ROLE OF PARTICIPATORY MONITORING AND EVALUATION IN SACCOS' PERFORMANCE

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CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance and examination by the Open University of Tanzania a dissertation entitled: ñRole of participatory monitoring and evaluation (PM&E) in SACCOôs performance in Arumeru Districtò in the fulfilment of the requirements for the Degree of Masters of Monitoring and Evaluation at the Open University of Tanzania.

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Date

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DECLARATION

I, Neema Robert Shayo, hereby declare that, this dissertation is my own original work and that it has not been presented and will not be presented to any other University for a similar or any other degree award.

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Date

DEDICATION

This dissertation is dedicated to my family whose love,support and encouragement have enriched my soul and inspired me to pursued and complete this research.

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To all of them; thank you.

ABSTRACT

This study assessed the role of PM&E on SACCOôs performance whereby PM&E was conceptually envisaged to have more value added on improving performance of project more than conventional M&E. The study specifically assessed factors affecting performance of SACCOS in Arumeru District, the PM&E process on improving performance of SACCOS in Arumeru District, the PM&E tools on performance in Arumeru District; and the community empowerment strategies on improving performance in Arumeru District. The study was conducted in a survey design whereby eight SACCOS operating in Arumeru District were selected. The study also involved 116 respondents who were selected randomly from these SACCOS. Data were collected quantitatively primarily from respondents through questionnaire form. Data were descriptively analyzed by SPSS version 20.0 whereby weighted average (mean) and standard deviation were used. The findings revealed that performance of SACCOS in Arumeru District had influential factors and PM&E in terms of its planning, process, determining objectives and indicators; and gathering data; analyzing data; sharing the information and defining actions to be taken. Others are PM&E tools and community empowerment strategies could contribute more than conventional M&E. Generally, it can be concluded that, the introduction of the contemporary M&E namely PM&E which involves primary stakeholders have enhanced performance. Recommendations were given to all SACCOS in Arumeru District to review its policies and guidelines in order to identify all area of weakness with regard to PM&E. It also recommended that, to extend awareness seminar on the importance of PM&E to members.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF ABBREVIATIONS

BA	Beneficiary Assessment
EC	European Commission
GWM&E	Government Wide Monitoring and Evaluation
M&E	Monitoring and Evaluation
MFIs	Microfinance Institutions
PM&E	Participatory Monitoring and Evaluation
PRA	Participatory Rural Appraisal
SACCOS	Saving, Credit and Cooperative Society
SARAR	Self-Esteem, Associative Strengths, Resourcefulness, Action Planning, and Responsibility
SCCULT	Credit Co-Operative Union League of Tanzania
UNDP	United Nations Development Program
UNIESCO	United Nation International Education Science Cultural Organization
ITS	World Health Organization

CHAPTER ONE

INTRODUCTION

1.1 Background to the Problem

Success of project depends on many factors such as initial design, ownership transfer, innovation and technology advancement, funding strategy, financial management and project management in terms of monitoring and evaluation. Monitoring and evaluation are crucial elements of project success whereby it provide the information to stakeholders about the state of the project while on going and necessary adjustment that are required for good final results as well as evaluating on whether the project goals were achieves or not.

Monitoring and Evaluation (M&E) are separate entities of the project management which aim to enhance performance throughout the period of the project. According to Wit (2018), monitoring is an ongoing process while evaluation is a static process done at a specific period while project still running or at the end of the project. Monitoring aims to provide information about progress of the project which highlight key areas that need adjustments or changes in order to stay in the truck of the project design (Njuki and Kaaria, 2015).

On the other hand, evaluation measures the achievement of the project. Evaluation can be done in the middle of the project to measure results of certain activities or it can be done at the end of the project to determine whether the project goal was achieved or not. Without M&E project key players may not understand the progress of the project activities, deviations from the standards of performance, problems encountered during implementation of project activities, effectiveness use of

resources and general progress picture of the project (Isaac, 2018).

Participatory Monitoring and Evaluation (PM&E) emerged as a means of involving members of local community on management and ownership of the project. It was envisaged that, a mare M&E is done by outsider board of the project whereby, it does collect information that are needed by donors on the progress and outcome of the project (Brett, 2013). The success of the project was rather remotely controlled, monitored, and evaluated. Inclusion of beneficiaries to management of project started in line with inclusion theory and practice authored by Professor Gretchen Noetzel Walsh when she conceptualize the integration of children with special needs into general education classrooms. Based on the Gretchen Noetzel Walsh, PM&E was introduced into development project in order to enhance ownership, participation and general performance by the members of community pursuing the project.

1.1.1 Performance of SACCOS in Arumeru District

One of the reasons for poor performance of Saving, Credit and Cooperative Society (SACCOS) in most parts of Tanzania including Arumeru District are simply failure by the institution to cater to significant part of public expectation. Although the government have been encouraging the local community to join and become members SACCOS as a strategy of poverty reduction strategy through financial inclusion, in many rural, urban and semi-urban areasôSACCOS do not reach out to a significant amount of members of the population (Anania and Gikuri, 2015). Despite of all the challenges, In 2018 the Savings and Credit Co-Operative Union League of Tanzania (SCCULT), Northern Division report shows the performance of SACCOS

in Arumeru District in terms of growth of membership, growth of savings and deposits, and growth of amount of loan disbursement. The report revealed a negative growth rate of membership whereby for the period of five years general SSCCOS members were dropped by average of 2%. The decrease in number of members appeared to have direct impact to the amount increase of savings and deposits which also found to be decreasing by average of 0.8% annually for five years consecutively. However, the trend of loan disbursement found to be increasing in a rate of 20% annually (SCCULT, 2018).

1.2 Research Problem Statement

Over a long period, projects to community support have been designed by representative parties of community project designers who set-up project documents while involving members of community. However, due to limited resources, such as finance and staff, conventional monitoring and evaluation are sought. Conventionally, M&E involved outside experts who undertake M&E through using the pre-set indicators, standardized procedures and tools (Dillon, 2018).

According to Dillon (2018) use of pre-set indicators, standardized procedures and tools is sought in order to overcome the challenge of gaps in technical knowledge with respect to defining performance indicators, the retrieval, collection, preparation and interpretation of data. In this regard, funded or supported projects have been monitored and evaluated by external (outsiders) monitors and evaluators. As far as the non-participatory M&E is successful, it does not consider the role of community participation on M&E as contributory aspect for improving performance of the project.

Saving, Credit and Cooperative Society (SACCOS) in Tanzania have been promoted as one of financial inclusion to poor people. The financial reforms in Tanzania which were initiated in 1991 coincided with the Cooperative Societies Act of 1991 provide the basis for development of modern cooperatives including SACCOS (Sizya, 2017). In this regard, projects in this sector focus to attract local community to become members to make deposits and savings in form of SACCOS. However, The operation of SACCOS like any other cooperatives is faced with challenges of management, inappropriate cooperative structures, lack adequate working capital, corruption and embezzlement, lack of cooperative democracy and education (Tenga, 2018). These challenges are embedded in project design during set-up initial stage which does not consider involvement of beneficiaries in designing of the project activities and M&E.

The study by Crawford (2012) concludes that, community constitutes adequate resources in terms of manpower who can organize other resources such as raw materials, financial resources, and execution of project activities. Crawford (2012) further emphasizes that, community participation in project management including designing, implementation and M&E not only enhances ownership of the project to the members of community but also leads to improvement of performance of the project to achieve its intended goal. The level of community participation in project M&E becomes a significant indicator for performance of the project.

Guijt and Abbot (2018) assert that, project performance can be facilitated by PM&E as well as participation in decision making on all matters of project management. As well, Kathongo (2018) concluded that PM&E enhance performance of project and

improving overall efficiency of project planning, management and implementation. So far there is no record showing a study in Tanzanian environment which put emphasis on the role of PM&E on improving performance of SACCOS as recommended by Thapa et al (2017). Given the importance of PM&E in performance of community development projects, this study has assessed the contribution of steps of PM&E on improving performance of SACCOS; examining the value added by PM&E tools on improving performance of SACCOS; and assessing the contribution of community empowering strategies on improving performance of SACCOS.

1.3 Research Objectives Objective

1.3.1 General Research

The general objective of this study was to assess the role of PM&E on SACCOSô performance.

1.3.2 Specific Research Objectives

In order to achieve the main objective of this study, the following were specific objectives:-

i. To determine the performance of SACCOSô in Arumeru District.
ii. To assess the PM&E process on improving performance of SACCOS in Arumeru District.
iii. To assess the PM&E tools on improving performance of SACCOS in Arumeru District.
iv. To assess the community empowerment strategies on improving performance of SACCOS in Arumeru District.

1.4 Research Questions

Based on the above specific objectives above, the following research questions guided this study:-

i. What are the factors of SACCOSôperformance in Arumeru District?

ii. What is the PM&E process on improving performance of SACCOS in Arumeru District?

iii. What are the PM&E tools on improving performance of SACCOS in Arumeru District?

iv. What are the community empowerment strategies on improving performance of SACCOS in Arumeru District?

1.5 Significance of the Study

This study is significant for achievement of the academic exercise as an award in partial fulfillment of the requirements for the degree of Masters in Monitoring and Evaluation of the Open University of Tanzania. In this setting, the study findings can contribute to enrich the body of literature in the public domain useful for academic orientation to students who are pursuing studies similar degree courses.

As it is the fact that, community participation in project management creates awareness of community towards project performance, the findings from this study can be significant to awake project stakeholders to make use of the PM&E and its potential therein for creating awareness of project performance. The SACCOSô stakeholders can use the recommendations of this study to improve their undertaken in order to optimize the utility of the potential of PM&E therein. The importance of this study is also entrenched in the understanding of the

effectiveness of PM&E in management of project performance.

The findings of the study can provide knowledge of various steps of PM&E whereby, the respondents and participants of this study can be enlightens and then improve their knowledge for an effective PM&E. The findings of this study are also significant as it can contribute additional useful information in the field of SACCOSô management on effective PM&E and its potential. There commendations of this study can be of applied importance to stakeholders such as donors, relevant ministries, SACCOSô management, and community members in general.

1.6 Scope and Delimitation of the Study

The scope and delimitation of this study was confined into area and content limitations as elaborated below:

Area: The study area was limited to Arumeru District Council whereby SACCOS operating therein were part of this study. The reason for this scope was due to the fact that, the researcher has long-term knowledge with the area. She has participated in several community projects sponsored by her employer namely Farm Concern International. During her work with Farm Concern International, she observed ill-operations of many SACCOS in Arumeru District Council which prompted to undertake this study.

Content: The study was limited to the content of PM&E of SACCOS under study whereby information with regard to PM&E from respondents was solicited. The reason for this scope was based in the fact that, time and financial resources of the researcher are constrained to explore more scope of project management aspects.

However, the researcher was optimistic that, the scope was ideal for improvement of SACCOôs performance. Although other aspects of project management may be relevant, it contributes little significance in this study. Therefore, this scope is regarded as relevant to achieve the objective of this study.

1.8 Organization of the Study

This dissertation is organized into five chapters as following:-

Chapter one: Introduction of the study which provides an overview of the problem, statement of the problem, objective of the study, research questions, significance of the study and scope and delimitation of the study.

Chapter two: Literature in terms of theoretical and empirical review regarding PM&E on improvement of SACCOS. It further provides research gap to be filled by this study and conceptual framework which guided the study.

Chapter three: Methodology of the study whereby research design; population, sampling procedure, data collection tools and data analysis methods were described.

Chapter four: Data interpretation, analysis and discussion of the findings.

Chapter five: Conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Chapter Overview

This chapter provides theoretical and empirical literature review from other authors on PM&E on improvement of SACCOSô performance. It also provides research gap and conceptual framework which guided this study.

2.2 Definition of Key Terms

This section defines key terms used in this study. Although the researcher was general as much as possible, the definitions provided were for the purpose of this study and therefore it may have deviated from common definitions from literature point of view.

2.2.1 Participatory Monitoring and Evaluation

Participatory Monitoring and Evaluation is defined as ñprocess through which stakeholders at various levels engage in monitoring and evaluating a particular project, program or policy, share control over the content, the process and the results of the monitoring and evaluation activity and engage in taking or identifying corrective actionsò (World Bank 2010). It is also defined as a ñself-evaluation, beneficiary assessment, participatory impact monitoring, participatory assessment monitoring and evaluationò (Vernooy, 1999). In this study, Participatory Monitoring and Evaluation refers as a process of M&E which involves internal primary stakeholders namely SACCOSô members.

2.2.2 SACCO's Performance

SACCOôs Performance is defined as a sustainably achieving SACCOSô objectives

within timeframe, cost, and scope (Fisher, 2013). SACCOSô performance is also defined as an achievement of the SSCCOS in relation with its set goals through measurable outcomes, and outputs (Knowlton and Cynthia 2013). In this study, M&E refers to achievement of SACCOSô objectives in terms of growth in membership, growth in savings and deposits and growth in volume of loan disbursement.

2.2.3 Monitoring and Evaluation

Monitoring and evaluation is defined as a process which help to keep the project activities on its schedule by enabling the project Staff to know when the project activities are successful in solving the problem or achieving the project output (UNDP, 2002). M&E is also defined as combined processes whereby monitoring of activities are done along with the project progression while evaluation is done on the impact of the project (Cheryl, 2009). In this study, M&E refers to processes that organized to monitor progressive performance and measure results achieved. M&E are simultaneous processes conducted together to track record activities done along with the project progression while evaluation is done on the impact of the project.

2.2.4 Monitoring

Project monitoring is defined as a ñprocess of keeping track of all project-related metrics including team performance and task duration while identifying potential problems and taking corrective actions that are necessary to ensure that the project is going well in its original scope, budget and achieve its targeted goal within specific given timeò (UNDP, 2002). Project Monitoring is also defined as an integral part of

the project management which provides awareness of the progress of the project in order to put in place appropriate corrective actions when the performance standard deviates from the planned path (Cheryl, 2009*)* In this study Project monitoring refers to a systematic process undertaken to collect and analyze data from the project in order to measure progress toward achieving objectives.

2.2.5 Evaluation

Evaluation is defined as an appraisal exercise conducted to determine the level of achievement with regard to relevance project objectives, efficiency, development effectiveness, impact and sustainability (UNDP, 2002). Literally, evaluation is a process of assessing something in terms of amount, number, or value (Tufo, 2002). In this study, evaluation refers to a systematic assessment of an ongoing or completed project.

