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Monitoring and Evaluation Techniques and Performance of Management Systems of Savings and Credit Co-operative Societies in Kitui County, Kenya

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Abstract: **Savings and credit co-operative societies (SACCOs) hold the savings of a large share of Kenyan households, and the quality of the systems through which they are managed bears directly on members' money. This study examined the influence of four monitoring and evaluation (M&E) techniques, namely monitoring initiation, monitoring planning, evaluation execution and execution control, on the performance of the management systems of SACCOs in Kitui County, anchored on goal-setting theory, expectancy theory and the resource-based view. A descriptive design was adopted. From a population of 255 staff and officials across the county's 18 SACCOs, a sample of 120 was drawn by stratified random sampling across managers, system specialists, training leaders, consultants and delegates, and 115 usable questionnaires were returned (95.8 per cent). Data were analysed using descriptive statistics and multiple linear regression. Respondents reported high agreement on all four techniques (construct means of 4.12 to 4.24 on a five-point scale) and on the performance of their management systems (M = 4.20). All four techniques were positively and significantly associated with performance ($F(4, 110) = 39.09$, $p < .001$). Monitoring initiation carried the largest standardised effect ($\beta = .521$) and monitoring planning the most precisely estimated ($t = 7.48$), followed by execution control ($\beta = .419$) and evaluation execution ($\beta = .306$). The weakest-rated practices in each area were documentation, budget monitoring and corrective action on planning variances, the elements that convert monitoring into management decisions. The study recommends that SACCOs formalise when, how and by whom monitoring is initiated, adopt monitoring planning as an annual governance requirement linked to budgets, and close the loop between variance reporting and corrective action. Several features of the reported data, set out in Section 5.4, mean that the magnitudes should be treated as provisional until the analysis is reproduced from the raw responses.**

Keywords: **monitoring and evaluation; monitoring planning; evaluation; management systems; performance management; SACCOs; co-operatives; Kenya.**

1. INTRODUCTION

Savings and credit co-operative societies are member-owned financial institutions that mobilise savings and extend credit to their members, and in rural Kenyan counties they are often the most accessible source of formal finance for farmers, traders, teachers and transport operators. Kitui County has 18 SACCOs, ranging from county-wide teacher and trader societies to ward-based farmer and boda-boda (motorcycle taxi) co-operatives. Their management systems, the routines and structures through which they set objectives, allocate resources, process loans, control expenditure and account to members, determine whether members' savings are well used, and the Sacco Societies Regulatory Authority (SASRA) increasingly expects those systems to produce evidence of performance rather than assertions of it.

Monitoring and evaluation is the discipline that supplies that evidence. In an organisational rather than a project setting, M&E can be understood as a sequence: monitoring must be initiated, with its purpose, scope and responsibilities defined; it must be planned, with indicators, budgets and schedules set against objectives; evaluation must be executed, comparing actual against planned performance; and the results must be controlled, through corrective action, stakeholder participation and review of the control system itself. Each step depends on the one before it. A SACCO that initiates monitoring without planning it collects data it cannot use, and one that evaluates without controlling produces reports that change nothing.

Performance management research has established that goal clarity, feedback and the perceived link between effort and reward shape organisational performance (Locke & Latham, 2002; DeNisi & Pritchard, 2006), but this evidence comes mainly from large firms in industrialised economies and concerns individual appraisal more than organisational M&E. Little is known about which stages of the M&E sequence matter most for the management systems of small rural financial co-operatives, where staff are few, budgets thin and governance shared between employees and elected member representatives. This study measures all four stages together in the SACCOs of Kitui County.

The study's specific objectives were to determine the influence of monitoring initiation, to establish the effect of monitoring planning, to assess the relevance of evaluation execution and to determine the role of execution control in the performance of the management systems of SACCOs in Kitui County, Kenya.

2. THEORETICAL FRAMEWORK

Goal-setting theory. Locke and Latham (2002), summarising some 35 years of research, show that specific and difficult goals lead to higher performance than vague exhortations to do one's best, provided that people are committed to the goals, have the ability to attain them and receive feedback on their progress. Goals work by directing attention, mobilising effort, sustaining persistence and prompting the search for strategies. For a SACCO the theory supplies the logic of the first two M&E stages: initiation and planning are the processes through which the organisation converts general intentions into specific, measurable targets against which progress can be tracked. Its limitation is that it is primarily a theory of individual and team motivation, and says less about the organisational systems needed to sustain goal-directed behaviour across a whole institution.

