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INSTITUTIONAL CULTURE MODERATING THE RELATIONSHIP BETWEEN MONITORING AND EVALUATION SYSTEMS AND PERFORMANCE OF MICROFINANCES FUNDING ENTREPRENEURIAL PROJECTS IN KISUMU COUNTY, KENYA.

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Abstract

Institutional Culture as a shared vision, mission, and mental assumptions that influence action and interpretations within businesses by defining values, behavior, and employee attitudes. The study provided evidence on processes relative to targets and outcomes. Descriptive survey research design and pragmatism paradigm were adopted. Ten Central bank licensed microfinance institutions funding entrepreneurial projects in Kisumu County Kenya, were targeted, a population of 4100 where 354 respondents from managers, Heads of departments and entrepreneurs of microfinance institutions were derived. Quantitative and qualitative data was collected using questionnaires and interview guide. Data was analyzed using descriptive statistics. The study found a strong positive relationship (R = .643; p = 0.000<0.05) and concluded that there exists a significant relationship between Institutional culture and performance of Microfinance Institutions. To examine the extent to which Institutional culture moderated the relationship between M&E systems and performance of MFIs funding entrepreneurial projects. Multiple linear regression coefficients as well as the Pearson correlation results implied that there was a significant moderating influence of institutional culture on the relationship between monitoring and evaluation systems and performance of Microfinance institutions funding entrepreneurial projects. ANOVA results indicated that the regression model for moderating influence of Institutional Culture on Relationship between M&E Systems and Performance of MFIs funding Entrepreneurial Projects indicated that Institutional Culture Moderated Data Management; (t=5.139 p-value =0.000). There was no sufficient evidence that Institutional Culture moderated Routine Programme monitoring; (t=1.06 p-value =0.290 and, M&E Communication; t=0.142 p-value =0.887. A good fit for predicting Performance of MFIs funding Entrepreneurial Projects; F-statistics (3,314) =59.816 and p-value=0.00<0.05).

Key words: *Institutional culture, microfinance institution funding entrepreneurial projects*.

Introduction

Nowadays institutions need to operate on grounds characterized by technological competition and gradual preferences (Droge et al., 2008). Although Institutional culture was argued to contribute to realizing common values promotion (Naranjo-Valencia et al.,2016) competitive advantage (Calciolari et al., 2018) Institutional culture has been studied in terms of scope and conceptualizations. Institutional Culture according to Hartnell (2011), is not only a variable of performance but is also an indicator of organizational identity. From systems theory, institutional culture is an entity that combines to the organization as a whole (Dostal, 2005). Gomez (2008) argues that, culture can be influenced and modified depending on the leadership and individual members in the organization to favor desired performance (Nazarianet al., 2017). Raja (2009) indicates that culture is developed by the share mission and aroused by the organization's vision which is reflected in belief and common values systems. Olu (2012) indicates that culture influences employee work behavior and reflected through norms, assumptions, values, artifacts, traditions, and beliefs shared across the organization.

Although there are numerous definitions of culture from various writers, this study takes the definition of culture as a shared vision, mission, and mental assumptions that influence action and interpretations within businesses by defining values, behavior, and employee attitudes. Ravasi and Schultz (2006) found that organizational culture is a driver of institutional performance in a study on responsiveness to organizational risks. According to Hartnell (2011), organizations are complex entities with many diverse cultures and subcultures.

Findings by Marc and Susan, (2006) suggest that, organizational performance could be enhanced by a culture of team work and performance concerns. Both factors vary depending on the job description of various cadres of employees. Marc and Susan (2006) argue that organizational recognition is an indicator of team work in an organization that could influence organization performance. Bruun (2007) states that, a culture of promptness to duty is a factor of organizational performance. While Jolise (2007) distinguishes the prevailing culture from preferred culture in an organization. These are the actions that are practically experienced in an organization yet, the preferred culture is what an organization could as well prefer its members to adopt. She further indicates that when there is commitment in an organization, employees tend to identify themselves with the organization and will definitely deliver accordingly. In addition, Barzilai (2011) states that differences between systems in an organization could end up in a state of imbalance, whose consequence is unsatisfactory performance. Ryan (2009) therefore argues that the difference between 'power culture' and 'support culture' and 'normative commitment' and 'absolute commitment' to enhance organizational performance should be bridged by management.

