



Addis Ababa University

College Of Business and Economics

School Of Commerce

Assessment of Monitoring and Evaluation Practice: The Case of Bank of Abyssinia IT Projects

By

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**A Research Project Submitted in partial fulfillment of the requirement for the award of a Master
of Arts Degree in Project Management**

Advisor: Mengistu Bogale Ayele (PhD)

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Addis Ababa, Ethiopia

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June 2023

Statement of Declaration

I, Michael Nega, declare that the study “**Assessment of Monitoring and Evaluation Practice: The Case of Bank of Abyssinia IT Projects**” is my original work, written by me, and has not been presented for a degree in any other university. All sources of materials used for the study have been duly acknowledged on the reference.

Michael Nega

Signature: _____ Date: _____

June 2023

Letter of Certification

This is to certify that Michael Nega Gebrehawariat has carried out this project work on the topic entitled “Assessment of Monitoring and Evaluation Practice: The Case of Bank of Abyssinia IT Projects” under my supervision and guidance. This work is original and, in my opinion, suitable for submission in partial fulfillment of the requirement for the award of a Master of Arts Degree in Project Management.

Advisor- Mengistu Bogale Ayele (PhD.)

Signature: _____ Date: _____

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Abstract

This descriptive study aimed to assess the monitoring and evaluation (M&E) practices employed by the Bank of Abyssinia in managing its Information Technology (IT) projects. The study utilized both quantitative and qualitative data analysis techniques-based on purposive sampling, with quantitative data analyzed using SPSS 29. The findings revealed the current M&E practices implemented by the bank and identified areas that require improvement. The study employed a mixed-methods approach, collecting data through surveys, interviews, and document reviews. The quantitative data were gathered from a sample of IT project managers and professionals within the bank, while the qualitative data were obtained through interviews with key stakeholders involved in the M&E process. SPSS 29 was used for quantitative data analysis, allowing for statistical interpretation and comparison. The results indicated that the Bank of Abyssinia utilizes various M&E practices in managing its IT projects. It was observed that the bank provides M&E training to its staff, employs specific M&E tools, and involves stakeholders in the monitoring and evaluation process. However, the findings revealed that the current practices were assessed to be at a moderate level. The study identified areas in need of improvement within the bank's M&E practices. Recommendations include tailored M&E training to enhance staff knowledge and skills, as well as the adoption of modern technologies as tools to streamline and strengthen the monitoring and evaluation process. The findings indicate that while the bank employs various M&E practices, there is a need for improvement across several areas. Tailored training and the adoption of modern technologies were identified as crucial factors to enhance the effectiveness of M&E practices within the bank. These findings contribute to the existing body of knowledge on M&E practices in the banking sector and provide valuable insights for organizations seeking to strengthen their IT project management processes.

Keywords: *Descriptive research design, Purposive Sampling, Bank of Abyssinia, Monitoring and Evaluation.*

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Acronyms/Abbreviations

BOA – Bank of Abyssinia

M&E – Monitoring and Evaluation

IT – Information Technology

ITM – Interactive Teller Machine

MPCU- Municipal Planning and Coordinating Unit

PMBOK – Project Management Body of Knowledge

SPSS: Statistical Package for Social Sciences

PPI – Project Performance Indicator

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Chapter One: Introduction

The Background of the study, the background of the organization, the problem statement, the research objectives, and the research question are all presented in this chapter along with background information on the study and the organization. It also discusses the significance, scope, limitations, and organization of the study.

1.1. Background of the Study

Project management strategies for monitoring and evaluating (M&E) have become crucial. Monitoring and Evaluation is the systematic process of collecting and analyzing data to assess the progress, effectiveness, and efficiency of a project or program (World Bank, 2004). Monitoring involves the regular tracking of project activities, outputs, and outcomes, while evaluation involves the systematic assessment of project results and impacts' is used to monitor the performance of projects, spot issues, and gauge project results. Additionally, M&E contributes to the achievement of project goals and the effective and efficient execution of projects. In the contemporary world, the use of information technology (IT) in the provision of goods and services has gained importance (Kerlinger & Lee, 2019).

The sources of M&E encompass the collection and analysis of relevant data to inform decision-making and provide insights into project performance. Data sources for M&E can include both quantitative and qualitative information. Quantitative data sources typically involve numerical measurements, such as project outputs, financial indicators, and performance metrics. Qualitative data sources, on the other hand, involve non-numerical information, including observations, interviews, and focus group discussions (European Commission, 2020). The processes of M&E involve systematic and structured activities to track project progress and assess its outcomes and impacts. The key processes of M&E typically encompass the planning, data collection, data analysis, and finally the reporting and feedback stage: the planning stage involves defining project objectives, indicators, and data collection methods. It also includes the development of a monitoring plan and an evaluation framework that outlines the M&E activities and timelines (United Nations

Development Programme, 2009). During the data collection stage, data is collected from various sources using methods such as surveys, interviews, observations, and document analysis. The collected data is often categorized into qualitative and quantitative forms (Bamberger, Rao, & Woolcock, 2010). For the data analysis stage, the collected data is analyzed to identify patterns, trends, and insights. Quantitative data is typically analyzed using statistical techniques, while qualitative data is interpreted through coding, categorization, and thematic analysis (Patton, 2015). Lastly, on reporting and feedback, the findings and recommendations from the analysis are presented in reports, which provide stakeholders with information on project progress, achievements, and areas for improvement.

The results of M&E serve several purposes, including accountability, learning, and evidence-based decision-making. M&E results contribute to accountability and help ensure transparency and accountability by tracking project progress and assessing the extent to which objectives have been achieved. It enables stakeholders to assess the effectiveness and efficiency of interventions and hold project implementers accountable (World Bank, 2010). In addition to that M&E results provide insights into project strengths and weaknesses, allowing organizations to learn from experiences and make informed decisions for future interventions. Lessons learned from M&E findings help refine project strategies, improve performance, and enhance outcomes (United Nations Development Programme, 2016). M&E results generate evidence that supports decision-making processes. By providing data-driven insights into project effectiveness, efficiency, and impact, M&E helps inform policy development, resource allocation, and programmatic adjustments (United Nations Development Programme, 2016).

IT Projects refer to initiatives involving the development, implementation, and management of information technology systems, infrastructure, or applications to support the objectives and operations of an organization (International Project Management Association, 2020). Banks have also utilized IT to improve services and keep up their competitiveness. However, the success of IT initiatives in banks is significantly influenced by how successfully the M&E process is implemented. This study aims to assess the M&E practice at the Bank of Abyssinia (BoA) IT Projects Department post-project

implementation. The bank has made large IT expenditures to improve its business procedures and services. The BoA department known as IT Projects Department is responsible for overseeing the implementation of IT initiatives inside the bank. The department has put into action several IT projects, including the ERP system, Mobile Banking, Internet Banking, Interactive Teller Machines (ITM), Core Banking System with major version updates, and much more. The goal of this study is to evaluate the M&E procedures used by the BoA IT Projects Department after implementation and pinpoint areas that need to be strengthened.

Effective M&E methods, according to previous research (Adebanjo & Tickle, 2010; Sahito et al., 2021), are essential for project success. However, many businesses have trouble successfully integrating M&E. This is because M&E demands a sizable time and resource commitment and is frequently viewed as an additional burden for project managers (Sahito et al., 2021). Additionally, it can be challenging to monitor progress and spot issues because M&E isn't frequently integrated into project management procedures (Adebanjo & Tickle, 2010).

While the Bank of Abyssinia has undertaken several IT projects over the years, there is a need to evaluate the current M&E practices employed within the organization. This assessment will shed light on the strengths and weaknesses of the existing M&E framework and provide recommendations for enhancing the effectiveness of future IT projects. Understanding the M&E practices specific to the Bank of Abyssinia's IT projects is crucial for several reasons. First, it allows the organization to assess its overall project management capabilities and identify areas of improvement to ensure successful project outcomes. Second, an evaluation of M&E practices will help the bank understand the impact of its IT projects on key performance indicators. Finally, this study will contribute to the existing body of knowledge on M&E practices in the context of IT projects within the banking sector, providing valuable insights for both researchers and practitioners.

The recommendations derived from this assessment will provide valuable insights for the Bank of Abyssinia to improve its M&E framework and enhance the success rate of its IT

projects, ultimately leading to improved organizational performance and customer satisfaction.

1.2. Background of the Organization

In compliance with the Licensing and Supervision of Banking Business Proclamation No. 84/1994 and the 1960 Ethiopian Commercial Code, the Bank of Abyssinia was founded on February 15, 1996. BoA has a vision by the year 2030, that the organization set out to realize its objective of being the top commercial bank in East Africa. To optimize value for all stakeholders, the bank has also established a mission to deliver great financial services through knowledgeable, driven staff and digital technology.

BoA has created and successfully carried out three five-year strategic plans throughout its existence. This updated organizational structure and strategic plan are designed to maximize market opportunities and achieve higher growth each year of the plan term. The bank has created a variety of initiatives (projects) with various priorities in the various sectors of its operations as a method of achieving its goals.

