

# Influence Of Routine Programme Monitoring On Performance Of Microfinance Institutions Funding Entrepreneurial Projects In Kisumu County Kenya

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**Abstract:** *Routine programme Monitoring is an internal exercise undertaken to gather information on programme activities to trail performance. The aim of the study was to provide evidence on processes relative to respective targets and outcomes. Descriptive survey research design was adopted and pragmatism paradigm. All the seven licensed microfinance institutions funding entrepreneurial projects in Kisumu County Kenya, were targeted. A total of 282 respondents derived from managers, Heads of departments and entrepreneurs of microfinance institutions were selected for the study. Quantitative and qualitative data was collected using questionnaires and interview guide after pilot testing of the instruments. Data was analyzed using descriptive statistics to describe the indicators of routine programme monitoring and their influence on performance of microfinance institutions in Kisumu County. The study found a strong positive relationship ( $R = .594$ ;  $p < .001$ ) and concluded that there exists a significant relationship between Routine Programme Monitoring and performance of Microfinance Institutions.*

**Keywords:** *Microfinance Institutions funding entrepreneurial projects, routine programme monitoring.*

## I. INTRODUCTION

Monitoring according to (IFRC, 2007) provides managers and stakeholders with timely feedback and symptoms which indicates the progress or shortage of it for the achievement of projected results. It includes collecting and analyzing data on implementation procedures, tactics and recommends remedies to address the issue. The implementation of projects, performance goal aims at producing seasonable and data that is of high quality routine program monitoring (World Bank, 2004). Reviewed literature indicates that utilization of Monitoring and Evaluation systems, institutional capacity and performance of Microfinance institutions could have a

relationship with factors such as staff quality to support M&E and routine monitoring adopted by the institution. Implementation of projects, performance targets should be amended to generate high quality and timely routine program monitoring. It is likely that performance of Micro Finance Institutions may have a relationship with the type of supervision style adapted by the organization management.

Monitoring is an ongoing process of systematic data collection that targets specific indicators in order to provide information that programme management and stakeholders may use to review the extent to which expected results have been achieved in relation to invested financial, time and human resource (World Bank, 2004). It is through monitoring,

programme management that collected information which provides a means of learning from the past experiences. Such information is useful in improving quality service, support planning, resource allocation and demonstrate well the results making them accountable to stakeholders (World Bank, 2004)

Studies by Timothy et al.(2014) on Monitoring Integrated Community Case Management ICCM: concurs with IFRC (2007) stating that monitoring should provide managers and stakeholders with regular feedback. Therefore regular monitoring in microfinance institutions will provide feedback to the managers' thus influencing performance. Timothy et al (2014) employed the quantitative methodology, when he purposefully sampled 10 countries from Sub-Sahara Africa. The study used a checklist to collect data. In the current study, all the managers and head of departments from Key departments were interviewed to capture all vital information on programme monitoring and performance of microfinance institutions funding entrepreneurial projects in Kisumu County Kenya. The findings of the study established that the challenges of using supervision and routine monitoring could be more feasible, effective and efficient if ICCM programmes focuses on smallest sets of high value indicators that could be measured reliably. This concurs with what IFRC (2007) states that programme monitoring entails collecting and analyzing information on implementation processes, strategies and results and there after recommending corrective measures.

According to (Kusek and Rist, 2004), routine programme monitoring amends the quality of projects and boosts the sense of local and national ownership, while concurrently assisting to address local development demands. Where this is the case, there is a greater likelihood that project systems and their impacts will be sustainable. Routine programme monitoring can strengthen partnerships and teamwork at all levels and stages of project implementation. A study by (Kusek and Rist, 2004) revealed that monitoring logically gathers data against limited indicators at every stage of the programme or project cycle, thus contributing to sustainability development of projects. There is therefore need to include routine monitoring in active participation of the Monitoring and Evaluation systems of Microfinance institutions funding entrepreneurial projects. As noted by Kremier (2003) routine programme monitoring process provides information on progress towards the achievement of intended objects, outcomes and outputs. This includes productivity and other efficiency targets for proactive decisions. A good monitoring system according to Brandjes (2002), combines information at all levels to give the management and stakeholders a picture of performance, in relation to supporting timely decision-making and learning by stakeholders. Based on such argument programme management can make necessary changes in interventions to strengthen implementation and achievement of objectives (World Bank, 2004).

