
AN ANALYSIS OF THE IMPLEMENTATION OF A
MONITORING AND EVALUATION SYSTEM: THE
CASE OF THE NGO SAVEACT

by

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ABSTRACT

The importance of Monitoring and Evaluation (M&E) during programme implementation has driven many governments, organisations and donors to invest substantial means in developing comprehensive M&E and tools. However, research reveals that, while some of these comprehensive M&E systems have been successfully implemented, others could not be used to achieve the purposes for which resources were utilised in designing them. Some writers have explained that, even though great effort is invested in the development of M&E systems, not all of them actually get implemented, or even if they do, they are only partially implemented. One reason cited was the complexity of M&E systems, which makes implementation difficult. The Non-Governmental (NGO) sector in its implementation of social programmes, uses M&E systems and frameworks to monitor programmes for various reasons, including accountability and organisational learning purposes.

A case study approach, using in-depth qualitative methods, was used to analyse the implementation of the M&E systems in SaveAct, an NGO based in Pietermaritzburg in KwaZulu-Natal. A semi-structured interview guide was used to collect primary data. Interviews were conducted with various role-players within the system to gather information about their experiences of implementing M&E systems. Documents and reports were analysed to investigate the nature of the M&E systems, and their purposes and uses and implementation successes and challenges.

The findings of the study revealed that in SaveAct the M&E is done for the purpose of accountability to donors and for organisational learning and improvement in programmes. Two previous frameworks were designed for intensive evaluation purposes, but could not be fully implemented. Challenges that emerged include the comprehensive nature of the frameworks, lack of human capacity and limited finances for implementation. However, regular data collection for monitoring was being successfully undertaken. Some of the success factors identified include the simple and easy-to-understand data collection tools and the inclusion of M&E activities in the routine work of staff (mainstreaming). M&E systems that have simple tools which clearly outline the goals and where the functions are included in the daily routine of the staff, are more likely to be implementable.

The conclusions of the study were that M&E systems can be made more implementable if they are designed with an understanding that the system components are interrelated and an attempt is made to see to it that each component is functional, to ensure the mode of action of the entire system. M&E systems and frameworks should be designed to be simple and clear. They should contain fewer tools and should be easily understood by the people who do the actual data collection. The tools with fewer questions were easier to implement than those with many questions. M&E functions in SaveAct were more successful when included in normal routine work of the staff, or mainstreamed, and not undertaken as a separate activity and also when they are located within planning and budgeting functions of the organisation.

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LIST OF ACRONYMS AND ABBREVIATIONS

CBP	- Community-based promoter
FE	- Financial Education
FO	- Field Officer
IA	- Impact Assessment
IEG	- Independent Evaluation Group
KZN	- KwaZulu-Natal
LST	- Life Skills Training
MIS	- Management Information System
M&E	- Monitoring and Evaluation
NGO	- Non-Governmental Organisation
TUFH	- Towards Unity for Health
UNDP	- United Nations Development Programme
USAID	- United States Agency for International Developments
VSLA	- Village Savings and Loan Association

CHAPTER ONE

INTRODUCTION

The aim of public policy is to effect action to bring about changes or to improve an existing unsatisfactory situation (Rossi, Freeman and Lipsey, *Strategies for Impact Assessment* 1999, 235). Cloete (2009, 294) refers to policy as a programme of action to give effect to specific goals and objectives aimed at changing (and preferably improving) an existing unsatisfactory social condition. This acknowledges the fact that policies can be implemented through social programmes. In the work of Rutman (1984, 10), cited by Babbie & Mouton (2001, 335), a programme is taken to be any intervention or set of activities mounted to meet a recognised social need or resolve an identified social problem. As pointed out by Rossi *et al.* (1999, 235), if the programme concept or idea is sound and the programme plan is well-implemented, then the social benefits are expected to follow (Rossi, Freeman and Lipsey, *Strategies for Impact Assessment* 1999, 235). This is not always the case however. Many reasons were given by Rossi, Freeman and Lipsey (1999, 234) for this, including conceptual and process shortcomings which undermine the effectiveness of social programmes. Successful implementation of the policy depends on '*doing the right things right*' (Cloete 2009, 293). The question to be asked, then, is how do you know or measure whether the programme is being implemented according to plan and whether the intended changes are being realized. M&E is seen as an effective tool for ensuring the success of implementation and programme outcomes (Cloete 2009, 295).

The importance of M&E during programme implementation has driven many governments and donors to invest substantial resources in developing comprehensive M&E systems (Bamberger, 1989, cited in Cloete, 2009, 297). An M&E system refers to all the structures that are put in place to ensure the effective discharge of M&E within an organisation (Babbie and Mouton 2001, 344). This includes all the institutional structures, management processes, standards, strategies, plans, indicators, information systems and reporting mechanisms needed to undertake M&E are part of the M&E system (Babbie and Mouton 2001, 345). The implementation of M&E systems is the actual implementation of the components.

Some writers have explained that, even though many resources are invested in the development of M&E systems, not all of them actually get implemented or, even if they do, they are only partially implemented due to issues or problems encountered during implementation (Groene and Branda 2006, 298). Mahmood *et al* (2011) pointed to the complexity of M&E systems as one of the difficulties experienced in its implementation. In some cases, the implementation is described as being problematic, as issues such as improper operationalisation of outcomes, makes it impossible to measure what is intended to be measured (Groene and Branda 2006, 299). The present study seeks to analyse the implementation of an M&E system at SaveAct (an NGO) and explore what successes or challenges are encountered during its implementation and the factors that can be attributed to such successes or challenges. The study will explore the lessons that can be learnt to improve the design and implementation of M&E systems in similar settings.

M&E is undertaken in programme or policy implementation in both private and public sector programmes. But this study will examine the implementation of M&E in an NGO as a case study. M&E is an essential activity within the programmes or project within NGOs, as it is part of the continuous learning process within NGOs (Van Rensburg 2011, 25).

Babbie and Mouton (2001, 342), in looking at dimensions of programme management and implementation, cited a number of issues that impact on the implementation of M&E systems. Issues raised include the competencies and abilities of the personnel who are to manage the implementation; the organisational structures available to create an enabling environment for the discharge of M&E duties, personality styles and attitudes of implementation staff (Babbie and Mouton 2001, 344).

Studies on the implementation of an M&E system are quite limited. However, there is literature on various aspects, components and dimensions of M&E systems. Many studies have been undertaken on M&E frameworks, but most of these focus on the content of the M&E systems such as the M&E plan (framework) and individual tools, rather than on how they were implemented.

In a study entitled *'Improving the Performance of the Health Service and Delivery System? Lessons from Towards Unity for Health (TUFH) Projects'*, Groene & Branda (2006) examined the ability of the evaluation systems used to measure effectively what they are

meant to measure, for example the outcomes of a programme. Focus was on the tools used and how effective they were in measuring the outcomes of the projects. The objective of the study was to review the utility and effectiveness of the evaluation framework or system recommended by TUFH strategy and how this was implemented in the evaluation of the projects within the programme. The findings of the study were that the evaluation framework was comprehensive and not all the components were implemented. It further revealed that many data collection tools used in evaluation tried to accommodate the diverse aspects that were evaluated for the various projects. Due to its nature, it has only been partially implemented, as only some of the data was collected. The study concluded with a recommendation to move away from the uniform or standardised evaluation and towards a simple, content-specific framework (Groene and Branda 2006, 307).

The study by van Rensburg (2008, 25-40) describes how M&E should be undertaken within the context of NGOs. The objective of her study was to use a case study approach to illustrate or share the experiences of the Peer Support Group (an NGO based in Pretoria), on the practicalities of developing and implementing an M&E system and tools for its projects. M&E tools in this case referred to the various frameworks and methods used to collect data on specific aspects of the programme being monitored. The study highlighted that monitoring activities, when mainstreamed, become normal practice and cannot be separated from the routine work of the workers. In this way people do not see it as an extra burden when carrying out M&E activities. She also found that it is necessary to document monitoring activities, as this enables referencing, reporting and sharing of experiences between implementation staff and managers for programme improvement (van Rensburg 2008, 36).

Another important study was conducted in 2009 for the World Bank Group by the Independent Evaluation Group (IEG) on Kazan, one of Russia's old cities, situated about 800km east of Moscow. The study was entitled '*Successful Implementation of Monitoring and Evaluation System: Kazan Municipality Development Loan*'. This was a component of a broader study called '*Improving Municipal Management for Cities to Succeed*' (IEG 2009) conducted by IEG for the World Bank Group. The purpose of this study was discover out the reasons behind the success of the M&E system implemented in the Kazan Municipality. The lessons learnt in this study were:

- *Having an M&E system is important for gathering data and monitoring performance*

- *M&E design should be simple and clear and should include easy to measure indicators*
- *The involvement of the stakeholders (the municipality in this case) should be ensured from the outset. It is stressed that close monitoring and performance measurement are important factors in the success of the implementation of both the M&E and the project itself (IEG 2009).*

In all the above studies, it is evidenced that there are issues relating to the implementation of M&E systems in evaluating the implantation of policies and programmes. However, limited emphasis was placed on analysing how the M&E system is actually implemented. This study will attempt to contribute to this less explored dimension (the study of implementation of the M&E systems) of M&E. This research will use approaches such as the case study to analyse the implementation of an M&E system. It will look at the factors which account for the successful implementation or the challenges encountered in implementation of the M&E system. The difference from the previous studies is that this study will not focus on the evaluation of the ability of the M&E system to measure the impacts of the programmes, but rather on the successes and challenges experienced by implementers in applying the M&E system and possible reasons for the successes and challenges.

1.1 Research problems and objectives: key questions to be asked

The main research questions are:

1. How are M&E systems understood and interpreted in SaveAct?
2. How were the M&E systems in SaveAct designed and implemented?
3. What are the experiences of the implementation staff in SaveAct in the implementation of their M&E system?
4. What are the successes or challenges of implementing the M&E system in SaveAct?
5. How were the challenges overcome in SaveAct?

1.2 Overview of Research Design

This is an empirical study which used a qualitative research methodology. A qualitative study allows for describing and understanding, rather than for explaining human behaviour (Babbie and Mouton 2001, 270). According to Babbie & Mouton (2001, 369), qualitative or

naturalistic evaluations are often associated with process evaluations, where flexible and open designs are desirable. Qualitative methodology allows exploring the nature of the case and getting an in-depth understanding of the various issues that might involve people's actions, experiences and attitudes of implementing agents in the M&E work of SaveAct.

1.2.1 Case Study

Case study research is described as an intensive investigation of a single unit (Babbie and Mouton 2001, 644), in this case a single organisation called SaveAct. This approach has been used by previous researchers, such as van Rensburg (2008), in analysing the monitoring of NGOs using programme support group as a case study and also Castro *et al.* (2009, 322-347) in analysing the implementation of an M&E system in Columbia.

SaveAct is a Pietermaritzburg-based NGO. Its main work is improving livelihood, food security and empowering poor and vulnerable groups, especially women, by helping them develop and manage their own financial services and savings habits (including providing access to financial support) (Palakurthi, Parmeshwar and Krone 2007, 3). The work of the organisation covers mainly two provinces, KwaZulu-Natal and the Eastern Cape. SaveAct's main offices are located in Pietermaritzburg, although some staff work in both provinces. The importance of M&E in the programme implementation of SaveAct drove the development of an M&E system, which includes frameworks used to assess programme performance.

In 2007 SaveAct designed an M&E framework and M&E plan to help monitor and evaluate its programme implementation. These include development of various M&E tools, processes and operations that would help conduct M&E within the organisation. The aim of M&E in SaveAct is to help ascertain whether its programmes are working (improving lives of people) and also to help improve its own services to clients (internal use) (Palakurthi, Parmeshwar and Krone 2007, 3). They stated that the M&E plans and frameworks keep changing as, they quite frequently have to be modified within the implementation process. Palakurthi *et al.* (2007) noted that, while some aspects of the M&E system are only partially implemented, others never get used at all, even though resources were invested in developing them (Palakurthi, Parmeshwar and Krone 2007, 12). The present study explored the implementation process and the experiences of the various role-players in the implementation of these M&E system of SaveAct.

1.2.2 Sampling

SaveAct programmes run in two provinces, namely KwaZulu-Natal and the Eastern Cape, but the main office is in Pietermaritzburg in KwaZulu-Natal, where most of the staff are based. There is one director and two supervisors, one for each province. There is an administrator and about seven people who work as field officers who assist in the collection of the field data. The field officers work within the community as community trainers and are not necessarily SaveAct staff. Occasionally, external consultants are engaged to provide various services such as designing monitoring and evaluation frameworks and tools and preparing the financial accounts. Non-probability sampling was used to select the participants for this studies. This allowed for only the relevant people to be interviewed. In all six participants were interviewed. These included the director, the two provincial managers, the administrator, one field officer and one external consultant. As Tuckett (2004, 2) explained, a small number of respondents in a qualitative interview allows for in-depth and detail study. In-depth interviews were conducted with a total of six respondents only.

1.2.3 Data Collection and Analysis

The study examined both primary and secondary data. Secondary data, which included organisational documents such as the M&E framework or plan, the M&E manual, monthly and yearly update reports, field reports and other available documents. Primary data was collected from in-depth interviews conducted with people in the organisation who were involved in M&E.

Secondary data was gathered from the M&E frameworks of 2007 and 2011 and also from previous M&E reports and reviews. M&E reviews of 2009 and 2011 were investigated. Information was also obtained from various pages of SaveAct's website.

Data collected was analysed using thematic content analysis and theories and concepts of programme implementation and programme monitoring and evaluation discussed in the conceptual framework. The data analysis described the experiences and perspectives of

various role players and how these influence their roles and level of participation within the M&E process.

1.3 Structure of Dissertation

Chapter One - Introduction

The first chapter introduces the research and provides a background to the study. The chapter lists the research questions and the methodology used in conducting the research.

Chapter Two - Theoretical Framework

This chapter gives a synopsis of the conceptual framework that underlies the study. It outlines some of the previous work done in the field relating to the proposed study.

Chapter Three - Case Study

The third chapter provides a brief background of SaveAct, the organisation adopted for the case study. It explains the work of the NGO, how it undertakes M&E and how the NGO uses a monitoring framework as a tool in conducting M&E.

Chapter Four - Findings and Analysis

This chapter presents the findings of the study. It discusses how the M&E framework in SaveAct is implemented and which parts of the implementation are regarded as successful and which were unsuccessful. It attempts to explain the possible reasons underlying these successes and failures, using theories of implementation.

Chapter Five - Conclusions

Chapter Five will discuss and conclude the study and highlight key lessons from the study.

CHAPTER TWO

THEORETICAL FRAMEWORK

2.1 Introduction

This chapter spells out the theories and concepts that are used to analyse and interpret the findings of the research. It discusses programme implementation as linked to public policy interventions and their implementation. The chapter locates the role of M&E in implementation. It explains the purposes of monitoring. It provides a conceptualisation of an M&E system and its implementation. It explains the factors that could influence the successful implementation or the failure of the implementation of such systems as evidenced in the various literature. The chapter discusses the theoretical approaches that underpin M&E of programmes and also M&E systems and how this can influence their implementation success or failure of their implementation.

2.2 Public Policy and Social Programme

In the words of Colebatch (2002, 110), public policy is a formal statement by authorised decision-makers aimed at resolving a particular social problem. Policy is said to give a guiding assumption or goal for many programmes. Cloete (2009, 294) describes policy as a “programme of action” aimed at making better an existing situation that is considered unsatisfactory. Public policy goes through different processes or stages including the formulation or design stage and the implementation stage (John 1998, 262). From Cloete’s definition, policy is a programme meant to address social problems. It can therefore be said that policies are implemented through programmes or, in other words, programmes are policy actions. This study dwells more on programmes and programme implementation.

2.3 Programme Implementation

Implementation is referred to as “*the actual carrying out, accomplishing, fulfilling, producing or completing a given task*” (Paudel 2009, 36). Programme implementation, according to Howlett & Ramesh (2003), cited by Paudel (2009, 37), concerns how governments or

authorities put policies or programmes into effect. Sabatier & Mazmanian (1983, 20-21) cited in Paudel (2009, 37) also refer to programme implementation as carrying out the basic programme activities. Implementation encompasses those actions by public and private individuals or groups that are directed at the achievement of objectives set forth in policy or programme decisions. Therefore programme implementation is the actual delivery or carrying out of the programme. Programmes or interventions are also carried out by the private sector organisations, such as NGOs, in resolving societal problems (Barber 2012). As Babbie and Mouton (2011, 342) asserted, programmes are social actions used to bring about a social change in a social condition that society thinks something is wrong with. Examples include quality of employment, health care and other service delivery that may be viewed by society as not acceptable. When programmes are carried out, it is important to know whether or not the programmes are actually bringing the desired changes and to be able to detect any deviations of the actual from the planned (van Rensburg 2008, 25). M&E makes the measuring of results of the implementation of programmes possible (Gorgens and Kusek 2009, 1). The conceptualization of implementation as the actual carrying out of activities underpins this study which concerns the carrying out of the activities of M&E through the M&E system.