The IT projects for the bank are planned, carried out, and monitored by a team of skilled project managers and technical experts at the BoA IT Projects Department. The division adheres to accepted project management procedures and techniques, such as the Agile approach and the Project Management Body of Knowledge (PMBOK).

Despite the department's efforts to put in place efficient project management procedures, nothing is known about how the department oversees and assesses its projects once they have been completed. The department faces difficulties as a result of this information gap because it is difficult to pinpoint areas for improvement and guarantee that project goals are met. Therefore, it is necessary to evaluate the M&E procedures used by the BoA IT Projects Department after implementation and pinpoint areas that need to be improved. By shedding light on how M&E might be included in project management procedures in the context of IT projects in the banking industry, this study will add to the body of knowledge on project management.

1.3. Statement of the Problem

Any project must have effective M&E to succeed. M&E offers a methodical way to evaluate the status of a project and make sure that its goals are met. Despite the significance of M&E, little is known about how it is incorporated into project management procedures, especially when it comes to IT projects in the banking sector. Kerzner (2017) asserts that a lack of effective M&E typically causes projects to fail. A study by Misra and Kumar (2018) found that M&E is crucial for ensuring that project objectives are accomplished and identifying chances for improvement. Nevertheless, M&E is routinely overlooked throughout project management, which leads to project failure. Effective M&E is essential in the context of IT projects in the banking sector to guarantee that the project is in line with the strategic goals of the bank and that the IT system is operating as intended. Effective M&E is critical for discovering IT system faults and ensuring that they are remedied before they have an impact on the bank's operations, according to a study by Kroll and Stanek (2019).

Despite M&E's significance in project management, little is known about how it is incorporated into project management procedures when applied to IT projects in the banking sector. According to a study by Jansen and Spyridakos (2017), the banking industry lacks M&E frameworks for IT projects, which can make it difficult to evaluate project success and pinpoint areas for improvement. As a result, the issue this study seeks to address is the lack of knowledge regarding the integration of M&E into project management procedures in the context of IT projects within the banking industry. This study's specific goal is to evaluate the Bank of Abyssinia IT Projects Department's post-implementation M&E practices and pinpoint areas for improvement. This study will contribute to the project management literature by addressing this issue and by offering insightful information about how M&E may be successfully incorporated into project management processes in the context of IT projects in the banking sector.

One major empirical gap is the limited number of studies that have specifically examined the M&E practices implemented within the Bank of Abyssinia's IT projects. While there is a wealth of literature on M&E practices in general, the scarcity of research dedicated to the

bank's IT projects restricts the availability of evidence-based insights that can guide their decision-making processes. Without a comprehensive understanding of the existing M&E practices and their effectiveness, the bank may struggle to identify potential shortcomings and make necessary improvements to its IT project management processes.

Furthermore, the existing literature lacks an in-depth analysis of the effectiveness of M&E practices employed in IT projects, particularly within the banking sector. While there are studies that discuss M&E practices in various industries, there is a dearth of empirical research specifically examining the impact of M&E practices on project outcomes within the Bank of Abyssinia. This gap hinders the bank's ability to determine the effectiveness of its current M&E practices and hampers the identification of best practices that can contribute to improved project outcomes.

In addition to the empirical gaps, there are research gaps that need to be addressed. One research gap is the lack of thorough examination of the M&E tools, training, and stakeholder aspects faced during the implementation of M&E practices in IT projects, specifically within the Bank of Abyssinia. Understanding these challenges is crucial for developing strategies to overcome them and enhance the effectiveness of M&E processes. By identifying and addressing these areas that contribute to M&E, the bank can improve its project management practices and ensure more successful IT project implementation.

To bridge these empirical and research gaps, a comprehensive assessment of the monitoring and evaluation practices within the Bank of Abyssinia's IT projects is essential. This assessment should involve evaluating the existing M&E framework and tools employed, identifying key success factors that influence the effectiveness of M&E practices, and generating practical recommendations for improvement. By addressing these gaps, the research study aims to contribute to the existing body of knowledge on M&E practices within the context of IT projects, specifically focusing on the Bank of Abyssinia. The findings and recommendations will provide valuable insights for the bank to strengthen its project management processes, improve project outcomes, and enhance overall operational efficiency.

1.4. Research Questions

To provide useful insights into the M&E procedures in the department and identify areas for development, this study evaluates the monitoring and evaluation (M&E) activities post-implementation in the Bank of Abyssinia IT Projects Department. The following research questions will serve as the study's compass:

1. What is the current monitoring and evaluation practice and its effectiveness?
2. What level of stakeholder engagement is incorporated into the M&E process?
3. What tools and techniques are used in the monitoring and evaluation process?
4. How are the employees trained and accustomed to M&E?

1.5. Objectives of the study

The study is conducted to achieve the general and specific objectives identified below.

1.5.1. General Objective

This study's main goal is to assess the Bank of Abyssinia's IT Projects Department's M&E procedures after implementation and pinpoint areas for improvement.

1.5.2. Specific Objectives

- To assess how well M&E is integrated into the BoA IT Projects Department's project management procedures after project adoption.
- To determine if the BoA IT Projects Department's M&E practices incorporate all concerned stakeholders.
- To determine the employee's capability and training of the BoA IT Projects Department after deployment while incorporating M&E into project management procedures.
- To make suggestions for enhancing the M&E procedures used by the BoA IT Projects Department following implementation.

1.6. Significance of the Study

This research study on the assessment of monitoring and evaluation practices at the Bank of Abyssinia has practical implications because it sheds light on the advantages and disadvantages of the bank's current procedures. The institution can use the results and suggestions as a roadmap to develop its monitoring and evaluation procedures, which will result in better decision-making, improved performance, and increased customer satisfaction.

By offering evidence-based insights into the significance and effects of monitoring and evaluation processes in the banking industry, the research thesis aids in the creation of policy. The study's conclusions can be used by regulatory agencies and policymakers to create standards, guidelines, and regulatory frameworks that support efficient monitoring and assessment procedures within financial institutions, promoting accountability, transparency, and sound governance.

This research study on the Bank of Abyssinia's monitoring and evaluation procedures contributes to the body of knowledge in the academic world. It provides a thorough review of the bank's procedures and presents a thorough case study that advances knowledge of monitoring and evaluation in the banking sector. The study's conclusions, procedures, and frameworks can be helpful resources for scholarly investigation and future research in the area of monitoring and evaluation, promoting knowledge transfer and scholarly development.

The research thesis identifies areas for further investigation and inquiry in addition to offering insights into the particular instance of the Bank of Abyssinia. The analysis provides a starting point for future research projects by identifying knowledge gaps and recommending directions for more exploration. Future research can examine the effects of certain monitoring and evaluation interventions, the efficacy of various assessment approaches, or the function of monitoring and evaluation in risk management across financial institutions, for instance. Future research in these areas can expand on the groundwork established by this study, leading to a better knowledge of monitoring and evaluation procedures in the banking industry.

In conclusion, this research study is important because it has practical ramifications for the Bank of Abyssinia, has the potential to inform policy development, adds to the body of academic knowledge, and identifies areas for future study in the area of monitoring and evaluation procedures in the banking sector.

1.7. Scope of the Study

This study focuses on the assessment of monitoring and evaluation (M&E) practices in the context of IT projects within the Bank of Abyssinia. It involves understanding the theoretical foundations and key concepts related to M&E, project management, and IT project success. The study will explore relevant literature and frameworks to establish a conceptual understanding of M&E practices and their significance in IT project management.

The empirical scope of this study encompasses the Bank of Abyssinia's IT projects and their M&E practices. The research will be conducted within the organizational context of the Bank of Abyssinia, examining the current M&E practices employed in the management of IT projects. The study will involve interviews with project managers, IT staff, and key stakeholders involved in IT projects to gather firsthand empirical data.

The methodological scope of this study outlines the research approach and methods employed to achieve the research objectives. A mixed-methods research design will be adopted, combining qualitative and quantitative data collection methods. Qualitative methods, such as interviews and document analysis, will provide in-depth insights into the M&E practices, and recommendations for improvement. The Bank of Abyssinia IT Projects Department, in particular the M&E techniques used in the department, will be the subject of the study. by which participants are current IT project team members and virtual teams that are assigned under the department but currently supporting other departments.

It is important to note that the scope of this study is limited to the Bank of Abyssinia and its IT projects. The findings and recommendations derived from this research may not be generalizable to other organizations or industries. However, the study aims to provide

valuable insights and contribute to the existing body of knowledge on M&E practices within the banking sector, particularly in the context of IT projects.

1.8. Limitations of the Study

For this study on the evaluation of monitoring and evaluation practice in the Bank of Abyssinia IT Projects Department, there are several restrictions to take into account. The first point is a case of limited generalizability the study's conclusions might not apply to other Ethiopian or international financial firms. The study only looks at one case study, so its findings might not hold in other situations. Several tactics are used to mitigate a research study's limited generalizability. First, establish the target population and context under assessment, then clearly state the study's scope and restrictions. To improve the representativeness of the results, second, make an effort to include a variety of representative samples using acceptable sampling methodologies.

