



ADDIS ABABA UNIVERSITY
SCHOOL OF COMMERCE

Assessment of Monitoring and Evaluation Practice of Women
Entrepreneurship Development Project (WEDP):
The Case of Development Bank of Ethiopia

By
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JUNE, 2023

ADDISABABA, ETHIOPIA

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By

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(GSR/7529/14)

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Declaration

I, Mahlet Yared hereby declare that the study entitled “**Assessment of Monitoring and Evaluation Practice of Women Entrepreneurship Development Project (WEDP): The Case of Development Bank of Ethiopia**” submitted to the department of management, School of Commerce, Addis Ababa University, in partial fulfillment of the requirement for the award of the degree of **Master of Art (MA)** is a record of the original study done by me during 2015 (E.C). I have conducted the study independently with the guidance and comments of the research advisor.

This study has not been formed the base for any Degree/Diploma/Fellowship or any other similar title of any candidate of any university.

Mahlet Yared

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ACRONYMS AND ABBREVIATIONS

DBE.....	Development Bank of Ethiopia
MSE.....	Micro and Small Enterprise
MFI.....	Micro Finance Institution
PFI.....	Participating Financial Institution
M&E.....	Monitoring and Evaluation
MoF.....	Ministry of Finance
NBE.....	National Bank of Ethiopia
WEDP.....	Women Entrepreneurship Development Project
WECF.....	Women Entrepreneurship Credit Facility
WEDCFA	Women Entrepreneurship Development Credit Facility Agreement

ABSTRACT

The monitoring and evaluation method involves gathering information and evaluating it to determine whether a project is making progress towards its intended goals and objectives. This study was necessitated with the aim of assessing the monitoring and evaluation practice of Women Entrepreneurship Development Project in the case of Development Bank of Ethiopia. The study adopted a descriptive research design and Census survey data was collected from 12 project personnel who have had previous direct involvement in the program, as well as current staff members on the project team. Data was collected through interview and focused group discussions. The result of the study shows that the Bank has a well-organized M&E system on its projects, but it does not M&E policy that guides projects implemented by the Bank. In addition there are not enough M&E experts with certain skills in the field, but not all. The study also identified unavailability of separate budget allocation for M&E practice. Irregularity and inadequate reporting by the PFI's, Poor filing and data management system by the PFIs and security issues are also some of the obstacles faced during the practice. Therefore, the study recommends that DBE shall establish a monitoring and evaluation Policy at organization level, enhance the capacity of its staff through trainings, hire enough M&E experts, allocate adequate fund and adopt project-level M&E plan.

Key Words: Monitoring and Evaluation, Women Entrepreneurship Development Project

Chapter One

1. Introduction

1.1 Back ground of the study

The process of Monitoring and Evaluation involves gathering and assessing information on a continual basis to determine if progress is being made towards pre-determined goals and objectives. It also helps to identify any unintended effects, whether positive or negative, resulting from a project and its activities (FAO, 2015).

Monitoring and evaluation is the crucial tool of managers which plays a major role in providing information for analyzing results to promote learning and sharing knowledge by simply identifying the whereabouts of the project to achieve its objectives.

As Darafontein wrote in (2021), monitoring ensure everything is completed on time, on budget, and according to project requirements and standards by tracking a project's metrics, progress, and associated tasks to. As a result the success of the project highly depends on the project manager's decision on the monitoring phase where all the basic issues and requirements like budgets, quality and deadlines will be ensured and addressed.

On the other hand according to Fred Wilson (2022), Evaluation is the process of measuring the success of the program, project, or portfolio that the managers and the team are embarking upon. This process will basically help the management and stakeholders to keep being updated about the status of the project in order to make a sound decision to make changes.

As noted by Kusek and Rist (2010), developing countries face challenges when building M&E systems. Designing M&E systems is a significant challenge for African countries due to issues related to demand and ownership, as illustrated by (Kabonga and Itai 2019).Project monitoring and evaluation aim to identify ownership and potential roadblocks or issues that may arise throughout the project's lifespan. It will also take action to resolve these problems promptly.

1.2 Background of the Organization

The Development Bank of Ethiopia was founded during the Menelik II era in 1909. Ever since its establishment, the bank has been instrumental in advancing the country's economic development. Its primary objective remains the same, despite occasional adjustments due to changes in the country's economic policies.

The Development bank of Ethiopia (DBE) is one of the financial institutions engaged in providing short, medium and long term development credits. DBE's distinguishing feature is its "project" based lending tradition. Project financed by the Bank are carefully selected and prepared through appraised, closely supervised and systematically evaluated.

In all these years DBE is recognized nationally as a sole Bank with long term investment financing and internationally as a leading channel for development programs financed by bilateral and/or multilateral sources.

1.3 Background of the Project

In Ethiopia, women often face unfair treatment due to their limited access to finance, networks, and education, which puts them at a disadvantage.

The World Bank has partnered with the Development Bank of Ethiopia to implement the Women's Entrepreneurship Development Project (WEDP). This initiative provides training and credit to micro and small enterprises, with a focus on those fully or partly owned by female entrepreneurs. The goal is to increase earnings and employment opportunities for these enterprises, which can help reduce overall high unemployment rates in Addis Ababa and other selected regions of Ethiopia. WEDP has been a landmark initiative both in Ethiopia and globally.

As one of the first ever woman-entrepreneur focused line of credit operations, it has demonstrated to the world what a successful model for unlocking larger finance for growth-oriented women entrepreneurs can look like. This component operates on a two-tier structure. The Development Bank of Ethiopia (DBE) will act as a wholesaler for MSE finance and lend to qualified Participating Financial Institutions (PFIs). However, the PFIs must only lend to micro and small enterprises that

are either owned by women or partly owned by women. DBE's implementation component, which is tailoring financial instruments to the needs of the participants and ensuring availability of finance, has the greatest share among the other components.

As the lead implementing agency, the funds dedicated to the credit facility of the project are allocated to DBE for the purpose of extending lines of credit to MSEs through PFIs on conditions, and in accordance with stated criteria. The PFI, which is eligible and concerned, must have subscribed to the terms of the WECF by signing an agreement – the Women Entrepreneurship Development Credit Facility Agreement (WEDCFA) – with DBE. After that DBE will ensure that the selected PFIs continue to meet the required criteria throughout the life of the project. DBE will be responsible for monitoring the project's progress against the Project Development Indicators for the WECF.

As it was previously stated the success of a project relies heavily on the component implemented by DBE. Therefore, it is crucial to assess the monitoring and evaluation practices of projects. This will help to identify effective practices and overcome any obstacles that may arise.

1.4 Statement of the problem

The Ethiopian Country Program Evaluation (2010) found that many government organizations in Ethiopia do not effectively implement monitoring and evaluation systems for their programs.

To ensure the success of open government strategies and initiatives, it is important to establish monitoring, evaluation, and learning mechanisms. As it is stated by OECD (2017), this includes identifying institutional actors responsible for collecting and sharing up-to-date, reliable information and data in an open format. Comparable indicators should also be developed in collaboration with stakeholders to measure processes, outputs, outcomes, and impact. Additionally, fostering a culture of monitoring, evaluation, and learning among public officials is crucial. This can be achieved by increasing their capacity to regularly conduct exercises for these purposes in collaboration with relevant stakeholders.

According to Nabulu (2015), the key to successfully completing an organizational project within budget, scope, and without delays lies in how well the monitoring and evaluation (M&E) systems are implemented.