2.2.6 Community Empowerment Strategy

Community empowerment strategy is defined as a process which enhances people to gain more control over their economic, social and political factors while making independent decisions over their lives (Adams, 2008). In the context of project management, community empowerment is the process whereby community people take individual and collective ownership of controlling project in order to achieve the most effective results (Brett, 2013). In the current study, community empowerment strategy refers to strategies used by SACCOSô management to enhance ability of its members to comprehend and apply their potentials to manage their social and economic lives.

2.2.7 Steps of Participatory Monitoring and Evaluation

Steps of PM&E are different stages involved in conduction PM&E. According to USAID, (2011), these steps involve Recruiting participants; Review project/program objectives; Plan what to measure and how; Identifying measurements to assess results or show; Identify measurements to assess results or show extent of progress achieved; Develop measurement indicators; Collect data at regular intervals; Organize and analyze data; Report on findings to beneficiaries, communities, governments, donors; and Make decisions. According to Dillon (2018), steps of PM&E involve four stages namely planning the PM&E process; gathering data; analyzing data; and sharing the information. In the current study, Steps of PM&E refer to different stages adopted by SACCOS to practice PM&E.

2.2.7 PM&E Tools

Tools for PM&E are all instruments used to conduct PM&E effectively (Knowlton and Cynthia 2013). The United Nations Monitoring and Evaluation Handbook (2015) define PM&E tools as techniques that are used to conduct PM&E. In this study, PM&E tools refer to techniques used by SACCOSô primary stakeholders to effectively conduct PM&E.

2.3 Theoretical Literature Review

SACCOS emerged as one of the best financial inclusion strategy in the rural communities. Kamala (2000) describes SACCOS as an easy body to access financial services to people through mobilization of savings, credit scheme, and bank loans. Success of SACCOS depends on internal and external factors, Rose (2002) mentions internal success factors of SACCOS to includes financial capacity, good

trend of loan recovery, good governance, membersô common interests, affordable interest rates on loans by some SACCOS, good leadership and institutional capacity, well informed membership, adequate education and training, diverse range of financial products and good quality services, good accounting and record keeping, good use of funds and adherence to cooperative principles. On the other hand, external factors which may positively affect performance of SACCOS include competitiveness, positive impacts of external financing, support from cooperative institutions, sufficient auditing and inspection, little political interference and good flow of donorsô funds (Okaye, 2009).

Several theories for success of SACCOS have been put forward by various theorist since inception of cooperative unions. For instance, O'Donovan (1998) in Gilbert (2017) describes a corporate governance theory in a model form which expresses the relationship between corporate governance and commitment of management to legislation, good culture of board members whom comply with policies and procedures. The theory is linked to success of SACCOS as it requires an organization to be structured, operating under well-defined rules and procedures, and complying with legal and regulatory requirements. Kimei (2002) links SACCOôs performance with its operating structure which is embedded with long-term strategies to achieve its long-term strategic goals which in turn satisfy customers, shareholders, creditors, suppliers and employees.

The cape model designed by Mukherjeel (2013) links performance of cooperative union with quality of service provided to customers whereby, performance of a cooperative is measured by subtraction of actual current service from expected

excellent service. The gap is measured by customer perception. Thus, the discrepancy is analyzed with regard to perceived and actual conditions. Under this model a cooperative union analyzes the feedback from the customersô or membersô perception in order to determine actions to be taken to reduce discrepancy between the actual and expected services (Mukherjeel, 2013).

Service Profit Chain theory of performance which emphasizes performance of an organization or business is result of circular relationship between customers, employees, and shareholders (Young and Gelade, 2011). The theory applies in all kind and size of business provided there is good monitoring and controlling. Young and Gelade (2011) further state that, in order for a business to perform and achieve its target, the emphasis should be given on motivation of staff, retaining customers and delivering an improved shareholdersô returns through well monitoring and controlling.

However, it is envisaged that, the monitoring and evaluation of cooperative societies are not adequate. Okaye (2016) suggests measures to cooperative societies whereby, SACCOS should be constantly monitored to find out whether they comply with governing legislations, banking rules and requirement, their own internal by-laws and internal governing documents such as business plans and budgets. A constant monitoring could lead to improvements management practices of SACCOS (Okaye, 2016). Although theory of change is meant for planning stage of the project, it also very useful for M&E. Brest (2010) expresses that, a good theory of change is useful for M&E as it help to identify key indicators for monitoring, identify gaps from existing data, prioritize extra data collection, and provide a structure for data analysis

and reporting. Based on these features, theory of change help to develop better key evaluation questions.

A theory of change provides framework of projectôs activities and how activities are being carried out. It contributes to a value chain of outputs towards the intended long-term goal or impact (Brest, 2010). According to Brest (2010) theory of change enhances evaluatorsô understanding with regard to output chain, program theory, mapping of outcome, impact critical path, and investment logic.

Performance of SACCOS can however, being determined by several key performance indicators (KPIs). Among of KIPs for SACCOS is financial performance. According to Njogu and Omagwa (2018), SACCOSô financial performance can be achieved when the loan disbursement is effectively administered. However, Chikamai (2018) considers effective loan disbursement include clear lending policy, well organized loan disbursement register, loan interest, and reasonable time for repayment. These factors are generally termed as an effective credit management terms which are agreed by both parties.

Savings and deposits mobilization is another KPI for SACCOSô performance. Temeche (2014) considers growth of savings as major determinant of performance of a SACCOS as savings form a cheap and reliable source of funds for SACCOSô operation. Vogel (2014) further states that, in many developing countries, a large amount of savings are not intermediated through the formal sector therefore are available for informal sector. Thus a significant savings can be potentially mobilized in rural and/or semi-urban by an established savings and credit informal

organizations.

In the context of SACCOôs performance through financial and savings KPIs, growth of membership is an important intermediate factor. Without growth of membership, savings mobilization is impossible. According to Mwangi (2008), SACCOS is a financial institution, quasi formal in nature, owned, controlled, used and democratically governed by members themselves. The main source of its funds is through encouraging savings among members and using the pooled funds to make loans to its members at reasonable rates of interest. Thus, the larger the number of members the higher the amount of savings can be generated.

Performance of SACCOS also is determined by capacity of implementers. Sheweji (2005) emphases for efficient capacity building in cooperatives as a crucial element, since the success of SACCOS is largely dependent on the quality of human resources, governance and management. Rubambey (2002) indicates that, insufficiently trained manpower; overlaps; and contradictory messages given by different training providers to the SACCOS members; poor timing of interventions; lack of accountability, and mismatch between institutional assessments and the assistance given to cooperatives may result to failure of SACCOS on achieving its intended goal.

Monitoring and evaluation is well guided by clear logical framework. A logical framework describes the project logical flow of activities towards outputs that result into outcomes and for long-term impact achieve the intended goal. Wit (2018) suggests that, a good logical framework is supposed indicate components of the

initiative as well as the order or steps needed to be followed in order to achieve to the desired results. A logical framework enhances understanding of the projectôs goals and objectives, it defines the relationships between variables while articulating internal and external risks that can affect projectôs success. It however, become a basis M&E as it provides a pictorial view of the project since planning stage, throughout implementation, and towards achievement of the projectôs goal.

However, in planning for M&E, various frameworks are applicable depending on nature of organizations. Davies (2010) elaborates that; several aspects of framework may be combined or customized in order to achieve the donorôs purpose. However, some donors may not explicitly require framework of the project for performing M&E. Thus, tools for M&E of the project should be selected based on the factors that best suits particular circumstances of the project.

2.3.1 Contribution of Steps of PM&E on improving Performance

Dillon (2018) describes PM&E as an inclusive of primary stakeholders and beneficiaries into M&E of the project. The inclusion enhances new ways of measuring while learning from change that are more comprehensive and reproduces the perceptions and objectives of those most directly affected people. The World Bank (2010) attributes PM&E with ability to provide potential for performance of the project. It actually engage stakeholders at different levels during monitoring or evaluating project, policy, or program. Since, the participation involves primary stakeholders, the likelihood of identifying correct actions is higher.

The World Bank (2010) also characterizes PM&E with best approach to enhance the implementation of the project activities at different levels within the action plan with

little deviation from expected outcome King (2013) elaborates this attribute because PM&E is prepared prior to the project implementation. PM&E is also praised to be effective because it involves project beneficiaries including men and women from the community intervened and other stakeholders such as NGOs, private businesses owners involved in the project, and government officials at local and central government level (Isaac, 2018).

Njuki and Kaaria (2015) mention four success factors of PM&E to achieve higher results as compared to conventional M&E. PM&E enables local people to actively participate in the M&E unlike conventional M&E which regards local people as mare source of information. PM&E enhances to the project stakeholders to evaluate the project outcome while outsider expert facilitate the process. PM&E consider enhancing capacity of stakeholders in order to analyze the project and solving problem therein. Lastly, PM&E encourages commitment of the stakeholders to implement project activities with recommended corrective actions. Cheryl (2009) describes four steps of PM&E which include planning the PM&E process and determining objectives and indicators, gathering data, analyzing data, and sharing the information and defining actions to be taken.

2.3.1.1 Planning the Participatory Monitoring and Evaluation Process and Determining Objectives and Indicators

The initial stage of the planning is to identify stakeholders who will be involved in the PM&E process. This stage also defines the objectives of PM&E together with what activities will be monitored, whom, and how. According to Cheryl (2009) various stakeholders negotiate, contest, and finally make a collaborative decision.

Although the process of identifying objectives and monitoring indicators may be the most difficult part of planning, once consensus achieved, it become of beneficial to all stakeholders (Cheryl, 2009).

Involvement of stakeholders in M&E during identification of objectives and monitoring indicators has several advantages. Dillon (2018) lists seven advantages as following:

i. Involving beneficiaries in evaluation increases its reliability and provides the opportunity to receive useful feedback and ideas for corrective actions
ii. PM&E allows for flexibility whereby activities can be stopped or adapted when evaluation makes it clear that they are not contributing to the intended improvements
iii. Strengthens ownership regarding successful outcomes of planned initiatives.
iv. Widens the knowledge base necessary for assessing and correcting the course of action.
v. Increases the motivation of stakeholders to contribute ideas to corrective actions.
vi. Creates trust in Local Government policy and action.
vii. Contributes to the learning of all involved.

Planning the PM&E process and determining objectives and indicators contribute greatly on providing information which are necessary to meet different stakeholder needs and objectives**.** Estrella (2000) points three benefits of PM&E that, enhances project planning and implementation whereby it determine whether project objective have been met as well as how resources been used; organizational strengthening and

institutional learning whereby it involves other stakeholders such as NGOs and CBOs to keep track of project progress while building on areas of successful work, promote social accountability and enhance project sustainability; and informing policy whereby local needs by local communities are communicated to policy makers.

2.3.1.1.1 Gathering Data

The second stage on PM&E is gathering data which is done by stakeholders in participatory. Goggins and Howard (2009) elaborate that, data can be collected both qualitative and quantitative through various tools and methods. Goggins and Howard (2009) further state that, regardless of method or tool used, involvement of stakeholders lead into production of natural data in the natural phenomenon. EC (2017) lists quantitative methods include questionnaire of community surveys, observations, and interviews while qualitative methods include different participatory learning methods such as visual interview, group tools, simulation and exercises.

Involving stakeholder to participate in data-gathering, enhances self-reliance in decision-making and problem-solving while empowering capacity of members of community to take action. Otieno-Odowa and Kaseje (2014) concludes that data collected in PM&E are more accurate and reliable compared to data collected in conventional M&E. According to Bill and Melinda Gates Foundation (2017) PM&E improves accuracy and relevance of data collected whereby it reduces most of problem inherent in misrepresentation of findings that occur when some variable data are omitted. Bill and Melinda Gates Foundation (2017) emphasize that, PM&E

enhances community base initiatives through capacity of local community to record and analyze change. Odowa and Kaseje (2014) stress that, involving local community in data gathering increases probability that, the data collected will be analyzed and result will be used as well.

2.3.1.1.2 Analyzing Data

Although data analysis is often done mathematically through mechanical and expert-based tools, PM&E data analysis process provides an opportunity to different categories of stakeholders actively participate. King (2013) describes data analysis techniques used in PM&E to involve simplified charts, diagrams and tables which represent actual conditions in the particular community. PM&E data analysis process provides simple and clear means of commutating complex issues to stakeholders of the project. PM&E data analysis process uses simple analysis which enhance productive discussion between members of community and other stakeholders of project in a reality situation (King, 2013). According to Bovens (2014) PM&E data analysis methods are very effective to help participants to comprehend their own problems and limitations. It also helps to generate consent opinions when group action is required.

2.3.1.1.3 Sharing the Information and Defining Actions to be Taken

Although PM&E is considered as inclusion of stakeholders, but in reality not all stakeholders and beneficiaries can participate. According to Dillon (2018) sharing the information and defining actions to be taken is done at step four whereby activities and roles of each stakeholder on M&E are communicated to all concerned stakeholders. Fisher (2013) outlines benefit of PM&E such as to make the

communityôs best problem-solving experiences reusable, enhance better and faster decision making, promote innovation and growth, and reduces the loss of know-how.

2.3.2 Value Added by PM&E Tools on Improving Performance

Several techniques and tools have been used in the process of PM&E. The United Nations Monitoring and Evaluation Handbook (2015) provides list of tools and techniques used in monitoring and evaluation which are related with Participatory Rural Appraisal (PRA), Self-Esteem, Associative Strengths, Resourcefulness, Action-Planning, and Responsibility (SARAR) and Beneficiary Assessment (BA). According to the United Nations Monitoring and Evaluation Handbook (2015) the widely used tools in PRA are community mapping, problem ranking, wealth ranking, seasonal and daily time charts; SARAR approach commonly uses three pile sorting, pocket charts, and story with a gap; while BA uses focus group discussion and interview.

Onyango (2018) adds that, addition to use PRA, BA and SARAR techniques, PM&E often involves development of other techniques which are designed to suit level of community members and other stakeholders in actively participation such as testimonials, visual self-evaluation tools, photographing the evidence, and community records and indicators. Applications of PM&E tools have an added value of participation of local people with positive effects on the planning, documentation and implementation of project activities. Blauert (2016) mentions seven values as following: delegation of responsibilities, motivation of local development workers, target groupôs real priorities are identified, use of local resources and brings desirable behavioural changes, use of indigenous knowledge, and lead to sustainable

developmental activities.

2.3.3 Community Empowerment Strategies

Community empowerment strategies involve more than bringing community member together, participation, involvement, or engagement to community activities. Taylor (2016) stresses that, community empowerment strategies meant for enhancing community into ownership and action that explicitly bring social and political change. Participatory empowerment strategies involve facilitation process that allows members of community to identify their own needs, prioritize it, and propose possible solutions of overcoming their challenges (Green, 2017).