2.3.1 Approaches to programme implementation

M&E within NGOs is considered largely to be a top-down activity. It is seen in this view as a high order management activity, where decisions of what is evaluated are seen as coming from top management (Cloete 2009, 297). As Paudel (2009, p. 40) explained, the top-down-perspective emphasises formal steering of problems and factors, which are easy to manipulate and lead to centralisation and control. In some cases, M&E is seen as an activity imposed on NGOs by donors or internally by top management for either accountability reasons or managerial decision-making purposes. The underlying assumptions that exist within the NGO environment are tested in SaveAct to see how it influences the behaviour of M&E implementers in implementing M&E within programmes. Weiss (2009, 70) criticises this approach. Sometimes it is difficult for the intentions of the programme to be fully communicated through the command chain to the lowest level. This creates gap between the intentions and the results of implementation.

The bottom-up approach can be seen as the reverse of the top-down approach to policy or programme formulation and implementation. It relates more to the informal relationships constituting the policy or programme subsystems involved in making and implementing these programmes. As explained by Burnett (2008, 228), this approach perspective starts with a problem in society. The main focus is on individuals and their behaviour. Burnett (2008, 228) states that the policies are formulated around the problem identified by the individuals. This points to the fact that policy and programme formulation and planning begins from the bottom, with a problem rather than just a plan being enforced by leaders. This is similar to the participatory approach described by Pansford *et al.* (2010), which focuses on the beneficiaries taking part in the shaping and improvement of the programme. Beneficiaries and lower level staff are all participants in the design of the programme and this gives them a sense of ownership and incentive to make the programme work as it closes the gap between intentions of the programmes and its outcomes (Weiss 1998, 70). When M&E systems are designed through this approach it involves consulting all staff at the lower levels of the organisational structure. These low-ranking staff members may later be involved in the implementation of the design. This helps them to better understand the programme goals and objectives of the policy or programme (Sivagnanasothy and Anushyanthan 2009, 374). In the opinion of Gorgen and Kusek (2009), M&E systems that are designed using the participatory approach take into consideration the ideas and issues of different stakeholders. This helps in two ways. The system is able to produce information that will satisfy these varying stakeholders who will develop a sense of ownership in the system. There will thus be less resistance to its implementation as they were part of its design (Gorgens and Kusek 2009, 92).

2.4 Programme Monitoring and Evaluation

2.4.1 Programme Monitoring

Programme monitoring is defined as “a continuous function that uses systematic collection of data on specified indicators, to provide management and the main stakeholders of an ongoing development intervention with indications of the extent of progress and achievement of objectives and progress of allocation of funds” (Gorgens and Kusek 2009, 59). From this definition it can be deduced that a key function in monitoring is the collection of data during the implementation process. Some of this data provides information for various purposes,

such as measuring if the implementation is going according to plan and, if not, which corrective actions to take (Jacobs, Barnett and Ponsford 2010, 36).

Programme monitoring is also seen as a systematic attempt by evaluation researchers to examine programme coverage and delivery (Rossi and Freeman 1989, 170). It involves systematic collecting, analysing and reporting data on inputs, activities, outputs, outcomes and external factors to provide management and the main stakeholders with information of an ongoing development intervention and an indication of the extent of progress and the achievement of objectives (Jacobs, Barnett and Ponsford 2010, 36). Monitoring relates more to the evaluation of the effectiveness of the implementation process rather than to the evaluation of the impacts of the programme. Process evaluation, also referred to as implementation evaluation or *programme monitoring*, has always been an essential evaluation activity (Babbie and Mouton 2001, 345, van Rensburg 2008, 25). From the above definitions, monitoring is mainly seen to involve continuous tracking of the actual implementation process. This conceptualisation of monitoring underpins the usage of the term throughout this research.

2.4.2 Programme Evaluation

Ruthman (1984, 10) cited in Babbie and Mouton (2001, 335), describes a programme or intervention as a set of activities that are used to achieve external objectives of resolving an identified social need. Evaluation is defined as the systematic assessment of the operation and/or the outcomes of a programme or policy, compared to a set of explicit or implicit standards, as a means of contributing to the improvement of the programme or policy (Weiss 1998, 4). Rossi & Freeman (1999, 5) refer to *programme evaluation* as the use of scientific methods to measure the implementation and outcomes of programmes for decision-making purposes. Emphasis is placed on the evaluation of the programme's outcomes and impacts, rather than on the evaluation of the implementation process. Most evaluations are conducted at specific stages of the implementation, such as the beginning, middle or the end of the implementation (Babbie and Mouton 2001, 345).

Evaluation is also conceptualised to be a systematic and objective assessment of an ongoing or completed project, programme, or policy, including its design, implementation and results. The aim is to determine the relevance and fulfilment of objectives, development efficiency, effectiveness, impact and sustainability (OECD 2002, 21). An evaluation should provide information that is credible and useful, enabling the incorporation of lessons learned into the

decision-making process of recipients and donors (Patton 1997, 65).

Various forms of evaluations are undertaken through the life of a programme for various uses and purposes (Cloete 2009, 296). These include formative evaluation, done at the beginning of a programme to assess the need of a programme and impact evaluation done after the programme is implemented for a while to assess the extent to which the programme has resulted in bringing about the changes it is intended to bring about (Potter 2006, 410). During the implementation of the programme, programme monitoring is undertaken to provide data and feedback on how well the implementation is on course. However in all these levels of M&E, similar processes are followed (Cloete 2009, 295).

M&E are said to be interrelated activities. Monitoring provides information for evaluation. Ile, Eresia-Eke and Allen-Ile (2012, 91) describes the critical relationship between the two processes as inseparable and that monitoring should precede evaluation. In their literature, they asserted that, generally, it is almost impossible to do proper evaluations if monitoring has not yet taken place (Ile, Eresia-Eke and Allen-Ile 2012, 92). Thus monitoring can be done without evaluation but evaluation is almost always dependent on monitoring.

2.5 Purposes and uses of M&E

M&E are conducted for various purposes and the end results are used in diverse ways (Weiss 1998, 20, Babbie and Mouton 2001, 337). However, the overall purpose of M&E is stated to be for the measurement and assessment of performance in order to effectively manage outcomes and outputs (UNDP 2002, 5).

Evaluations are also conducted for the purpose of organisational learning. Evaluation is conducted for reasons such as recording a programme history, providing feedback to practitioners, highlighting programme call, for accountability and understanding social interventions (Palumbo and Hallet 1993, 13).

Scriven (1967) distinguished between formative evaluation and summative evaluation (Weiss 1998, 31). Formative evaluations generally are evaluations that lead to the conception of some programmes, as they are usually conducted prior to the commencement of the programme. This kind of evaluation is used to determine the need and desirability of the programme or policy during its formulation stage (Weiss 1998, 31). The summative

evaluation refers to when evaluation is conducted to provide feedback during or after the implementation of a programme, with the aim of improving the programme. The summative evaluation is the assessment conducted on the finished product. This is normally done after the programme has been implemented. It provides information used to decide whether the programme should be discontinued or drastically modified. According to Palumbo & Hallet (1993, 22), this leads to programme improvement, either by determining whether the programme succeeded or failed to achieve the objectives, or making modifications to this programmes to make them more effective. This use of evaluation is based on a rational assumption that all the pre-requirements for evaluation are available.

There are constant and growing pressures on governments and organisations around the world to be more responsive to the demands of internal and external stakeholders for good governance, accountability and transparency and greater development effectiveness and delivery of tangible results (Gorgens and Kusek 2009, 1). These increasing pressures, and the need for better performance, requires that useful and usable results are produced. The need to develop 'usable, result-based' M&E systems is to help produce the information required by the various stakeholders, be it internal or external (Ile, Eresia-Eke and Allen-Ile 2012, 92). As van Ransburg (2009, 25) explained, it is important to put systems in place for the M&E of programmes right from the initiation of the programmes, as this helps in the tracking of programme performance during implementation.

2.6 Paradigms in Monitoring and Evaluation

Three main approaches or paradigms to evaluation research outlined by Babbie & Mouton (2001, 350), underpin the way M&E is conducted in organisations. These include, the experimental tradition, the naturalistic or qualitative tradition and the participatory or empowerment tradition.

The experimental tradition, which is rooted in the philosophical paradigm of positivism was one of the dominant evaluation research paradigms of the 1960s and 1970s dwells mainly on the idea of conducting evaluations using experiments (Babbie and Mouton 2001, 350). For example experimental and control groups are used to compare changes brought about by an intervention. A positivist theory of research allows for a distance between the researcher and the research respondents to allow for objectivity and is often associated with quantitative data collection (Babbie and Mouton 2001, 27).

The naturalistic or qualitative tradition, which has its roots in the interpretivist paradigm and often utilise qualitative methods of research (Lincoln, Lynham and Guba 2011, 117). A qualitative methodology of research, which is deemed an alternative methodology to the positivist paradigm, allows for in-depth understanding of the meaning of social action through structured observation and interviewing. This approach is often used in process evaluations to understand the reasoning behind people's actions. (Babbie and Mouton 2001, 369).

The participatory/empowerment tradition, is linked to the critical metatheory (Babbie and Mouton 2001, 27). Reason and Rowan (1981), cited in Burnett (2008, 227), state that the participatory approach involves research participants as an integral part of the research process and design, where qualitative data is collected to share insight into the work of the participants. Participatory approaches involve engaging the research participants and other stakeholders in the research process and this may influence their level of collaboration, though this does not automatically guarantee buy-in and effective implementation (Burnett 2008, 227).

These underpinning paradigms influence the design and implementation of M&E systems in various ways, as outlined by Castro *et al.* (2009). It determines mostly the type of data that is collected which shape the design of the data collection instruments. For instance, a positivist approach is linked to quantitative methodology (Babbie and Mouton 2001, 27) hence, data will be collected using questionnaires to collect the numerical data. In contrast, naturalistic and qualitative approaches will use interviews and interview guides in collecting data and the data will be in the form of words.

2.7 Monitoring and Evaluation System

Monitoring and evaluation are key in arriving at budget decisions, good management and accountability (Mackay 2007, 16). An M&E system is described as a powerful tool that is used by governments and private organisations in improving results (Gorgens and Kusek 2009, 1). A system is defined as 'a group of interacting, interrelated and interdependent elements forming a complex whole' (Gorgens and Kusek 2009, 7).

An M&E system, also called a programme management system by Babbie and Mouton (2001, 344), is conceptualized as all the structures that are put in place to ensure the effective discharge of M&E within an organisation (Babbie and Mouton 2001, 344). This includes all the institutional structures, management processes, standards, strategies, plans, indicators, information systems and reporting mechanisms needed to undertake M&E (Babbie and Mouton 2001, 345) that interrelate and produce information towards the holistic achievement of the organisational goals. Applying ‘systems thinking’, which is referred to as ‘gaining insight into the whole by understanding the linkages and interaction between the individual elements that comprise the whole’ (Senge, 1990) implies that to make the system work properly one must identify the individual components and ensure that these components are working thereby ensuring the working of the whole system (Gorgens and Kusek 2009, 45).

It is said that there is no one model of building an M&E system as it all depends the various reasons for which such systems are designed (Mackay 2007, ii). However, a good M&E system is key in streamlining and making interventions better and more successful as it serves as a key source of information (Morra Imas and Rist 2009, 107). It is important therefore to make the system work properly. For an M&E system to work properly and be sustainable it must be driven by the need to track and measure performance (Ile, Eresia-Eke and Allen-Ile 2012, 92). As explained by Kusek and Rist (2004), to guarantee the effectiveness of the M&E system, managers must clearly allocate tasks for monitoring and evaluation, at every level of governance or management (Ile, Eresia-Eke and Allen-Ile 2012, 92). According to Ile, Eresia-Eke and Allen-Ile (2012, 93), a good M&E system should incorporate ownership, credibility and management. These aspects of the M&E system increases the chances of obtaining the involvement of stakeholders and increases the trustworthiness of the system and hence improve the likelihood of success of its implementation.

In the opinion of Ile, Eresia-Eke and Allen-Ile (2012, 93), a good M&E system must be built on the needs of the organisation in question. Given that the main purpose of doing M&E is to be able to track changes in the conditions being intervened, the M&E system must have the ability to track changes. It is critical to examine the purposes and reasons that underpin the design of the SaveAct M&E system in order to analyse the successes and challenges of its implementation. As Ile, Eresia-Eke and Allen-Ile (2012, 92) also pointed out, a critical step in the development of a functional M&E system is the development of an M&E plan or framework which is at the heart of the functioning of the system as a whole, as it guides the

data collection process and the operations of the system. Mackay describes it as key in arriving at the intended destination of the M&E system (Mackay 2007, 71).

2.7.1 Monitoring and Evaluation Plan (Framework)

In this study the term M&E plan and M&E framework are used interchangeably, given that the organisation under study uses the term ‘framework’ rather than ‘plan’. According to Rugg *et al*, (2004) an M&E plan is a comprehensive narrative document on all M&E activities. It addresses key M&E questions: what indicators to measure; sources of data, frequency of data collection and method of indicator data collection; baselines, targets and assumptions; how to analyse or interpret data; frequency and method of report development; distribution of the indicators and how the components of the M&E system will function (Gorgens and Kusek 2009). An M&E framework, according to Ile, Eresia-Eke and Allen-Ile, is a plan that outlines the plan for M&E in clear and concrete steps. It has two main components:

- 1. A descriptive outline of how the M&E activities in the programme/project will be undertaken.*
- 2. A tabular component, which is the performance or the result grid (Ile, Eresia-Eke and Allen-Ile 2012, 95).*

The ability of the M&E system and framework to function properly depends on many factors. One of these key factors is the human resource base or capacity needed to co-ordinate the M&E activities (Babbie and Mouton 2001, 344).

2.7.2 Capacity and Monitoring and Evaluation systems

Capacity is referred to as ‘‘the ability to perform appropriate tasks effectively, efficiently and sustainably’’ (Gorgens and Kusek 2009, 91). Three levels of capacity were identified by Gorgen and Kusek. These are graded from levels 1 to 3. These are systems capacity (Level 1), organisational capacity (Level 2) and human capacity (Level 3).

Systems capacity is described as the ability of the system to deliver the goals and objectives of a process and thereby contribute towards the fulfilment of the organisation’s objectives. Organisational capacity refers to the ability of the organisation and its processes to deliver the organisation’s goals and development objectives. Rist, Boily and Martin (2011, 8) refer specifically the existence of an M&E plan, M&E tools, and guidelines, information systems and statistical capacity to help in producing quality data, data collection process, survey

systems, data processing, validation, storage, analysis and dissemination. (Rist, Boily and Martin 2011, 8).

Human capacity is referred to as the ability of the individual to perform functions effectively, efficiently and sustainably (Gorgens and Kusek 2009, 91). It is acknowledged that the setting up of M&E systems can pose challenges. Some of the typical challenges that were identified in the literature as being associated with the design and implementation of M&E systems include the fact that the field of M&E is relatively new. It lacks or is in need of more professionals in the field to set up the systems (Gorgens and Kusek 2009, 6). The issue of human capacity is described to be at the heart of the functioning of M&E systems (Babbie and Mouton 2001, 344).

Of these three levels of capacity, this study focuses on the individual capacities of the staff of SaveAct, hence focus on the third level of capacity. The individual level of capacity-building involves people at the national, sub-national and service delivery levels, who execute M&E functions or manage those responsible for M&E. According to Gorgens and Kusek (2009, 94) human capacity is key in the functionality of an M&E system. This importance requires that the skills needed for the system to be fully functional need to be assessed and developed in building the M&E system. Alternatively, the system could be designed, then the capacity needs assessed and planned for, and then developed prior to the implementation of the system (Gorgens and Kusek 2009, 103). This might involve providing training to key personnel to be able to function effectively and efficiently in delivering their assigned duties.

2.7.3 Successes and Challenges of implementing Monitoring and Evaluation systems

The successes of implementation imply that the implementation of the system led to the desired results that were expected (Weiss 1998, 74). For example, in the World Bank's initiative of funding the Kazan Government's reform programme in Russia, one of the contributing factors to the success of the programme was described as being the successful development and implementation of an M&E system (The World Bank 2009, 17). The factors that accounted for the success of the implementation are that the M&E design included clear and easy-to-measure indicators and they were well understood. One of the conclusions of the a report on the project was that having an M&E system is important for

gathering data and monitoring performance, but the design should be simple and clear and the indicators must be easy-to-measure (IEG 2009).