A study conducted by Jolise (2007) on organizational commitment from a local municipality, a survey was carried out on 148 respondents derived from a local municipality the results revealed a significant difference between existing and preferred culture. A study by Lutans, (2011) states that organizational culture could be unlearned and acquired through capacity building.

Lutans (2011) states that there is a possibility institutional culture could be unlearned and acquired through capacity building.

An empirical study by Kirkpatrick et al (1996), laboratory simulation manipulated 3 elements in crossed experimental design, 2 trained participants lead. Two hundred and eight two respondents from upper-level business classes who were in simulated production task. In this study, high quality vision was shown to influence performance quality and influence others' attitudes while vision implementation, inform of task cues, affected performance quantity and quality. In a study on organizational culture and organizational effectiveness, conducted by Hartnell et al. (2011) indicated that an organizational vision affects organizational culture which in turn influences performance. However, neither the study by Kirkpatrick et al (1996) nor by Hartnell et al. (2011) examined the influence of institutional culture on relationship between performance management system and organizational performance. Abosi (2007) observed that in Botswana, factors which limit utilization of M&E systems and supportive supervision in most organizations included; lack of funds for repairs and maintenances and styles adopted by programme managers to mobilize funds for training and motivation Kavanaugh and Ninemeir, (2001).The current study looked at how institutional culture moderates the relationship between M&E system and performance of MFIs funding entrepreneurial projects.

Contextual factors are both institutional culture and structural aspects of an institution Kinyanjui, (2014), Ravasi and Schultz, (2006), Raja (2009) claim that organizational vision is capable of inspiring Organizational culture, cultivated by shared mission and reflected in common belief and value systems. A survey conducted by Jolise (2007), in South Africa established that employee commitment helped employees to identify with their places of work thereby enabled them to deliver services more efficiently. This study is relevant to the current one because it addresses the non-satisfactory performance in microfinance institutions funding entrepreneurial projects.

A study conducted by Olu, (2012) established that organizational culture influenced employee behaviors. The employee behavior was a dependent variable and it was identified as an indicator in the moderating variable under culture and its relationship between M&E systems and performance of MFIs' funding entrepreneurial projects. Joley (2003) identifies performance as the end product of an organization. Arie (2005) further advanced the debate that performance measurement among the ways of managing performance but not effective government management style as early expressed by Mohan (2001). However, employee behavior in this study was considered to be the part of organizational process that influences organizational performance.

Rural Community Development Project (RCDP) in Bolivia, working with the Ministry of Popular Participation instituted and devised M&E system programme operations that could be utilized at local and national levels Stephen, (2007). Important issues of up scaling, associated to shifts in organizational process and 'culture' (attitudes) at higher level of institutions with relation to M&E systems. This includes evaluating the extent to which government agencies and higher-level institutions-donors - approves to a divisive control and power, over resources allocation and decision making. Donor policy documents, indicates that there is concerted interest from funding agencies and donors to combine the concept of participation and participatory techniques which could be applied in evaluation Rudqvist & Woodford-Berger, (2004). They further display how participatory decision

making occurs in most management levels. The study indicated that culture (promptness to duty, clarity of vision, teamwork and employee work behavior) influenced performance.

