INFLUENCE OF MONITORING AND EVALUATION ON THE POVERTY GRADUATION PROGRAM OF BOMA IN NGURUNIT, NAMAREI AND ILLAUTLOCATIONS, MARSABIT COUNTY, KENYA

BY

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DECLARATION

Student:

This research proposal is my original work and has not been submitted to any other institution of learning for examination or an academic award.

Jeremiah Sarunye Lengure: EL/SPM/01079/2016

Sign..... Date…….

Supervisor:

This research proposal has been submitted for examination with my approval as the university supervisor.

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DEDICATION

I wish to dedicate this work to my wife Caroline, daughter Shammy, and my parents Mr and Mrs Lengure

ABSTRACT

Since 1990, more than 1.1 billion people have moved out of extreme poverty globally. Africa is the poorest, with 28 of the world's poorest countries, and more than half of the world's poor, living in Sub-Sahara. Kenya is ranked eighth globally and sixth in Africa, among countries with the largest number of people living in extreme poverty with 29% (14.7 million) of its population consuming less than $1.90 (Sh197) per day or Kshs 5,910 monthly. Marsabit County, poverty index rating in 2018, stood at 83.2%. Against this backdrop, BOMA Project a Non-Governmental Organization (NGO) working in Marsabit County put in place a poverty graduation program. This study sought to examine the extent to which monitoring and evaluation (M&E) contributed to project performance. The main objective of the study was to analyse the influence of the monitoring and evaluation system on BOMA's poverty graduation program in Ngurunit, Namarei and Illaut Locations, in Marsabit County. The specific objectives were to: Establish influence of monitoring and evaluation on the performance of BOMA micro businesses in Ngurunit, Namarei And Illaut Locations, Marsabit County; Establish influence of monitoring and evaluation on human capacity building in BOMA Project; Establish influence of monitoring and evaluation data on the performance of saving and lending scheme of BOMA micro businesses in Ngurunit, Namarei And Illaut Locations, Marsabit County. The researcher conducted an experimental study, where a Randomized Control Trail (RCT) was used to evaluate the influence of BOMA's project, alongside other mixed research approaches (Interviews, FGDs and document analysis) for triangulation purposes. The study targeted women adults, who benefited from BOMA intervention and graduated more than a year ago and those who have never benefited from BOMA programs. A random sample of 49 women was used, 24 beneficiaries and 25 non-beneficiaries. 13 interviews were conducted with project implementers (10 field officers and 3 with M&E officers). Face to face interviews, questionnaires, documents analysis and Focused Group Discussion (FGD) were used to collect data. Data collected was analyzed using descriptive statistics. Results reveal high increase in assets, income and savings with BOMA beneficiaries compared to non-beneficiaries. BOMA beneficiaries reported a cumulative 78% increase in income compared to only 20% by non-beneficiaries. A 100% of beneficiaries have savings and save regularly in more than one place compared to only 20% of the non-beneficiaries with saving and only 8% who regularly save. Also results shows that BOMA beneficiaries have been empowered to access credit services. On borrowing 96% of the beneficiaries borrow compared to only 8% of non-beneficiaries with 100% beneficiaries in position to repay their own loans compared to only 8% of non-beneficiaries. These results can be attributed to the monitoring and evaluation as a management function, as confirmed by the FGDS. In conclusion, the study has shown that monitoring and evaluation has an influence on project performance. However, M&E results and findings shared to all relevant people for timely decisions and planning. BOMA management also should take active part in M&E activities. The study is therefore beneficial to NGOs, donor agencies, project managers, policy makers and project management students who are involved in the designing and implementation of result-based and effective M&E.

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ABBREVIATIONS AND ACRONYMS

ACRONYM	Description
ASALS	Arid and Semi-Arid Lands of Africa
BOMA	It's a Swahili Word Meaning Enclosure
BRAC	Bangladesh Rural Advancement Committee
CFPR/TUP	Challenging the Frontiers of Poverty Reduction/ Targeting the Ultra-Poor
HSNP	Hunger Safety Net Program
NGO	Non-Governmental Organization
PAAP	Poverty Alleviation Action Programme
PEC	Poverty Eradication Commission
PRA	Participatory Rural Appraisal
RCT	Randomized Control Trial
REAP	Rural Access Entrepreneurship Program
SL	Sustainable Livelihoods
UN	United Nation.
UNICEP	United Nations Children Education Fund
WFP	World Food Program
USAID	The United States Agency for International Development
M&E	Monitoring and Evaluation
PEPFAR	President's Emergency Plan for Aid Relief
FGD	Group Discussion
ES	Economic Strengthening

DEFINITION OF ERMS

1. **Performance of monitoring and evaluation systems:** Performance of monitoring and evaluation systems is the ability of measured project activities to provide users of the system access to quality and accurate information that can be used for organizational learning and decision making.

1 **Monitoring:** Refers to the continuous tracking of project by way of collecting and analyzing data as the project progresses. It is the systematic process of collecting and analyzing information to track the efficiency of an organization in achieving its goals.

2 **Evaluation:** Refers to the process of determining the worth or significance of an activity, policy or program. It is the systematic and objective assessment of the ongoing or completed projects in terms of design, implementation and results in order to judge issues such as programme relevance, effectiveness, impact and sustainability.

3 **Monitoring and evaluation:** Monitoring and evaluation is the process of systematically collecting and analyzing information of ongoing project and comparison of the project outcome/impact against the project intentions.

4 **Monitoring and evaluation systems:** Is a set of components which are related to each other within a structure and serve a common purpose of tracking the implementation and results of a project.

5 **Stakeholders involvement:** Refers to the inclusiveness of the project primary stakeholders, secondary and tertiary stakeholders in the project monitoring and evaluation process.

6 **Non-governmental organization** is a private voluntary association of individuals or other entities, not operated for profit or for other commercial purposes.

7 **Human capacity:** this is defined as the capabilities of employees in an organization to perform their monitoring and evaluation duties efficiently, effectively and sustainably to support the M&E system. For the system to perform employees should have the skills and experience.

8 **Microbusiness:** These are small businesses started by individuals or groups, through grants or financed by their own initiatives.

9 **Savings and lending's:** Are groups of people who come together in an organized manner to form group to pool money together through buying and selling of shares to enable them save and eventually borrow from themselves, this is common in places where the services of banks are not available or places of poverty-stricken communities.

10 **Graduation period (Poverty):** Is the period that intervened persons are deemed to have moved out of poverty based on timing, indicators and threshold that are in place.

11 **Poverty Graduation Programmes:** Helps people attain the confidence and the capacity to independently generate income, buoyed by increased social and health awareness. It targets individuals living in extreme poverty and provides them with basic resources, financial education, technical training, life skill coaching, and social support so that they can "graduate" from the program with food security and sustainable sources of income.

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CHAPTER ONE

INTRODUCTION

1.1Background of the Study

Many organisations, see project monitoring and evaluation activity as a donor requirement rather than a management tool (Babbie & Mouton, 2006). For this reason, organisations especially Non- Govermental Organisations (NGOs), implement project M&E just to cope with demands and pressures from funding agencies rather than as a measure to contribute to project performance (Kusek & Rist, 2004). Despite many studies having been done, only a few organisations have faith in M&E partly because its influence on project performance is not well understood (Khan, 2001; Ogula, 2002; Kusek & Rist, 2004; Nyonje, Ndunge, & Mulwa, 2012).

On the other hand, for a successful adoption of M&E system, skilled people are required who can fulfill the M&E functions and tasks. Main tasks include establishing and using a computerized system, designing the general outline of the M&E system, facilitating learning, cope with new changes and managing communication of M&E findings. Insufficient knowledge and skills are the most common blame on why a project system is not delivering results. In practice knowledge and skills is acquired while undertaking the job through concrete experience, (UNDP, 1998). To meet skills and knowledge needs will involve training the staff either internally or externally or going for already trained people. Time to time, every M&E officer needs to upgrade his skills through trainings and workshops. The field officers will also require continuous skills building since information requirements in a project changes over time and new methods will be needed for data collection and analysis (UNDP, 1998). According to Hughues and Gibbs et al., (2002), for M&E to be adopted organizations need to have staffs who have unique and definite skills expertise. NGOs lack the ability to get them and this indicates that the

areas which require these skills are not undertaken, making the adoption of an M&E system unsuccessfully implemented. Gilliam et al., (2003) also observe that, this implies deficiency of quality data therefore decision making as regards the project is solely centered on perception not tangible data.

A study of monitoring, evaluation and learning system on comic relief by Sam Mcpherson indicated that not all Non-Governmental Organisation (NGO) explicitly link their Monitoring, Evaluation and Learning (MEL) systems and their requirement in the aid chain. If they were to do this, it would support them to think more systematically about the differing roles of commissioning, intermediate and implementing NGOs with regards to MEL, and how MEL can be designed to help them evaluate how well they are playing their specific role.

In many cases, because of limited budget and resources, organizations are dependent on others to provide data and rely on goodwill rather than explicit authority to encourage compliance. The lack of sufficient numbers of skilled M&E personnel to gather required data and poor management information systems make storing and sharing data difficult. A study conducted in Nairobi Kenya where data from 30 non-government organizations was collected and analyzed, established that the more the number of M&E staff the better the M&E performance. The study found out that with limited staff, M&E systems in NGOs have difficulty receiving quality and timely data and information from other parts and levels of organizations. The study further found out that good governance structure, more funding for M&E and proper indicator definition impacted positively on the performance of M&E system, (Clear, 2013).

According to the Kenya Social Protection Sector Review (2012), monitoring and evaluation of social programmes in Kenya is still weak, and where it is done the information is not made

public. In addition, most NGOs do not have the capacity to hire M&E persons and ICT staff who, have skills, understand M&E systems and are able to develop appropriate tools. Hence, they end up with week M&E systems that don't meet either their needs (Chesos, 2010). According to Koffi-tessio (2002),M&E systems are not meeting their obligatory requirements as decision making tool; Instead their activities are controlled by a bureaucratic management. According to Shapiro (2011), M&E is also viewed as a donor and not a management requirement.

Odhiambo (2000), researched on challenges facing monitoring and evaluation practices in Kenya. He noted that evaluation when done was yet to reach an acceptable level, when undertaken, and rather dealt more with inputs and outputs than with impacts. He also noted that there is lack of competence when it comes to qualified practitioners as there are few professionally trained evaluators. A significant number of NGOs lack sufficient funding for their activities; monitoring and evaluation are taken as an expenditure that they cannot have the funds for and so employing persons with lower qualifications (certificates and diplomas) to pay low wages than employing the degree and master holders who will require high wages (Gilliam et al, 2003).

The above confirms that the M&E systems are not performing satisfactorily in developing countries. They are facing challenges that are contributing to their insufficiency and which calls for intervention. Research also shows that the foundation for evaluation is being built in many developing countries (Kusek and Rist, 2004). Consequently, there has been a growing global movement to demonstrate accountability and tangible results, and also due to the international donors focus on development impact, many developing countries will be expected to adopt results-based M&E systems,in future.

1.2 Problem Statement

In the developing countries, Kenya included, governments are faced with several challenges in addition to inability to resourcefully respond to changing needs of communities. The current slower economic growth in developing countries, have been attributed to the poor utilization of available resources that has continually made poverty index to go up, instead of reducing. The Impacts of poverty graduation programmes initiated by the governments and Non-governmental organizations are not adequately established, resulting to citizen not having a better-quality life which is the core objective of the poverty graduation programmes. There has been an increase use of data, as a result of the existence of a rich and relevant data following the recently developed methodological tools for analysis. However, high-quality evaluations, remains relatively rare in the field of Micro-business and entrepreneurship policy. The lack of monitoring and evaluation mechanisms, skills, capabilities and opportunities to train staff in M&E is clearly a major systemic gap across the region. While there is no need to possess extraordinarily complex monitoring and evaluation systems, there is certainly a need for them to better understand and realize the importance of the M&E systems in order to improve their programs. Thus, there is a need to ensure that account is taken of the interactions between the outcomes of different Micro-business and entrepreneurship policies and programmes for informed judgments to be made about potential adjustments for graduation programmes to be able to clearly demonstrate medium- and longer-term economic impacts.

It is upon this, that this study investigated the influence of M&E in the BOMA poverty graduation programme in Marsabit County. This study investigated to what extent the data on saving by residents was used to inculcate a saving culture by beneficiaries of the project. This study evaluated the role played by M&E systems and how M&E assisted BOMA in its

operations. Thirdly, this study investigated how the use of monitoring and evaluation influenced the performance of human capacity. This was in relation to project performance and trainings. On Project performance the study looked at the timeliness of project delivery, the number of activities implemented and availability of resources.

1.3 The Main Objective

The main objective of the study was to establish the influence of monitoring and evaluation on project performance of BOMA in Marsabit County.

1.3.1 Specific Objectives of the Study

The Specific objectives were to:

i. Establish influence of monitoring and evaluation on the performance of BOMA micro businesses in Ngurunit, Namarei And Illaut Locations, Marsabit County
ii. Establish influence of monitoring and evaluation on human capacity building in BOMA Project.
iii. Establish influence of monitoring and evaluation dataon the performance of saving and lending scheme of BOMA micr----------obusinessesin Ngurunit, Namarei And Illaut Locations, Marsabit County

1.4 Research Questions

i. How has the use of monitoring and evaluation influenced the performance of microbusinesses, saving and lending schemes?
ii. How has the use of monitoring and evaluation influenced the performance of human capacity?
iii. How has the use of data influenced the performance of microbusinesses, saving and lending schemes?

1.5 Scope and Limitations of the Study

The proposed research covered the performance of monitoring and evaluation systems in non-government organizations in Kenya, with special emphasis of BOMA project in Marsabit county. The study was limited to establish how BOMA monitoring and evaluation influenced the performance of microbusinesses, saving and lending scheme and human capacity building in Marsabit county households. This study did not focus on the BOMA's targeting process, cash transfer, social interaction and Health support components.

The research was further limited geographically to BOMA Project in Korr/Ngurunit ward, Marsabit South Constituency in Marsabit County. This might have impeded the number and variability of the respondents that the study could have targeted.

Some respondents were unavailable, and others didn't have enough time to give required information due to their busy schedule which hindered effective data collection and findings. However, the researcher addressed this problem by making a follow-up to allow them respond at their most convenient time.

1.6 Justification of the Study

Outcomes of this study will particularly help the NGOs staff, donor agencies and project managers to better understand the influence of M&E systems and the need for adopting them in order to meet expectations of the stakeholders and also to provide important information for future interventions. NGOs can benefit from basic concepts of project monitoring and evaluation which to date no empirical attempt has been made to demonstrate how it would contribute to better management of NGOs in Kenya. First, NGOs have embraced a strategic re-orientation towards project management based on the program concept in an attempt to benchmark with multilateral development agencies. Secondly, within the strategic thinking, there is need to

provide feedback on utilization of resources and impacts being achieved. Thirdly, the kind of impacts achieved will have a direct implication on the quality of infrastructure and ultimately that of NGOs deliverables in Kenya. Thus, it will be useful for researchers and policy makers to understand the aspect project monitoring and evaluation and its constituent elements likely to influence NGO's projects implementation for strengthening the existing systems. The study findings are expected to be beneficial to the Kenyan NGOs.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Managing Poverty graduation programmes projects require an operational M&E system. The M&E system is the set of planning, information gathering and synthesis, refection, and reporting processes, along with the necessary supporting conditions and capacities required for the outputs of M&E to make valuable contributions to decision making and learning. This chapter presents forth a write up based on the influence of monitoring and evaluation on performance of businesses, influence of monitoring and evaluation on human capacity and influence of monitoring and evaluation on performance of savings and lending schemes.

2.1.1 Influence of Monitoring and Evaluation of Performance of Businesses

There have been a number of recent advances in data collection and policy evaluation techniques for Micro-business and entrepreneurship policy development, many of which are likely to be particularly valuable in the evaluation of Micro-business and entrepreneurship programmes and policies (OECD, 2017).

The current slower economic growth in developing countries, have been attributed to the poor application of entrepreneurial activities. The government in Kenya and scholars have alluded to various constraints that limit entrepreneurs from sustaining their businesses as emanating from global challenges, and some are a result of governments having to internationalize their economic policies to suit their trading partners. Garcia and Capitan (2016) argue that entrepreneurs continue to struggle in developing their business, because the business environments in various spaces are not suitable for entrepreneurs. SMMEs performance can be improved through application of systematic processes that tracks their mistakes and barriers, this

has been made possible by technology and the existences of rich and relevant data within different sectors which remain unexploited for Micro-business and entrepreneurship policy evaluation. Recently-developed analytical tool could become an important resource in the area of Micro-business and entrepreneurship policies analysis and development. A further challenge is to ensure that account is taken of the interactions between the outcomes of different Micro-business and entrepreneurship policies and programmes, for informed judgments be made about potential adjustments to the policy mix; i.e. identifying programmes that can be expanded and programmes that merit abrogation. Moodley (2009) argues that business assessment tools should be able to diagnose what influences SMMEs in the environment where they are based and how they can be able to provide them with a mechanism for their growth in their various areas of the operations with the intention to improve their performance. Abreu-Ledon et al. (2018) is of the view that "it is problematic to measure performance that is only expressed in financial terms". Governments and society expect SMMEs to create jobs in their communities and yet ignore their well-being.

The business analysis conducted on behalf of SMMEs, in accounting and auditing, is not enough to assess their performance and ascertain their business focus in this decade of the Fourth Industrial Revolution. There is a need to monitor and evaluate small business of any type to track the errors and limitations associated with the implementation of their business strategies. Research indicated that "Some entrepreneurs have been exposed to constraints that result from their inability to sustain financial viability", (Matsiliza, 2018). Vulnerable groups (e.g children, disables and women) have not secured good positions or a healthy financial viability in SMMEs; hence they fall short in developing their local communities.

Lambrecht and Pirnay (2005) agree that the M&E focus of small business, should be directed towards on improving their compliance to government policies and regulations, administrative procedures, and taxation. However, SMMEs M&E can offer more than merely that, the process can assist SMMEs in avoiding inaccurate judging of capacities on their success and performance. Monitoring will also prepare them in generating enough information and resources needed for auditing purposes and manage results by comparing them with their plans and objectives.

The overall Result Based M&E can also improve the overall performance and quality of SMMEs and set new standards instead of using laid back ideas that can't sustain the business. Ideas, programmes, and projects evaluated can also set new standards and strategies for future programmes to be better planned. The SMMEs knowledge generated from monitoring and evaluation can assist them in information sharing and networking.