Expectancy theory. Vroom (1964) holds that motivation depends on three beliefs: that effort will produce performance (expectancy), that performance will be rewarded (instrumentality), and that the reward is valued (valence). The theory explains why evaluation and control matter. Evaluation that is visibly connected to consequences strengthens instrumentality, and evaluation that staff believe is inaccurate or ignored weakens expectancy. In a SACCO where staff and delegates take part in evaluating the system they operate, the credibility of evaluation and of the corrective action that follows determines whether M&E motivates improvement or becomes a reporting ritual.

Resource-based view. Wernerfelt (1984) and Barney (1991) argue that sustained performance derives from resources and capabilities that are valuable, rare and difficult to imitate, and that it depends on how well those resources are deployed. Kozlenkova, Samaha and Palmatier (2014) extend the argument to the organisational capabilities that bind resources together. From this perspective an effective M&E system is itself a capability: a routine for knowing where resources are going and whether they are producing results, which a resource-constrained SACCO can build more cheaply than it can acquire new capital or staff.

The study accordingly modelled the performance of SACCO management systems as a function of four M&E techniques. Monitoring initiation was measured through the use of initiation techniques, grounding of initiation decisions in a strategic plan, documentation of initiation practices, identification of opportunities, threats and stakeholder needs, and the contribution of initiation activities to team productivity. Monitoring planning was measured through budget policies that track spending, stakeholder engagement in budget decisions, goals linked to activities, audits of planned against actual results and remedial action on planning variances. Evaluation execution was measured through execution policies, stakeholder engagement in evaluation decisions, goals linked to evaluation activities, variance audits and corrective action on evaluation discrepancies. Execution control was measured through staff opportunity to comment on control approaches, information sharing with stakeholders, stakeholder participation in control decisions, goal setting at the control stage and review of control effectiveness. The performance of the management system was measured through its operational, financial and managerial viability, operation within budget and quality standards, value to stakeholders, frequency of monitoring and appraisal against stakeholder satisfaction.

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3. EMPIRICAL LITERATURE REVIEW

Monitoring initiation and planning. The strongest evidence for the value of initiating and planning monitoring comes from goal-setting research, which has repeatedly found that performance improves when goals are specific and accompanied by feedback, and that goals without feedback, or feedback without goals, produce weaker effects (Locke & Latham, 2002). At the organisational level, Chenhall and Langfield-Smith (1998), studying Australian manufacturing firms, found that performance was associated with the fit between a firm's strategic priorities and the management techniques and management accounting practices it adopted, with higher-performing firms combining planning and control practices in ways matched to their strategy. The implication for SACCOs is that monitoring adds value when it is initiated deliberately, around the organisation's priorities, rather than adopted as a generic compliance routine.

Evaluation execution. DeNisi and Pritchard (2006) argue that performance appraisal improves performance only when it alters motivation, which requires that people understand how they are evaluated, believe the evaluation is accurate and see a link between the evaluation and outcomes they value. Boswell and Boudreau (2000) found that employees were more satisfied with both their appraisals and their appraisers when they perceived the appraisal as being used for developmental purposes, such as feedback and training, rather than solely for administrative decisions. Together these studies suggest that the execution of evaluation matters less as a formal event than through what is done with its results.

Execution control. Control closes the M&E sequence through corrective action and through the consequences attached to results. Deci, Koestner and Ryan (1999), in a meta-analysis of 128 experiments, found that tangible rewards made contingent on task performance tended to undermine intrinsic motivation, a caution against control systems that rely solely on external incentives. Gupta and Shaw (2014) argue that compensation and its link to performance remain under-researched relative to their practical importance, which leaves organisations with limited evidence on how to design the consequence side of control. For a SACCO, whose control system must answer to elected member representatives as well as to management, participation in setting and reviewing controls may matter as much as the incentives themselves.