Wu *et al* (2010, 74) provided a list of issues that could impede the implementation processes based on both bottom up and top down approaches to implementation. Three broad categories of issues were identified to be possible implementation barriers. These include:

1. support barriers
2. analytical competence barriers
3. operational capacity barriers (Wu, et al. 2010, 75)

Support issues include issues of poor implementation incentives, as people who were not involved during design may be less willing to buy-in at the implementation stage. This relates to securing the necessary partnership with various stakeholders that matter to the successful implementation of the M&E system (Mackay 2007, 141). This entails making everyone involved to work towards common goals and shared responsibility.

Analytical issues may include poor design, changing priorities and feasibility issues regarding some of the components of the system. For instance, given that components of the system may be linked together, if some components could not be implemented, they may impede the functionality of the other components.

Operational capacity impediments may include funding and budget limitations, weak coordination capacity and issues such as unclear specification of roles, responsibility and accountability (Wu, et al. 2010, 75). According to these authors, these issues are based on the underpinning perspectives that underlie the design of the systems being implemented.

The issues discussed above could become potential barriers that could hinder the successful implementation of M&E system if not addressed properly. These would act as key assessment criteria or lens in looking at the implantation of SaveAct M&E system.

2.8 Approaches to Monitoring and Evaluation systems

Monitoring of development interventions can be done using several approaches. Jacobs *et al.* (2010, 36-43) discussed three of these approaches. These are the Feedback Systems, Participatory Monitoring and Evaluations and Logical Frameworks. They examined the characteristics of each system, as well as the strengths and weaknesses of each. According to the article, the Logical Frameworks approach, which was initially a US military method of planning and later adopted by USAID for the monitoring of its development programmes has become a widely accepted approach for the planning, monitoring and improvement of development interventions (Jacobs, Barnett and Ponsford 2010, 37). The “logframe” approach is popular for its usage of the logic framework, which is usually a matrix which describes the activities of the intervention being monitored, the expected outputs, outcomes and impacts.

The participatory monitoring and evaluation approach is described as a combination of different methods, but the underlying factor is that the people who are fundamentally affected by the intervention are key participants in the tracking process and are helping to shape the results of the intervention and the implementation process (Jacobs, Barnett and Ponsford 2010, 39).

The feedback system is described as a systematic way of monitoring in which data is fashioned to reflect the perceptions of intended customers of how well an intervention is working. This kind of data is said to be used to monitor the implementation processes such as the value of services delivered by the implementation staff (Jacobs, Barnett and Ponsford 2010).

The authors used comparative analysis to compare the attributes of the three approaches, by comparing the various attributes of the three approaches. Jacobs *et al.* (2010, 43) concluded that these three approaches address the varying needs for different stakeholders such as managers, donors and field staff. While logframes are used generally by managers and donors for analysing and comparing projects, the participatory monitoring and evaluation approach helps field staff as they are able to engage more closely with local people. A bridging approach between the two is the feedback system, as it helps field staff to engage with local people and provides data for managers and gives them an indication where to focus interventions (Jacobs, Barnett and Ponsford 2010, 43). These distinctions and conceptions of the approaches to M&E underpins this study. As Jacobs, Barnett and Ponsford (2010, 43)

cautioned, these approaches could influence the success or failure of the implementation. For instance, if the chosen approach meets the needs of a particular group of stakeholders, these may lead to obtaining their support for the programme hence there may be less resistance to implementation.

2.9 CONCLUSION

Chapter Two discussed the theoretical framework that underpins this study. The chapter examined policies or social interventions and their connection to the solving of societal problems. Policies are mostly implemented as programmes. Implementation is noted to be the actual carrying out of the activities of the programme activities. M&E plays an important role in tracking the accuracy and efficiency of the implementation process. M&E provides a mechanism through which programme delivery can be improved as implementation deviations are checked and corrected through data provided by monitoring and evaluation. Van Rensberg stressed that there is the need to put M&E systems in place at the initiation of the programme, prior to implementation.

The chapter also looks at the conceptualization of an M&E system, as linked to system theory. Just as the individual components of a system work harmoniously towards the functionality of the system as a whole, so are the components of an M&E system which are the people and processes interacting together to make sure the system works. Frameworks are identified as critical components of an M&E system, which provides a skeletal structure for the way in which the M&E will be undertaken. Other factors critical for the functional M&E system were identified as capacity and the theories that underpin the design of the system.

CHAPTER THREE

CASE STUDY – SAVEACT

3.1 Introduction

This chapter describes SaveAct, the organisation that is used for this case study. It begins with a background of the organisation, stating its mission, goals and objectives. The chapter discusses the programmes that are implemented towards the realisation of the organisations mission. Three programmes were described in detail including their target beneficiaries and geographical coverage. It explains the work of the organisation and the people who are involved in the implementation of these programmes.

The chapter explains how M&E is integrated into the work of the organisation. It describes the SaveAct M&E system, including the frameworks and tools, as well as the various role-players and also the information system used in capturing and analysing the data.

3.2 Background of the NGO SaveAct

SaveAct is an NGO based in Pietermaritzburg. The organisation was formed in 2005 with funding from The Ford Foundation of the United States which supports developmental projects in developing countries, including South Africa (Barber 2012, 3). SaveAct was formed with the aim of promoting and supporting the formation of savings and credit groups aimed at poverty reduction and ensuring sustainable livelihoods. The organisations' programmes are aimed at empowerment of women and other vulnerable groups (SaveAct Doc 3 2013). The latter goal of women's empowerment is evident in the composition of the savings groups, which is largely made up of women.

SaveAct began working in rural communities in KwaZulu-Natal and the Eastern Cape to promote a low-risk savings-led financial services model aimed at empowering communities to achieve greater financial security and self-reliance. Building on the old *stokvels* culture, this semi-formal model is based on the belief that savings-led (rather than credit-led) services assist poor households to build up assets and achieve a level of financial stability that then enables them to take the risk of entering into, or expanding, enterprise activities. This model in turn, makes those activities more likely to be successful (SaveAct Doc 3 2013). The

operations of the savings and credit groups do not include any external credit. It dwells on money contributed by members.

The vision of SaveAct is stated as *“to empower poor and vulnerable groups through social and economic mobilization to become drivers of positive change”* (SaveAct Doc 1 2013) Its mission is to tackle poverty in the area by encouraging savings and credit groups as effective instruments for accessing financial services, building sustainable livelihoods and empowering women and other vulnerable groups.

3.3 SaveAct Activities/Programmes

The main goal of SaveAct is to help poor and vulnerable groups in South Africa to feel empowered socially and economically, so they can take care of their own lives. This is done by helping them develop strategies to cope with adversity, manage their household economies and sustain their livelihoods (SaveAct Doc 5 2013). The work of the organisation is intended to make the target groups self-dependent, by giving them skills to generate a means of living through saving and using the money saved to create income-generating activities and sustain them, once generated. The aim is to achieve sustainable livelihood in the long run. Three main programmes are designed and implemented by the organisation towards the achievement of its broad goals of poverty reduction. These include the creation and nurturing of Savings and Credit Groups (SCGs), Financial Education (FE) and Enterprise Training (Isiqalo) for members (SaveAct Doc 5 2013).

3.3.1 The Savings and Credit Groups (SCGs)

SaveAct works with communities to promote the establishment of savings and credit groups (SCGs). With SaveAct’s SCG model, members of a community voluntarily come together to form a group and save money in the form of share purchases (SaveAct Doc 2 2013).. This implies that one member can contribute and own more shares than others. Membership is entirely decided by group members. Leadership personnel in the group, such as chairperson, record-keeper, box-keeper, two money counters and three holders are elected by the group members. The group can consist of between 10 and 25 members, both men and women. Members can contribute any amount they can, depending on their financial strength. The money contributed is used to run a loan facility from which members can borrow and repay with interest (SaveAct Doc 2 2013). The loan obtained is used for various purposes, ranging

from further investment, such as starting small businesses, capital investments, such as building or renovating homes, and attending to domestic needs such as paying school fees and buying food (SaveAct Doc 2 2013).

Interest is paid on the loan that is taken. The interest rate is decided by the group during training, but is not to be more than 10% per month on the loan taken. Members are not allowed to borrow more than three times the member's share value. Thus the amount of loan that a member can take is limited to the proportion of shares that a member has contributed. The more the value of shares the member has, the higher the loan that can be taken. The loan maturity period depends on how long the group has been in existence, but varies from three months for younger groups to six months for older groups. In addition to the share contributions of the group, members contribute to a social fund, which is intended to be used for emergencies such as family crises and funerals. The social funds are given to members in the form of grants, rather than loans on which interest is paid (SaveAct Doc 2 2013).

Each group keeps its own constitution which governs its operations. Decisions such as meeting times and frequency of meetings lie with the individual groups. All transactions of the group are carried out in front of the group at meetings, to ensure transparency and accountability. Each group has a cash box with three different sets of keys. The money contributed is kept in this cash box and the box is kept with the treasurer. Each key is kept by different persons who must be present before the box is opened to prevent unauthorised transactions (SaveAct Doc 2 2013).

Any profits made by the group are shared at the end of an agreed cycle, usually 12 months. The share-out (dividend) of each member is proportionate to the amount contributed by that member (SaveAct Doc 2 2013).

From the above description, the formation and mentoring of savings and credit groups (SCGs) appears to be the bedrock of the NGO's work. The other two activities hinge on the SCGs intervention, even though they together play a complementary role. The performance of each group is monitored until such time that the group is deemed to be able to run its own affairs. This is called the graduation of the group (SaveAct Doc 2 2013). In order for the savings and credit group members to be able to manage their finances properly, they are

taken through training programmes. Once the group is formed and is up and running, the second programme is introduced to them, which is financial education.

3.3.2 Financial Education (FE)

SaveAct also provides financial education to saving group members as a means of increasing their financial management capacity. The FE training programme aims at providing the SCG members with support knowledge that will help them sustain their financial life. They are provided with basic social and financial literacy and skills to help them manage their personal and household finances (SaveAct Doc 3 2013).

This is to help group members to better manage unexpected financial shocks. In a typical household in the rural areas, state support in the form of pensions, disability and child-support grants are often the only source of income. As a result, families are economically vulnerable. Events such as death or illness often place a heavy financial burden on people, making them susceptible to offers of loans from micro-lenders (or mashonisas), some of whom charge up to 50% interest on loans (SaveAct Doc 3 2013). These unexpected occurrences that require finance are referred to as 'financial shocks'. Community members need knowledge and skills for planning and handling these emergencies, as quite families are often not prepared for such occurrences. SaveAct provides knowledge and tools for managing these often unexpected and impromptu financial situations. Members are taught how to make provision for such events through savings (SaveAct Doc 3 2013). The education is provided through training programmes at the meetings of the savings groups. This is done through talks, workshops and demonstrations. Once the group members have undergone this FE, they are taken through the next programme which is aimed at helping them towards income generation. People who are interested, or are already involved in business activities, then enrol for the enterprise training programme (SaveAct Doc 2 2013).

3.3.3 Enterprise Training (Isiqalo)

Enterprise training goes beyond merely managing the finances of the members. It helps them to generate income through engaging in business activities of their own choice. This involves helping members to develop the capacity to engage in enterprise activity, or follow more sustainable livelihood strategies (SaveAct Doc 2 2013). Savings group members can borrow capital from the savings group fund pool and use it to start their businesses. This is actually

encouraged, because the surplus from the borrowed money is what is shared as dividends. SaveAct equips group members with the skills of starting, operating and managing business activities (SaveAct Doc 3 2013). Members are trained in business planning and operational activities. For instance, some people may be trained in farming methods and how to do simple agro-processing and packaging of produce.

It is expected that when these programmes are implemented, they would result in improvement in the economic and social lives of the beneficiaries (SaveAct Doc 3 2013). This implies that certain actions are taken which are expected to bring about changes (improvement) in the way beneficiaries generate and manage their finances. These changes are intended to be affected through the implementation of a combination of the three interventions – the Savings and Credit Groups (SCGs), Financial Education (FE) and Enterprise Training (Isiqalo).

The changes are intended to take place at two levels or stages. The first level of change includes the changes that will be achieved through the interventions - direct changes or impacts of the interventions. For instance, it is expected that members of a savings group will have money readily available to borrow with little interest to enable them attend to emergencies more readily and with less stress than they would have had when they were not in the group.

The second level involves changes that may result from changes brought about, and that may result, as spinoffs of the core business, through actions of participants who have increased capacity and opportunities to act (SaveAct Doc 5 2013). The second level of impacts are thus indirect, and quite often cumulative, after the direct impacts. For instance, improvement in the general wellbeing of members as a result of reduced stress, because the factors that stress households quite often (lack of finance) are reduced by the saving programme. The programmes are also intended to bring about improved social security, through provision of access to credit by the savings group members.

3.4 Programme Coverage

SaveAct currently operates within rural and peri-urban areas of the provinces of KwaZulu-Natal and Eastern Cape. Since its inception, the programme has reached about 25 000 members engaged in structured monthly savings activities. These numbers are rapidly increasing. The members consist mainly of poor rural women in 46 peri-urban communities within the two provinces. These include villages around Table Mountain, Underberg, Bulwer, Centocow, Bergville, Winterton, Limehill and Msinga, in Kwazulu-Natal province. The programme also covers some areas within the Eastern Cape province, including villages around Matatiele, Mt Frere, Mt Fletcher, Grahamstown and Cradock. The programme is to be extended into some parts of the Free State province, starting with villages around the town of Qwaqwa. Currently members are organised in about 1100 saving groups (Finmark Trust 2012, 12).

3.5 Who is involved in SaveAct (Role-Players)?

SaveAct is a nonprofit organisation whose programmes are funded by external donors. The management of the organisation consists of the country director and the provincial managers. There is one managing director and two provincial managers. There is a manager for the Eastern Cape and another for KwaZulu-Natal. These provincial managers supervise field officers in the implementation of the various programmes. They coordinate the activities of the field officers and the community-based promoters. The savings groups are directly assisted or supervised by seven field officers, four in KZN and three in the Eastern Cape Province. There are about eleven Community Based Promoters (CBPs) in KZN and eight in the Eastern Cape, making a total of nineteen (SaveAct Doc 3 2013). These numbers keep increasing as new groups are formed. For instance, new CBPs are appointed from newly created groups.

3.6 SaveAct and monitoring and evaluation

In order to measure the successes and challenges of its programmes, SaveAct has incorporated M&E into its activities. Various aspects of the programmes are monitored and evaluated. Monitoring is undertaken during the entire lifetime of the programme (SaveAct Doc 4 2007, 6). The performance of each group is monitored from the initiation of the group until such time as they consider the group to be mature enough to manage its own activities.

The savings group is then said to have graduated. Evaluations are conducted when needed, for example when it is required by a donor, in which case funding will be provided (Finmark Trust 2012, 8).

3.6.1 Purposes of Monitoring and Evaluation within SaveAct

M&E in SaveAct is done partially as a donor requirement and also as a management tool for measuring the performance of the organisation (SaveAct Doc 4 2007, 7). Two broad purposes were stated to be the reasons for undertaking monitoring in SaveAct. These are aimed at measuring whether or not the SaveAct methodology of improving lives of poor and vulnerable people through savings rather than credit is working, is sustainable (SaveAct Doc 4 2007, 7) and is bringing any changes as envisaged. This relates to the cost implications of running the programme and providing justification for such costs. Secondly, data is to be collected to improve on organisational learning and to ensure better delivery of services.

SaveAct assesses its programmes at three levels (SaveAct Doc 4 2007, 8). The first includes routine monitoring using the Village Savings and Loans Association (VSLA) Management Information System (MIS), which is an international MIS adopted by organisations involving savings groups, to collect data and measure the efficiency and effectiveness of the organisations' operations. The second level involves collecting periodic baseline data that can be used to monitor changes in the lives of beneficiaries, such as personal empowerment, participation, control of resources, self-esteem and decision-making (SaveAct Doc 4 2007, 8). Third, random intensive Impact Assessment (IA) data is to be collected at two to three years intervals on selected samples, to measure sustainable long-term changes (SaveAct Doc 4 2007, 9) that the programmes bring about. In order to be able to collect enough data to do M&E, the organisation has invested in the development of an M&E system. The various tools within SaveAct's M&E system are designed to collect specific data to be used in these levels of assessment. Some tools collect data for the routine and continuous monitoring, and others collect data for the periodic evaluations.