The second is a small sample size because the study will concentrate on just one division of the Bank of Abyssinia, the sample size may be constrained. The results might not be typical of the whole company or Ethiopia's larger banking industry. to mitigate the limited sample size the researcher complemented the quantitative findings with qualitative data to provide richer insights and a deeper understanding of the phenomenon under investigation. Additionally, researchers can emphasize the importance of cautious interpretation and avoid overgeneralization of the findings, instead focusing on the study's contributions to the existing body of knowledge.

The study will rely on self-reported data from questionnaires and interviews, which could be biased or inaccurate. Participants can give inaccurate information or give biased replies. to handle these flaws researcher ensures unambiguous wording of survey questions or interview prompts to minimize misinterpretation or confusion among participants.

1.9. Organization of the Study

This study is divided into five chapters, the first of which includes the study's background and statement of the problem, the significance of the study's significance, its research questions and objective, its scope, and operational definitions of key terminology. In

chapter two, there is a review of the literature that addresses the idea behind the study's themes. The research technique is covered in Chapter 3 and comprises the research approach and design, study population, sampling design, data collection instrument and analysis, validity, and ethical considerations. The findings of the research and discussion are presented in chapter four. The summary of the result and recommendation was covered in Chapter 5. References and annexes are also included in this document. Conclusion and Recommendation: at this section, the key findings of the study are summarized, the objectives and research questions are restated, and suggestions are made for enhancing post-implementation M&E procedures at the Bank of Abyssinia IT Projects Department.

Chapter Two: Literature Review

An overview of the body of research on monitoring and evaluation practices in the banking industry will be given in the literature study for a research study on the assessment of monitoring and evaluation practice post-implementation in the Bank of Abyssinia IT Projects Department. With an emphasis on IT projects, the literature analysis will also examine the best practices and difficulties related to monitoring and assessment in the banking industry.

2.1.Theoretical Review

2.1.1. Project Monitoring

Effective project management requires effective project monitoring. Gathering and analyzing performance data is a part of project monitoring, which is done to make sure the project is moving forward and to identify any deviations from the project plan. Data must be consistently gathered and analyzed to assess the success and evolution of a project (PMI, 2017). Project monitoring is an ongoing process that draws on a variety of instruments and strategies, including stakeholder input, project performance metrics, and post-implementation reviews.

Project monitoring involves acquiring and analyzing project performance data to assess whether the project is progressing as expected. To ensure that the project is progressing and to identify any deviations from the project plan, Meredith and Mantel (2018) define project monitoring as the process of keeping track of project activities, resources, and results. To succeed, every project needs to be closely watched. According to Kerzner (2017), efficient project monitoring enables project managers to see problems early on, take corrective action, and make sure the project is completed on schedule, within budget, and to the specified quality standards. Managers can also use project monitoring to inform decisions about the project and give stakeholders status updates.

Projects can be tracked in a variety of methods, including performance indicators, milestone tracking, earned value management, and project dashboards. Crawford (2019)

defines performance indicators as measurements that are used to assess how well a project is performing concerning predefined benchmarks. Project milestones are monitored as part of milestone tracking to make sure the project is progressing as expected. With the notion of earned value management, projects are evaluated for success by comparing the value of work completed to the task's projected cost. Project dashboards give managers access to real-time project performance data so they may make an informed decision about the project.

2.1.2. Project Evaluation

A critical component of project management is project evaluation, which entails determining a project's efficacy and efficiency. The goal of this literature review is to investigate the numerous facets of project evaluation, such as its definition, significance, and various project evaluation techniques. The process of evaluating a project's performance about its goals and objectives is known as project evaluation. Wideman (2017) asserts that project evaluation entails examining project results, contrasting them with the project plan, and locating any differences.

Any project's success depends on the evaluation process. Project evaluation, following Pinto and Slevin (2019), enables project managers to assess if a project is meeting its goals, pinpoint any areas that could use improvement, and come to project-related decisions. In addition to giving stakeholders useful information about the project's success, project evaluation can also help guarantee that project resources are being used efficiently.

Project evaluation has been used in the information technology industry to assess the results and effects of software development initiatives, such as the creation of mobile applications (Kerzner, 2017). The systematic evaluation of the results and implications of a project is a crucial component of a project. The utilization of post-implementation reviews, continuous communication with stakeholders, and the use of project evaluation tools and procedures are all examples of best practices (Kerzner, 2017).

2.1.3. Frameworks for Monitoring

A set of rules and concepts known as a project management framework for monitoring offers an organized method of keeping track of a project's progress. A project management framework for monitoring is a methodical strategy for keeping tabs on a project's progress. It contains rules and standards for organizing, carrying out, and summarizing project monitoring. Key performance indicators (KPIs), designing monitoring plans, gathering and evaluating data, and reporting monitoring findings are all part of a project management framework for monitoring, according to PMI (2017).

Monitoring project management frameworks can help to make sure that resources are being used efficiently while also giving stakeholders useful information about the project's status.

To evaluate project performance and development, monitoring frameworks entail the systematic gathering and analysis of data (PMI, 2017). The utilization of numerous tools and approaches, such as project performance indicators, stakeholder feedback, and post-implementation reviews, is a continuous process that goes into creating monitoring frameworks.

Several best practices related to monitoring frameworks have been identified in the literature on monitoring frameworks. These include using monitoring tools and methods, keeping in touch with stakeholders frequently, and using monitoring to guide decision-making (PMI, 2017). Using project objectives that are specific and measurable, involving stakeholders in the monitoring process, and using monitoring to manage risk are all examples of best practices.

2.1.4. Frameworks for Evaluation

An organized method for evaluating project performance is provided by a set of rules and principles known as a project management framework for evaluation. An organized method of assessing project performance, a project management framework for evaluation includes guidelines and principles for organizing, carrying out, and reporting on project

evaluation. A project management framework for assessment, according to PMI (2017), entails defining the scope of the evaluation, creating evaluation criteria, gathering and analyzing data, and reporting evaluation findings.

Project management frameworks for assessment, according to Markiewicz & Patrick (2016) give project managers a methodical way to assess project performance, pinpoint areas that need improvement, and make project-related choices. The use of project management frameworks for evaluation can help to make sure that resources are being used efficiently while also giving stakeholders useful information about the project's performance.

Several recommended practices related to evaluation frameworks have been identified in the literature on these frameworks. These include utilizing evaluation methods and tools, maintaining constant contact with stakeholders, and utilizing evaluation to guide decision-making (PMI, 2017). The adoption of specific, quantifiable project objectives, involving stakeholders in the assessment process, and using evaluation to manage risk are all examples of best practices.

2.1.5. Monitoring and Evaluation Tools and Techniques

Monitoring and evaluation (M&E) is an essential part of any program or project. It provides a way to track progress, identify challenges, and make necessary adjustments. There are a variety of M&E tools and techniques available, each with its own strengths and weaknesses. Key performance indicators (KPIs) are measurable indicators that are used to track progress towards specific goals. For example, a KPI for a program to improve literacy rates might be the number of people who pass a reading test (Ferreira & Weatherly, 2017).

Dashboards are visual representations of KPIs that can be used to track progress at a glance. Dashboards can be a helpful way to communicate M&E data to stakeholders and to identify trends over time (The World Bank, 2019). Checklists are used to ensure that all of the necessary steps are taken in a process. Checklists can be a helpful way to improve the quality of M&E data and to ensure that the M&E process is systematic and consistent (UNDP, 2018).

Monitoring plans are documents that outline the specific M&E activities that will be conducted. Monitoring plans should be tailored to the specific needs of the program or project, and they should be updated as needed (Kaufmann & Seidman, 2008). In addition to these general tools, there are also a variety of techniques that can be used to collect data for M&E purposes. Some of the most common techniques include Surveys. Surveys are used to collect data from a large number of people. Surveys can be used to collect a variety of data, including information about people's knowledge, attitudes, and behaviors (Patton, 2015). Interviews are used to collect in-depth data from a smaller number of people. Interviews can be a helpful way to understand people's experiences and motivations (Stufflebeam & Shinkfield, 2007).

The choice of M&E tools and techniques will depend on the specific goals of the M&E, the resources available, and the time frame. It is important to carefully consider the factors that will influence the success of the M&E before choosing which tools and techniques to use.

2.1.6. Stakeholder Involvement in Projects

Stakeholder involvement is the process of engaging with those who have an interest in a project or program, in order to gather their input and feedback. This can be done at any stage of the project lifecycle, but it is particularly important during monitoring and evaluation (M&E).

Fleischer and Christie (2009) found that stakeholder involvement can help to ensure that the M&E process is more accurate and relevant. Stakeholders can provide valuable information about the project's goals, objectives, and target beneficiaries. They can also help to identify the most important indicators to monitor, and to interpret the results of the M&E process. Mikovic, Stankovic, and Arsic (2020) conducted a systematic review of literature on stakeholder involvement in M&E of international development projects. They found that stakeholder involvement can help to build trust and support for the project, and to improve the overall quality of the project.