As stated by World Bank (2004), Monitoring and evaluation of development activities provides key stakeholders with better means for learning from past experience, improving service delivery, planning and allocating resources, and demonstrating results as part of the plan. Many county governments are experiencing delays in implementing development projects, resulting in a gloomy performance (World Bank, 2014). Monitoring and evaluation have been hindered in the implementation of assessment tools, making it challenging to evaluate progress (Gok, 2016).

M&E plays a vital role in attaining project goals by making sure that there is an efficient use of resources and also helps to identify activities that needs appropriate measures in order to approve the project is on the right track. In most developing countries for a considerable period, governments has lacked a centralized system for monitoring and evaluating programs and projects, apart from financial auditing and monitoring conducted for auditing purposes. Even though there are people and a team who conduct monitoring and evaluations, which may not exhibit the qualities of an expert evaluation.

In addition many municipalities and districts lack skilled M&E professionals who can create effective monitoring and evaluation systems and tools, resulting in subpar systems, according to Chesos, (2010).

As it is mentioned this project's primary goal is to provide loans and business training to growth-oriented women entrepreneurs, with the aim of increasing their earnings and employment opportunities. Most importantly, it also contributes to the achievement of long-term goals and objectives of the country's national priority areas. Hence the project is expected to play a significant role in reducing unemployment in our country, ensuring that the monitoring and evaluation practices are of the highest standard is crucial for the success of this project. Despite the limited resources and efforts in developing country like ours to achieve a specific task, M&E will make this project more efficient and effective in achieving its objectives. So it is very clear that the impact of the project on the country's economic growth underscores the need for a thorough assessment of the project's

effectiveness in monitoring and evaluation. In addition to that also due to the prompting need for further researches and also to provide workable empirical evidence outcomes for key decision makers and other researchers this study is conducted.

Therefore, the research will focus on evaluating the monitoring and evaluation practices and challenges of the project. The study aims to identify research gaps, provide recommendations for the program office, and guide future researchers working on the same topic.

1.5 Research Question

This research attempts to answer the following questions

- To what extent monitoring and evaluation is practiced for WEDP in the case of Development bank of Ethiopia?
- What are the policy, procedures and tools and techniques used in the monitoring and evaluation practice of the project?
- What are the challenges faced in the monitoring and evaluation process of Women Entrepreneurship development project at DBE?

1.6 Objectives of the study

1.6.1 General Objective

Assessment of Monitoring and Evaluation Practice of Women Entrepreneurships Development Project (WEDP): The case of Development Bank of Ethiopia

1.6.2 Specific Objective

- To assess the project monitoring and evaluation practice of WEDP in the case of Development bank of Ethiopia.
- To determine policy, procedures and tools & techniques used in the monitoring and evaluation practice of WEDP.

- To examine challenges faced and suggest coping mechanisms for the improvement of the monitoring evaluation practice of the project.

1.7 Significance of the study

It is hoped that the findings will help the team in addressing major issues and challenges that are identified during the study. This will help to improve the monitoring and evaluation practice of implemented projects to enhance their performance and accountability to stakeholders. The findings will be used to provide recommendations for the team to act up on. Beside the main interest of the study, which is assess the monitoring and evaluation practice of the project, there is also a belief that this project work finding will be an asset to other researchers who might have an interest to study further.

1.8 Scope of the study

This study is limited to monitoring and evaluation practices of WEDP at DBE. Since the first component of the project is implemented by DBE and information on the project's implementation progress and status of objectives, indicators and M&E information will be found at first hand. The study didn't incorporate other projects information which is being implemented by the organization. The scope of this study is restricted to a duration of one month.

1.9 Limitation of the study

During the data gathering phase, we encountered a problem where some of the respondents were too busy to answer our questions due to their workload. Despite this, we made sure to show our appreciation to those who did take the time to provide thoughtful responses. In order to address the limitations of time and finances, this study suggests that future research should be conducted to encourage further investigation of the issue.

1.10 Organization of the study

The first chapter comprises an introductory section. It includes the problem statement, the question the research aims to answer, the objectives of the study, the significance of the research, and scope of the study. Different available literatures are reviewed in the second chapter there by enlightening the reader on monitoring and evaluation practices of WEDP at DBE.

Under chapter three the methodology that is used to conduct the research is discussed thoroughly. The research design the sampling technique, the source of data, the methods of data collection and data analysis are covered in this chapter. In the fourth chapter, the study's findings and discussions are presented. The final chapter includes summary, important conclusions and recommendations based on these findings.

Chapter Two

Review of related literature

2.1 Theoretical Reviews

2.1.1 Project

A project is a task that is temporarily performed by an organization in order to achieve a unique predetermined result. Projects can serve various purposes, but their primary goal is often to achieve organizational objectives (Lund, 2011). According to Larson and Gray (2011) stated the major characteristics of a project, which differentiate it from other endeavors of the organization is that projects: have an established objective, a defined life span with a beginning and an end, involve participation of several departments and professionals, typically do something that has never been done before, have specific time, cost, and performance requirements.

These triple constraints of project, which are time, cost and performance, impose a higher level of accountability than we typically find in most jobs. These three also highlight one of the primary functions of project management, which is balancing the trade-offs between time, cost, and performance while ultimately satisfying the customer (Larson and Gray, 2011).

2.1.2 Project management

According to (Oberlender, 2000), project management involves coordinating people, equipment, materials, money, and schedule in order to finish a specific project on time and within the approved budget. Even though project management and general management seems to have the same approach, being a project management a management of a team to effectively and efficiently work on deliverables which are timely bounded to achieve unique objective of a specific project will differentiate it from general management that usually focuses on the management of the whole aspects and process of an organization. Since Project Management is the application of knowledge, skills, tools and techniques to project activities to meet the project requirement it requires the effective management of the project management process; Initiating, planning, Executing, Monitoring and Evaluation, and Closing(PMBOK, 2013).

2.1.3 Project monitoring

According to hall and Rogers (2021), Monitoring involves collecting, analyzing, and utilizing information on a regular basis to manage performance, reduce risks, and enhance positive outcomes. It also provides valuable insights that can be used to shape implementation strategies prior to evaluations..

It is used to continuously assess the progress made according to the target and objectives set at the planning stage in order improve the efficiency and effectiveness of a project.

As stated by Hunter (2009), monitoring aims to continuously assessing the project implementation in relation to the project plans and inform us how well our project is performing against the expected results. It will also provide regular feedback for an ongoing learning process and enable project staff to identify strengths and successes while at the same time increasing accountability with donors and other stakeholders and finally to take corrective actions when it is required.

2.1.3.1 Types of Monitoring in Monitoring and Evaluation

According to Danish Deming Group (2012), Soil and Water Affairs and Forestry Department of Republic of South Africa (2005), common types of monitoring are:

Process monitoring/ physical progress monitoring: It answers the questions like “What has been done so far, where, when and how has it been done?”. Data collected during the implementation stage will help us to know whether the project tasks and activities are leading towards the intended project results.

Technical monitoring: In this type of monitoring technical aspects of the project, their activities and strategy that is being used in the project implementation to establish whether it is achieving the required results will be assessed.

Assumption (Context) monitoring: In this type of monitoring factors which are external and has no control over the project will be measured since they determine the success and failure of the project.

Financial Monitoring: This kind of monitoring goes hand in hand with technical and process monitoring since it depends on activity. It is important for accountability and reporting purposes since it assess the project expenditures according to the budget.

Impact Monitoring: The purpose of this type of monitoring approach is to assess the lasting effects of a project on the intended group, referred to as impacts.