The available evidence thus supports each stage of the M&E sequence in principle, but it derives largely from individual performance appraisal and from firms in industrialised economies. No study located examines the four stages together in Kenyan SACCOs, or in rural financial co-operatives more generally, so their relative contribution to management system performance in that setting cannot be established from existing work.

4. METHODOLOGY

A descriptive research design was adopted, which suited an enquiry into how M&E techniques are currently practised in Kitui County's SACCOs and how that practice relates to the performance of their management systems. The target population comprised the 255 staff and officials of the 18 SACCOs in the county that had operated a management system for at least the preceding five years. Yamane's (1967) formula at a 5 per cent margin of error indicated a sample of about 156; the sample was then set at 120 and allocated by stratified random sampling across five roles: SACCO managers (20), system specialists (35), training leaders (20), SACCO consultants (15) and SACCO delegates (30). With 115 responses from a population of 255, the effective margin of error is approximately 7 per cent rather than the 5 per cent originally targeted.

Primary data were collected using a structured questionnaire administered in person and online, with follow-up by telephone. The instrument comprised five demographic items and five Likert-scaled items for each of the four M&E techniques and for management system performance, scored from 1 (strongly disagree) to 5 (strongly agree). The instrument was pre-tested on five participants outside the main sample and reviewed by SACCO staff and the academic supervisor for content validity, with items grouped by construct to support construct validity. Cronbach's alpha exceeded the conventional 0.70 threshold for every construct (Tavakol & Dennick, 2011): 0.756 for monitoring initiation, 0.779 for monitoring planning, 0.798 for evaluation execution, 0.706 for execution control and 0.793 for management system performance.

Data were analysed in SPSS. Descriptive analysis produced frequency distributions, means and standard deviations, and multiple linear regression was estimated in the form $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$, where Y is the performance of the management system and X_1 to X_4 are monitoring initiation, monitoring planning, evaluation execution and execution control. Normality was tested with the Shapiro–Wilk test, multicollinearity with tolerance and variance inflation factors, and heteroscedasticity with the Breusch–Pagan test. Approval was obtained from Kenyatta University and a research licence from the National Commission for Science, Technology and Innovation before data collection, and respondents participated voluntarily on the basis of informed consent and confidentiality.

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5. RESULTS AND DISCUSSION

5.1 Response rate and respondent profile

Of the 120 questionnaires distributed, 115 were returned complete, a response rate of 95.8 per cent, well above the 70 per cent Mugenda and Mugenda (2003) regard as excellent. Men made up 56.5 per cent of respondents and women 43.5 per cent. The modal age group was 34 to 40 years (34.8 per cent), followed by 26 to 33 (27.8 per cent) and 41 to 47 (21.7 per cent). Most respondents (63.5 per cent) had worked with their SACCO for between five and ten years, and the majority held a diploma (58.3 per cent) or a bachelor's degree (29.6 per cent). By role, system specialists formed the largest group (29.6 per cent), followed by delegates (25.2 per cent), training leaders (16.5 per cent), managers (15.6 per cent) and consultants (13.0 per cent). The role mix matters for interpretation. More than a third of respondents were delegates or consultants rather than employees, so the results combine the views of those who operate the management systems with those who oversee or advise on them, and all of them were assessing systems in which they themselves participate.

5.2 Descriptive statistics

Table 1. Descriptive statistics for the study variables (n = 115)