The United Nations (2008) has published a handbook on community participation in water supply and sanitation. The handbook provides guidance on how to involve stakeholders in the planning, implementation, and monitoring of water and sanitation projects. The United

Nations (2012) has also published a toolkit for project coordinators on stakeholder engagement in project financing. The toolkit provides practical tips on how to involve stakeholders in the financing of projects. UNDP (2008) has published a book on results-oriented monitoring and evaluation. The book discusses the importance of stakeholder involvement in M&E, and provides guidance on how to involve stakeholders effectively.

2.2. Empirical Review

The study by Mackay & World Bank. (2007) indicated that planning for monitoring and evaluation was critical in enhancing better project performance on government projects. The scope of this study was on the government projects that are sponsored by the world bank. The study was designed to determine how governments can perform through monitoring and evaluation of projects successfully. 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.

Another study by Sulemana et al. (2018) implies greater accountability and openness in development governance are promoted via stakeholder participatory monitoring and evaluation of projects and programs. A case study methodology was used in this investigation. The study had 196 participants in its sample. Ans it was focused on the Municipal Planning and Co-ordinating Unit (MPCU.) The study concludes that because the MPCU did not make a strong effort to encourage engagement from grassroots stakeholders and because community-level stakeholders had an unfavorable attitude toward M&E of projects and programs, stakeholders rarely participated in such activities. As a result, projects were completed but haven't satisfied the required level of quality. As a result, the authors recommended the establishment of new strategies that promote the different stakeholders to engage t different levels of the project.

A research study by Joshua Mulei Kimweli, (2013) targeted Kibwezi district residents who had benefited from food security projects supported by donors. A case study design was used in the study because it was seen to be an effective research strategy, particularly when a comprehensive and in-depth inquiry was needed. Purposive sampling was used to pick a

sample of 40 respondents from the greater Kibwezi district's four locations (Makindu, Nzambani, Masongaleni, and Mtito Andei). A questionnaire with 10 questions was used to gather the data, and respondents had to rate assertions on a Likert scale. Data from focus groups, semi-structured interviews with key informants, and government officials who had worked on these programs were triangulated. The study found that no monitoring or evaluation of the food security intervention projects involved the community. It then concluded that participatory monitoring and evaluation in food security programs help them succeed, however, it should be combined with effective project management abilities.

Chapter Three: Research Design and Methodology

Critical components of project management, monitoring, and evaluation entail the systematic gathering, analysis, and evaluation of data to enhance project outcomes. This research study's objective is to assess the Bank of Abyssinia IT Projects Department's post-implementation monitoring and evaluation practices. The study will examine the monitoring and assessment procedures used by the Bank of Abyssinia IT Projects Department and suggest areas for improvement using different methodologies.

3.1. Research Approach

This study will utilize both quantitative and qualitative approaches. Project management spans a wide range of disciplines and necessitates a thorough comprehension of both the quantitative and qualitative facets. It is crucial to use a research strategy that blends quantitative and qualitative methodologies to develop a comprehensive understanding of project management procedures. Utilizing the advantages of both approaches, researchers can provide a more thorough analysis and gain deeper insights into the topic they are studying. The use of multiple methods enables researchers to cross-validate findings, improving the credibility and reliability of the study. By comparing and contrasting quantitative and qualitative results, researchers can identify converging or diverging patterns, thereby enhancing the overall validity of the research (Creswell & Plano Clark, 2018).

To identify trends, patterns, and linkages within a project management setting, quantitative methods excel at producing numerical data and statistical analysis. The experiences, perceptions, and attitudes of project stakeholders are better understood through the use of qualitative methodologies, on the other hand. Triangulating results from several data sources allows scholars to acquire a more complete picture of project management phenomena. The outcomes of project management research are more valid and reliable when a hybrid method is used. Researchers can more easily generalize results to a larger population using quantitative methodologies, which ensures external validity (Creswell, 2014).

3.2. Research Design

The study will follow a descriptive research design. For project management research to produce trustworthy and valid results, the right research design must be chosen. The descriptive research design, which focuses on giving an accurate representation of current situations or characteristics, is one often used research design. Researchers can guarantee consistency and reliability in data collecting by adopting standardized data collection tools and procedures (Creswell, 2014). Future comparison studies can leverage the baseline data that a descriptive study methodology provides. Researchers can compare various projects, organizations, or periods to evaluate changes, improvements, or the efficacy of interventions by developing a thorough grasp of current project management techniques (Kerzner, 2017). The project management research is deepened and given perspective by this longitudinal examination.

3.3. Study Population and Sampling

The study population for this project management study consists of staff members currently working in the Project Management Department of the Bank of Abyssinia, as well as individuals who were previously involved in projects within the organization and are currently virtual project team members. A purposive sampling technique will be employed to select respondents who possess the necessary knowledge and experience in project management. The sampled population will be comprised of 51 respondents.

When researching particular or niche populations that are difficult to reach using probability sample techniques, non-probability sampling is especially helpful. For instance, rather than striving to build a representative sample, it may be more practical to choose participants based on their experience or specific traits when examining highly specialized project management positions or specialty businesses (Patton, 2015). The researcher used a non-probability sampling design to choose the study organization while taking into account the need for a specialized population.

3.4.Data Collection

For this study, a combination of primary and secondary data sources will be utilized. Primary data will be collected through interviews and questionnaires administered to the selected respondents from the Bank of Abyssinia's Project Management Department and staff members involved in previous projects. The interviews will provide an opportunity to obtain in-depth insights and perspectives on project management practices within the organization. The questionnaires, on the other hand, will allow for a broader reach and capture quantitative data on various aspects of project management. The assessment of M&E practices of BoA IT projects was measured using a Likert scale question, where 1 means "strongly disagree," and 5 means "strongly agree."

Additionally, secondary data will be gathered through document analysis of relevant books, articles, journals, and internal documents from the Bank of Abyssinia. These secondary sources will contribute to the literature review and provide a broader context and understanding of project management principles, theories, and best practices. The analysis of these documents will help in identifying existing frameworks, methodologies, and challenges in project management, while also validating and supporting the primary data findings. This combination of primary and secondary data sources ensures a comprehensive and robust research approach in investigating project management practices within the Bank of Abyssinia.

3.5.Data Analysis

The data collected from various sources in this project management study will be analyzed using a combination of qualitative and statistical/quantitative methods. The qualitative data obtained from interviews will be subjected analyzed in terms of statements.

The completeness and validity of every data were verified. For quantitative data, data analysis was done using SPSS (Statistical Package for the Social Sciences) software, version 29. For the descriptive analysis, frequency and mean measurements were made.

3.6. Reliability and Validity

Before beginning the real data collection, a pre-test of the questionnaire with a small group of employees is conducted to determine the validity of the data-gathering tool. Eight volunteer responders, or 20% of the overall sample size, were used to create these small groups. According to Gliem and Gliem (2003), a Cronbach's alpha score of 7 or above is considered to be very good. This means that the items in the scale are highly consistent with each other and are therefore measuring the same underlying construct.

Table 3:0-1 Cronbach Alpha Reliability Test for M&E Practice

Reliability Statistics	
Cronbach's Alpha	N of Items
.707	9

Table 3:2 Cronbach Alpha Reliability Test for M&E Tools and Techniques

Reliability Statistics	
Cronbach's Alpha	N of Items
.838	6

Table 3:3 Cronbach Alpha Reliability Test for M&E Training

Reliability Statistics	
Cronbach's Alpha	N of Items
.841	5

Table 3:4 Cronbach Alpha Reliability Test for M&E Stakeholder Involvement

Reliability Statistics	
Cronbach's Alpha	N of Items
.809	6

3.7.Ethical Consideration

Ethical considerations play a crucial role in the assessment of the monitoring and evaluation practices of the Bank of Abyssinia's IT Project Department. This study adheres to ethical principles to ensure the protection of participants' rights, confidentiality, and privacy. Informed consent will be obtained from all participants before their involvement in the study, clearly explaining the purpose, procedures, potential risks, and benefits. Participants will be assured of their voluntary participation, and they will have the right to withdraw from the study at any stage without consequences.

The study will maintain the confidentiality and anonymity of participants by using unique identifiers instead of personal information in data analysis and reporting. The collected data will be securely stored and accessible only to the researcher to maintain data integrity and privacy. Additionally, any identifiable information obtained during the study will be used solely for research purposes and will not be disclosed to any unauthorized parties.

Chapter Four: Result and Discussion

4.1. Response Rates

46 employees in the target population which included BoA project employees who were currently assigned as well as virtual team members of the department were sent questionnaires using Google Forms for data collection. Interviews were conducted with 4 of the planned 5 high-level managerial staff members, and 42 questionnaires were completed.