The key features of participatory empowerment strategies include adaptation to local circumstances, use of low cost techniques, dependence on local resources, building on local knowledge and maintenance of traditional practices where appropriate (World Bank 2012). It is assumed that local people owns material, asset and resources needed for their development. According to WHO (2019) local people just need to be empowered in order to exploits their own material, asset and resources for their own development. Therefore, WHO (2019) recommends external development partners to focus more on empowerment than directly support.

Oyuga (2011) refers community empowerment strategies as community intervention strategies which include learning tools such as workshop, mentor program, seminar, classroom setting lecture, and adult learning pedagogy. According to Folayan (2017) there are three major approaches community intervention models are addressing. The first approach address locality development through involvement of a wide scope of

participation of community members whom empowered to address issues of their central concern. The model consider social solidarity as a strong prerequisite for success in this approach. The second approach focus on the use of educated professionals and experts to solve communityôs problems. This approach uses conventional empirical data on M&E. The third approach applies influence of the advantaged group to support social change. Each intervention model has been used according to particular need of particular community. UNESCO (2008) underlines that, each model has advantage over another according to particular circumstances but all focus to maximize mobilization of community members to adopt, change or address systemic problems.

2.4 Empirical Literature Review

The recent study conducted by Kathongo (2018) on the influence of PM&E as a tool for enhancing performance of projects and improving overall efficiency of project planning, management and implementation in Public Secondary School projects in Mutomo Kenya is most relevant to the current study. The study aimed at establishing the influence of PM&E on performance of public schools projects. It involved 33 public secondary schools and purposeful sampling procedure while used quantitative data through questionnaire and SPSS in data analysis. The study revealed that stakeholders are not involved in the process of management of school projects; institutional capacity can be enhanced through, meetings, seminars, and open forums.

Matsiliza (2012) used a qualitative design to evaluate the inclusion of stakeholders in participating in the Government Wide Monitoring and Evaluation (GWM&E)

through PM&E approach. The study focused on the practicality of participatory methods as part of the agenda to enhance the implement the M&E into different stakeholders in South Africa. The study concluded that, variety of PM&E methods needed as benchmark for the inclusion of stakeholders in local level PM&E of public projects. The study by Thapa, et al., (2017) in Tanzania on assessing PM&E as a tool for helping farmer groups to function better revealed that, ñthe success of any project, depends on how effectively the farmer groups function and evaluate their progress.ò The study also referred to 2015 innovative project which was conducted to enhance food and livelihood security among smallholder farmer groups in two regions of rural Tanzania. Innovative project revealed that there was a need for groups to M&E to measure the outcomes and to pinpoint areas for improvement.

2.5 Research Gap

Although empirical study of Kathongo (2018) concluded that PM&E enhance performance of project and improving overall efficiency of project planning, management and implementation, it was conducted in different setting with this study whereby its specific objectives assessed the effect of institutional strengthening; the effect of public accountability; the effect of project planning, and effect of negotiation perspectives on the performance of public school projects. As well as the study by and Thapa, et al., (2017) which was conducted in Tanzania environment it recommended for PM&E for the success of small farmers project.

There hasnôt been a follow up study found in the public literature domain which put emphasis on the role of PM&E on improving performance of SACCOS as recommended by Thapa et al (opt cit). Given the importance of PM&E in

performance of community development projects, this study contributed to fill the gap by assessing the contribution of steps of PM&E on improving performance of SACCOS; examining the value added by PM&E tools on improving performance of SACCOS; and assessing the contribution of community empowering strategies on improving performance of SACCOS.

2.6 Conceptual Framework

This study was guided with a conceptual model of relationship between independent variables and dependent variable. The model was derived from the theoretical approach that, M&E helps to improve performance and achieve projects expected results (UNDP, 2002). According to Brest (2010) Theory of Change refers PM&E as type of methodology which enhances participation in planning and evaluating projects often used by philanthropy, NGOs and government entities to influence social change. As Theory of Change defines long-term goal and maps forth and back to identify preconditions for project performance, PM&E is one of the precondition necessary for SACCOôs performance.

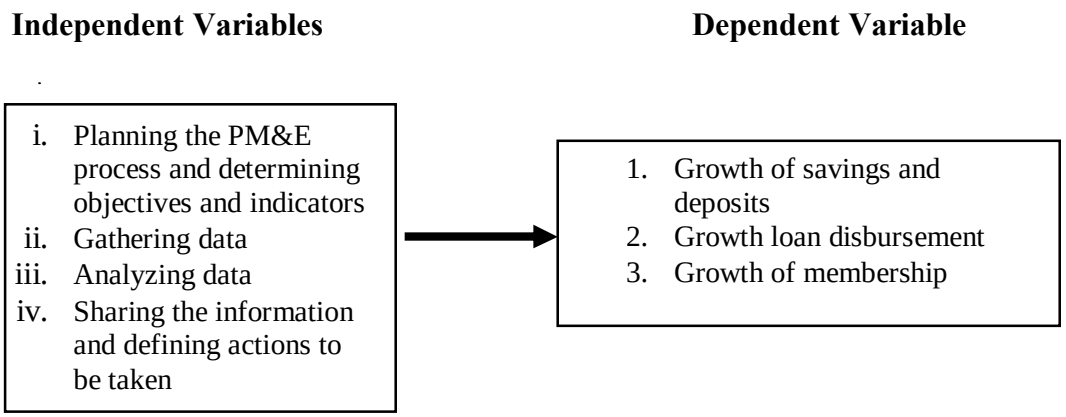


Figure 2.1: Conceptual Model

Source: Researcher (2019)

In this regard, the independent variables were represented by the elements of PM&E that lead into effective process of M&E. These elements are structural set up of the whole process of PM&E which includes, steps of PM&E, tools used by PM&E, and empowerment strategies applied to enhance capacity of stakeholdersô participation in PM&E.

CHAPTER THREE

RESERACH METHODOLOGY

3.1 Overview

This chapter presents research methodology that was employed to conduct this study. The chapter includes the research design, area of study, study population, sampling and sampling procedure, sample size, data collection methods, data analysis methods, validity and reliability issues, time schedule and resources needed to complete this study.

3.2 Research Design

The research design describes method namely quantitative in data collection and data analysis (Creswell, 2014). It also describes an approach whereby a survey approach in which the study will adopt. Thus, the structural paradigm of the study starts by identification of the problem, developing objectives of the study, and drawing research questions. Research questions guided data collection process in terms of quantitative approach as well as data analysis in similar approach.

From the above views, research design determined ways for conducting a research study according to the problem identified through answering research questions toward achieving the objective of a study. In this setting, the research design for this study was of two folds. Firstly, the study was conducted in a survey design whereby SACCOS operating in Arumeru District Council were studied. The rationale of choosing Arumeru District Council was that, the district is one of the rural districts with various community development programs including SACCOôs programs. According to the directory of registered SACCOS with Bank of Tanzania, there is a

total of 18 SACCOS in different sectors in Arumeru District Council (BoT, 2018). Moreover, the selection Arumeru District Council was based on the fact that, the researcher is familiar with the settings and hence she abled to retrieve the required data and information for this study with least cost. Secondly, the study adopted mixed research design whereby quantitative and qualitative methods were employed in data collection. According to Amin (2005) triangulation in data collection is significant in order to enhance reliability and validity of the study.

3.3 Area of Research

This study was conducted in Arumeru District Council whereby District Executive Director was approached for approval of conducting this study in this area. Moreover, the heads of the selected SACCOS were approached for their approval and organizing their members to participate in this study. Arumeru District Council is locating in 3.2923° S, 36.8250° E coordinates in the Arusha Region of Tanzania. The District is bordered by Arusha Region to the North, West, and Southwest by Monduli District, to the Southeast by the Arusha City Council, and to the East by the Kilimanjaro Region.

3.4 Population of the Study

The population of the study is defined as the entire components a researcher are interested for the study. In the social study perspective, it is all people whom the study data been collected and draw conclusions (Kothari 2004). The targeted population of this study composed with 18 SACCOS of different categories of sectors with a total of 2,919 members.

Table 3.1: Population frame

	Ward	List of SACCOS	Total Number of Members
1	Ngarenanyuki	Amonapa SACCOS Ltd	56
2	Sokoni II	Arumeru Staff SACCOS Ltd	89
3	Sokoni II	Arumeru Teachers SACCOS Ltd	1,142
4	Kisongo	Braeburn Teachers SACCOS Ltd	26
5	Mateves	Burka Staff SACCOS Ltd	143
6	Usa River	Meru Vijana SACCOS Ltd	194
7	Usa River	Rijikzwaan SACCOS Ltd	302
8	King'ori	King'osa Rural SACCOS Ltd	22
9	Olturoto	Lakimama SACCOS Ltd	164
10	Usa River	Maroroni Ukombozi SACCOS Ltd	71
11	Mbuguni	Mbukita Irrigation SACCOS Ltd	120
12	Usa River	Kiliflora SACCOS Ltd	59
13	Kimnyaki	NRC Staff SACCOS Ltd	28
14	Akheri	Patandi Workers SACCOS Ltd	47
15	Mbuguni	Shamima Irrigation SACCOS Ltd	188
16	Kimnyaki	SUA Olmotonyi SACCOS Ltd	21
17	Kimnyaki	TPRI SACCOS Ltd	210
18	Kimnyaki	Ukombozi SACCOS Ltd	37
	Total		**2,919**

Source: Research Data (2019)

3.5 Sampling Procedures and Sample Size

The study employed multistage sampling technique to select Wards from which SACCOS were selected. Kothari (2004) defines multistage sampling technique as technique which involves the process to select sample size through stages or levels. The process may be descending or ascending of scales from one stage to another. In this study, descending process was carried out whereby selection of Wards were done. The Arumenru District Council is composed of 11 Wards with at least one SACCOS and total of 2,919 members. Wards were selected purposively based on the distribution of SACCOS whereby the Wards with more number SACCOS were selected first. Since the study focused on SACCOS, the criteria of Wards selection based on percentage of SACCOS required for sample size. In this regard two Wards had sufficient number of SACCOS required.

Subsequently, the simple random sampling technique was employed to obtain respondents from the selected SACCOS. The researcher assigned numbers to each member of the selected SACCOS and a lottery method was used to pick up respondents. The reason for applying this technique was based on the homogeneity of the respondents. The next stage involved selection of SACCOS from the chosen Wards in which respondents were selected. Finally, selection of respondents from selected SACCOS was done.

3.5.1 Sample size

Sample size is a small part of the population selected to represent the entire population behavior. (Kothari, 2004) Sample size for this study was selected from a cluster Wards whereby each Ward was regarded as cluster. The determination of sample size was based on the theory of Babie (2014) that the sample size of 10.5% - 12.5% is sufficient to represent a population of a homogeneous characteristic. However, according to Yin (2016), the larger the sample size the greater the precision. Thus, selection of SACCOS and respondents, the study employed random sampling method whereby 12.5% of the populations of the selected SACCOS were taken as sample size.

Table 3.2: Sample frame

	Ward	List of SACCOS (Sample Size)	Total Number of Members	Sample Size
1	Usa River	Rijikzwaan SACCOS Ltd	302	38
2	Usa River	Meru Vijana SACCOS Ltd	194	24
3	Usa River	Maroroni Ukombozi SACCOS Ltd	71	9
4	Usa River	Kiliflora SACCOS Ltd	59	7
5	Kimnyaki	TPRI SACCOS Ltd	210	26
6	Kimnyaki	Ukombozi SACCOS Ltd	37	5
7	Kimnyaki	NRC Staff SACCOS Ltd	28	4
8	Kimnyaki	SUA Olmotonyi SACCOS Ltd	21	3
	Total		**922**	**116**

Source: researcher, 2019

3.6 Data Source and Collection Tools

The study used both primary and secondary data. Primary data as firsthand information that are obtained directly from people who involved in the subject matter (Amin, 2005). In this study primary data were obtained from respondentsô opinion, views and experience regarding the role of PM&E in improving performance of SACCOS. Secondary data were obtained from documentary sources of SACCOS such as financial reports, membersô registration reports, performance reports, and all relevant document for the operation of the SACCOS.

3.6.1 Questionnaire

Questionnaire forms with close ended questions were addressed to respondents for answers either unlimitedly or using defined and closed alternatives namely Likert scale responses. Questionnaires were administered personally distributed and collected by hand. Questionnaire form was validated for its reliability through pilot study which involved ten respondents who were members of SACCOS but were not be part of the sample size. After being piloted they were corrected ready for being distributed to the sample size selected for this study.

The questionnaires form contained four sections which are; Section A: Personal information of the respondent; Section B: Trend of SACCOSô performance in Arumeru District. Section B: Contribution of steps of PM&E on improving performance of SACCOS; Section D: Value added by PM&E tools on improving performance of SACCOS; and Section E: Contribution of community empowerment strategies on improving performance of SACCOS.

3.6.2 Documentary review

Secondary data was obtained by retrieving information from processed data kept in the documentary storage area of the SACCOs. In this regard, the following documents were reviewed:

i. SACCOôs members register
ii. SACCOôs financial records
iii. SACCOôs loan disbursement records

3.7 Methods of data analysis

The study employed quantitative method of data analysis whereby data contained with quantitative figures were organized and SPSS version 20.0 software was used in analyzing them. Data were edited and processed in the form that facilitated explanation. The analysis was done descriptively whereby descriptive frequency tables, figures, and pie charts were prepared to summarize the relationships between variables. To evaluate validity and reliability of data the internal reliability of the questionnaire, the Cronbach alpha correlation coefficient was calculated to evaluate the internal reliability of the measuring instrument, which is self-administered questionnaire.

The Cronbach alpha coefficient is a numerical value indicating reliability. It measures the internal consistency among a set of items. In order to be classified as reliable, the recommended reliability coefficient should be 0.50 or above. The higher the Cronbach alpha correlation coefficient, the more reliable the test is (Morgeson and Humphrey, 2006). In this regard, the cut-off value of 0.50 was used to indicate reliability in this study.

The scoring of the raw data was shown by using a summated scale of a five point Likert type scale instrument as descriptive summarized below.

Table 3.3: Likert Scale Interpretations

Scale	Meaning	Measurement	Level
SA	Strongly Agree	5	Very high
A	Agree	4	High
N	Neutral	3	average
D	Disagree	2	low
SD	Strongly Disagree	1	very low

Source: researcher, 2019

In the scale above when a respondent strongly agrees with a statement his/her score was assigned five (5), when he/she agrees with a statement his/her score was assigned four (4), when he/she is neutral his/her score was assigned three (3), when he/she disagrees with a statement his/her score was assigned two (2) and when he/she strongly disagrees with a statement his/her score was assigned one (1).