The programme monitoring process is an investigative tool, which generates information that equips programme managers to make rectifications during the implementation phase Hardlife and Zhou (2013). While UNDP (2009), observes that, routine monitoring programme is a continuous process where stakeholders gain regular feedback on the developments being made towards achieving their set goals and objectives. Bakewell, (2004), contemplates that

programme monitoring is an in-put process while evaluation is an output process. In this regard, monitoring is crucial in determining the quality of information generated by Monitoring and Evaluation system within a microfinance institution to ensure quality performance.

The programme monitoring process should be well-designed, so as to function in consistent process using tools that can present accurate, valid and consistent information consumable to programme managers and stakeholders (Kusek and Rist, 2004). Centrally, poorly designed or weak programme monitoring systems may not accurately detect performance indicators and as a result, problem areas may go unnoticed and uncorrected on time. Izuka (2010) argues that the routine programme monitoring keeps interventions on track enhances responsibility among implementers and helps management to detect problems in time to avoid cost overrun and delays.

Programme evaluation as a systematic process, focuses on routinely processing, analysis and interpretation of information sourced from the project after thoroughly studying the indicators (Lahey2005). However, he noted that evaluation can be conducted in the middle or at the end of a programme implementation and is usually guided by criteria such as relevance, efficiency effectiveness, impact and sustainability of interventions to enhance achievement of results and optimize resources used (World Bank2004;UNESCO,2007).In UK, New Zealand and the United States (Power, Gregory Thoutenhood,1999)and Lang (2002) discussed the programme monitoring process as a major aspect which could be affected if the daily running indicators are not available. Nevertheless, in developing countries, programme monitoring is constrained by lack of personnel with appropriate skills and experience (Mackay, 2000; UNDP, 2009).Most public institutions lack personnel with specialized skills to undertake monitoring. Hardlife and Zhou (2013) indicate that, lack of skilled personnel is the main factor leading to failure of centralized government programme monitoring system in Sri Lanka. In Kenya, routine monitoring forms part of the ministry of finance mandate (GoK, 2012b).However, it is affected by resource constraints, shortage of skills, accurate data collection tools and methods, which make service delivery unsatisfactory.

However, Supervision is an integral element of Monitoring and Evaluation systems in which program managers organize, direct, overlook a group of people so as to influence their performance in achieving a mutual goal (Pont, Nusche and Moorman, 2008).Supervision patterns are styles of particular behavior which are presented by individuals when they perform their duties. They sometimes influence the conformity to organizational values and norms, in order to improve performance (Miller; 2002).Where to a large extent an organization's performance is determined by the leader; leadership is broader than any one given individual. Hemant (2011) argues that this is based on contingency theory which states that a change in leadership is not sufficient in organizational performance. This is contrary to Results Theory which advocates for participatory performance in which organizational goals are achieved though the team effort of all stakeholders (Kusek and Rist, 2004). In many developing countries, supervision is understood as being mere inspection

of work to conform to the established standards of an institution (Chepkuto, 2012). This type of approach is relevant in determining whether the microfinance institutions are operating in stipulated manner (UNESCO, 2013). This approach however does not provide comprehensive plans in improving performance and facilitating capacity building to address the issues impending in order to remain relevant in the market.

Microfinance institutions funding entrepreneurial projects in Kenya have embraced a practice of utilization of monitoring and evaluation systems by ensuring that quality assurance and standards and audit departments are well supported by regular supervision in all microfinance institutions in every sub-county as watchdogs in implementing services to entrepreneurial projects in all the Counties (GOK, 2013). As much as monitoring and evaluation systems requires logical use of the following processes of monitoring and evaluation systems: establishing the goal and clearness of what is expected of monitoring and evaluation systems; singling out questions on performance and indicators that requires zeroing in on if a project is performing as planned or not and if not, why not; setting up M&E activities and allocating obligations and financial resources that assist to avoid significant communication concerns, conflicts of interest, similar tasks and wasted efforts; gathering and organizing information, that is data collection procedures which are systematic and assimilated for validation and a more balanced view of project development and accomplishments; analyzing data and paving way for an evaluation report that is condensed and compiled of findings for easy comprehension; disseminating findings and recommendations of monitoring and evaluation systems that requires the reviews of the reports that are widely circulated and presented to decision makers and key stakeholders including those consulted in monitoring and evaluation systems techniques and finally learning from M&E systems findings for change are matters of concern to evaluators (UNESCO, 2005).