Table 4:0-1 Response Rate

Questionnaires Distributed	Questionnaires Returned	Interviews Planned	Interviews done	Total Target Population	Response Rate
46	42	5	4	46	46/51(90%)

Source: Own survey, 2023

4.2. Characteristics of the respondents (Demographic data)

The study aimed to look into the respondents' demographic data within the BoA IT Projects department, information on gender, age, duties, employment history, and education was sought after. The outcomes are presented in the sections that follow.

Table 4:0-2 Characteristics of the respondents

Variables		Count	Column N %
Sex	Female	10	23.8%
	Male	32	76.2%
Age	21-30	16	38.1%

	31-40	16	38.1%
	41-50	9	21.4%
	Above 50	1	2.4%
Role Within the Project Management Department	Non-Technical	21	50.0%
	Project Manager (Both)	1	2.4%
	Technical	20	47.6%
Work Experience in BoA	1-3 years	13	31.0%
	3-6 years	14	33.3%
	7 or more years	11	26.2%
	Less than 1 year	4	9.5%
Educational Level	BA/BSc	23	54.7%
	MA/MSc	18	42.9%
	PhD	1	2.4%

Source: Own survey, 2023

The survey conducted for the study included responses from 42 participants, providing valuable insights into various demographic factors within the bank. Regarding gender distribution, it was found that 23.8% of the survey takers were women, while the remaining 76.2% were men. This indicates a significant gender disparity, with men being the majority in the sample.

In terms of age groups, the survey revealed a relatively even distribution among the participants. Both the 21-30 and 31-40 age groups accounted for 38.1% of the respondents each, highlighting a balanced representation of these two age cohorts. The 41-50 age group constituted 21.4% of the participants, indicating a smaller but still notable presence. Surprisingly, individuals aged 50 and above represented only 2.4% of the sample, suggesting a relatively younger demographic among the survey takers.

Analyzing the roles of the survey participants, it was found that 50% identified themselves as non-technical employees, while 47.6% were in technical roles. Project managers represented a mere 2.4% of the respondents. This distribution indicates a diverse representation of roles within the bank, with a fairly equal split between non-technical and technical positions.

The duration of employees' assignments in the bank varied among the participants. The largest proportion, comprising 33.3% of the sample, had been with the bank for 3-6 years. Additionally, 31.0% had a tenure of 1-3 years, suggesting a significant number of relatively new employees. Approximately a quarter (26.2%) had been with the bank for more than 7 years, indicating a relatively stable workforce. A small percentage (9.5%) had a tenure of less than a year, implying a potential turnover within the bank.

Regarding education levels, the majority of survey participants (54.7%) held a BSc/BA degree, indicating a significant proportion of individuals with undergraduate education. A considerable number (42.9%) possessed an MA/MSc degree, pointing towards a higher level of education among a substantial portion of the respondents. Interestingly, a small percentage (2.4%), of one person held a PhD, indicating a limited presence of individuals with the highest academic qualification.

These findings provide valuable insights into the demographic characteristics of the survey takers within the banking industry. However, it is important to note that these results are specific to the 42 participants and may not be generalizable to the entire population. Nonetheless, this analysis sheds light on the gender distribution, age groups, roles, tenure, and education levels within the surveyed sample, offering a glimpse into the diversity and composition of individuals within the bank.

4.3. Descriptive Analysis

In this section, the study presents a descriptive analysis of the data collected using a Likert scale. The Likert scale is a commonly used tool in social science research for measuring attitudes, opinions, and perceptions of respondents. It provides a structured format that allows participants to indicate their level of agreement or disagreement with a series of

statements or items. The Likert scale typically consists of multiple response options, ranging from strongly agree to strongly disagree, allowing for a quantitative assessment of the participants' views. The Likert scale was originally developed by Rensis Likert in the 1930s and has since become widely adopted in various fields, including psychology, education, marketing, and organizational research (Likert, 1932). It provides researchers with a standardized approach to collecting and analyzing data related to individuals' subjective perceptions and preferences.

Using the Likert scale, participants in our study were asked to rate their level of agreement with a series of statements related to the M&E practices of BoA. Each statement was assigned a numerical value, ranging from 1 to 5, with 1 representing "strongly disagree" and 5 representing "strongly agree." By aggregating and analyzing the responses, we gain valuable insights into the participants' attitudes and perceptions towards the topic under investigation.

The mean of a Likert scale result indicates the overall level of agreement or disagreement with a statement. The mean is calculated by adding up all of the responses and dividing by the number of responses. A higher mean indicates that respondents are more likely to agree with the statement, while a lower mean indicates that respondents are more likely to disagree with the statement. According to Creswell (2014), a mean of 4.2 to 5 indicates that respondents strongly agree with the statement, a mean of 3.4 to 4.19 indicates that respondents agree with the statement, a mean of 2.6 to 3.39 indicates that respondents are neutral about the statement, a mean of 1.8 to 2.59 indicates that respondents disagree with the statement, a mean of 1 to 1.79 indicates that respondents strongly disagree with the statement.

According to Creswell (2014), The interpretation of standard deviation values for Likert scale data involves assessing the degree of variability among responses. A small standard deviation (below 1) suggests a high level of agreement or consensus, with responses closely clustered around the mean. A moderate standard deviation (between 1 and 2) indicates a mix of agreement and disagreement, with some degree of heterogeneity in opinions or perceptions. Conversely, a large standard deviation (above 2) signifies significant

disagreement or inconsistency, with widely dispersed responses reflecting a higher level of heterogeneity or divergent opinions.

4.3.1. Assessment of M&E Practice

Table 4:0-3M&E Practice Assessment

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Std. Deviation
BoA has a defined evaluation and monitoring system	6 (14.3%)	23 (54.8%)	7 (16.7%)	6 (14.3%)	0	3.69	.897
The bank effectively monitors project progress after the implementation	4 (9.5%)	16 (38.1%)	10 (23.8%)	11 (26.2%)	1 (2.4%)	3.26	1.037
Periodic M&E is conducted post implementation	4 (9.5%)	17 (40.5%)	10 (23.8%)	9 (21.4%)	2 (4.8%)	3.29	1.066
The bank has well-defined key performance indicators (KPIs) to measure project progress post implementation	4 (9.5%)	18 (42.9%)	6 (14.3%)	13 (31.0%)	1 (2.4%)	3.26	1.083
There is a responsible party that executes post-implementation M&E	3 (7.1%)	18 (42.9%)	8 (19.0%)	13 (31.0%)	0	3.26	.989
Post-implementation M&E has a defined separate budget.	2 (4.8%)	12 (28.6%)	9 (21.4%)	16 (38.1%)	3 (7.1%)	2.86	1.072

Project Managers are responsible to track projects after implementation	3 (7.1%)	25 (59.5%)	8 (19.0%)	5 (11.9%)	1 (2.4%)	3.57	.887
Decisions are made using the inputs of the M&E done to maintain post-implementation project success	2 (4.8%)	21 (50.0%)	9 (21.4%)	9 (21.4%)	1 (2.4%)	3.33	.954
BoA has an M&E lesson learning and documentation system	3 (7.1%)	13 (31.0%)	8 (19.0%)	17 (40.5%)	1 (2.4%)	3.00	1.059
Combined (Avg)						3.28	1.004

Source: Own survey, 2023

This analysis aims to provide an in-depth understanding of the results obtained from a Likert scale survey assessing monitoring and evaluation practices in the bank. The survey collected participants' perceptions on various aspects of monitoring and evaluation. This analysis focuses on mean scores and standard deviations, providing insights into the overall perception and variability of responses within the monitoring and evaluation section.

The mean scores reflect the average rating given by participants to each survey question. In this survey, the highest mean score obtained was 3.69, indicating a relatively positive perception of the bank using a defined monitoring and evaluation system and indicating most of the respondents agree with the statement. Conversely, the lowest mean score recorded was 2.86, suggesting room for improvement in certain areas and more of a neutral stance for the item regarding BoA having a separate budget for M&E. The average mean score of 3.28 across all questions for the monitoring and evaluation section suggests a moderate overall perception of monitoring and evaluation practices. While some aspects received positive ratings, indicating success, there is still room for improvement in other areas. can guide them in prioritizing efforts to enhance monitoring and evaluation practices.

The smallest standard deviation obtained was 0.887, while the highest was 1.083. The combined average standard deviation across all questions for the monitoring and evaluation section was 1.004 showing there is some level of consensus among the respondents with a moderate degree of variability.

4.3.2. M&E Tools Assessment

Monitoring and evaluation tools are essential components of project management as they provide structured mechanisms for collecting and analyzing data, tracking progress, and assessing project performance.