3.7 SaveAct monitoring and evaluation system

The literature describes an M&E system as the structure put in place to enable the carrying out of M&E duties (Babbie and Mouton 2001, 344). The M&E system, as looked at in terms of systems thinking, consist of various components working together (Ile, Eresia-Eke and

Allen-Ile 2012, 92). The SaveAct M&E system consists mainly of the M&E plans or frameworks, which provide a guide to how M&E should be carried out, the MIS, which is a tool for capturing and analysing data, and the personnel, who see to the co-ordination and implementation of the M&E activities.

3.7.1 The SaveAct monitoring and evaluation frameworks

SaveAct has developed a manual to guide the way in which M&E is undertaken within the organisation (SaveAct Doc 4 2007, 6). The framework manual was designed by an external consultant and was externally funded. The manual includes a framework for M&E, which spells out the purpose of M&E, the methods to be used in doing it, which kind of data are needed and which tools are to be used in collecting such data.

SaveAct's 2007 Monitoring and Evaluation Framework

The M&E framework was meant to collect both qualitative and quantitative data, which will assist in routine monitoring and also detailed or in-depth impact assessment (SaveAct Doc 4 2007, 7-8). The SaveAct M&E framework follows the logic model, which outlines the specific changes that are expected in the various spheres of the organisation. Initial data is to be collected on each new individual and group to be used as baseline data. Follow-ups to this are to be undertaken after two to three years. This initial M&E framework is meant to collect enough data for both regular monitoring and periodic evaluations (SaveAct Doc 4 2007, 6).

Several tools were developed to collect the various types of data (see appendix B.i). These include the baseline tool, which was intended to measure the status of individuals before they joined the group. The baseline tool is used to collect routine data (first level of assessment) to be used in monitoring the programme performance in terms of how many groups are formed and in which areas. It provides data also on the composition of individual groups. The socio-economic background of the new member is obtained, against which follow-up status assessments will be done to determine any changes (SaveAct Doc 4 2007, 14). The baseline tool has 16 questions administered through a questionnaire. The tool is to be administered by a SaveAct staff-member or representative. The first five questions relate to the personal information of the member. Other questions relate to information about the fixed assets of the member, family composition, decision-making, education and training, income, expenditure, savings, food security, household assets, business assets and access to amenities. This data is

expected to be collected on every new member at the time of joining. The progress of the new member is to be monitored throughout the life-cycle of the group, but only 30% of members were to be sampled for the follow-up interviews (Van der Riet 2009, 3).

Another tool used in data collection is the Impact Assessment Survey used to collect data for the second level of assessment where data will be collected periodically for measuring the changes in the lives of group members from the time they join the savings group. This involves 23 main questions and several sub-questions. The Impact Assessment Survey is meant to be a quantitative survey, based on the following key hypothesis:

“Through participation in the program the members

- 1. Have acquired assets both for the enterprise and for households*
- 2. Have increased role in decision-making*
- 3. Send their children to school*
- 4. Households will have better access to food and nutrition*
- 5. Household will have better access to health care*
- 6. Have better coping mechanisms against hardships*
- 7. Have acquired skills in profitable income-generation activities*
- 8. Have acquired enabling life skills and group management skills*
- 9. Have increased income and savings” (SaveAct Doc 4)*

The Impact Assessment tool was meant to collect in-depth data to measure the impact of the programme on the beneficiaries. Sampling was to be done on a minimum of 35 respondents. The data was to be analysed using statistical tests such as the ‘Z test’ and the ‘T tests’ (SaveAct Doc 4 2007, 17).

In addition to the first two tools, the framework also has a tool for Member Satisfaction Focus Group Discussion. This was a feedback data collection method for SaveAct’s service delivery as it aspires to assess the level of members’ satisfaction with services rendered to them by SaveAct. SaveAct intended to use this tool feedback for improving its services. In other words, this is also a tools used to collect routine data to monitor the programme delivery process, and to help make improvement to areas of the delivery process that may need improvement. Participants were to be selected from members that were in the group for at least two years. The tool has three parts, collecting different kinds of information. Information is to be collected on their satisfaction with the training services rendered by SaveAct and the life skills programme. The third part asks for suggestions for improvement. The data collected was to be written in report form, with narrations and direct quotes from respondents (SaveAct Doc 4 2007, 17).

The framework has another impact assessment tool called the 'In-depth Interview Tool for Empowerment'. This was meant to assess the perception of the members on the changes happening in their personal and family lives, in their income and in their community. The purpose was to help to assess from the perspective of beneficiaries, if they are experiencing any transformation in their lives due to their participation in the SaveAct model. The individual level section has about eight questions, six in the income generation section, and several sub-questions. There are six main questions in the family or household section, which has more than 18 sub-questions. The community section contains 11 questions making a total of about 32 main questions for the Impact Assessment qualitative interview. This data was scheduled to be collected during the second year of the existence of the group, during which it was expected that much transformation would have taken place in the lives of the beneficiaries to be interviewed (SaveAct Doc 4 2007, 20).

During the implementation of this framework in 2009, however, it was discovered that the framework could not be implemented as planned, or as per the initial design. The difficulty in implementing the first framework prompted the re-designing or revision of the M&E system and the frameworks therein, in order to make it easier to implement (SaveAct Doc 4).

SaveAct's 2011 Monitoring and Evaluation Framework

In 2011 the framework was reviewed and re-designed, after securing funding from donor organisations such as Finmark Trust. An external consultant was contracted to re-design the framework. The tools were simplified, with explanation provided on each tool in the framework on how each is expected to work. Some of the tools were meant to collect baseline data, with follow-up after some time. It was also meant to collect data that would measure the changes in the behavior of the beneficiaries and also the changes that were occurring within the organisation, especially the expansion of the programme coverage (SaveAct Doc 5 2011, 1). As a result the M&E framework was designed to be a 'living document', which means it should change or be modified to account for the changes in the organisation, in the beneficiaries and in the refined model. The framework was aimed at taking cognizance of, and to promote horizontal accountability, and not only upward accountability to funders with little thought to accountability among staff and beneficiaries. This was meant to promote learning among peer groups through information that would be provided from the M&E system (SaveAct Doc 5 2011, 1).

This framework had eight tools in total for data collection (see appendix B .ii). The tools were designed according to the programmes being undertaken. The framework provides a vivid description for the tools and includes the designed instruments or questionnaires. The description of each tool clearly spells out what is to be collected, who collects it, when follow-ups should be made, how the data will be stored, who captures it, who analyses and writes it up and what the data would be used for (SaveAct Doc 5 2011, 3).

The tools relate to the three main programmes that are undertaken by the organisation. These include the Savings and Credit Group (SCG) tools, the tools for the Life Skills Training (LST) and the micro-enterprise and agriculture development programme tools.

For the Savings and Credit Group there are three tools. These include:

1. Baseline registration and follow-up tool. This tool is similar to what is contained in the first framework and is meant to capture as much information about a new member of the group at the time of joining, against which future comparisons will be made.
2. The loans and share-out tool is to collect data which will help to understand what the loans and moneys shared as dividends are used for.
3. The third tool is an interview guide intended to find out whether or not the loans are satisfying members' needs. The sample size for this tool is about 30 people per year, who will be selected randomly from the beneficiaries of the programme (SaveAct Doc 5 2011, 4).

Two tools were to be used for the Life Skills Training Programme (now called Financial Education) aimed at collecting data to learn from and improve the programme. These include:

1. Lesson review and behavioural change tool. This tool was also a questionnaire, meant to collect data to measure the changes in knowledge levels and attitudes of the programme beneficiaries. This was to be collected at the beginning of each training session by the facilitator.
2. Anecdote circles tool. This tool is a guide to help the focus groups that were meant to be created at the end of each training module, with about 10% of the beneficiaries. This was to discuss and ascertain what members' perceptions are and how they are benefitting from the training programmes being offered (SaveAct Doc 5 2011, 5).

The last three tools are used for the micro-enterprise and agricultural development programme, known as the 'Isiqalo'.

1. Business training baseline and follow-up information tool. The purpose of this tool, like the SCG baseline, is to collect basic information on the current status of the beneficiaries at the time of recruitment into the business activity programme. The follow-up of this initial data captured will be undertaken after six months, when participants might have learned something from the training. This tool is designed to collect both quantitative and qualitative data, so as to capture intensely how the people feel about the business training.
2. Food on the table strategy tool. This tool aimed at collecting data to find out whether members were able to provide more for their families than before participating in the SaveAct programmes and if this was because they participated in the savings groups and or the Isiqalo training programme.
3. Agriculture training tool. This tool collects information from people who have been trained. The tool tries to find out what they have learned and what they intend to use the skills obtained for and what help they might need (SaveAct Doc 5 2011, 6).

In addition to the description of the above tools, the framework provided a draft of some of the tools. Samples of these tools are attached in appendix B. iii. The tools were meant to be piloted and improved, if necessary, and then implemented fully. The implementation of this framework and the previous one is discussed in the next chapter.

3.7.2 SaveAct Management Information System (MIS)

The MIS is software or a system that captures the raw data that is collected from the field and processes them into usable information. Various personnel are involved in the handling of data that is captured and analysed using the MIS. The Figure 2 depicts the data collection process and the information flow within the MIS in SaveAct. It includes the upward flow of data into the MIS and upward flow of information from the MIS to the various users. The information in the balloons tells when or how often the data is collected or when the information is requested or sent and the balloons also tell the kind of information that is being transmitted.

SaveAct adopted the Village Savings and Loans Associations (VSLA) MIS, which is an international database system used by organisations undertaking savings groups in about 24 countries, managing about 2.7 million individual members in sub-Saharan Africa, as in 2008 (Hendricks 2011). The MIS was designed by CARE and first piloted in Tanzania on a savings group and later adopted by other organisations undertaking saving groups within the region. The MIS is to help measure the performance of the savings groups, staff members and projects. In other words, it is a performance management tool used to track and monitor financial performance, operational efficiency and member satisfaction (Hendricks 2011).

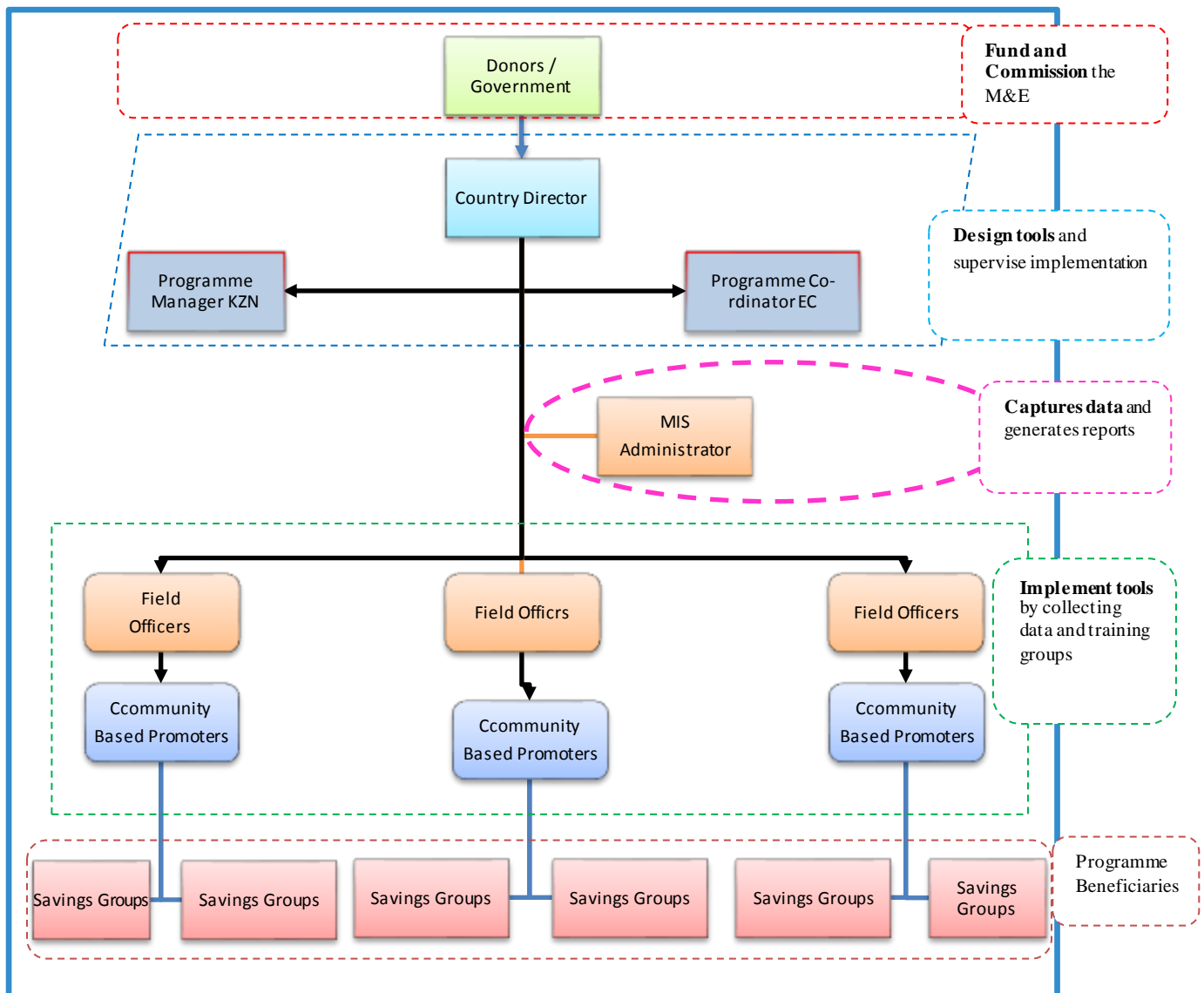
The MIS is used to capture routine data collected for monitoring programme coverage and performance of the groups. SaveAct programmes are mostly funded by external donors. These donors require to see the performance of their funds. The organisation uses the MIS to capture and analyse data (mostly quantitative), to provide the information needed by the donors, and to provide information for measuring, to an extent, management performance. The MIS is part of the savings methodology and has always been used by SaveAct, as it is incorporated into the programme right from the start. For instance, if a donor funds 100 savings groups to be created and mentored, then included in the activities for creating and mentoring groups there will be data collection on the group's financial performance. Thus the MIS and its data collection tools are not dependent on extra funding, but is part of the methodology. Provision is made for the MIS as a component of the programme budget. The MIS data is regularly collected and is incorporated into the daily or routine work of the staff (SaveAct Doc 4 2007, 10-12).

Different types of data are collected and captured into the MIS system. The baseline tool is used to collect demographic data on individual members of the savings groups. The demographic data is said to be meant to enable SaveAct to understand the savings group's membership or composition. The demographic data is collected on the initiation of the group only and no follow-up is done thereafter. Data is also fed into the MIS to track the financial performance of groups from the start of the group until graduation. Once the groups graduate, the tracking of financial performance stops, or is only done on request by the group, and not as the normal routine monitoring activity. The MIS system is to help monitor the performance of groups and their trainers and it allow comparison between groups trained by different people (SaveAct Doc 4 2007, 11).

3.7.3 Role-players within the Monitoring and Evaluation system

There are different people and organisations involved in ensuring that the aims and objectives of the SaveAct are successfully achieved. The people involved perform roles that are either external or internal. Figure 1 shows a graphical presentation of the people involved in the work of SaveAct, as understood from the scrutiny of secondary data sources. The diagram presents a pictorial understanding of the composition of the stakeholders (both internal and external) who play a role in carrying out the programmes of the organisation.

Figure 1. The organisational structure of SaveAct.