Table 3.4: Description of the scale

Levels	Scale	Explanations
Very High Level	5	The factor has met a very high standard set and lead to a very high influences the performance of SACCOS
High Level	4	The factor has met a high standard set and lead to a high influences the performance of SACCOS
Moderate Level	3	The factor has met average standard set and lead to a moderate influences the performance of SACCOS
Low Level	2	The factor is below standard set and leads to low influences the performance of SACCOS
Very Low Level	1	The factor is minimal and there is no any standard met.

Source: researcher, 2019

3.7.1 Measurement of Variables

In relation to conceptual framework, specific objectives formed independent and dependent variables. While, the first specific objective was considered as dependent

variable, the rest of specific objectives were considered as interdependent variables. The table below summarizes the treatment of these variables in terms of data collection tool used, measurement, and analytical techniques.

Table 3.5: Measurement of Variables

Variable	Data Collection Method	Variable Measurement Technique	Data Analytical Technique
SACCOôs Project Performance	• Documentary review • Questionnaire	• Nominal • Ordinal	Quantitative
PM&E Process	Questionnaire	Ordinal	Quantitative
PM&E tools	Questionnaire	Ordinal	Quantitative
Empowerment Strategies	Questionnaire	Ordinal	Quantitative

Source: researcher, 2019

3.8 Reliability and validity of instrument

Assurance of accuracy through validity and reliability of data collection instruments were tested. Reliability of tool is the ability of measuring instrument to produce consistent results throughout the study while validity is the ability of a measuring instrument to accurately measure what it supposed to measure (Saunders, et al., 2003).

3.9 Reliability

Reliability is an important aspect to researchers that link abstract concepts to empirical determinants. Several measures were employed to ensure that the results are free from material errors from the design of the questionnaire to interpretation of the results. Such measures include: pre-testing of the designed questionnaire and prior review of the questionnaire by the supervisor. Apart from the supervisor, ten people were used for pilot testing the questionnaires. Such measures enabled to find

out the time needed to complete a questionnaire, clarity of instructions, clarity of the questions, topic omissions, the layout of the questionnaire and other comments.

3.10 Validity

Validity deals with persons, settings and times to which findings can be generalized. This was addressed in this research during the planning stage. The use of expert advice to check this was sought. Moreover, the following three strategies were adopted which are interviews, sorting and pre-testing of the questionnaires for the purpose of measuring theoretical meaningfulness of the concepts and consistency of language used to represent concepts. Subject expert (supervisor) reviewed the questions in the questionnaire form.

CHAPTER FOUR

FINDINGS/RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents data, analysis and discusses the findings. The chapter is organized into six main sections including this section. The second section presents the demographic characteristics of the respondents. The third section discussed the performance of SACCOSô in Arumeru District. The fourth section presented the PM&E process on improving performance of SACCOS in Arumeru District. The fifth section discusses the presents PM&E tools on improving performance of SACCOS in Arumeru District. The sixth section discussed community empowerment strategies on improving performance of SACCOS in Arumeru District.

4.2 Demographic Characteristics of Respondents

Demographic analysis of the respondents was done into five aspects namely age, sex, marital status, level of education, and SACCOS they belong. The analysis of these aspects are important because they may have influence on the individual involvement in SACCOS and hence affects performance of SACCOS.

4.2.1 Category of Respondents by Sex

The sex of the respondents were analyzed in order to determine gender profile of the SACCOS industry in Arumeru District. Figure 4.1 shows the sex distribution of the respondents whereby 54.3% were female and 45.7% were male.

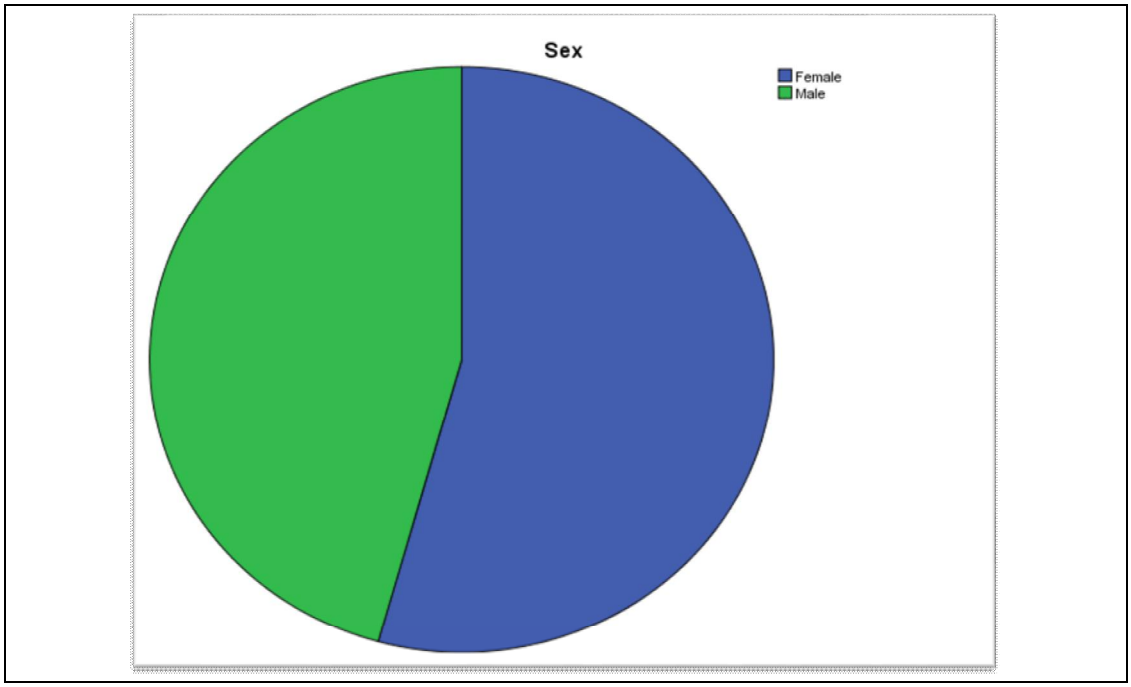


Figure 4.1: Sex of respondents
Source: Field Data (2019)

The results depicts similar pattern on male to female ratio in the participation of microfinance activities in developing countries. According to Estapé-Dubreuil, and Torreguitart-Mirada (2011) male are less involved than female in the microfinance activities as well as micro enterprises by the ratio of 50.27% to 67.14% in developing countries.

4.2.2 Category of respondents by age

The age of the respondents were also analyzed in order to determine the age profile of the SACCOS industry in Arumeru District. Respondents were grouped into seven age bracket of 10 years cohort each. Table 4.1 below shows that, the group was dominated by 47.4% of the respondents with age bracket of age of 31 and 40 cohort while the cohort of 51 and 60 had a least respondents as was represented by 4.3%.

Table 4.1: Age Distribution of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Above 60	7	6.0	6.0	6.0
	Between 21 and 30	31	26.7	26.7	32.8
	Between 31 and 40	55	47.4	47.4	80.2
	Between 41 and 50	18	15.5	15.5	95.7
	Between 51 and 60	5	4.3	4.3	100.0
	Total	116	100.0	100.0	

Source: Field Data (2019)

The results indicate that, the group is dominated by respondents with age bracket of between 31 and 40 years and least respondents with age bracket of above 51 years. This pattern is exactly the same with the socio-economic responsibilities of the people in the world. According to the World Bank (2003) people with 25 years old to 50 years old have family responsibilities such as raising and responsible for education of their children. The results imply that, people with socio-economic responsibilities are more committed to economic activities than their counterpaty with less socio-economic responsibilities.

4.2.3 Category Respondents by Marital Status

The study also analyzed marital status of the respondents in order to determine marital status profile in the SACCOS industry. Figure 4.2 shows that majority of the respondents (72.4%) were married while 25.0 % were single. Insignificant representation was obtained from other categories of marital status.

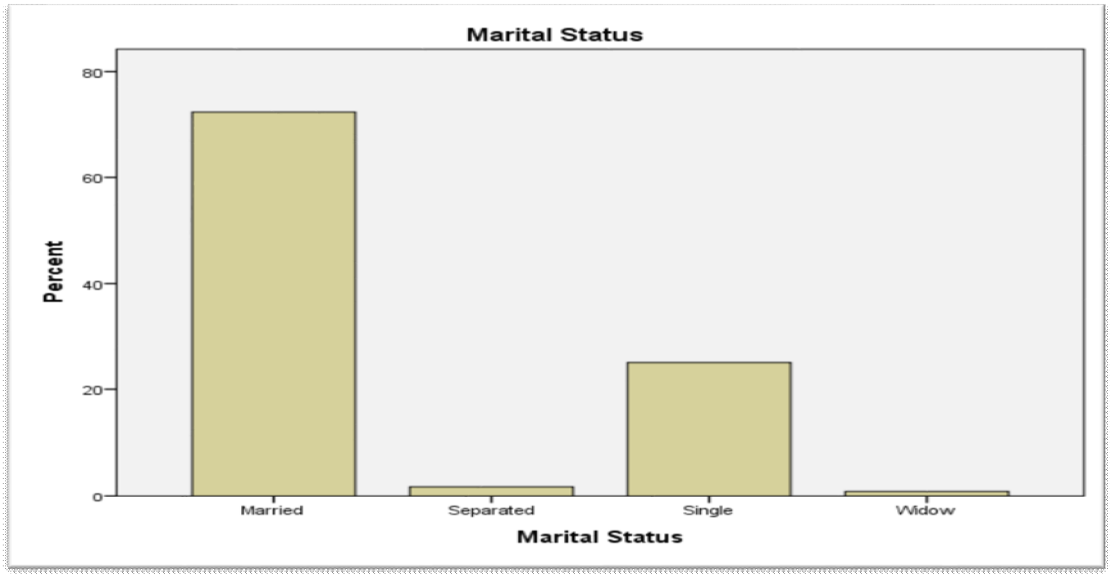


Figure 4.2: Respondents' Marital Status
Source: Field Data (209)

Since marital status determines level of socio-economic responsibilities of an individual, married people have more family responsibility than individuals who are single. Although, the number of respondents with single marital status (25.0%) was not insignificant, the cross tabulation shows that, majority (n=25 out of n=29) of respondents in this category had age bracket of 21 and 30 years old whom are approaching the age of socio-economic responsibility. This could probably inform that age, and marital status of an individual is factors which influence people to join SACCOôs group.

4.2.4 Category of Respondents by Education Level

The education level of the respondents also analyzed for the same reason of determining level of respondentsôeducation profile in the SACCOS industry. Figure 4.3 shows that, 42.2% of the respondents attained secondary education level and 22.4% of the respondents attained primary education level. 19.8% of the respondents attained diploma education level and 15.5% of the respondents attained degree

education level.

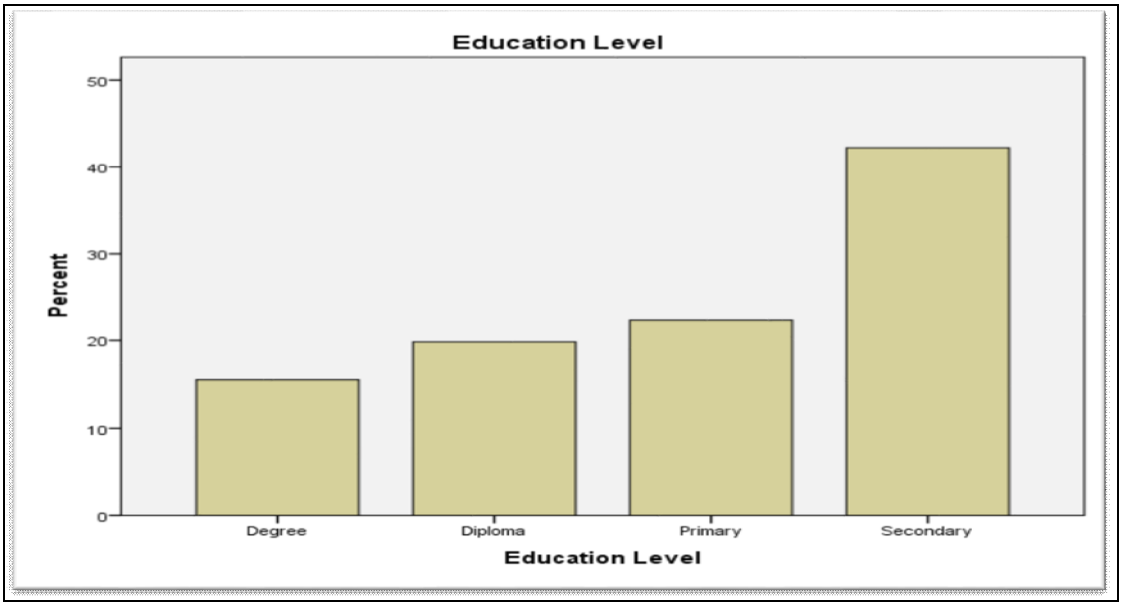


Figure 4.3: Respondents' Education Profile
Source: Field Data (2019)

The table depicts the education pattern of the respondents whereby secondary and primary education levels contain majority of the respondents. This implies that, microfinance activities are more done by people with lower level of education than individuals with higher level of education. This is to say, the higher the education attained by individual the less he/she is attracted to join SACCOS. The pattern portrays the same with the composition of education level in the respective organizations of the SACCOS. Cross tabulation shows that, majority (n=13 out of n=18) of respondents attained degree education level were from TPRI Staff SACCOS LTD which belongs to professional organization. The rest of the respondents who attained lower level of education were from SACCOS which belong to labour intensive production organizations such as Kiliflora, and Rijikzwaan. These organizations are large farms dealing with production of agricultural products such flowers and as horticulture respectively.

4.3 Performance of SACCOS in Arumeru District

Objective one of the study assessed the performance of SACCOS in Arumeru District. Data were collected through questionnaires while descriptive statistic methods were used for the analysis.

4.3.1 Growth in Membership

Performance of SACCOS can be determined by the growth of membership. Question 1(a) of Section B of Appendix 1 required respondents to indicate their level of agreement with Likert Scale from level 1 to 5 on factors affecting attraction of members to join SACCOS (See Appendix 2-A). Table 4.3 below summarized the results.