Table 4:0-4M&E Tools Assessment

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Std. Deviation
There are defined tools and techniques for Monitoring and evaluation in PM procedures	4 (9.5%)	22 (52.4%)	10 (23.8%)	6 (14.3%)	0	3.57	.859
BoA IT Projects department implements different M&E tools and techniques	1 (2.4%)	17 (40.5%)	15 (35.7%)	8 (19.0%)	1 (2.4%)	3.21	.871
The tools and techniques used by the BoA IT Project department are effective	2 (4.8%)	17 (40.5%)	8 (19.0%)	13 (31.0%)	2 (4.8%)	3.10	1.055
BoA IT Project department uses the aid of software to conduct M&E post implementation	3 (7.1%)	22 (52.4%)	9 (21.4%)	8 (19.0%)	0	3.48	.890

BoA IT Project department collects and analyzes qualitative and quantitative data of projects implemented to monitor and evaluate the projects	4 (9.5%)	17 (40.5%)	11 (26.2%)	9 (21.4%)	1 (2.4%)	3.33	1.004
BoA IT Project department utilizes milestone tracking tools to monitor project growth and success after implementation	5 (11.9%)	14 (33.3%)	10 (23.8%)	13 (31.0%)	0	3.26	1.037
Combined (Avg)						3.33	.953

Source: Own survey, 2023

This analysis aims to provide a comprehensive analysis and interpretation of the results obtained from a Likert scale survey assessing the usage of monitoring and evaluation tools. The survey aimed to gauge participants' perceptions regarding the effectiveness and utility of various tools used in monitoring and evaluation practices. The analysis focuses on mean scores and standard deviations to gain insights into the overall perception and variability of responses within the monitoring and evaluation tools section.

As shown in Table 4.4 the highest mean score obtained was 3.57, indicating a relatively positive perception of having defined tools and techniques that aid M&E. Conversely, the lowest mean score recorded was 3.10, suggesting some room for improvement in terms of the effectiveness of the tools utilized for M&E. The average mean score across all questions in the monitoring and evaluation tools section was 3.33. The average mean score of 3.33 across all questions in the monitoring and evaluation tools section suggests a moderately positive perception of the effectiveness of these tools. While some aspects of the tools used for M&E may have received higher ratings, indicating their value and impact, there is still room for improvement in certain areas.

Based on Table 4.4 the smallest standard deviation obtained was 0.859, while the highest was 1.055. The average standard deviation across all questions in the monitoring and evaluation tools section was 0.953. There is a limited consistency in the responses across the questions but a 0.953 standard deviation indicates a relatively low degree of variability among the data points.

4.3.3. M&E Training

Table 4:0-5 M&E Training Assessment

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Std. Deviation
21 Project employees are retrained on M&E	2 (4.8%)	18 (42.9%)	6 (14.3%)	14 (33.3%)	2 (2.4%)	3.10	1.078
22 The training program adequately addresses the importance of post implementation monitoring and evaluation in projects success	2 (2.4%)	11 (26.2%)	12 (28.6%)	15 (35.7%)	2 (2.4%)	2.90	1.008
23 The organization provides sufficient resources and material to support employee training in monitoring and evaluation	3 (7.1%)	9 (21.4%)	9 (21.4%)	18 (42.9%)	3 (7.1%)	2.79	1.094
24 The training program equips employees with the necessary skills to do	1 (2.4%)	17 (40.5%)	10 (23.8%)	13 (31.0%)	1 (2.4%)	3.10	.958

velop monitoring and evaluation plans							
25 The training program help employees understand how to collect and analyze data for effective monitoring and evaluation	2 (4.8%)	16 (38.1%)	8 (19.0%)	14 (33.3%)	2 (4.8%)	3.05	1.058
Combined (Avg)						2.99	1.039

Source: Own survey, 2023

In this section, the survey focused on evaluating the effectiveness of monitoring and evaluation training provided to project staff at the bank. The analysis will primarily focus on mean scores and standard deviations, providing insights into the overall perception and variability of responses within the monitoring and evaluation training assessment section.

Based on Table 4.5 the highest mean score obtained for a survey question was 3.10, indicating a moderate response to the existence of monitoring and evaluation training for employees as well as the training being able to equip employees with the necessary skills for M&E. Conversely, the lowest mean score recorded was 2.79, suggesting potential areas for improvement on providing training resources to the employees on M&E. The average mean score across all questions in the monitoring and evaluation training section was 2.99 suggesting a moderate overall perception of the M&E training practices.

As of Table 4.5, the smallest standard deviation obtained was 0.958, while the highest was 1.094. The average standard deviation across all questions in the monitoring and evaluation training section was 1.039 indicating that the responses exhibit some degree of heterogeneity or disagreement among the participants. It implies that there is a mix of agreement and disagreement within the sample, with a moderate amount of variation in the individual responses.

4.3.4. M&E Stakeholder Involvement

Table 4:0-6 M&E Stakeholder Involvement

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Std. Deviation
Stake holders are actively involved in defining the M&E goals and objectives for the project	3 (7.1%)	23 (54.8%)	10 (23.8%)	6 (14.3%)	0	3.55	.832
27 Stakeholders provide valuable input in the development of M&E frameworks and indicators	2 (4.8%)	23 (54.8%)	7 (16.7%)	10 (23.8%)	0	3.40	.912
28 Stakeholders participate in regular review meetings to discuss M&E findings and progress	1 (2.4%)	23 (54.8%)	5 (11.9%)	12 (28.6%)	1 (2.4%)	3.26	.989
29 Stakeholders demonstrate commitment to using M&E results to inform decision-making processes	1 (2.4%)	19 (45.2%)	11 (26.5%)	11 (26.5%)	0	3.24	.878
Stake holders actively engage in knowledge-sharing and learning activities based on M&E outcomes	2 (4.8%)	15 (35.7%)	10 (23.8%)	15 (35.7%)	0	3.10	.958
31 Stakeholders are involved in the interpretation and reporting of M&E results	3 (7.1%)	19 (45.2%)	8 (19.0%)	12 (28.6%)	0	3.31	.975

Combined (Avg)						3.31	0.924
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Source: Own survey, 2023

The analysis will primarily focus on mean scores and standard deviations, providing insights into the overall perception and variability of responses within the monitoring and evaluation stakeholder involvement assessment section.

Based on Table 4.6 the highest mean score obtained for a survey question was 3.55, indicating an agreement that Stake holders are actively involved in defining the M&E goals and objectives for the project stakeholder involvement in monitoring and evaluation practices. Conversely, the lowest mean score recorded was 3.10, suggesting Stake holders' active engagement in knowledge-sharing and learning activities based on M&E outcomes could be further improved. The average mean score across all questions in the monitoring and evaluation stakeholder involvement section was 3.31 which suggests a moderately positive overall perception of stakeholder involvement.

As of Table 4.6, the smallest standard deviation obtained was 0.832, while the highest was 0.989. The average standard deviation across all questions in the monitoring and evaluation stakeholder involvement section was 0.924 indicating a low level of variability among respondents.

4.3.5. Recommendations

The questionnaire responses regarding specific tools, technologies, or methodologies that would be beneficial for monitoring and evaluating projects in the bank provide valuable insights into the preferences of the participants. Among the options presented, Performance dashboards and Clear Procedures for M&E and follow-up received the highest percentage of selections, with 26.2% each. This indicates that participants recognize the value of having visual representations of project performance through performance dashboards and the importance of clear procedures for monitoring and evaluation, including a follow-up process.

The next most selected option was Data analytics tools, chosen by 23.8% of the respondents. This highlights the recognition of the potential benefits of leveraging data analytics tools for effective monitoring and evaluation. These tools can help analyze large volumes of project data, identify patterns, and extract meaningful insights, enabling better decision-making and more accurate evaluation of project performance.

Project management software was selected by 21.4% of the participants, indicating that they see value in using specialized software to support monitoring and evaluation activities. Such software can streamline project management processes, facilitate data collection and tracking, and enhance communication and collaboration among project team members.

A small percentage of respondents (2.4%) selected Agile or Lean methodologies. This suggests that some individuals perceive the benefits of adopting flexible and iterative project management approaches that emphasize continuous improvement and stakeholder involvement.

Overall, the responses reflect a diverse range of preferences and highlight the importance of considering multiple tools, technologies, and methodologies when implementing monitoring and evaluation practices in the bank. The findings suggest that incorporating performance dashboards, establishing clear procedures, utilizing data analytics tools, adopting project management software, and exploring Agile or Lean methodologies could contribute to more effective monitoring and evaluation of projects within the bank.

4.4. Qualitative Analysis

The qualitative analysis below is based on interviews conducted with four top management employees of the Bank of Abyssinia regarding the monitoring and evaluation practices of the IT Projects Department.

The first interview question was ‘How would you describe the overall approach of the bank towards monitoring and evaluation of projects in the IT projects department’, according to one interviewee, *"The bank highly recognizes the importance of monitoring and evaluation in ensuring project success and it's a process that is attentively overseen by the management However, there is a need to allocate more dedicated resources and emphasize*

the significance of M&E at the IT Projects department as well as at all levels of the organization." This suggests that while there is awareness of the importance of M&E, there is a need for stronger commitment and support from senior management to fully integrate M&E practices into the bank's project management processes. The point regarding the overall approach of the M&E practices have a shared response from all interviewees indicating there is continuous M&E practice.