There has been an increase in the use of the most reliable and rigorous evaluation techniques, including for Micro-business and entrepreneurship policy. New econometric techniques such as propensity score matching, can be used correct selection biases. The use of Randomised Control Trials (RCT) has significantly increased recently, whereby the treatment group and their performance is compared over time-controlled group who were randomly excluded in order to establish a counterfactual. However, high-quality evaluations are few in the field of Micro-business and entrepreneurship policy. In US it is reported that, out of 53 programmes, 39 of the had either never conducted a performance evaluation or had conducted only one in the past decade, (GAO, 2012). In addition, the UK National Audit Office concluded that none of the UK government evaluations in the field of business support provided convincing evidence of policy impacts (NAO, 2020).

Key indicators need to be developed to monitor outcomes and assess the degree to which intended or promised outcomes are being achieved (Kusek & Rist, 2004). Data is needed frequently to build evidence and track results. According to Guijt (1999) "information needs to be collected at optimal moments and with a certain frequency".

A longitudinal study conducted in 2018, on BOMA beneficiaries enrolled between 2011 and 2013, revealed positive results; impact still continues, and more importantly increasing (BOMA project, 2018). Longevity studies conducted in 2012 and 2018 by BOMA project, also show women's increased income and gains in savings and social equity (BOMA project, 2018). A midline conducted by BOMA project in 2017, in comparison to baseline analysis show that after only 12 months of being into the program. Household income increased by 77%, savings increased by 1,055%, business values increased, on average, by 47.44% (BOMA project, 2018). This proves that with good systems programmes can achieve their intended goals. This study focused solely on monitoring and evaluation systems put in place by BOMA with a view to establishing to what extent the data collected from the M and E exercise were used to improve project outcomes.

2.1.2 Influence of Monitoring and Evaluation on Human Capacity

The technical capacity of the organization in conducting evaluations, the value and participation of its human resources in the policymaking procedure, their incentive to impact resolutions, that can be enormous determinants of how the evaluation's lessons are made, conversed and perceived (Vanessa and Gala, 2011). People in the project should be have clear job allocation and designation be fitting their skill, if they are insufficient then training for the necessary skills should be set. For projects with staff out in the field to carry out project monitoring activities on their own need to have constant and intensive onsite support, (Ramesh, 2002). Capacity building

of employees is the actual organizational focus on the employee to turn them to be better, either as a individual or as a contributor to the firm. Organization are responsible and expected to enhance output of their employee, (Pearce and Robinson, 2004).

According to Foresti, (2007), this organizations should not only focus on trainings, but learning approaches can be used, from secondments to research institutes and opportunities to work on impact evaluations in or outside the organization to improve their performance, to time spent by project staff in evaluation section and similarly, time taken by evaluators in the ground. Evaluation must also be autonomous and relevant. For objectivity, those responsible for the design and implementation of the development intervention should be independent,(OECD, 2002 and Gaarder and Briceno, (2010)). The study shows that it is vital to determine what methods are appropriate to the users' needs the given context and subjects of data, baseline, and indicators, (Hulme, 2000).

In order to carryout a quality monitoring evaluation efficiently, there are some critical factors that essential be taken into the version, such as the use of pertinent skills, sound methods, adequate resources and accountability,(Jones et al, 2009). The resources include expertise in M&E and financial resources. Rogers (2008) suggests the use of multi-stakeholders' dialogs and within a supportive institutional framework while being cognizant of political influence in data collection, hypothesis testing and, in the intervention, in order to let bigger involvement and recognize the differences that may arise.

The M&E system need skilled people who effectively execute the M&E tasks for which they are responsible. Therefore, understanding the skills needed and the capacity of people involved in the organization (undertaking human capacity assessments) and addressing capacity gaps

(through structured capacity development programs) should be at the center of the M&E system Gorgens & Kusek, (2010). In its framework for a functional M&E system, UNAIDS (2008) notes that, not only is it necessary to have dedicated and adequate number of M&E staff, it is essential for all staff to have the adequate skills for the work. Moreover, M & E trainings should focus on a wide range of activities, such as formal training, in-service training, mentorship, coaching and internships. Lastly, M&E capacity building need not only to focus on the technical aspects of M&E, but also should address skills in leadership, financial management, facilitation, supervision, advocacy and communication.

An adequate supply of skilled M&E professionals is critical for the sustainability of M&E systems. Furthermore, there is need for projects to recognize that "growing" evaluators need far more technically oriented M&E training and development than can usually be obtained with one or two workshops. Acevedo et al.(2010) argues that a combination of both formal training and on-the-job experience are important in developing evaluators with various options for training and development opportunities which include: the relevant institutions (public sector, the private sector, universities, professional associations), job assignment, and mentoring programs.

Monitoring and evaluation carried out by untrained and inexperienced people is a great waste of organizations resources, it is time consuming, costly and can generate impractical and irrelevant results which when used can negatively affect the project,(Nabris, 2002). According to UNDP (2011), most organization in pacific are faced with the challenge of inadequate monitoring and evaluation systems, and capabilities and opportunities to train staff in technical skills in this area. During the UNDP assessment with the CSOs in pacific it was noted that lack of monitoring and evaluation mechanisms and skills was the major systemic gap across the region and this gap can be addressed not necessarily through training on extraordinarily complex monitoring and

evaluation systems, but just a rudimentary knowledge of, and ability to utilize reporting, monitoring and evaluating systems, (UNDP, 2011)

2.1.3 Influence of Monitoring and Evaluation on PERFORMANCE Saving and Lending Schemes

Effective monitoring and evaluation (M&E) systems for savings group (SG) programs must be able to produce results that can be used to make informed decision by donors, program implementers, the groups and even individual group members themselves. Additionally, the management information system (MIS) must be affordable for the SG and its members. Also, the data collection using MIS should not be burdensome to group members. There is a need to design project-specific monitoring systems to collect specialized data of interest to stakeholders. However, there are limited resources and, more importantly, the need to focus the M&E design, concentration should be placed on a selection of key indicators based on the program's goals and logic model, (Economic Strengthening for Vulnerable Populations, 2014)

RCT Studies in Mali (BARA and IPA, 2013), Burundi (Annan et al., 2013), Malawi (Ksoll et al., 2013) and Malawi, Uganda and Ghana (IPA, 2012), have reported a significantly increase in the levels of savings and credit (both number of loans and level of credit) in the treatment areas compared to the control areas. Also, a small qualitative study which involved 40 respondents, in Zambia reported an increase in savings because of SG membership (Taneja, undated). These findings are considered as a further stage in the outcome chain. Indeed, once members have decided to stay in a group, there will be specific mechanisms which will lead them to use the services of the SG (i.e. savings and loans in particular) in the way they do. Therefore, adopting an M&E approach will focus on understanding and revealing what these mechanisms for saving and taking loans from SGs might be. Across countries, studies have also reported that, at

different degrees, loans and share out monies are used for business investments, agricultural inputs, education expenses, food, household consumption, and building or repairing a house (Anyango et al., 2007; BARA and IPA, 2013; Boyle, 2009; Cameron and Ananga, 2015; Taneja, undated; Ksoll et al., 2013; IPA, 2012).

Research conducted in Western Kenya shows that members majorly save for school fees, food and small businesses. Similarly, members reported having used the last SG distribution for the same three reasons (DAI, 2010). Ethnographic studies in coastal Kenya also reported that SG loans were mostly used to pay school fees (Elliott, 2014). Again, these findings are considered as a further step in the outcome chain. From a M&E perspective, all the different outcome stages imply a set of mechanisms which are meant to trigger the respective set of outcomes. Beyond outcomes, we have identified a set of impacts which are the long-term changes expected by the TOC. SG members may choose to stay in a group, use the services provided by the group and clearly have a reasoning around why they use the services in specific ways. After this self-reasoning on choices, there is a level of impact which may happen irrespective of the decisions of SG members and result from reasoning of other people and other factors at play in a particular context, rather than the reasoning of the SG members. For instance, women may experience a higher level of empowerment or respect from their husband as a result of the ways in which they have used the services even if that impact was not the main aim that pushed them in using such services. Similarly, members may become less vulnerable to shocks or have better livelihoods, but again this would not only be a result of their previous decisions. Indeed, it also depends on many other factors, such as market opportunities, social networks, availability of inputs, good weather and so on. This level of impact is often what RCT studies have focused on. In the current literature, while there seems to be a certain degree of agreement on the fact that

SG services are appreciated and used for different purposes by their members, therefore enriching financial inclusion, the medium- and longer-term impact of SGs economic impact is for instance not always found. An RCT study in Burundi finds an increase in monthly expenditure, asset ownership and economic mobility (Annan et al., 2013), and the mix-method evaluation conducted in Zanzibar finds improved income from businesses and ability to buy more inputs (Anyango et al., 2007). On the other hand, an RCT study conducted in Mali finds no substantial changes (BARA and IPA, 2013) and an RCT study conducted in Ghana, Uganda and Malawi finds no changes in asset ownership and PTT scores (IPA, 2012). Rather than being conclusive, such findings suggest that participation in SGs is supporting members, and in particular women, to invest in small businesses which may lead or not to an immediate increase in income and expenditures. However, as noted by some qualitative studies, the small contributions from SGs may help women stabilise their activities (BARA and IPA, 2013) and contribute to the household (Bermudez and Matuszeski, 2010). As previously stated, these findings become the final impact stage in a M&E approach. The reasonings which lead to certain outcomes may not always be intended or predicted by the project. For instance, it was found that participation may give women more time to cope with emergencies. In particular, it has been noted that by accessing quick credit from their SGs women gain more time to manage decisions of selling animals or to look for work to pay for school fees – although such coping strategies remain the same. This was noted both in Kenya (Elliott, 2014) and Ghana (Cameron and Ananga, 2015) where the qualitative study Join SG (01) Stay in SG (02) Save take and repay loans (03) Use loans and share out (04) Better livelihoods Reduced livelihoods vulnerability increased empowerment (impact).

In summary, this literature review has shown that while there is general agreement about the valued aspects of SGs (i.e. financial and social benefits) and their widespread use by members (i.e. mechanisms from a M&E perspective), the outcomes and impact of SGs, are less clear. Investment in small businesses, an improvement in food security and a decrease in school absenteeism seem to be the main changes produced by SG membership together with women's improved social status and control over resources and household decision-making. However, such literature does not explore the mechanisms behind the use of SG services in environments where they are potentially present together with other informal services. Also, such literature lacks a more nuanced picture of who benefit from SGs and in which ways. In this evaluation of SGs, we are adopting an M&E approach to explore to its influence on saving groups performance.

2.2 Conceptual Framework

According to Mugenda & Mugenda (2013), conceptual framework involves forming ideas about the relationship between variables in the study and showing the relationship graphically. In this research study, the independent variables are tools and methods, management role, level of training and stakeholder's involvement. These variables in turn affects the state of monitoring and evaluation systems in BOMA project and therefore, the independent variable will be performance of M&E systems and is the variable that cannot be directly controlled.

2.3 Conceptual Framework

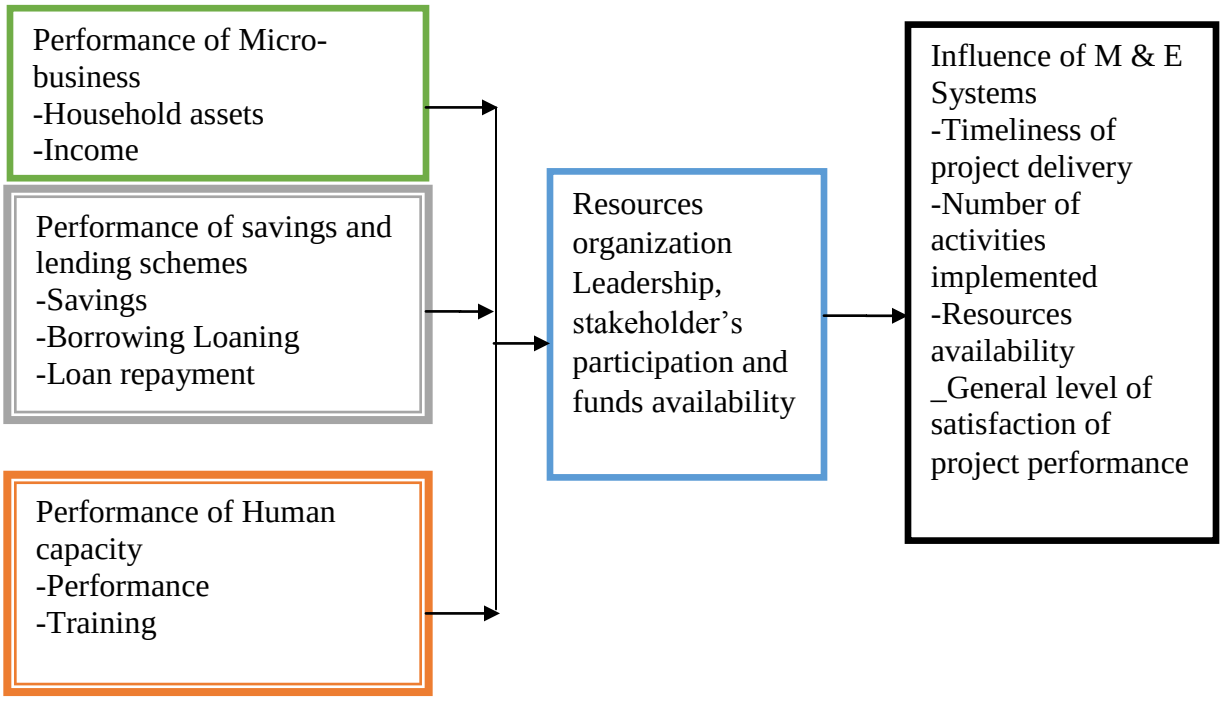


Figure 1: conceptual framework for influence of management on M&E on Performances of Micro business, savings and lending scheme

2.4 Knowledge Gap

Literature reviewed revealed that there has been increased use of Randomised Control Trials (RCT), has significantly increased recently, whereby the treatment group and their performance is compared over time-controlled group who were randomly excluded in order to establish a counterfactual However, high-quality evaluations are few in the field of Micro-business and entrepreneurship policy. SMMEs performance can be improved through application of systematic processes that tracks their mistakes and barriers, this has been made possible by technology and the existences of rich and relevant data within different sectors which remain unexploited for Micro-business and entrepreneurship policy. Recently-developed analytical tool could become an important resource in the area of Micro-business and entrepreneurship policies

analysis and development. A further challenge is to ensure that account is taken of the interactions between the outcomes of different Micro-business and entrepreneurship policies and programmes, for informed judgments be made about potential adjustments to the policy mix; i.e. identifying programmes that can be expanded and programmes that merit abrogation

Monitoring and evaluation carried out by untrained and inexperienced people is bound to be time consuming, costly and the results could generated prove impractical and irrelevant. Therefore, this will definitely impact the success of projects.

Additionally, the lack of capabilities and opportunities to train staff in technical skills in this area is clearly a factor to be considered. During the UNDP assessment with the CSOs in pacific it was noted that lack of monitoring and evaluation mechanisms and skills was the major systemic gap across the region and this gap can be addressed not necessarily through training on extraordinarily complex monitoring and evaluation systems, but just a rudimentary knowledge of, and ability to utilize reporting, monitoring and evaluating systems, (UNDP, 2011)

In the current literature, while there seems to be a certain degree of agreement on the fact that SG services are appreciated and used for different purposes by their members, therefore enriching financial inclusion, there seems to be less clarity with regard to the medium- and longer-term impact of SGs economic, impact is for instance not always found. This study sought to fill this research gap by investigating influence of monitoring and evaluation. The literature review presents gaps and arguments that need to be authenticated through investigation (Kothari, 2000). The literature review revealed that establishing of an M&E system involves a combination of building blocks that do not operate in isolation but complement each other to generate a functional monitoring and evaluation system. A number of studies indicated that Kenya, being at

its infancy stage, is facing a number of challenges in developing its M&E system. None of the studies reviewed was done on the influence of monitoring and evaluation systems on performance of micro business, savings and lending schemes. The study will therefore address the knowledge gap.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

The study adopted an experimental research design. According to Shadish, Cook, and Campbell (2002) experiment is "a study in which an intervention is deliberately introduced to observe its effects". This study therefore tested whether an intervention has had a measurable effect or not by comparing the situation of an intervention group with the situation of a comparison group. This was done by comparing the situation of a BOMA beneficiaries that received the development intervention with the situation of a non-beneficiaries that did not. The difference can then be attributed to the intervention. A target population can be comprised of households, in Ngurunit, Illaut and Naimarey locations.

3.1.1 BOMA Project

BOMA Project monitors progress on several Key Performance Indicators (KPIs). Program monitoring is a continuous process carried out with a two-year frame of reference and is universally administered among business groups. This section discusses the tools BOMA Project uses to monitor program outputs and outcomes through KPIs. In addition to the data collection tools discussed here, BOMA Project has developed administrative tools to ensure accountability. These include receipts for each grant disbursement signed by mentors and a picture of all the members from each group receiving money. Spot-check audits are done quarterly to 1) ensure all of the paperwork is in place for grants and the database is up to date; 2) to ensure that BOMA Project 's program is delivered properly in the field.

3.1.1.1 Targeting

BOMA Project uses the Progress Out of Poverty Index to assist in targeting potential clients and tracking of client progress over time. Targeting provides a poverty likelihood estimate set against various poverty lines. For an individual to be accepted into the BOMA Project program, her/his household must have an extreme poverty likelihood score corresponding to a 50% or greater chance of falling below the extreme poverty line ($1.25 PPP 2005). Given the limitations of the PTT discussed previously, BOMA Project triangulates poverty targeting through two additional processes: (1) country-specific inclusion and exclusion criteria and (2) participatory wealth ranking. Each country office has developed a set of inclusion and exclusion criteria's regardless of their PTT scores. For instance, regardless of a household's PTT score BOMA Project does not work with anyone who currently has full-time wage employment. On the other end, since the PTT weights household size heavily (the smaller the household the less likely it is to be in poverty) an individual may be included if the bread winner in the household has recently passed on. These stepsare designed to produce a set of locally relevant poverty indicators and to specifically identify the poorest households in the community. The exercise also operates as an introductory meeting in which BOMA Project seeks to generate buy-in among community leaders.

