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# **Monitoring and Evaluation Practices and Performance of Non-Governmental Organisation Projects in Rwanda: A Case of Care International Village Savings and Loan Associations Project**

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## **Abstract**

The study aimed to examine the effect of monitoring and evaluation practices on the performance of the Care International Village Saving and Loan Association project in Rwanda. The study was specifically to examine the effect of monitoring and evaluation planning, stakeholders 'involvement and capacity building on the performance of the Care International Village Saving and Loan Association project. The study was important to Care International Rwanda, other Organizations, further researchers and the government. The study was directed by three theories: theory of change, program theory and agency theory. This research may be used by researchers as a source of information in scientific, empirical further surveys. The research design that was used is descriptive. The targeted population was 157 composed by staff of Care International staff working with Village Saving and Loan Association and beneficiaries from five saving groups of Rulindo District Village Saving and Loan Association. A sample size of 113 respondents was sampled using simple random sampling. Data was collected using questionnaires and an interview guide. Data was analyzed by qualitative and quantitative methods with help of SPSS software. Both inferential statistics (regression and correlation) and descriptive statistics (mean and standard deviation) was used. Data was represented using tables and charts. According to the findings, project planning is considered as the principal function of project evaluation that plays a role in the performance of the project as shown by a mean of 4.8407 and a standard deviation of 0.45447 at a percentage of 87.6 of strongly agreement. It was also found that stakeholder's involvement and capacity building play an important role in its performance. It was recommended that Care International Village Saving and Loan Association project has to improve the stakeholder's involvement especially for the beneficiaries at the

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initiation stage so that the beneficiaries can themselves contribute in the decision of what they need. Care International Village Saving and Loan Association project has also to increase their area of operations in order increase a number of beneficiaries who need to change their lives through Village Saving and Loan Association project services.

**Keywords:** *Corporate Governance Practices, Financial Performance & Microfinance Institutions*

## 1.0 Introduction

The initiation of globalization has formed growing pressures on governments and organizations around the world to be more reactive to the needs of the stakeholders. M&E are two different things that complement each other. Monitoring is a continuous function that uses systematic collection of data on specific indicators to provide management and the main stakeholders of an ongoing development intervention (Sharma, 2016).

The modernist argued that the evolution of M&E started in western countries. However, traditionalists argued that M&E is not a new concept in Africa. In the context of Africa, the literature review reveals that Egypt is the father and founder of M&E in the world. The ancient Egyptians regularly monitored their country's outputs in grain a livestock production more than five thousand years ago. This indicates that M&E is certainly not a new phenomenon in Africa (Rugege, 2018). Monitoring and evaluation are the procedures used to track, appraise, and coordinate project advancement, detect areas where variations are necessary and initiate and or implement those changes. Monitoring and evaluation have greater strategic importance in the management of the project. Monitoring and evaluation is a process of making sure that everything is going according to what was planned by identifying variances, handling changes and providing feedbacks to bring up-to-date and gradually elaborate feedback to update and gradually planning (Jack, Okeke, Okechukwu & Akinola, 2017).

According to Hazir (2014), monitoring and evaluation intend to reduce the deviances from what was planned for the project and involves detecting and reporting the position of the project in comparison with what was planned and analyzing the discrepancies and applying the proper remedial actions. Monitoring and evaluation is a combination of policies and techniques used to guarantee the realization of the targets of the project.

Monitoring is the method of consistent and regular gathering, studying and reporting of data regarding the project's contributions, actions, productions and effects. It is a technique of improving the project's effectiveness and efficiency (World Bank, 2011). A project has to do well for the planned budget, time and quality of the project process and productions to realize the planned purposes of satisfying the stakeholder's wants. Saving groups are community-based monetary services to lots of members in underserved global marketplaces. Habitually, national and international NGOs and a great extension network of community-based trainers have directed the raise of Saving Groups. M&E was used generally in the previous several years as an instrument in managing projects. A monitoring and evaluation system is considered an essential technique of thinking and communication to support project execution that should be planned for and managed during the life of the project (Nyonje, Kyalo & Mulwa, 2015).

Phiri (2016) studied the impact of M&E on project success for Africa Virtual University in Kenya. With both qualitative and quantitative analysis, he found that M&E aids in tracking project achievement at any time and delivers the causes of any perceived project position. In his findings, he mentioned that M&E has a direct relative influence on the performance of the venture. Muhundaza (2019), who studied the monitoring and evaluation system of the environment in Rwanda confirmed that the objectives of monitoring and evaluation system are to offer data to staff and management to make informed judgements centred on the past experiences, the status of performance to ensure the management is accountable to stakeholders and partners. For him, as the governments and its agencies also need to know the progress of their actions such as development endeavours and their performance to achieve the goals and objectives of their institutions it is for this reason that monitoring and evaluation systems are created to measure and help them understand their performance.

Women's organizations globally set up credit and savings mechanisms together as a manner of increasing women's revenues and putting women together to solve bigger gender issues. Mayoux (2010) discussed that women in developing countries have faced many difficulties in delivering on this role of women empowerment because of inadequate credit facilities, however, women participation in many economic activities at the household and community level like marketing has to some extent contributed positively toward income increase. In Wakiso (Uganda) women were actively participating in the Care International Village Saving and Loan Association project, therefore, many were able to have small business activities and this created a positive change in household empowerment because women were able to access credit facilities through the VSLA program, which they used to purchase household items (Thomas, 2012).

In Rwanda, there is an empowerment of women participating in the Care International Village Saving and Loan Association project where consumptive expenses and conducts have altered, and food availability improved through increases acquisitions due to women contributing to VSLAs. However, the economic contribution of VSLA to women economic empowerment has not been homogeneous among the participating women. There are cases where the women seem to be disempowering because of increased workload, evaluation and misuse of loans and savings by their husbands, thus plunging the women into indebtedness and erosion of the gains of economic empowerment (World Bank, 2017).

CARE International is an international network of 14 National Members with a collective vision and mission to fight global poverty. Everywhere in the world, CARE works together with a wide network of partners and associates to assist in rebuilding and improving the lives of the higher deprived, with specific attention on women and girls. CARE has a mission of working in the whole globe saving lives and fighting poverty. This organization is one of the leading humanitarian organizations in the world, providing life-saving aid and long-term solutions to poverty in more than 80 countries (Care International, 2015). CARE packages include the project of VSLAs that offers women a chance to become independent, entrepreneurial and economically effective. This research intends to analyze the effect of monitoring and evaluation practices on the performance of the Care International Village Saving and Loan Association project in Rwanda focusing on Care International Rwanda.