Besides, most scholars argue that actual hurdles continue to hinder systematic M&E systems practices in policy development. Armonia and Campilan (2008) observed that people encounter difficulties in conducting M&E procedures within bureaucratic organizations because of inherent resistance. Alcocer *et al*. (1997) indicated that there was inappropriate use of participatory methods and lack of awareness in M&E systems. Marsden and Oakley (2007) allude that in the long run, results, limitations and linkages in M&E systems may prevent proper partnerships among stakeholders at different levels. Campos and Coupal (2007a) contend that, participatory evaluation persistently continues to be an approach disconnected from evaluation's mainstream; incidences of conventional quantitative methods continue to be valued by government agencies and donors.A study by Howes, (2009) on linking paradigm and practice, suggests that a person directly accountable of M&E should be assigned in all institutions or government agencies, however, this is lacking in many institutions all over the world. Assigning employees clearly designed M&E system in an institution and where staff embraces learning and advancement on the performance of projects may be challenging to accomplish in most institutions. A Study conducted by Ikhlas (2003) indicates that, there is a strong connection between utilization of M&E systems and skills to address effectiveness in allocation of resources, the study looked at the moderating influence of institution culture on performance of MFIs funding entrepreneurial projects, a point also validated by Obong'o (2009) when observing a critical evaluation skill necessary to advance performance of projects in learning institutions. This can be related to microfinance institutions funding entrepreneurial projects. From systems theory, culture is an entity that adds to the organization as a whole (Dostal, 2005). The current study thereby sought to evaluate the moderating effect of institutional culture in the link between M&E systems and performance of MFIs' funding entrepreneurial projects in Kisumu County. This was complemented by evaluation models that is in tandem with this study.

Methodology of the study

The present study adopted mixed method research approach where both descriptive and correlation designs were used to describe the situation and to measure the relationship between the variables. Simple random sampling determined the sample of 354 respondents derived from a population of 4100 working and benefiting from MFIs funding entrepreneurial projects who included 36 managers,144 heads of departments and 174 entrepreneurs from all the central bank licensed microfinance institutions funding entrepreneurial projects in Kisumu county, Kenya. The instruments used were two, awell-structured questionnaires for heads of departments and microfinance entrepreneurs and an interview guide for the managers. The instruments were pilot tested to check their validity and reliability, before being used.

Data Analysis Techniques

Qualitative and quantitative data approaches were applied in the procedures of analyzing and interpreting data. Quantitative data involving closed ended data was coded, entered, cleaned, transformed, analyzed and interpreted (Obure, 2002). Statistical Package for Social Science (SPSS)

Programme was adopted to run analyses to provide frequency distributions, percentages and measure central tendency where applicable. Qualitative data was analyzed using Constant comparison analysis to identify underlying themes presented through the data (Leech, 2002 & Onwuegbuzie, 2007). The data generated through the questionnaires and interview guide were edited to detect errors and omissions and to correct this if possible. The data was labeled with a descriptive title or a code. Similar coding was done to the other data, assigning numerical or other symbols to ensure the data is put into a limited number of categories or classes.

Results and Discussions

Out of the 354 questionnaires administered to the participants (entrepreneurs and HODs) from the ten MFIs funding entrepreneurial projects, licensed by Central Bank to operate within Kisumu County. 354 questionnaires were dully filled giving a return rate of 100%. The high rate was attained because the researcher visited all the sampled respondents during data collection and administered the instruments to each respondent in person. The high return rate of 100% facilitated collection of sufficient data that could be generalized to determine the influence of M&E systems and performance of MFIs funding entrepreneurial projects in Kisumu County. The Questionnaire return rate was considered adequate as per Saunders (2003) and Gay (2003) who claim that a Questionnaire return rate that is beyond 50% is acceptable in research. Similarly, Mugenda and Mugenda (2003) and Kothari (2004) recommend that a questionnaire return rate of more than 50% to be satisfactory and should be adopted for the purpose of collecting sufficient data that could be generalized to represent opinions of participants about the study problem in the target population. Table 1.1 shows the Questionnaire Return Rate for the participants (entrepreneurs, HODs and managers) from the ten MFIs funding entrepreneurial projects licensed to operate within Kisumu County.

Table 1.1: Response Rate

Category	Sampled	Returned	Return Rate%
HODs	144	144	100.0
Entrepreneurs	174	174	100.0
Managers	36	36	100.0
Total	**354**	**354**	**100.0**

The findings from Table 1.1 imply that the study achieved 100%. The high rate was attained because researcher visited all the sampled respondents during data collection and administered the instruments to each respondent in person. This encouraged respondents to fill and return questionnaires.