When considering Monitoring and Evaluation systems that are utilized by stakeholders, the methodologies used in microfinance institutions funding entrepreneurial projects are simple. For instance, through regular supervision of all details of services rendered each day is keyed in to the computer and can be accessed by the management every day. Through this the head office of all the branches of microfinance institutions funding entrepreneurial projects are informed of the position of every branch in respect to utilization of monitoring and Evaluation systems on provisions of its intended purposes (Merrifield *et al.*, 2012). In the process of further monitoring utilization of monitoring and evaluation systems, the concerned microfinance institutions funding entrepreneurial projects through audit units at every sub-county office have routine programme monitoring in all branches to monitor effective utilization of systems in microfinance institutions funding entrepreneurial projects every day. The results of such auditing findings are distributed among the managers to establish the position of microfinance institutions financial management and where anomalies are detected correction measures are applied immediately. Such projects have supported in directing utilization of monitoring and evaluation

systems towards provision of institutional capacities aimed at improving performance.

It is increasingly clear that all over the world, utilization of monitoring and evaluation systems are applied for different intentions in different sectors (Davidson, 2008). Studies reveal that farmers in Brazil, Mexico, Vietnam and India are becoming better planners and decision makers, selecting and acquiring knowledge from various production approaches. In India women are establishing and managing their own savings and credit programmes and are also getting involved in health care planning. In the United State of America community leaders are advancing their own vision and devotedly seeking reform and influencing government policies. In UK and Bangladesh institutions based are experimenting with participatory approaches in funding and supporting their institutions in M&E systems to strengthen and advance their own performance in providing progressive reinforcement (FHI, 2011). Similarly in Kenya, the ministry of finance has ensured that utilization of monitoring and evaluation systems in microfinance institutions funding entrepreneurial projects are effectively followed up to establish the success or failure of different programmes started by microfinance institutions for mainstreaming operations in the finance sector. Mostly Quality Assurance and Standards department are put in charge to support the audit section at the County and Sub-county levels (World Bank, 2010). Utilization of Monitoring and Evaluation systems to guide in the checks and balances in microfinance institutions funding entrepreneurial projects has never been productive as indicated by studies such as (Mackay, 2009).

## II. METHODOLOGY OF THE STUDY

The study adopted pragmatism paradigm and descriptive survey design. A sample of 282 respondents were selected for the study including 49 managers, 63 heads of departments and 196 entrepreneurs from all the licensed microfinance institutions funding entrepreneurial projects in Kisumu county, Kenya. The instruments used were two well-structured questionnaires for heads of departments and microfinance entrepreneurs and an interview guide for the managers. The instruments were pilot tested to check their validity and reliability, before being used.

## III. DATA ANALYSIS TECHNIQUES

Both qualitative and quantitative data approaches were applied in the procedures of analyzing and interpreting data. Quantitative data involving closed ended data was coded, entered, cleaned, transformed, analyzed and interpreted (Obure, 2002). Statistical Package for Social Science (SPSS) Programme was adopted to run analyses to provide frequency distributions, percentages and measure central tendency where applicable. Qualitative data was analyzed using Constant comparison analysis to identify underlying themes presented through the data (Leech, 2002 & Onwuegbuzie, 2007). The data generated through the questionnaires and interview guide were edited to detect errors and omissions and to correct this if

possible. The data was labeled with a descriptive title or a code. Similar coding was done to the other data, assigning numerical or other symbols to ensure the data is put into a limited number of categories or classes.

**A. RESPONSE RETURN RATE**

The study used two types of questionnaire for each of the sampled groups which comprised entrepreneurs and HODs. Table 1.1 shows the Questionnaire Return Rate for the sampled groups that were responded to and returned. The study sampled 63 HODs, 196 entrepreneurs, and 49 managers. Out of these numbers of respondents, only 60 HODs, 181 entrepreneurs and 41 managers dully filled the questionnaires and returned for analysis.