## **1.2 Problem Statement**

According to Alcock, (2019), Monitoring and evaluation have become an essential instrument for good project management as it offers a suitable evaluation base. Despite the huge cost, time and human resource implication for monitoring and evaluation project, many project managers have not appreciated its. Poor performances of the project have been attributed to limited application of Monitoring and evaluation as a component for the project management cycle. In many instances, Monitoring and Evaluation are enforced as donor requirements where 10% of the total project budget is served for Monitoring and evaluation. For instance, CARE International Village Saving and Loan Association.

VSLA is a self-managed group of 20-30 persons that meets on a systematic basis to offer its participants a safe place to save their money, have access to loans and get emergency insurance. CARE supported the VSLA M&E system by strengthening their financial abilities and skills, to monitor and evaluate their resources and produce adequate revenue (Care International, 2015). However, there is the report that Care International Village Saving and Loan Association project is not well monitored and evaluation leading to failure as it is for the document in midterm evaluation projects (Care International, 2015). That study has shown that have weak or lack specific monitoring and evaluation on average record low rating performance (Cox,2019).

The studies done on M&E practices include Kihuha,(2018), a study done in Kenya on the performance of global environment facility projects. Klangand Moe (2011), carrying out a study on NGOs implementing HIV/AIDSprojects in Bostwana. There is no local study done hence the need of carrying out the effect of monitoring and evaluation practices on the performance of the Care International Village Saving and Loan Association project in Rwanda.

## **1.3 Objectives of the study**

### **1.3.1 General objective**

The main objective of this research was to examine the effect of monitoring and evaluation practices on the performance of the Care International Village Saving and Loan Association project in Rwanda.

### **1.3.2 Specific objectives**

- (i) To examine the effect of the Monitoring and evaluation planning on the performance of the Care International Village Saving and Loan Association project in Rwanda.
- (ii) To determine the effect of stakeholder involvement on the performance of the Care International Village Saving and Loan Association project in Rwanda.
- (iii) To establish the effect of capacity building on the performance of the Care International Village Saving and Loan Association project in Rwanda.



## **1.4 Research Hypothesis**

**H01:** There is no significant relationship between the Monitoring and evaluation planning and performance of the Care International Village Saving and Loan Association project in Rwanda.

**H02:** There is no significant relationship between the effect of stakeholder involvement and the Performance of Care International Village Saving and Loan Association project in Rwanda.

**H03:** There is no significant relationship between the effect of capacity building and the performance of the Care International Village Saving and Loan Association project in Rwanda.

## **1.5 Significance of the study**

The finding and suggestions resulting from the research will be useful to different parties. They will help the researcher to know to what extent monitoring, evaluation practices influence the success of the Care International Village Saving, and Loan Association project in Rwanda. On-Governmental Organizations will get the current information intending to the future examination issues in projects. It is likewise expected that the investigation will diagram a reasonable guide on the best way to do a compelling checking and assessment of NGO projects that will be vital to the partners in the NGOs in Rwanda. As the interest for straightforwardness and responsibility in the project the board expands, an ever-increasing number of associations are considering project observing and assessment as a method of adapting to the interest. There is something else entirely to M&E, nonetheless. Observing and assessment can be a powerful method of improving undertaking execution yet not many associations have confidence in it. Other than to Care International Village Saving and Loan Association project this examination is imperative to establishments like nearby NGOs, worldwide associations and all the more particularly organizations with problematic task execution and those proposing to begin rehearsing on improving execution.

The discoveries will help NGOs to comprehend the M&E framework in improvement projects: Effectiveness and Weakness and designate their restricted assets in the conceivable ideal manner to accomplish repeating triumphs. The recommendations from the research will help Care International and other NGOs to know the effect of M&E on the success of VSLAs. In addition, it will serve as a reference to other investigators who will like to do further researches for other saving groups. Finally, the study shall serve as a source of knowledge to academicians and practitioners alike by way of expanding the current knowledge on monitoring and evaluation practices.

## **2.1 Empirical Literature**

### **2.1.1 Monitoring and evaluation practices**

On the other hand, Phiri (2015) studied the effect of monitoring and evaluation on project success for Africa Virtual University in Kenya. With both qualitative and quantitative analysis, he found that M&E facilitates tracking the performance of the project at any specified time and gives motives for any perceived venture position. In his findings, he mentioned that monitoring, evaluation has a straight relative effect on project success.

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Idoro (2012) to collect data using structured questionnaires conducted a field survey. He found that indigenous contractors carry out the eight monitoring and evaluation strategies more frequently than expatriate contractors do. For him, monitoring and evaluation are two management functions that play a very important role in project success. For evaluation of the project.

The research by Mugo and Oleche (2015) focussed on establishing the impact of monitoring and evaluation of developments projects on economic growth in Kenya. The M & E practices that were under investigation included stakeholder involvement. After employing a Binary Probit Model to estimate the effect of the independent variables on the status of the projects (Economic Growth) the study found that stakeholder involvement had a negative and significant influence on the projects. Stakeholder involvement, contrary to theory and other empirical results were found to interfere with the performance of the project. This result, however, contradicted the theory. Probably, according to the study, the participants may have been given free will and unguided participation. Additionally, the measure of the dependent variable only considered two states of M & E implementation; presence or absence, therefore, did not account for the levels of participation in the continuum. The findings therefore may not be accurate. Wachamba (2013) did a study on the determinants of the effectiveness of NGO M&E systems within Nairobi County, Kenya. The objectives included establishing M & E training among other factors, that influenced the effectiveness of the M&E system. A population of 8,503 was taken from 200 Nairobi-based NGOs which had successfully implemented projects and were in the process of evaluating them. Sampling was done by stratified random sampling method. Data were analyzed by correlation coefficient and multivariate regression analysis. Among other results, training in M&E aspects was found to be fundamentally contributing to improving both the quality and quantity of the M&E personnel. The main drawback of this study was that it relied on self-reporting which is prone to bias.