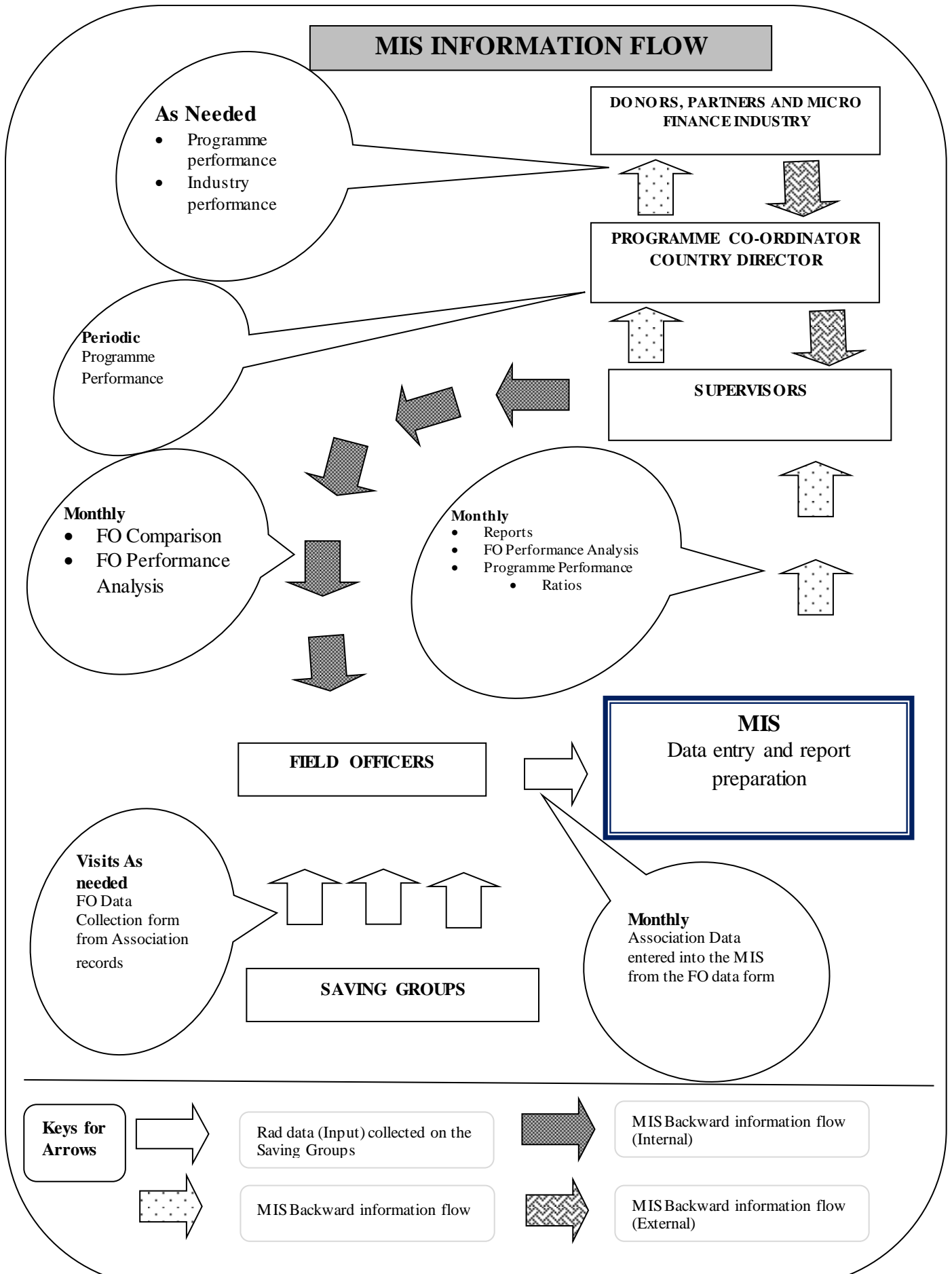


Source: Derived from SaveAct Process Manual for Monitoring and Evaluation, 2007.

Figure 1 shows the activities of the organisation when funding is made available. The funding is preceded by the drawing of a programme or proposal, including a budget, by top management, which includes the country director and the provincial managers. The programme is broken into smaller pockets of activities. These activities are broken into tasks, which are performed by various people, including the Field Officers (FO) and the Community Based Promoters (CBPs). The FOs attend to the training and education needs of the savings groups. The CBPs are volunteers based within the communities where the groups are situated and help in organising the groups. They also assist in the collection of data which they submit either directly to the office or through the field officers, which usually happens.

The data collected is submitted to the provincial managers, who check them and forward them to be captured into the MIS by administration staff. The data provides information in the form of reports for both internal and external uses. Reports are generated to provide information to external stakeholders on accountability. Information regarding the results achieved from the usage of funds is captured in information such as programme expansion and the number of new groups formed. All these activities form part of the SaveAct Monitoring and Evaluation. The data collected is captured into the MIS and processed to generate information for various stakeholders. This is depicted in Figure 2.

Figure 2. MIS Information flow



Source: Adopted from: SaveAct MIS

Different reports are generated from the MIS and conveyed upwards through, and to, the supervisors and then passed on to the programme co-ordinator who is, in this case, the country director of SaveAct. The director sends information upwards on the performance of the programme and the organisation as a whole, in the form of quarterly and annual reports. Donors and partners use this information to make funding decisions on whether to continue funding or to stop or make decision of on whether some portions of the programme needs changing or improvement. Decisions made by these external partners and donors are then communicated through the country director and disseminated back into the organisation.

3.8 CONCLUSION

SaveAct is an organisation that is committed to alleviating poverty through the culture of saving. Three distinct programmes are used to pursue this course. In order to measure the level of performance of the programmes and as part of donor requirements, M&E has been an integral part of the organisation's activities. An intensive M&E system exists within SaveAct, which consists mainly of the M&E frameworks, the MIS and its components and also the M&E role-players who are involved in the design and implementation at different levels.

The 2007 and 2011 SaveAct M&E frameworks were funded by a donor as specific projects. They were implemented only during the pilot – this means that field officers and volunteers were collecting data and capturing the data in Excel, but that rarely happened. The next chapter analyses the implementation of these M&E systems and attempts to explain the factors that accounted for the implementation successes and failures.

CHAPTER FOUR

FINDINGS AND ANALYSIS

4.1 Introduction

Chapter Four presents the findings and analyses of the research conducted on the implementation of the SaveAct M&E system. Primary data was collected through semi-structured interviews, while secondary data was obtained from documents and reports from the organisation. Interviews were conducted with six key people who play key roles in M&E in SaveAct. These include the country director, the two provincial managers, the administrator, who works with the MIS data capturing and analysis, an independent consultant, who was involved in designing some of the M&E frameworks and a field officer.

The chapter identifies and explores the various conceptualisations of M&E within the organisation and the purposes and uses of the monitoring and evaluation. It describes the implementation of the various components of the SaveAct M&E system, which include the M&E frameworks and the management information system used in capturing and analyzing data and also the experiences of the implementation staff. Finally, the chapter provides an analysis of the successes and challenges of implementing the M&E system. It used various theories to explain the possible reasons behind the implementation successes and challenges. Themes emerged from the responses which were then interrogated in terms of their influences on the successes and challenges in the implementation of the M&E system in SaveAct.

The questions that guided the study were:

1. What M&E system conceptualised in SaveAct is and what it composed of in SaveAct.
2. How are the M&E systems in SaveAct designed and implemented?
3. What are the experiences of the implementers in SaveAct in the implementation of their M&E system?
4. What are the successes or challenges of implementing the M&E system in SaveAct?
5. How were the challenges overcome in SaveAct?

The analysis of the data refers to the answers of the research questions. The first research question is answered by section 4.2 and 4.3 on how monitoring and evaluation is conceptualized in SaveAct and also what it is used for. The second and third questions regarding the design of SaveAct M&E systems is answered by sections 4.4 that analyses the data on the design and implementation experiences on various role players in M&E in their implementation of the SaveAct M&E frameworks. Section 4.5 and also the later parts of section 4.4 addressed the fourth question on implementation challenges of the SaveAct M&E system. The fifth research question is addressed by section 4.5.

4.2 Conceptualisation of Monitoring and Evaluation in SaveAct

It is argued that the way in which M&E is construed will, to an extent, influence how it is carried out. For example, Ile, Eresia-Eke and Allen-Ile (2012) averred that the success of a programme is determined by its preparation and conceptualisation (Ile, Eresia-Eke and Allen-Ile 2012, 6). To access the conceptualisation of M&E within SaveAct, participants were asked to describe their understanding of M&E in SaveAct. Some of the responses are given in the quotations:

One of the respondents described her understanding of M&E as follows:

“Monitoring and evaluation is really about looking to see if people’s behaviour has changed, it should also be used to see how effective our program is being implemented. It should tell us where we need to change things or to improve on things. It should tell us what we are doing right too. So I suppose, overall, M&E should give us an indication of where we are as an organisation.” (SaveAct Office Administrator 2013).

Patton (1997, 65) gave reasons for which M&E could be conducted. One was that M&E is conducted as a means of checking programme performance. Another respondent differentiate between M&E within the organisation and the stages at which they are carried out:

“The monitoring side of it is more on the regular monitoring of some of the aspects of the project and then the evaluation would come at the end of the project or at least after some time. It will not be done like every month; it can come every few years” (Provincial Manager A 2013).

M&E was described by another respondent as:

“My understanding of M&E is what I am doing now, as I am monitoring the groups every time and at the same time I evaluate how the groups are doing in their savings and we have 3 phases when the groups start we call it an intensive phase. In the middle, there is a development phase and then the maturity phase. After 18 months the groups graduate and then we see them four times a year only because they are able to do things on their own. So, the monitoring and evaluation comes out of that” (Field Officer 2013).

As explained by Ile, Eresia-Eke and Allen-Ile (2012) for the M&E system to be effective, the responsibilities of various role-players at various levels of the organisation must be clearly defined and each person must understand what they are to do. In order to test the understanding of the clarity of the duties that the various role-players have been assigned, the respondents were asked to describe how, or in which ways, they were involved in M&E within SaveAct. Some of the responses were:

The country director described his role in M&E as:

“Mostly I am responsible to make sure that it (M&E) is in place; that it’s functional and that it fulfils the needs of the organisation. I would probably look at some drafts and talk to the people who are doing it to ensure that it is on track and to make sure that it is being implemented; that it’s of a reasonable quality” (Field Officer 2013).

A provincial manager’s description of her role in M&E was:

“I am the Project co-ordinator for the Eastern Cape. I help to revise the tools we have for data collection for M&E. We have tried to revise the tools that we have, for instance if one starts looking at the Baseline registration which has been changed now and again. We have introduced a latest version of the baseline which captures demographic data more than anything, which we expect our team members to fill in within a short period of time” (Provincial Manager B 2013).

As Weiss (1998, 51) stressed, understanding of the programme by the staff is crucial in helping the organisation learn about the programme. If they understand what they are to do and what the programme is, they can help to check if the programme is achieving its purpose (Jacobs, Barnett and Ponsford 2010, 36). This may help in designing and improving on for instance, data collection tools, to make sure the right data is being collected or is impeding the implementation process of M&E. Therefore the conceptualisation of M&E may not be an impediment for implementation in SaveAct as the staff appears to understand their various roles.

4.3 Purposes and uses of Monitoring and Evaluation in SaveAct

M&E is undertaken for many different purposes and uses (Weiss 1998, 20). The reasons for which monitoring and evaluations are conducted in SaveAct were detailed in the documents and experiences narrated by respondents. In one of the documents of the organisation, the purposes of M&E in SaveAct were explicitly stated as follows:

- *M&E is to be used to prove to donors and the public that the savings methodology can be used in the South African context for poverty alleviation.*
- *M&E is to be used to improve on various aspects of the programme, such as making the implementation and methods of delivery better, enhancing the efficiency and effectiveness of the savings model and to be able to adapt and customize the savings methodology to the local context (SaveAct Doc 4 2007, 7).*

Responses from respondents explain some of the purposes and uses of M&E within the implementation staff and the organisation as a whole. The following are some of the quotes from respondents on purposes and uses of the M&E in SaveAct.

One of the organisational purposes was narrated as:

“.....we do M&E to inform us on the status on the ground and to inform us on the areas that need improvement and also to direct us on what kinds of activities need to be rethought and why” (Provincial Manager B 2013)

While the administrator noted that:

“.....monitoring and evaluation should really be about looking to see if people’s behaviour has changed, it should also be used to see how effective our program is

being implemented. It should tell us where we need to change things or to improve on things. It should tell us what we are doing right too. So I suppose, overall, M&E should give us an indication of where we are as an organisation” (SaveAct Office Administrator 2013)

Field officer explained the usefulness of M&E:

“M&E is useful because it is where you get to understand that people get money from different sources and you get to understand how the people feel about the work that we are doing. To me it is useful because it helps me know where I need to rectify and do things better” (Field Officer 2013).

The other manager explained:

“.....when you have talk to donors, donors want to see figures as well. They want to see addition of groups and group members” (Provincial Manager A 2013).

and further stated:

“SaveAct management uses the demographic data collected to understand the groups and their composition. The data collected is used to measure the performance of the M&E staff as well. This helps to determine training and needs of the trainers and gives us indication of who needs more training and in which areas” (Provincial Manager A 2013).

As the literature reveals, monitoring is done for many different reasons, which may include organisational learning and accountability to donors (UNDP 2002). Rossi and Freeman (1993) stated that the basic purpose of monitoring is to see how well programmes are reaching targets beneficiaries, whether delivery is going according to its initial design and also whether resources are being allocated efficiently. As Ile, Eresia-Eke and Allen-Ile (2012) explained, the purpose for which M&E is conducted determines the types of data collected. From the responses quoted above it can be deduced that the quantitative data collection was partially donor driven, while the qualitative data was biased towards organisational learning.

Weiss (1998) iterated the reasons why M&E is conducted in organisations as being for accountability purposes and for organisational learning. She explained that if implementation

staff know the purposes for which they do what they are doing, it may help in organisational learning and the way they approach their work. Wu *et al.* (2010) stated that implementation staff must be able to understand the system. They must also be able to show some level of ownership in the system and the roles they are supposed to play and this could lead to implementation success as explained by Ile, Eresia-Eke and Allen-Ile (2012).

4.4 The SaveAct Monitoring and Evaluation Frameworks or Plans

As Ile, Eresia-Eke and Allen-Ile (2012, 95) pointed out, M&E plans are at the heart of the performance of the M&E system as a whole. In this regard, the functionality of the M&E system, to an extent depends on how well the M&E plans are implemented.

SaveAct has developed an M&E framework that is meant to define and guide how M&E is carried out during the implementation of various aspects of the programme. The M&E framework aims to guide data collection and provide data (both qualitative and quantitative in nature) that would help to measure the effectiveness of the SaveAct model and how it can be adapted to each of the contexts in which SaveAct and its partner agencies operate (Van der Riet 2009, 2). While the quantitative aspects collect data on the numerical changes in the programme, the qualitative component “aims to assess changes in the livelihoods and involves administering of surveys at critical stages of the programme’s implementation” (Van der Riet 2009, 2).

4.4.1 The Design of the frameworks

In 2007 the first M&E framework was drafted. It was intended to be used by the organisation to intensively collect data on the programmes being undertaken by the organisation. The country director explained the need that motivated the design of the M&E framework.

“We are constantly trying to do work that is innovative and so we want to be sure that it is having an impact. We also want to defend what we do and be a sustainable organisation. If we don’t have the data to prove that what we are doing has an impact then it is unlikely that we will be sustainable as an organisation. It also helps in the design of the framework” (Director 2013).

In terms of aligning with the needs of the organisation, he stated:

“The previous ones [M&E frameworks] were too ambitious and were not aligned with the funding and the resources we had in order to implement it” (Director 2013).

As Gorgens and Kusek (2009) stressed, the design of an M&E system needs to be aligned with the specific needs of the organisation. The literature review gave various reasons for which evaluations are conducted and how these needs influence the kind of data collected and the instruments used in collecting them. Some of these reasons include accountability to donors, the generation of knowledge and learning about the programme (Babbie and Mouton 2001, 338).

The data suggest that SaveAct’s need to collect enough data made them design an M&E system that was comprehensive and could collect data on the various aspects of the programme. As Groene and Branda (2006) cautioned, when the framework is comprehensive it may only be partially followed and all the components may not be followed.

4.4.2 The complexity and comprehensiveness of the Monitoring and Evaluation frameworks

Groene and Branda (2006) regarded the complexity of M&E systems as having too many tools for the sake of collecting data on diverse aspects of the programme under implementation. Some of the responses obtained from SaveAct depict similar issues:

“Some of the earlier frameworks that we had were a bit ambitious, complex and too comprehensive” (Director 2013).

Another respondent expressed the ‘complexity’, in terms of the thickness of the document, as:

“It was complex because it was a thick document because we were looking at means to collect demographic data; you had a bit of socio-economic related questions on that document which was long and time consuming. I can’t remember the other sets of questions that we had in that document but we felt that it was necessary to separate and break it down and collect information that was relevant at a particular period of time than collecting all that information and think that perhaps you will still repeat the same thing halfway through the cycle” (Provincial Manager B 2013).

The quotation above suggests the need to separate the tools and make them simpler, as there were too many questions. R2 (2013) stated:

“in the framework that you have, they were thinking of developing 2 or 3 tools for SG but that was too much considering our staffing and the work that they are already doing. We need a simpler way that will actually take 10 or so minutes and we are not looking to track everything that has been covered in the SG processes” (Provincial Manager A 2013).

The difficulty of implementing one of the tools was expressed by a manager:

“Tool 3 - It was found to be really difficult in KZN. In Eastern Cape, the FO concluded she could not draw clear conclusions. This then needs to be reviewed. We need to understand if it is not administered correctly or is it a case the tool does not fit the questions? Maybe we need two people to administer the tool. Writing down the info in the office does not work as the information is not retained” (SaveAct Doc 6, 2011).