2.1.4 Project Evaluation

Evaluation is a thorough and impartial assessment of ongoing or completed activities to determine how well they are meeting their stated objectives and informing decision-making. Evaluation, like monitoring, they are utilized across various levels of activities, like in project works, programs, strategy, policies of organizations, theme and sectors. Even though the two are used in conjunction the key distinction between the two is that evaluation independently provides managers and staffs the results of assessments that aim to determine whether or not they are on track (UNDP, 2009). Depending on the light of the objectives formulated at the beginning of the project evaluation will deal with strategic issues such as project relevance, effectiveness, efficiency, impact and sustainability since it strives to assess the overall design, implementation and results of the completed tasks or duties.

An evaluation should provide information that is credible and useful, enabling the incorporation of lessons learned into the decision-making process of both recipients and donors (IFRC, 2011).

2.1.4.1 Types of Monitoring in Monitoring and Evaluation

According to the purpose and the users of the evaluation there are different types of evaluation categorized by different scholars. As demonstrated by (FAO, 2001), major types of evaluation based on timing are;

- **Midterm** – Type of evaluation used during project implementation. It is used to provide feedback to management to guide to the existing project.
- **Terminal** – used at the end of the implementation period and it is used to provide guidance for the planning of new projects.
- **Ex post** – used after several years after the completion of the project.

In accordance with IFRCs, (2011) the different types of evaluation are;

Depending on who conducts the evaluation

- **Internal or self-evaluations**

These types of evaluation are less expensive than external evaluations since they are conducted by those who are responsible to implement the project.

- **External or independent evaluations**

Evaluations of this kind are carried out by independent evaluators who possess technical expertise and are not members of the implementing team.

- **Participatory evaluations**

These evaluations are carried out by stakeholders especially with the beneficiaries and these can be empowering, building their capacity, creates sense of ownership and support.

- **Joint evaluations**

These kinds of evaluations are done through collaboration between multiple implementing partners. They serve to promote consensus building at various levels, establish credibility, and encourage joint support.

Depending on technicality or methodology

- **Real-time evaluations (RTEs)**

In these types of evaluations emphasis is given more to immediate feedback and lesson learning over impact evaluation and accountability in order to improve ongoing implementation.

- **Thematic evaluations**

These evaluations center around a single theme, such as gender or environment, and typically encompass multiple projects, programs, or the entire organization.

- **Meta-evaluations**

These evaluations measure the effectiveness of distributing and utilizing evaluations for organizational learning and change

- **Cluster/sector evaluations**

These types of evaluations are concerned with related activities or projects which are across sites and implemented by multiple organization.

- **Impact evaluations**

These evaluations focus on the impact of projects and are conducted at the end of the project, either as a final evaluation or an ex-post evaluation.

2.1.5 Monitoring and Evaluation (M&E)

According to (EMI, 2014), to support the implementation of programs or project and to get feedback for the design of new initiatives M&E system is an essential tool. Monitoring and evaluation (M&E) involves routinely collecting and using data to track progress or change over time, allowing stakeholders to assess the effectiveness of a policy or program and track the efficient use of resources (Frankel, 2007).

Even though there is a huge difference between those two important features of project management as mentioned in the above sections they are interdependent on each other. As maintained by (EMI, 2014), major points that show monitoring and evaluations relationship is interdependent are depicted as follows:

- Both monitoring and evaluation employ similar data collection and analysis system
- Indicators used for monitoring could be used in the range of information required for evaluation.

As demonstrated by Justine Hunter (2009, p.6-7), there are many reasons why we should undertake M&E, These are:

- To know whether our project meets its objectives (as outlined in the project proposal) and whether it is leading to the desired effects among its beneficiaries (our target group).
- Through data gathering, we generate detailed information about the project's progress and the results it has obtained.
- By doing M & E, we build greater transparency and accountability regarding the management of financial resources provided by donor agencies.
- We can find out if the project is running as initially planned.
- It will inform us about the strengths and weaknesses of our project implementation.

- We can establish if our project implementation has been weakened by external factors that are out of our control (e.g. social, economic or political developments).
- By learning lessons from mistakes we might have made, we will be empowered to improve our future project planning and implementation.

An organization with a clearly defined monitoring and evaluation plan ahead of the execution period is assured to tackle any challenges since it is going to be backed up by a clear measurable objective set of indicators, baseline data, mechanisms or procedures, well arranged data collection analysis and reporting method, stakeholder's involvement and issues related to accountability.

2.1.6 Performance indicators

According to NCCARF (2017), Indicators are things that we can measure and that helps us to determine whether we have achieved objectives for a specific program or project. They are the means to measure progress toward objectives when they are clearly defined. As indicated by Allen, Fenemor and D. Wood (2012, p.vi) Useful indicators have a number of characteristics. They should:

- Be directly relevant to the issue or problem in question
- Have a direct or proxy relationship to the attribute (value, threat, action) being assessed
- Complement other indicators to adequately characterize the system collectively
- Be able to be feasibly collected, analyzed and reported on in a cost-effective and timely way
- Be defensible and transparent to a range of audiences
- Have a direct use for decision making

These performance indicators are prepared during the preparation of adaptation plans in order to identify problems and to take corrective action in prior.

2.1.7 Best Monitoring and evaluation practice

The best practices that have been found to be effective in achieving monitoring and evaluation objectives are as follows:

2.1.7.1 Monitoring and evaluation plan

Planning for M&E must start at the time of project design, and they must be planned together (UNDP, 2009). As explained by University of London (2014) and as cited in FAO (2021) the M&E plan is used to systematically organize collection of performance information in order to process and analyze it on a regular basis to allow for real-time, evidence-based decision-making.

Monitoring and evaluation planning is so essential that it assures the program continuous improvement by being a tool that utilizes data and analysis method. In this process stakeholders shall participate in deciding the do's and don'ts and strategic and implementation plans shall be reviewed for it to be successful.

2.1.7.2 Logical Framework

Project M&E involves creating a framework that suits the context of the project in order for it to be successful. As stated by Department for International Development (2003), Logical Frameworks (usually referred to as 'log frames') are widely used by development organizations to help strengthen activity design, implementation and evaluation by identifying what is to be achieved, and to determine to what degree the planned activity fits into broader or higher-level strategies. It simply describes the steps through which we expect our project to achieve its objectives by answering questions like where and how we are going. Logical framework is carried out in consultation with key stakeholders in the project by making sure that our project plan contains all the necessary activities with sound assumptions and important indicators and risks measures inherent within the project to help us take control measures and appropriate corrective action.

2.1.7.3 Monitoring and evaluation budget

As Hunter (2009) stated since monitoring and evaluation are regarded as integral and indispensable elements of project implementation and the system itself can be time-consuming

and costly the planning team should feature it as a budget item in the project proposal. Even though some scholars argue M&E budget to be about 3 to 10 percent of the total budget (Sedrakian (2016):Kelly and Magongo, 2004), it shall be noted that the whole purpose of having it is to come up with budgets that will enhance the M&E practice to be more efficient and effective without actually affecting other plans.

2.1.7.4 Stakeholder involvement

Employing a participatory approach in monitoring and evaluation practice is really important that it empowers and creates sense of accountability within the stakeholders. All of the groups that have a role and an interest in the objectives and implementation of development activities are the stakeholders in the monitoring and evaluation process (UNDP, 1997). These stakeholders are the target groups, beneficiaries (could be institutions or individuals), program managers and staffs and resource providers, donors and external environment. Stake holder involvement will help to build the capacity of stakeholders to be part of important decisions which will help the project get back to the right track and leads to take corrective actions. Even though the level and timing of participation varies, issues of accountability will be addressed since sense of ownership and control will be created through time.

2.1.7.5 Expertise Assigned for Monitoring and Evaluation Activities

According to Ramesh, et al (2002), Human resources on the project should be given clear job allocation and designation by fitting their expertise.