Category	Sampled	Returned	Return Rate
HODs	63	60	95.2%
Entrepreneurs	196	181	92.3%
Managers	49	41	83.7%
<b>Total</b>	<b>308</b>	<b>282</b>	<b>91.6%</b>

Table 1.1: Response Return Rate

This implies that the study achieved 95.2%, 92.3% and 83.7% respectively. These high response return rate were achieved because the researcher visited all the sampled respondents during data collection and administered the instruments to each respondent in person to ensure that each and every respondent took part in the study. However, respondents did not accordingly complete the questionnaire, claiming that they could not satisfactory comprehend the questions being asked. These response return rate was considered adequate as per Saunders (2003) and Gay (2003) who stated that a return rate of more than 50% was acceptable in research. Similarly, Mugenda and Mugenda (2003) share the same sentiments.

**B. ROUTINE PROGRAM MONITORING AND PERFORMANCE OF MFIS FUNDING ENTREPRENEURIAL PROJECTS**

The study objective sought to investigate effects of Routine Program Monitoring on performance of MFIs funding entrepreneurial projects. Views of entrepreneurs and HODs were captured on 10 item 5-point Likert scale customized for each category of the respondents.

**C. VIEWS OF HODS ON ROUTINE PROGRAM MONITORING IN MFIS FUNDING ENTREPRENEURIAL PROJECTS**

When the opinions of the entrepreneurs were sought based on their level of agreement with the following statements related to Routine Program Monitoring and performance of MFI funding entrepreneurial projects. The results were summarized and tabulated to show the frequencies and percentages of responses as presented in Table 1.2.

Statement	SD	D	N	A	SA	Mean	STDev
Routine monitoring is used to make decisions	0	0	2	25	33	4.517	0.567

Best practices are developed from routine monitoring	0	0	1	24	35	4.567	0.533
Routine monitoring reports are available within the organization	0	0	1	26	33	4.533	0.536
Planning for future projects is done through review meetings of previous information	0	0	3	22	35	4.533	0.596
From routine monitoring we learn more about clients	0	0	0	21	39	4.650	0.481
Clients are followed up after being issued with loans to establish the real picture in the field	0	0	3	18	39	4.600	0.588
Processes for Routine Monitoring is Communicated clearly	0	0	1	22	37	4.600	0.527
Ways of Routine monitoring are clearly stipulated	0	0	3	24	33	4.500	0.597
My organization supports the need for monitoring feedback	0	0	0	25	35	4.583	0.497
Monitoring is done in all areas in my organization	0	1	2	19	38	4.567	0.647

Source: Survey data, 2018; Percentage in parenthesis ( ); N =60

Table 1.2: Views of HODs on Routine Program Monitoring and performance of MFIs funding entrepreneurial projects

Majority of the respondents at 58(96.7%) agreed with the statement that routine monitoring was used to make decisions in their organizations. Almost all the respondents at 59(98.3%) confirmed the statement that best practices were developed from routine monitoring, while only 1(1.7%) remained neutral as none indicated otherwise. Another 59(98.3%) revealed that routine monitoring reports were available within their organizations. It was also found that planning for future projects was done through review meetings of previous information as confirmed by 57(95.0%) of the respondents. All the respondents 58(100.0%) agreed with the statement that from routine monitoring the entrepreneurs would learn more about clients. In fact, almost all the respondents at 57(95.0%) supported the statement that clients were followed up after being issued with loans to establish the real picture in the field. The study also found that process and ways of Routine monitoring were clearly communicated and stipulated as

indicated by 59(98.4%) and 57(95.0%) respectively. Generally, all the respondents at 100.0% revealed that their organization supported the need for monitoring feedback, with majority of the respondents at 57(95.0%) confirming that monitoring was done in all areas of their organizations.

**D. VIEWS OF ENTREPRENEURS ON ROUTINE PROGRAM MONITORING IN MFIS FUNDING ENTREPRENEURIAL PROJECTS**

Opinions of the respondents (Entrepreneurs) were also sought based on their level of agreement with the following statements related to Routine Program Monitoring and performance of Microfinance Institutions funding entrepreneurial projects. Table 1.3 shows the response.