The second interview question was 'Could you explain the specific monitoring practices and techniques utilized within the bank to track project progress?' An interviewee explained, "*We utilize regular project status meetings and progress reports to track project progress. Project managers also conduct periodic reviews to assess milestones and identify any deviations. However, we acknowledge the need for more advanced tools and methodologies to enhance our monitoring practices.*" This indicates that the bank has established some basic monitoring practices but recognizes the need for technological advancements and more sophisticated techniques to improve the accuracy and efficiency of project monitoring. Another interviewee stated while elaborating on the practices used "*while we feel the current process and practices suits the bank we are planning to initiate different procedures and requisition or development of software that will aid the monitoring and evaluation process in a very transparent manner*"

Regarding KPIs and the evaluation process, an interviewee stated, "*We primarily focus on project completion within the specified timeframe, adherence to budget constraints, and customer satisfaction levels as our key performance indicators. Our evaluation process involves post-implementation assessments to measure the outcomes and impact of projects.* Also added "*We are exploring ways to incorporate additional metrics, such as ROI and the achievement of project objectives to all types of projects*" This suggests that the bank's current focus on KPIs aligns with traditional project management parameters, but there is a recognition of the need to broaden the evaluation process to include more comprehensive measures of project success and impact.

One interviewee acknowledged, *“Limited resources for comprehensive data collection pose a challenge for conducting thorough monitoring and evaluations. Additionally, measuring intangible benefits and ensuring stakeholder engagement are complex tasks. We are actively working on improving data collection mechanisms, fostering stakeholder participation, and investing in M&E training to address these challenges.”* This indicates that the bank faces constraints in terms of resource allocation and the difficulty of capturing and assessing intangible aspects of projects. The bank's efforts to improve data collection mechanisms, engage stakeholders, and invest in training highlight their recognition of these challenges and their commitment to addressing them.

Tools, methodologies, and frameworks were questioned in the interviews where an interviewee mentioned, *“We utilize Performance Reviews, Milestone Tracking, Key Performance Indicators (KPIs) to track projects. Additionally, we follow established evaluation frameworks like the logical framework approach”*. Another interviewee responded *“There is a need for further investment in advanced technologies and industry best practices to enhance our evaluation process.”* This suggests that the bank has implemented some basic tools and frameworks for monitoring and evaluation, but there is room for improvement in terms of adopting advanced technologies and industry best practices to strengthen their evaluation capabilities.

According to one interviewee, *“The findings and insights derived from project evaluations play a crucial role in improving future project outcomes and decision-making. We strive to incorporate these findings into project planning and implementation processes”* This indicates that the bank recognizes the importance of evaluation findings. Two interviewees had a different say on this topic as they stated that the insights are utilized on a need basis. Elaborating on this idea an interviewee explained *“We make use of the insights on similar projects and upgrades of the same project but couldn't fully say we use all insight across the different projects that emerge”* and added by suggesting *“central lessons learned or insight repository would make things easier and effective”*

While assessing the training of M&E through the interviews an interviewee responded *“Formal training programs and initiatives have been implemented to enhance the skills*

and capabilities of project managers and teams in monitoring and evaluation...” then added *“The trainings are more of a general project management skill development programs by which M&E is one of the contents”* This suggests that the bank has taken steps to invest in training programs to build the capacity of project managers and teams in project management but not specifically M&E. All interviews noted M&E was not specifically offered as a training offering but somehow was included in the training offered by the bank regarding project management. This indicates there is a need for further customization of these programs to address the specific challenges faced by the IT Projects Department and foster a culture of continuous learning and improvement in this case monitoring and evaluation.

The Last interview question was regarding the stakeholder’s involvement in the M&E process. An interviewee emphasized, *“Stakeholder engagement is essential during the M&E process. We involve, end-users and internal departments to gather diverse perspectives. Mainly the direct stakeholders of the project outcomes mostly in our case are departments since departments take up the completed projects and maintain the continuity”* Another interview stated *“We will include stakeholders based on the type of the project for instance some projects are monitored and evaluated by the management and the stakeholders such as the department using and managing it but some of the projects are monitored and evaluated by the management and an external partner or some other party to avoid bias in some instances but mostly all stakeholders are concluded”* This indicates that the bank acknowledges the importance of stakeholder engagement in the M&E process but realizes the need for more structured and proactive mechanisms to ensure effective participation and communication with stakeholders.

Based on the responses obtained from the interviews, the Bank of Abyssinia's IT Projects Department demonstrates a moderate overall approach towards monitoring and evaluation practices. The bank has implemented certain monitoring practices and established KPIs and evaluation processes. However, there is room for improvement in terms of resource allocation, technological advancements, capturing intangible benefits, stakeholder engagement, utilization of evaluation findings, and customization of training programs. Addressing these areas of improvement will enable the bank to strengthen its M&E

practices, enhance project outcomes, and drive continuous improvement in future IT projects.

Chapter Five: Conclusion and Recommendations

5.1. Summary of Findings

The research study titled "Assessment of Monitoring and Evaluation Practice: The Case of Bank of Abyssinia IT Projects" examined various aspects of monitoring and evaluation practices within the bank's IT projects. The study utilized a Likert scale to assess different dimensions of monitoring and evaluation.

The findings revealed that the respondents, who were involved in the IT projects, reported an average Likert scale score of 3.28, indicating a moderate level of satisfaction with the overall monitoring and evaluation practice. This suggests that there is room for improvement in enhancing the effectiveness of monitoring and evaluation processes within the bank.

Furthermore, the study explored the usage and effectiveness of monitoring and evaluation tools. The respondents provided an average Likert scale score of 3.33, suggesting a moderate level of satisfaction with the tools employed for monitoring and evaluation. However, there is still scope for adopting more advanced and modern tools that can enhance the accuracy, efficiency, and comprehensiveness of the monitoring and evaluation process.

The examination of monitoring and evaluation training programs indicated an average Likert scale score of 2.99. This score indicates that the training provided to the employees regarding monitoring and evaluation practices needs improvement to ensure better understanding and implementation. Tailored training programs that address the specific needs of the employees and provide comprehensive knowledge can lead to enhanced monitoring and evaluation practices within the bank.

Regarding stakeholder involvement in monitoring and evaluation, the study found an average Likert scale score of 3.31. This suggests a moderate level of stakeholder involvement in the process. However, there is still room for improvement to increase the

engagement and participation of stakeholders, as their active involvement can contribute to more accurate and comprehensive evaluation results.

The study also gathered recommendations from the respondents. The survey responses indicated that most respondents favored clear procedures and the use of performance dashboards. These suggestions highlight the importance of establishing transparent processes and utilizing visual tools to monitor and evaluate IT projects effectively

Additionally, the interviews conducted as part of the study revealed that the participants acknowledged the presence of monitoring and evaluation practices within the bank. They mentioned the utilization of various tools and the provision of training programs. However, the interviewees also emphasized the need for tailored training programs, the adoption of modern monitoring and evaluation tools, and better stakeholder involvement to improve the overall effectiveness of monitoring and evaluation practices within the bank.

In conclusion, the findings of the research study highlight the need for improvement in monitoring and evaluation practices within the Bank of Abyssinia's IT projects. This includes enhancing overall satisfaction levels, adopting advanced monitoring and evaluation tools, providing tailored training programs, and strengthening stakeholder involvement. By implementing these recommendations, the bank can enhance the accuracy, efficiency, and effectiveness of its monitoring and evaluation practices, ultimately leading to improved project outcomes.

5.2. Conclusion

In conclusion, the research study titled "Assessment of Monitoring and Evaluation Practice: The Case of Bank of Abyssinia IT Projects" sheds light on the current state of monitoring and evaluation practices within the bank's IT projects. The findings indicate a moderate level of satisfaction with the overall monitoring and evaluation practice, suggesting room for improvement in enhancing its effectiveness.

The study emphasizes the need for the adoption of more advanced and modern monitoring and evaluation tools to enhance accuracy, efficiency, and comprehensiveness. It also highlights the importance of tailored training programs that address the specific needs of

employees to improve their understanding and implementation of monitoring and evaluation practices. Additionally, stakeholder involvement is crucial, and efforts should be made to increase engagement and participation for more accurate and comprehensive evaluation results.

The recommendations provided by the respondents, such as the implementation of clear procedures and the use of performance dashboards, underscore the significance of establishing transparent processes and utilizing visual tools to effectively monitor and evaluate IT projects.

Furthermore, the interviews conducted as part of the study reaffirmed the presence of monitoring and evaluation practices within the bank. However, they also emphasized the need for tailored training programs, the adoption of modern monitoring and evaluation tools, and better stakeholder involvement to enhance the overall effectiveness of these practices. By implementing the recommendations, the Bank of Abyssinia can improve its monitoring and evaluation practices, leading to better project outcomes, increased efficiency, and informed decision-making. Enhancing monitoring and evaluation processes will contribute to the overall success of IT projects within the bank, ensuring alignment with organizational goals and delivering value to stakeholders.