While on the other hand another study stated that “Responsibility for M&E and M&E functions in an organizational structure does not necessarily require new staff appointments. Although in some cases, posts may be needed with full-time staff dedicated to M&E tasks (i.e., M&E officers, data clerks, and statisticians in an M&E unit), existing staff could also have M&E responsibilities assigned to them, in addition to their regular responsibilities”(Gorgens and Kusek, 2009. P66). According to the gaps identified during their performance period and to upgrade their current skill technical advice and other supports might be given for them to enhance and develop them. Oneway or another adequate skills, experience and knowledge can be acquired through practice and ample trainings (UNDP, 1998).

2.1.7.6 Data Collection and Time Interval

According to IOM (2021) there are two sources of data that can be drawn upon for monitoring and/or evaluation process, these are primary sources (interviews, surveys, focus group discussions and observations) and secondary sources (data from partners, donors or government). The availability of resources and also the relevance of these data collected will be influenced by their timing so there shall be a specification of a schedule for M&E reports to be written (Gyorkos, 2003).

2.1.7.7 Capture and Documentation of Lessons Learned

As a study stated, “lesson learned is an observation from project or program experience which can be translated into relevant, beneficial knowledge by establishing clear causal factors and effects” ILO (2014, p.2). These lessons should be shared with the implementing staff since it focuses on provision of either positive or negative insights on operational effectiveness and efficiency, impact on the achievement of outcomes, or influence on sustainability.

2.1.7.8 Dissemination of the Results

The aim of result dissemination is to share with others the knowledge that the evaluation has produced. There is a need to communicate evaluation results in a way that is credible and clear for particular audiences (Myers & Jacqueline, 2004).

Findings should be disseminated to the stakeholders by way of a report to stakeholders and implementing staff to improve on their implementation practices and strategies.

2.1.7.9 Policy guidelines for conducting monitoring and evaluation

According to IUCN (2014) M&E Policy aims to set out minimum requirements, principles to be respected, as well as roles and responsibilities and also it provide tools which are responsible to further guide and offer information. This collection of operational standards and rules are designed to achieve monitoring and evaluation goals within a set of established boundaries in order to maintain accountability and learning.

2.1.8 Monitoring and Evaluation challenges

It is unavoidable fact that monitoring and evaluation is one of an essential stage of the project management process which merely enables the project team to assess the impact of their programs and projects. Though there are some serious gaps and challenges faced while implementing the process.

From the point of view of Lahey (2015), some of the most common challenges faced during the monitoring and evaluation process at NGO's are:

Limited Resources: Having limited financial resources can lead to a lack of staff, equipment, and technology needed to collect and so to analyze data and implement M&E effectively.

Data Quality: due to a lack of trained staff, inadequate data collection tools, or challenges in accessing data sources NGOs may face challenges in collecting reliable and accurate data.

Accountability: M&E can help ensure accountability, but there may be challenges in meeting the diverse needs and expectations of stakeholders.

Limited Use of Evaluation Results: organizations may face challenges in using evaluation results effectively even when evaluation processes are successful, organizations may struggle to incorporate findings into decision-making processes or to communicate results to stakeholders.

On the other hand according to PATH (2017), there are several challenges facing monitoring and evaluation, including a lack of baseline data, budget constraints, limited time for evaluation, and insufficient political support. The report also provides practical, field-tested solutions to address these challenges.

As stated by Lahey (2015),serious gaps on the areas like logical framework, the theory of change and the M&E plan and clarity of performance indicators are some of the challenges faced in the monitoring and evaluation practice.

As indicated by Lola (2015), to address these challenges it requires adopting innovative approaches to M&E, such as using technology and stakeholder involvement data collection and analysis. It also requires a commitment to investing in M&E systems, building staff capacity, and fostering a culture of learning and continuous improvement.

2.2 Empirical Review on Monitoring and Evaluation

Some of the literatures related to the topic of Monitoring and evaluation practices and challenges in different organization and projects will be discussed in this section.

A case study conducted by Odhiambo (2000), on the challenges of monitoring and evaluating practices in Kenya. The study found that evaluation has not yet reached an acceptable level of operation. When evaluations are carried out, they tend to focus more on inputs and outputs rather than impacts. Additionally, there is a lack of professionalism among qualified practitioners due to the shortage of academically trained evaluators.

A study done by Chandurkar, and Dutt (2017), has shown that monitoring and assessment are crucial in development projects. The study aimed to illustrate the impact of monitoring and evaluation on development programs. One recommendation from the study was for project management to fully support and participates in monitoring and evaluation activities. This will enable them to make informed decisions.

A study conducted by Bernard(2015) to assess the influence of Monitoring and Evaluation (M&E) on project performance at African Virtual University (AVU), showed that monitoring and evaluation has a direct influence on project performance and that an M&E plan should be in place if a positive influence of M&E has to be seen.

On the other hand a research done on the role of monitoring and evaluation on performance of NGO projects in Kiambu County by Karanja and Dr. Yusuf (2018), shows that project goals and objectives were not clear to members as staff's project roles did not match their experience and qualifications in the organization. This show that organization's expertise coordinated skills, knowledge, and talents of project team members is important that it affects the effectiveness of the project performance.

The study that determined social drivers play a key role in enhancing knowledge management skills in project environments, based on case studies from the construction industry. This study was done by Harry et al (2003), on social practices and knowledge management in projects found that gaining and allocating knowledge is crucial. The study's main finding was that knowledge capture, transfer, and lessons learned during project preparation heavily rely on social

trends, practices, and processes. This highlights the importance of a community-based approach in knowledge allocation.

A research done by tegabrwork (2018), which conducted an evaluation of project monitoring and evaluation practices, including planning, implementation, and challenges on Commercial Bank of Ethiopia, shows there are generally good M&E practices, though there is a lack of a separate budget for monitoring and evaluation. During the M&E process, finance, activities, and schedule are reviewed at least once a month. The top five challenges in M&E include the absence of appropriate performance indicators, lack of expertise, inaccurate data collection, inadequate preparation for data collection, and failure to process and analyze data.

A study done in south Africa by Masuku (2015), on global overview of M&E from the ancient governance perspective that has been ignored by the modern government in the African context shows that lack of M&E approach for the local government in the rural municipalities requires the Participatory Monitoring and Evaluation (PM&E) approach to allow stakeholders and make an impact.

2.3 Conceptual Frame work

Conceptual frameworks are tools used for analysis, consisting of diagrams that illustrate the literature findings. They are utilized to guide this study in finding a solution to the problem at hand. Effective conceptual frameworks accurately capture real-world scenarios in a way that is easily retained and applicable.

