



Vol. 25 | Post COVID-19 Recovery and
Sustainable development

Vol. 25 Article 3 | August 18, 2025

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Stakeholder engagement in monitoring and evaluation process and the performance of Women Enterprise Fund in North Horr Constituency, Marsabit County - Kenya

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Cite as: Tura, D. Y., Karimi, S. S., & Mutia, T. (2025). Stakeholder engagement in monitoring and evaluation process and the performance of Women Enterprise Fund in North Horr Constituency, Marsabit County - Kenya. *International Journal of Social and Development Concerns*, 25(3), 28–39. <https://doi.org/10.5281/zenodo.17018803>

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Abstract: The performance and sustainability of any business enterprise is dependent on the level of stakeholder engagement in its day-to-day management. This Paper investigated the role of Stakeholder engagement in the monitoring and evaluation process on the performance of the Women Enterprise Fund in North Horr Constituency, Marsabit County – Kenya. The study was guided by the Institutional Theory. This study used a descriptive research survey design. The study targeted a population of 280 comprising of small-scale women entrepreneurs and employees of Women Enterprise Fund. Simple random sampling was used to select 150 small scale women entrepreneurs and purposive sampling used to get 9 field staff and 3 monitoring and evaluation unit staff to form the sample size. Structured interviews and questionnaires were used in data collection. A pilot test was conducted in Saku Constituency to ensure the validity and reliability of the research instruments. Quantitative data was analyzed statistically with the help of SPSS version 29 while qualitative data was analyzed through thematic analysis. The outcomes of this research established the foremost vulnerabilities of the Women Enterprise Fund monitoring and evaluation process. Specifically, 70.2% of the interviewees mentioned that Women Enterprise Fund do not apply participatory monitoring and evaluation approaches, indicating a large gap in beneficiary involvement in program monitoring as well as decision-making. In addition, 71.1% reported that stakeholders are not involved in performance evaluation. Based on these findings, the study recommends the adoption of participatory monitoring and evaluation practices that involve beneficiaries and stakeholders actively to enhance the program's inclusivity and shared responsibility and sustainability.

Key words: Stakeholder Engagement, Monitoring and Evaluation, Performance, Women Enterprise Fund

1.1 Study Background

Stakeholder engagement is an important and powerful approach for development and business enterprises' learning and sustainability. Women economic empowerment programs initiated by governments and development partners are aimed at enhancing entrepreneurship training, access to the market and credit (OECD, 2019). In order to effectively deliver these programs, stakeholder involvement in monitoring and evaluation mechanisms ought to be functional so that program impact is realized and actors are held accountable (IFAD, 2017).

In Eastern Europe, from the study by Petrov and Ivanova (2023) on women cooperatives, it is evident that monitoring and evaluation processes that include women participation in measuring their performance recorded 30% improvement in project performance. It was the purpose of the study to quantify the impact of monitoring and evaluation structures on the programs targeting women entrepreneurs.

Related research conducted in Ethiopia identified that projects applying participatory monitoring and evaluation approaches in women's cooperatives attained a 30% increase in income among women entrepreneurs (Mulugeta et al., 2023). In Ghana, there was research conducted to explore the contribution of technology in project monitoring for women entrepreneurship programs. The research portrayed an impressive contribution of technology in monitoring and evaluation, particularly for women entrepreneurship programs in rural areas (Boateng & Agyapong, 2023). Similarly, a work by Owusu and Adomako (2024) conducted on the use of mobile applications in monitoring and evaluation for the programs targeting women revealed an improvement in loan utilization rates by 40%.

