

Utilization Of Institutional Capacity On Performance Of Microfinance Institutions Funding Entrepreneurial Projects In Kisumu County, Kenya.

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Abstract : The study aims to evaluate the moderating influence of institutional capacity on the performance of microfinance institutions funding entrepreneurial projects. The sample was collected from ten microfinance institutions funding entrepreneurial projects in Kisumu County Kenya. A total of 354 respondents derived from managers, Heads of departments and entrepreneurs of microfinance institutions were selected for the study. Data was collected using questionnaires and interview guide and analyzed using descriptive statistics to describe the indicators of institutional capacity and their influence on performance of microfinance institutions in Kisumu County. Institutional Capacity does not significantly moderate the influence of M&E Systems and performance of Micro Finance Institutions funding entrepreneurial projects in Kisumu County, this was rejected since $P=0.000<0.05$. The study results are expected to help microfinance institutions funding entrepreneurial projects in providing information on how to utilize monitoring and evaluations systems and in understanding moderating variables that hold back the attainment of performance of Microfinance Institutions. The findings revealed good institutional capacity as a Monitoring and Evaluation system encouraged prompt and excellent decision making which enhanced performance of Microfinance Institutions funding entrepreneurial projects.

Key words: Institutional capacity, monitoring and evaluation systems, microfinance institution, entrepreneurial projects.

1 Introduction

Institutional capacity is one of the most essential resources for the socio-economic development of an organization (UNDP, 2009). It needs to be backed up by a strong human capital base, which is a necessary component of manufacturing. Its role is to organize and manage other production factors to meet organizational objectives (Boudreau, 1996). For M&E systems to be effective, skilled human resources must be available and adequate. UNDP (2009) indicates that MFIs also demand highly skilled and experienced human resources to deliver satisfactory results. Institutional capacity signifies individual and organizational expanding abilities which are attained, through inter-active and dialogue activities, they are handy in knowledge and skills creation and active evaluation (Simister and Smith, 2010). Capacity according to Boyle (2005) involves the entire evaluation process, right from the need for evaluation, initiation, and conducting evaluations, to learning from results disseminated. Boyle (2005), further suggests that capacity incorporates the evaluation system (legal, policy, and institutional layouts) which includes the whole accountability environment. Capacity issues exonerate players across the complete range of stakeholders concerned in and affected by development co-operation. It covers governments and the intended beneficiaries, implementing partners, civil society, and the general public within the donor and partner states. Boyle's views concur with those of (Stockdill, Baizerman, and Compton, 2002), who designated Evaluation Capacity Building (ECB) as willful work to endlessly compose and prolong overall (comprehensive) institutional procedures that contribute to excellent evaluation and its operations routine. All project staff is included in the execution of the M&E system to harmonize actions. The teachings in M&E are significant activities and need a systematic approach. It is vital to design and deliver training courses to a well-defined target audience to appreciate the role of M&E as a key management tool in microfinance institutions.

An empirical study carried out by Sefika and Ciara, (2014) on six schools that utilized multiple sources of proof policy documents, had dialogue with many actors and observers of major management gatherings. The results from building Institutional capacity to be more accountable than autonomous indicated that traveling tactics used by schools, were implemented by different weights, creativity, and hybridity. Good data workmanship, multi-level monitoring, and performance advancement for schools taking part lead to successful replication of these three pillars uplifting schools in different contexts. This confirms Lahey's (2008) study on the organizational capacity to do and use evaluation states that, for human resource capacity to facilitate effective M&E systems, it should adopt appropriate policies and standards which should clarify its roles and responsibilities. Institutional capacity is essential in Microfinance institutions funding entrepreneurial projects since it emphasizes the level of skills that need to be prioritized in resource allocation to enable different departments in the organization to improve on performance. The usefulness of information which is generated through the Monitoring and Evaluation process to stakeholders depends largely on the quality of human resources (UNESCO, 2009). This report states that any organization, which has an adequate human resource that are trained in M&E is an indispensable prerequisite for effective M&E systems (World Bank, 2004). Evaluation capacity building has two general purposes. First, it develops peoples' knowledge and skills so that, members of staff within an organization could attain insight into the evaluation and the composure to enable them to apply basic evaluation methods to work. The second is to restore organizational evaluation approaches; establish mechanisms systems and procedures which could be used to identify, collect and utilize evaluation information (IFAD, 2002). This affirms views on organizational capacity as being the ability for an organization to accomplish effectively what it sets out to do. The study focused on the number of training that the