Table 4.2 Factors affecting attraction of members to join SACCOS

	N	Minimum	Maximum	Mean	Std. Deviation
Financial constraints of the SACCOS	116	2	5	3.95	.602
Poor loan recovery	116	2	5	3.95	.587
Governance problems	116	2	5	4.03	.691
Lack of common interests between members	116	1	5	3.87	.729
High interest rates of loans	116	2	5	4.24	.668
Weak leadership	116	1	5	4.07	.743
Poor institutional capacity	116	2	5	3.97	.728
Uninformed membership	116	1	5	3.32	.680
Inadequate education and trainings	116	2	5	3.49	.834
Limited range of financial products	116	2	5	3.65	.749
Poor quality service	116	2	5	3.67	.707
Valid N (listwise)	116				

Source: Field Data (2019)

The table depicts the extent to which the respondents perceive factors which affect attraction of members to join SACCOS in Arumeru District. From the respondentsô

summary in table 4.3 above, there was no factor with a mean less than 3.0 which means that, all factors given have not influenced attraction of members to join SACCOS. According to the modality of the questions, in this section, the lower the mean the higher the factor influences attraction to join SACCOS and the vice-versa. Two factors were found to have neutral position on influencing attraction of member to join SACCOS. These factors were uninformed membership (Mean: 3.32) and inadequate education and trainings (Mean: 3.49). The results imply that, despite success factors for SACCOS growth in terms more membership include well informed membership and adequate education and training, this is not the case in SACCOS in Arumeru District.

According to these results, it could probably be that, there are some level education and trainings with regard to SACCOS which attract people or otherwise the respondents had a cognitive bias whereby, they overestimate their knowledge about effect of education and training with regard to power of knowledge that could be acquired through training about SACCOS. Since, power of knowledge has never been overtaken, it could be expected to see respondents acknowledge these factors as provided by Rose (2002), that, among of the internal success factors for SACCOS include well informed membership, adequate education and training.

The findings further revealed factors that hindering attraction of members to join SACCOS in Arumeru District to include, Limited range of financial products (Mean: 3.65); Poor quality service (Mean: 3.67); Lack of common interests between members (Mean: 3.87); Poor loan recovery (Mean: 3.95); Financial constraints of the SACCOS (Mean: 3.95); Poor institutional capacity (Mean: 3.97); Governance

problems (Mean: 4.03); Weak leadership (Mean: 4.07); and High interest rates of loans (Mean: 4.24).

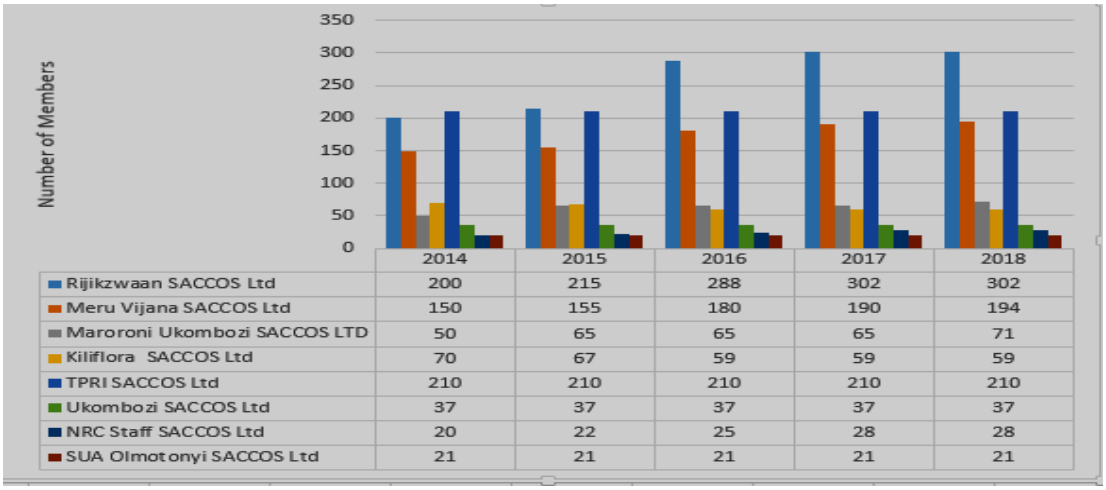
Despite there were no factors found to extremely hinder the attraction of members to join SACCOS according to the evaluation criteria, Governance problems (Mean: 4.03); Weak leadership (Mean: 4.07); and High interest rates of loans (Mean: 4.24) were above others which implies that, these are critical factors to deal with if SACCOS in Arumeru District want to succeed in attracting more people. In accordance with Rose (2002), SACCOS in Arumeru District need to consider improvement in order of priority to interest rates of loan provided, leadership, and governance.

Standard deviation was also used to evaluate the responses whereby the higher the standard deviation, the higher the level of dispersion among the respondents. However, the standard deviation for all the factors listed was less than one which means that, there was common consensus by the respondents. A standard deviation of more than one would mean that, there was no consensus among the respondents.

4.3.1.1 Trend of SACCO's Membership Growth

According to records of membership from each SACCOS, a membership growth shows the increasing trend from 2015 to 2018 for all SACCOS under study except Kiliflora which shows decreasing trend while TPRI, Ukombozi, NRC Staff, and SUA which show constant maintenance of members (Figure 4.4). Generally, performance of SACCOS in terms of recruitment of new membership within the period of five years i.e., from 2014 ï 2018, can be stated as similar as number of

Staff membersô recruitment in their respective organizations. Since members of SACCOS are recruited from the members of the organization, performance of SACCOS in terms of membersôgrowth has reached it maximum.



	2014	2015	2016	2017	2018
Rijikzwaan SACCOS Ltd	200	215	288	302	302
Meru Vijana SACCOS Ltd	150	155	180	190	194
Maroroni Ukombozi SACCOS LTD	50	65	65	65	71
Kiliflora SACCOS Ltd	70	67	59	59	59
TPRI SACCOS Ltd	210	210	210	210	210
Ukombozi SACCOS Ltd	37	37	37	37	37
NRC Staff SACCOS Ltd	20	22	25	28	28
SUA Olmotonyi SACCOS Ltd	21	21	21	21	21

Figure 4.4: Trend of SACCO's membership growth
Source: Records of membership (2014 - 2018)

4.3.2 Growth in savings and deposits

Performance of SACCOS can also be determined by the growth in savings and deposits. Question 1 (b) of Section B of Appendix 1 required respondents to indicate their level of agreement with Likert Scale from level 1 to 5 on factors affecting growth in savings and deposits of SACCOS in Arumeru District (See Appendix 2-B). Table 4.3 summarized the results.

Table 4.3: Factors Affecting Growth In Savings and Deposits of SACCOS

	N	Minimum	Maximum	Mean	Std. Deviation
Dividend policy	116	1	5	1.54	.859
Competitive forces	116	1	5	1.75	.684
Area of operation	116	1	5	3.22	.893
Varieties of services offered by the SACCOS	116	3	5	4.84	.394
Valid N (listwise)	116				

Source: Field Data (2019)

The table depicts the extent to which the respondents perceive on factors which affect growth in savings and deposits of SACCOS in Arumeru District. Dividend policy (Mean: 1.54) and competitive forces (Mean: 1.75) were found to have no effect on savings and deposits of SACCOS. This implies two assumptions. Firstly, perhaps members of SACCOS do not consider dividend policy and competitive forces during making savings and deposits to their respective SACCOS. Secondly, perhaps the dividend policy and competitive forces are insignificant compared to other factors that can affect members to make savings and deposits in SACCOS.

With regard to dividend policy, if at all is applicable to SACCOS, the results signify the Modigliani and Miller dividend irrelevance policy theory which provides that, investors do not consider any importance to the dividend history of a company and therefore, dividends are irrelevant when they calculate the valuation of a company for the purpose of buying shares (Ang and Ciccone, 2011). The theory also applies to SACCOôs performance whereas members do not consider dividend history of a SACCOS when considering making savings and deposits.

Since SACCOS operate in the perfect market competing with other financial institutions such as banks and microfinance institutions, its operation which is mainly to mobilize growth of savings and deposits from members which in turn become sources of loan could be affected by the five competitive forces given by Porters five forces namely, competitive rivalry; bargaining power of suppliers; bargaining power of customers; threat of new entrants; and threat of substitute products or services (Porter, 1990). However, the results revealed that, SACCOôs business are not affected by these forces. Therefore, SACCOS has potential to grow

in this regard and there is a business opportunity if other factors are controlled.

Savings and deposits of SACCOS in Arumeru District are somehow affected by area of operation (Mean: 3:22). Although Arumeru District is a rural area, majority of the SACCOS are established with fixed framework of members in a confined environment such as work environment. In this regard, area of operation has a neutral influence on the growth of savings and deposits of SACCOS in Arumeru. Therefore, the findings are contrary with Anania and Gikuri, (2015) that, in many rural, urban and semi-urban areas, SACCOS do not reach out to a significant amount of members of the population and therefore could not mobilize as large savings and deposits as large potential therein.

Savings and deposits of SACCOS in Arumeru District is however extremely affected by varieties of services offered by the SACCOS (Mean: 4.84). Unlike commercial banks and other microfinance institutions, SACCOS offer a limited amount of service such as loan to the members in a fixed amount in accordance with number of shares or deposited amount by the respective member (Tumwine, et al., 2015). Perhaps this could be a major challenge for SACCOS in Arumeru District to mobilize more savings and deposits from members. With regard to standard deviation of the responses, it was also found that, all the factors listed was less than one which means that, there was common consensus by the respondents.

4.3.2.1 Trend of SACCO's Svings and Dposits

Financial records from each SACCOS, shows the increasing trend of saving and deposits from 2015 to 2018 for all SACCOs under study (Figure 4.5).

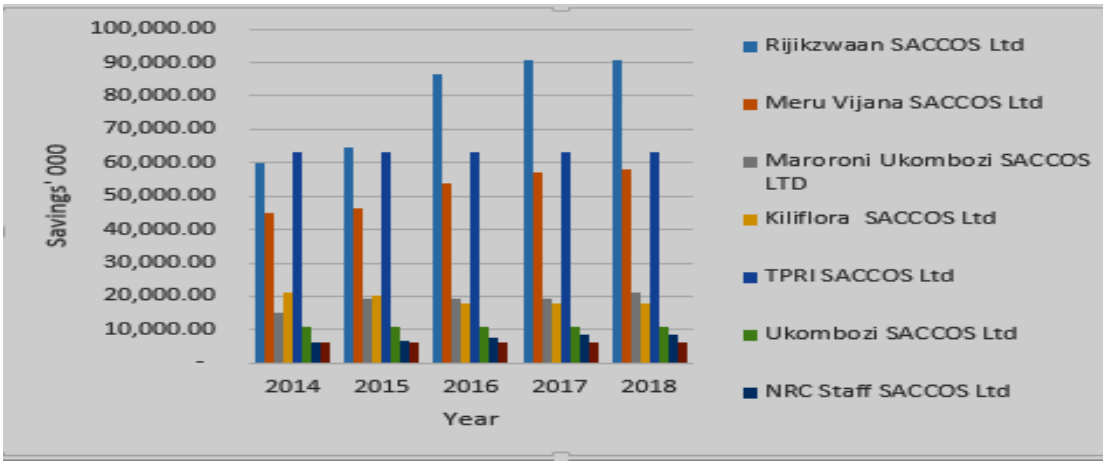


Figure 4.5:Trend of SACCO's Savings Growth
Source: Records of membership (2014 - 2018)

Performance of SACCOS in terms of savings and deposit within the period of five years i.e., from 2014 ï 2018, is relative corresponding the number of members of SACCOS. Since there is a good performance of SACCOS in terms of membersô growth, it reflect into good performance of SACCOôs savings and deposits.

4.3.3 Growth in Loan Disbursement

Performance of SACCOS can also be determined by the growth in loan disbursement. Question 1 (c) of Section B of Appendix 1 required respondents to indicate their level of agreement with Likert Scale from level 1 to 5 on factors affecting growth in loan disbursement of SACCOS in Arumeru District (See Appendix 2-C). Table 4.4 below summarized the results.

Table 4.4: Factors Affecting Growth in Loan Disbursement of SACCOS

	N	Minimum	Maximum	Mean	Std. Deviation
Volume of loan provided	116	1	5	3.47	1.059
Time frame for loan repayment	116	3	5	4.26	.724
Interest rate of the loan	116	3	5	4.22	.723
Collateral and guarantee of the loan	116	1	3	1.18	.429
Loan application procedures	116	1	3	1.27	.549
Valid N (listwise)	116				

Source: Field Data (2019)

The Table depicts factors which were perceived by the respondents to affect the growth of loan disbursement of SACCOS in Arumeru District. Being disbursement of loan is the only productive operational activity, the little amount of loan disbursed, the poor the performance of SACCOS. According to the results, collateral and guarantee of the loan; and loan application procedures were found to have no hindrance effect for loan disbursement of SACCOS in Arumeru as they scored the mean: 1.18 and 1.27 respectively. These results imply that, SACCOS in Arumeru has friendly loan guarantee policy and loan application procedures.

According to Chikamai (2018), effective loan disbursement includes clear lending policy, well organized loan disbursement register, loan interest, and reasonable time for repayment. One of proven features for financial inclusion of poor people is access to loan with least procedures and requirements. In most cases, commercial banks require submission of various documents such as formal collaterals; business plan; business set up information including bank account; books of account and financial statement; insurance; tax identification numbers; and complete contact information.

Based on the financial skills and level of literacy, many of low-income people cannot be able to access financial service from commercial banks. Thus, the results of this study comply with Addis Ababa Action Agenda (2015), which emphases the need of financial inclusion which could service low-income people to access financial support. The inclusion can best be done by SACCOS which have favourable regulations to low-income and poor people to access financial services.

Volume of loan provided (Mean: 3:47) was found to has neutral position to which implies that, volume of loan offered by SACCOS may have influence or not influence the growth of loan disbursement of SACCOS in Arumeru District. However, the standard deviation for this factor was greater than one, which means that there was no consensus among the respondents. Cross tabulation shows that, respondents from Meru Vijana SACCOS Ltd and NCR Staff SACCOS Ltd had no consensus with the volume of loan provides. Moreover, majority of respondents from Rijikzwaan SACCOS Ltd (n=12) and substantial respondents (n=8) had neutral position and disagreed responses respectively on volume of loan provided.

On one hand, SACCOS shares are either fixed or been contributed monthly from the memberôs salaries. Similarly, the volume of loan provided are proportionally grow according to the amount shares contributed. On the other hand, volume of loan provided can influence the growth of disbursement when growth of disbursement is measured by number of people taken the loan. If the SACCOS can provide loan to as many members as it can in a given period, then it can be considered to have been performed in this regard. According to Patta and Vrang (2014) microfinance is a concept of supporting livelihood of poor people by mobilizing financial resources. In this regard, set up of issuing small amount of loan could benefit as many as poor people to finance their micro-enterprises.