Bringing the focus to Kenya, it was found that while the Women Enterprise Fund has significantly contributed to women's entrepreneurship especially in rural areas but there remain critical gaps in how the fund's performance is tracked and evaluated. Women Enterprise Fund was designed to provide women with financial services, capacity building and market access. The fund was able to cater for the thousands of women, particularly in rural organizations where women have poor access to finances (GOK, 2020). Research by Mwangi & Kamau (2023) on how to engage local citizens in monitoring and evaluation data collection for rural counties, revealed how WEF identifies and addresses rural women-specific constraints, i.e., financial illiteracy. The research has proven that through the same WEF was able to achieve 20% loan repayment rate increment as well as business development among women entrepreneurs within the rural settings. In addition, Kimani & Onyango (2023) conducted research on how involving local leaders and members of the community in the monitoring and evaluation process to listen to their opinions impacts them. Research findings established that stakeholder involvement can increase involvement and trust among the target women. The study has proved that through this involvement, program retention enhanced by 15%. The difficulty in reaching rural-based women entrepreneurs has been extremely challenging, however. Waithaka & Njoroge (2023) conducted a study on the effectiveness of WEF in rural and disadvantaged regions of Kenya to assess the hindrances of language differences, cultural practices and a lack of adequate infrastructure that hinder them to access programs that will be useful to them. Nonetheless, adjustments such as language-sensitive development of training materials have been identified by the research to ensure their monitoring and evaluation processes are effective. Nyaga & Mugo (2024) assessed the effect of gender-disaggregated data in informing Women Enterprise Fund's strategic interventions in Kenya. The study concluded that the use of gender-specific data has significantly improved program targeting process and triggered a 15% enhancement of program outcomes on the women agencies in entrepreneurship.

Despite these successes, the Women Enterprise Fund continue to face multiple setbacks in stakeholder involvement in monitoring and evaluation and there have been observed research gaps that are largely unaddressed. There is limited empirical evidence showing how stakeholder involvement in monitoring and evaluation contributes to WEF performance. Although some community monitoring activities have involved local leaders, women beneficiaries themselves are not consistently included in feedback or evaluation stages (Mwangi & Kamau, 2023). This would compromise the quality and relevance of data collected weakens the monitoring and evaluation feedback loop necessary for adaptive learning.

1.2 Statement of the problem

While stakeholder participation is vital for project success and sustainability, many programs struggle with inadequate resource allocation, insufficient capacity and institutional support, communication barriers and diverse, conflicting expectations among stakeholders. These challenges lead to underutilization of monitoring and evaluation data, poor project performance and a lack of accountability, ultimately hindering effective decision-making and the achievement of program goals. As provided by the Government of Kenya (2020), WEF was introduced to offer credit services, capacity building and market linkages to small-scale businesswomen across the country. A key barrier to its effectiveness is lack of a comprehensive performance tracking through monitoring and evaluation. Study by Mwangi & Kipkoech, (2023) established that engaging stakeholders, including beneficiaries and local partners, is crucial for aligning interventions with community needs and fostering accountability. However, WEF's stakeholder engagement lacks inclusive approaches that limit its ability to allow for diverse perspectives and feedback (WEF strategic plan 2023-2027). It is worthwhile to note that without meaningful engagement, WEF loses valuable community insights that could enhance program relevance and sustainability especially in the marginalized regions and rural settings. Therefore, this research aimed at studying the role of stakeholder engagement in monitoring and evaluation on WEF's performance.

1.3 Study objective

To analyze the impact of stakeholder engagement in the monitoring and evaluation process on the performance of the Women Enterprise Fund in North Horr Constituency, Marsabit County.

1.4 Justification of the study

The study is critical in bridging theoretical and practical knowledge gaps concerning the role of stakeholder engagement in monitoring and evaluation on enhancing the performance of development programs, particularly the Women Enterprise Fund in North Horr, Marsabit County. The study directly supports the realization of the United Nations Sustainable Development Goals (SDGs), primarily SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth), by evaluating mechanisms that promote inclusive economic participation among women. At the national level, it contributes to the realization of Kenya's Vision 2030, which emphasizes gender equity and poverty reduction through sustainable economic empowerment programs. Moreover, the study supports the goals of Kenya's National Policy on Gender and Development, which sought to create a conducive environment entrepreneurship. Additionally, considering the effectiveness of performance evaluation practices within WEF informs policy and academic debates on how to design and implement gender-responsive, data-driven and stakeholder informed development interventions in marginalized regions. The insights generated by this study informed legislators, development practitioners and scholars seeking to strengthen monitoring and evaluation practices that support women-led enterprises and sustainable local development.