### **2.1.2 Stakeholder Involvement**

Nyandika and Ngugi (2014) investigated the influence that stakeholders' participation has in the performance of road projects in the Kenya National Highways Authority. The study used a descriptive research design targeting a population of 251, prequalified contractors and top management. Stratified random sampling was used to come up with 30% of the target population. An analysis was done by multiple regressions. The results were that stakeholder participation through various forums had a positive relationship to project performance. IT skills were found to have a positive effect. Top management support was found critical in project performance and financial resources were found to be relevant. Ibanga, Valentine, Shukla and Eugene (2016) specifically focussed on the influence of beneficiary participation in project monitoring and evaluation on project success. The study employed a case study with the main objectives of identifying the types of inputs provided by the M & E beneficiaries during the monitoring and evaluation process, establish the stages where beneficiaries are involved in the process and the methodology used. Karl -Pearson product-moment correlation was used to estimate the relationships between the variables. The findings were that the beneficiary participation contributed positively to the dimensions of project success; timely completion, attainment of project goals, sustainability and relevance.

Clarke, (2011) studied factors contributing to project performance and sustainability. The study used the Participatory method to provide insights into the required tools for monitoring and evaluation, this itself is a capacity-building activity. The study found that stakeholders especially the beneficiaries are more likely to endorse the project output. In some instances, the participatory method promotes change in the attitudes of individuals and community culture, and norms, since the development along with the implementation process necessitates community members' reflection and analysis of their own culture, attitudes, beliefs, and behaviors.

Forssand Carlsson (2012) studied how to build M & E Systems to Support Better Government. The study found that there growing need for overall efficiency, cost-effectiveness along with results and therefore active stakeholders should possess skills that will enable them to contribute to their level best. The study further found that stakeholders' engagement in decision-making about the what, the how and the why of the activities of the program. This approach was necessary for empowering them and additionally, promoting inclusion and facilitate participation that is meaningful by various stakeholder's categories.

Proudlock (2009) studied the impact evaluation process on stakeholder participation. The study reviewed review and analysis of secondary data on the participation of the target beneficiaries. The study found out that involvement of stakeholders is a critical approach, and its management should be well formulated to avoid derailing decision-making, the reason being, over engaging stakeholders could lead to a conflict of interest.

Pamela, Joe and Nay (2013) also found that if the right persons are engaged in the whole process, there would be a great enhancement of the outcome with the recommendations being well perceived, and corrective measures embraced and implemented on time. Other than stakeholder participation, capacity building is deemed necessary for any project activity to successfully take place. Capacity building is essentially involved with improving the available skills of all stakeholders (IFRC, 2011). Such a process may be informal whereby it is done through on-the-job experience or formal whereby an organized training program is carried out officially probably in some other location.

Wachamba (2013) did a study on the determinants of the effectiveness of NGO M&E systems within Nairobi County, Kenya. The objectives included establishing M & E training among other factors that influenced the effectiveness of the M&E system. A population of 8,503 was taken from 200 Nairobi-based NGOs which had successfully implemented projects and were in the process of evaluating them. Sampling was done by stratified random sampling method. Data were analyzed by correlation coefficient and multivariate regression analysis. Among other results, training in M&E aspects was found to be fundamentally contributing to improving both the quality and quantity of the M&E personnel. The main drawback of this study was that it relied on self-reporting which is prone to bias.

Mugambi and Kanda (2013) equally made contributions in the field of M & E by exposing the main determinants of success in projects. They focused on the determinants of M & E of donor-funded and government community projects. They engaged in extensive desk research of refereed journals and other relevant papers on monitoring and evaluation to extract the determinants of M& E. More specifically the study centered on donor-funded public projects. The study then concluded that empowering the M & E team, allocating adequate finances,

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conducting field visits to validate results and communicating results aided in project success. The main weakness of this study is that it relied on secondary data and had no validation in the field whatsoever. The study further failed to explain its methodology clearly in terms of the number of materials that were analyzed.

Mugo and Oleche (2015) carried out a study on what impacts monitoring and evaluation of projects. Capacity building on the personnel on M & E was considered as one of the independent variables and was measured in terms of the duration taken to train the participants. The training was about improving the skills of the participants. M & E implementation status was taken as the dependent variable. Mugo and Oleche (2015) used a model known as Binary Probit for data analysis where the dependent variable was assigned a value of 1 if the M & E was implemented and 0 if it was not. The findings of the study were that there is a significantly positive relationship between the capacity building of participants and M & E implementation. The chances of successfully implementing the program increased with an increase in the duration of training. An extra duration of capacity building increased M& E success by 1.4 per cent all other factors constant. However, the measure of the dependent variable only considered two states of M & E implementation; presence or absence, therefore, did not account for the levels of participation in the continuum.

### **2.1.3 Monitoring and Evaluation Planning**

Nyonje, Kyalo and Mulwa (2015) study on Monitoring and evaluation structure is an essential system of images and statements that supports project execution. The study employed descriptive design and inferential statistics. The study found that project managers need to be informed about the budget spend and the completed activities or are in progress along with the originally scheduled budget. To set up a monitoring system for the project, the important factors need to be identified and cost and performance should be monitored for the benefit of the organization.

Mwangi *et al.*, (2015) studied Factors Affecting the Effectiveness of Monitoring and Evaluation of Constituency Development Fund Projects in Kenya. This study employed the use of descriptive statistics with the findings being that a majority of the respondents indicated that there was a lack of monitoring and evaluation practices in the various projects of which they formed part. The study found planning for monitoring and evaluation was critical in enhancing better project performance on government projects. The focus of this study was on the government projects that are majorly sponsored by the world bank. The study sought to determine how better governments can be arrived at through monitoring and evaluation of projects.

Armstrong and Baron (2013) studied determinants of effective monitoring and evaluation strategy implementation of community-based projects. The study employed descriptive research. The study categorised project M&E planning into resources of budget, capacity, feasibility, timeline and ethics. The study found that project planning is the main function that establishes the phase for successive actions. An error in project planning has big implications on the performance of the project. The study further found that mistakes in project planning will not only have a direct impact on operating costs but also the quality of the work, the cost spent and time. Muhammad *et al.*, (2012) studied the effect of Project Planning, Implementation and Controlling Processes on project performance, in Malaysia College of Computer Sciences and Information. The study used both primary data and secondary data. The study found that planning

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enhances project performance at each stage. The further findings showed project-planning processes a practice of defining the project desires of an organization and the obliged efficiently.