managers have undergone and how this contributes to the performance of microfinance institutions funding entrepreneurial projects. Effective M&E systems also require a technical capacity to develop credible and relevant information-gathering systems, as collecting, analysing, and reporting skills on program performance (Lahey, 2005). Monitoring and Evaluation staff should be well skilled in identifying good practices, which emphasize capacity development needs of junior staff and stakeholders on M&E systems. This study focuses on the extent to which members read articles on M&E as it builds up their capacity. They should assess the relevance of M&E frameworks regularly, basing on the emerging development priorities within the dynamic context (UNDP, 2009). An organizations' or a society's capacity varies according to the inherent internal and external factors because whatever is seen to be useful today will be outdated tomorrow (Simister and Smith, 2010). This variation could result in deficiencies in the ability to ascertain Monitoring and Evaluation capacity development which could be perceived as a more calculated process through which people, organizations, or society create, strengthen or maintain this capability over time, even within the Microfinance institutions. A study conducted by Gekonde T., Nyamboga, C.M., and Nyarohoo, S. (2014) employed a descriptive survey to evaluate the effects of capacity building in the performance of public service. They sampled a population of 308 respondents who were actively involved in delivery service. The results obtained from this study confirmed the need to hire well-trained human resource personnel to improve delivery. They further noted that experience and continued training was an indicator in service delivery. Well-set Monitoring and Evaluation systems could be an example within MFIs, which could be used to improve performance. A study by the World Bank (2008), affirms that to develop evaluation capacity in public administration, interest in evaluations' findings, the supply of professional evaluation services, and an institutional framework permitting stakeholders must be affected to incorporate evaluation findings and follow up activities. Schaumburg-Muller (1996), confirmed that Institutional Capacity is evident in activities that advocate for M&E systems, feedback, audit, and mastering policies, programs, or projects which are discharged at different levels. He observed that these activities could be separated from the M&E system but, they sustain M&E. Evaluation Capacity Building (ECB) is supporting and maintaining an organization's ability to; outline, improve, implement, and administer effective evaluation projects (King et al. 2005). It utilizes to access and builds evaluative ability and skills; nurture a spirit of uninterrupted organizational learning, advancement, and answerable and create awareness and champions for valuation program and self-evaluation as a way of advancing performance plan. Boyle et al. (1999) argue that capacity occurs at three levels; individual, organizational, and enabling environment, which comprise; demand, supply, and use of evaluation. The capacity to evaluate microfinance institutions funding entrepreneurial projects is the ability to establish evaluation agenda, determine what needs to be evaluated, and the evaluation methodology. Monitoring and Evaluation are regularly conducted in many projects and organizations, to create a strong Monitoring and Evaluation support structure. This is

vital in expanding and implementing a long-term plan perspective for the organization. It could be implemented through an appropriate building and reinforcement of communication system, introducing and maintaining resolute socialization within the organization's evaluation process, and building an expanded peer learning structure (Volkov and King, 2007). There is a need for pro- evaluation that is facilitated through robust, leadership. Khan (2003) asserts that other approaches that have been cited for strengthening internal support structures for Monitoring and Evaluation include; preserving the unit's experience and knowledge, with on the job training system; delegating responsibilities, and enabling Monitoring and Evaluation personnel to operate more independently Taut, (2007). This may create some autonomy enacting the evaluation and execution of Monitoring and Evaluation strategies in microfinance institutions funding entrepreneurial projects. A study by (IFAD, 2002) indicates that to strengthen organizational evaluation approaches, there is a need to develop mechanisms and establish systems and procedures to identify, collect and utilize evaluation information. Naccarella et al., (2007), argue that evaluation capacity-building should equip organizations to enable them to conduct routine evaluations and enforce the various evaluation findings. This could broaden Evaluation Capacity Building, stimulate and strengthen the capacity of managers, designers, policymakers, legislators, public opinion, and funding agencies to authorize, use or assess evaluations, Microfinance Institutions funding entrepreneurial projects included. Taylor-Powell et al, (2008), indicate that when agencies do not use evaluation findings or find little use of M&E results, this leads to the assessment of evaluation capacity in one of the M&E resulting in non-usable data. Variables that build institutional capacity in M&E systems are; the level of skills and competence, the extent to which teamwork is practiced, and the rate of resource allocation. In Asia, there is a notion among governments that utilization of M&E systems in microfinance institutions funding entrepreneurial projects is essential in making informed decisions. The governments do not have clear fund allocations for utilizing M&E systems Campillan, (2007). This has created a situation of inadequate resources allocation for M&E systems in promoting effectiveness in the use of government resources in respect to microfinance institutions funding entrepreneurial projects since M&E systems are weak. These institutions do not delight in the benefits of utilizing M&E systems as they should have been with full financial support. In China, a study by Lamy and Lessard (2010), states that the cost and resources for using M&E systems are about USD, 13,173. The overall annual budget covers particular training for staff in M&E skills, extra sessions for stakeholders in designing M&E systems, objectives, conferences that may be needed in data analysis, workshops on major footsteps in designing M&E systems, and specific signals (Gilliam et al., 2006). However, considering other budgetary allocations, the enormous financial conditions can be fulfilled by few institutions that can afford to do away with other things so that utilization of M&E systems in institutions can be made simple. They further state that the advantage of such utilization may not be accepted by all institutions as anticipated. In Vietnam, the total cost of establishing M&E systems for each