3.1.1.2 Standard of Living Index

The Standard of Living Assessment (SOLA) is a limited multidimensional poverty assessment tool developed by BOMA Project to provide a baseline understanding of client poverty status and changes in non-expenditure indicators over time. BOMA Project collects data on numerous measures of poverty such as education (e.g. children in school), house structure quality (e.g. roofing with walls) and nutrition (food quality and severity of periods of hunger). The SOLI is

performed with at least one member from each business group. At the two-year mark, along with the Exit Report, a follow-up SOLI is performed on a sample of originally surveyed clients.

3.1.1.3 Business Monitoring form (Business Plan, Progress Report, Exit Report)

BOMA Project Business Plans help determine the feasibility of the business idea and track progress towards its implementation. Six months after the business starts, a Progress Report is completed to monitor key operating goals. Satisfactory meeting of certain set thresholds makes the business qualify to receive an additional small grant. If the business fails to complete its goals, they are mentored for a period of time to help them correct the problem and then rechecked once again. At the end of two years, in which the business has received ongoing monitoring and mentoring, the Business Mentor completes an Exit Report for each business group where they review businesses records, evaluate business stock and the available capital.

3.1.1.4 Mentoring and Training

As part of an ongoing process, each business group is mentored on a regular basis, thereby giving personal attention and guidance in building a successful business. Business Mentors are required to sign record books in each visit they make. Country office staff members perform periodic spot checks and review stamped record books to certify that mentoring is taking place with the appropriate frequency. To track training, the Business Mentors take attendance at each training session and monitor their understanding of the training with questions and exercises at the end of each class.

3.1.1.5 Savings Group Constitution and Exit Report

In addition to business-level reports, Business Mentors are also a signed to Business Savings Groups. Savings groups are an exit strategy for the program, this will act as a local supply of continuing capital for businesses created through the program. As such, BOMA Project is

primarily interested in their sustainability. Savings groups are initiated, but not run by Business Mentors; rather, while BOMA Project provides resources, ultimately each group decides the manner in which the group is governed. Monitoring of this component of the program is focused first on ensuring that the basic structure and rules of each group is laid down in the constitution. The mentor collect monitoring information monthly for the first 18 months a savings group is in operation, by tracking total savings, number of members, group attendance and other basic indicators of group viability. The Saving Group Exit Report is performed at the two-year mark and records several indicators of group sustainability.

3.1.1.6 Database

BOMA Project has developed a customized and integrated online database enabling us to access all Business Application, SOLI and Progress Report data as soon as a new business is formed and funded.

3.2 Study Area

The study will be conducted in Ngurunit, Illaut and Namarei locationsin Marsabit county.“Marsabit County boarders lake Turkana to the west, Ethiopia to the north, Samburu county to the south and Wajir and Isiolo counties to the east”,(Marsabit county, 2018). It covers an area of 66,923.1km^2. Although ranked as the largest county in the country, it has an estimated population of 459,785 from an estimated 61,850 households. The county consists of four sub-counties: Laisamis, North Horr, Saku, and Moyale, (Munene, F, Mativo, A & Leokoe, T. 2018). This study will be conducted in Laisamis sub-county situated in the southern side of Marsabit, in Ngurunit and Illaut location which borders Samburu County to the south west.

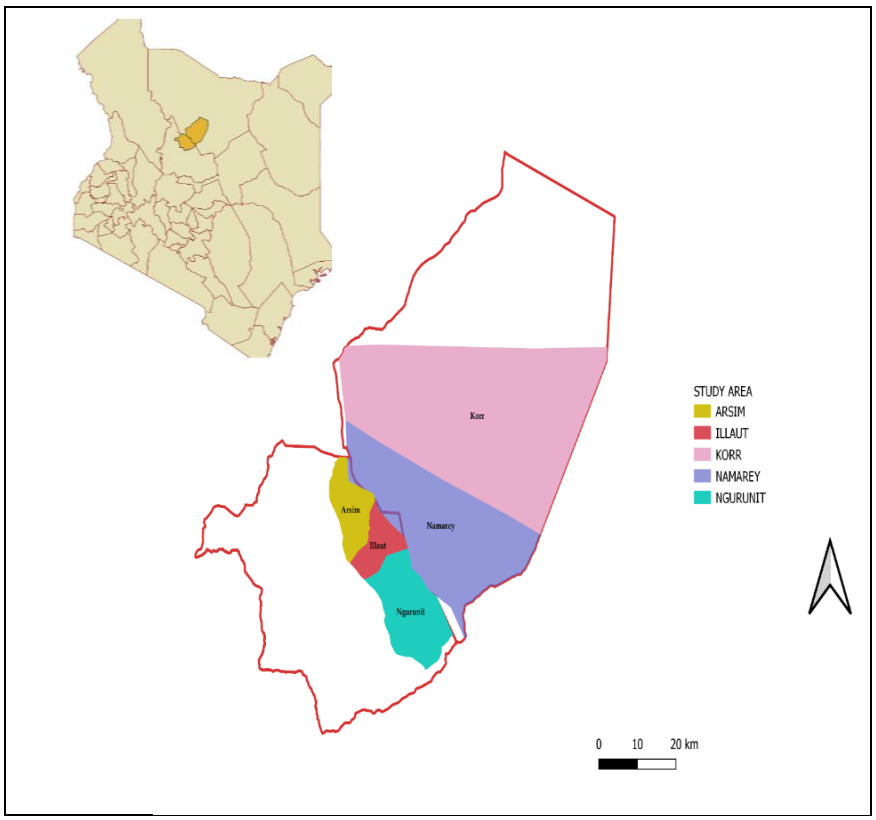


Figure 3.1: Presents the map of the study area
Source; Google maps

Above is a Map of the study area. The area is situated at the southern side of Marsabit County, in Laisamis sub-county, and borders Samburu County to the south west. The area lies on 570 m above the sea level and sparsely populated. People main economic activity is pastoralism. Settlement are influenced by rain and pasture. Mobile network coverage is sparse. The climate is considered to be a local steppe climate. Ngurunit is located 129 km, Illaut is 139 km and Namarei is 107 kms from Marsabit County. During the year there is little or no rainfall, with an average temperature of 25 degrees throughout the year. The area has an inactive national reserve. The area has great potential for livestock trade. Unfortunately, they face chronic food shortages through the year, (Marsabit County, 2018)

The prevalence of Acute Malnutrition by MUAC for Laisamis Sub County was 7.1% which is at emergency 7 according to WHO classification. According to NDMA Bulletin January 2018, the Proportion of children 'at risk' of malnutrition was 20.8 percent compared to the long-term average of 22 percent and 21.7 percent same period last year. Illaut, Naimarey and Ngurunit reported emergency levels which had surpassed the normal thresholds according to NDMA Long term Average of 22 Percent, (Marsabit County, 2018)

3.3 Study and Target Population

A population is an identifiable total group or aggregation of elements (people) that are of interest to a researcher and pertinent to the specified information problem. This includes defining the population from which the sample is drawn. According to Salkind (2008), population is the entire of some groups. This is also supported by Sekaran and Bougie (2010); population is defined as entire group of people the researchers want to investigate.

The total number of funded beneficiaries was 40, 2 travelled out of their locations, 5 passed on, 8 Migrated to other counties (and could not be traced). The total number of traceable beneficiary household on this area was 25; a sample size of 25 beneficiaries' households and 24 non-beneficiaries' households (list received from BOMA had 30 participants who were deemed as better off thus did not qualify for funding, 6 could not be traced ending up with a sample of 24) , was used.

3.3.1 Sample Size

A sample is a subset of population. In selecting a sample, one should select that which provide the required information. Frankel and Wallen (1996) points out that sampling, is a process of selecting individuals who will participate in a study. In this stratified sampling method was used to select the respondents. Stratified sampling method is appropriate for the study as it allows the

researcher to representatively sample even the smallest and most inaccessible subgroup in the population. This allows the researcher to sample the rare extreme of the given population. The researcher also chose this method to observe existing relationship between two subgroups.

i. For Naimarey = 5/9 participants were available (1 travelled out of their locations, 1 passed on, 2 Migrated to other counties)

ii. For Ngurunit = 14/20 participants were available (1 travelled out of their locations, 2 passed on, 3 Migrated to other counties)

iii. For Illaut = 6/11 participants were available (2 passed on, 3 Migrated to other counties)

Table 1.1: Sample size

Location	**Total population size**	**Total sample size**	**%**
Naimarey	9	5	20
Ngurunit	20	14	56
Illaut	11	6	24
Totals	40	25	100%

A total of 5 people was chosen from Namarei Location. This represented 20% of the sample size for the study. A total of 14 people were chosen from Ngurunit Location representing 56% of the sample size. A total of 6 people were chosen in Illaut, representing 24% of the sample size. This totaled to 25 respondents.

3.4 Data Collection Procedures

3.4.1Interview Guides

The researcher used questionnaires, interview guides, document analysis and focus group discussions for collecting data. The questionnaires were used because they are easy to administer and at the same time, they generate a large layout of needed data. Questionnaires are economical, ensure anonymity, and permit use of standardized questions, save time especially the self-

administered as the respondents have an ample time to think and fill the questionnaires at ease, hence minimizing errors.

3.4.2 Interview Guides

The beneficiaries and non-beneficiary's questionnaire focused on beneficiaries and non beneficiaries. Part A of the questionnaire gathered general information about the respondents. This included the demographic details, and contact information for possible follow up. Part B collected about, the standard of living. Part C of the questionnaire gathered information on the monitoring and evaluation aspects of the project. This being the main part of the questionnaire, it explored the possible role project played in monitoring and evaluation as it relates to the various activities - training and mentorship for micro-business, savings and lending schemes, Lending, borrowing, and saving. Part D of the questionnaire, on the other hand gathered information on the respondent's accumulation of assets both as non-productive and livestock.

3.4.3 Questionnaire Analysis

The mentors (officers) questionnaire, this questionnaire focused on officers, mentors and who delivered trainings to the beneficiaries, and their supervisors who monitor data collection process and do analysis of the collected data. The questionnaires were designed in sections. The respondents were given instructions and enough time to fill the questionnaires and confidentiality was assured. The respondents were shown how to fill the questionnaires for those who were deemed necessary for the purposes of comprehension. Part. A: of the questionnaire gathered information on demographics details and the period they have worked for the project. Part. B: focused on Project Performance. This was measured in terms of timeliness, activities implemented, cost of the project and General level of satisfaction of project performance. Part. C: focused on the influence of monitoring and evaluation system on performances of the project,

by measuring the influence of monitoring and evaluation system on performances of Micro-business, savings and lending schemes, Influence of data quality on Micro Business, savings and lending schemes Performance and Influence of M&E on Human capacity Performance.

3.4.4 Focus Group Discussion

3 FGDS were conducted. One focused on the officers from various BOMA project operation areas. The second focused on beneficiaries and the third was with the non-beneficiaries. The team was composed of a facilitator, a note taker and participants. The FGD strongly focused on the understanding the influence of M&E on the performance of project activities. The capacity of the M&E team, management attitude and their roles in regard to using M&E finding in decisions making, stakeholders' involvement and the use of data.

3.4.5 Document Analysis

Document analysis was done on participants micro- business, saving and lending groups record books and the same confirmed from the electronic data that was available from the field officers. The record books were accessed with the permission from the respondents and the electronic data was requested through the management.

3.5 Data Analysis Procedures

This is the process of collecting, modeling and transforming data in order to highlight useful information, suggesting conclusions and supporting decision making (Sharma, 2005). The researcher collected the data, using questionnaires, interview guides, focus group discussion and document analysis. The data that was collected was examined and checked for completeness and clarity. Quantitative data was analyzed using descriptive statistics while qualitative data was analyzed thematically. The data was then presented using frequency Tables, bar graphs and pie charts. This helped to identify information relevant to the research questions and objectives. In

analyzing data qualitatively, the researcher aimed at cross checking the M&E activities implemented and at what time, in the project and the resultant effect. It was also of particular interest to compare the trends, patterns and relations to both projects' beneficiaries and non-beneficiaries. Qualitative data was analyzed using thematically, which is a method concerned with the explanation of the status of some phenomenon at a particular time or its development over a period of time (Cherry, 2015). It is a method that permits researchers to study an observed phenomenon unobtrusively- that is, without being directly involved with people or situations (Msila & Setlhako, 2013). Documents (business and saving book record) from beneficiaries and supervisors were subjected to careful criticism to ensure authenticity and validity to establish the trustworthiness of all the data. They were then analyzed for their content regarding the three key activities of monitoring and evaluation and their influence of project performance. Qualitative data was managed in a manner which ensured that it was broken down into discernable units to show patterns and trends (Bogdan & Biklen, 2007). The use of different sources of information in this study to assess a particular area was important, increased the validity of the findings. All of the data was treated with due circumspection, and the relevant qualifiers were applied in terms of these data streams.

The use of three different sources of information to collect data about the projects and later doing content analysis ensured triangulation of data to increase validity and reliability of data. Triangulation is generally considered to be one of the best ways to enhance validity and reliability in qualitative research. This research design therefore assisted in drawing inferences about the influence of monitoring and evaluation system for projects at BOMA Kenya. The research design was chosen due to its adequacy to fulfill the research objectives

3.5.1 Operational Definition of Variables

This section dealt with the operational definition of study variables, along with other components of the conceptual framework. The dependent variables are the Influence of M&E system on project performance. The independent variables were human capacity building, performance of micro business and saving schemes.

Table 1.2 Operational Definition of Variables

Objective	**Type of variable**	**Indicators**	**Level of Scale**	**Data Collection**	**Data Analysis**
To establish the influence of monitoring and evaluation systems on organization performance	dependent variables Influence of M&E system on project performance	-Project activities were delivered on time -All activities promised were implemented -Resources availability (M&E tools, for tracking) _General level of satisfaction of project performance	5 Point Likert Scale	Questionnaire Interview guide FGD	Descriptive
To establish how BOMA monitoring and evaluation influenced the performance of micro businesses	Independent variable performance of micro business,	- Management attitude towards Micro businesses - Identification of indicators -data collection -Results /findings analysis -use of information/feedback -The roles of M&E	5 Point Likert Scale	Questionnaire Interview guide FGD	Descriptive
To establish how BOMA monitoring and evaluation influenced human capacity building.	independent variable Human capacity	-Skill gaps identification -Personnel skills -use of information/feedback - personnel assessments -Training/capacity building	5 Point Likert Scale	Questionnaire Interview guide FGD	Descriptive
To establish how BOMA monitoring and evaluation data influenced the performance of saving and lending scheme	independent variable Performance of saving and lending schemes	- Management attitude towards Micro businesses - Identification of indicators -data collection -Results /findings analysis -use of information/feedback -The roles of M&E	5 Point Likert Scale	Questionnaire Interview guide FGD	Descriptive

Source: Researcher, (2020)

3.6 Reliability and Validity

An instrument is deemed reliable if it reflects its stability and consistency within a given context. It is the consistency of measurement over time, whether it provides the same results on repeated trails. Reichardt and Cook, (1997) define reliability as "a characteristic of an instrument that reflects the degree to which the instrument provokes consistent responses". Before actual data collection, piloting of the questionnaire was carried out (Golafshani, 2003). The questionnaire was sent out to 10 respondents working in various programmes in BOMA project. The number of respondents arrived at by calculating 10% of the targeted population/ sample size (Mugenda and Mugenda, 2003). 5 respondents were considered few and as a result, 5 more were added making a total of 10 respondents. Piloting helped the researcher to test the reliability of the instrument. A Cronbach alpha test was used to measure the internal consistency and reliability of the data collection instruments. Cronbachs coefficient alpha is computed using excel to determine how items correlate among themselves. Reliability of at least 0.70 or higher is recommended for social Science research (Mugenda and Mugenda, 2003). The Cronbachs reliability coefficient was 0.85 which was more than 0.7 and therefore the instruments were deemed to be reliable.

Orodho, (2005), validity refers to "the degree to which the empirical measures or several measures of the concept, accurately measure the concept". It indicates the extent to which the instrument measures the constraints under investigation (Mugenda and Mugenda, 1999). This study used content validity, criterion validity and construct validity. To ensure content validity, research experts reviewed the questionnaires to confirm the data that is collected represent the content that the test is designed to measure. According to Bordens & Abott (2011), content validity of an instrument is improved through expert judgment in constructing the instrument items. The researcher used also simple English to ensure that the respondents understand them

easily. Effort was also made to construct clear and precise questionnaires with the help of the supervisors in order to avoid ambiguity. The researcher prepared the research instruments in close consultation with the supervisors, whose expert judgment helped improve content validity.

3.7 Ethical Consideration

Proper permission from chiefs, ward administration office and the BOMA office was obtained before the study was carried out. The respondents in the study were offered a detailed explanation about the study so that they could participate voluntarily after full disclosure. Additionally, utmost confidentiality of the respondents and their responses were safeguarded. In addition, the information obtained from the respondents will not be used for other purposes other than drawing the conclusion of this study.

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter presented data analysis and interpretation of the research findings in three sections. All three sections presented study responses on the assessment of monitoring and evaluation systems and performance at BOMA project Marsabit County. First, the research response rate was computed and presented, secondly the demographic information of the respondents, then finally the findings on three key objectives areas of the study were presented and interpreted using frequency Tables, pie charts and bar graphs.

4.1 Response Rate

The study targeted 50 community members' respondents and 12 officers 'drawn from 3 locations. However, 49 respondents and 10 officers responded and returned their questionnaires contributing to 98% and 83% response rate respectively. According to Mugenda and Mugenda (1999), a response rate of 50% is adequate for analysis and reporting; a rate of 82.1% is good while a response rate of 90% and over is excellent; therefore, this response rate was adequate for analysis and reporting.

4.2 Demographic Data of Respondents

The community respondents were requested to provide information on their gender, and age bracket. BOMA employers were in addition asked to provided information on their level of education

4.2.1 Distribution of Respondents by Age (Beneficiaries and Non- Beneficiaries)

The table below represent distribution by age.

Table 1.1: Distribution by age.

Years	Frequency	Percentage
Below 25 years	20	41
25-30 years	17	35
31-40 years	5	10
40-50 years	5	10
50 above	2	4
Total	**49**	**100**

All the respondents were married, and their ages varied from below 25 years to above 50 years. From the findings, majority of the respondents, 41% indicated that they were of age bracket below 25 years. A sizeable number, 35% indicated that they were between 25-30years while 10%of the respondents were between 31-40 and 41-50 years, while those above 50 years trailed at 4%. The findings therefore reveal that majority of respondents are people who can actively engage in productive activities such as the ones provided by BOMA.