#### **2.1.4 Capacity Building**

Wachamba (2013) did a study on the determinants of the effectiveness of NGO M&E systems within Nairobi County, Kenya. The objectives included establishing M & E training among other factors, that influenced the effectiveness of the M&E system. A population of 8,503 was taken from 200 Nairobi-based NGOs which had successfully implemented projects and were in the process of evaluating them. Sampling was done by stratified random sampling method. Data were analyzed by correlation coefficient and multivariate regression analysis.

Mugambi and Kanda (2013) studied determinants of M & E of donor-funded and government community projects. The study was used in extensive desk research. The found capacity building is necessary because M & E can only be done effectively by trained personnel. The study further training in M&E aspects fundamentally contributing to improving both the quality and quantity of the M&E personnel. The main drawback of this study was that it relied on self-reporting which is prone to bias.

#### **2.2 Research Gap**

In the empirical review, Crawford and Bryce (2013) consider monitoring to be done on an endless basis to work as an interior parameter of the execution methods of the project while for Uitto (2004), evaluation is considered as a confident and systematic attitude used to revise a current project to ensure that it achieves its goals and mission. According to Mohammed (2020), the basic constituents and criteria to assess project success are cost, time, scope, quality and profitability as many organizations expect to earn returns on project invested capital. For Idor (2015) monitoring and evaluation offer the necessary evaluation and balances for safeguarding that the plans and general project purposes are accomplished while according to Nyonje, Kyalo and Mulwa (2015), Monitoring and evaluation structure is an essential system of image and statement that supports project execution. Shapiro (2014) says that monitoring and evaluation are being done to ensure that all things are going as planned. It detects divergences, handles alteration management and gives feedback to bring up to date and increasingly intricate the plan (Jack, Okeke, Okechukwu & Akinola, 2017). On the other hand, Phiri (2015) studied the effect of monitoring and evaluation on project success for Africa Virtual University in Kenya.

With both qualitative and quantitative analysis, he found that M&E facilitates tracking the performance of the project at any specified time and gives motives for any perceived venture position. Idoro (2012) found that indigenous contractors carry out the eight monitoring and evaluation strategies more frequently than expatriate contractors do. For him, monitoring and evaluation are two management functions that play a very important role in project success. For evaluation along the project, Odiorne (1965) identified rescheduling activities, reallocating resources and altering project activities. These activities refer to reviewing the project plan, scope and objectives. Adebayo, Eniowo & Ogunjobi (2018), analyzed the project management technique used by Ondo State Agency for Road Maintenance and Construction, a construction company in Ondo State, Nigeria. They used a survey method and well-structured questionnaires to collect data. The result of the study revealed that there is a connection between the type of

project monitoring and evaluation method used by a construction firm and project success. Project performance ensures that the business maximizes profit and minimizes the costs so that the project's objectives and goals can be achieved (Kululanga & Kuotcha, 2010).

Project performance is measured through project cost, quality, users' satisfaction, and timelines and accomplishing the project general objective (Pinto and Slevin, 2017). Some indicators like profitability, costs, time, and customer satisfaction (Jugdev and Muller, 2015) indicate project performance. Armstrong and Baron (2013) categorised project M&E planning into resources of budget, capacity, feasibility, timeline and ethics. Oluka (2008) noted that project planning is the main function that establishes the phase for successive actions. An error in project planning has big implications on the performance of the project while Lisa et al, (2007) agreed that a mistake in project planning will not only have a direct impact on operating costs but also the quality of the work, the cost spent and time.

Past studies tried to describe and indicate the contribution of other factors like baseline, structural framework, budget, scheduling, etc. to the performance of NGOs projects without and where they tried to mention some of them, they did not go into detail. This study will address this gap by studying in detail the effect of planning, communication and lesson learned on the performance of the Care International Village Saving and Loan Association project in Rwanda.

## **2.3 Theoretical Framework**

### **2.3.1 Theory of change**

Carol Weiss firstly developed the theory of change in 1995. It is defined as the theory of how and why creativity works. The theory of change contains sorts of conventions and mental predictions concerning in what way stakeholders have confidence in certainty could be untold in the upcoming period. It does not only emphasize creating skills concerning if a project is operative, but instead also on elucidating approaches it uses to be operative (Cox, 2019). According to Perls (2005), the theory of change describes sections and stages essential to carry organizational goals.

The theory aids in describing how modifications may happen with diverse phases of a project deprived of any sure forecast being made. According to Stein and Valters, (2012), the theory of change emerged in the 1990s as an enhancement of the then evaluation theory. This theory is considered a tool for creating solutions to complex social problems. The uniqueness of the theory is in distinguishing between desired and actual outcomes (Brest, 2010).

It requires stakeholders to model their desired outcomes before they decide on the forms of intervention that are needed to achieve the outcomes. Modelling is what turns out to be capacity building so that the stakeholders may be able to decide the interventionist mechanism. From this theory, therefore, there must be training to stakeholders for change to take place. In this research, the researcher argues that the right atmosphere in form of capacity building must be created for the expected change to take place; the right practices for M & E must be adopted for projects to succeed.

### 2.3.2 Program Theory

The program theory is a guidance theory developed by Donaldson, 2012 in the assessment of projects as it indicates the ability of the program to attend to precise difficulties that have to be revised within the project (Donaldson, 2012). The usage of program theory shows the benefit of offering data that can lead to other clarifications regarding problems, answers and possible remedial actions to take so that the desired result can be obtained.

In addition, program theory can be used to improve decision making and extend the conception of answers to any project difficulties (McClintock, 1990). A program theory can be a very beneficial way of getting together current proof concerning the program and explaining where there is agreement and disagreement about how the program is understood to work and where there are gaps in the evidence. It can be used for a single evaluation, for planning cluster evaluations of different projects funded under a single program, or to bring together evidence from multiple evaluations and research (Funnell and Rogers, 2016).

### 2.3.3 Agency theory

The agency theory explains the conflicts of interest that can arise among the principal and agent. The agent is someone who performs the task assigned by the principal. According to Leepsa (2017), the agency theory clarifies the instrument used by shareholders and managers to cooperate, requiring perpetual monitoring and evaluation of the manager on the behalf of the shareholder. Due to their restricted access to all data, shareholders are not able to evaluation diligently the company. Consequently, they have to create an evaluation and monitoring method, which should help them to ensure that managers or agents perform for the benefits of the business instead of theirs (Jensen & Meckling, 2006).