1.5 Significance of the Study

This study holds substantial significance for a wide range of stakeholders including policymakers, development practitioners, the Women Enterprise Fund, women-led small-scale enterprises and the academic community. The study provides critical evidence on the role of stakeholder engagement in monitoring and evaluation practices within the WEF framework and their direct impact on women's entrepreneurship. These insights will inform better resource allocation, policy formulation and program design, helping to align national strategies with the unique needs of women in marginalized regions. In so doing, the study supports the realization of Kenya's Vision 2030 and its commitment to inclusive economic growth. The study is equally important for small-scale women entrepreneurs, who stand to

benefit from more responsive and well-evaluated support programs. Understanding the role of stakeholder engagement in monitoring and evaluation in shaping support services will help women align their business activities with available resources, improving their operational efficiency and sustainability. Over the long term, this leads to increased income stability, job creation and a more resilient entrepreneurial ecosystem, thereby contributing to sustained local economic development. In the academic sphere, this study fills critical knowledge gaps in understanding how stakeholder engagement in monitoring and evaluation affect the performance of women-focused development funds. Importantly, the study aligns with international development frameworks, notably the United Nations Sustainable Development Goals.

1.6 Scope of the study

The scope of the study was centered on investigating the role of stakeholder engagement in monitoring and evaluation and the performance of the WEF in North Horr constituency, Marsabit County, Kenya. The study narrowed down on women entrepreneurs that have benefited from the WEF in this region, as well as the personnel involved in the management and implementation of the fund. The study focused on 150 women entrepreneurs that have benefited from WEF and 20 WEF staff. The researcher used pre-prepared questionnaires to collect data and prepared semi-structured interviews to be administered to the respondents. The study focused on WEF activities that have been implemented between 2018 and 2023, a period which was long enough to offer a comprehensive analysis.

1.7 The Conceptual Framework

Independent variable

Dependent variable

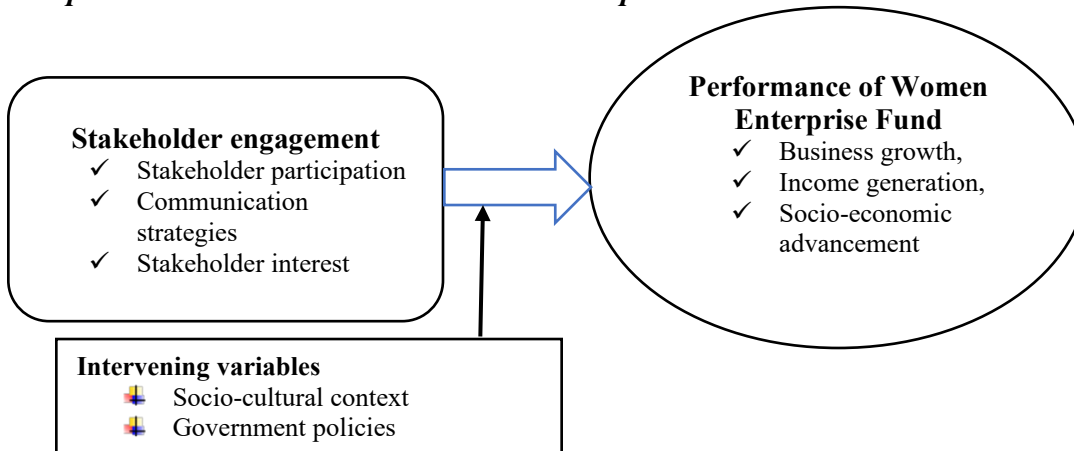


Figure 1: The Conceptual framework

Source: Own Conceptualization, 2024

1.8 Literature review

In this section, theoretical review and empirical review on the role of stakeholder engagement in monitoring and evaluation on performance of Women Enterprise Fund are presented.