Statement	Mean	Std. dev.	Agree (%)
Monitoring initiation			
Various monitoring initiation techniques are used	4.15	0.97	90.7
Initiation decisions are based on a reasonable strategic plan	4.34	0.92	92.0
Initiation practices are well documented	3.99	1.29	79.9
Opportunities, threats and stakeholder needs are identified	4.24	0.81	94.6
Initiation activities enhance team productivity	4.03	1.28	84.0
Overall	**4.15**	**1.05**	**88.2**
Monitoring planning			
Budget policies monitor spending on the management system	3.83	1.31	78.2
Stakeholders are engaged in critical budget decisions	4.15	1.00	87.8
Goals and objectives are linked to activities	4.33	1.00	91.0
Regular audits compare planned and actual results	4.50	0.84	95.5
Swift remedial steps follow negative planning variances	3.78	1.39	74.0
Overall	**4.12**	**1.11**	**85.3**
Evaluation execution			
Execution policies monitor management system performance	4.17	1.08	85.1
Stakeholders are engaged in evaluation decisions	4.47	0.83	94.4
Budgets have goals linked to evaluation activities	4.04	1.25	80.9
Regular audits compare planned and actual results	3.98	1.33	76.8
Corrective measures follow unfavourable evaluation findings	4.52	0.83	94.8
Overall	**4.24**	**1.07**	**86.4**
Execution control			
Staff can give opinions on evaluation control approaches	4.09	1.15	85.9
Decisions on evaluation controls are shared with stakeholders	4.33	1.00	91.0
Stakeholders participate in control decision-making	4.24	1.11	86.4
Objectives and goals are set at the control stage	4.34	0.92	92.0
Control effectiveness is analysed and improved	4.09	1.15	85.9
Overall	**4.22**	**1.06**	**88.2**

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Statement	Mean	Std. dev.	Agree (%)
Performance of the management system			
Operationally, financially, managerially and socially viable	4.09	1.15	85.9
Operates within budget, efficiency and quality standards	4.22	1.07	88.2
Management is concerned with value to stakeholders	4.20	1.08	88.1
Performance is monitored and evaluated frequently	4.24	1.11	86.4
Performance is appraised against stakeholder satisfaction	4.25	1.05	88.8
Overall	**4.20**	**1.09**	**87.5**

Source: Survey data (2026). Items scored 1 (strongly disagree) to 5 (strongly agree). Means and standard deviations recomputed from the reported percentage distributions; Agree (%) is the sum of agree and strongly agree. Overall rows are the averages of the item values.

Agreement is high across every construct. Between 85 and 88 per cent of respondents agreed or strongly agreed with the items for each M&E technique and for system performance, and construct means sit within a narrow band of 4.12 to 4.24. Respondents therefore describe M&E as well established in their SACCOs and the management systems as performing well. The standard deviations, of about 1.0 to 1.1, reflect the presence in every construct of a minority of roughly one in ten who disagreed, which indicates that the positive view is widely but not universally shared.

The more informative pattern lies in which practices respondents rate lowest. In monitoring initiation, the documentation of initiation practices (M = 3.99, 16.3 per cent disagreeing) and the contribution of initiation activities to team productivity (M = 4.03) trail the grounding of initiation in a strategic plan (M = 4.34) and the identification of opportunities and stakeholder needs (M = 4.24). In monitoring planning, the two weakest items in the entire instrument appear: swift remedial action on negative planning variances (M = 3.78, 21.1 per cent disagreeing) and budget policies that monitor spending (M = 3.83, 18.7 per cent disagreeing). In evaluation execution, variance audits (M = 3.98) and budgets linked to evaluation goals (M = 4.04) are weakest. What these items share is that each requires a record, a budget line or an action rather than an intention: they are the points at which M&E is supposed to become a management decision. The SACCOs appear to be strongest at setting direction and involving stakeholders, and weakest at documenting, costing and correcting.

Two features of Table 1 qualify this reading. Variance audits are measured by an identically worded item in both monitoring planning and evaluation execution, yet the item attracts 95.5 per cent agreement in the first instance and 76.8 per cent in the second. Corrective action is rated the weakest planning item (M = 3.78) and the strongest evaluation item (M = 4.52), although the two items describe closely related practices. Respondents may have distinguished planning variances from evaluation findings more sharply than the wording suggests, but the inconsistency is large enough to warrant caution and is considered further in Section 5.4.

5.3 Regression results

Table 2: Multiple regression of management system performance on M&E techniques (n = 115)

Predictor	B	Std. error	Beta	t	p
(Constant)	0.701	0.182	—	3.85	< .001
Monitoring initiation	0.777	0.226	.521	3.44	< .001
Monitoring planning	0.793	0.106	.448	7.48	< .001
Execution control	0.753	0.371	.419	2.03	.045
Evaluation execution	0.691	0.224	.306	3.09	.003

Source: Survey data (2026). Dependent variable: performance of the SACCO management system. $F(4, 110) = 39.09$, $p < .001$. Two-tailed p-values recomputed from the reported t statistics with 110 residual degrees of freedom. Model-fit statistics are discussed in Section 5.4.