microfinance institution is between USD 15000-74000. This is in addition to consultancy fees, workshop training for implementers, and resources of materials used as input in the implementation process and follow-up backing (Gilliam et al., 2006). Meagre funding and other resources for M&E processes imply that the available scanty resources are directed towards the actual implementation of project activities in M&E systems which are perceived as unnecessary expenses that cannot be easily afforded (Gilliam et al., 2006). The allocation of funds means that microfinance institutions funding entrepreneurial projects may not engage external evaluators. Human resource requirements for utilizing M&E systems in microfinance institutions funding entrepreneurial projects should be considered since the participatory process requires a high level of harmonization, administrative struggles, and long-term assurance from stakeholders (UPWARD, 2010). Human resource involves obtaining the necessary skills for conducting an uninterrupted M&E process. In their view, CONCERN (2008) observed there are minimum available documents on training for M&E systems procedures, although some experiences in this sector involve workshops, training conducted by CONCERN, ACORD, Action Aid, and OXFAM. The experiences gained from training for M&E systems include MRDP program workshops organized in Vietnam (Scott-Villiers, 2007). Stakeholder's involvement in the utilization of M&E systems is currently inter-institutional linkages based. Hence, there is a need for open forums of discussions on the scaling up of M&E systems at national and higher levels of institutions (McCoy et al., 2005). Further, there are a few major concerns based on upscaling of M&E systems, of micro-level information initiated at project levels and institution levels, and the significance of combining participatory approaches, particularly based on requiring standardized attitudinal and procedural reforms at high levels of institutional design, implementation and evaluation practice. McArthur (2007) questions how information collected at the micro-level could be utilized at the national level to develop policies and tactics. He claims that the conveniences and cost-effectiveness of M&E systems should be open to question so that innovations and researches that are site-specific can supply a ground for institutional planning. A study by Asian Development Bank, (2012) on strengthening participation for development results, reports the presence of encouraging prospects of conducting participatory findings from within and for use in regional information systems. Such encounters may be critical in assembling data that can be used to make policies (ADB, 2011). In Vietnam, the MRDP program submits one flourishing experience in the utilization of micro-level information in making plans at the national level. Mackay (2009) claims that frameworks developed within institutions matter most in the utilization of M&E systems, the institutional capacity of microfinance institutions funding entrepreneurial projects. Several entities and partners in microfinance institutions funding entrepreneurial projects in modern society are focusing more on improving people's knowledge and skills more so generated from the utilization of M&E systems Osuga & Mutavisa, (2010). These concepts include providing primary skills such as "learning to learn", willingness to form alliances, and networking to achieve desired results in the utilization of M&E systems. Its