1.8.1 Theoretical review

Institutional Theory guided this study. Institutional theory was introduced by Philip Selznick as a foundational concept in organizational sociology and management studies as a framework to understand the relationship between organizations and the social contexts in which they exist. Essentially, the theory delves into how organizations, such as the Women Enterprise Fund in Kenya, are influenced by the interplay of market dynamics and the cultural frameworks that shape their operations (Meyer & Rowan,

1977). According to Meyer and Rowan (1977) and DiMaggio and Powell (1983), the legitimacy that institutions enjoy stem from the perceived appropriateness of their actions in a given context and the structures within their environments, which ensure their viability and success. A common focus of institutional theory is its discussion of how organizations manage and respond to institutional pressures, which come in the form of coercive, mimetic, and normative mechanisms (DiMaggio & Powell, 1983). Coercive isomorphism emphasizes the pressure that organizations face to meet external expectations, whether they come in the form of government control of taxation, industry standards or donor requirements, to avoid sanctions or acquire vital resources (Scott, 2014). Concurrently, mimetic isomorphism describes how organizations copy the practices of successful others, on the basis of a perception that doing so enhances legitimacy and reduces uncertainty, particularly under new or ambiguous conditions (DiMaggio & Powell, 1983). Further, Suchman (1995) describes normative isomorphism as the adoption of practices that are socially accepted or normative within an institutional environment, on the basis of professional norms, industry traditions, or prevailing cultural values. Decoupling, one of the core concepts of institutional theory, scrutinizes the manner in which organizations seem to be aligned to institutional norms externally but differ from such norms internally (Meyer & Rowan, 1977). Such strategic action enables WEF to achieve the appearance of legitimacy without truly enacting the required practices within their operating contexts.

Institutional theory's rich tradition of analysis has been widely used in numerous organizational contexts, developing huge knowledge of organizational behavior, organizational change and the complex interdependence of organizations and their environments. In assessing the performance of WEF in Kenya, institutional theory is a robust theoretical framework for understanding how external institutional pressures like government pressure, donor pressure, and societal pressure on women's economic empowerment affect the behavior, strategy, and performance of WEF. With further differential application of institutional theory, researchers are able to uncover more insight into WEF's internal dynamics, its institutionally-influenced reactions, and the pursued strategic practices in line with making it navigate the complex institutional landscape towards its organizational objective. In brief, institutional theory explains that how stakeholder engagement in monitoring and evaluation process contribute to an impact on the Women Enterprise Fund's performance (dependent variable). Institutional theory explains how these practices are not only framed internally in terms of need but are also strongly driven by external expectation, norms and regulation.

1.8.2 Empirical review

Stakeholder engagement in the monitoring and evaluation process on the performance of WEF

Stakeholder engagement is key to measuring performance, success and sustainability of development programs, and many studies have looked into its impact in the monitoring and evaluation. As Arias et al. (2022) found out, involving stakeholders leads to better program outcomes. For instance, BRAC's microfinance program in India used a participatory approach in its monitoring and evaluation and it worked. The microfinance bank relied on regular feedback from the beneficiaries and community engagement workshops to collect information on the loan products and other support services (BRAC, 2020). As Karim and Osmani (2021) found out, the evaluation strategy introduced by BRAC resulted to higher loan repayment rates and better customer satisfaction.