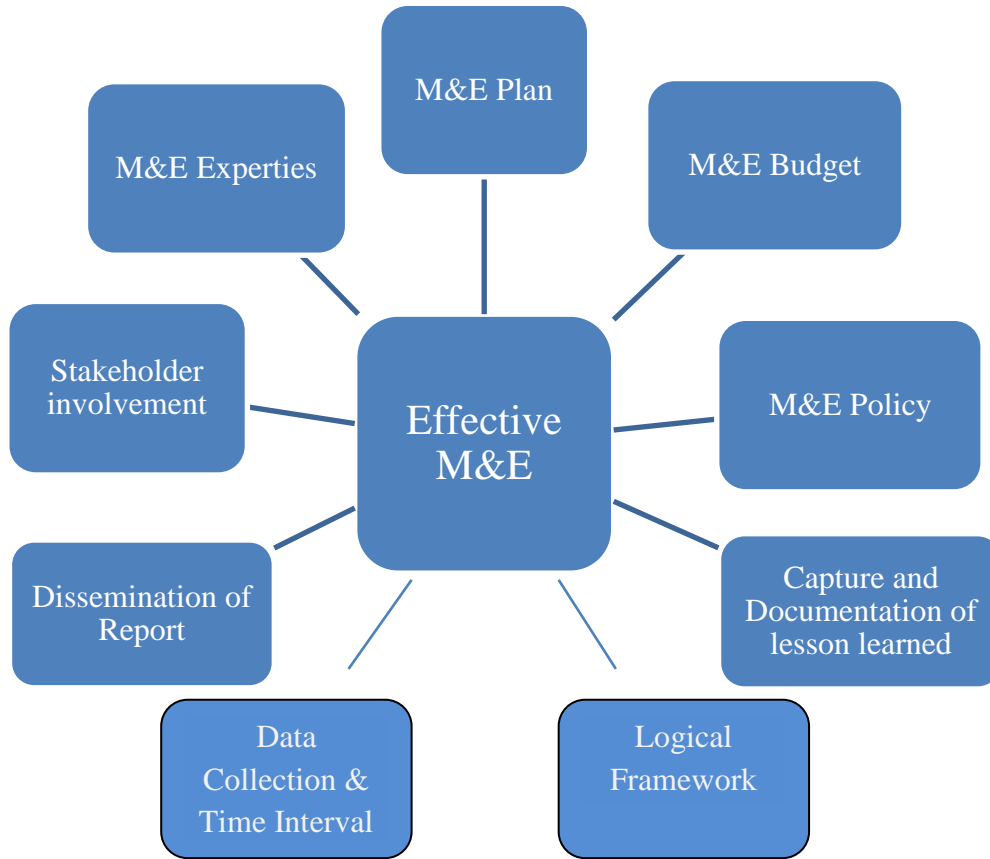


Figure 1 Conceptual Framework

Source: Own Survey 2023

Chapter Three

The Research Design, Methodology and Procedures

3. Introduction

This section explains the methodology used in the research. It provides details on the research design, target population, data sources, and collection methods. It also covers the validity and reliability tests, how the data was analyzed, and ethical considerations. The objective of the study is taken into account throughout this process.

3.1 Research Design and Approach

In this study descriptive research method is used because of the fact that it helps to express the problem as they are and it discuss the existing practices of monitoring and evaluation practice of WEDP in the case of Development Bank of Ethiopia.

As (Koh and Owen, 2000) stated problems can be resolved and practices can be improved by description method through observation analysis, and description. By the same token Best and Kahn (2006) describes descriptive methods as one of the research designs which helps to describe, record, analyze and interpret existing conditions that yield valid and reliable education research results. Having in mind that the study tried to justify the use of descriptive method by simply recording, analyzing and interpreting data collected to identify the stated problem and to suggest workable solutions to the responsible organ.

The study adopts phenomenological qualitative research approach since the aim is to describe the experience both in terms of what was experienced and how it was experienced. According to Tuffor (2017), it is a highly useful methodology in providing a rich and nuance insight into the experiences of research participants. It is also a futuristic research approach that adopts a flexible and versatile design to understand people's experiences.

3.2 Target Population

As defined by Cooper & Schindler (2008), a target population is the collection of elements about which by we wish to make some inferences. The method that is applied for this study is census method due to the small number of the population.

According to Australian Bureau of statistics (2020) census is simply a complete enumeration or a complete count that studies every unit, everyone or everything in a population. In that case all employees at the management level and expertise who are particularly working in the project team that have some knowledge, and experience about the project are utilized in order to get accurate and reliable information which are the basic sources for the analysis.

The targeted population for this study shall be employees that have a direct involvement on the project previously and those staffs who are currently working in the project team, which totally make up 12 in total. The individuals who are included are the director of the department, the head of the MSME division, the head of the finance team, the head of the project appraisal& designing team, the head of the operations team, team members and former members of the M&E team.

3.3 Data Source and Method of Collection

The study has attempted to find data using primary and secondary methods. The primary data was collected through interview questions and focused group discussions with the staffs and key decision makers. At the same time secondary sources of data was obtained from project status review report, manual and procedures, indicators, baselines, website, theoretical literatures, empirical studies and other relevant documents.

3.3.1 Interview

According to Creswell (2009) “in qualitative interviews, the researcher conducts face-to-face interviews with participants by telephone or engages in focus group interviews.” Based on this fact, semi structured interview was held with the management staffs. The major focus was to identify the availability and accessibility of M&E policy and plan, the availability of staffs with adequate knowledge and skills, the indicators, base lines, M&E budgets, dissemination of

information, challenges faced in the M&E practice and other important factors. The interview was open-ended and carried out in an informal style with an average length of 40minutes.

3.3.2 Focused Group Discussion

During the data collection process information that shows the insight and perceptions of the staff and information that needs more explanations were also identified and elaborated through collaborative discussions with the team that was formed for this purpose. Most of the questions raised were intended to find out the opinions of the staffs regarding the effectiveness of M&E practice in the project, the importance of M&E in playing a vital role to achieve the goals of the project and the alignment of M&E with its implementation strategy. On the other hand questions like impacts of policy issues and strategies, technical working groups, plans and guidelines, accountability and stakeholder participation on effective monitoring and evaluation will give more information on issues that were not included in the interview questions.

3.3.3 Documents Reviewed

Project status review report, contractual agreements, manual and procedures, indicators, baselines, records of minutes and other relevant resources were used to stress more on the key research question areas and to develop the study in a more structured way.

3.4 Methods of data analysis

As described by Creswell (2005), Data analysis is the process of cleaning and summarizing data in order to create an information which can be easily interpreted and conclusion will be drawn from. Due to the population size and the data collection methods selected by the researcher instead of using statistical techniques a descriptive analysis with an inductive approach was conducted in order to give the analysis structure and ordered meaning.

The collected data from the interview and the focused group discussions was divided into meaningful analytical themes or categories depending on their attributes and connection with each other in a way that they will address the objective of the study by answering the research questions.

3.5 Reliability and validity

3.5.1 Validity

In research, validity means that the method used accurately studies what was intended to be studied, as opposed to studying something else entirely (Gummesson, 2005). Before conducting the interview and the focused group discussion, the researcher ensured its validity by having it reviewed and commented on by friends, project personnel, and their advisor. Additionally, pilots were conducted to confirm its validity. The final version of the questions was used after incorporating all the comments and feedbacks obtained from different professionals.

3.5.2 Reliability

For the purpose of using the results in future research, they need to be both reliable and valid. Reliability means that a measure will produce consistent results, even when measured at different times and under the same conditions. For the sake of triangulation additional questions for the interview and focused group discussions were referred from similar papers done on M&E. On the other hand also cross checking of the secondary data sources were done to determine the consistency.

Chapter Four

Findings and Discussion

4. Introduction

In this chapter, the results of the data collected from the participants will be discussed. The participants were chosen based on their expertise and involvement in the project, as described in the research design and methodology chapter. We used standardized interview and focus group questions based on previous research to gather the data. The chapter will provide an analysis and interpretation of the data collected from the participants and other sources.

4.1 Organizational Facts

Regarding the questions rose in the interview and focus group discussions about the organization's encounter with M&E, the respondents agree that M&E is practiced at a bank level in all its mainstream projects.

The Development Bank of Ethiopia is a specialized financial institution established to promote the national development agenda through development finance and close technical support to viable projects from the government's priority areas by mobilizing funds from domestic and foreign sources while ensuring its sustainability. The interviewees mentioned that to achieve the organization's mission, in every directorate with manageable projects, Project financing, Lease financing, and External fund and credit management projects, there will be an operation, finance, and appraisal teams responsible for hosting the deliverables for every project. Rendering to the structure, each team has its team leader.