4.2.2 Level of Education of the Respondents

The respondents were also requested to give information regarding their highest education level. The results have been presented in Table 4.2.

Table 1.2: Distribution of Respondents by Level of Education (Beneficiaries and Non Beneficiaries)

Highest level of education	Respondents categories	Frequency	
		Now	2 years ago,
Not completed primary	Non-beneficiaries	12.5%	12.5%
	Beneficiaries	8%	8%
Completed primary	Non-beneficiaries	0	0
	Beneficiaries	0	0
Secondary	Non-beneficiaries	0	0
	Beneficiaries	0	0
Tertiary/college	Non-beneficiaries	0	0
	Beneficiaries	0	0
Undergraduate	Non-beneficiaries	0	0
	Beneficiaries	0	0
No formal education	Non-beneficiaries	87.5%	87.5%
	Beneficiaries	92%	92%
Total	Non-beneficiaries	100%	100%
	Beneficiaries	100%	100%

The level of education varied from, Not completed primary; Completed primary, Secondary, Tertiary/college, Undergraduate and No formal education. 8% of the beneficiaries reported not completed primary schools, none gone to college or university, while 92% reported have no formal education. 12.5% of the non-beneficiaries reported not completed primary schools, none gone to college or university, while 87.5% reported have no formal education. The results for education levels of both the beneficiaries and non-beneficiaries for 2yrs and now remained unchanged. This means that the rate of illiteracy is high among the respondents.

Table 1.3: Distribution of Respondents by Age (officers)

This table presents the age of the interviewed BOMA field officers.

Years	Frequency	Percentage
Below 25 years	0	0
25-30 years	2	20
31-40 years	6	60
41-50 years	2	20
50 above	0	0
Total	**10**	**100**

From the findings, majority of the respondents, 60% (6), indicated that they were of age bracket 31-40 years. A sizeable number, 20% (2), indicated that they were between age 41-50 years and 25-30 years. No one was below 25 years or above 50 years. The findings therefore reveal that majority of employees at BOMA in Kenya are above age 25.

The table below shows the gender of interviewed BOMA field officers.

Table 1.4: Gender of the respondents (officers)

Gender of the respondents	Frequency	Percentage (%)
Male	6	60
Female	4	50
Total	**10**	**100**

From the findings, majority of the respondents, 60% (6) were male while 40% (4) of the respondents were female. The results indicated a slightly larger percentage of men were involved in filling the questionnaires as compared to that of female thus insinuating that many male working for BOMA in Kenya participated in the study. This overrepresentation of male employees is a clear indication of gender imbalance in staff distribution at BOMA in Kenya especially in M&E which may have a negative impact on the effectiveness of M&E system. Majority of the respondents were from the M&E unit which is an area generally dominated by men. This is due to the nature of the work which involves a lot of field work and travelling, and many women tend to shy away from such jobs.

This table represents the education level of the interviewed BOMA field officers.

Table 1.5: Level of Education of The Respondents (officers)

Highest level of education	Frequency	Percentage (%)
Tertiary/college	1	10
Undergraduate	7	70
Postgraduate	2	20
Total	**10**	**100**

From the findings, majority of the respondents, 70% (7), indicated that they had achieved undergraduate as their education level while 20% (2) indicated that they had attained postgraduate level. Only one respondent (10%) indicated that had tertiary/college as the level of education. The findings implied that most of the employees of BOMA in Kenya had obtained postgraduate and undergraduate as their highest education level indicating had the knowledge, capacity, skills and management expertise to conduct M&E activities successfully.

4.2.3 Work duration of the respondents

The respondents were requested to indicate how long they had been working for BOMA

In Kenya. The findings are illustrated in Table 1.7.

The table below represents data of officer's work durations.

Table 1.6: work duration of the respondents (officers)

Work duration of the respondents	Frequency	Percentage (%)
Less than 1 year	0	0
1-3 years	3	30
4-6 years	5	50
7-9 years	2	20
9 years and above	0	0
Total	**10**	**100**

From the findings, majority of the respondents, 50% (5) stated that they had worked for BOMA in Kenya for a period of 4-6 years. Followed by, respondents whose time lagged between 1-3 years, these were 30% (3) and lastly followed by 20% (2) for a period of 7-9 years. No respondent had worked for less than 1 year. The results indicate that most employees, 70% (7),

had worked in BOMA in Kenya for a long duration, of over 4 years and thus had sufficient information on the organization's M&E processes, and its influences on the programme

4.2.4 Marital Status

All the respondents were married.

The table below presents data for the change in the number of household member's overtime.

Table 1.7: Household members

Household members		**Now Percentage**	**2 years ago, Percentage**	**Change Percentage**	**% change in adults**	**%change in children**
Less than 5 people	Non-beneficiaries	87.5%	96%	-8.5%		
	Beneficiaries	80%	92	-12%		
Between 6 and 10 people	Non-beneficiaries	12.5%	4%	8.5%		
	Beneficiaries	20%	8%	12%		
Between 11 and 15 people	Non-beneficiaries	0	0	0		
	Beneficiaries	0	0	0		
More than 15 people	Non-beneficiaries	0	0	0		
	Beneficiaries	0	0	0		

The study sought to find out the distribution of the respondents' household members in the targeted locations. From the Table above the number for dependent's for both beneficiaries and non-beneficiaries for household members **less than 5 people** decreased by 12% and 8.5% respectively, increasinghousehold members **between 6 and 10 people** by 12% and 8.5% respectively, as confirmed through the FGDs this increase is attributed to the increase in income that led to the beneficiary households accommodating more people in the household, or more births due to increased income. On the other hand, the non – beneficiaries' households had to accommodate more members to aid in expenditure and increase income sources.

4.2.5 Sources of Income

The table presents data for change of sources of income overtime for both beneficiaries and non-beneficiaries.

Table1.8: sources of income

#sources of income	Respondents	Now %	2 years ago, %	% change
1	Non-beneficiaries	83%	92%	-9%
	Beneficiaries	0%	88%	-88%
2	Non-beneficiaries	16%	7%	9%
	Beneficiaries	80%	10%	70%
More than 3	Non-beneficiaries	1%	1%	0%
	Beneficiaries	20%	2%	18%

The non-beneficiaries, who were depending on only one source of income, decrease by 9%, resulting to the same increase in the number of non-beneficiaries depending on 2 sources of income. Those depending on more than 3 sources of income remained unchanged. On the other hand, for beneficiaries there were significant changes in all sources of income. For those depending on 1 source of income, there was a decrease of 88%, which resulted to an increase of 2 sources and more than 3 sources of income by 70% and 18% respectively. On FGD discussions with non-beneficiaries', respondents lamented that lack of mentorship, especially during the first 4 months, has resulted to poor growth and progress of their business, despite them copying BOMA beneficiaries. This confirms that people need to be mentored and guided for them to diversify their sources of income. Below is a graphical representation of changes in sources of income for both beneficiaries and non- beneficiaries' overtime.

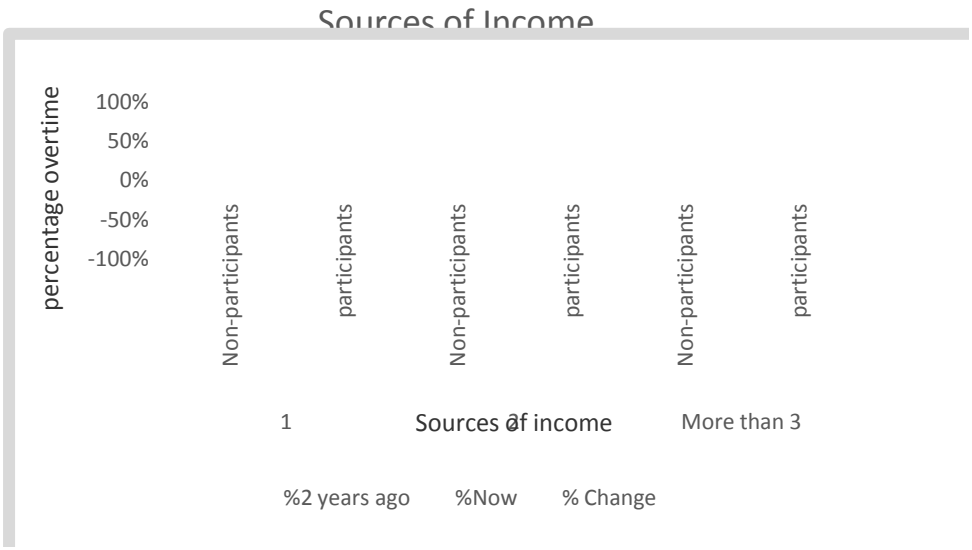


Figure 1.1: Sources of income

Sources of income have increased more overtime for beneficiaries compare to the non beneficiaries. This can be attributed to a proper monitoring and evalution system in place as stated by participants during the FGD.

4.2.6 Business Type

This table presents business type changes overtime for both beneficiaries and non-beneficiaries.

Table 1.9: Business type

business type	Respondents	% now	% 2 years ago,	% change
Kiosk/duka	Non-beneficiaries	8%	4%	4%
	Beneficiaries	48%	0%	48%%
Livestock business	Non-beneficiaries	0	4%	4%
	Beneficiaries	12%	4%	8%
Grocery	Non-beneficiaries	4%	0%	4%
	Beneficiaries	8%	4%	4%
Clothes	Non-beneficiaries	4%	0%	4%
	Beneficiaries	12%	0%	12%
Butchery	Non-beneficiaries	4%	0%	4%
	Beneficiaries	20%	4%	16%
Other (please state- relative sending money, casual labour, local brew)	Non-beneficiaries	80%	92%	8%
	Beneficiaries	0%	88%	92%
No, I do not have a business	Non-beneficiaries	80%	92%	12%
	Beneficiaries	0%	88%	88%

Business types in the study area were of varied types including kiosk, grocery, livestock, butchery and clothes. A comparison between beneficiaries and non-beneficiaries was such that amongst those who owned kiosks, 48% had kiosks while amongst non-beneficiaries a only 8% had kiosks. Amongst those who owned livestock business, 12% had livestock business while none had livestock business amongst the non-beneficiaries.

Amongst those who owned grocery, 8% had grocery while amongst the non-beneficiaries4% had grocery. Amongst those who owned butchery, 20% had Butchery while amongst the non-beneficiaries 4% had butchery. Amongst those who owned clothes 12% had clothes while amongst the non-beneficiaries 4% had clothes. 80% of the of the non -beneficiaries who had not any businesses were dependent on other sources of incomes such as relative sending money, casual labour, local brew which was not sustainable.

Over the last 2 years there was an 88% increase in the number of beneficiaries who reported to a have started a micro business compared to only 12% of non-beneficiaries.

Below is a figure representation of Business type changes over time for both beneficiaries and non-beneficiaries.

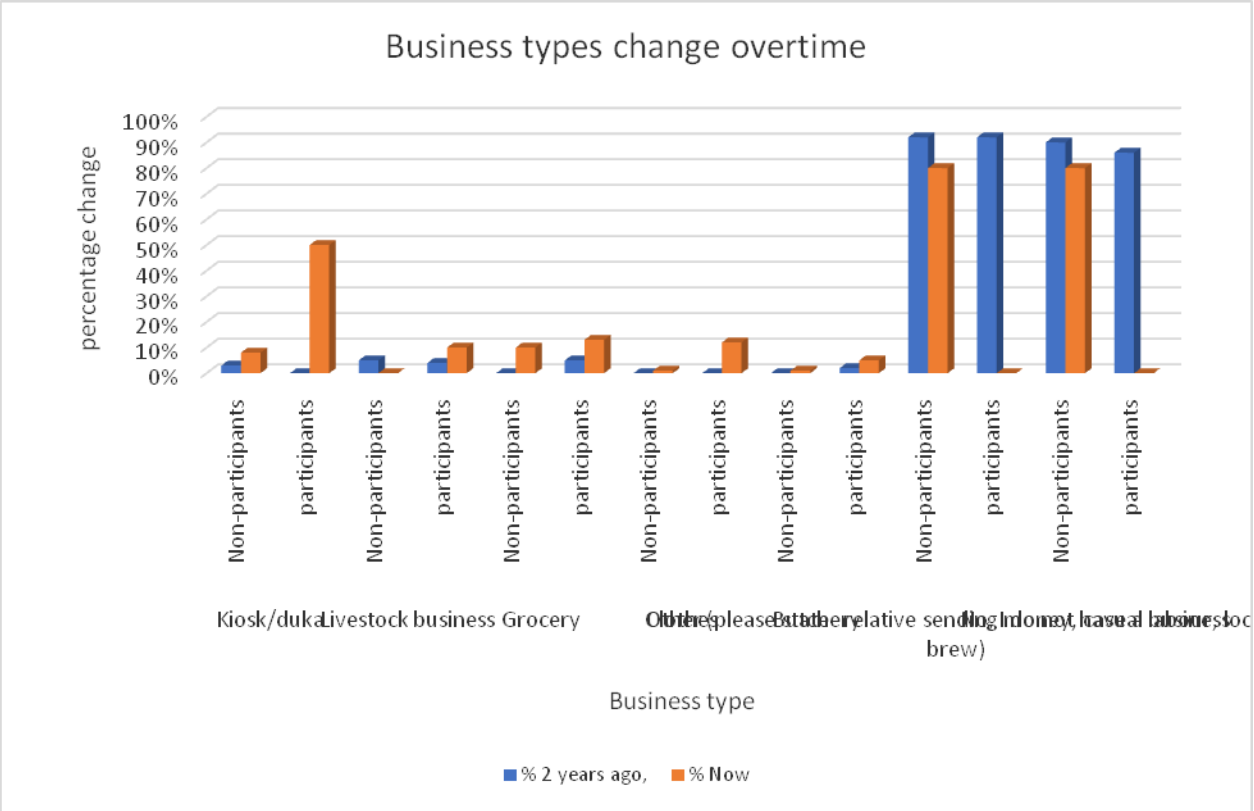


Figure 1.2: Type of income

From the figure above we can see that all the types of businesses increased overtime with and exception of livestock business for non-beneficiaries. This upward trend can be attributed to the spillover effect as a result of BOMA presence in the locality motivating people to engage in income generating activities as a result of seeing their families or neighbors who have benefited from the BOMA.

As narrated by a respondent in Namarei during an FGD discussion, that she started her business as a result of her sister, who was supported by BOMA. The sister used to send her some goods to sell at the satellite camp, on an agreement of sharing profits, she then accumulated her profits and used it to start her own business.

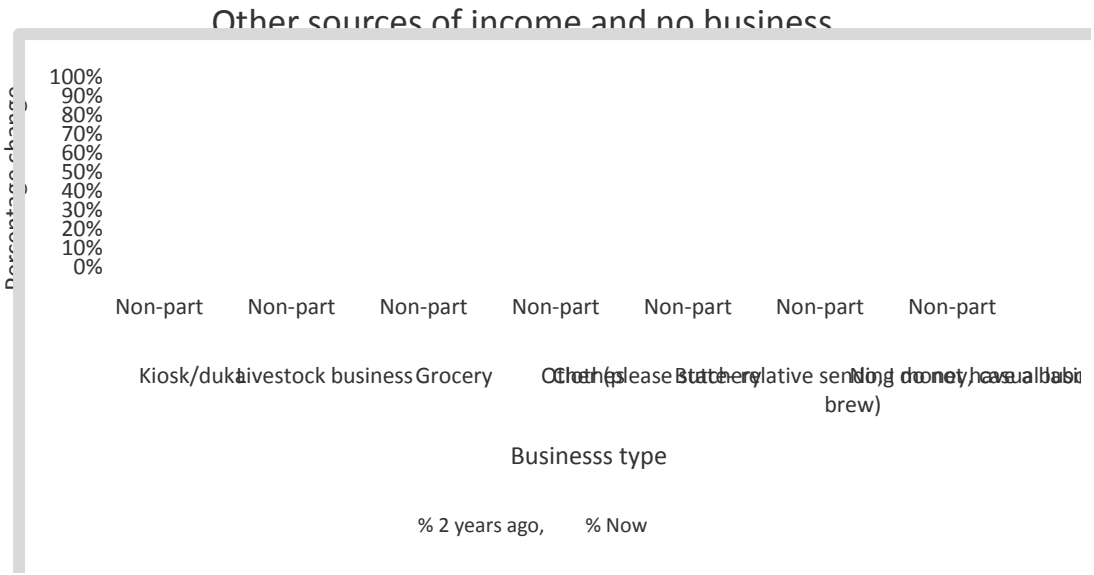


Figure 1.3: Sources of income

From this figure we can see that there is a drop-in people without business and people depending on other sources of income. This is attributed to the spillover effect. But the drop is high among the intervene beneficiaries compared to non-beneficiaries.

The table below presents how business was started for both beneficiaries and non-beneficiaries.

Table 1.10: How current business started.

How current business started	Respondents	Percentage
Through BOMA grants	Non-beneficiaries	0%
	Beneficiaries	100%
Through other grants (other NGOs/ govt money)	Non-beneficiaries	4%
	Beneficiaries	0%
Helped by relative	Non-beneficiaries	12%
	Beneficiaries	0
Through self (selling of livestock, loan e.t.c)	Non-beneficiaries	4%
	Beneficiaries	0
No, Ido not have a business	Non-beneficiaries	80%
	Beneficiaries	0%

All beneficiaries reported that their business where facilitated by BOMA, and the non-beneficiaries reported that they started business either through other grants or through their own initiatives this accounted for the 20% of non-beneficiary's businesses (4% through other grants, 12% Helped by relative and 4% by Self).

4.2.7 Business Value vs Graduation Period

Table below presents business value vs graduation period for both beneficiaries and non-beneficiaries.

Table 1.11: Business value vs graduation period

Business value	Respondents	%now	%2 years ago,	%change	Graduation period	
					A year ago,	Yes- 2 or more years
0- 10,000	Non-beneficiaries	8%	4%	4%	N/a	N/a
	Beneficiaries	4%	0%	96%	1	0
10,001 – 20,000	Non-beneficiaries	4%	4%	0%	N/a	N/a
	Beneficiaries	52%	0%	52%	10	3
20,001-30,000	Non-beneficiaries	4%	4%	0%	N/a	N/a
	Beneficiaries	32%	0%	32%	1	7
More than 30000	Non-beneficiaries	0	0%	0	N/a	N/a
	Beneficiaries	12%	0%	12%	0	3
No, i do not have a business	Non-beneficiaries	80%	92%	16%	N/a	N/a
	Beneficiaries	0%	100%	100%	0	0

For the business Value 8% of non- beneficiaries and 4% of beneficiaries had a business with a business value of 0-10,000. On business Value category of 10001-20,000 non- beneficiaries were at 4% while the beneficiaries were at 52%. On business Value category of 20001-30,000 non-beneficiaries were at 4% while the beneficiaries were at 32%.