The bank needs to consider the findings of this study and take proactive measures to address the identified areas for improvement. By continuously monitoring and evaluating its IT projects and making necessary enhancements, the Bank of Abyssinia can enhance its project management practices and achieve greater success in the future

5.3. Recommendations

Based on the findings of the research study titled "Assessment of Monitoring and Evaluation Practice: The Case of Bank of Abyssinia IT Projects," several recommendations can be proposed to enhance the monitoring and evaluation practices within the bank's IT projects:

The bank should focus on developing and implementing tailored training programs that address the specific needs of employees involved in monitoring and evaluation. These

programs should provide comprehensive knowledge and skills to enhance their understanding and implementation of monitoring and evaluation practices. The bank should consider adopting more advanced and modern monitoring and evaluation tools. These tools can improve accuracy, efficiency, and comprehensiveness in tracking project progress, assessing performance, and generating reliable evaluation results. Efforts should be made to enhance stakeholder involvement in the monitoring and evaluation process. This can be achieved by creating clear communication channels, engaging stakeholders in regular progress reviews, and soliciting their input and feedback throughout the project lifecycle. Clear and well-defined procedures should be established for monitoring and evaluation processes. These procedures should outline roles, responsibilities, and timelines, ensuring transparency and consistency in conducting evaluations and making informed decisions. The bank should encourage a culture of continuous improvement in monitoring and evaluation practices. This can be achieved through regular feedback mechanisms, lessons learned sessions, and a commitment to implementing best practices in project evaluation. The bank should explore the possibility of collaborating with external experts or institutions to develop customized training programs for monitoring and evaluation. These programs can address specific challenges and opportunities within the bank's IT projects, ensuring a more targeted and effective approach to capacity building.

By implementing these recommendations, the Bank of Abyssinia can enhance its monitoring and evaluation practices, leading to improved project outcomes, increased efficiency, and better-informed decision-making. These measures will contribute to the overall success of IT projects within the bank, aligning them with organizational goals and delivering value to stakeholders.

5.4. Suggestions for Future Study

Based on the research study titled "Assessment of Monitoring and Evaluation Practice: The Case of Bank of Abyssinia IT Projects," several suggestions for future studies can be proposed to further expand the understanding and improvement of monitoring and evaluation practices in similar contexts: Conduct a comparative analysis of monitoring and evaluation practices in IT projects across multiple banks or organizations. This study can

provide insights into industry-wide practices, identify best practices, and benchmark performance to facilitate cross-learning and improvement.

Another suggestion is to conduct a longitudinal study to track the changes and improvements in monitoring and evaluation practices within the Bank of Abyssinia or similar organizations over an extended period. This study can assess the effectiveness of implemented recommendations and identify any emerging trends or challenges in monitoring and evaluation. In addition to that, conducting a study to assess the impact of improved monitoring and evaluation practices on project outcomes, cost-effectiveness, and stakeholder satisfaction. This research can help establish a clear link between effective monitoring and evaluation and project success, highlighting the value of investing in robust practices.

The last suggestion is to investigate the integration of emerging technologies, such as artificial intelligence, machine learning, or data analytics, in monitoring and evaluation practices. Assess the potential benefits, challenges, and impact of these technologies on the accuracy, efficiency, and effectiveness of project monitoring and evaluation.

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Appendices

Interview

Introductory Question:Can you please provide an overview of your role and responsibilities within the bank, particularly concerning project management and monitoring?

M&E Practice interview question.

1. How would you describe the overall approach of the bank towards monitoring and evaluation of projects in the IT projects department?
2. Could you explain the specific monitoring practices and techniques utilized within the bank to track project progress?
3. What are the key performance indicators (KPIs) or metrics that the bank focuses on when assessing project success or failure and can you describe the process followed by the bank to evaluate the outcomes and impact of projects after they have been implemented?
4. Are there any specific challenges or obstacles encountered when conducting monitoring and evaluations? If so, how are they addressed?
5. What tools, methodologies, or frameworks does the bank employ to measure and evaluate the impact of projects on the bank's overall performance?
6. How are the findings and insights derived from project evaluations utilized within the bank to improve future project outcomes and decision-making?
7. Are there any formal training programs or initiatives in place within the bank to enhance the skills and capabilities of project managers and teams in the area of monitoring and evaluation?
8. How do you incorporate stakeholders in the M&E process?

Any more comments

Thank You!

Survey

An Assessment Of Monitoring And Evaluation Practice Post Implementation: A Case Of Bank Of Abyssinia IT Projects Department (Survey)

This questionnaire is designed to gather information about the monitoring and evaluation practices employed by the bank after implementing various projects. It aims to assess the effectiveness of these practices and their impact on project success.

** Indicates required question*

Addis Ababa University
College of Business and Economics
School of Commerce

Project Title: An Assessment
Of Monitoring And Evaluation Practice Post Implementation: A Case Of Bank
Of Abyssinia IT Projects Department

I would like to thank you for taking the time to fill out this survey. The questionnaire's goal is to collect information to evaluate the Bank of Abyssinia's IT projects department's monitoring and evaluation procedures. The researcher is producing this research paper as part of his coursework for a master's degree in project management at Addis Ababa University, and it uses the data as its primary source of information. You can be sure that the information you provide will only be used for academic purposes and that it will be kept private.

Therefore, I humbly request that you respond honestly.

For further enquiry and clarification please contact the Investigator (Michael Nega, Michael.n@michaelnega.com,0922632247)

Section 1: Demographic Information

1. 1. Sex *

Mark only one oval.

- Male
 Female

2. 2. Age *

Mark only one oval.

- 21-30
 31-40
 41-50
 Above 50

3. 3. Please provide your role within the IT projects department. *

Mark only one oval.

- Technical
 Non Technical
 Other: _____

4. 4. How long have you been working in the bank? *

Mark only one oval.

- Less than 1 year
- 1-3 years
- 3-6 years
- 7 or more years

5. 5. Current educational status *

Mark only one oval.

- PhD
- MA/Msc
- BA/BSc
- Other: _____

Section 2: Monitoring and Evaluation Practices

6. 6. BoA has a defined evaluation and monitoring system. *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

7. 7. The bank effectively monitor project progress after implementation. *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

8. 8. Periodic M& E is conducted post implementation *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

9. 9. The bank has well-defined key performance indicators (KPIs) to measure project progress post implementation. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

10. 10. There is a responsible party that execute post implementation M& E *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

11. 11. Post implementation M&E have a defined separate budget? *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

12. 12. Project Managers are responsible to track project after implementation *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

13. 13. Decisions are made using the inputs of the M&E done post evaluation to maintain post implementation project success *

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

14. 14. BoA has M&E lesson learning and documentation system *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Section 3: Tools and Techniques of M&E

15. 15. There are defined tools and techniques for Monitoring and evaluation in PM procedures. *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

16. 16. BoA IT Projects department implements different M&E tools and techniques *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

17. 17. The tools and techniques used by BoA IT Project department are effective *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

18. 18. BoA IT Project department uses the aid of softwares to conduct M&E post implementation *

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

19. 19. BoA IT Project department collects and analyzes qualitative and quantitative data of projects implemented to monitor *
and evaluate the projects

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

20. 20. BoA IT Project department utilizes milestone tracking tools to monitor project growth and success after *
implementation

Mark only one oval.

- Strongly disagree
 Disagree
 Neutral
 Agree
 Strongly agree

Section 4:Employees Training on M&E

21. 21. Projects employees are trained on M&E . *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

22. 22. The training programs adequately address the importance of post implementaion monitoring and evaluation in *
project success.

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

23. 23. The organization provides sufficient resources and materials to support employee training in monitoring and evaluation. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

24. 24. The training programs equip employees with the necessary skills to develop monitoring and evaluation plans. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

25. 25. The training programs help employees understand how to collect and analyze data for effective monitoring and evaluation. *

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

Section5: Stakeholder Involvement on M&E Post-implementation

26. 26. Stakeholders are actively involved in defining the M&E goals and objectives for the project post-implementation.

Mark only one oval.

- Strongly Disagree
 Disagree
 Neutral
 Agree
 Strongly Agree

27. 27. Stakeholders provide valuable input in the development of M&E frameworks and indicators.

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

28. 28. Stakeholders participate in regular review meetings to discuss M&E findings and progress.

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

29. 29. Stakeholders demonstrate a commitment to using M&E results to inform decision-making processes.

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

30. 30. Stakeholders actively engage in knowledge sharing and learning activities based on M&E outcomes.

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

31. 31. Stakeholders are involved in the interpretation and reporting of M&E results

Mark only one oval.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Section 6: Suggestions and Recommendations

32. 32. Based on your experience, what improvements can be made to enhance the monitoring and evaluation practices within the bank? *

Mark only one oval.

- Improved communication and collaboration
- Enhanced training and knowledge sharing
- Upgraded tools and technology
- Streamlined processes and workflows
- Other: _____

33. 33. Are there any specific tools, technologies, or methodologies that you believe would be beneficial for monitoring and evaluating projects in the bank? *

Mark only one oval.

- Project management software
- Data analytics tools
- Performance dashboards
- Agile or Lean methodologies
- Other: _____

Thank you for taking the time to complete this questionnaire. Your responses will greatly contribute to the research on monitoring and evaluation practices within the bank.