The manager further explained:

“....Well, in the previous framework we had about 8-9 tools and we were not collecting all of the data from all of the groups. For some, we would have a sample and there were instances where we had small samples. There it was the baseline feedback but the samples were still small. Then we had to think some other means to minimize the task so that it was not overwhelming” (Provincial Manager B 2013).

Another document also recorded:

“...Tools 9, 10, 11 have never been done”. This refers to the 2009 framework, which had more tools, of which only some were actually tested.

The complexity of the framework in the case of SaveAct's M&E frameworks was described in terms of the fact that the framework attempts to capture or collect data on far too many aspects of the programme. Too many tools were thus developed. In the case of SaveAct, this problem of too many tools was linked to the issue of capacity. Capacity issues may have negative consequences on implementation (Wu, et al. 2010, 76).

4.4.3 Issues of capacity

Capacity, in this case, is looked at in terms of the different types of capacity as discussed in chapter two of this study. This include organizational capacity, operational capacity and also human of individual capacity. It involves the numerical strength of the staff and also the skills and expertise needed to function effectively on the job (Gorgens and Kusek 2009, 92).

It was evident that most of the tools within the M&E frameworks were not easy to understand by those who were meant to collect the data. The educational levels for the most of the CBPs were not necessarily high enough to enable them to understand the tools. Most of the CPSs, for instance, were said to have low educational levels, as explained by one of the respondents:

“These are local people from those communities whom we select from old savings groups and at the same time the literacy levels are low so we can’t expect them to complete long baseline forms. So you need to understand who is going to do the baseline. If its feedback and the questions are long I can do that but if it’s a CBP then that will not be feasible because of the low literacy levels. These long questioners can work if you have a research project” (Provincial Manager A 2013).

A feedback report (SaveAct Doc 6 2011) document also illustrates the lack of understanding and the time-demanding nature of some of the tools:

“ Individual interviews tool was a difficult tool, the FO did some of this, it needs to be studied and prepared in the office before and we may need to find a way to make it easier, also it may be useful to send 2 FOs or 1 FO and 1 CBP so that one can draw the arrows while the other one takes notes, otherwise it’s difficult for them to come back to the office and then write down the stories, they may forget them or they may not have time to do that once in the office” (SaveAct Doc 6 2011).

The document also pointed out the issue of capacity limitation, with some specific tools within the M&E framework:

“Tool 4, 5, 6 these tools are difficult for CBPs and they may need a skilled person, we should get a sample for these as well.....” (SaveAct Doc 6 2011).

This time the capacity not only refers to the numerical strength but also to the lack of skilled personnel to handle the collection of data. This is the case of lack of individual or human capacity, as explained by Gorgen and Kusek (2009, 92). The people who were meant to collect the data did not have the prerequisite skills to perform the M&E roles, as they were unable to understand the tools. The M&E system may be unable to function efficiently if there is a shortage of people with adequate skills.

The issue of capacity was not a problem peculiar to SaveAct but rather a universal problem:

“Also in South Africa, there is a skills deficit and so it’s hard to get people to record things methodically and to write reports and there might also be a resistance to it” (Director 2013).

One of the respondents summarised the issue of lack of capacity for the implementation of the M&E frameworks:

“My impression from when I joined the organisation is that there is a nice framework and there are nice things that you can gather from that and the changes that can happen in people’s lives. However, at the same time SAVEACT doesn’t have the capacity to implement that and to implement that on a regular basis so that you can do it for a long period of time and that you can have enough data to feed the system and to do the analysis.” (Provincial Manager A 2013).

In her opinion, in order to be able to implement that framework fully, there would be a need for dedicated staff for M&E:

“..... I think that to implement it you would need an M and E department and some field staff who just do M and E, which we don’t have. So I would say lack of capacity and I would say that the requirements that the organisation has in terms of reporting to stakeholders and to the public; those are nice things to have but at the same time we do need perhaps a particular project to do that” (Provincial Manager A 2013).

Even though SaveAct has spent resources in designing what was described as ‘otherwise useful’ M&E frameworks, they did not have the people with the necessary skills to undertake the implementation. Gorgens and Kusek (2009, 91) described three levels of capacity as discussed in the theoretical framework chapter. What was needed for the implementation was human capacity needed for the individuals, such as the CBPs, to perform their duties very well. As Babbie and Mouton (2001, 344) warned, this could be a serious limitation to implementation.

4.4.4 Time issues

It appears that the nature of the tools contained in the frameworks make it impossible to complete them in a short period of time. Some of the complaints about the time issues regarding the SaveAct M&E are in the quotes below:

“..... Also, often there is no time to do this””.It’s difficult for them [FOs] to come back to the office and then write down the stories, they may forget them or they may not have time to do that once in the office” (Provincial Manager B 2013).

The respondent also described her experience with time:

“I will still refer to the previous framework that we had which had a lot of tools which were time consuming and in that we were collecting a lot of data at the same time and as a result we dragged a bit in the analyzing and writing up” (Provincial Manager B 2013).

In the words of Wu *et al.* (2010, 74), wrongly estimating the operational feasibility of implementing the components of the system could severely impede the implementation process. In the case of SaveAct, it appears the time needed to administer the tools described above were wrongly estimated. As a result, the tools could not be administered at the meetings as envisaged. The field offers had to bring some of the tools to the office and try to fill them out, but they were having issues with that, as they were forgetting some of the information.

Wu *et al.* (2010, 75) argues that when various components of the plan are linked, a delay in executing one aspect will result in operational delay of the other and probably the entire system.

4.4.5 Expansion of the programmes and the changing priorities

What emerged was that the previous frameworks were designed when there were few savings group members. However, during the implementation stage, there were more groups. This expansion resulted in some of the obstacles encountered during the implementation of the M&E frameworks. This situation is depicted in some of the reports of the respondents.

The following account of one of the respondents captured the issue of the expansion and its associated implementation issues:

“In the beginning, before the expansion, we were working only with field officers. When we reached a certain stage, we started to have volunteers. Now a great number of groups are started, trained and mentored by volunteers in the field. These are local people from those communities whom we select from old savings groups and at the same time the literacy levels are low so we can’t expect them to complete long baselines.

I would also say that those are all nice things to have but they are not essentials. These would fit in if we say that we have money for 2 years and we built on extra capacity for 2 years because I mean you do need extra capacity to implement that sort of framework. That would work in my view unless you prefer to do a big monitoring framework and not be expanding at the pace at which we are expanding now.

The new tools that are individual-centred and have to be done on a regular basis are good but they are not feasible for us because we have lots of members now. In the beginning it was feasible because of the small numbers, not now because of the expansion. However, it would be good at some point to say: we do have a bit of extra capacity so let’s try to implement that framework with say 1% of our members. That is because even if you wanted to implement it, it would not be feasible to do so with each and every group member” (Provincial Manager A 2013).

From this account, it would have been possible to collect data in every aspect of the programme and on every beneficiary, as initially envisaged, if there were few groups. As the number of groups increased, it was becoming difficult to track in detail as was wanted. Sample groups were then used instead. According to Wu *et al.* (2010, 76) the changing priorities of the organisation could be an impediment if systems do not change in unison. This point was corroborated by Gorgens and Kusek (2009, 150), who said that the functionality of the system itself needs assessment to detect any weakness. In their opinion, to ensure the functionality of the M&E system, the plan needs to be reviewed regularly, as this will allow for realignment of indicators and data sources and also for addressing any weaknesses.

4.4.6 Planning and budgeting for Monitoring and Evaluation Implementation

The data revealed that one of the issues that hindered the implementation of the frameworks that were designed in 2007 and 2011 was lack of funding for implementation. Some of the quotations that paint this picture are presented.

The following quotation shows that there was initial funding, which was used for the design of the framework in 2007 and the review in 2011:

“Our impetus to do an M&E framework was addressed by a huge study funded by Finmark, which is something that our M&E manager worked on. Then we did get a lot of data from a 3-4 month project like that. It was quite a sizeable budget compared to what we had before” (Director 2013)..

The next quote explains what happened after the design of the frameworks and initial data collection:

“The previous ones...” [M&E frameworks] “...were too ambitious and were not aligned with the funding and the resources we had in order to implement it. We had anticipated a second donor but the funding became really difficult for about 2 to 3 years and I think when funding becomes tight you tend to cut back. It’s a combination of factors and those are some of them” (Director 2013).

The M&E manager expressed her opinion on the issue of funding and planning, stating what she thought would have been the ideal situation:

“.....also, for every budget that organisations have they should budget for some M&E and have someone in the office to ensure that it is done instead of asking for funds for M&E every once in a long while and having someone external come in and doing it because maybe then it is difficult to make it work. If it has to be sustained in a long while, then there has to be capacity to carry it on over time instead of carrying it out at one particular time” (Provincial Manager A 2013).

From the latter quotation it can be deduced that there was inconsistent funding for M&E in SaveAct, especially for impact evaluation. These are undertaken as projects on their own, for which special funding was secured. The issue of planning and budgeting for the implementation of M&E systems to an extent determines the success or failure of the implementation process (Wu, et al. 2010, 75). As they explained, funds that are expected are slow in coming, this may throw the implementation process into disarray. Gorgens and Kusek, (2009, 7) state that M&E functions must work collaboratively with the planning and budgeting functions. In this case, M&E needs to be budgeted for, just like the other functions within the organisation. The drive towards a result-based management system needs to encompass not only the provision of funds for the programme itself, but also funds towards continuous monitoring, from which effective evaluations can be done (Ile, Eresia-Eke and Allen-Ile 2012, 88).

4.5 SaveAct Monitoring and Evaluation System Implementation Success Factors

Even though it is difficult to use the tools within the M&E frameworks, especially in conducting impact evaluations, the tools that came as part of the adopted VLSA management information system (MIS) are always being used to collect for regular monitoring purposes. A quote from the M&E manager clarifies the fact that data collection for monitoring is being undertaken in SaveAct:

“.....we also monitor the performance of the savings groups through the MIS system that gathers data on the groups. What is monitored in this aspect is how much they

are saving; how much they are loaning out so that it gives us some sort of financial knowledge of how they are performing; the attendance; the gender ratio of the group.....one thing I probably want to mention is that we are mainly doing MIS and getting reports from the CBPs every month” (Provincial Manager A 2013)..

This is not to say that the MIS software gathers the information, but rather that the tools that came with the MIS are used to gather information that is captured into the MIS, rather than using the tools that were in the previous M&E frameworks. The data from the CBPs using the MIS baseline form are entered monthly into the MIS.

Currently, the tools within the MIS were considered sufficient for capturing the data that is necessary. This was explained by the M&E manager:

“I think that what we are collecting now is enough for us to monitor the quality of the groups and also the quality of our operations. That is enough for what we are doing, I mean if you are collecting data on a regular basis like what we are doing: I think that is brilliant” (Provincial Manager A 2013).

From this, it can be deduced that the current data collection is achieving the current needs of the organisation, in providing enough data to satisfy both donors and also to monitor the quality of the programmes.

Some of the possible success factors that emerged from the data collected on the implementation of these components for monitoring are presented in the next section of this chapter. The factors that emerged include simplicity of the tools used, mainstreaming of M&E duties and the theoretical approaches used.

4.5.1 Simplicity of the tools implemented

The baseline form consists of only one page, with basic questions needed to feed the MIS system. Given that this baseline data form and M&E system is largely designed from an accountability for the donor’s perspective, the information being collected was what was needed to provide substantial information for the donors. In the words of one of the respondents:

“The data collected needs to provide what donors want to see: on the other hand, when you have to talk to donors, donors want to see figures as well. They want to see addition of groups and group members” (Provincial Manager A 2013).

Another respondent puts it as:

“...We have the benefit of past experiences and this helped us to make assessments and to develop something that is much simpler and more durable” (Director 2013).

As observation from the data was that VLISA MIS tools were said to not attempt to collect data on too many aspects of the programme. They just provided data that was enough to give stockholders what they want. As Gorgens and Kusek emphasised, the tools must be based on the needs of the organisation. SaveAct was able to provide data for donors and was able to monitor the quality of the programme. That was described as being enough.

The present work was kept relatively simple, compared to the previous frameworks that had many tools, which were all more than a page each. The tools were made to be simple so that they could be used by CBPs for data collection. The baseline was said to have very few questions. The questions were meant to be completed within five to 10 minutes (R2), as compared to the earlier tools that could not be implemented on the field and had to be brought to the office for completion. Data collection during the meetings was noted to be problematic as it takes time to cover all the questions. The tools had to be modified to be simpler and to contain fewer and clearer questions. This was done in order to not prolong the time of the savings groups’ meetings, as the data collection was to be undertaken during the meetings. As seen in the Kazan Government’s M&E system implementation, one of the key success factors was how simple the tools were. They were said to be clear and easily understood by implementation staff (The World Bank 2009, 17).

4.5.2 Mainstreaming Implementation

What emerged from the data, which was attributed to the success of the monitoring component, was the incorporation of the monitoring duties into the daily routine of the implementation staff, unlike the previous frameworks that were said to be done as separate projects. Incorporating these tools into the daily routine of the staff seems to be a contributing

factor to the successful implementation. The data collection was part of routine work, unlike the previous frameworks that were viewed as follows:

“I think that to implement it [the 2007 and 2011 frameworks] you would need an M&E department and some field staff who just do M& E, which we don't have” (Provincial Manager A 2013).

Similarly in the opinion of another manager

“They [the staff] have a lot on their plate in terms of implementing a program. The additional work like the M&E comes to be seen like a burden that has to be avoided” (Director 2013).

In contrast, the mainstreamed monitoring was said to be favoured by the staff in SaveAct:

“We also have the co-operation from the staff to implement it and the staff understands the importance of it” (Director 2013).

One of the provincial managers concurs with this point:

“Now it is included in the daily routine. So you will have someone doing their day-to-day mentoring or support in those groups and part of the function would be to collect data that will be used in the M&E, so it's not a separate function” (Provincial Manager B 2013).

When the M&E was being done as separate activities, it was said to be something that would be considered a burden given that the staff had enough work at the time. Evaluation work would thus be considered extra duty, which staff might resent. As Wu *et al.* (2010, 75) explained, for implantation to be successful, it must have the support of the implementation staff. If the staff see the work as a burden, then they might not support it fully.

4.5. 3 Understanding and co-operation from staff

One of the key factors of the success of M&E systems, as described by Ile, Eresia-Eke and Allen-Ile (2012, 92) dwells on the ability of implementers to claim ownership. This implies that they must see it as their work and not as something that is imposed on them. As explained the director, the work is incorporated into the main work of the staff and they do not see it as an extra burden. As the country director explained, the staff are co-operating and understand the importance of M&E (Director 2013).

One of the field officers described how important M&E is to her:

“M&E help me to know where I am in my work because by M&E I am able to know that group is in which phase, because I observe them and when I am doing evaluation I am able to know whether that group need to be graduated or not, are sustainable or not sustainable” (Field Officer 2013).

In this case, the respondent sees M&E as a tool that helps her to do her work and also motivates her to work. The M&E work contributes to the motivation behind their jobs, as it helps them to do their work better. Another respondent expressed this as:

“For me, I enjoy it given my position. I get a lot of updates and impacts on the ground based on M&E otherwise from a managerial or support chart forms, you will never know how things are on the ground if you are not strong in M&E or you don't enjoy M&E. So for me it's one of those critical components in the programme” (Provincial Manager B 2013).

As Wu *et al* (2010, 76) pointed out, for the implementation to be successful, the implementation staff must have motivation or incentive to want to make it work. The data shows that SaveAct staff are motivated in undertaking monitoring data collection, as they see M&E as a tool that is helping them to do their work well.

4.5.4 Approaches to SaveAct monitoring and evaluation

Even though it was stated that the previous M&E frameworks were designed from a participatory approach, with inputs from the organisation, the fact that it was designed by experts from outside the organisation made it appear as something external. The tools that come with the MIS are reviewed and tailored internally and used from data collection. This way the staff see it as helpful, as they were involved. This is expressed in the quote below:

“...I would be involved in both processes [meaning both design and implementation]. I would know what we are designing and why we are designing that. I would also be part of the team that introduces those tools on the ground so for me it has not been a foreign concept because I have been involved from the designing to the actual implementation of those tools. I think then that it makes it easier on the ground because you understand what is going on and it’s easier to have the motivation to follow that framework. But if I could comment on a general perspective, I think that it would be a bit difficult if one got a document from somewhere else and it comes to them for implementation and they don’t know why they should collect that information properly and accurately. It would be difficult if this document did come from outside”
(Provincial Manager B 2013).