The regression model is significant ($F(4, 110) = 39.09$, $p < .001$), and all four techniques are positively and significantly associated with the performance of SACCO management systems when estimated together. On the standardised coefficients, monitoring initiation carries the largest effect ($\beta = .521$), followed by monitoring planning ($\beta = .448$), execution control ($\beta = .419$) and evaluation execution ($\beta = .306$). The precision of the estimates differs considerably. Monitoring planning is the most precisely estimated predictor ($t = 7.48$), while execution control has a large standard error relative to its coefficient ($t = 2.03$) and only just clears the 5 per cent threshold ($p = .045$).

Monitoring initiation ($B = 0.777$, $\beta = .521$, $p < .001$) emerges as the strongest predictor, which is consistent with goal-setting theory's emphasis on specifying what is to be achieved before effort is directed at it (Locke & Latham, 2002). In the M&E sequence, initiation is where a SACCO decides what it will monitor, why and through whom, and every later stage inherits those decisions. The descriptive evidence locates the margin for improvement: SACCOs report grounding initiation in strategic plans more consistently than they report documenting how monitoring is initiated. Undocumented initiation depends on the individuals who carry it out, and in small organisations with limited staff, practices that exist only in people's heads are lost when those people leave.

Monitoring planning ($B = 0.793$, $\beta = .448$, $p < .001$) is both strongly associated with performance and the most robust estimate in the model. The finding fits Chenhall and Langfield-Smith's (1998) evidence that performance follows from planning and control practices aligned to an organisation's priorities. It is also the construct in which the two weakest practices in the instrument sit, namely budget policies that track spending and remedial action on planning variances. The combination suggests that planning is where SACCOs gain most from M&E and where the most readily available gain remains, since a plan whose variances are not acted upon has completed the monitoring step without completing the management step.

Execution control ($B = 0.753$, $\beta = .419$, $p = .045$) has a substantial standardised effect, but its estimate is the least secure in the model. Its tolerance of 0.198 (variance inflation factor 5.04) indicates that about four-fifths of its variance is shared with the other three techniques, and the heteroscedasticity detected by the Breusch–Pagan test ($p = .003$) means that conventional standard errors may be understated. A coefficient with $p = .045$ under those conditions could lose significance under heteroscedasticity-robust estimation. The substantive reading, consistent with expectancy theory, is that control matters when staff and stakeholders take part in it and can see its consequences (Vroom, 1964), but the evidence for its independent contribution here is weaker than for initiation and planning.

Evaluation execution ($B = 0.691$, $\beta = .306$, $p = .003$) has the smallest standardised effect of the four. This is consistent with DeNisi and Pritchard's (2006) argument that evaluation improves performance through what it changes rather than through the act of evaluating, and with Boswell and Boudreau's (2000) finding that evaluation is valued when it is used for development. Much of what evaluation contributes may therefore already be captured by planning, which defines what is evaluated, and by control, which acts on the results.

Taken together, the results suggest an ordering with direct practical value. Among Kitui County SACCOs the stages that carry most weight are those at the start of the M&E sequence, namely deciding what to monitor and planning how, while the later stages contribute less independently and less certainly. The descriptive evidence adds that the weakest practices across all four stages are those that turn information into action: documentation, budget monitoring and correction of variances. For a SACCO with limited management capacity, strengthening the front end of the sequence and ensuring that planning variances trigger defined responses is likely to yield more than adding further evaluation activity.

5.4 A note on the data and model fit

Several features of the source data need to be stated openly, because they bear on how far the magnitudes above can be relied upon. First, the item means and standard deviations originally reported cannot be reproduced from the reported response distributions. In every item the reported standard deviation equals five minus the reported mean, which is not a property of any real distribution, and several reported means differ from those implied by the distributions by up to 0.6 of a scale point. Table 1 therefore presents values recomputed from the distributions themselves. Most of the item percentages, however, do not correspond to whole numbers of respondents out of 115, whereas the demographic percentages do, which suggests that the Likert distributions were not tabulated directly from the 115 completed questionnaires.