Internationally, UN Women Economic Empowerment operating in multiple continents has demonstrated the utility of participatory monitoring and evaluation methods. According to Kabeer et al. (2021) the UN approach results is the inclusion of monitoring and evaluation frameworks that address the limitations to accessing to financing and, consequently enhancing women entrepreneurship program. In rural areas,

participatory approach has proven to be effective in including stakeholders' input. For example, in Uganda, National Agricultural Advisory Services programs in remote areas has also used community scorecards and participatory rural appraisal techniques to monitor and evaluate women-led enterprises. In the program's activities, local leaders and farmers take part in the assessment of the program's performance, so their inputs are considered. This approach has helped the organization to create inclusive, sustainable and effective in-service delivery programs (Nabulo & Mugisha, 2022). A similar approach was used by Uwezo Fund in Kenya, a program that supports youth, women and persons living with disabilities (Muriithi & Wanjohi (2023). According to Muriithi & Wanjohi (2023), the program involves beneficiaries and other stakeholders in monitoring and evaluation. Community feedback sessions are used to point out gaps in service delivery and to address cultural barriers that affect program accessibility.

In Samburu County in Kenya, the 'Samburu Women's Empowerment Project' engaged beneficiaries in project implementation. The approach demonstrated the advantages of beneficiary engagement in monitoring and evaluation in the course of implementation, allowing the contribution of local women's groups and other stakeholders throughout the process, so that they are heard. As recorded by Ngoya et al. (2022), the strategy has witnessed an increase in the number of women-owned enterprises accessing finance. In Marsabit County, the Women Enterprise Fund is characterized by a high degree of engagement with the beneficiaries, particularly in monitoring and evaluation exercises. The fund supports regular community forums that bring women entrepreneurs and community leaders together to assess the performance of the fund. Community input is taken into consideration, addressing the concerns of women. As Juma et al. (2023) elucidate, these types of community engagement forums are highly effective and have been used to develop interventions for women entrepreneurs in rural communities, raising application rates and successful funding of businesses owned by women. The reviewed empirical literatures acknowledged the value of participatory monitoring and evaluation approaches that involve beneficiaries in the monitoring and evaluation process. Involvement of beneficiaries was said to increase the accuracy and relevance of data collected and analyzed. Research gaps exist as there is no evidence for demonstrating the operationalization and benefits of participatory assessment (Odhiambo & Kamau, 2020).

1.9 Research Methodology

Research Design: This research study employed a descriptive research design which aligns with the data collection processes and themes. This design was used to gather information on specific aspects of stakeholder engagement in monitoring and evaluation and the effect this has on WEF performance in North Horr Constituency.

Target Population: The study targeted 260 small-scale women entrepreneurs who had been registered with WEF and benefited from its financing in North Horr Constituency. Additionally, the researcher reached out to 20 employees of WEF who took part in the project's implementation, field activities, the program's monitoring and evaluation.

Table 1: Target population

Categories	Target Population
Field Staff	15
Monitoring and evaluation unit Staff	5
Women Enterprise Fund funded entrepreneurs	260
Total	280

Source: Author 2024

Sample Size and Sampling Techniques: Two methods, purposive sampling and simple random sampling, were used in this paper. Purposive sampling helped select field staff and monitoring and evaluation staff members. Simple random sampling was used to choose the women entrepreneurs who participated in the research. This technique gave each respondent an equal chance of selection. It minimized selection bias and allowed the findings to apply to the entire population of WEF beneficiaries. The total population of women entrepreneurs that benefited from WEF in North Horr Constituency was approximately 260, as reported in the 2023 annual report. In addition, 15 field staff and 5 monitoring and evaluation staff were included in the study, bringing the total target population to 280. The sample size of women entrepreneurs was determined using Yamane's (1967) statistical formula, which is widely used for calculating sample sizes in research studies to ensure representativeness and accuracy of findings. From the formula above, the sample size of the women entrepreneurs is: $n=162/280*260=150.4$. The sample size was 150 respondents.