This respondent, who was involved in the review of the tools, expressed the fact that the tools took into consideration what was happening on the ground level. Literature indicated that with the bottom-up approach, the concerns of various people are able to be included in the design. When this happens there are greater chances of implementation success as there will be less resistance to implementation. The design begins with a problem in society and this informs which questions are to be asked in other investigations into such issues. It also involves the use of informal relationships and communications among peers to understand issues on horizontal levels (Burnett 2008).

4.6 Conclusion

Chapter four focused on the findings of the research and presents an analysis of these findings. The implementation challenges and factors influencing the success of implementation of the frameworks and the MIS tools emerged from the analysis of the documents and responses from the interviews.

The staff seems to have a good understanding of the concept of M&E. They each gave descriptions of the nature of their involvement in M&E. Top management sees it as a tool for understanding and learning from the programme and improving on performance and also on satisfying the informational needs of funders and other stakeholders. They see it as a means of providing accountability to donors. Lower management sees it as a tool for them to improve their individual performance, as data provided helps them to assess their performance. M&E was seen as a key factor in proving that the programme is working and that it is sustainable.

The desire was to show that the SaveAct methodology drove the design of the M&E frameworks. The 2011 framework was designed by an external consultant. Funding was from donors, specifically for the design of the frameworks. This was seen to not be sustainable, because there was funding for the design but not for implementation. This led to the implementation problems encountered. When other funding was secured it was used to contract external experts to review and redesign the frameworks. Again, funding was not made available for implementation. Implementation of the frameworks was hindered by many challenges. The lack of sustainable funding and capacity limitations were among the key challenges. The comprehensiveness of the tools also affect the implementation, as it was described as time-consuming and hard to understand. Even though it was admitted that the framework was good and was a nice thing to have, the many issues made it impossible to implement.

The MIS came with its own data collection tools. These are modified internally to suit the information needs of the organisation and the understanding of those to carry out implementation. These tools are being used to successfully collect monitoring data and produce the basic information needed for accountability to donors and also for internal managerial learning purposes. Factors that accounted for the implementation success of these

tools include the simplicity of the tools, the planning and mainstreaming of the M&E duties into the routine work of the staff and the fact that the staff does not see the tools as something from outside given their level of participation in their design.

What emerged from the analysis is that frameworks like that which were designed for SaveAct are good to have if one is considering conducting big evaluations as once-off projects. It could be suitable also for big organisations with the necessary financial and human capacity. For organisations like SaveAct, with limited capacity, the use of simple tools such as what is in the MIS could just work well if they provide information that is good enough to assess the performance of the programme. If bigger and more comprehensive frameworks are contemplated, then they should be accompanied by long-term planning and budgeting, not just for their design, but also for their implementation.

CHAPTER FIVE

CONCLUSION

M&E was identified as a crucial component of social programmes' design and implementation processes and also in the work of NGOs (van Rensburg 2008, 25). The recognition of this importance is said to have driven many organisations into allocating substantial resources to establish M&E systems within their organisation, in order to track the changes that are occurring. Yet it is not guaranteed that the implementation of such systems will yield the expected results. The present study was aimed at examining the implementation of the M&E system of SaveAct to investigate their implementation experiences.

The aims of the study include finding out how the conceptualisation of M&E and its uses and purposes influence the design and implementation of the M&E systems. The study also set out to explore the implementation experience of SaveAct, what successes and challenges were encountered and what factors could account for those challenges and successes.

The theoretical framework described a programme as a set of actions used to address an undesirable social need. SaveAct implements three main programmes, which are aimed at poverty reduction and sustainable livelihood. SaveAct's methodology believed that poor people can make use of the saving habit and, through that, generate income as which can be used in attending to basic domestic needs such as paying school fees and buying groceries and for emergency situations such as funerals. People living in poor and remote rural areas are encouraged to form the savings groups. The group members save as much as they can afford. These savings create a pool of money for the group. Once they join the groups they are given financial management education and enterprise training. The implementation of these programmes was intended to make the lives of beneficiaries better compared to their lives prior to joining the savings groups.

As the director indicated, the intensive data collection process if done by the normal staff will be seen as an extra burden as the staff had sufficient workload. Therefore it was not

possible to include evaluation activities of that magnitude into routine work. SaveAct M&E was aimed at collecting substantial data to be able to prove to donors and other stakeholders that the SaveAct's approach to poverty reduction through savings is indeed working, is sustainable and merits funding. Also, M&E was also to help the organisation to check the quality of its service delivery and make any improvements that might be necessary. This necessitated the development of the M&E system. The SaveAct M&E system consists of three main components which are the plans or frameworks, the management information system and the personnel, who play various roles.

The M&E system had an M&E framework that was designed in 2007 by a contracted consultant, with funding from donors for its design. This was later revised and redesigned in 2011 by another consultant and with different donor funding. These frameworks were intended to be intensively used for detail impact evaluation. The data collected on the implementation experiences of the various role-players, and also through the reports and reviews, revealed that the implementation encountered several challenges. At times data was collected but never captured and analysed. It is therefore noted that the attempt by the organisation to undertake evaluations as a separate and specific project could be described as 'unsuccessful', despite the funding and development of the two previous frameworks. The parallel MIS system, which comes as a component of the programmes and forms part of the programme budgets, are being implemented successfully.

First of all, the frameworks were described as complex and ambitious, in that they had many tools and many questions intended to collect detailed data. However SaveAct did not have the necessary capacity to undertake the data collection described by Gorgen and Kusek (2009). The tools were meant to be administered at their meetings, but the length of the questionnaires made it impossible for them to be administered at the meetings. Some of the staff had thus to bring them to their offices and try to complete them, by which time they had forgotten some of the information, as explained by the Provincial Manager B in chapter four.

Those who were undertaking the data collection had low educational backgrounds and could not understand some of the tools. Among the list of the components of a functional M&E system is the element of human capacity for the implementation of the systems (Gorgens and Kusek 2009, 7). Human capacity appeared to be the key capacity lacking for SaveAct to administer its tools. As the data suggested, to implement the kind of frameworks that were

used, there would be a need to employ more skilled people, who would do only M&E. This was hampered by a lack of finance and funding was not secured for the implementation and the recruitment of more personnel for acquiring the kind of data envisaged in the tools. As the director indicated, the intensive data collection process, if done by the normal staff, will be seen as an extra burden as the staff had a full workload. Therefore it was not possible to include the evaluation activities of that magnitude into routine work.

The tools that were adopted from the MIS that came with the saving methodology were being used to collect data for routine monitoring. This was described as collecting enough to provide the information needed for donor accountability and to assess the quality of the programmes. This part of the implementation was thus seen as a success, as it was able to help monitoring to be undertaken.

In reflecting on what worked in the case of SaveAct's M&E system and what did not work, a few lessons can be learnt from this study for the implementation of M&E systems in the public sector, and in other NGOs, of similar setting. Factors that emerged as the reasons for these successes include the simplicity of the tools and the fact that tools are constantly being modified from a bottom-up perspective. The people at the lower level of the organisational structure in mind are the field officers and community-based promoters that do most of the routine data collections. The monitoring data collection was part of the normal duties of the staff. Data collection, such as filling in baseline forms and others, is done as part of normal meeting proceedings. This required that the tools should be administered within a short time and hence only the necessary questions were asked.

The staff viewed M&E as a tool that helped them to understand the group and to handle them. Viewing M&E as a helping tool, rather than a burden or something difficult to do, was said to make the staff more co-operative in executing M&E duties.

In terms of what worked and what did not work in SaveAct, the following observations are worth noting. The development of frameworks needs to be done, with consideration for a bottom-up perspective, and not only from a top-down approach, with clear channels of communication. As suggested by Kusek and Rist (2004), cited in Gorgen and Kusek (2009) an effective M&E system should create good communication channels that allow for the free flow of performance-related information (both horizontal and vertical) between relevant

parties. More cognisance needs to be given to who will be implementing the frameworks and the abilities and capabilities of the implementers. An M&E framework should outline the plan for monitoring and evaluation, in clear and concrete steps. It should address issues relating to the *'who, what, how and when'* of the M&E activities (Ile, Eresia-Eke and Allen-Ile 2012, 95). The *'who'* part needs to relate more to the capacity such as literacy and skills levels of the implementers. In the current framework that is being implemented, channels of communication and data flow were spelt out clearly. The tools were designed such that they could be implemented by the CBPs (who are at the lower level of the organisational hierarchy and with lower literacy levels). In other words, the skills levels of those who will implement the framework were taken into consideration in re-designing the tools for data collection. As a result, there was no need for 'skilled' people. The design of M&E frameworks and systems needs to be done holistically by considering all the relevant factors and role-players necessary for its implementation. In other words, it is important to design with implementation in mind.

In conclusion, M&E systems can be made more implementable if they are designed with an understanding that the system components are interrelated and an attempt is made to see to it that each component is functional, to ensure the mode of action of the entire system. M&E systems and frameworks are more implementable when they are clear and simple, that is when the tools contain fewer questions and that are easily understood by the people who implement these tools. The M&E functions are more likely to be successful when included in normal routine work (mainstreaming) and located within planning and budgeting function of the organisation.

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APPENDICES

APPENDIX A

Interview Guide

1. What is your position in SaveAct?
2. How are you involved in M&E in SaveAct?
3. What is the conception of M&E systems in SaveAct?
4. How are the M&E systems in SaveAct designed and implemented?
5. What are your experiences in the implementation of their M&E system SaveAct?
6. What challenges do you encounter in using the various components of the M&E system in SaveAct?
7. How were the challenges overcome?

APPENDIX B

Data collection instruments within SaveAct

Appendix B(1) Baseline Questionnaire in 2007/2008 Framework

BASELINE DATA COLLECTION TOOL Version FINAL: Nov 2006				
ADDITIONAL POINTS FOR ADMINISTERING THE QUESTIONNAIRE	ALL INFORMATION GATHERED WILL BE TREATED AS STRICTLY CONFIDENTIAL ANY QUERIES MAY BE TAKEN UP WITH DIRECTOR, Tel: xxx xxxxxxxx	Quest. no.	Intviewer's name	Date of interview
	1. Name of person interviewed: Igama lomuntu obuzwa imibuzo			
	A. First Name/Ungubani amagama akho			
	B. Surname/Isibongo			
	C. The name you usually use/ Ungubani igama abajwayele ukukubiza ngalo			
	2. Information about the group			
	A. Name of the organisation/group/ Igama lenhlangano			
	B. category of group	(tick ONE below ▼)		
	i.women/abesifazane			
	ii.youth/abasha			
	iii. mixed			
	iv.care givers/abanakekeli			
v. volunteers/abazinikelayo				

	vi.other	
	C.Region (E Cape, KZN, Mpumalanga)	
	D.District (eg, uMgungundlovo, uKhahlamba)	
	E. Municipality (e.g. Msunduzi, Richmond)	
	F. Area (eg Hopewell)	
As you interview people, you will give them a number	G.Participant's number (001)	
District, Group number, SexF/M/ Participant number. E.g.Hopewell, Thandanai 01, Sex, Participant number	GROUP NUMBER (construct afterwards)	
	3. Relationship to household head/ Uhlobene kanjani nenhloko yomuzi The Household head is myInhloko yomuzi ngu.....	
		Owesilisa (Male) Owesifazane (Female)

	5. Date of birth (age)/ Wazalwa ngaluphi usuku kuyiphi inyanga/nonyaka	day/usuku	month/in-yanga	year/unyaka
	6. Assets			
Ownership	6a.i. Do you own a house?Lelikhaya lingelakho unalo itayitela?	Yes/Yebo	No/Cha	
Access	6a.ii Do you have access to a house that you could use?/Unayo yini indawo kulelikhaya ongayisebenzisa?	Yes/Yebo	No/Cha	
Ownership	6b.i. Do you own land other land?/Ingabe unayo enye indawo?	Yes/Yebo	No/Cha	
Access	6b.ii. Do you have access to land that you can use (to generate income)?/Unayo yini enye indawo ongakwazi ukuyisebenzisa ukugenisa imali?	Yes/Yebo	No/Cha	
Ownership	6c.i.Do you own anything like jewellery, shares, or things like this?/Kukhona okunye onakho njengamasheya, nemigexo yegolide noma izinto ezinjengalezi?	Yes/Yebo	No/Cha	
Access	6.c ii. Do you have access to them? Unalo ilungelo lokuzisebenzisa noma ingasiphi isikhathi ofuna ngaso?	Yes/Yebo	No/Cha	

7. Family composition		
Note: No. of persons in the house are those who live and eat from the same pot every day	A Total no. of persons in the household (including children)/Bangaki abantu abahlala kulomuzi kunye nabantwana abasebenzisa izinto zalelikhaya?	
No. of people: this includes those out of the home who are also contributing to the household income	B Total no. of persons earning income (including grants/pension)/Inani labantu abangenisa imali kulomuzi, nalabo abangahlali kulelikhaya, nalabo abathola imali kahulumeni?	
Calculate the dependency ratio after the interview (B divided by A)	C Dependency ratio (dependency ratio=Total no. of income earners / Total no. of persons) i.e B/A	
	8. Decision-making: Who is the decision maker in your household for all major issues like expenditure, investments, education, buy and sale of property, choice of business activities etc? Chose ONE below/Ubani othatha izingumo nongamela ezezimali kulelikhaya? Thatha OYEDWA	THATHA OYEDWA (choose ONE)
	A Self/Nguwena	
	B: Head of family/Inhloko yomuzi	
	C Spouse/Ohlalanaye noma oshadenaye	
	D Together/Inina nobabili	

	E Parent/Abazali		
	F Any other/Bakhona abanye		
	9. Education level, skills training & financial literacy/Amazinga emfundo, Uqeqesho ngamakhono kanye nezezimali		
	A. If some one sends a letter, can you read it?/Uma kukhona okubhalele incwadi ungakwazi ukuyifunda?	Yes/Yebo	No/Cha
	B. Can you write a letter?/Ungakwazi ukubhala incwadi?	Yes/Yebo	No/Cha
	C. Can you correctly calculate the total savings?/Ungakwazi ukubala imali eseniyibekile na?	Yes/Yebo	No/Cha
	D. Can you calculate the remaining amount in your account after any withdrawal?/Ungakwazi ukubala imali esele uma kukhona osuyisebenzisile?	Yes/Yebo	No/Cha
	E. Can you calculate the remaining amount for the whole group?/Ungakwazi ukubala imali yenhlangano emva kokuba sekukhona ephumile?	Yes/Yebo	No/Cha
	F. Do you know how to divide the amount among all the members at the end of the year?/Ungakwazi ukuhlukanisa imali uhlukanisele wonke amalungu ekupheleni konyaka?	Yes/Yebo	No/Cha
	G. Have you attended any skills training program (vocational training), before SaveAct?/Lukhona uqeqesho lwamakhono owake owalenza?	Yes/Yebo	No/Cha
	H. If yes, specify what type of training/Uma lukhona sicela usichazele luhlobo luni loqeqesho		
	I. Have you received training through your SaveAct group?/Loluqeqesho uluthole ngehlangano kaSaveAct na?	Yes/Yebo	No/Cha

	10. Employment/ Income What are the income sources FOR THE HOUSEHOLD)? /Kungabe iziphi izinto ezingenisa imali?	Tick if YES /Thika kulayini wokuqala	Approx. amount per month/Ubhala inani lemali kulayini olandelayo nenyanga
for the household - not the individual. If amount is given per year, interviewer to convert to per month	A Agriculture Crops/Kungabe kukhona okutshalayo okungenisa imali eg insimu kamoba		
	B Agriculture Livestock/Kungabe imfuyo		
	C food garden/kungabe imifino		
	D. Social grants	see below ▼	
	<i>D.i pension/kungabe impesheni yobudala (udekle)</i>		
	<i>D ii. child grant/Eyezingane (iqolo)</i>		
	<i>D iii. disability grant/grant for illness/eyokukhubazeka/eyokugula</i>		
	<i>D.iv Foster care grant/ Imali yokunakekela</i>		
	E Hawking/trading/ukudayisa		
	F Any employment (any family member contributing to the HH). How much is given? Convert goods into amount in rands/Bakhona yini abasebenzayo abangenisa imali? Imalini abakunikayona? Shintsha lokhu kube amarandi.		
	G Do you get money from stokvel or other sources?/Uyayithola imali esitokfeleni noma kweminye imithombo?		
	H Remittances (from family member migrated for work)/Kungabe ikhona imali ethunyelwayo ilungu lomndeni?		
I.Pension Fund (non-government)/ Imali eqhamuka embonini			