Agency theory formed the modern business environment since it indicates lasting monitoring and evaluation of the manager on behalf of the shareholder. Monitoring is obligatory, as managers tend to misuse their position and use the company's funds for their benefit (Hart, Moore, 1990). The connection between manager and shareholders is an essential point in the organization as it ensures an improved association between these two groups permitting the expansion of an improved organizational environment, which accordingly leads to better stakeholder satisfaction.

This theory seeks to explain the contribution of participation to the results. The participatory theory is an approach to development that has received quite impressive. Attention from development researchers and development agencies. Mahatma Gandhi's may have conceptualized the participatory theory in his struggles for community inclusion in the development of their social life. However, the modern participatory theory emerged as a critique of the traditional top-down development practices, which are usually Eurocentric, which has been propounded by Chambers.

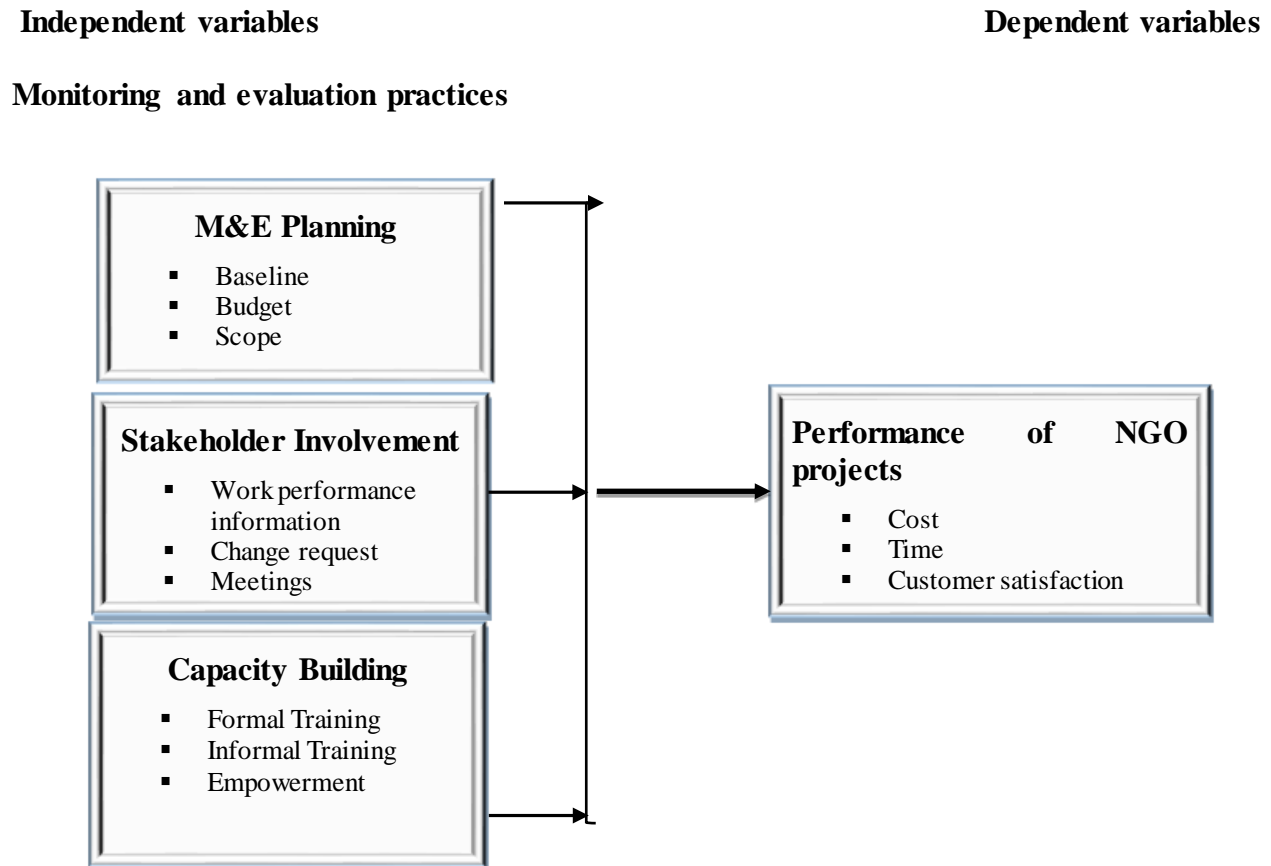
According to the theory, participatory development has grown and currently, most development agencies take the participation of the beneficiary as mandatory in development projects. This is because participation is quite often regarded as a vital component to development projects where participation improves effectiveness and efficiency. The activities of information sharing, contributing labour and other community resources leads to local ownership and promotion of self-reliance. Participation as an end in itself may increase the confidence of the local citizenry and empower them. In addition, the use of local knowledge may aid in clarifying needs,

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enhancing solutions, reducing the chances of misunderstandings, increase people's commitment hence improve the likelihood of sustainability and success of the project. Participation in M & E, according to this theory, therefore, empowers the stakeholders and eventually leads to the desired outcomes

## 2.4 Conceptual Framework

This is a graphic representation of dependent and independent variables. The following figure 1 indicates the framework indicating the link between monitoring and evaluation on the project success.



**Figure 1: Conceptual framework**

The dependent variable in this study is project performance measured in terms of project cost, time and customer satisfaction. The independent variables are stakeholder involvement measured in terms of Work performance information, change requests and Meetings where either the stakeholders are involved throughout the project or intermittently as the case may dictate. Capacity building is indicated by both formal and informal pieces of training as concerns the project. The M&E Planning is measured in terms of baseline, budget and scope.



### 3. Methods and materials

The research adopted a descriptive research design to answer the research hypothesis. According to Kothari (2004), in a descriptive study design, objectives were fixed enabling the collection of relevant and satisfactory information to the problem of the study. The projects under consideration that make up the target population were composed of Care International Village Savings and Loan Associations project staff (7) working with VSLA and beneficiaries of Care International Village Savings and Loan Associations project in Rulindo District (Five saving groups of 150 members, 30 members each group).