Table 2: Sample distribution

Categories	Target Population	Sample size	Sampling technique
Field Staff	15	15	Purposive sampling
Monitoring and evaluation unit Staff	5	5	Purposive sampling
Women Enterprise Fund funded entrepreneurs	260	150	Simple random sampling
Total	280	170	

Source: Author 2024

Data Collection Instruments and Techniques: The study used primary data collected from the participants using questionnaires. The questionnaires focused on obtaining quantitative data on stakeholder engagement in the monitoring and evaluation process and the resultant effects on the effectiveness of WEF. Semi-structured interviews were also conducted with employees of WEF and helped to provide insights into the stakeholder engagement in monitoring and evaluation on the performance of WEF in the study area. The researcher engaged a team of trained enumerators who administered the interviews with the identified participants. The enumerators were included in the study due to their acquaintance with the study area, knowledge of WEF activities and previous experience in data collection. A three-day training was conducted to familiarize them with the study objective and the delimitations of the study. The enumerators collected data using both structured questionnaires and semi-structured interviews. The enumerators administered structured questionnaires to 150 women entrepreneurs that had previously been allocated funding from WEF. The questionnaires incorporated closed-ended questions based on Likert-scale responses to assess the impact of monitoring and evaluation practices on WEF performance. For qualitative data, enumerators conducted semi-structured interviews with WEF staff, including 15 field staff and 5 monitoring and evaluation unit staff. Quantitative data, primarily collected from structured questionnaires, was analyzed with the use of SPSS version 29. Descriptive statistics were utilized to summarize the key characteristics of the collected data, including frequencies, means, standard deviation and percentages.

1.10 Study Findings

Questionnaire return rate: In the study, 150 questionnaires were given to sampled women entrepreneurs and 121 were completed and received back. The high response rate was achieved through multiple follow-up visits to encourage participation. Given that many respondents were illiterate, enumerators carried out face-to-face interviews to assist in completing the questionnaires. The remaining non-respondents were reported to be inactive or irregular. 20 key informants were targeted, however, only 12

were available for the interviews. This response rate was considered satisfactory. According to Mugenda and Mugenda (2009), a response rate of 50% is adequate for analysis and reporting, a rate of 60% is generally good, while a response rate above 70% is excellent. Similarly, as observed by Babbie (2010), a response rate exceeding 70% is considered sufficient.

Demographic characteristics of the respondents

The study sought to collect demographic information from respondents. General information included age and level of academic qualification. This means respondents had varying demographic characteristics.

Respondent's age bracket: The study classified respondents into five distinct age categories and asked them to select the group that best represented their age. These categories used included 18 to 25 years, 26 to 35 years, 36 to 45 years, 46 to 55 years and 56 years and above. The data collected revealed that the majority of respondents, 60 (49.6%), fell within the 36–45 years age group, followed by 36 (29.8%) in the 46–55 years category. This indicates that most entrepreneurs in the study were middle-aged, suggesting that individuals in this age category are more actively engaged in entrepreneurial activities. The 26–35 years age group accounted for 16 respondents (13.2%), while the 56 and above category comprised 7 respondents (5.8%). The lowest representation was from the 18–25 years group, with only 2 respondents (1.7%), indicating limited participation of younger individuals in entrepreneurship.

Level of Education: The respondents' level of education was presented as indicated in table. The findings demonstrate that the majority of WEF beneficiaries had little to no formal education, with 104 respondents (86.0%) reporting no education at all. This suggests that a significant proportion of women accessing WEF support are illiterate, highlighting the fund's role in empowering individuals who may have limited opportunities due to their educational background. Only a small percentage of respondents had attained formal education, with 5 (4.1%) holding certificates, 8 (6.6%) possessing diplomas, 3 (2.5%) having undergraduate degrees and just 1 (0.8%) holding a postgraduate degree. These findings suggest that WEF primarily serves women with low educational attainment, reinforcing its importance in providing financial support to those who may otherwise struggle to access formal credit facilities.

Thematic Findings

Stakeholder engagement in the monitoring and evaluation process

The study examined the influence of stakeholder engagement in the monitoring and evaluation process on the performance of Women Enterprise Fund in the North Horr constituency in Marsabit County. Findings from the descriptive analysis are presented below.

