatory monitoring and evaluation practice of projects reformulation on performance of VSLA in Kwale County, responses were as follows: 90% of the respondents felt that participatory M&E's practice of projects'/programmes' objectives reformulation has an influence on the performance of VSLA projects in Kwale County. On a scale of rating, over 80% of the respondents agreed with the idea that participatory monitoring and evaluation practice of Programmes Reformulation has an influence on the performance of VSLAs in the county.

As per the second objective which sought to assess the extent to which participatory monitoring and evaluation practices of financial resources mobilization influence performance of VSLA Projects in Kwale County, the results were as follows: 80% of the respondents supported the idea that Participatory M&E's practice of financial resources mobilization has an influence on the VSLAs' projects. When asked to give three reasons, on average, 80% of the respondents argued that VSLAs' accountability, funds attraction from other bodies like the donors, funds from the private and public sector has been linked to Participatory M&E's practice of financial resources mobilization.

On the third objective that sought to examine the extent to which participatory monitoring and evaluation practice of stakeholder feedback influence the performance of the VSLA projects in Kwale County, the following responses were arrived at: 240 respondents who made 96% supported the idea that participatory M&E' practice of stakeholders' feedback influence the performance of VSLA projects . When asked to support the idea, when stakeholders get feedback

and they are involved in the process, it leads to knowledge sharing; it leads to learning, expertise sharing and many more. This response attracted almost 79.7% of the respondents.

Finally, respondents were requested to give their general perspectives in relation to the Influence of Participatory M&E on the Performance of VSLAs in Kwale County. From the responses, over 76.5% of the respondents were in agreement that that participatory M&E's practice of projects'/programmes' objectives reformulation has an influence on the performance of VSLA projects in Kwale County. 10% of the respondents extremely went beyond the agreeing limit by strongly agreeing. The respondents also felt that participatory M&E's practice of financial resources mobilization has an influence on the VSLAs' projects. This was supported by over 80% of the respondents who scored an equivalency of weakly agree and above. The influence is significant in some specific ideas like that of mobilizing funds from the donors and other private organisations. Finally, the respondents felt that participatory M&E's practice of stakeholders' feedback has an influence on the performance of VSLAs projects in Kwale County. The ideas like knowledge, and experience sharing scored the highest value of significance, showing a great relationship between these indicators of the independent variable and the dependent variable.

5.3 Discussion of Findings

From the results of the study, there is a great influence of the participatory M&E's initiatives and the performance or implementation of VSLAs in Kwale County. This is evident from the various discussions and the score values gotten from the mean tests. For example, as per the first objective, 90% of the respondents felt that participatory M&E's practice of projects'/programmes' objectives reformulation has an influence on the performance of VSLA projects in Kwale County. On a scale of rating, over 80% of the respondents agreed with the idea that participatory monitoring and evaluation practice of Programmes Reformulation has an influence on the performance of VSLAs in the county. From the literature review, IRT (2016), in the study, seven counties in Kenya were included with a focus on two marginalized counties of Makeni and Garissa. From the study, it was found out that if communities are included in the M&E exercise, there is a high percentage (over 67%) of the programmes meeting their initial plans and dreams. This is due to the fact that programme objectives, goals and plans are tied to the stakeholders' immediate needs/results and future needs. Therefore, these plans, objectives and targets if they don't meet the immediate needs of the stakeholders, they can be restructured

and adjusted to meet the immediate needs and more importantly the future needs. This is what is referred to as programmes reformulation or restructuring as argued by African Monitoring and Evaluation Systems (2012) that is missing in most projects in the marginalized communities in Kenya today.

As per the second objective, 80% of the respondents supported the idea that Participatory M&E's practice of financial resources mobilization has an influence on the VSLAs' projects. When asked to give three reasons, on average, 80% of the respondents argued that VSLAs' accountability, funds attraction from other bodies like the donors, funds from the private and public sector has been linked to Participatory M&E's practice of financial resources mobilization. Various studies in the literature have supported this idea. For example, a study by DAI (2014), in areas where M&E has shown improved accountability and improved lives of the beneficiaries, the government through various infused strategies has always attracted funding to these programmes. In Various parts of the country for example, companies like the Kengen, Mabati rolling Millis, Base Titanium, United Millers, AKAM and many more have always funded the existing VSLAs projects and come up with VSLAs tailored projects as a cooperate social responsibilities.

On the third objective , 240 respondents who made 96% supported the idea that participatory M&E' practice of stakeholders' feedback influence the performance of VSLA projects . When asked to support the idea, when stakeholders get feedback and they are involved in the process, it leads to knowledge sharing; it leads to learning, expertise sharing and many more. This response attracted almost 79.7% of the respondents. According to IFRC (2015), one major benefit of the participatory M&E to the stakeholders is proving them with information and knowledge on how the project is doing. Nozipho (2014) adds that, up to 78% of the respondents in Kenya supported the idea that participatory M&E enriched the stakeholders with the following: contributed to institutional learning and information sharing by reflecting upon and sharing encounters and lessons so that they can pick up the full advantage from what has been done and how we do it; evidence-based reporting that enlighten management and making decisions to direct and enhance program/program delivery; provide chances to partners feedback, particularly beneficiaries, to give inputs and impression of our work, showing openness to feedback, and eagerness to gain from encounters and to adjust to changing needs and so on.

5.4 Conclusions

In light of the finding from the field, the researcher concluded that participatory M&E has an influence in the performance of VSLAs projects in Kwale County. This is felt whereby Participatory M&E brings a direct influence on the projects/programmes' reformulation whereby there are changes in the objectives, goals, plans and strategies; there are financial mobilization practices and the involvement of stakeholders that had directly been linked to the implementation of the VSLAs in the Kwale county and beyond.