According to respondents, before this newly defined separate structure, only one dedicated team was responsible for monitoring and evaluating all projects. But due to the Lack of time and resources to conduct monitoring and evaluation for all the projects, which hindered the practice, a new structure was designed to resolve the problem. Following the new organizational structure, a new team, the Operations Team, became responsible for monitoring and evaluating projects within a division. The operation team is the one that is dedicated to monitoring and evaluating projects when the project design and appraisal are finalized and the implementation comes into operation. Hierarchically, On top of the teams, a division manager is responsible for

managing and following up the teams. Besides, the department directors can make decisions on the project's budget in consultation with relevant bodies such as financiers, who are responsible for reviewing the project's status through quarterly and monthly reports and setting direction for the remaining tasks. As the respondents explained, the aim of monitoring and evaluation for all the projects is to supervise and follow up on the project as per the plan, target, and appraisal documents to create a reliable and efficient service for hosting and delivering critical decisions internally for its clients and users. Additionally, this practice helps meet M&E requirements set by funders, while also promoting accountability and transparency to improve project effectiveness and efficiency.

According to OECD (2019), An M&E institutional framework consists of specific policy provisions like the institutional setup for M&E, which allocates responsibilities and resources to different institutional actors. Also, this policy defines courses of action for commissioning M&E exercises. As interviewees confirmed, although there is no organization-level M&E policy that guides projects implemented by the Bank, a manual and procedure is prepared for all projects that aim to provide specific standards, frameworks and business rules.

4.2 Monitoring and Evaluation Procedure, Manual and Plan

This section reveals the results of the inquiries aimed at assessing whether the respondents have access to and utilize the M&E procedure and plan.

In response to a question, *“Does the project have an M&E procedure? Is it workable, and has it been communicated with the staff?”* (See Annex 1): three (3) of the respondents agree that the project has a workable and implementable procedure which is communicated with the staff. As per the document analysis, we found out that the procedure defines responsibilities, eligibility and points about the implementation of the credit facility of the WEDP that are in line with all applicable World Bank (Bank) policies. However, the procedure was prepared together with other teams' procedures, which may not be a problem but could have been better if it had been prepared solely.

Regarding to the question, *“Is there a brief, written, and participatory M&E plan that guides project execution?”* (See Annex 1): three (4) the respondents agree that there is no M&E plan

prepared solely for the project, but the plan that is exclusively designed for WEDP will play a vital role in ensuring continuous improvement of the program by providing tools to use in data collection and analysis. The reason that the interviewees gave was due to the component structure type, which is access to finance, that only opens up the credit pipelines that the operational manual can implement without a doubt. Since it provides details related to project activities schedule, indicator measurement, data collection and how frequently data could be collected. In the interview with key informants, it was stated that the complete procedure permit the operation team to have a detailed knowledge of the project in the context of DBE, and to strengthen their understanding and their area of involvement. However, without a prior laid-out plan, the M&E will only be done at the project team's discretion. On the other hand, the team could not provide the necessary guidance as it had no strategy for adopting the M&E system and did not have the capacity or financial resources. Again the reason given for this was being the component that the bank implements is a line of credit that shows preparing the document wouldn't be a stringent donor requirement since the nature is primarily financial.

As it's checked from the documents, the project's M&E system has a clear conceptual framework that demonstrates the connection between inputs and outcomes. But these all are developed in the planning stage by the financier. DBE uses the last report outputs as a baseline for its reporting purposes.

4.3 Monitoring and Evaluation Expertise

The Women Entrepreneurship Credit Facility (WECF) will be implemented by a dedicated project management team (PMT) in DBE. As it is referred from the credit facility operation manual, the PMT will regularly report to the internal management staff, financiers and external stakeholders.

As it is depicted in the above the operation team, which was named as M&E team in the previous structure, is the team that takes control over the monitoring and evaluation practice of WEDP. The major activities of these team includes

- Receive and review the information of the PFI.

- Responsible to handle monthly PFIs report compilation and to prepare required monitoring and evaluations reports.
- Undertake monitoring, evaluation and follow-up activity.
- Serves as a point of contact.
- Visit and check the performances of PFI's at least twice a year and as required arrange for a site visit to the final beneficiaries, as deemed necessary.
- Make ex-post review on all PFI's Disbursements and check if it is according to the agreement. Limitation
- Document all follow-up reports and recommend on future performance improvements.

As it is referred from the respondents, there is a shortage of M&E experts who possess all the necessary skills. This issue shall be given a prompt response because it is essential to have experienced and knowledgeable staffs for an effective M&E system. The informants mentioned that even though there are limited trained M&E staffs, the project's monitoring and evaluation practices are still managed and controlled. However, the informants also emphasized that to achieve the project's objectives efficiently and effectively, the team must be trained to deploy the right people with the appropriate skills. Also, new competent staff should be attracted to join the team from internal or external sources.

4.4 Monitoring and Evaluation Budget

As it is emphasized by experts such as (Gyorkos, 2003; Mc Coy et al., 2005), to ensure that the monitoring and evaluation system is properly recognized in project management, it's important to set aside a budget specifically for it within the overall project budget. As per the respondents, the team needed a clear and separate financial provision for the monitoring and evaluation system. As the team confirmed, due to somehow available provisions, monitoring and evaluation activities were not forced to scale back on some of the work they were supposed to do. The informants also made it clear that the unavailability of separate allocation for M&E will have a consequence on the management of human, material and other means, which are necessary to carry out planned activities. For transparency reasons, the total budget shall be prepared for the identified means and then shared among the financing partners.

4.5 Monitoring and Evaluation Implementation and culture of the project

This section shows findings to the questions that sought to determine the tools and techniques used, stakeholder participation related and other essential features, which are parts and particles of the practice of M&E.

To effectively monitor and evaluate a project, certain skills are necessary. These skills include designing a log frame, setting qualitative and quantitative indicators, and creating data collection instruments such as questionnaires and focus discussion guides (Hughes, 2002: Gibbs et al., 2002).

4.5.1 Tools and Techniques

Referring to the responses to Question 7 of interview (See Annex 1) which was sought to determine M&E tools and techniques used so far in the M&E system of the project, all the respondents agree that the DBE wing that performs the first component uses supervision and follow up methods or the monitoring and evaluation purpose. As it is confirmed from the interview and focused group discussion the evaluation and monitoring practice help in acquiring sufficient data to be used to monitor the progress of the project, to identify problem and provide solution, to evaluate achievements and also to communicate information and results as a report to concerned organs.

As indicated by the respondents, types of monitoring that are briefed under the literature review are all used to monitor the project. The types are process or progress monitoring, technical monitoring, Assumption and impact monitoring. DBE will be responsible for monitoring the project's progress against the Project Development Indicators, which are developed and communicated by World Bank.

According to the templates prepared for reporting monthly progress by PFI's DBE will be able to track and monitor progress of the project in order to submit monthly reports for World Bank. On the other hand the quarterly report template contains quantitative performance indicators of the PFI's and a list with the name of the sub-borrowers, the WEDP membership number of the sub-borrowers, the amount given as sub-credit to the sub-borrower, the amount spent by the sub-

borrower, the balance left unspent, and the nature of expenditure incurred by the sub-borrower, which mainly helps the bank in providing important data for evaluation and project audit.