Table 3: Perception of respondents on the impact of stakeholder engagement in the monitoring and evaluation process on the performance of the WEF

Statements (stakeholder engagement in monitoring and evaluation)	SD	D	NS	A	SA	Mean	Standard Deviation
1. Stakeholders are actively involved in the monitoring and evaluation process.	6 (5.0%)	86 (71.1%)	6 (5.0%)	15 (12.4%)	8 (6.6%)	2.45	1.000
2. Including stakeholders in monitoring and evaluation helps improve the accuracy of data collected.	1 (0.8%)	6 (5.0%)	1 (0.8%)	54 (44.6%)	59 (48.8%)	4.36	0.805
3. Stakeholder involvement in monitoring and evaluation positively impacts Women Enterprise fund's overall performance.	0 (0.0%)	2 (1.7%)	0 (0.0%)	59 (48.8%)	60 (49.6%)	4.46	0.592
4. Feedback from stakeholders is considered in decision-making.	4 (3.3%)	25 (20.7%)	59 (48.8%)	20 (16.5%)	13 (10.7%)	3.11	0.964

5. Involving stakeholders in monitoring and evaluation increases their commitment to Women Enterprise Fund projects.	0 (0.0%)	1 (0.8%)	0 (0.0%)	42 (34.7%)	77 (63.6%)	4.63	0.536
Overall composite Mean and Std deviation						3.80	0.779

Source: *Field data, 2025*

Based on the findings in this variable, the statement that ‘stakeholders are actively involved in the monitoring and evaluation process’ had an average score of 2.45 and a standard deviation of 1.000. Data collected from respondents revealed the following distribution: 6 (5.0%) strongly disagreed, 86 (71.1%) disagreed, 6 (5.0%) were neutral, 15 (12.4%) agreed, and 8 (6.6%) strongly agreed. These findings indicate that the calculated mean of 2.45 is below the overall composite mean of 3.80, suggesting that stakeholder involvement in monitoring and evaluation is perceived as minimal. Additionally, the standard deviation of 1.000 suggests some variation in opinions, though the majority of respondents disagreed with the statement.

The statement that ‘including stakeholders in monitoring and evaluation helps improve the accuracy of data collected’ had an average score of 4.36 and a standard deviation of 0.805. The data breakdown was as follows: 1 (0.8%) strongly disagreed, 6 (5.0%) disagreed, 1 (0.8%) was neutral, 54 (44.6%) agreed, and 59 (48.8%) strongly agreed. The mean of 4.36, being above the overall composite mean of 3.80, indicates that respondents largely believe stakeholder participation enhances data accuracy. The relatively low standard deviation of 0.805 suggests strong consensus among respondents on this statement.

The statement that stakeholder ‘involvement in monitoring and evaluation positively impacts Women Enterprise Fund’s overall performance’ had an average score of 4.46 and a standard deviation of 0.592. The responses were distributed as follows: 0 (0.0%) strongly disagreed, 2 (1.7%) disagreed, 0 (0.0%) were neutral, 59 (48.8%) agreed, and 60 (49.6%) strongly agreed. The high mean score of 4.46 indicates that respondents strongly associate stakeholder engagement with improved fund performance. The low standard deviation of 0.592 further suggests high convergence of opinions, reinforcing the importance of stakeholder involvement in driving program success. The statement that ‘feedback from stakeholders is considered in decision-making’ had an average score of 3.11 and a standard deviation of 0.964. Data collected showed the following breakdown: 4 (3.3%) strongly disagreed, 25 (20.7%) disagreed, 59 (48.8%) were neutral, 20 (16.5%) agreed, and 13 (10.7%) strongly agreed. The mean score of 3.11 is below the overall composite mean of 3.80, suggesting some uncertainty regarding the extent to which stakeholder feedback is incorporated into decision-making. The standard deviation of 0.964 indicates a moderate variation in responses, reflecting a lack of clarity or inconsistency in the consideration of stakeholder inputs.