Interest rate of the loan (Mean: 4.22) and time frame for loan repayment (Mean: 4.26) were found to have effect of growth of loan disbursement of SACCOS in Arumeru District. Probably the loan interest rate is perceived by the respondents to be not friendly to influence as many as members to take loan. According to Rose

(2002) one of the internal factors for SACCOôs success is affordable interest rate. The results for this study indicate that, SACCOS in Arumeru District do not consider this factor by setting unattractive interest rate to its loan products. In connection to the interest rate, the time frame for loan repayment was also be indicated to be challenge for growth of disbursement of loan of SACCOS. The findings contradict with Chikamai (2018) that, among of the factors that contribute to effective loan disbursement is the loan interest, and reasonable time for repayment. Although the founder of the microfinance model -*Mohammad Yunnu*s, indicated that, Microfinance Institutions (MFIs), have recorded success in terms of loan repayment, he did not consider the short-term period provided for loan repayment as a challenge for these institutions to grow in terms of disbursement (CGAP, 2008).

4.3.3.1 Trend of SACCO's loan disbursement

Loan disbursement records from each SACCOS, also shows the increasing trend from 2015 to 2018 for all SACCOs under study (Figure 4.6).

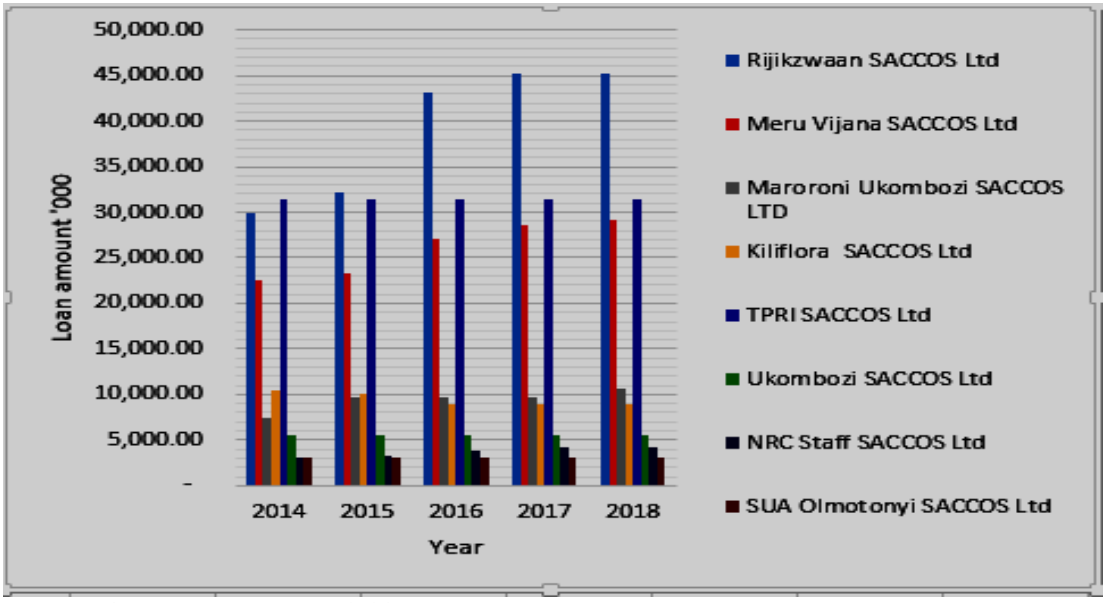


Figure 4.6: Trend of SACCO's Loan Disbursement
Source: Records of membership (2014 - 2018)

Performance of SACCOS in terms of loan disbursement within the period of five years i.e., from 2014 ï 2018, is also relatively corresponding the number of members and savings of SACCOS. As long as there is growth performance of SACCOS in terms of membersô growth, savings/deposit as well as there is performance of SACCOS in loan disbursement.

4.4 The Contribution of PM&E Process on Improving Performance of SACCOS in Arumeru District

Objective two of the study assessed the contribution of PM&E process on improving performance of SACCOS in Arumeru District. Quantitative data were collected through questionnaire (Question 1 of Section C of Appendix 1). Data were analyzed through descriptive Statistics.

4.4.1 Planning The PM&E Process, Determining Objectives and Indicators

Planning the PM&E process, determining objectives and indicators were conceptually considered to contribute on improving performance of SACCOS. Question 1 (a) of Section C of Appendix 1 required respondents to indicate their level of agreement with Likert Scale from level 1 to 5 on the contribution of steps of PM&E to improve performance of SACCOS (See Appendix 3-A), Table 4.5 summarize the results.

On the planning the PM&E process, determining objectives and indicators, the results show that all items were computed with means above 3.5 and this clearly confirms that performance of SACCOS in Arumeru District is contributed by planning for the PM&E process, determining objectives and indicators. These items

measured were: Increases reliability and provides the opportunity to receive useful feedback and ideas for corrective actions (3.84); Increases the motivation of stakeholders to contribute ideas to corrective actions (3.78); Widens the knowledge base necessary for assessing and correcting the course of action (3.77); Creates trust in Local Government policy and action (3.76); Contributes to the learning of all involved (3.76); Strengthens ownership regarding successful outcomes of planned initiatives (3.68); Allows for flexibility whereby activities can be stopped or adapted when evaluation makes it clear that they are not contributing to the intended improvements (3.61).

Table 4.5: Contribution of Steps of PM&E Process, Determining Objectives And Indicators to Improve Performance of SACCOS

	N	Minimum	Maximum	Mean	Std. Deviation
Increases reliability and provides the opportunity to receive useful feedback and ideas for corrective actions	116	1	5	3.84	.956
Increases the motivation of stakeholders to contribute ideas to corrective actions	116	2	5	3.78	.630
Widens the knowledge base necessary for assessing and correcting the course of action	116	2	5	3.77	.637
Creates trust in Local Government policy and action	116	2	5	3.76	.706
Contributes to the learning of all involved	116	2	5	3.76	.680
Strengthens ownership regarding successful outcomes of planned initiatives	116	2	5	3.68	.717
Allows for flexibility whereby activities can be stopped or adapted when evaluation makes it clear that they are not contributing to the intended improvements	116	2	5	3.61	.707
Valid N (listwise)	116				

Source: Field Data (2019)

Meanwhile, the standard deviations for all items were less than one which indicated the closeness of scores to the mean. This is to say that, there was a consensus among the respondents on the contribution of PM&E process, determining objectives and indicators to improve performance of SACCOS in Arumeru District. These results indicate that, performance of SACCOS in Arumeru is dependent to PM&E process, determining objectives and indicators. The results also signify the benefit of PM&E over the conventional M&E as provided by Njuki and Kaaria (2015) that, PM&E enables local people to actively participate and therefore enhances to the project stakeholders to evaluate the project outcome while outsider expert facilitate the process. Moreover, the findings also comply with Estrella (2000) that, PM&E enhances project planning and implementation whereby because it determines whether project objective have been met as well as how resources have been used.

4.4.2 Gathering Data

PM&E data gathering was also conceptually considered to contribute on improving performance of SACCOS. Question 1 (b) of Section C of Appendix 1 required respondents to indicate their level of agreement with Likert Scale from level 1 to 5 on the contribution of PM&E data gathering to improve performance of SACCOS (see Appendix 3-B). Table 4.6 below summarized the results.

The finding revealed that, PM&E data gathering has neutral relationship performance of SACCOS on ñreduction of most of problem inherent in misrepresentation of findings that occur when some variable data are omittedò because it scored a mean of 3.47. Other items were computed with a mean above 3.5 which imply that PM&E data gathering have contributed these effects on improving

performance of SACCOS.

Table 4.6: Contribution of PM&E Data Gathering to Improve Performance of SACCOS

	N	Minimum	Maximum	Mean	Std. Deviation
Enhances self-reliance in decision-making and problem-solving	116	2	5	3.78	.670
Empowers capacity of members of community to take action	116	1	5	3.72	.705
Improves accuracy and relevance of data collected	116	1	5	3.69	.703
Enhances community base initiatives through capacity of local community to record and analyze change	116	2	5	3.64	.690
Increases probability that, the data collected will be analyzed and result will be used as well	116	2	5	3.60	.721
Reduces most of problem inherent in misrepresentation of findings that occur when some variable data are omitted	116	1	5	3.47	.796
Valid N (listwise)	116				

Source: Field Data (2019)

The item measured were: Enhances self-reliance in decision-making and problem-solving (3.78); Empowers capacity of members of community to take action (3.72); Improves accuracy and relevance of data collected (3.69); Enhances community base initiatives through capacity of local community to record and analyze change (3.64); and Increases probability that, the data collected will be analyzed and result will be used as well (3.60). Meanwhile, the standard deviations for all items were less than one which indicated the closeness of scores to the mean. This is to say that, there was a consensus among the respondents on the contribution of PM&E data gathering to improve performance of SACCOS in Arumeru District. The findings imply that,

performance of SACCOS in Arumeru District is dependent to PM&E data gathering because through involving local community in data gathering increases probability that, the data collected will be analyzed and result will be used as well (Odowa and Kaseje, 2014).

4.4.3 Analyzing Data

PM&E data analysis was also conceptually considered to contribute on improving performance of SACCOS. Question 1 (c) of Section C of Appendix 1 required respondents to indicate their level of agreement with Likert Scale from level 1 to 5 on the contribution of PM&E data analysis to improve performance of SACCOS (see Appendix 3-C). Table 4.7 below summarized the results.

Table 4.7: Contribution of PM&E data analysis to improve performance of SACCOS

	N	Minimum	Maximum	Mean	Std. Deviation
Helps to generate consent opinions when group action is required	116	3	5	4.11	.643
Helps participants to comprehend their own problems and limitations	116	3	5	4.05	.587
Enhance productive discussion between members of community and other stakeholders of project in a reality situation	116	3	5	4.03	.492
Provides simple and clear means of commutating complex issues to stakeholders of the project	116	2	5	3.72	.640
Valid N (listwise)	116				

Source: Field Data (2019)

All items were computed with mean above 3.5 which means that, PM&E data analysis was very well accepted to have contributed to improve performance of SACCOS. The items computed were: Helps to generate consent opinions when group action is required (4.11); Helps participants to comprehend their own problems and limitations (4.05); Enhance productive discussion between members of community and other stakeholders of project in a reality situation (4.03); and Provides simple and clear means of commutating complex issues to stakeholders of the project (3.72). Meanwhile, the standard deviation for all items were also less than one which indicated the closeness of scores to the mean and consensus of respondents about the contribution of PM&E data analysis to improve performance of SACCOS. The findings signify the observation of Bovens (2014) that, PM&E data analysis methods are very effective to help participants to comprehend their own problems and limitations.

4.4.4 Sharing The Information And Defining Actions To Be Taken

PM&E sharing the information and defining actions to be taken ware also conceptually considered contributing on improving performance of SACCOS. Question 1 (d) of Section C of Appendix 1 required respondents to indicate their level of agreement with Likert Scale from level 1 to 5 on the contribution of PM&E sharing the information and defining actions to be taken to improve performance of SACCOS (see Appendix 3-D). Table 4.8 below summarized the results.

With all items given with regard to contribution of PM&E sharing the information and defining actions on improving performance of SACCOS, scores skewed far right

than other items which mean that, they were perceived to have large contribution to the performance of SACCOS in Arumeru District.

Table 4.8: Contribution of PM&E Sharing the Information and Defining Actions To Be Taken On Improving Performance of SACCOS

	N	Minimum	Maximum	Mean	Std. Deviation
Reduces the loss of know-how	116	3	5	4.42	.621
Promote innovation and growth	116	3	5	4.41	.618
Enhances better and faster decision making	116	3	5	4.37	.626
Make the communityôs best problem-solving experiences reusable	116	3	5	4.09	.654
Valid N (listwise)	116				

Source: Field Data (2019)

The items measured were: Reduces the loss of know-how (4.42); Promote innovation and growth (4.41); Enhances better and faster decision making (4.37); and Make the communityôs best problem-solving experiences reusable (4.09). The standard deviation for all items were also less than one which indicated the closeness of scores to the mean and consensus of respondents about the contribution of PM&E sharing the information and defining actions to be taken on improving performance of SACCOS. The findings signify benefit of PM&E outlined by Fisher (2013) such as to make the communityôs best problem-solving experiences reusable, enhance better and faster decision making, promote innovation and growth, and reduces the loss of know-how.

4.5 The Contribution of PM&E Tools on Improving Performance in Arumeru District

Objective three of the study assessed the contribution of PM&E tools on improving

performance in Arumeru District. Quantitative data were collected through questionnaire (Question 1 of Section D of Appendix 1).

PM&E tools used for data collection such as focus group discussion and interview were conceptually considered to add value to the performance of SACCOS. Question 1 of Section D of Appendix 1 required respondents to indicate their level of agreement with Likert Scale from level 1 to 5 on the contribution of PM&E sharing the information and defining actions to be taken to improve performance of SACCOS. (See Appendix 4ï A). Table 4.9 below summarized the results.

Table 4.9: Contribution of PM&E Tools on Improving Performance in Arumeru District

	N	Minimum	Maximum	Mean	Std. Deviation
Enhances motivation of local development workers	116	3	5	4.07	.694
Leads to sustainable developmental activities	116	3	5	3.97	.501
Enhances delegation of responsibilities	116	2	5	3.94	.726
Brings desirable behavioural changes	116	3	5	3.84	.693
Enhances use of local resources	116	2	5	3.78	.695
Enhances use of indigenous knowledge	116	3	5	3.72	.584
Enhances identification of target groupôs real priorities	116	1	5	3.76	1.248
Valid N (listwise)	116				

Source: Field Data (2019)

All items were computed with mean above 3.5 but less than 4.6 which tells that, all the factor (PM&E tools) has met a high standard set and lead to a high influences the performance of SACCOS. The items were: Enhances motivation of local development workers (4.07); Leads to sustainable developmental activities (3.97);

Enhances delegation of responsibilities (3.94); Brings desirable behavioural changes (3.84); Enhances use of local resources (3.78); Enhances identification of target groupôs real priorities (3.76) and Enhances use of indigenous knowledge (3.72). Accordingly the standard deviation of these items are less than one which indicate good level of fitness to the mean except for one item (Enhances identification of target groupôs real priorities) which scored 1.25. The cross tabulation shows that, dispersion of responses found in all SACCOS.

However, all respondents from Kiliflora, SUA, TPRI, and Ukombozi strongly disagreed with the item. This implies that, the PM&E tools for data collection do not enhances identification of target groupôs real priorities in many SACCOS in Arumeru District. However, the findings for other items complied with Blauert (2016) that application of PM&E tools provided added value to performance of project such as delegation of responsibilities, motivation of local development workers, target groupôs real priorities, use of indigenous knowledge, and lead to sustainable developmental activities.