On business Value category of More than 30,000 non- beneficiaries were at 0% while the beneficiaries were at 32%. 80% of non -beneficiaries had not business, thus no reliable income compares to 100% of beneficiaries with Business. Overall this means that there was a positive growth in business values for both beneficiaries and non-beneficiaries' overtime, but the increase was higher for beneficiaries compared to non-beneficiaries. The beneficiaries reported a highest of 96% increase in reported business values compared to the highest in non-beneficiaries who reported a 4%. Refer the figure 4.5&4.6, for more details.

See below figure representation of business growth over time for both beneficiaries and non-beneficiaries

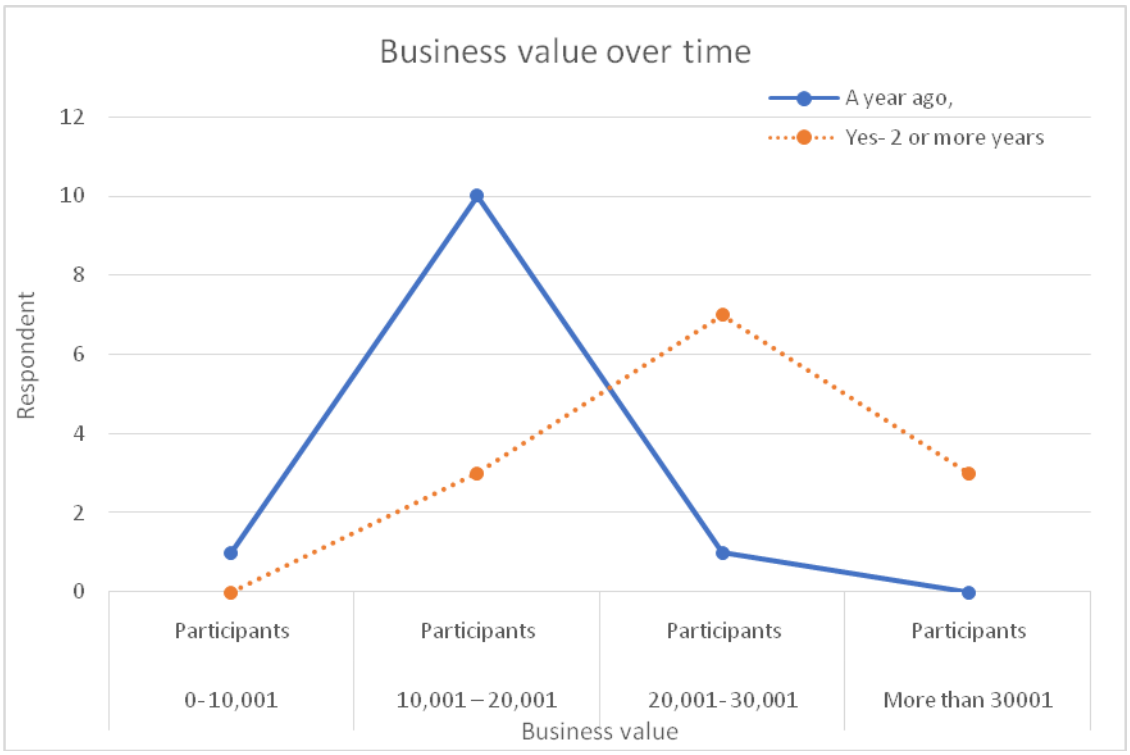


Figure 1.4: Business growth overtime - beneficiaries

From the figure 1.4, it is evident that time is directly related with growth. Most of the beneficiaries who have graduated 2 or more years ago have a higher business values compare to those who graduated a year ago. Confirming that BOMA's intervention continues after graduation. "We no longer rely on our husbands for cash to buy food or little household items, we sometimes even surprise them with kikois (Sukas) when we go for shopping" As stated by one of the respondents from Namarei.

4.2.8 Failed Business

Table below represents number and reasons for failed business for both beneficiaries and non-beneficiaries.

Table 1.12 :Business operation

Reason for failing	%non-beneficiaries	%beneficiaries
Closed due to lack of customers/ too many similar business	0	0
Closed due to credits	4	0
Lack of mentorship	0	0
Other	0	0

None of the beneficiaries started business have failed. On the other hand,4 business started by non-beneficiaries have failed, as a result of bad debt/credits. One participant from Illaut, stated that "Our business failed as a result of bad debts which were resulted by lack of records to follow up with credits, this piled up eventually leaving us without enough stock to continue with business."

4.2.9 Income vs Graduation Period

Table below show income changes overtime for both beneficiaries and non-beneficiaries.

Table 1.13: Income

Monthly income	Respondents	%now	% 2 years ago,	% change	Graduation period	
					A year ago,	Yes- 2 or more years
Less than 1000	Non-beneficiaries	80%	100%	20%	N/a	N/a
	Beneficiaries	12%	100%	78%	3	0
1001-5000	Non-beneficiaries	16%	0%	16%	N/a	N/a
	Beneficiaries	24%	0%	24%	3	3
5001-10000	Non-beneficiaries	4%	0%	4%	N/a	N/a
	Beneficiaries	24%	0%	24%	4	2
10001 – 20000	Non-beneficiaries	0%	0%	0%	N/a	N/a
	Beneficiaries	32%	0%	32%	2	6
20001 – 50000	Non-beneficiaries	0%	0%	0%	N/a	N/a
	Beneficiaries	4%	0%	4%	0	1
More than 50001	Non-beneficiaries	0%	0%	0%	N/a	N/a
	Beneficiaries	4%	0%	4%	0	1

For the Monthly Income categories, 80% of non-beneficiaries and 4% of beneficiaries received income of less than 1000,16% of non- beneficiaries and 24%the beneficiaries received income of between 1001-5000, on income categories of between 10001 -20000, 20001 -50001 and more than 50001, None of non- beneficiaries received, while, 32%,4% and 4% respectively of beneficiaries received. Overall, there was a positive growth in income for both beneficiaries and non-beneficiaries' overtime, but the increase was higher for beneficiaries compared to non-beneficiaries. The beneficiaries reported a cumulative 78% increase in income compared to a cumulative of 20% for non-beneficiaries. (Table 1.3). Refer the graph to graph 6, for more details. See below income comparison for both beneficiaries and non -beneficiaries overtime.

As presented by graph 4.5, Overall, there was a positive growth in income for both beneficiaries and non-beneficiaries' overtime, but the increase was higher for beneficiaries compared to non-beneficiaries. The beneficiaries reported a cumulative 78% increase in income compared to a cumulative of 20% for non-beneficiaries refer to table 4.13 above.

Below see income growth overtime for beneficiaries.

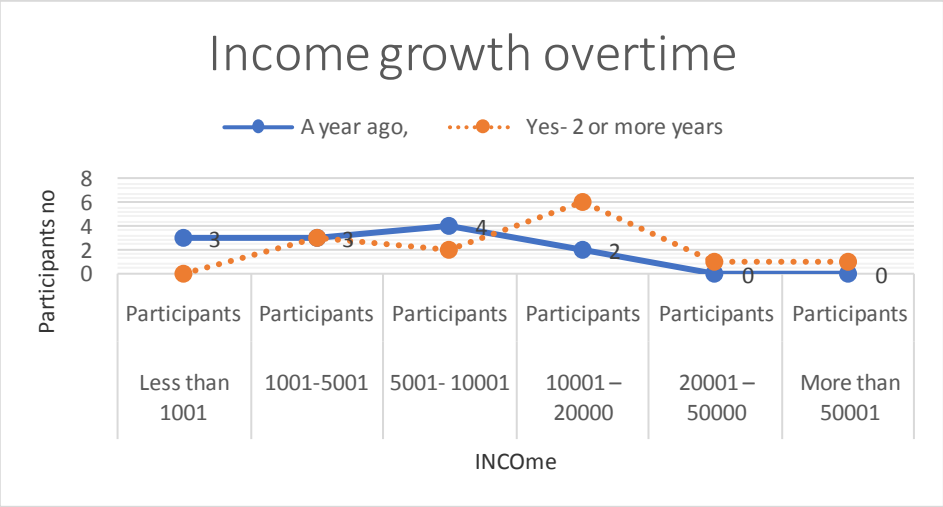


Figure 1.5: Monthly income

Over time beneficiary's income is increasing.

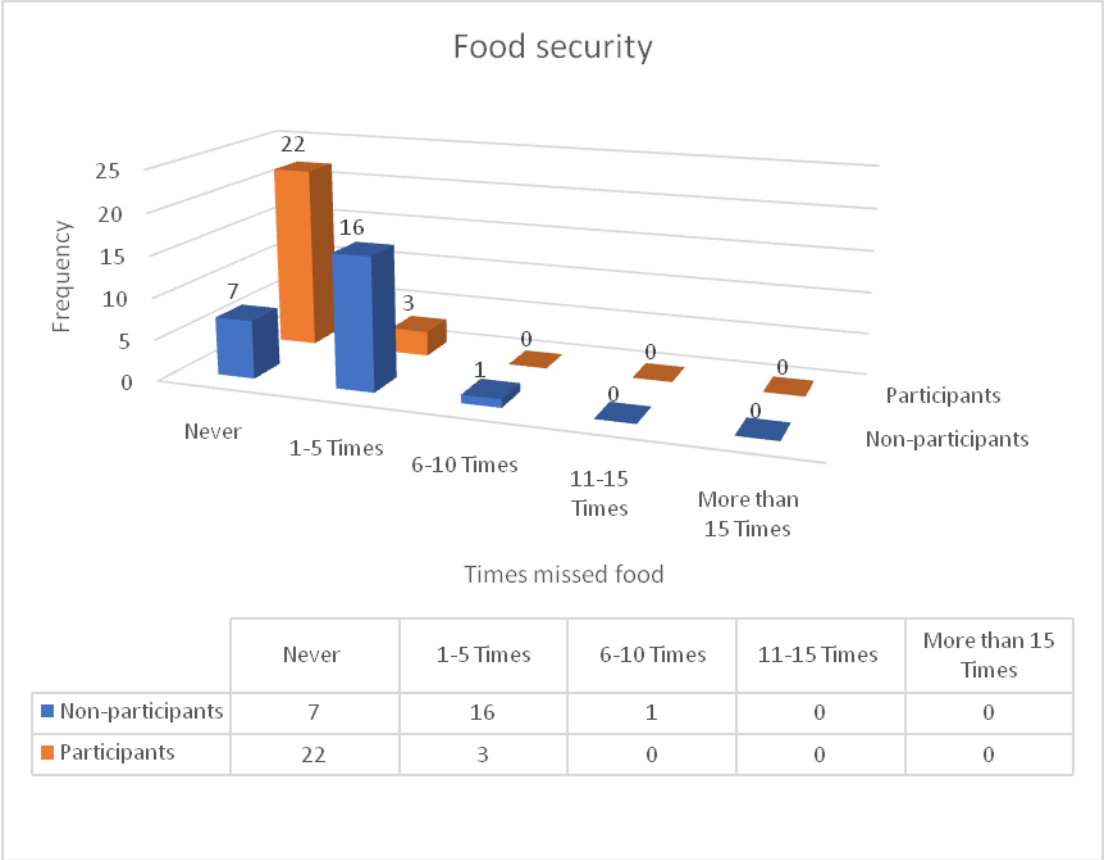
4.2.10 Food security vs Graduation Period

Table below represent food security overtime for both beneficiaries and non – beneficiaries.

Table 1.14: food security vs graduation period

Did your household go to the bed without an evening meal		**Last 30 days**	**Graduation period**	
Option	Respondents		**A year ago,**	**Yes- 2 or more years**
Never	Non-beneficiaries	7	N/a	N/a
	Beneficiaries	22	10	12
1-5 times	Non-beneficiaries	16	N/a	N/a
	Beneficiaries	3	2	1
6-10 times	Non-beneficiaries	1	N/a	N/a
	Beneficiaries	0	0	0
11-15 times	Non-beneficiaries	0	0	0
	Beneficiaries	0	0	0
More than 15 times	Non-beneficiaries	0	0	0
	Beneficiaries	0	0	0

On food security respondents were asked whether their household member have gone to bed without an evening meal in the last 30 days, 22 of the beneficiaries have never gone to bed without an evening meal in the last 30 days, compared to 7 of the non-beneficiaries. 3 of the beneficiaries have gone 1-5 times to bed without an evening meal in the last 30 days, compared to 16 of the non-beneficiaries. None of the beneficiaries have gone 6-10 time to bed without an evening meal in the last 30 days, compared to 1 non-beneficiaries. In general, 17/24 of the non-beneficiaries have to bed without an evening meal either once or severally compared to only 3 of the beneficiaries. The findings show that beneficiaries are more food secure, compared to non-beneficiaries. This confirms that the BOMA Graduations strategy works. This can be attributed to the strong BOMA M&E systems put in place as confirmed by the focused group discussion held with the field officers and confirmed by participants' records documents, where mentorship was done monthly and the mentors recorded business progress and append their signatures. BOMA has put in place indicators to measure financial gains received by beneficiaries' overtime. See below a figure representation of food security.



	Never	1-5 Times	6-10 Times	11-15 Times	More than 15 Times
Non-participants	7	16	1	0	0
Participants	22	3	0	0	0

Figure 1.5: Food security

17 non -beneficiaries have missed some meals, compared to only 3 beneficiaries in the last 30 days. The findings show that beneficiaries are more food secure, compared to non-beneficiaries. This confirms that the BOMA Graduations strategy works.

A further data analysis on food security and reasons why people missed meals showed that7of thenon-beneficiaries, missed meals as a result of not having enough food , 6 had money to buy food but could not get shops to buy food from around, 2 chose to sleep without eating, 2 were lazy to do any cooking. On the other hand, 2 of the beneficiaries chose to sleep without eating and one could not cook as a result of laziness. This further confirms that BOMA project graduation works. See table below for more details on reasons for missing meals.

Table 1.15 : reason for missing food vs graduation period

Reason for going to bed without an evening meal	Non-beneficiaries	Beneficiaries	Graduation period	
			#a year ago,	#yes- 2 or more years
No money to buy food	7	0	1	0
Had money but no shops around to buy food	6	0	0	0
Our choice (we usually go without an evening meal)	2	2	1	1
Laziness (was not able to Cook)	2	1	1	0
N/a	7	22	9	12

4.2.11 Trainings

Table below shows training information for both beneficiaries and non-beneficiaries

Table 1.16: Mentorship and training

Mentorship and training		Non-beneficiaries	Beneficiaries
Receivedmentorship andtraining.	**Yes**	6	25
	No	18	0

There is no category in which the respondents did not receive mentorship and training. Although, the non-beneficiaries had only6 persons mentored and trained compared to 25 of the beneficiaries. “At first, we felt BOMA trainings as too much and hectic, with time we started enjoying them, through their training we knew when to stop credits, when to stop certain goods that are not moving, and when to buy more of the first moving goods. As a result of numerous trainings our businesses started picking, we became important people in the community. People could run to us in case of emergencies, because we had some money which we can led” as commented by one of the respondents from Ngurunit. This explains the reasons why most of the beneficiaries had active business while many non-beneficiaries did not have an active micro business.

Table below shows training providers information for both beneficiaries and non-beneficiaries.

Table1.17: Mentorship and training

Who provided the mentorship andtraining?	%Non-beneficiaries	%Beneficiaries
BOMA	0	100%
OtherNGOs	21%	20%
National/county	4%	40%
Other	0	0

Different stakeholders provided mentorship and trainings, to both non-beneficiaries and beneficiaries. BOMA beneficiaries benefited the most, 100% of them benefiting from BOMA facilitated trainings and 20% other Godsend 40% benefiting from National/County provided training. The non-beneficiaries received trainings from Other NGOs and National/County government 21% and 4% respectively. BOMA went further and linked it beneficiaries with other training opportunities, through its linkages department where beneficiaries are linked to relevant organization or departments in the county or national governments that can help them reach their dreams as stated by mentor Illaut in the FGD.

Table 1.18: Frequency of Mentorship and training

Option	Non-beneficiaries	Beneficiaries
Daily	0	0
Weekly	0	0
Monthly	0	25
Quarterly (after every 4 months)	0	0
Yearly	0	0
Was done once	6	10

All BOMA beneficiary's received mentorship and trainings regularly, on a monthly basis, giving them an upper hand, compared to only 6 of non-beneficiaries whose trainings were done once and unpredicted. As confessed, by many participants during the FGD, BOMA trainings had helped them to be able to understand how to start, run their businesses and even be able to distribute profits evenly without really affecting our business.

4.2.12 Savings

The table below present saving information for both beneficiaries and non-beneficiaries' overtime.

Table1.19: Savings

Do you have any savings	Option	Now	2 years ago,
Yes	Non-beneficiaries	8%	0
	Beneficiaries	100%	4%
No	Non-beneficiaries	92%	0
	Beneficiaries	0	0

A 100% of BOMA beneficiaries currently have savings compared to only 8% of the non-beneficiaries.

Table 1.20: Savings place

Saving location	Option	Now	2 years ago,	Change
At an institution (bank, Saccoetc.)	Non-beneficiaries	0	0	0
	Beneficiaries	3	3	3
BOMA saving group	Non-beneficiaries	0	0	0
	Beneficiaries	25	0	25
Other saving groups	Non-beneficiaries	2	2	0
	Beneficiaries	0	1	1
At home/business	Non-beneficiaries	4	0	4
	Beneficiaries	25	0	25
N/a- I have never saved	Non-beneficiaries	19	22	3
	Beneficiaries	0	22	22

On saving, none of beneficiaries or non-beneficiaries saved in a at an institution (bank or Sacco). While all beneficiaries still save In a BOMA saving group. For other saving groups 3 beneficiaries and 2 non-beneficiaries have saving in a non-BOMA saving group. All beneficiaries have personal saving at home compared to only 4 of the non-beneficiaries. Both categories of respondents save, but 25/25(100%) of BOMA beneficiaries save and in more than one place compared to only 5/24 (20%) of the non-beneficiaries.