The statement that ‘involving stakeholders in monitoring and evaluation increases their commitment to Women Enterprise Fund projects’ had an average score of 4.63 and a standard deviation of 0.536. The data distribution was as follows: 0 (0.0%) strongly disagreed, 1 (0.8%) disagreed, 0 (0.0%) were neutral, 42 (34.7%) agreed, and 77 (63.6%) strongly agreed. The high mean score of 4.63 suggests that respondents strongly believe that stakeholder engagement fosters greater commitment to WEF initiatives. The low standard deviation of 0.536 indicates a strong consensus on this statement.

The overall composite mean of 3.80 and a standard deviation of 0.779 suggest that, on average, respondents recognize the importance of stakeholder engagement in monitoring and evaluation. However, the findings also highlight a significant gap between perception and practice. While respondents acknowledge that stakeholder involvement enhances data accuracy, improves WEF

performance, and increases commitment to projects, the low mean score (2.45) on actual stakeholder participation suggests limited engagement in monitoring and evaluation processes. Additionally, the relatively lower mean score (3.11) regarding the use of stakeholder feedback in decision-making indicates a need for more structured and transparent mechanisms to integrate stakeholder insights into policy and programmatic adjustments.

To support the quantitative findings, one of the interviewees said:

“stakeholder involvement in WEF’s monitoring and evaluation processes is limited, with key decisions primarily made at the headquarters level. The beneficiaries and local stakeholders have minimal participation in planning and decision-making” (respondent 07).

Discussion of findings

As demonstrated in the literature review, stakeholder involvement leads to effective monitoring and evaluation. However, this has not been found out in WEF program going by the low score of 2.45. This depicts a sharp contrast between WEF and other programs, such as United Nation, specifically the UN Women's Economic Empowerment Program, which actively involves local groups in shaping the evaluation frameworks as agreed by Kabeer et al. (2021). Two other programs Uwezo Fund and Maisha ni Kazi, that have been implemented in Turkana County have actively incorporated beneficiary feedback mechanisms and comparison between them and WEF further amplifies the gaps in the WEF. Despite the observed gaps, there are many similarities observed. The respondents in the study agree that stakeholder participation improves the accuracy of data collection (Mean = 4.36), which positively affects the program's performance (Mean = 4.46). The outcome reinforces the idea that participatory monitoring and evaluation contribute to improved outcomes. This finding concurs with outcomes of studies on Uganda's National Agricultural Advisory Services and the Samburu Women's Empowerment Project, where direct community involvement in monitoring and evaluation has improved service delivery and program adaptability as elucidated by Nabulo and Mugisha (2022) and Ngoya et al. (2022). The study also confirms the positive impact of monitoring and evaluation on WEF's performance. Respondents strongly agree that monitoring and evaluation support business growth, resource optimization and socio-economic development. These results connect with the work of Kuria et al. (2020), who emphasize the significance of ongoing financial assessments for better loan recovery rates and financial literacy.

1.10 Conclusion

After carrying out this research, it was concluded that, effective stakeholder engagement is crucial for the success of Women Enterprise Fund enterprises; it enhances initiative's ownership, relevance and accountability by involving women beneficiaries and other key groups in monitoring and evaluation. This active participation ensures women entrepreneurs practices are user-friendly, capture accurate experiences and generate actionable insights, leading to better business design, improved performance and lasting impact on women's empowerment and gender

1.11 Recommendations

Based on the study's findings, it is recommended that WEF strengthens its monitoring and evaluation practices, as well as its overall program performance. WEF should establish a structured feedback loop grounded in participatory monitoring and evaluation to ensure that beneficiaries, policymakers, and other key stakeholders are actively engaged in the process. This would enhance inclusivity, accountability, and shared responsibility within the program. In addition, WEF should develop and adopt clear policies and governance structures that provide a strong framework for monitoring and evaluation, thereby promoting efficiency and ensuring the program's long-term sustainability.

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