4.6 The Contribution Community Empowerment Strategies on Improving Performance in Arumeru District

Objective four of the study assessed the contribution of community empowerment strategies on improving performance in Arumeru District. Quantitative data were collected through questionnaire (Question 1 of Section E of Appendix 1). Community empowerment strategies such as workshop, mentor program, seminar, classroom setting lecture, and adult learning pedagogy were conceptually considered to contribute on improvement of the performance of SACCOS. Question 1 of

Section D of Appendix 1 required respondents to indicate their level of agreement with Likert Scale from level 1 to 5 for the same (See Appendix 5-A). Table 4.10 below summarized the results.

Table 4.10: Contribution Community Empowerment Strategies On Improving Performance in Arumeru District

	N	Minimum	Maximum	Mean	Std. Deviation
Enhances community into ownership and action that explicitly bring social and political change	116	3	5	4.14	.733
Enhances facilitation process that allows members of community to identify their own needs	116	3	5	4.07	.694
Enhances facilitation process that allows members of community to prioritize their own needs	116	2	5	3.78	.695
Enhances to propose possible solutions of overcoming community challenges	116	1	5	3.76	1.248
Enhances engagement to community activities	116	1	5	3.70	.887
Valid N (listwise)	116				

Source: Field Data (2019)

All items were computed with mean above 3.5 which means that, PM&E community empowerment strategies were very well accepted to have contributed to improve performance of SACCOS. The items computed were: Enhances community into ownership and action that explicitly bring social and political change (4.14); Enhances facilitation process that allows members of community to identify their own needs (4.07); Enhances facilitation process that allows members of community to prioritize their own needs (3.78); Enhances to propose possible solutions of overcoming community challenges (3.76); Enhances engagement to community activities (3.70). Meanwhile, the standard deviation of these items are less than one

which indicate good level of fitness to the mean except one (Enhances to propose possible solutions of overcoming community challenges) which scored 1.25.

Accordingly, cross tabulation revealed that, the dispersion of responses were from Maroroni, Meru, NRC, and Rijikzwaan SACCOS showing that, respondents were not in consensus that, PM&E community empowerment strategies enhance to propose possible solutions of overcoming community challenges. Although participatory empowerment strategies include adaptation to local circumstances and use of low cost techniques, dependence on local resources which enhance, propose possible solutions of overcoming community challenges (World Bank 2012) this benefit is not realized in some SACCOS in Arumeru District and therefore, the findings are contrary to Taylor (2016) in this regard.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

A substantial discussion was covered in this study which assessed the role of PM&E on SACCOôs performance. PM&E was conceptually envisaged to have more value added on improving performance of project more than conventional M&E. The research was conducted in a survey study in accordance with design and methodology set in chapter three above. This chapter presents the summary of previous chapters, conclusion and recommendations.

5.2 Summary of the Study

Poor performance of SACCOS in most parts of Tanzania including Arumeru District is associated with several factors including use of conventional M&E which does not consider inclusion of primary stakeholders. For a long time, projects were evaluated using pre-set of performance indicators with standardized tools set by donors or financers without considering the actual environment and status of primary targeted beneficiaries or stakeholders. This study specifically assessed factors affecting performance of SACCOS in Arumeru District, the PM&E process on improving performance of SACCOS in Arumeru District, the PM&E tools on performance of SACCOS in Arumeru District; and the community empowerment strategies on improving performance of SACCOS in Arumeru District.

The study was conducted in a survey design whereby eight SACCOS operating in Arumeru District were selected. The study also involved 116 respondents who were selected randomly from these SACCOS. Data were collected quantitatively

primarily from respondents through questionnaire form. Data were descriptively analyzed by SPSS version 20.0 whereby weighted average (mean) and standard deviation were used; Data were presented through frequency tables, pie charts and bar chart. Discussion of findings was done in respect of research specific objectives and questions as been guided by the conceptual framework.

5.2.1 Performance of SACCOS' in Arumeru District

Performance of SACCOS in Arumeru District was assessed in three major aspects including growth in membership, growth in savings and deposits, and growth in loan disbursement. Several items were assessed in each aspect. On growth in membership of SACCOS, it can be concluded that, all factors given to respondents affect the performance of SACCOS in Arumeru as all scored a mean above 3.5 except two items which scored a mean between 3.1 and 3.5. Based on the findings, performance of SACCOS in Arumeru District was affected by limited range of financial products; poor quality service; lack of common interests between members; poor loan recovery; financial constraints of the SACCOS; poor institutional capacity; governance problems; weak leadership; and high interest rates of loans.

The computed mean of these items were not found to extremely high score. However, governance problems; weak leadership; and high interest rates of loans mean were close to extremely high boundary. On growth in savings and deposits of SACCOS, it can be concluded that, varieties of services offered by the SACCOS is highly affecting the performance of SACCOS in Arumeru District. Other factors such as dividend policy, competitive forces and area of operation were found to have

little effect. On growth in loan disbursement it can be concluded that, time frame for loan repayment, interest rate of the loan, and Volume of loan provided affect the performance of SACCOS in Arumeru District.

5.2.2 PM&E Process on Improving Performance of SACCOS in Arumeru District

The contribution of PM&E process on improving performance of SACCOS in Arumeru District was assessed in four aspects whereby, the first item was contribution of planning the PM&E process, determining objectives and indicators on improvement of SACCOôs performance. It can be concluded that, this item has influenced the performance because it increases reliability and provides the opportunity to receive useful feedback and ideas for corrective actions; increases the motivation of stakeholders to contribute ideas to corrective actions; widens the knowledge base necessary for assessing and correcting the course of action; creates trust in Local Government policy and action; contributes to the learning of all involved; strengthens ownership regarding successful outcomes of planned initiatives; and allows for flexibility whereby activities can be stopped or adapted when evaluation makes it clear that they are not contributing to the intended improvements. The second item was PM&E data gathering whereby, it can be concluded that, it enhances self-reliance in decision-making and problem-solving; empowers capacity of members of community to take action; improves accuracy and relevance of data collected; enhances community base initiatives through capacity of local community to record and analyze change; and increases probability that, the data collected will be analyzed and result will be used as well. The third item was PM&E data analysis whereby, it can be concluded that, it helps to generate consent

opinions when group action is required; helps participants to comprehend their own problems and limitations; enhance productive discussion between members of community and other stakeholders of project in a reality situation; and provides simple and clear means of commutating complex issues to stakeholders of the project. The fourth item was PM&E sharing the information and defining actions to be taken whereby, it can be concluded that, it reduces the loss of know-how; promote innovation and growth; enhances better and faster decision making; and make the communityôs best problem-solving experiences reusable.

5.2.3 PM&E Tools in Improving Performance in Arumeru District

The contribution of PM&E tools on improving performance in Arumeru District was assessed and it can be concluded that, PM&E tools enhances motivation of local development workers; leads to sustainable developmental activities; enhances delegation of responsibilities; brings desirable behavioural changes; enhances use of local resources; enhances identification of target groupôs real priorities; and enhances use of indigenous knowledge.

5.2.4 Community Empowerment Strategies on Improving Performance in Arumeru District

The contribution community empowerment strategies on improving performance in Arumeru District was also assessed and can be concluded that, PM&E community empowerment strategies enhances community into ownership and action that explicitly bring social and political change; enhances facilitation process that allows members of community to identify their own needs; enhances facilitation process that allows members of community to prioritize their own needs; enhances to

propose possible solutions of overcoming community challenges; and enhances engagement to community activities.

5.3 Conclusion

Generally, it can be concluded that, the introduction of the contemporary M&E namely PM&E which involves primary stakeholders have enhanced performance. As observed on the findings there was a general agreement on the responses because majority of all items under study scored a standard deviation less than one. These indicated that, PM&E is well accepted by the members of SACCOS to have influenced the performance of their respective SACCOS.

5.4 Recommendations

The findings revealed that, PM&E is significantly influences the performance of SACCOS. However, there some areas of SACCOôs performance need improvement in order for potentials attributed to PM&E are comprehensively exploited. The following are recommendations drawn from the findings of this study:-

i. Performance of SACCOS in Arumeru District is found to be hindered by governance problems, weak leadership, and high interest rates of loans. In this regard it is hereby recommended to all SACCOS in Arumeru to review their policies and guidelines with regard to these aspects so as to improve its performance. However, the review may be done in order of priority to interest rates of loan provided, leadership, and governance.

ii. It was also revealed that, time frame for loan repayment was another factor hinders the performance of SACCOS in terms of growth of loan disbursement. Therefore, it is hereby recommended to all SACCOS in

Arumeru to consider to review its long repayment time policy in order to provide reasonable time for customers to repay back the loan.

iii. The findings revealed that, PM&E data gathering has neutral relationship with performance of SACCOS on reduction of most of problem inherent in misrepresentation of findings that occur when some variable data are omitted. Therefore, it hereby recommended to SACCOôs management, government, relevant ministry and promotors of SACCOS to extend awareness seminar on the importance of PM&E.

iv. The findings revealed a disagreement of respondents with regard to PM&E tools on enhancing identification of target groupôs real priorities. In this regard, it is hereby recommended to SACCOôs management, government, relevant ministry and promotors of SACCOS to extend awareness seminars on the importance of PM&E in respect to this function.

v. The findings also revealed a disagreement of respondents with regard to PM&E community empowerment strategies that do propose possible solutions of overcoming community challenges. In this regard, it is hereby recommended to SACCOôs management, government, relevant ministry and promotors of SACCOS to extend awareness seminar on the importance of PM&E in respect to this function.

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APPENDICES

APPENDIX 1: QUESTIONNAIRE

Dear respondents,

I am a student of the Open University of Tanzania pursuing Master programme in Monitoring and Evaluation and currently collecting data for my dissertation in partial fulfillment of the requirements for the degree of masters of Monitoring and Evaluation of the Open University of Tanzania. Thus, the purpose of this questionnaire is to collect data on same for the study entitled ***"the role of Participatory Monitoring and Evaluation (PM&E) in improving performance of Saving, Credit and Cooperative Society (SACCOS); A case of SACCOS in Arumeru District."*** Be assured that,any information provided will be used for the purpose of this study only will be confidentially treated.

SECTION A: PERSONAL INFORMATION

1. **Please provide your personal information (Please tick the appropriate)**

    1. Please select your Sex:-

        □ Male

        □ Female

    2. Please select your age:-

        □ Below 20

        □ Between 21 and 30

        □ Between 31 and 40

        □ Between 41 and 50

        □ Between 51 and 60

        □ Above 60

3. Please select your Marital Status:

   □ Single

   □ Married

   □ Separated

   □ Widow/Widower

4. Please select your education level:-

   □ Primary

   □ Secondary

   □ Diploma

   □ Degree

   □ Other (Please Specify).....

5. Please select your SACCOS:-

   □ Kiliflora SACCOS

   □ Maroroni Ukombozi SACCOS

   □ Meru Vijana SACCOS

   □ NRC Staff SACCOS

   □ Rijik Zwaan SACCOS

   □ SUA Olmotony SACCOS

   □ TPRI SACCOS

   □ Ukombozi SACCOS

SECTION B TREND OF SACCOS' PERFORMANCE IN ARUMERU DISTRICT

1. Please indicate your level of disagreement/agreement by ticking [ã] the MOST appropriate box on the on factors hindering SACCOSô performance in Arumeru District

1) Strong Disagree (SD) 2) Disagree (D) 3) Neutral (N) 4) Agree (A) 5) Strongly Agree (SA)

	a) Growth in membership	**SD**	**D**	**N**	**A**	**SA**
i.	Financial constraints of the SACCOS					
ii.	Poor loan recovery					
iii.	Governance problems					
iv.	Lack of common interests between members					
v.	High interest rates of loans					
vi.	Weak leadership					
vii.	Poor institutional capacity					
viii.	Uninformed membership					
ix.	Inadequate education and trainings					
x	Limited range of financial products					
xi.	Poor quality service					
	b) Growth in savings and deposits					
i.	Dividend policy					
ii..	Competitive forces					
iii.	Area of operation					
iv.	Varieties of services offered by the SACCOS					
	c) Growth in loan disbursement					
i.	Volume of loan provided					
ii.	Time frame for loan repayment					
iii.	Interest rate of the loan					
iv.	Collateral and guarantee of the loan					
v.	Loan application procedures					

2. Otheré é

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SECTION C: PM&E PROCESS ON IMPROVING PERFORMANCE OF ARUMERU DISTRICT SACCOS

1. Please indicate your level of disagreement/agreement by ticking [ã] the MOST appropriate box on the on the contribution of steps of PM&E on improving performance of SACCOS

1) Strong Disagree (SD) 2) Disagree (D) 3) Neutral (N) 4) Agree (A) 5) Strongly Agree (SA)

		SD	D	N	A	SA
	a) Planning the PM&E process and determining objectives and indicator					
1	Increases reliability and provides the opportunity to receive useful feedback and ideas for corrective actions					
2	Allows for flexibility whereby activities can be stopped or adapted when evaluation makes it clear that they are not contributing to the intended improvements					
3	Strengthens ownership regarding successful outcomes of planned initiatives					
4	Widens the knowledge base necessary for assessing and correcting the course of action					
5	Increases the motivation of stakeholders to contribute ideas to corrective actions					
6	Creates trust in Local Government policy and action					
7	Contributes to the learning of all involved					
	b) Gathering data					
8	Enhances self-reliance in decision-making and problem-solving					
9	Empowers capacity of members of community to take action					
10	Improves accuracy and relevance of data collected					
11	Reduces most of problem inherent in misrepresentation of findings that occur when some variable data are omitted					
12	Enhances community base initiatives through capacity of local community to record and analyze change.					
13	Increases probability that, the data collected will be analyzed and result will be used as well					

	c) Analyzing data					
14	Provides simple and clear means of commutating complex issues to stakeholders of the project					
15	Enhance productive discussion between members of community and other stakeholders of project in a reality situation					
16	Helps participants to comprehend their own problems and limitations					
17	Helps to generate consent opinions when group action is required					
	d) Sharing the information and defining actions to be taken					
18	Make the communityôs best problem-solving experiences reusable					
19	Enhances better and faster decision making					
20	Promote innovation and growth					
21	Reduces the loss of know-how					

2. Otheré é

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SECTION D: PM&E TOOLS ON IMPROVING PERFORMANCE IN ARUMERU DISTRICT SACCOS

1. Please indicate your level of disagreement / agreement by ticking [ã] the MOST appropriate box on the value added by PM&E tools on improving performance of SACCOS.