To calculate the sample size, Yamane's formula was used  $[n=N/1+N*(0.02)^2]$ . Where  $(e=1-0.95=0.05)$  if we were 95% confident). If the targeted population was 157, the sample size was  $157/(1+157*0.05^2) = 157/1.393 = 113$  respondents. A Sampling Technique was a definite plan for obtaining a sample from a given population. It was referred to the technique or the procedure the researcher adopted in selecting items for the sample (Kothari, 2004). According to Kothari (2004), sampling was the process by which a relatively small number of individuals, objects or events are selected and analyzed to find out something about the entire population from which was selected. The study used a stratified sampling technique to select 113 respondents because the target population were two categories of international Village Savings and Loan Associations project staff (7) working with VSLA and beneficiaries of the Care International Village Savings and Loan Associations project in Rulindo District.

In this research, questionnaires and interviews used for the collection of fresh data and the available documents reviewed to get secondary data. Thus, this study used the following data collection instruments. The main sources of primary data was questionnaire which distributed to the Village Savings and Loan Associations project staff (7) working with VSLA and beneficiaries of the Care International Village Savings and Loan Associations project in Rulindo District. Questionnaires was administered to different participants in the study. Questionnaires were research instruments that consist of series of questions to ask respondents. Questionnaires consisted of open, closed-ended, list and rating questions. The interview was also used. They self-administered and interview-administered.

After obtaining a recommendation letter to carry a study from Mount Kenya University, acceptance letter from were International Village Savings and Loan Associations project in Rulindo District, a questionnaire used research assistant owing to Covid-9, few numbers of respondents sit in the convened area were not applicable, and an online questionnaire was sent to email and filled. They were self-administered and interview-administered.

Before distributing the research tools to the respondents, these must be reliable and valid. According to Cherry (2015), validity was considered as a level of research tools used to assess what was supposed to be measured and implements as it was intended to perform. After the pretest and pilot study, unclear and ambiguous questions was rewritten. A measure of the degree to which a research instrument given consistent results after repeated trials is reliability. For reliability, the level of a research tool to give reliable outcomes was measured. A researcher should do piloting of questionnaires before carrying the collection of data.

After data collection, data was coded and fed into computer IBM programs (using particularly the statistical package for a social scientist with the help of an expert) for easy analysis and interpretation of results. The data analyzed using descriptive and inferential statistics. In Descriptive, statistic mean and standard deviation used while inferential statistic regression and correlation analysis was used. The regression model was used as a way of relationship monitoring and evaluation practices and performance of the Care International Village Saving and Loan Association project in Rwanda. Multivariate regression analysis was used to determine the relationship between the dependent and the independent variables.

Narrative analysis was used to explain the qualitative results of the survey. The algebraic expression of the regression model took the following form

$$y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \text{ Where:}$$

y = performance of the Care International Village Saving and Loan Association project in Rwanda.

$\beta_0$  = Constant

$\beta_1, \beta_3$  = Model Coefficients

$X_1$ : M& E Planning

$X_2$ : Stakeholder involvement

$X_3$ : Capacity Building

$\varepsilon_1$  = random error assumed as normally distributed

## 4.1 Presentation of Findings

### 4.1.1 M&E Planning and the performance of the Care International VSLA projects

Respondents were requested to express their level of agreement with the statements provided in the questionnaire and different statements concerning the way monitoring and evaluation practices affect the success of the Care International Village Saving and Loan Association project. They were to express your level of agreement using rate of SD=Strongly Disagree (1), D=Disagree (2), N=Neutral (3), A=Agree (4), SA=Strongly Agree (5).

**Table 1: M&E Planning and the performance of the Care International VSLA projects**

	Mean	Std. Deviation	SD	D	N	A	SA
Project planning is the principal function of project evaluation	4.8407	.45447	0%	0%	3.5%	8.8%	87.6%
The planning process support decision making	4.7345	.48214	0%	0%	1.8%	23%	75.2%
At the project initial stage, the project allocates funds for monitoring and evaluation	4.8584	.46034	0%	0.9%	1.8%	8%	89.4%
The project can develop a control mechanism to keep the project on track	4.6460	.53319	0%	0%	2.7%	30.1%	67.3%
The planning process is well detailed and utilized	4.7699	.44338	0%	0%	0.9%	21.2%	77.9%
The planning process helps to estimate the cost of the required resource	4.9027	.32636	0%	0%	0.9%	8%	91.2%
The project plans contain the M and E planning process	4.9027	.32636	0%	0%	2.7%	30.1%	67.3%
An error in project planning has big implications on the accomplishment of the project	4.7611	.53909	0%	0%	1.8%	18.6%	79.6%
The project plan determines what is needed in the project	4.7788	.47687	0%	0%	0.9%	19.5%	79.6%

Source: Primary data (2022)

The table 1 designates the agreement concerning the performance of the Care International VSLA projects. The respondents agreed project planning is considered as the principal function of project evaluation that plays a role in the performance of the project as shown by a mean of 4.8407 and a standard deviation of 0.45447 at a percentage of 87.6 of strongly agreement. They strongly agreed that planning process support decision making during project implementation as shown by a mean score of 4.7345 with the standard deviation of 0.48214 at the percentage of 75.2 of strong agreement. They also agreed to the statement that the project initial stage, the project allocates funds for monitoring and evaluation by a mean of 4.8584 and standard deviation of 0.46034 at 89.4% of strong agreement. Respondents strongly agreed at 67.3% with a mean of 4.646 and a standard deviation of 0.53319 that the project can develop a control mechanism to keep the project on track. They confirm at 77.9% that the planning process is well detailed and utilized with the mean of 4.7699 and standard deviation of 0.44338. They also agree that planning process helps to estimate the cost of the required resource for Monitoring and Evaluation at 91.2% with the standard deviation of 0.32636 and the mean of 4.9027. Concerning the statement of project plans which contain the M and E planning process, the respondents strongly agreed at 67.3% with the mean of 4.9027 and standard deviation of 0.32636. They confirm with the mean of 4.7611 and standard deviation of 0.53909 and the percentage of 79.6 that an error in project planning has big implications on the accomplishment of the project and for the project plan determines what is needed in the project thus helping during M&E the progress of the project.