Based on these essential lists and reports collected from all the PFI's DBE will prepare and present summary report to the World Bank for documentation of disbursements. The purpose of this is to demonstrate accountability to both the government and financiers, while also eliminating any potential sources of corruption or misuse of funds. Regarding the accuracy of the MSE loan balance information supplied by the PFI, DBE will also refer the independent external auditors report with the information provided in order to determine the eligibility of the PFI for further loans. In this case there might be times where the team and the financiers decide not to select and finance the PFI that doesn't comply with the basic requirements. This will be identified later through the evaluation method that will base on the data collected during this whole monitoring process. These quarterly and monthly reporting mechanisms are used as an off sight follow up methods.

As an on sight follow up method on quarterly basis DBE operations team will have a field visit to collect data on the quantitative performance indicators of the PFI and also prepares a narrative on the key achievements and problems of the project, as well as on how PFIs are tackling overdue loans. On monthly basis also WEDP implementation committee, which is composed of key stakeholders, will have a visit once in a while to check the status of the project. As it is referred from the quarter filed visit reports some of the major objectives of the field visit are:

- To evaluate the overall practice of MFI'S and to know whether the loan has been disbursed to the beneficiaries or not.
- To understand and evaluate the business nature of the beneficiaries.
- To ensure that the disbursement has been properly utilized by the beneficiaries.
- To check whether the MFI's has produced a clear and acceptable procedure policy or not.
- To check the flow of the fund and also to identify problems and recommend best solutions.

Based on the document analysis, even though the scope is not broad and deep as it is held by the third component, the environmental impact assessment is carried out to evaluate and determine the possible positive or negative impacts of proposed subprojects in order to identify mitigation measures to be taken to prevent or minimize these negative impacts. In addition to that also DBE will carry out a comprehensive mid-term project review. As per the informants, DBE is currently practicing midterm evaluating method type. It was also stated that semiannually the DBE wing will have a mission trip with the financiers to visit the PFI'S and the beneficiaries. It is noted that this is a joint evaluation which is undertaken with the financiers' semiannually. The staff conducting the monitoring and evaluation (M&E) have not received any prior training. They are relying solely on their previous experience to carry out the process.

4.5.2 Stakeholder Participation

As it was justified in the focus group discussion and from observation of different secondary sources various stake holders are involved. The main stakeholders of DBE are the beneficiaries, PFI's, NBE and MoF. Communication through reports at the right time, coordination between implementing partners, direct communications with the beneficiaries are some of the ways that show how the DBE interacts with its own stakeholders. DBE will report and inform about project implementation progress through periodic reports to MoF and NBE. Through summary of the reports also DBE and PFIs will also be communicated monthly, quarterly and annually.

Beneficiaries play their role in preparing and furnishing records and documents on how they carry out their Sub-projects with due diligence and efficiency in accordance with economic and environmental friendly way and also financial statements to the World Bank and the operations team as per their request. Though it was observed that there is a good attachment with the beneficiaries through the reports and filed visit, still further communications with consistent manner in deepened level needs more attention.

4.5.3 Logical Framework

DBE uses a template that merely resembles logical frame work, for monitoring the project's progress against the Project Development Indicators for the WECF. The template includes indicators, unit of measures, baseline, target values and frequency. To monitor the project against agreed Project Development Indicators, DBE will prepare and submit to the World Bank monthly and quarterly reports using the framework that is developed by World Bank for this purpose.

4.5.4 Dissemination of Report

As the respondents stated the team had more than one mode of disseminating ways to their findings. The first one is to share the results by providing monthly and quarterly reports to the financial backer and relevant government organs. Currently, there are no established procedures or systems for disseminating information to recipients and interested parties of the DBE, aside from sending formal letters and reports. Though a lot of emphasis is given to the financiers at the expense of the beneficiaries on DBE side, basic information and findings which are supposed to inform and benefit the public are released in the World Bank website so that anyone could access it.

4.6 M&E Implementation Challenges Experienced

In this section, the results of the questions found that aimed at determining the factors or the problems that influence the proper implementation of monitoring and evaluation in the project and challenges were faced by the project due to inadequate monitoring and evaluation practices. The informants confirmed that in the eyes of the practitioners this project is successful since it accomplished major milestones by carrying out activities and tasks in the international standard way, though there are factors that may lead to challenges which hinder it from being fully accomplished.

The first problem or factor that influences the proper implementation of M&E is irregularity and inadequate reporting by the PFI's. There is a believe that this problem might have occurred on some of the PFI's because of commitments and ability to cope with the changing environment. This case intensively affects not only the M&E practice but the whole project

since it will result in fund utilization lag.

The second problem is related to Human capital. The experiences of the employees who have participated in the past and who are currently working in the team have a significant effect and influence in the adoption of M&E. As it is explained due to transfers and turnover there is inadequate experienced personnel in the team. There is also a gap in provision of specific short term and long term trainings on the adoption of M&E methods and techniques. In one way this leads to M&E budgets which enable the M&E staff to have sufficient training to be well conversant with the concept of M&E.

The third problem is unavailability of separate budget for M&E. It is evident that there is no allocated optimum budget for adoption of monitoring and evaluation system. This may result a risk of being missed to some tasks, lag in result reporting period and also lack of commitment to efficiently and effectively implement monitoring and evaluation.

The fourth factor is Poor filing and data management system by the PFIs. This problem shall be given a due attention since it will greatly affect the reliability and validity of reports that are going to be generated from them.

The fifth issue is the lack of specific strategies for implementing evaluation and monitoring practices for the project. This makes it challenging to effectively monitor and evaluate the project's progress.

For the past two years, there has been a security issue that has affected MFIs in the northern region, which is the sixth problem. This external factor has made it impossible for the MFIs to disburse and collect loans according to their plans. As a result, the operations team has not been able to conduct follow-up reports and field visits as they usually do, as explained by the interviewees.

4.7 Recommendations

This section discusses several key points provided by the respondents for the efficient implementation of the M&E process.

As it is noted well-built database system, which efficiently stores and manages project data, should be the team's primary focus since critical decisions are made according to them. Data from the PFIs, reports from the follow up visits and other important information shall be constructed in a more structured and modernized way. The respondents suggested that adopting and utilizing a database to track changes over time and locations would make decision-making and reporting easier.

It was also believed that to ensure successful routine monitoring and evaluation assignments, the operation team is expected to utilize clear, updated, and effective implementation tools and techniques. Additionally, it was suggested that the staff's human capacity shall be expanded through both an increase in numbers and facilitated capacity building sessions. Based on the respondents' suggestions, it is important to prioritize the monitoring and evaluation budget. Without a separate budget, there may be barriers to efficiently implementing the process.

Chapter Five

Summary, Conclusion and recommendation

5 Introduction

This chapter presents summary, conclusion and recommendation of the study. Conclusion of the study of the finding, which is obtained while answering the research question, is presented, then based on the findings it was reached, recommendation is proposed.

5.1 Summary

The overall objective of the study was to assess the monitoring and evaluation practice of women Entrepreneurship Development Project (WEDP) the case of Development Bank of Ethiopia. Therefore, based on the analysis, the following significant findings were discovered.

- Based on the findings of the research study, regarding the presence of M&E practice in the organization and the extent to which it is practiced; the organization practices M&E at the bank level in all its projects in order to meet their objectives.
- There is no organization-level M&E policy that guides projects implemented by the Bank. There is a manual and procedure prepared for all projects that aim to provide specific standards, frameworks and business rules, which takes the place of it.
- The project has a workable and applicable procedure which is communicated to the staff. This procedure defines the responsibilities, eligibility and implementation issues of the WEDP credit facility that are consistent with all applicable World Bank (Bank) policy.
- Though there is no M&E plan prepared solely for the project, action plans that are exclusively prepared for WEDP will play a role in ensuring the continued improvement of the program by providing tools and methods to use in data collection and analysis.
- The M&E system of the project has clearly established a conceptual framework that shows how inputs are ultimately linked to outcomes and impacts. So, DBE uses the results of the latest report as a foundation for reporting purpose.