Table 1.21: savings frequency

How do you save	Option	%Now	%2 years ago,
Daily	Non-beneficiaries	0	0
	Beneficiaries	0	0
Weekly	Non-beneficiaries	0	0
	Beneficiaries	0	0
Monthly	Non-beneficiaries	8%	4%
	Beneficiaries	100%	4%
Quarterly	Non-beneficiaries	0	0
	Beneficiaries	0	0
Yearly	Non-beneficiaries	12%	0
	Beneficiaries	0	0
Never	Non-beneficiaries	80%	100%
	Beneficiaries	0	96%

2 years ago, the saving culture was not there, this started recently and both categories, nowsave regularly, but 100% of BOMA beneficiaries save on a monthly basis, compared to only 20% of non-beneficiaries. 12% of non-beneficiaries save on a year basis, 80% of non -beneficiaries do not save completely. The saving culture of beneficiaries is regular and consistent.

Table below shows various places where respondents can get money for their savings.

Table 1.22: Money to save

Where is saving from	Respondents	%
Form my BOMA business	Non-beneficiaries	0%
	Beneficiaries	100%
From the sale of own livestock.	Non-beneficiaries	8%
	Beneficiaries	0%
From relatives, cash transfers, other business, salary etc.	Non-beneficiaries	0%
	Beneficiaries	0%
Other	Non-beneficiaries	0%
	Beneficiaries	0%
N/a	Non-beneficiaries	92%
	Beneficiaries	0%

100% of BOMA beneficiaries receive their monthly saving from BOMA started micro-businesses compared to 8% of non-beneficiaries who get their savings from sale of their own livestock an activity which is unsustainable in the long run. The regular monthly 100% saving habits by all BOMA beneficiaries is as a result of a regular and consistent source of income from theBOMA started business compared to the non-beneficiaries who rely mostly on their livestock.

Table 1.23: Borrowing and lending frequency

Times borrowed	Option	%
Once	Non-beneficiaries	**8%**
	Beneficiaries	**12%**
Severally (2-4 times)	Non-beneficiaries	**12%**
	Beneficiaries	**84%**
Never	Non-beneficiaries	**88%**
	Beneficiaries	**4%**

Both categories borrowed money, 12% of the beneficiaries borrowed once compared to8% of non-beneficiaries, 84% of beneficiaries borrowed severally compared to only 12% of non-beneficiaries. The high confidence level in borrowing exhibited by BOMA beneficiaries is attributed to them having a regular source of income, and them having their own saving groups, compared to non-beneficiaries who mostly rely on their livestock's which cannot be sold on a regular basis.

4.2.13 Borrowing

Table below show on respondent borrowing.

Table 1.24: borrowing from?

Where borrowed	Option	%Frequency
BOMA saving group	Non-beneficiaries	8%
	Beneficiaries	80%
Other saving groups	Non-beneficiaries	4%
	Beneficiaries	20%
From a relative	Non-beneficiaries	4%
	Beneficiaries	0
From an institution (bank, Sacco e.tc.)	Non-beneficiaries	0%
	Beneficiaries	8%
From a businessman	Non-beneficiaries	4%
	Beneficiaries	4%
I have never borrowed	Non-beneficiaries	88%
	Beneficiaries	4%

On borrowing 80% of the beneficiaries have borrowed from a BOMA saving group compared to only 8% of non-beneficiaries. 20% of beneficiaries have borrowed from other saving groups compared to only 4% for the non-beneficiaries. None of the beneficiaries borrowed from relatives compared to 4% borrowing by the non-beneficiaries. On institution 8% of the

beneficiaries borrowed compared to none of non-beneficiaries borrowing from institutions. 4 % of both beneficiaries and non-beneficiaries did borrow from a relative. From the Table above we can see that majority of non-beneficiaries 88% do not borrow compared to only 4% of beneficiaries. Also, it seems that the beneficiaries borrowing confidence level is high compared to non-beneficiaries.

4.2.14 Loan Repayment

Table below shows respondents loans repayment data overtime.

Table 1.25 : Loan repayment ability

Able to repay	Option	%Non-beneficiaries	%Beneficiaries
Yes	Now	8%	100%
	2 years ago,	0	0
No.	Now	8%	0
	2 years ago,	0	100%

100% BOMA beneficiaries are now in position to repay their own loans compared to only 8% of non-beneficiaries. The confidence of repayment has increased for both, the beneficiaries and non-beneficiaries with an increase of 100% and 8% respectively, this shows that the confidence level is high among the beneficiaries than the non-beneficiaries and this is attributed to good monitoring systems put in place to monitors participants growth and progress at each level as confirmed by the documents received from the officers.

4.2.15 Asset

Table below show respondent assets overtime.

Table 1.26: nonproductive asset ownership

Ownership of nonproductive asset	Option	%Now	%2 years ago,
Mattress(es)	Non-beneficiaries	4%	0%
	Beneficiaries	60%	8%
Bed(s)	Non-beneficiaries	4%	4%
	Beneficiaries	40%	4%
Wheelbarrow	Non-beneficiaries	0%	0%
	Beneficiaries	8%	0%
Bath shelter	Non-beneficiaries	0	0%
	Beneficiaries	8%	0%
Latrine	Non-beneficiaries	0	0%
	Beneficiaries	20%	4%
Mosquito net(s)	Non-beneficiaries	40%	0%
	Beneficiaries	96%	20%
Mobile phone	Non-beneficiaries	12%	0%
	Beneficiaries	100%	8%
Lantern(s)/solar lamp(s)	Non-beneficiaries	8%	0%
	Beneficiaries	28%	0%
Radio	Non-beneficiaries	4%	0%
	Beneficiaries	60%	12%
Television set	Non-beneficiaries	4%	0%
	Beneficiaries	20%	0%
Refrigerator	Non-beneficiaries	0%	0%
	Beneficiaries	12%	0%
Bicycle	Non-beneficiaries	0%	0%
	Beneficiaries	0%	0%
Motorcycle	Non-beneficiaries	0%	0%
	Beneficiaries	4%	0%
Motor vehicle	Non-beneficiaries	0%	0%
	Beneficiaries	0%	0%

Non-productive assets varied from Mattress, Bed, Wheelbarrow, bath Shelter, latrine, mosquito net, mobile phone, Lantern solar lamp, radio, Television set, refrigerator, Bicycle, Motorcycle and Motor vehicle. Both beneficiaries and non-beneficiaries have accrued more nonproductive assets. A comparison between beneficiaries and non-beneficiaries was such that amongst those who owned Mattresses, 60% had Mattresses while amongst non-beneficiaries only 4% had Mattresses, amongst those who owned Beds, 40% had Beds while amongst non-beneficiaries only 4% had Beds, amongst those who owned Wheelbarrows, 8% had Wheelbarrows while

amongst non-beneficiaries only 0% had Wheelbarrows. Amongst those who owned bath Shelter, 8% had bath Shelter while amongst non-beneficiaries only 0% had bath Shelter. Amongst those who owned latrine, 20% had latrine while amongst non-beneficiaries only 0% had latrine. Amongst those who owned mosquito net, 96% had mosquito net while amongst non-beneficiaries only 40% had mosquito net. Amongst those who owned had mobile phone, 100% had had mobile phone while amongst non-beneficiaries only 12% had mobile phone. Amongst those who owned had Lantern or Solar lamp, 28% had had Lantern or solar lamp while amongst non-beneficiaries only 8% had Lantern or solar lamp. Amongst those who owned radio, 60% had radio while amongst non-beneficiaries only 4% had radio. Amongst those who owned had Television set, 20% had Television set while amongst non-beneficiaries only 4% had Television set. Amongst those who owned had refrigerator, 12% had refrigerator while amongst non-beneficiaries only 0% had refrigerator. Amongst those who owned had Motorcycle, 4% had Motorcycle while amongst non-beneficiaries only 0% had Motorcycle, neither owned a Bicycle nor Motor vehicle. Overall, the gains are higher among the BOMA beneficiaries compared to the non-Beneficiaries.

Table 1.27: livestock ownership

Option		Now	2 years ago,	change
Cattle	Non-beneficiaries	64%	64%	0%
	Beneficiaries	20%	0%	20%
Goats	Non-beneficiaries	28%	16%	12%
	Beneficiaries	42%	12%	30%
Sheep	Non-beneficiaries	20%	8%	12%
	Beneficiaries	16%	4%	12%
Camel	Non-beneficiaries	8%	4%	4%
	Beneficiaries	24%	8%	16%
Donkey	Non-beneficiaries	32%	32%	0%
	Beneficiaries	28%	12%	16%
Chicken or poultry	Non-beneficiaries	32%	12%	20%
	Beneficiaries	52%	16%	36%
Other (specify)	Non-beneficiaries	0	0	0
	Beneficiaries	0	0	0
I do not own livestock	Non-beneficiaries	0	0	0
	Beneficiaries	0	0	0

Both beneficiaries and non-beneficiaries owned a variety of Livestock. Over 2 years, no change was observed on ownership of cattle among non-beneficiaries, compare to 20% increase in cattle ownership among the beneficiaries. There was a 30% increase in goats 'ownership among the beneficiaries compared to 12% increase among the non-beneficiaries. For the sheep there was a 12% increase among both the beneficiaries and the non-beneficiaries. For the Camels ownership there was an increase of 16% among beneficiaries compared to only 4% increase among the non-beneficiaries. On Donkey's ownership there was a 16% increase compared to no increase among the non-beneficiaries. On Chicken or poultry ownership there was a 36% increase among the beneficiaries compared to only 20% increase among the non-beneficiaries. Overtime both beneficiaries and non-beneficiaries have added more livestock. But the accumulation is higher with the BOMA beneficiaries compared to the non-Beneficiaries.

4.3 Determinants of Effectiveness of a Monitoring and Evaluation System for Projects

4.3.1 Performance of M&E

Table below represents data for M&E performance rating.

Table 1.28 : Performance rating

	Options	Frequency	Mean	Standard Deviation
Project activities were delivered on time	Strongly Disagree	0	4.1	0.54
	Disagree	0		
	Not sure	1		
	Agree	7		
	Strongly Agree	2		
	Grand Total	10		
All activities promised were implemented	Agree	0	4.1	0.94
	Disagree	1		
	Not sure	1		
	Agree	4		
	Strongly Agree	4		
	Grand Total	10		
Resources availability (M&E tools, for tracking)	Strong disagree	0	4.3	0.90
	Disagree	1		
	Not sure	0		
	Agree	4		
	Strongly Agree	5		
	Grand Total	10		
General level of satisfaction of project M&E performance	Strong disagree	0	4.8	0.40
	Disagree	0		
	Not sure	0		
	Agree	2		
	Strongly Agree	8		
	Grand Total	10		

In order to determine the objectives of the study, the researcher first needs to measure the performance of the monitoring and evaluation systems at BOMA project. The system was measured using different variables and five-point Likert scale whose results are shown in Table4.28. On Lickert scale parameters, 1 means strongly disagree, 2 means disagree,3 means not sure, 4 means agree, and 5 means strongly agree.

In that case then on statement on whether the Project activities were delivered on time, a mean of 4.1 and standard deviation of 0.54 would mean that respondents agreed that Project activities and that the respondents' responses were very close to the mean. Also 90% of the respondents agreed that timely delivery of activities influences the performance of M&E. This was confirmed by the M&E manager who stated that, "*there has never been a delay of planned activities, both in the office and in the field, even during the corona period. During this corona period we changed our tactics a little bit, from directly visiting our groups for mentorship we used alternate ways such as voice recorded audio in local languages for our participants trainings, for disbursement we adopted the use of mobile services among other ways*" This show that BOMA executed it plans and activities on time and this has never been a problem for them.

On statement on the All activities promised were implemented, a mean of 4.1 and standard deviation of 0.94 would mean that respondents agreed that All activities promised were implemented. On delivery of project 70% of the respondents agreed that delivery of projects activities had influences on the performance of M&E. The M&E officer noted that, "*we can only measure if delivery has happened, any delays means delay in implementation thus affecting monitoring of indicators, this has never been the case with BOMA activities, implementations are always in time and documentation put in place for reference"*. This confirms that with timely delivery of activities there is smooth process from data collection, analysis and reporting leading to timely learning and incorporation of lesson into the programme for improvements.

On statement on Resources availability (M&E tools, for tracking), a mean of 4.3 and a standard deviation of 0.90 would mean that respondents agreed Resources were available (M&E tools,

for tracking).On Resources availability 70% of the respondents agreed that resources availability have influences on the performance of M&E. "*the budget was introduced recently, I have a data analysist and an M&E officer and enough time is dedicated for M&E activities"* BOMAM&E manager. The introduction of M&E budget confirms the influence of resources availability in the project. BOMA realized the need to have an independent budget for M&E activities in order to increase its efficiency and productivity

On statement on general level of satisfaction of project performance, a mean of 4.8 and a standard deviation of 0.40 would mean that respondents agreed on the general level of satisfaction of project performance and project delivery, with which means that the respondents' responses were very close to the mean. "*before I joined BOMA, I was not able to afford the basic necessities of life, but now I am able to feed my family, take my children to school and on top of that I have learnt to save incase of any emergencies".* Mindira a beneficiary from Ngurunit. This confirms that people have embraced BOMA and their systems have contributed positively into their lives.

This therefore implies that M&E influences project delivery as confirmed by beneficiary's general satisfaction on project performance, on resources availability, the All activities promised were implemented and the Project activities were delivered on time.

4.4 Influence of Monitoring and Evaluation Systems on The Performance of BOMA Supported Micro Businesses, Saving and Lending Schemes.

In this section, the descriptive statistics used were frequencies and percentages,

Influence of Monitoring and Evaluation on Performance of BOMA Supported Micro Businesses, Saving and Lending Schemes.

Table 1.29: Structure of monitoring and evaluation on performance of BOMA supported micro business.

		Frequency	Mean	Standard Deviation
Top management has a positive attitude towards the establishment of a self-sustaining Micro businesses	Strongly Disagree	1	3.6	1.20
	Disagree	1		
	Not sure	1		
	Agree	5		
	Strongly Agree	2		
	Total	10		
The organization has well-defined indicators of measuring Micro business performance	Strongly Disagree	1	3.9	1.30
	Disagree	1		
	Not sure	0		
	Agree	4		
	Strongly Agree	4		
	Total	10		
The organization conducts assessment of the overall performance of the micro business	Strongly Disagree	0	4	0.89
	Disagree	1		
	Not sure	1		
	Agree	5		
	Strongly Agree	3		
	Total	10		
The roles of M&E are well defined to support Micro business	Strongly Disagree	0	4	0.89
	Disagree	1		
	Not sure	1		
	Agree	5		
	Strongly Agree	3		
	Total	10		
The organization has got a 'champion' for the M&E exercises	Strongly Disagree	1	3.7	1.27
	Disagree	1		
	Not sure	1		
	Agree	4		
	Strongly Agree	3		
	Total	10		
All staff get feedback after measurement of project activities	Strongly Disagree	1	3.6	1.20
	Disagree	1		
	Not sure	1		
	Agree	5		
	Strongly Agree	2		
	Total	10		
The organization has adequate capacity to commission valuations	Strongly Disagree	0	3.9	0.83
	Disagree	1		
	Not sure	1		
	Agree	6		
	Strongly Agree	2		
	Total	10		

The first objective of the study was to determine how monitoring and evaluation influenced the performance of BOMA supported micro businesses, saving and lending schemes. The structure was measured using different variables and five-point Likert scale whose results are shown in Table 31. On Likert scale parameters, 1 means strongly disagree, 2 means disagree,3 means not sure, 4 means agree, and 5 means strongly agree.

On statement that top management has a positive attitude towards the establishment of a self-sustaining Micro businesses, a mean of 3.6 would mean that respondents are not sure if top management has a positive attitude towards the establishment of a self-sustaining Micro businesses, with a standard deviation of 1.20 that means that the respondents' responses were not very close to the mean. This mean respondent are not sure of leadership attitude on micro-business. As stated by M&E officer that "*Ihave weekly briefs with program, share findings on areas that need intervention - findings are then used as the basis for decision making in the organization"*. This show that despite the management not being very active or present in the field, they still value what is happening with their beneficiaries since the decisions they make affects them directly, they thus rely on the data to make adjustments or decisions.

On statement that the organization conducts assessment of the overall performance of the micro business, a mean of 4 would mean that respondents agree that organization conducts assessment of the overall performance of the micro business, with a standard deviation of 0.89that means that the respondents' responses are close to the mean. This means that the organization conducts assessments. The data analyst stated that, " *BOMA collect both quantitative and qualitative data, analyzes and shares findings on monthly basis to the management for further deliberations and decision making"*. This confirms that data is used as the basis of performance measure for BOMA project activities. With regular quality data

collection, projects can be able to stay on top of trends, provide answers to problems, analyse insights to great effect and make timely informed decisions.

On the statement that the organization has well-defined indicators of measuring Micro business progress towards desired goals, a mean of 4 would mean that respondents agree that the organization has well-defined indicators of measuring Micro business progress towards desired goals, with a standard deviation of 0.89 that means that the respondents' responses are close to the mean. This means that the organization has well defined indicators to measure progress towards the desired goals as confirmed by the data analysist, who stated that "*we have indicators, that we measure to make sure that we are achieving our goals".* Project must have indicators that are specific, measurable, achievable, realistic, and timely (SMART). This will help them measure their progress towards their goals and adjust accordingly if they find that something is not going as planned.

Under statement that the organization has got a 'champion' for the M&E exercises, a mean of 3.7 would mean that respondents are not sure if the organization has got a 'champion' for the M&E exercises, with a standard deviation of 2.7 that means that the respondents' responses were not very close to the mean. This means that the organization lack someone to spearhead the M&E activities. This was confirmed by M&E officer who stated that, " *An M&E Manager was just recruited recently, the M&E department was previously incorporated with the programme, its roles were never clearer then, as the expertise were missing, but the management realized and solved this. Now we operate independently with close collaboration with other departments making our work clear and visible"*. This shows that M&E need to be visible and properly coordinated for informed decision making and people should also have

M&E skills for better results. BOMA realized this and adjusted. Projects need to be mindful of their systems so that they can be able to achieve their goals.