		1	2	3	4	5
		SD	D	N	A	SA
1	Enhances delegation of responsibilities					
2	Enhances motivation of local development workers					
3	Enhances identification of target groupôs real priorities					
4	Enhances use of local resources					
5	Enhances use of indigenous knowledge					
6	Leads to sustainable developmental activities					
7	Brings desirable behavioural changes					

2. Others é

SECTION E: EMPOWERMENT STRATEGIES ON IMPROVING PERFORMANCE OF ARUMERU DISTRICT SACCOS

1. Please indicate your level of disagreement / agreement by ticking [ã] the MOST appropriate box on the empowerment strategies on improving performance of SACCOS.

		1	**2**	**3**	**4**	**5**
		SD	**D**	**N**	**A**	**SA**
1	Enhances engagement to community activities					
2	Enhances community into ownership and action that explicitly bring social and political change					
3	Enhances facilitation process that allows members of community to identify their own needs					
4	Enhances to propose possible solutions of overcoming community challenges					
5	Enhances facilitation process that allows members of community to prioritize their own needs					

2. Others

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Thank

APPENDIX 2-A: FACTORS AFFECTING ATTRACTION OF MEMBERS TO JOIN SACCOS

Financial constraints of the SACCOS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.9	.9	.9
	3	21	18.1	18.1	19.0
	4	77	66.4	66.4	85.3
	5	17	14.7	14.7	100.0
	Total	116	100.0	100.0	
Poor loan recovery					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.9	.9	.9
	3	20	17.2	17.2	18.1
	4	79	68.1	68.1	86.2
	5	16	13.8	13.8	100.0
	Total	116	100.0	100.0	
Governance problems					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.9	.9	.9
	3	23	19.8	19.8	20.7
	4	64	55.2	55.2	75.9
	5	28	24.1	24.1	100.0
	Total	116	100.0	100.0	
Lack of common interests between members					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	.9	.9	.9
	2	1	.9	.9	1.7
	3	30	25.9	25.9	27.6
	4	64	55.2	55.2	82.8
	5	20	17.2	17.2	100.0
	Total	116	100.0	100.0	
High interest rates of loans					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.9	.9	.9
	3	12	10.3	10.3	11.2
	4	61	52.6	52.6	63.8
	5	42	36.2	36.2	100.0
	Total	116	100.0	100.0	
Weak leadership					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	.9	.9	.9
	2	1	.9	.9	1.7
	3	19	16.4	16.4	18.1
	4	63	54.3	54.3	72.4
	5	32	27.6	27.6	100.0
	Total	116	100.0	100.0	
Poor institutional capacity					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.9	.9	.9
	3	29	25.0	25.0	25.9
	4	58	50.0	50.0	75.9
	5	28	24.1	24.1	100.0
	Total	116	100.0	100.0	
Uninformed membership					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	1.7	1.7	1.7
	2	3	2.6	2.6	4.3
	3	72	62.1	62.1	66.4
	4	34	29.3	29.3	95.7

	5	5	4.3	4.3	100.0
	Total	116	100.0	100.0	
Limited range of financial products					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	1.7	1.7	1.7
	3	54	46.6	46.6	48.3
	4	43	37.1	37.1	85.3
	5	17	14.7	14.7	100.0
	Total	116	100.0	100.0	
Inadequate education and trainings					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	11	9.5	9.5	9.5
	3	40	34.5	34.5	44.0
	4	50	43.1	43.1	87.1
	5	15	12.9	12.9	100.0
	Total	116	100.0	100.0	
Poor quality service					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	2.6	2.6	2.6
	3	45	38.8	38.8	41.4
	4	55	47.4	47.4	88.8
	5	13	11.2	11.2	100.0
	Total	116	100.0	100.0	

APPENDIX 2-B: FACTORS AFFECTING GROWTH IN SAVINGS AND DEPOSITS OF SACCOS

Dividend policy					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	24	20.7	20.7	20.7
	4	58	50.0	50.0	70.7
	5	34	29.3	29.3	100.0
	Total	116	100.0	100.0	
Competitive forces					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	5.2	5.2	5.2
	2	18	15.5	15.5	20.7
	3	54	46.6	46.6	67.2
	4	32	27.6	27.6	94.8
	5	6	5.2	5.2	100.0
	Total	116	100.0	100.0	
Area of operation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	5.2	5.2	5.2
	2	11	9.5	9.5	14.7
	3	58	50.0	50.0	64.7
	4	34	29.3	29.3	94.0
	5	7	6.0	6.0	100.0
	Total	116	100.0	100.0	
Varieties of services offered by the SACCOS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	.9	.9	.9
	2	7	6.0	6.0	6.9
	3	33	28.4	28.4	35.3
	4	42	36.2	36.2	71.6
	5	33	28.4	28.4	100.0
	Total	116	100.0	100.0	

APPENDIX 2-C: FACTORS AFFECTING GROWTH IN LOAN DISBURSEMENT OF SACCOS

Volume of loan provided					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	4	3.4	3.4	3.4
	2	16	13.8	13.8	17.2
	3	40	34.5	34.5	51.7
	4	34	29.3	29.3	81.0
	5	22	19.0	19.0	100.0
	Total	116	100.0	100.0	
Time frame for loan repayment					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	19	16.4	16.4	16.4
	4	48	41.4	41.4	57.8
	5	49	42.2	42.2	100.0
	Total	116	100.0	100.0	
Interest rate of the loan					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	20	17.2	17.2	17.2
	4	50	43.1	43.1	60.3
	5	46	39.7	39.7	100.0
	Total	116	100.0	100.0	
Collateral and guarantee of the loan					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	10	8.6	8.6	8.6
	4	55	47.4	47.4	56.0
	5	51	44.0	44.0	100.0
	Total	116	100.0	100.0	
Loan application procedures					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	1.7	1.7	1.7
	2	2	1.7	1.7	3.4
	3	29	25.0	25.0	28.4
	4	51	44.0	44.0	72.4
	5	32	27.6	27.6	100.0
	Total	116	100.0	100.0	

APPENDIX 3-A: CONTRIBUTION OF STEPS OF PM&E PROCESS, DETERMINING OBJECTIVES AND INDICATORS TO IMPROVE PERFORMANCE OF SACCOS

Increases reliability and provides the opportunity to receive useful feedback and ideas for corrective actions					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	1.7	1.7	1.7
	2	7	6.0	6.0	7.8
	3	30	25.9	25.9	33.6
	4	45	38.8	38.8	72.4
	5	32	27.6	27.6	100.0
	Total	116	100.0	100.0	
Allows for flexibility whereby activities can be stopped or adapted when evaluation makes it clear that they are not contributing to the intended improvements					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	4	3.4	3.4	3.4
	3	48	41.4	41.4	44.8
	4	53	45.7	45.7	90.5
	5	11	9.5	9.5	100.0
	Total	116	100.0	100.0	
Strengthens ownership regarding successful outcomes of planned initiatives					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	4	3.4	3.4	3.4
	3	42	36.2	36.2	39.7
	4	57	49.1	49.1	88.8
	5	13	11.2	11.2	100.0
	Total	116	100.0	100.0	
Widens the knowledge base necessary for assessing and correcting the course of action					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	1.7	1.7	1.7
	3	34	29.3	29.3	31.0
	4	69	59.5	59.5	90.5
	5	11	9.5	9.5	100.0
	Total	116	100.0	100.0	
Increases the motivation of stakeholders to contribute ideas to corrective actions					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	1.7	1.7	1.7
	3	32	27.6	27.6	29.3
	4	71	61.2	61.2	90.5
	5	11	9.5	9.5	100.0
	Total	116	100.0	100.0	
Creates trust in Local Government policy and action					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	1.7	1.7	1.7
	3	40	34.5	34.5	36.2
	4	58	50.0	50.0	86.2
	5	16	13.8	13.8	100.0
	Total	116	100.0	100.0	

APPENDIX 3-B: CONTRIBUTION OF PM&E DATA GATHERING TO IMPROVE PERFORMANCE OF SACCOS

Contributes to the learning of all involved					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	1.7	1.7	1.7
	3	38	32.8	32.8	34.5
	4	62	53.4	53.4	87.9
	5	14	12.1	12.1	100.0
	Total	116	100.0	100.0	

Enhances self-reliance in decision-making and problem-solving					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	3	2.6	2.6	2.6
	3	32	27.6	27.6	30.2
	4	68	58.6	58.6	88.8
	5	13	11.2	11.2	100.0
	Total	116	100.0	100.0	

Empowers capacity of members of community to take action					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	.9	.9	.9
	2	2	1.7	1.7	2.6
	3	37	31.9	31.9	34.5
	4	64	55.2	55.2	89.7
	5	12	10.3	10.3	100.0
	Total	116	100.0	100.0	

Improves accuracy and relevance of data collected					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	.9	.9	.9
	2	4	3.4	3.4	4.3
	3	34	29.3	29.3	33.6
	4	68	58.6	58.6	92.2
	5	9	7.8	7.8	100.0
	Total	116	100.0	100.0	

Reduces most of problem inherent in misrepresentation of findings that occur when some variable data are omitted					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	.9	.9	.9
	2	12	10.3	10.3	11.2
	3	42	36.2	36.2	47.4
	4	54	46.6	46.6	94.0
	5	7	6.0	6.0	100.0
	Total	116	100.0	100.0	

Enhances community base initiatives through capacity of local community to record and analyze change.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6	5.2	5.2	5.2
	3	38	32.8	32.8	37.9
	4	64	55.2	55.2	93.1
	5	8	6.9	6.9	100.0
	Total	116	100.0	100.0	

APPENDIX 3-C: CONTRIBUTION OF PM&E DATA ANALYSIS TO IMPROVE PERFORMANCE OF SACCOS

Increases probability that, the data collected will be analyzed and result will be used as well					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	7	6.0	6.0	6.0
	3	41	35.3	35.3	41.4
	4	59	50.9	50.9	92.2
	5	9	7.8	7.8	100.0
	Total	116	100.0	100.0	
Provides simple and clear means of commutating complex issues to stakeholders of the project					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	4	3.4	3.4	3.4
	3	32	27.6	27.6	31.0
	4	72	62.1	62.1	93.1
	5	8	6.9	6.9	100.0
	Total	116	100.0	100.0	
Enhance productive discussion between members of community and other stakeholders of project in a reality situation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	12	10.3	10.3	10.3
	4	88	75.9	75.9	86.2
	5	16	13.8	13.8	100.0
	Total	116	100.0	100.0	
Helps participants to comprehend their own problems and limitations					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	17	14.7	14.7	14.7
	4	76	65.5	65.5	80.2
	5	23	19.8	19.8	100.0
	Total	116	100.0	100.0	

APPENDIX 3-D: CONTRIBUTION OF PM&E SHARING THE INFORMATION AND DEFINING ACTIONS TO BE TAKEN ON IMPROVING PERFORMANCE OF SACCOS

Helps to generate consent opinions when group action is required					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	18	15.5	15.5	15.5
	4	67	57.8	57.8	73.3
	5	31	26.7	26.7	100.0
	Total	116	100.0	100.0	
Make the community's best problem-solving experiences reusable					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	20	17.2	17.2	17.2
	4	66	56.9	56.9	74.1
	5	30	25.9	25.9	100.0
	Total	116	100.0	100.0	
Enhances better and faster decision making					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	9	7.8	7.8	7.8
	4	55	47.4	47.4	55.2
	5	52	44.8	44.8	100.0
	Total	116	100.0	100.0	
Promote innovation and growth					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	8	6.9	6.9	6.9
	4	53	45.7	45.7	52.6
	5	55	47.4	47.4	100.0
	Total	116	100.0	100.0	

APPENDIX 4-A: CONTRIBUTION OF PM&E TOOLS ON IMPROVING PERFORMANCE IN ARUMERU DISTRICT

Enhances delegation of responsibilities					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	1	.9	.9	.9
	3	31	26.7	26.7	27.6
	4	58	50.0	50.0	77.6
	5	26	22.4	22.4	100.0
	Total	116	100.0	100.0	
Enhances motivation of local development workers					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	24	20.7	20.7	20.7
	4	60	51.7	51.7	72.4
	5	32	27.6	27.6	100.0
	Total	116	100.0	100.0	
Enhances identification of target group's real priorities					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	38	32.8	32.8	32.8
	2	15	12.9	12.9	45.7
	3	17	14.7	14.7	60.3
	4	17	14.7	14.7	75.0
	5	29	25.0	25.0	100.0
	Total	116	100.0	100.0	
Enhances use of local resources					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	1.7	1.7	1.7
	3	37	31.9	31.9	33.6
	4	61	52.6	52.6	86.2
	5	16	13.8	13.8	100.0
	Total	116	100.0	100.0	
Enhances use of indigenous knowledge					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	40	34.5	34.5	34.5
	4	68	58.6	58.6	93.1
	5	8	6.9	6.9	100.0
	Total	116	100.0	100.0	
Leads to sustainable developmental activities					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	16	13.8	13.8	13.8
	4	87	75.0	75.0	88.8
	5	13	11.2	11.2	100.0
	Total	116	100.0	100.0	
Brings desirable behavioural changes					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	38	32.8	32.8	32.8
	4	58	50.0	50.0	82.8
	5	20	17.2	17.2	100.0
	Total	116	100.0	100.0	

APPENDIX 5-A: CONTRIBUTION COMMUNITY EMPOWERMENT STRATEGIES ON IMPROVING PERFORMANCE IN ARUMERU DISTRICT

Enhances engagement to community activities					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	2	1.7	1.7	1.7
	2	6	5.2	5.2	6.9
	3	38	32.8	32.8	39.7
	4	49	42.2	42.2	81.9
	5	21	18.1	18.1	100.0
	Total	116	100.0	100.0	
Enhances community into ownership and action that explicitly bring social and political change					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	24	20.7	20.7	20.7
	4	52	44.8	44.8	65.5
	5	40	34.5	34.5	100.0
	Total	116	100.0	100.0	
Enhances facilitation process that allows members of community to identify their own needs					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	24	20.7	20.7	20.7
	4	60	51.7	51.7	72.4
	5	32	27.6	27.6	100.0
	Total	116	100.0	100.0	
Enhances to propose possible solutions of overcoming community challenges					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	10	8.6	8.6	8.6
	2	6	5.2	5.2	13.8
	3	29	25.0	25.0	38.8
	4	28	24.1	24.1	62.9
	5	43	37.1	37.1	100.0
	Total	116	100.0	100.0	
Enhances facilitation process that allows members of community to prioritize their own needs					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	2	1.7	1.7	1.7
	3	37	31.9	31.9	33.6
	4	61	52.6	52.6	86.2
	5	16	13.8	13.8	100.0
	Total	116	100.0	100.0	