5.5 Recommendations

Based on the findings of the study the researcher recommends that the VSLA project should be strengthened by having the national government and county government buying part of its initiatives and facilitate their implementation. Part of the initiatives here include: brining a number of stakeholders like the NGOs, international donors, private companies and many more who are ready to help the poor women in the villages on board. These governments also should set aside some funds from their annual budgets to support the project since it aims at changing the lives of the local poor. The various bodies also offering VSLAs related projects should come up with policies and strategies that use the local models and allow the local target group/consumers of the products to be involved in the decision making process.

5.6 Suggestions for Further Research

- i. This study was carried out in one county only. A similar study could be carried out in the other neighbouring counties like Kilifi, Tana Delta and Lamu counties.
- ii. A research can be done in the county to assess the sustainability of the VSLAs project in Kwale County.

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APPENDICES

APPENDIX I: Letter of transmittal of data collection instruments

Mwita Joseph Wambura,

P. o Box 283 – 80403,

Kwale .

Dear Respondent,

RE: COLLECTION OF RESEARCH DATA:

I am a postgraduate student at the University of Nairobi Mombasa extra mural sub-centre. In order to fulfill the requirements for the award of the degree of Master of Arts in Project Planning and Management, I am investigating the influence of participatory monitoring and evaluation practices on performance of VSLA projects in Kwale County, Kenya.

You have been selected to be part of this study. I, hereby request for your assistance in filling the accompanying questionnaire by answering the questions honestly and completely. The information being sought is meant for research purposes only and will not be used against anyone. I guarantee confidential treatment of the information that you will provide.

Thanks in advance.

Yours sincerely,

Mwita Joseph Wambura

Reg no, L50/78431/2016

Mobile Phone No. 0728 711 883

APPENDIX 2: Research Questionnaire

This questionnaire contains several sections and is designed to collect data on the influence of participatory monitoring and evaluation practices on performance of VSLA projects in Kwale County, Kenya. Please use a tick (√) to select your preferred choice in the options given.

SECTION A: GENERAL INFORMATION OF RESPONDENT

Please indicate 1. Indicate your age group

- (a) Below 18 Years []
- (b) 18- 25 Years []
- (c) 26-35 years []
- (d) 36-45 years []
- (e) 46-50 years []
- (f) Above 50 years []

2. Level of Education and training attained?

- a) None []
- b) Primary Certificate []
- c) Secondary certificate []
- d) Diploma []
- e) Bachelors Degree []
- f) Masters Degree []

3. For how long the group has been in operation in years. _____

4 Any specialized skills/project activities?

Yes []

No []

SECTION B: Influence of Participatory M&E activity of Programmes Reformulation on the performance of VSLAs

5 Do you support the idea that participatory M&E’s practice of projects’/programmes’ objectives reformulation has an influence on the performance of VSLA projects in Kwale County?

Yes [] No []

6. Indicate the extent to which you agree or disagree with the following statement.

(Greatly disagree=1, disagree=2, undecided=3, agree=4, greatly agree=5).

Statement	1	2	3	4	5
Participatory M&E has led to some adjustment in the initial VSLAs goals in Kwale county.					
Participatory M&E has led to some adjustment in the initial VSLAs objectives in Kwale county.					
Participatory M&E has led to some adjustment in the initial VSLAs policies in Kwale county.					
Participatory M&E has led to some adjustment in the initial VSLAs strategies in Kwale county.					

SECTION C: Participatory M&E’ Practice of Financial Resources Mobilization and Performance of VSLA Projects

7. In your own opinion, do you think that Participatory M&E’s practice of financial resources mobilization has an influence on the VSLAs’ projects?

Yes () No ()

8. Briefly give at least 3 reasons for your answer in 7 above

9. Indicate the extent to which you agree or disagree with the following statements? Use a scale of 1-5 where: 5= **strongly agree**, 4= **agree**, 3=**undecided**, 2= **disagree**, 1 = **strongly disagree**

Statement	1	2	3	4	5
1. Structured participatory M&E has an influence on VSLA projects accountability? 2. Participatory M&E attracts extra funds from the public for the VSLAs projects. 3. Participatory M&E has attracted funding from private institutions for the VSLAs projects. 4. Participatory M&E has attracts funding from funds from donor for the VSLAs projects. 5. Participatory M&E has attracts funding from funds from multinational organisations for the VSLAs projects.					

SECTION D: Participatory M&E' Practice of Stakeholders Feedback and Performance of VSLA Projects

10. Do you support the idea that Participatory M&E's practice of stakeholders feedback has an influence on the performance of VSLAs projects in Kwale county?

Yes ()

No ()

11. Briefly give reasons for your answer in 10 above

11. Indicate the extent to which you agree or disagree with the following statements? Use a scale of 1-5 where

1 = strongly disagree, 2= disagree, 3=undecided, 4= agree, 5= strongly agree

Statement	1	2	3	4	5
<ul style="list-style-type: none"> • Participatory M&E has led to knowledge sharing among the VSLAs stakeholders in Kwale County. • Participatory M&E has led to experiences sharing among the VSLAs stakeholders in Kwale County. • Participatory M&E has led to organizational learning among the VSLAs stakeholders in Kwale County. • Participatory M&E has led to evidence-based reporting among the VSLAs stakeholders in Kwale County. 					

12. Generally comment on the influence of participatory M&E on the performance of VSLAs in Kwale County.

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APPENDIX 3: Sampling table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970