All staff get feedback after measurement of project activities a mean of 3.6 would mean that respondents are not sure if All staff get feedback after measurement of project activities, with a standard deviation of 1.2 that means that the respondents' responses were not very close to the mean. This means the sharing of finding is not clearly defined and not everyone receives the results findings. As stated by the data analyst, "*previously finding were channeled upward (management and donors) since the priorities were mostly focused on the heads, and a system was more programme oriented, but having now become independent this has changed and every one received data based on their needs"*. Proper systems need to be put in place for better results. Results from M&E always needs to be shared to everyone for consistency and objectivity. This is something that BOMA has realized and resolve.

The organization has adequate capacity to commission valuations a mean of 3.6 would mean that respondents are not sure if the organization has adequate capacity to commission valuations, with a standard deviation of 0.89 that means that the respondents' responses are close to the mean. This means that capacity to commission valuation is in doubt. Echoed the previous comment by the M&E officer and data analysts M&E, BOMA M&E departments seemed not to have been working independently, this diverted M&E priorities, but this was resolved and the M&E is now operating smoothly. Borrowing from these projects need to make sure that their M&E departments need to be properly functional and established for better project goals delivery.

With these findings I can now conclude that for proper project delivery, leadership attitude on micro-business is not clear among the respondents. Although the organization has well-defined indicators of measuring Micro business progress towards desired goals and conducts

assessments, it lacks a champion with the capacity to commission valuation and share the feedback.

4.5 Influence of Data Quality on Performance of BOMA Supported Micro Businesses, Saving and Lending Schemes

The study was also specifically meant to determine how data quality influenced the performance of Micro business and saving and lending schemes. The structure was also measured using different variables and five-point Likert scale whose results are shown in Table 4.31.

Table 1.30: Data quality on performance of BOMA supported micro business and saving and lending schemes.

DATA QUALITY & MICRO BUSINESSES, SAVING AND LENDING SCHEMES		**Frequency**	**Mean**	**Std dev**
Monitoring systems on Micro business is likely to generate reliable information	Strongly Disagree	0	3.90	0.94
	Disagree	1		
	Not sure	2		
	Agree	4		
	Strongly Agree	3		
	Total	10		
Micro business data collected, when measured reports on outputs that reflect the critical stated objectives of the organization	Strongly Disagree	0	3.80	1.08
	Disagree	2		
	Not sure	1		
	Agree	4		
	Strongly Agree	3		
	Total	10		
Good system identifies	Strongly Disagree	1	3.70	1.27

key issues as well as root of problems that the micro business face	Disagree	1		
	Not sure	1		
	Agree	4		
	Strongly Agree	3		
	Total	10		
Data collection activities conducted legally with due regard to the welfare of those affected by its results	Strongly Disagree	1	4.00	1.18
	Disagree	0		
	Not sure	1		
	Agree	4		
	Strongly Agree	4		
	Total	10		
Frequently collected data enables to truck trends as well as understand project intervention	Strongly Disagree	1	3.90	1.37
	Disagree	1		
	Not sure	1		
	Agree	2		
	Strongly Agree	5		
	Total	10		
Data collected provides clear indicators against which the organization work is being measured	Strongly Disagree	0	4.50	0.67
	Disagree	0		
	Not sure	1		
	Agree	3		
	Strongly Agree	6		
	Total	10		
The organization carries out periodic data audits	Strongly Disagree	1	3.50	1.20
	Disagree	1		
	Not sure	2		
	Agree	4		

	Strongly Agree	2		
	Total	10		
All staff get feedback after measurement of project activities	Strongly Disagree	1	3.60	1.20
	Disagree	1		
	Not sure	1		
	Agree	5		
	Strongly Agree	2		
	Total	10		

On Lickert scale parameters, 1 means strongly disagree, 2 means disagree,3 means not sure, 4 means agree, and 5 means strongly agree.

Respondents were asked whether Monitoring systems on Micro business is likely to generate reliable information a mean of 3.9 would mean that respondents are not sure if Monitoring systems on Micro business is likely to generate reliable information, with a standard deviation of 0.94 that means that the respondents' responses are close to the mean. This means that Monitoring systems on Micro business likelihood to generate reliable information is in doubt.

Asked if the Micro business data collected, when measured reports on outputs that reflect the critical stated objectives of the organization, a mean of 3.8 would mean that respondents are not sure if Micro business data collected, when measured reports on outputs that reflect the critical stated objectives of the organization, with a standard deviation of 1.08 that means that the respondents' responses werenot very close to the mean. This means that Micro business data collected, when measured reports on outputs may or may not reflect the critical stated objectives of the organization.

On the statement that good system identifies key issues as well as root of problems that the micro business face, a mean of 3.7 would mean that respondents are not sure if good system identifies key issues as well as root of problems that the micro business face, with a standard deviation of 1.27 that means that the respondents' responses were not very close to the mean. This means good system may or may not identifies key issues as well as root of problems that the micro business face.

Data collection activities conducted legally with due regard to the welfare of those affected by its results, a mean of 4.0 would mean that respondents agree that data collection activities are conducted legally with due regard to the welfare of those affected by its results, with a standard deviation of 1.07 that means that the respondents' responses not very close to the mean. This means data collection activities were conducted legally with due regard to the welfare of those affected by its results.

Respondents were also asked if frequently collected data enables to truck trends as well as understand project intervention, a mean of 3.9 would mean that respondents are not sure if frequently collected data enables to truck trends as well as understand project intervention, with a standard deviation of 1.37 that means that the respondents' responses were not very close to the mean. This means frequently collected data may or may not enables trucking of trends as well as understand project intervention.

On the statement that data collected provides clear indicators against which the organization work is being measured, a mean of 4.5 would mean that respondents agree that data collected provides clear indicators against which the organization work is being measured, with a standard deviation of 0.6 that means that the respondents' responses are very close to the mean.

This means that data collected provides clear indicators against which the organization work is being measured.

On the statement that organization carries out periodic data audits, a mean of 3.5 would mean that respondents are not sureif organization carries out periodic data audits with a standard deviation of 1.2 that means that the respondents' responses are were not very close to the mean. This means that participants are not sure if the organization carries out periodic data audits.

Another question sought to know if All staff get feedback after measurement of project activities, a mean of 3.5 would mean that respondents are not sureif all staff get feedback after measurement of project activities, with a standard deviation of 1.2 that means that the respondents' responses are not very close to the mean. This means that participants are not sure if all staff get feedback after measurement of project activities.

All the above were issues that come along as a result M&E management and lack of budget "*when I came in good systems were in place, data collected and analyzed regularly and findings shared, but data was not utilized exhaustibly, based on budget availability. This has led to us insisting for the introduction of M&E budget, which was considered, and budget allocated. This will now boost our operation and use of the findings.*". the M&E manager. Based on this, proper systems will not be fruitful enough without budgets put in place, M&E need to be financially stable for it to be able to deliver and use information available for project improvements.

From these finding I can conclude that data collection activities are conducted legally with due regard to the welfare of those affected by its results and the data collected provides clear indicators against which the organization work is being measured. This shows that data collection and the use of finding are the biggest influences of microbusiness and saving

performance, but the organization needs to have a clear way to share feedback to all staff, conduct data frequently and make sure people understand the M&E systems put in place.

4.6 Influence of Monitoring and Evaluation Systems on Performance of Human Capacity

One of the study objectives was to assess the influence of monitoring and evaluation systems on human capacity. Different variables were therefore used and guided by the five-point Likert scale whose results are shown in Table4.33.

Table1.31: BOMA monitoring and evaluation Need influence on human capacity.

		Frequency	Mean	Standard Deviation
The organization has got ways to establish skills that personnel need to gather information on the performance of Micro business and savings and lending schemes	Strongly Disagree	1	3.8	1.33
	Disagree	1		
	Not sure	1		
	Agree	3		
	Strongly Agree	4		
	Grand Total	10		
The organization has got systems to equip skills to personnel to adequately analyse data	Strongly Disagree	1	3.7	1.27
	Disagree	1		
	Not sure	1		
	Agree	4		
	Strongly Agree	3		
	Grand Total	10		
Analysis of micro business data helps m&e officers gather information on micro - business trends to sufficiently advice the programme	Strong disagree	0	4.1	0.94
	Disagree	1		
	Not sure	1		
	Agree	4		
	Strongly Agree	4		
	Grand Total	10		
Result-based performance	Strong disagree	0	3.9	0.94

is factored into personnel assessments	Disagree	1		
	Not sure	2		
	Agree	4		
	Strongly Agree	3		
	Grand Total	10		

On Lickert scale parameters, 1 means strongly disagree, 2 means disagree,3 means not sure, 4 means agree, and 5 means strongly agree.

On statement that the organization has got ways to establish skills that personnel need to gather information on the performance of Micro business and savings and lending schemes, a mean of 3.8 would mean that respondents are not sureif organization has got ways to establish skills that personnel need to gather information on the performance of Micro business and savings and lending schemes, with a standard deviation of 1.33 that means that the respondents' responses are not very close to the mean. This means that participants are not sure if the organization has got ways to establish skills that personnel need to gather information on the performance of Micro business and savings and lending schemes.

Respondents were also asked if the organization has got systems to equip skills to personnel to adequately analyse data, a mean of 3.7 would mean that respondents are not sure the organization has got systems to equip skills to personnel to adequately analyse data, with a standard deviation of 1.27 that means that the respondents' responses are not very close to the mean. This means that participants are not sure if the organization has got systems to equip skills to personnel to adequately analyse data.

On how analysis of micro business data helps M&E officers gather information on micro - business trends to sufficiently advice the programme, a mean of 4 would mean that respondents agree that analysis of micro business data helps M&E officers gather information on micro -

business trends to sufficiently advice the programme, with a standard deviation of 0.94 that means that the respondents' responses are very close to the mean. This means that analysis of micro business data helps M&E officers gather information on micro -business trends to sufficiently advice the programme.

Asked about the statement that result-based performance is factored into personnel assessments, a mean of 3.9 would mean that respondents are not sure result-based performance is factored into personnel assessments, with a standard deviation of 0.94 that means that the respondents' responses are very close to the mean. This means that result-based performance may or may not be factored into personnel assessments. This was confirmed in Naimarei by the area mentor who stated in an FGD that " *I have never been recognized by my work, the only time I am referred to, is when there is a mistake in my data or when the supervisor wants to use me as a bad example, despite my good work in the field -my area has always been preferred for donors visit because, the businesses I mentor are doing amazingly compared to other locations. The rest of the time I am just there not knowing what is happening?*" This shows that despite the mentors amazing work, the supervisors are picking only the negative part, and this might discourage the staffs in the long run.

It can now be concluded that data analysis on micro businesses helped M&E officers gather sufficient data to advice the programme, but the organization needs to be clear on how personnel assessments are done and also establish clear systems and ways to equip skills to personnel to adequately analyze data. Also as noted earlier by the M&E team, good systems are in place but, budget was a major issue that affected most of the M&E operations and the fact that M&E previously was incorporated into the programme lost its relevance, but this was

realized in time and corrected. For better results M&E need to be proactive and independent so that it can properly advice the programme for informed decision-making process.

Table1.32:ReliabilityStatistics

Cronbach's Alpha	N of Items
.972803707	20

Reliability test was carried out to check the consistency of results amongst the respondents using the Cronbach Alpha statistic. As the results are shown in Table35 above, the value of 0.973 was greater than the recommended 0.7, implying that 97.3% of the study finding/result was reliable.

4.7 Discussion of Findings

Findings on influence of monitoring and evaluation on the performance on BOMA supported project reveals that BOMA has an Internal organ to oversee M&E function among the BOMA beneficiaries, which collects, clean and analyze data on a regular basis. The department has enough resources, although budget was only recently introduced and the persons working with the department filled overwhelm with work, which is something that BOMA need to look at. The unit has got work plans put in place, which defines the goals, indicators, data collection methods and timelines. The roles are defined and plans for reports disseminations are all put in place. The data is collected from both primary and secondary sources. Findings shows that, BOMA understands what data each party needs for their operations. This has allowed them to focus more clearly on the data they will use. As supported by Gebremedhin et al. (2010), the organization has been able to document, share findings, advice the programme and incorporates lessons, through utilization of data from a variety of sources (for validation purposes). BOMA

also tracks what happened between specific measurement intervals and seek timely solutions to existing issues. In reality, the situation is not the same for all the NGOs, a study of monitoring, evaluation and learning system on comic relief by Sam Mcpherson indicated that not all Non-Governmental Organisation (NGO) explicitly link their Monitoring, Evaluation and Learning (MEL) systems and their requirement in the aid chain. If they were to do this, it would support them to think more systematically about the differing roles of commissioning, intermediate and implementing NGOs with regards to MEL, and how MEL can be designed to help them evaluate how well they are playing their specific role. Some NGOs projects may not be as effective as we perceive, from little professional skills of the staff, lack of accountability of NGOs to the grassroots, lack of well-placed strategic planning and adoption of poorly developed M&E. (ISNAR, 2001).

In practice knowledge and skills is acquired while undertaking the job through concrete experience. (UNDP, 1998). BOMA M&E unit has been tasked with the role to capacity build the staffs. According to Hughues and Gibbs et al., (2002), for M&E to be adopted staff need some unique and definite skills expertise. From the study most of the BOMA M&E personnel's, had had a prior M&E experiences of between 5 to 10 years before joining BOMA. Those who joined without any experience had to learnt on the job giving them experience of more than 5 years. The personnel also confirmed that frequent capacity building trainings were organized by the organization to build their skills and keep them up to date with changing M&E dynamics, but due to the recent Covid pandemic nothing much was done. On the other hand, most NGOs, lack the ability to get skilled personnel and this indicates that the areas which require these skills are not undertaken. Gilliam et al., (2003) also observe that deficiency of quality data leads to making

decisions which are baseless and solely centered on perception not tangible data which is resulted by insufficient M&E knowledge and skills.

As recommended, by Kelly and Magongo (2004) that there should be an individual who is solely responsible for the M&E as a main task. BOMA has put this into practice, through its routine programme monitoring. Mentors have been tasked to collects both qualitative and quantitative data on a monthly basis. Also, the data is cleaned, and feedback sought from the field teams on the trends observed. Programme strengths and weakness are shared with the management for decision making, lesson learnt are documented for future use and recommendations shared for incorporation into the programme regularly (monthly). The unit lack an M&E policy which calls for the organization to work on it.

Research shows that many organisations, see project monitoring and evaluation activity as a donor requirement rather than a management tool (Babbie & Mouton, 2006). For this reason, organisations especially Non- Govermental Organisations (NGOs), implement project M&E just to cope with demands and pressures from funding agencies rather than as a measure to contribute to project performance (Kusek & Rist, 2004). Only a few organisations have faith in M&E partly because its influence on project performance is not well understood despite many studies having been done (Khan, 2001; Ogula, 2002; Kusek & Rist, 2004; Nyonje, Ndunge, & Mulwa, 2012).

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The study examined the influence of monitoring and evaluation systems on BOMA supported micro-business, savings, and lending scheme performance. The study set out to determine how performance of monitoring and evaluation influenced the performance of micro-businesses; to assess how monitoring and evaluation systems influences human capacity building; to examine how data quality influenced the performance of micro-business, savings, and lending's scheme. This chapter, therefore, presents and discusses the summary of findings, conclusion, and recommendations and gives suggestions for further research.

5.2 Summary of Findings

The purpose of this study was to establish the influence of monitoring and evaluation systems on BOMA supported micro-business, savings, and lending scheme performance. The research objectives were used to guide the collection of required data from the respondents.

5.2.1Influence of M&E structure on BOMA supported micro-business, savings, and lending scheme performance.

There was an upward in business activities for both participants and beneficiaries, but the increase was more with beneficiaries. The increase among beneficiaries as attributed to the spillover effect as a result of BOMA presence in the locality motivating people to engage in income generating activities as a result of seeing their families or neighbors who have benefited from the BOMA. As narrated by a respondent in Namarei during an FGD discussion, that she started her business as a result of her sister, who was supported by BOMA. Beneficiaries are generally satisfied with, project performance, resources availability, all activities promised were implemented and the Project activities were delivered on time. Through BOMA well-

defined indicators, assessments, measure micro businesses and savings and lending schemes, progress towards desired goals. Respondents are not sure about top management attitude towards strengthening monitoring and evaluation systems to enhance the performance of BOMA supported micro-business, savings, and lending scheme performance. This was further confirmed by the M&E personnel during their interviews.

5.2.2 Influence of Data Quality on The Performance on BOMA Supported Micro-Business, Savings, and Lending Scheme Performance.

Findings shows that data collection and its use are the biggest influences of microbusiness and saving performance. BOMA collects data regularly. Data collection activities are conducted legally with due regard to the welfare of those affected by its results and the data collected provides clear indicators against which the organization work is being measured. BOMA conducts assessments and with well-defined indicators of measuring micro businesses and savings and lending schemes progress towards desired goals. M&E functions seems to lack a champion, thus M&E systems put in place seems not clearly understood by everyone. Its capacity to commission valuation is also in doubt. Feedback from findings seem not to reach everyone.

5.2.3 Influence of Monitoring and Evaluation Systems on Human Capacity Performance

Findings reveal that analysis of micro business data helps M&E officers gather information on micro-business trends to sufficiently advice the programme but it’s not clear if the organization has got systems to equip skills to personnel to gather and adequately analyse data. Respondents are not also sure if result-based performance is factored into personnel assessments.

5.3 Conclusion

5.3.1 Influence of M&E on BOMA Supported Micro-business, Savings and Lending Scheme Performance

Almost all development organizations are expected to have systems that enable them to collect, analyze, summarize, and use information. With M&E systems in place, lessons and recommendations can be drawn. This means that M&E systems play a key role in influencing project delivery. Although Management attitude towards strengthening monitoring and evaluation systems is not very clear in BOMA. BOMA have indicators to measure progress towards desired goals. Beneficiaries are satisfied with, project performance, resources availability, activities implementation and the delivery time. Finding show that BOMA Beneficiaries have grown their business, income, food security, assets and confidence to borrow and repay loans overtime compared to non -beneficiaries. BOMA projects has capacity built, their participants through trainings, to document their day to day activities for sustainability and resilience purposes.

5.3.2 Influence of Data Quality on The Performance on BOMA Supported Micro-Business, Savings, and Lending Scheme Performance

Routine programme monitoring is also done by mentors who collects both qualitative and quantitative data on a monthly basis. The data cleaning is done, and feedback sought from the field teams on the trends observed. Programme strengths and weakness are shared with the management for decision making, lesson learnt documented for future use and recommendations shared for incorporation into the programme. BOMA through its data, can clearly tell the progress of their micro-businesses and saving and lending schemes. BOMA M&E uses data to advice the programme, but it’s not clear whether systems exist to identify gaps in personnel skills and whether personnel performance assessment is result based.