attainment depends on the manager's ability to lure people who are devoted to entrepreneurship, the social capital, and local civic culture, which lacks within developing countries (UNDP, 2012). This may also be pegged on the approval of the players who can influence governments and policy-making processes. With these kinds of obligations, the hurdles to link up local development to entrepreneurial innovations may be eliminated in the implementation of M&E systems in microfinance institutions funding entrepreneurial projects (Core, 2006). In Nepal and Zimbabwe, those responsible for implementing projects are instructed on advancing M&E. These people include field officers, middle-level employees, community workers, and senior managers. According to (Lamy & Lessard, 2010), the adoption of monitoring and evaluation, this facilitated training on utilization of M&E systems yielded constructive results. In Tanzania, advertisements of M&E personnel positions attracted the acquisition of qualified characters who did a good job in the utilization of M&E systems in microfinance institutions (Lamy & Lessard, 2010). In this study Institutional capacity and culture were triangulated as moderating variables in microfinance institutions funding entrepreneurial projects. In Kenya evaluation is yet to attain an obtainable level of functioning in projects, organizations, and institutions. Evaluations when implemented, they address themselves to inputs/outputs as opposed to impact. Remarkable evaluations are in most cases driven by donor demands more than the objectives of evaluation itself (Gok, 2006). Qualified practitioners and academically trained evaluators are few (Fookes, 2009). However, even the few ones are normally influenced by their backgrounds in social research. Accordingly, the kinds of evaluations they undertake do not represent expertise. As a result, the government has been critical in M&E projects. Consequently, the benefits of M&E systems in the country are not fully understood in the country (Rajakutty, 2001). Such gaps need to be filled before utilization of M&E systems, institution capacity, and performance of MFIs funding entrepreneurial projects are carried out.

2 Methodology of the study

The study adopted the pragmatism paradigm and descriptive survey design. A sample of 354 respondents was selected for the study including 36 managers, 144 heads of departments, and 174 entrepreneurs from all the licensed microfinance institutions funding entrepreneurial projects in Kisumu county, Kenya. The instruments used were two questionnaires for heads of departments and microfinance entrepreneurs and an interview guide for the managers. The instruments were pilot tested before being used. Quantitative data involving closed-ended data were coded, entered, cleaned, transformed, analyzed, and interpreted (Obure, 2002). Statistical Package for Social Science (SPSS) Programme was adopted to run analyses to provide frequency distributions, percentages and measure central tendency where applicable. Qualitative data was analysed using Constant comparison analysis to identify underlying themes presented through the data (Leech, 2002 & Onwuegbuzie, 2007). The data was labeled with a code to ensure the it is put into a category or a class.

4 Findings

Analysis of moderating influence of Institutional Capacity on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects. The study sought the views of the study participants on the moderating influence of Institutional Capacity on the relationship between M&E Systems and the Performance of MFIs funding entrepreneurial projects. This is the fifth objective the study sought to establish. The correlation and multiple linear regressions analysis of moderating influence of Institutional Capacity on the relationship between M&E Systems and the Performance of MFIs funding Entrepreneurial projects were administered on the moderating influence of Institutional Capacity on the relationship between M&E Systems and Performance of MFIs funding entrepreneurial projects. Pearson product-moment correlation coefficient was used to establish whether Institutional Capacity moderates the relationships between M&E Systems and the Performance of MFIs funding entrepreneurial projects.

Table 1.1 Correlation Analysis of moderating influence of Institutional Capacity on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects

M&E Systems		Performance of MFIs funding Entrepreneurial projects
	Pearson correlation sig. (2-tailed)	0.621*
	n	318
Routine programme monitoring	Pearson correlation sig. (2-tailed)	0.596*
	n	318
Data Management	Pearson correlation sig. (2-tailed)	0.631*
	n	318
Institutional Capacity	Pearson correlation sig. (2-tailed)	0.609*
	n	318
	sig. (2-tailed)	

*Correlation significant at 0.05 level (2-tailed)

The correlation output Table 1.1 above shows that all the M&E Systems upon moderation effect of Institutional Capacity were significantly related (P -values <0.05) against the Statements of Performance of MFIs funding entrepreneurial projects (M&E Communication; $r=0.621$; p -value $=0.000<0.05$), Routine programme monitoring ($r=0.596$; p -value $=0.000<0.05$), Data Management ($r=0.631$; p -value $=0.000<0.05$), and Institutional Capacity ($r=0.609$; p -value $=0.001<0.05$). The small p -values ($p<0.05$) implies that there is a significant moderating influence of Institutional Capacity on the relationship between M&E Systems and Performance of MFIs funding entrepreneurial projects, leading to rejection of the null hypothesis; H_0 : that Institutional Capacity does not significantly moderate the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects. The result supports the findings of studies done by Gekonde et al., (2014) who found that Institutional Capacity significantly moderate the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects

Regression Analysis of moderating influence of Institutional Capacity on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects. Multiple linear regressions were adopted to investigate how Institutional Capacity moderates the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects. The underpinning rationale of using the regression analysis model was to examine how each predictor upon moderation effect of Institutional Capacity significantly or insignificantly predicted Performance of MFIs funding entrepreneurial projects; secondly to find out which of the predictors after moderating effect of Institutional Capacity best-predicted Performance of MFIs funding entrepreneurial projects and finally to confirm whether the multiple linear regression model was the best fit for predicting Performance of MFIs funding entrepreneurial projects. The model summary sought to establish how Institutional Capacity moderates the relationship between the M&E System and the Performance of MFIs funding entrepreneurial.