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#### 4.1.2 Stakeholder involvement and the performance of Care International VSLA projects

**Table 2: Stakeholder involvement and the performance of Care International VSLA projects**

	Mean	Std. Deviation	SD	D	N	A	SA
Stakeholders are involved in the entire M & E process	4.5929	.52843	0%	0%	1.8%	37.2%	61.1%
Stakeholders are only involved only in taking corrective action	4.7699	.50016	0%	0.9%	0.9%	18.6%	79.6%
Comprehensive stakeholders involvement leads to client acceptance	4.8142	.43402	0%	0%	1.8%	15%	83.2%
Comprehensive stakeholders involvement creates timely Delivery	4.7611	.48687	0%	0%	0.9%	21.2%	77.9
Comprehensive stakeholders involvement leads to cost	4.7788	.47687	0%	0%	0.9%	19.5%	79.6%
Partial stakeholder involvement creates timely delivery	4.7434	.45862	0%	0%	0.9%	23.9%	75.2%
Partial stakeholder involvement leads to cost-effectiveness	4.88496	.372065	0%	0%	1.8%	8%	90.3%
Partial stakeholder involvement improves client acceptance	4.7345	.56723	0%	1.8%	0.9%	19.5%	77.9%

Source: Primary data (2022)

As indicated by the table 2 stakeholders are involved in the entire M & E process as shown by a mean of 4.5929 and a standard deviation of 0.52843 at a percentage of 61.1 of strong agreement. They strongly agreed that sstakeholders are involved only in taking corrective action as shown by a mean score of 4.7699 with the standard deviation of 0.50016 at the percentage of 79.6. They also agreed to the statement that Comprehensive stakeholders' involvement leads to client acceptance by a mean of 4.8142 and standard deviation of 0.43402 at 83.2% of strong agreement. Respondents strongly agreed at 77.9% with a mean of 4.7611 and a standard deviation of 0.48687 that ccomprehensive stakeholders' involvement leads to cost effective delivery. For partial stakeholder involvement that creates timely delivery the level of agreement is 75.2%, mean is 4.7434 and standard deviation is 0.45862. Partial stakeholder involvement leads to cost-effectiveness with the mean of 4.88496, standard deviation of 0.3720 and the strong agreement of 90.3% while the mean is 4.7345, standard deviation is 0.5672 for the partial stakeholder involvement improves client acceptance at 77.9% of strong agreement.

#### 4.1.3 Capacity building and the performance of Care International VSLA project.

**Table 3: Capacity building and the performance of Care International VSLA project**

	Mean	Std. Deviation	SD	D	N	A	SA
There is informal training of stakeholders during the project life	4.8938	.36260	0%	0%	1.8%	7.1%	91.2%
There was formal training of stakeholders during the project	4.7168	.57429	0%	1.8%	0.9%	21.2%	76.1%
Formal training to stakeholders improves client acceptance	4.7611	.50488	0%	0.9%	0.9%	19.5%	78.8%
Formal training to stakeholders creates timely delivery	4.7788	.47687	0%	0%	0.9%	19.5%	79.6%
Formal training to stakeholders improves cost-effectiveness	4.7876	.47153	0%	0%	0.9%	18.6%	80.5%
Informal training to stakeholders improves client acceptance	4.8584	.46034	0%	0.9%	1.8%	8%	89.4%
Informal training to stakeholders improves timely delivery	4.7876	.47153	0%	0%	9%	18.6%	80.5%
Informal training to stakeholders improves cost	4.6195	.67240	0%	1.8%	5.3%	22.1%	70.8%

Source: Primary data (2022)

The table 3, shows the level of agreement concerning the influence of capacity building to the performance of Care International VSLA project. The respondents agreed that there is informal training of stakeholders during the project life as shown by a mean of 4.8938 and a standard deviation of 0.36260 at a percentage of 91.2 of strongly agreement. They strongly agreed that there was formal training of stakeholders during the project as shown by a mean score of 4.7168 with the standard deviation of 0.57429 at the percentage of 76.1. They also agreed to the statement that formal training to stakeholders improves client acceptance by a mean of 4.7611 and standard deviation of 0.50488 at 78.8% of strong agreement. Respondents strongly agreed at 79.6% with a mean of 4.7788 and a standard deviation of 0.47687 that formal training to stakeholders creates timely delivery. Those respondents agreed at 80.5% of strong agreement that formal training to stakeholders improves cost-effectiveness. The mean is 4.7876 and the standard deviation is 0.47153. Informal training to stakeholders improves client acceptance is agreed at 89.4% of strong agreement, mean 4.8584 and standard deviation. Informal training to stakeholders improves timely delivery is agreed strongly at the percentage of 80.5 with the mean of 4.786 and standard deviation is 0.47153. Respondents agreed strongly that informal training to stakeholders improves cost effectiveness of delivery at 70.8% with a standard deviation of 0.67240 and the mean of 4.6195.



**Table 4: Project performance**

	Mean	Std. Deviation	SD	D	N	A	SA
Project is acceptable to the clients	4.9027	.32636	0%	0%	0.9%	8%	91.2%
The project is delivered within the agreed budget	4.7876	.47153	0%	0.9%	0%	18.6%	80.5%
The project is delivered within the agreed timelines	4.8142	.43402	0%	0.9%	1.8%	15%	83.2%

Source: Primary data (2022)

According to the table 4 the agreement relating to performance of projects for the acceptance of the clients is a strong agreement of 91%, agreement 8%, and neutral 0.9% with the mean of 4.9027 and the standard deviation of 0.32636. Concerning the budget deliverance within the agreed budget, the mean is 4.7876, standard deviation, 0.47153, strong agreement 80.5%, agreement 16% and disagreement of 0.9% while for the deliverance within the agreed timeline, the mean is 4.8142, standard deviation of 0.43402. disagreement of 0.9%, neutral of 1.8%, agreement 15% and strong agreement of 83.2%.

## **4.2 Relationship between M&E practices and the performance of Care International VSLA projects**

Correlation and regression analysis was used to analyze the relationship between monitoring and evaluation practices and the performance of Care International VSLA projects

### **4.2.1 Correlation and regression analysis**

#### **Correlation analysis**

Correlation is one of statistical technique which is used to indicate whether and how strongly two or more variables are related. A positive correlation indicates the extent to which those variable increase or decrease in parallel while a negative correlation indicates the extent to which one variable increases as the other decreases. Most of researchers agree that a coefficient of <0.1 indicates a negligible and >0.9 a very strong relationship, values in between are disputable (good or moderate and weak correlation). For this research, correlation analysis is used to analyse this relationship between monitoring and evaluation planning, stakeholder involvement and capacity building as independent factors and the performance of Non-Governmental Organization projects.