5.3.3 Influence of Monitoring and Evaluation Systems on Human Capacity Performance

The unit has work plans put in place, which defines the goals, indicators, data collection methods and timelines. The roles are defined and plans for reports disseminations are all put in place. On the other hand, BOMA, seems to lack an M&E champion, with a capacity to commission valuation. Interview from M&E personnel confirms issues with budgeting, the budget was only recently introduced and the persons working with the department filled overwhelm with work, which is something that BOMA need to look at. This has affected decision making, and sharing of assessments findings to all relevant person, which is something that BOMA needs to work on

5.4 Recommendations

The following are recommendations based on the findings of the study:

5.4.1 Influence of M&E on the Performance of Monitoring and Evaluation Systems of Boma

BOMA Management should take active part in designing M&E system and offer timely support and guidance to projects' staff and ensure M&E activities are well executed and results and findings communicated and used in decision making and planning.

5.4.2 Influence of Data Quality on the Performance on BOMA Supported Micro-Business, Savings and Lending Scheme Performance

M&E functions should be looked upon as a collective responsibility in the organization, particularly, when a separate section or person is assigned to the job to avoid internal conflict. It would help to create a culture of conscious monitoring and evaluation, information sharing, seeking internal assistance in case of problem and most of all, sharing credit for success and responsibility for failure. BOMA also need to commission its valuations and share its findings to all relevant persons for better and timely decisions.

5.4.2 Influence of Monitoring and Evaluation Systems on Human Capacity Performance

BOMA needs to factor in a result-based, performance assessment on its personnel, put systems in place to identify skill gaps and to equip them with skills to gather and adequately analyse data.

5.5 Suggestions for Further Research

This study reveals many interesting areas where further research can be carried out. In particular, the following can be considered:

1. Monitoring and evaluation the design, implementation and maintenance of an M&E system.
2. Monitoring and evaluation strategies in Non Governmental Organisations..

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APPENDICES

Appendix I: Consent for the Respondents

You are invited to participate in a research study conducted by **Mr. Jeremiah Sarunye Lengure**, from **the Maseno e-learning campus** in partial fulfillment of the requirements for the award of Master of Arts degree in monitoring and evaluation, school of planning & architecture, Maseno university. This questionnaire aims to evaluate the impact of BOMA's project poverty graduation program for ultra-poor women on Ngurunit households in Marsabit county. The questionnaire is designed to collect data that will help achieve the objectives of this study.

You were selected as a possible beneficiary in this study because of your knowledge of the impact of poverty graduation programmes on poor people. I am kindly requesting you to participate in this study by responding to these questions as candidly and precisely as possible. Your honesty and co-operation in responding to the questions will highly be appreciated. All information provided will be treated with utmost confidentiality and will be used purely for academic purposes.

If you have any questions about the study, please feel free to contact **sarunye@gmail.com or mobile 0719880626.**

I would like to ask for your permission, to ask you a few questions regarding your life. This information's will be confidential. Signing below indicates that you have read and understood the information provided above, you willingly agree to participate, you may withdraw your consent at any time and discontinue participation without penalty, that you have received this copy, and you are not waiving any legal claims.

Signature

Date

Appendix II: Beneficiaries and Non-beneficiaries

Interviewer to introduce her/himself to the respondent. The questions should be read out exactly as given in the questionnaire. The interviewer should not modify the question as per his/her understanding. In case the respondent is not clear about the same, the interviewer should repeat the question word by word.

Interviewer to introduce him/herself

Part. A: respondent details.

Respondent details	
Respondent mobile number	Location
Interview details	
Date of the interview	Name of the interviewer
Start time of the interview	
End time of the interview	

N/b do not record the beneficiaries name.

1. What is your age bracket?

Write option code in the space provided	Options	
01	Younger than 18 years old	Terminate interview
02	18- 25 years	Proceed
03	25-30 years	Proceed
04	31-40 years	Proceed
05	41-50 years	Proceed
06	Above 50	Terminate interview
07	Refused	Terminate interview

2. What is your highest level of education?

Write option code in the space provided	Option	Now	2 years ago,
01	Not completed primary		
02	Primary		
03	Secondary		
04	Tertiary/college		
05	University		
06	No formal education		
07	Other (please specify)		

3. Are you married, or have you ever been married?

Yes{} no{}

4. How many people live in your household?

    a. For changes in adults an children for increase indicate with a positive for decrease indicate with a negative.

Write option code in the space provided	Option	Now	2 years ago,	Change in adults	Change in children
01	Less than 5 people				
02	Between 6 and 10 people				
03	Between 11 and 15 people				
04	More than 15 people				
05	Less than 5 people				

Part. B: standard of living

5. Are you employed or any member of your household?

Yes{} no{}

6. How many sources of income can your household access?

Write option code in the space provided	Option	Now	2 years ago,
01	1		
02	2		
03	More than 3		
04	N/a		

7. What kind of business do you have? (if Q8is yes answer, otherwise skip)

Write option code in the space provided	Option	Now	2 years ago,
01	Kiosk/duka		
02	Livestock business		
03	Grocery		
04	Butchery		
05	Clothes		
06	Other (please state)		
07	No, I do not have a business		

8. How did you start your current business?

Write option code in the space provided	Option	
01	Through BOMA grants	
02	Through other grants (other NGOs/ govt money)	
03	Helped by relative	
04	Through self (selling of livestock, loan e.t.c)	
05	No, i do not have a business	

9. What's the current business value? (business is calculated by adding stock value, total credits, cash at hand, business savings and business assets)

Write option code in the space provided	Option	Now	2 years ago,
01	0- 10,000		
02	10,001 – 20,000		
03	20,001- 30,000		
04	More than 30000		
05	No, i do not have a business		

10. If you are a BOMA beneficiary, when did you graduate?

Write option code in the space provided	Option	
01	No – i failed (answer q12 otherwise skip)	
02	No am still active (terminate interview)	
03	Yes -1-11 months ago (terminate interview)	
04	Yes - a year ago	
05	Yes- 2 years ago	
06	Yes- more than 2 years ago	
07	No, inot a BOMA beneficiary	

11. What happen to your BOMA business? (applies only to BOMA beneficiaries who failed and answered Q10. (No –I failed)

Write option code in the space provided	Option	
01	Closed due to lack of customers or too many similar business	
02	Closed due to credits	
03	Other	

12. What's is your total household income per month? (amount in Kshs)

Write option code in the space provided	Option	Now	2 years ago,
01	Less than 1000		
02	1001-5000		
03	5001- 10000		
04	10001 – 20000		
05	20001 – 50000		
06	More than 50001		

13. Food security Food security Last 30 days

Did your household go to the bed without an evening meal		Last 7 days	Last 30 days
Write option code in the space provided	Option		
01	Never		
02	1-5 times		
03	6-10 times		
04	11-15 times		
05	More than 15 times		
06	1-5 times		

14. Why did you go to bed without an evening meal?

Write option code in the space provided	Option	
01	No money to buy food	
02	Had money but no shops around to buy food	
03	Our choice (we usually go without an evening meal)	
04	Laziness (was not able to Cook)	
05	N/a	

Part. C: Mentoring and evaluation

15. Have you ever received any business training or saving and lending?

Yes{} no{}

16. If yes, who provided the training?

Write option code in the space provided	Option	
01	BOMA	
02	Other NGOs	
03	County	
04	Other	

17. How regular was the training provided?

Write option code in the space provided	Option	
	Daily	
	Weekly	
	Monthly	
	Quarterly (after every 4 months)	
	Yearly	

18. Do you save?

Yes{} no{}

19. Where do you save?

Write option code in the space provided	Option	Now	2 years ago,
01	At an institution (bank, Saccoetc.)		
02	BOMA saving group		
03	Other saving groups		
04	At home/business		
05	N/a- i have never saved		

20. How often do you save?

Write option code in the space provided	Option	Now	2 years ago,
01	Daily		
02	Weekly		
03	Monthly		
04	Quarterly		
05	Yearly		
06	Never		

21. Do you have any savings?

Write option code in the space provided	Option	Now	2 years ago,
01	Yes		
02	No		

22. Where did you get the money you save?

Write option code in the space provided	Option	
01	Form my BOMA business	
02	From the sale of own livestock.	
03	From relatives, cash transfers, other business, salary etc.	
04	Other	
05	N/a	

23. How many times have you ever borrowed or loaned?

Write option code in the space provided	Option	
01	Once	
02	Severally (2-4 times)	
03	Never	

24. If you have taken a loan, where did you get it from?

Write option code in the space provided	Option	
01	BOMA saving group	
02	Other saving groups	
03	From a relative	
04	From an institution (bank, Sacco e.tc.)	
05	From a businessman	
06	I have never loaned	

25. Are you able to repay the loan that you have by yourself?

Write option code in the space provided	Option	Now	2 years ago,
01	Yes		
02	No.		

Part. D: Asset Accumulation.

Nonproductive assets

Write option code in the space provided

Do you own any of those Non-productive assets? (Count the number of items)

Option code	Option	Now	2 years ago,
Mattress(es)			
Bed(s)			
Wheelbarrow			
Bath shelter			
Latrine			
Mosquito net(s)			
Mobile phone			
Lantern(s)/solar lamp(s)			
Radio			
Television set			
Refrigerator			
Bicycle			
Motorcycle			
Motor vehicle			

Livestock

Do you own any of those livestock? (Count the number of livestock)

Option	Option	Now	2 years ago,
Cattle			
Goats			
Sheep			
Camel			
Donkey			
Chicken or poultry			
Other (specify)			
I do not own livestock			

Appendix III: Mentors (officers) Questionnaire

Determinants of effectiveness of a monitoring and evaluation system for projects

This questionnaire aims at establishing; determinants of effectiveness of monitoring and evaluation system for projects: a case of BOMA project poverty graduation programme. The questionnaire is designed to collect data that will help achieve the objectives of this study. I am kindly requesting you to participate in this study by responding to all the questions as candidly and precisely as possible. Your honesty and co-operation in responding to the questions will highly be appreciated. All information provided will be treated with utmost confidentiality and will be used purely for academic purposes.

Part. A: demographics.

1. **Gender of the respondent**

female male

2. **What is your age bracket?**

Below 25 years ( )

25-30 years ( )

31-40 years ( )

41-50 years ( )

Above 50 ( )

3. **What is your level of education?**

Primary ( )

Secondary ( )

Tertiary/college ( )

Undergraduate ( )

Postgraduate ( )

4. **How long have you worked for BOMA project?**

Less than 1yr ( )

1-3 years ( )

4-6 years ( )

7-9 years ( )

9 yrs & above ( )

5. Was there a data capturing system for the project?
   a. Yes
   b. No
   c. Don't know

6. Did the information system help in understanding project expectations?
   d. Yes
   e. No

7. On a scale of 1-10 (10 being the highest), rate how the baseline survey influenced project performance. *Enter zero for abstaining*

Part. B: Project Performance

On a scale of 1-5 (1 being the most effective/successful and 5 least), what was the rating for project performance in the following?

Item	**Rating (1 least & 5 most)**					**Comments**
1)Project activities were delivered on time	1	2	3	4	5	
2)Number of project deliverables	1	2	3	4	5	
3)All activities promised were implemented	1	2	3	4	5	
4)Cost of project	1	2	3	4	5	
5)General level of satisfaction of project performance	1	2	3	4	5	

Part. C: influence of monitoring and evaluation system on BOMA projects.

By ticking in the space provided, indicate the extent to which you agree or disagree with the following statements concerning M&E in relation to projects in the organization. **5 – strongly agree 4 – agree 3 - not sure 2 - disagree 1 – strongly disagree**

No	**Statement**					
Influence of M&E on Micro Business and savings and lending schemes Performance		SD	D	NS	A	SA
1	Top management has a positive attitude towards the establishment of a self-sustaining Micro businesses	1	2	3	4	5
2	The organization has well-defined indicators of measuring Micro business performance	1	2	3	4	5
3	The organization conducts assessment of the overall performance of the micro business	1	2	3	4	5
4	The roles of M&E are well defined to support Micro business	1	2	3	4	5
5	The organization has got a 'champion' for the M&E exercises	1	2	3	4	5
6	All staff get feedback after measurement of project activities					
7	The organization has adequate capacity to commission valuations					
Influence of data quality on Micro Business and savings and lending schemes Performance		SD	D	NS	A	SA
1	Monitoring systems on Micro business is likely to generate reliable information	1	2	3	4	5
2	Micro business data collected, when measured reports on outputs that reflect the critical stated objectives of the organization	1	2	3	4	5

3	Good system identifies key issues as well as root of problems that the micro business face	1	2	3	4	5
4	Data collection activities conducted legally with due regard to the welfare of those affected by its results	1	2	3	4	5
5	Frequently collected data enables to truck trends as well as understand project intervention	1	2	3	4	5
6	Data collected provides clear indicators against which the organization work is being measured	1	2	3	4	5
7	The organization carries out periodic data audits	1	2	3	4	5
8	All staff get feedback after measurement of project activities	1	2	3	4	5
9	Monitoring systems on Micro business is likely to generate reliable information	1	2	3	4	5
Influence of M&E on Human capacity Performance		SD	D	NS	A	SA
1	The organization has got ways to establish skills that personnel need to gather information on the performance of Micro business and savings and lending schemes	1	2	3	4	5
2	The organization has got systems to equip skills to personnel to adequately analyse data	1	2	3	4	5
3	Analysis of micro business data helps m&e officers gather information on micro -business trends to sufficiently advice the programme	1	2	3	4	5
4	Result-based performance is factored into personnel assessments	1	2	3	4	5

End of questionnaire. Thank you

Appendix IV: FGD for M&E Officers and Field Officers

1. How would you describe the influence of M&E systems, on BOMA supported activities?

2. Who funds the monitoring and evaluation activities within the organization? How would you describe the funding? Is it adequate?

3. Does monitoring and evaluation section has separate allocation in the budget? Is allocation and provision of funds done in time?

4. Does the organization management support monitoring and evaluation of projects?

5. Is the support sufficient and if not what more should they do?

6. Does M&E contribute in the decision made in the organization? May you describe how in your own words.

7. From your own observation how would you describe the knowledge of the organization's personnel on the existing monitoring and evaluation system?

8. Does the organization engage in training of the employees on monitoring and evaluation systems? How often?

9. Does the organization involve external expertise in setting up the monitoring and evaluation systems and during M&E processes?

10. What factors would you rate as the main determinants of the effectiveness of a monitoring and evaluation system for projects?

End of questionnaire. Thank you

Appendix V: FGD For Respondents

1. How would you describe the influence of BOMA supported micro business in your village?

2. How would you describe the influence of BOMA supported saving and lending schemes in your village?

3. Does business mentorship and trainings have an impact to growth and business progress?

4. What changes have you noticed in your village since BOMA project has been implemented in your location?

5. What happen when your household cannot afford an expense that is necessary?

End of questionnaire. Thank you

Appendix VII: Questionnaire for M&E Manager, Data Analyst and M&E Officer

A. <u>ORGANIZATION STRUCTURE</u>

i. Is there an Internal organ to oversee M&E function among the BOMA beneficiaries?
ii. What does the unit do(specific)?
iii. Are other departments aligned to support M&E? Yes/No
iv. Please explain your answer.

B. <u>HUMAN CAPACITY</u>

i. Explain the specific functions that you carry out? Monitoring and Evaluation?
ii. Did you have prior experience on M&E Before you joined BOMA? Yes/No
iii. Please explain your answer.
iv. Has BOMA organized trainings and capacity building on the M&E for you since you joined? Yes/No
v. How many trainings were provided in a year?
vi. Please explain the content of the trainings.

C. <u>ROUTINE PROGRAMMES MONITORING?</u>

i. How frequently in a month do you collect data for use in monitoring performance of the programme? Yes/No
ii. What type of the data do you collect?
iii. Are the results reintegrated back into the programme? Yes/No
iv. Please explain how you go about this

D. M&E WORK PLANS & COST

i. Which resources have been allocated to the unit?
ii. Explain
iii. Does a unit have a work plan?
iv. What are the components of the work plan?
v. How have the following been allocated to the unit?
    i. Personnel
    ii. Time
    iii. Finances
vi. Does BOMA have an M&E Policy? Yes/No
vii. What are the contents?
viii. How often are you exposed to the contents of the policy
    i. Daily
    ii. Weekly
    iii. Monthly
    iv. Other specify

End of questionnaire. Thank you

Appendix VI: Questionnaire Schedule

The logistics are often the most time-consuming element of preparing to conduct a

A research. Below is my schedule:

Table 1.33. My schedule

Task	***Duration***	***Start Date***	***Finish Date***	***Resource Names***
Introduction to community leaders and BOMA Project	1 day	28/02/2020	28/02/2020	
Interviews and Questionnaire	1 week	03/202020	8/03/2020	- Interviews - Questionnaires
Identify and reserve focus group location	1 day	3/03/2020	3/03/2020	Room, notebook, pen, pencils
Invite Participants	1 day	4/03/2020	4/03/2020	-Airtime
Focused group discussion	2 day	5/03/2020	6/03/2020	Note taker, sits and facilitator
Data entry and preparation	1 week	9/03/2020	13/03/2020	Data entry clerks
Data Analysis & report writing	1Month	16/03/2020	3/04/2020	

Appendix VI: Authorization Letter

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P.O. Box 3039, Nanyuki, Kenya 10400 | +254 (0)20 800 9959

25th November 2019
Mr. Jeremiah Lengure
Student Maseno University,

Sir,

LETTER OF AUTHORIZATION TO CONDUCT RESEARCH AT NGURUNIT, ILLUAT AND NAIMAREI LOCATIONS

This letter will serve as authorization of Mr. Jeremiah Lengure to conduct the research project entitled "influence of monitoring and evaluation on the poverty graduation program of boma in Ngurunit, Namarei and Illaut locations, Marsabit County, Kenya." at BOMA project location. Upon a review of the letter sent to us by the student, we are glad to offer you an opportunity to conduct the same study in our organization. All interviews, filled surveys, observations around our location and the distribution of questionnaires are approves and will receive all the support needed from our staffs.

If you have any concerns or require additional information, feel free to contact the organization. Thank you.

Yours Faithfully,

Meshack Omarre,
Regional Manager BOMA
Marsabit.