Statement	SD	D	N	A	SA	Mean	STDev
Routine monitoring is used to make decisions	0 (0.0)	7 (3.9)	15 (8.3)	89 (49.2)	70 (38.7)	4.227	0.759
Best practices are developed from routine monitoring	0 (0.0)	7 (3.9)	16 (8.8)	105 (58.0)	53 (29.3)	4.127	0.723
Routine monitoring reports are available within the organization	6 (3.3)	19 (10.5)	5 (2.8)	90 (49.7)	61 (33.7)	4.000	1.043
Planning for future projects is done through review meetings of previous information	0 (0.0)	21 (11.6)	18 (9.9)	73 (40.3)	69 (38.1)	4.050	0.973
From routine monitoring we learn more about clients	0 (0.0)	9 (5.0)	15 (8.3)	79 (43.6)	78 (43.1)	4.249	0.809
Clients are followed up after being issued with loans to establish the real picture in the field	0 (0.0)	7 (3.9)	1 (0.6)	86 (47.5)	87 (48.1)	4.398	0.697
Processes for Routine Monitoring is Communicated clearly	0 (0.0)	8 (4.4)	2 (1.1)	110 (60.8)	61 (33.7)	4.238	0.686
Ways of Routine monitoring are clearly stipulated	0 (0.0)	18 (9.9)	19 (10.5)	85 (47.0)	59 (32.6)	4.022	0.913
My organization supports the need for monitoring feedback	0 (0.0)	13 (7.2)	22 (12.2)	70 (38.7)	76 (42.0)	4.155	0.900
Monitoring is done in all areas in my organization	0 (0.0)	7 (3.9)	15 (8.3)	88 (48.6)	71 (39.2)	4.232	0.761

Source: Survey data, 2018; Percentage in parenthesis ( ); N =241

Table 1.3: Views of Entrepreneurs on Routine Program Monitoring in MFIs funding Entrepreneurial projects

Based on the Entrepreneurs opinions, majority of the respondents at 159(87.9%) agreed with the statement that routine monitoring was used to make decisions in their organizations. Only 7(3.9%) indicated otherwise, while 15(8.3%) remained neutral. Almost all the respondents at 158(87.3%) confirmed the statement that best practices were developed from routine monitoring, while only 16(8.8%) remained neutral as 7(3.9%) indicated otherwise. The study also found that 151(83.4%) revealed that routine monitoring reports were available within their organizations. Only 25(13.8%) disagreed with the statement, while 5(2.8%) were neutral, did not want to comment on the issue. It was also found that planning for future projects was done through review meetings of previous information as confirmed by 142(78.4%) of the respondents.

Majority of the Entrepreneurs 157(86.7%) agreed with the statement that from routine monitoring the entrepreneurs would learn more about clients, while only 9(5.0%) disagreed with the statement. Almost all the respondents at 173(95.6%) supported the statement that clients were followed up after being issued with loans to establish the real picture in the field, while only 7(3.9%) indicated otherwise. The study also found that process and ways of Routine monitoring were clearly communicated and stipulated as indicated by 171(94.5%) and 144(79.6%) respectively. Generally, majority of the Entrepreneurs 146(80.7%) agreed with the statement that their organization supported the need for monitoring feedback, with majority of the respondents at 159(87.8%) confirming that monitoring was done in all areas of their organizations.

**E. EFFECT OF ROUTINE PROGRAM MONITORING ON PERFORMANCE OF MFIS FUNDING ENTREPRENEURIAL PROJECTS**

Study research question sought to establish the extent to which Routine Program Monitoring influences performance of MFIs funding entrepreneurial projects. In order to achieve this, the researcher modeled a regression equation hypothesized to explain the effect of Routine Program Monitoring on performance of MFIs funding entrepreneurial projects. The regression equation was of the form:

$$Y = B_0 + B_2X_2 + \epsilon_2$$

Where Y is performance of MFIs funding entrepreneurial projects, B<sub>0</sub> is the coefficient of the constant term relating performance and Routine Program Monitoring, B<sub>2</sub> is coefficient of Routine Program Monitoring, X<sub>2</sub> is Routine Program Monitoring and ε<sub>2</sub> is error term for the equation.