**Table 5: Correlation**

		PP	PL	SI	CB
PP	Pearson Correlation	1	.779**	.841**	.839**
	Sig. (2-tailed)		.000	.000	.000
	N	113	113	113	113
PL	Pearson Correlation	.779**	1	.754**	.780**
	Sig. (2-tailed)	.000		.000	.000
	N	113	113	113	113
SI	Pearson Correlation	.841**	.754**	1	.853**
	Sig. (2-tailed)	.000	.000		.000
	N	113	113	113	113
CB	Pearson Correlation	.839**	.780**	.853**	1
	Sig. (2-tailed)	.000	.000	.000	

Source: Primary data (2022)

According to this table 5, there is moderate relationship between evaluation planning and the performance of Non-Governmental Organization (0.779), a moderate correlation between stakeholder involvement and the performance of Non-Governmental Organization (0.841) and a moderate association between capacity building and the performance of Non-Governmental Organization (0.839). All the independent variables have a positive relationship with a dependent variable.

### Regression analysis

A regression coefficient is a statistical measure of the average functional relationship between two or more variables. In regression analysis, one variable is considered to be dependent and others are considered to be dependent. Thus, regression coefficient measures the degree of dependence of one variable on the others. To assess whether the performance of Care International VSLA projects is a function of monitoring and evaluation planning, stakeholder's involvement and capacity building as indicated in specific objectives of the study and independent variables, multiple linear regression models were used. The formula for regression analysis used was  $y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$

Where:

y = performance of the Care International Village Saving and Loan Association project in Rwanda.

$\beta_0$  = Constant

$\beta_1, \beta_2, \beta_3$  = Model Coefficients

$X_1$ : M& E Planning

$X_2$ : Stakeholder involvement

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$X_3$ : Capacity Building

$\varepsilon_1$ = random error assumed as normally distributed

The study intends to establish the relationship between monitoring and evaluation practices and performance of Non-Governmental Organization projects in Rwanda. The study results indicated that there was a significant relationship between monitoring and evaluation planning, stakeholder involvement and capacity building as independent factors and the performance of Non-Governmental Organization by ( $r=0.884$ ,  $p=0.000$ ).

**Table 6: Model summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.884 <sup>a</sup>	.781	.775	.15119	.781	129.331	3	109	.000

A value of (coefficient of determination) 0.884= 88.4% indicating that the study is reliable since the significance value  $P=0.000$  is  $< 0.05$  as indicated in the above table 4.10.

**Table 7: ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.869	3	2.956	129.331	.000 <sup>b</sup>
	Residual	2.492	109	.023		
	Total	11.361	112			

The F-ratio in the ANOVA as shown in the table 4.11, tests if the overall regression model is a good fit for the data. Results from this ANOVA showed a significant relationship between stakeholders' involvement and project performance;  $F(3,109) = 129.331$ ,  $p < 0.001$  as  $p = 0.000$ . To be significant,  $P = 0.05$  or less. This table 4.12, indicates 3 degrees of freedom ( $df=3$ ) and  $P = 0.000$  which is significant. The regression model is a good fit of the data.

**Table 8: Regression coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	-.046	.274			-.167	.867
M&E Planning	.287	.093	.231		3.098	.002
Stakeholder involvement	.414	.096	.385		4.317	.000
Capacity building	.321	.091	.330		3.526	.001

The findings in table 8, indicate the coefficients of the regression where monitoring and evaluation planning has 0.287 with a significance of 0.002, stakeholder involvement 0.414 with a significance of 0.000 and capacity building 0.321 with a significance of 0.001. The constant -0.046 is the predicted value for the dependent variables (performance of Care International VSLA projects) if all independent variables, M&E planning =0, stakeholder involvement =0 and capacity building =0.

The resulting regression equation is:

$$Y = -0.046 + 0.287PL + 0.414SI + 0.321CP$$

Other factors being constant, M&E Planning increases the performance of VSLA projects 28.7%, stakeholder involvement by 41.4% and capacity building by 32.1% meaning that monitoring and evaluation practices have an important impact on the performance of Care International VSLA projects in Rwanda.

### **4.3 Hypothesis test**

Results, as demonstrated in table 4.12 designates that monitoring and evaluation planning significantly affects the performance of Care International Village Saving and Loan Association project in Rwanda at a significance level of 0.002. It shows also that stakeholder involvement affects significantly the Care International Village Saving and Loan Association project in Rwanda with a significance level of 0.000 and that capacity building affect the Care International Village Saving and Loan Association project in Rwanda at 0.001 significance level. Thus, H01, H02 and H03 are accepted.

## **5.0 Conclusion and recommendations**

### **5.1 Conclusions**

As demonstrated in the results of the findings, monitoring and evaluation practices affects the performance of NGOs in Rwanda, especially for Care International Village Saving and Loan Association projects. The use of monitoring and evaluation planning is a significant factor of performance of Care International Village Saving and Loan Association project in Rwanda. It is considered as the principal function of project evaluation that plays a role in the performance of the different projects. It was found that planning process support decision making during project implementation and helps to estimate the cost of the required resource with big implications on the accomplishment of the project. For stakeholders involvement, it is concluded that stakeholders are involved in the entire monitoring and evaluation process. Concerning capacity building, it was concluded that this affects the performance of Care International VSLA project as it helps to improve client's acceptance, creates timely delivery and improves cost effectiveness.

### **5.2 Recommendations**

The following recommendations were proposed based on the analysed data. Care International Village Saving and Loan Association project has to improve the stakeholder's involvement especially for the beneficiaries at the initiation stage so that the beneficiaries can themselves contribute in the decision of what they need.

Care International Village Saving and Loan Association project has increased their area of operations in order increase a number of beneficiaries who need to change their lives through Village Saving and Loan Association project services.

### 5.3 Suggestions for further study

Other research can be done by others by studying other factors that can affect the performance of Care International Village Saving and Loan Association project in Rwanda. They can even use my study as a reference.

Also, similar study should be done for other NGOs rather than CARE international, in order to know well their projects and factors affecting their performance.

Challenges faced by Care International Village Saving and Loan Association project should be studied.

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