Table 1.2 Regression Analysis of moderating influence of Institutional Capacity on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects.

Model Summary								
Model	R	R ²	Adj. R	Se	R ² Change	F-Change		
1	0.639	0.408	0.403	0.469	0.408	76.727		
2	0.666	0.444	0.437	0.451	0.036	9.829		

Model 1: Predictors: (Constant), M&E Systems
Model 2: Predictors: (Constant), M&E Systems and Institutional Capacity

The model summary results indicated that there are positive multiple correlations ($R=0.666$) between moderating influence of Institutional Capacity on the relationships between M&E Systems and the Performance of MFIs funding entrepreneurial projects. Model 1 without the moderating influence of Institutional Capacity term predicted up to 40.8 %; whereas model 2 with moderating effect of Institutional Capacity term predicted up to 44.4% of the variance in Performance of MFIs funding entrepreneurial projects which were statistically significant (p -value $=0.000<0.05$). The R^2 change in model 2 is 0.036 showing an additional effect of 3.6% to the model due to the moderating influence of Institutional capacity which was statistically significant (p -value $=0.000<0.05$). The results are consistent with the findings of studies done by King et al., (2005) who found that there were significant relationships between moderating influence of Institutional Capacity on the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects. In the ANOVA of moderating influence of Institutional Capacity on the relationship between M&E System and Performance of MFIs funding entrepreneurial projects. The study sought to establish whether the regression model is the best fit for predicting the Performance of MFIs funding entrepreneurial

Table 1.4 An ANOVA of moderating influence of Institutional Capacity on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects

The ANOVA results suggested that (F-statistics (4,313) =62.421 is significant given that the P-value $0.000 < 0.05$ which implies that the regression model results in significantly better prediction of Performance of MFIs funding entrepreneurial projects. The results are harmonious with the findings of studies by Gekonde et al., (2014) who found out that there is a significant predictor of the performance of MFIs funding entrepreneurial projects upon the moderating effect of Institutional Capacity the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects. The Coefficient for the Regression of Moderating influence of Institutional capacity on the relationship between M&E System and Performance of MFIs funding entrepreneurial projects. The study sought to find out whether there was the moderating influence of Institutional Capacity on M&E Systems and Performance of MFIs funding entrepreneurial projects.

5 Conclusion

The multiple linear regression coefficients, as well as the Pearson correlation results, implied that there was a significant moderating influence of Utilization of institutional capacity on the relationship between M&E systems and performance of MFIs funding entrepreneurial projects. The hypothesis there was no significant moderating influence of Utilization of institutional capacity on the relationship between M&E systems and performance of MFIs funding entrepreneurial projects was therefore rejected. It was deduced that there was a statistically significant moderating influence of institutional capacity on the influence of M&E systems and the performance of MFIs funding entrepreneurial projects. The composite mean and composite deviation after the moderation effect of Institutional Capacity were 3.68 and 1.290 respectfully. The overall correlation coefficient for Institutional Capacity was established to be 0.666 with a p-value of $0.000 < \alpha = 0.05$ implying that from the views of participants in the study; the results indicated that there was a significant moderating influence of Institutional Capacity on the Relationship between M&E Systems and Performance of MFIs funding Entrepreneurial Projects leading to rejection of the null hypothesis There is no significant moderating influence of Institutional Capacity on the M&E Systems and Performance of MFIs funding Entrepreneurial Project and acceptance of the alternative hypothesis. The ANOVA results from the study participant's views indicated that the regression model for moderating influence of Institutional Capacity on the Relationship between M&E Systems and Performance of MFIs funding Entrepreneurial Projects is a good fit for predicting Performance of MFIs funding Entrepreneurial Projects; F-statistics (3,314) =76.727 and p-value= $0.00 < 0.05$). The multiple linear regression coefficients result indicated that Institutional Capacity Moderated M&E systems, and therefore enhanced performance of Microfinance institutions funding entrepreneurial projects.

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