	J. Other? Please explain/Mhlambe ikhona enye indlela engenisa imali? Uma ikhona sicela usichaze?		
	K.ANNUAL INCOME (calculate this after the interview - add all amounts per month and x 12) TOTAL =		
	11. Expenditure (before saving)/Imali esetshenzisiwe ngaphambi kokuqala uhlelo lokonga		
	List three main items that you spent money (column 1) and <u>approximate</u> amount you spent on this in the last 12 months (1 year)?/Ngicela izinto ezintathu ezibalulekile osebenzise kuzo imali esikhathini esingango nyaka esedlule.	ITEM/Intoni	amount in last 12 months/inani onyakeni odlule (if they cant give the amount for one year, try to work it out with them)
		A	
		B	
		C	
	D: TOTAL		
Ask open first: in what ways do you save?	12. Savings/Ukonga: Method of Saving (NOW) /Izindlela zokonga manje	thika	Approx. amount of savings per month/Ungalinganisela kumalini ngenyanga
	A. Member of Stokvel/isitokofela		

	B. Burial Society/Umasingcwabisane	
	C. "under the bed"; at home, on your own/Zikhona yini ezinye izindlela zokugcina imali iphephile?	
	D. With someone you trust/Uyayibeka yini imali kumuntu omethembayo	
	F. Post Office/ePosini	
	G. Commercial Bank/Ebhange	
	E. Any other MicroFinance Institution (MFI)/Ikhona yini enye indawo	
	D. Private savings collector/uyayibeka yini imali kwabanye abantu abenza ibhizinisi	
	H. Any other(Jewellery, land, animals)/ikhona yini enye indlela owonga ngayo imali njengo umhlaba, imfuyo, ubucwebe	
	I. Others (Specify)/Noma - ke iyiphi enye indlela owonga ugayo	
(Read 4 statements aloud and let the respondent chose only one of the 4 as a response)	<p>13. Food Security. We want to find out about how people feel about how much food they are eating and the types of food they are eating. I will read four statements. Tell me which one fits your condition/ Ngithanda ukwazi ukuthi abantu bazizwa kanjani noma kubaphatha kanjani ngobungako bokudla kanye nezinhlobo zokudla abazidlayo. Ngizokufundela izihloko ezine bese ungitshela wena ukuthi isiphi ohambisana naso.</p>	tick ONE

	A Enough quantity and the kinds of food we want to eat/Sinakho ukudla okwanele okuyinhlobo yokudla esikuthandayo	
	B Enough quantity but not always the kinds of food we want to eat/Sinakho okwanele kodwa okugesiyona inhlobo yokudla esi thanda ukukudla	
	C Sometimes not enough to eat/Kwesinye isikhathi asinakho esingakudla	
	D Almost always not enough food to eat/Ngaso sonke isikhathi asinakho ukudla okwanele	
ask each and every item	14. Household assets/Izimpahla zomndeni	tick/thika
	A Cooking fuel/Kusetshenziswani uma kuphekwa	
	<i>i. wood fire/umlilo</i>	
	<i>ii. paraffin/parafin</i>	
	<i>iii. coal/amalahle</i>	
	<i>iv. gas/igesi</i>	
	<i>v. electricity/ugesi</i>	
	B Cell phone/Unaye umakhala ekhukhwini	
	C Telephone/Ucingo lwasendlini	

	D Radio/Umsakazo	
	E Fridge/isibandisi	
	F TV/Umabonakude	
	G CD player/CD player	
	H Vehicles: Car/Imoto	
	I Own mini-bus or Combi/Imini-bus noma ikhumbi	
	J Own bakkie/iveni	
	K bicycle/ibhayisekile	
	L any other, specify/okunye	
ask each and every item	15. Enterprise Assets/Izinto onazo ezingakusiza ekungeniseni imali	tick if present/thika
	A Hoe, fork/Igeja eliyimfologo	
	B. Spade or shovel/Isipedi, ifosholo	
	C. Pick/ipiki	
	D. Axe or Saw /Imbazo, isaga	
	E. Slasher/ubhushi	
	F. Wheelbarrow/Ibhala	

	G. Tractor/Ugandaganda		
	H. Ox/Izinkabi		
	I. Cows/Izinkomo		
	J. Goats/Izimbuzi		
	K. Sheep/Iziklabhu		
	L. Chickens/Izinkukhu		
	M. Pigs/Izingulube		
	N. Horses/Amahhashi		
	16. Infrastructure/Ingqalasizinda	Tick if yes/thika	
	A. Clean water /amanzi ahlanzekile		
	B sanitation/toilets/ indlu yangasese	Bi Flush/ Elishayway o	Bii. Pit toilet/Elomgodi
	C Electricity/Ugesi		
	D Roads (indicate type of road)/Indlela imigwaqo	Di.Gravel/ ubhuqu	D ii.Tar road/Itiyela
	E. Telecommunications/Ukuxhumana	(tick ONE below ▼)	
	<i>Ei. post/iposi</i>		
	<i>Eii. phone/ucingo</i>		
	<i>Eiii. fax/isikhahlamezi</i>		

		<i>E iv. internet/intanethi</i>		
	F. Markets (both for inputs and selling)/unayo indawo lapho kufakelwa khona kubuywe kudayiswe khona?			
	G. What form of health care do you use most?Where do you go, most of the time, if you are sick? Inhloboni yengaqalasizinda oyisebenzisayo uma ugula uwayele ukukuphi uma ugula?	Tick if yes/thika	i. Frequency of visits over ONE year/Uvakashela kangaki ngonyaka kulezikhungo	ii Amount per annum) /Kubisa malini ukuvakashela kulezikhungo noma ezingyameni
	Gi. Traditional (herbalist)/Inyanga/isangoma			
	Gii. Hospital/isibhedlela			
	Giii. Clinic/Umtholampilo			
	Giv. Others/Okunye			

Appendix B (ii)

SaveAct M&E tools matrix
June 2011 Revised Framework

Tool	Purpose	How frequently used	Who collects info	Sample	Data entry	Write up
1. Baseline registration	Capture names of members and some poverty data	At commencement of each group	FO	100%	Field officer, sent to PMB office	None required, this is record keeping
Registration follow-up (end line)	Capture poverty data to examine change	18 months after commencement	FO	10%	Field officer, sent to PMB office	M&E person, annually
2. What loans and share-outs used for	a) Identify what used for b) Track whether this changes over time to be less consumption-orientated	Loans: 10 / PA / FO Share-outs: 5 / PA / FO	FO	10 and five groups per annum per FO	Matat / Pmb office, based on a template	M&E person, annually
3. Individual interviews re: loans & share-outs	To see if loans & share-outs make a difference to household income and expenditure	Intermittently	FO	10 people who completed baseline questionnaires	FO	Field officer write up, M&E person analysis
4. FE facilitator feedback	To identify strengths and weaknesses of materials	After every training session	FE facilitator	100%	FE facilitator	FE materials developer
5. FE participant evaluation	To see whether participants liked the training	After every training session	FE facilitator	100%	FE facilitator	FE materials developer
6. FE lesson review and behaviour change	To review previous learning and whether it has lead to behaviour change	At the beginning of every session	FE facilitator	100%	FE facilitator	FE materials developer
7. Anecdote circles	Behaviour change in use of loans and share-outs	At the end of the training sessions	FE facilitator	10%	During the circle, FE facilitator captures changes that participants report	M&E person
8. Isiqalo baseline	To capture names of participants and their business ideas	At commencement of each training	Trainer	100%	PMB office	None required, this is record keeping

Tool	Purpose	How frequently used	Who collects info	Sample	Data entry	Write up
9. Isiqalo business plan	a) To get participants to engage in business planning b) To compare to reality during business clinics later	During training	Trainer	100%	Participants themselves	Kept in PMB office
10. Isiqalo follow-up (end line)	To find out whether business is going, the effects of training, profits etc (for logframe)	Six months after training	Trainer	100%	Trainer	M&E person
11 Agricultural training and follow-up	a) To review content of awareness raising sessions, information days, training sessions and household follow up sessions in terms of relevance and implementation b) To assess involvement in stakeholder interactions, participatory marketing processes and re-orientation of SCG processes	Just after the session and at least once again either quarterly or monthly At least once in the reporting period – preferably 1-2 months after particular events if they can be defined or midway and towards the end of continuous processes	Participant and facilitator/trainer together Facilitator	20% 20%	Facilitator/trainer Facilitator	Facilitator/trainer. Facilitator in combination with the M&E person.

Appendix B (iii) Samples of Data collection Instruments within the Revised Framework 2011

Tool 1: SaveAct SCG baseline registration

Instructions to FOs: Please fill out the following for every member of a new SCG. For each person: write their name phone number; whether they are male (M) or female (F); their age or date of birth; how many people live in the household (have stayed there four nights a week for the past four weeks); how many rooms the household has; what the roof of the main building is made of. The options are only (1) Cardboard (2) Tarpaulin or plastic sheets (3) Corrugated iron (4) Asbestos/cement roof sheeting (5) Thatch (6) Tiles; how many radios, cell phones and TVs the household owns; what the household uses for cooking. The options are only (1) Open fire (2) Primus stove (3) Gas stove (4) Hot plate (5) Stove with oven.

Name of SCG _____ District & municipality _____

Village or area _____ Date of registration _____ Name of field officer _____

Name	Phone number	Sex	Age/ DOB	# h/h members	How many rooms in h/h?	What is roof made of?	How many does h/h own?			What does h/h cook on?
							CD player	Cell phone	TV	
1.										
2.										
3.										
4.										
5.										
6.										
7.										
8.										

9.										
10.										
11.										
12.										
13.										
14.										
15.										
16.										
17.										
18.										
19.										
20.										
21.										
22.										
23.										
24.										

25.										

Tool 2: What loans are used for

Name of FO _____ Name of SCG _____

Area _____ Date _____

Date SCG started _____ Age/DoB _____ Gender _____

1. How much was your last loan for? R _____
2. What did you use the loan for? Tick items in the box below.

1. Food	10. Cellphone /airtime	19. Blankets
2. Home improvements	11. Transport	20. Car
3. Furniture	12. Funerals	21. Kitchen items: pots
4. School fees	13. Cultural events	22. Farming implements
5. School uniform	14. Wedding	23. Livestock
6. Clothes	15. Electricity	24. Paying off debts
7. Appliances: fridge, cooker	16. Medication/health/doctor	25. Buying stock for my business
8. Electrical goods: TV, radio	17. Stokvel/savings	26. A feast
9. Christmas presents	18. Saving at banks	27. Paraffin or coal
28. Other		

Tool 3: What share-outs are used for

Name of FO _____ Name of SCG _____

Area _____ Date _____

Date SCG started _____ Age/DoB _____ Gender _____

1. How much was your last share-out for? R _____
2. What was the date of that share-out? _____
3. What did you use the loan for? Tick items in the box below.

1. Food	10. Cellphone /airtime	19. Blankets
2. Home improvements	11. Transport	20. Car
3. Furniture	12. Funerals	21. Kitchen items: pots
4. School fees	13. Cultural events	22. Farming implements
5. School uniform	14. Wedding	23. Livestock
6. Clothes	15. Electricity	24. Paying off debts
7. Appliances: fridge, cooker	16. Medication/health/doctor	25. Buying stock for my business
8. Electrical goods: TV, radio	17. Stokvel/savings	26. A feast
9. Christmas presents	18. Saving at banks	27. Paraffin or coal
28. Other		

Tool 4 : Facilitators' review of LST session 2 and behaviour change (sample)

Name of SCG _____ Date _____ Officer _____ Area _____

	Reduce expenditures	Increase Income	Balance income throughout year
People have done this			
People want to do this			

Reasons for not doing this			
Stories			

Tool 5

Changes from captured from anecdote circles

<p>Changes they <i>could</i> make to household finances</p>	
<p>Changes they <i>did</i> make to household finances</p>	
<p>Changes in using loan or share-out differently</p>	
<p>Comments</p>	

Tool 6: Business training baseline and follow-up

Name of the person/owner		Contact phone number	
Name of SCG		Area/Community	
To be completed by trainees when training is finished Date:		To be completed by facilitator of business clinic Date:	
1. What kind of business do you have?		1. What kind of business do you have?	
2. How long has it been going for?		2. How long has it been going for?	
3. Where do you sell from?		3. Where do you sell from?	
4. Do you make income from your business? How much per month?		4. Do you make income from your business? How much per month?	
5. Do you make profit from your business? How much per month?		5. Do you make profit from your business? How much per month?	
6. Do you employ anyone or have anyone to help you? Who?		6. Do you employ anyone or have anyone to help you? Who?	
7. Do you ever use loans or share-out from your SCG for your business? What for? How much money?		7. Do you ever use loans or share-out from your SCG for your business? What for? How much money?	

8. Do you ever use another financial service for your business? What for? How much money?	8. Do you ever use another financial service for your business? What for? How much money?
9. Have you received any life skills training from SaveAct? How many? Has this helped you in your business in any way?	9. Have you received any life skills training from SaveAct? How many? Has this helped you in your business in any way?
10. What are the main problems your business faces?	10. What are the main problems your business faces?
11. Does your business contribute to household finances? What kinds of things can you buy because of your business?	11. Does your business contribute to household finances? What kinds of things can you buy because of your business?
	12. Since the training, has your business grown? In what ways?
	13. Have you changed anything about the way you run your business since the training?
Other comments	14. Other comments

--	--

Tool 7: Food on the table questionnaire

Name of SCG _____ Area _____ Date _____

Your name _____ Number of members in this SCG _____

1. Name	2. Money-making activity? Describe	3. Use SCG loans for this?	4. Started before or since SCG member?	5. Have you attended Isiqalo?	6. If yes , did you change activity after Isiqalo? How?	7. If since , did you start activity because of SCG or Isi?	8. Employed anyone?
What you write	No or Block-making	Yes or No	Since or Before	Yes or No	No or Buy cheaper cement	Yes or No	No or number
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							

1. Name	2. Money-making activity? Describe	3. Use SCG loans for this?	4. Started before or since SCG member?	5. Have you attended Isiqalo?	6. If yes , did you change activity after Isiqalo? How?	7. If since , did you start activity because of SCG or Isi?	8. Employed anyone?
12.							
13.							
14.							
15.							
16.							
17.							
18.							
19.							
20.							
21.							
22.							
23.							

Tool 9: Agricultural training and follow-up

Name of the person/ participant		Contact phone number	
Name of SCG		Area/Community	
To be completed by trainees and assisted by facilitators when training is finished		To be completed by trainees and assisted by facilitators at least once after the training, but preferably once a quarter or every month	
Date:		Dates:	
1. Explain how the content of the course has helped you in terms of producing your commodity. (give a summary of the content and score each for interest and usefulness)		1. What do you still remember from the training course that you attended (Make a list of content areas that are remembered)	
2. Which methods or processes covered in the course do you find the most helpful? (These can be practical methods or methods of planning etc)		2. Which parts of the course have been the most helpful in terms of your production and work?	
3. Which methods or processes introduced in the course do you intend to practise at home? (make a list and give an indication of whether these will be implemented immediately or at a later specified date)		3. Which methods or processes introduced are you implementing or practising or have you tried at least once to implement, at home? (make a list and give an indication of how well this method or process is working)	
4. What further information or training do you feel that you need		4. Which methods or processes have you adapted to better suite you own specific circumstances and needs? Explain how you have done this?	
5. What further support do you need to implement your production well?		5. Give an indication of how your production is going at the moment. Give quantities as much as possible.	

<p>6. What organisational processes do you think are required to support your production? And which ones are you intending to be a part of? (include here SCG re-orientation towards productive activities, joint marketing and transport arrangements, collaboration in provision of inputs, including infrastructure)</p>	<p>6. Explain what your present issues or problems are and how you think you will be able to deal with them.</p>
<p>GENERAL QUESTIONS AND COMMENTS</p>	
<p>1. Which awareness raising processes have you attended?</p>	
<p>2. How have these processes assisted you in terms of your thinking, planning and action in your production?</p>	
<p>3. What further awareness raising processes would you be interested in attending?</p>	
<p>4. Which information sessions or days have you attended?</p>	
<p>5. How have these information days helped you in your production? What were the positive and negative points of the information day?</p>	

6. What further information would you like to have access to?

7. Have you been visited by the facilitators at your home to follow-up on group processes and training and to work with you on your practical production issues?

8. How did these follow-up sessions assist you?

9. Are there other points or issues you would like to raise regarding the follow-up sessions at your home?

10. Have you been part of a participatory market analysis for the commodity that you are working with? If so how did you find these processes? How did these processes assist you? Were there any difficulties and what were these? How has this changed how you think and work?

11. Have you been involved in any stakeholder meetings or interactions? Please name and describe them. Give an indication of what you learnt through these interactions and how these interactions have helped or hindered your present production practices. Please make any further comments regarding stakeholder interactions that you have had and still would like to enter into.