Second, seven of the ten items for execution control and management system performance reproduce response distributions found elsewhere in the instrument. Two execution control items and one performance item share an identical distribution, and other items repeat the distributions of a monitoring initiation item, a monitoring planning item and the overall evaluation execution row. Identical distributions across different constructs would inflate the correlations among predictors and between predictors and the outcome, and would be consistent with the low tolerance values observed for execution control. The performance scale also includes the item that management monitors and evaluates system performance frequently, which measures an M&E practice rather than a performance outcome and makes part of the relationship under test circular.

Third, the model-fit statistics are internally inconsistent. The model summary reports R = .854, R^2 = .729 and adjusted R^2 = .697, whereas the ANOVA sums of squares (regression 139.451, residual 98.118, total 237.569) imply R^2 = .587 and adjusted R^2 = .572. The reported F of 39.09 agrees with the sums of squares, whereas R^2 = .729 would imply F of approximately 74, and the standard error of the estimate implied by the ANOVA is 0.944 rather than the reported 0.571. The total sum of squares also implies a standard deviation of 1.44 in the performance composite, which exceeds the standard deviation of every item that composes it and is not possible for an average of those items. The proportion of variance explained is therefore not reported as a finding. Finally, the reported Shapiro–Wilk statistics (0.578 to 0.778) would indicate marked non-normality at this sample size rather than the reported non-significance, and the heteroscedasticity detected was not corrected in estimation.

The regression coefficients are internally consistent, since each t reproduces its coefficient divided by its standard error. Their direction and broad ordering are reported for that reason, but neither the magnitudes nor the significance of execution control should be relied upon until the descriptive statistics, the composites and the regression have been reproduced from the raw questionnaire data, with heteroscedasticity-robust standard errors and a performance scale that excludes M&E practice items.

6. CONCLUSIONS AND RECOMMENDATIONS

All four M&E techniques are positively associated with the performance of the management systems of SACCOs in Kitui County, but they do not contribute equally. Monitoring initiation carries the largest standardised effect, consistent with its position at the start of the M&E sequence, where SACCOs decide what will be monitored, why and by whom. Monitoring planning is the most robustly estimated contributor and also the area in which the weakest practices in the study are found, which makes it the most promising single point of improvement. Execution control and evaluation execution contribute positively but less, and the independent contribution of execution control is the least certain of the four.

Across all four techniques, respondents rated most highly the practices concerned with direction and participation, such as strategic grounding, stakeholder engagement and goal setting, and rated lowest those that require a record, a budget line or an action, such as documentation, budget monitoring and correction of variances. Read through goal-setting and expectancy theory, these SACCOs have established the goals and much of the participation that M&E requires, but have not yet fully built the feedback and consequence routines through which goals and participation produce results.

6.1 Recommendations

SACCO boards and management in Kitui County should formalise monitoring initiation by documenting, in policy, when monitoring is initiated for each operational area, what it covers, who is responsible and how it relates to the strategic plan. Documentation is the weakest element of the strongest predictor, it costs little, and it protects small organisations against the loss of practice when individual staff leave.

Monitoring planning should be adopted as an annual governance requirement tied to the budget cycle, with each monitored activity carrying a budget line, an indicator and a defined response when variances exceed agreed thresholds. The two weakest practices in the study, namely budget policies that track spending and remedial action on planning variances, are precisely the elements that such a requirement would address, and staff responsible for planning should be trained in setting indicators and tolerances.

Evaluation should be conducted with an explicit link to decisions. Evaluation reports should record the actions they recommend, and subsequent reports should state whether those actions were taken. This closes the loop between evaluation execution and control, and it gives staff and delegates the evidence that evaluation has consequences, which expectancy theory identifies as the condition for evaluation to motivate improvement.

Execution control should be strengthened through structured participation rather than additional incentives alone. Supervisory committees and delegates should review control effectiveness against agreed criteria at fixed intervals, and SACCOs should benchmark their control practices against SASRA requirements and the guidance of county co-operative development offices. Digital management information systems, where affordable, would reduce the administrative burden of documentation, budget tracking and variance reporting, which are the practices this study finds weakest.

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