- The operations team, which was appointed as an M&E team in the current structure, is the team taking control of the WEDP monitoring and evaluation practice. The practice of monitoring and evaluating the project activities by this team is effectively managed and controlled.
- The team did not have a clear, separate financial arrangement for the M&E system.
- The DBE wing performing the first component uses process or progress monitoring, technical monitoring, Assumption and impacts monitoring types of monitoring.
- Midterm evaluation, a joint evaluation with donors every six months and impact evaluations are conducted from the types of evaluation.
- As per the informants DBE collects and examines data on a monthly, quarterly and semi-annual basis, in order to assess its success. They conduct the process from previous experience only.
- DBE maintains communication with its stakeholders through multiple channels, including regular reports, collaboration with implementing partners, and direct interaction with beneficiaries.
- Irregularity and inadequate reporting by the PFI's, unavailability of separate budget for M&E, Poor filing and data management system by the PFIs, problems related to Human capital and security issues are some of the obstacles faced.

5.2 Conclusion

After analyzing the data and summarizing the key findings, conclusions that align with our research objectives and questions are drawn as follows.

- Although there is no organization-level M&E policy that guides projects implemented by the Bank, there is a manual and procedure prepared for all projects that aim to provide specific standards, frameworks and business rules. However, the procedure prepared solely wouldn't play the role of the policy.
- However, the procedure, which was prepared to define implementation issues of the credit facility, is prepared together with other teams' procedures, which may not be a problem but could have been better if it was prepared solely.
- Action plans are important for program improvement, but preparing an M&E plan is crucial and cannot be avoided.

- DBE follows a logical framework template that includes indicators, units of measure, baseline, target values, and frequency. This template is used to prepare and submit monthly and quarterly reports to the World Bank.
- The M&E system of the project has clearly established a conceptual framework that shows how inputs are ultimately linked to outcomes and impacts, which is a good thing for the project.
- Although the practice of monitoring and evaluating the project activities is effectively managed and controlled, trained M&E personnel are limited. In the team there are not enough M&E experts with certain skills in the field, but not all.
- The study revealed that even though it seems like monitoring and evaluation activities were not forced to reduce the work they were intended to carry out due to some arrangements, unavailability of separate allocation for M&E will have a consequence on the management of human, material and other means, which are necessary to carry out planned activities in the system.
- Based on the analysis DBE uses process or progress, technical, Assumption and impacts monitoring. By the same token Midterm, a joint evaluation with donors every six months and impact evaluations are used from. However, the third component performer conducts a more thorough impact evaluation compared to DBE, which only focuses on the financial aspects.
- DBE communicates through reports with partners or financiers, and direct engagement with beneficiaries. However, there seems to be more emphasis on sharing information with financiers than with recipients, but published information can be found on the World Bank website.
- Irregularity and inadequate reporting by the PFI's, unavailability of separate budget for M&E, Poor filing and data management system by the PFIs, problems related to Human capital and security issues are some of the obstacles faced

5.3 Recommendation

The recommendations below were made based on the research objective and questions, as well as the summary of major findings and conclusions.

- DBE should establish a monitoring and evaluation Policy at organization level in order to have an effective M&E system.
- To ensure effective monitoring and evaluation (M&E), DBE needs to enhance the capacity of the staff that undertakes the M&E tasks in the project. This can be achieved by providing ongoing training to its members. DBE should also allocate adequate time and resources for M&E preparation and implementation by acquiring new staffs.
- For organizations to realize the benefits of M&E practices, it is important to allocate adequate funds and hire enough M&E experts. The expenses incurred in implementing M&E are future investment for the organization and specifically for the project.
- To have an effective monitoring and evaluation (M&E) system, it is important for DBE to create a project-level plan for monitoring and evaluation.
- To facilitate easier and modernized decision making it is advisable to implement a more advanced database system.
- Providing detailed updates and review sessions shall be made to ensure PFIs are informed and up-to-date on reporting procedures.

5.4 Suggestion for further study

The research study focused only on evaluating the M&E practice of WEDP in the Development Bank of Ethiopia. More research is needed to assess the M&E practice across all components implemented by various organizations involved in WEDP.

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APPENDIX I
Addis Ababa University
School of Commerce, MA in Project Management

Dear Participants,

I am a post-graduate student at Addis Ababa University, School of Commerce, in the field of Project Management. The purpose of this interview is to collect data for the study on **Assessment of Monitoring and Evaluation Practice of Women Entrepreneurship Development Project (WEDP): The case of Development Bank of Ethiopia** for partial fulfillment of a Masters of Art in project Management. Believing that your experience and knowledge in the project will contribute vastly to the quality of the findings of this study, I would like to kindly request you to have a short interview which will be kept confidentially and exclusively used for the study purpose. For this reason, the respondents' names and specific positions are not registered, written, or disclosed to others in any way. I would like to express my heartfelt thanks in advance for taking part in this endeavor.

Best Regards,

MahletYared

Semi-structured interview

1. Is M&E practiced in your organization? What was the reason to adopt, and to what extent does your organization apply the M&E system?
2. Does the organization have an M&E policy? Is it workable, and has it been communicated with the staff?
3. Does the project have an M&E procedure? Is it workable, and has it been communicated with the staff?
4. Is there a brief, written, and participatory M&E plan that guides project execution?
5. Do you think the M&E staffs for the project have the necessary skills and knowledge for monitoring and evaluating the project?
6. Does the project have a fund or a budget allocated separately for M&E?
7. What M&E tools and techniques did you know about or have you used so far in your M&E system?
8. What are the baselines for the project? Are they established by professionals?
9. How and in what interval are monitoring and evaluation conducted in the project?
10. Is there any framework and documentation that the concerned organ uses for the monitoring and evaluation process? Are they easily accessible and disseminated to the concerned organs and the public?
11. What are the problems or factors that influence the proper implementation of monitoring and evaluation in the project?
12. What challenges were faced by the project due to inadequate monitoring and evaluation practices?
13. What recommendation would you give for what should be done to improve the M&E practice of WEDP?

APPENDIX II
Addis Ababa University
School of Commerce, MA in Project Management

Dear Participants,

I am a post-graduate student of Addis Ababa University, School of commerce, in the field of Project Management. The purpose of this focused group discussion is to collect data for the study on **Assessment of Monitoring and Evaluation Practice of Women Entrepreneurship Development Project (WEDP): The case of Development Bank of Ethiopia** for partial fulfillment of Masters of Art in project Management. Believing that your experience and knowledge in the project will contribute vastly to the quality of the findings of this study, I would like to kindly request you to have focused group discussion which will be kept confidentially and exclusively used for the study purpose. For this reason, the respondents' names and specific positions are not registered, written, or disclosed to others in any way. I would like to express my heartfelt thanks in advance for taking part in this endeavor.

Best Regards,

MahletYared

Focused group discussion points

1. What is your opinion on the importance of M&E in playing a vital role in achieving the goals of the project?
2. Does the M&E occur in line with the M&E implementation strategies and progress of the project?
3. What do you think about the impacts of policy issues and strategies, technical working groups, plans and guidelines, accountability and stakeholder participation on effective monitoring and evaluation?
4. Do you feel the effectiveness of the M&E practice or you think it is a cost to the project?
5. What challenges did the team experience while implementing monitoring and evaluation of the project?