Consequently, to obtain continuous data for regression from the ordinal likert scale data on Routine Program Monitoring and Performance of MFIs funding entrepreneurial projects, summated scores from each of the scales was obtained for each respondent from the 241 respondents comprising of 181 entrepreneurs and 60 HODs in the various participating MFIs. Data was analyzed through simple linear regression using SPSS version 22 with performance of MFIs funding entrepreneurial projects as the dependent variable and

Routine Program Monitoring as the independent (predictor) variable. The regression output is presented in Table 1.4.

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.594 <sup>a</sup>	.352	.350	3.34152	1.764

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1452.716	1	1452.716	130.105	.000 <sup>b</sup>
Residual	2668.612	239	11.166		
Total	4121.328	240			

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error			
1	(Constant)	24.768	1.424		17.396	.000
	Routine program monitoring	.376	.033	.594	11.406	.000

a. Predictors: (Constant), Routine program monitoring

b. Dependent Variable: Performance of MFIs funding entrepreneurial projects

**Table 1.4: Effect of Routine Program Monitoring on performance of MFIs funding Entrepreneurial projects**

From the findings in Table 1.4, there was a significant relationship between Routine Program Monitoring and performance of MFIs funding entrepreneurial projects (R = .594; p < .001). Regression analysis was used to test if Routine Program Monitoring significantly predicted performance of MFIs funding entrepreneurial projects. The results of the regression indicated that Routine program monitoring explained 35.2% of the variance in performance of MFIs funding entrepreneurial projects (R<sup>2</sup> = .352, F (1, 239) = 130.105, p < .001). It was established that Routine Program Monitoring significantly predicted performance of MFIs funding entrepreneurial projects (B = .376; t (239) = 11.406; p < .001).

By replacing the significant coefficients into the equation connecting Routine Program Monitoring with performance of MFIs funding entrepreneurial projects, the equation becomes:

$$Y = 24.768 + 0.376X_2 + \epsilon_2$$

This shows that enhanced Routine Program Monitoring within MFIs leads to increased and improved performance of the MFIs funding entrepreneurial projects.

**HYPOTHESIS TESTING**

The research hypothesis was stated in the alternative as:

H<sub>a</sub>: There is a relationship between routine Programs monitoring and performance of microfinance institutions funding entrepreneurial projects.

Since the study found a strong positive relationship (R = .594; p < .001), the study deduced that there exists a statistically significant positive relationship between Routine Programs Monitoring and performance of MFIs funding

entrepreneurial projects. Thus, the study accept the alternative hypothesis and reject the null.

**IV. FINDINGS**

The study investigated the extent to which routine program monitoring influences performance of microfinance institutions funding entrepreneurial projects. The study established that majority of the respondents agreed in their organization, best practices were developed from routine programme monitoring and that monitoring is done in all areas in their organization. It was also found that routine monitoring is used to make decisions and processes, ways for Routine Monitoring were communicated and clearly stipulated to all members. In testing the alternative hypothesis, (H<sub>a</sub>: There is a relationship between routine Programme monitoring and performance of microfinance institutions funding entrepreneurial projects), since the study found a strong positive relationship (R = .594; p < .001), it is deduced that there exists a statistically significant positive relationship between Routine Programme Monitoring and performance of MFIs funding entrepreneurial projects. Thus, accept the alternative hypothesis and reject the null.

**V. CONCLUSION**

To conclude, the study investigated the extent to which routine program monitoring influences performance of microfinance institutions funding entrepreneurial projects. Major conclusions made were that, best organization practices were developed from routine monitoring and that monitoring was done in all areas in most of the MFIs funding entrepreneurial projects. The study also concluded that routine programme monitoring was used to make decisions and processes and ways of Routine Monitoring were communicated and clearly stipulated to all members in the organization. With respect to the alternative hypothesis testing, the study concluded that there was a strong positive relationship (R = .594; p < .001), which was statistically significant between Routine Programme Monitoring and performance of MFIs funding entrepreneurial projects.

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