Analysis of moderating influence of Institutional Culture on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects

The study sought the views of the study participants on the moderating influence of Culture on the relationship between M&E Systems and Performance of MFIs funding

entrepreneurial projects. The correlation and multiple linear regressions results are presented and discussed. Correlation analysis was conducted on the moderating influence of Institutional Culture on the relationship between M&E Systems and Performance of MFIs funding entrepreneurial projects. Pearson product moment correlation coefficient was used in order to establish whether Institutional Culture moderates the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects.

.**Table 1.2 Correlation Analysis of moderating influence of Institutional Culture on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects**

M&E Systems		**Performance of MFIs funding**
		Entrepreneurial projects
M&E Communication	Pearson correlation	0.608*
	sig. (2-tailed)	0.000
	n	318
Routine programme monitoring	Pearson correlation	0.616*
	sig. (2-tailed)	0.000
	n	318
Data Management	Pearson correlation	0.650*
	sig. (2-tailed)	0.000
	n	318
Institutional Culture	Pearson correlation	0.588*
	sig. (2-tailed)	0.000
	n	318
	sig. (2-tailed)	

*Correlation significant at 0.05 level (2-tailed)

The correlation output Table 1.2 shows that all the M&E Systems upon moderating effect of Institutional Culture were significantly related (*P-values*<0.05) against the Statements of Performance of MFIs funding entrepreneurial projects, (M&E Communication; r=0.608; *p-value*=0.000<0.05), Routine programme monitoring (r=0.616; *p-value*=0.000<0.05), Data Management (r=0.650; *p-value*=0.000<0.05), and Institutional Culture (r=0.588; *p-value*=0.001<0.05). The small p-values (p<0.05) implies that there is a significant moderating influence of Institutional Culture on the relationship between M&E Systems and Performance of MFIs funding entrepreneurial projects, leading to rejection of the null hypothesis; H01: that Institutional Culture does not significantly moderate the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects, The result supports the findings of studies done by (Hartnell, 2011) who found that Institutional Culture significantly moderate the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects.

Regression Analysis of moderating influence of Institutional Culture on the relationship between M&E Systems and performance of MFIs funding Entrepreneurial projects

Multiple linear regressions were adopted to investigate how Institutional Culture moderates the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects. The underpinning rational of using the regression analysis model was to establish how each predictor upon moderation effect of Institutional Culture significantly or insignificantly predicted Performance of MFIs funding entrepreneurial projects; secondly to find out which of the predictors after moderating effect of Institutional Culture best predicted Performance of MFIs funding entrepreneurial projects and finally to confirm whether the multiple linear regression model was a best fit for predicting Performance of MFIs funding entrepreneurial projects.

Model Summary of moderating influence of Institutional Culture on the relationship between M&E System and Performance of MFIs funding entrepreneurial projects

The model summary sought to establish how Institutional Culture moderates the relationship between M&E System and Performance of MFIs funding entrepreneurial projects.

Table 1.3: Regression Analysis of moderating influence of Institutional Culture on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects.

Model Summary

Model	R	R^2	Adj. R	Se	R^2 Change	F-Change	df1 df2	Sig.
1	0.651	0.424	0.419	0.468	0.423	77.159	3,314	0.000
2	0.658	0.433	0.426	0.466	0.009	17.343	4,313	0.000

Model 1: Predictors: (Constant), M&E Systems
Model 2: Predictors: (Constant), M&E Systems and Institutional Culture

The model summary results suggest that there is a positive multiple correlation(R=0.658) between moderating influence of Institutional Culture the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects. Model 1 without the moderating influence of Institutional Culture term predicted up to 42.4 %; whereas model 2 with moderating effect of Institutional Culture term predicted up to 43.3% of the variance in Performance of MFIs funding entrepreneurial projects which was statistically significant (*p-value*=0.000<0.05). The R^2 change in model 2 is 0.009 showing an additional effect of 0.9% to the model due to the moderating influence of Institutional Culture which was statistically significant (*p-value*=0.000<0.05). The results are consistent with the findings of studies done by Marc and Susan (2006) who found that there are significant relationships between moderating influence of Institutional Culture on the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects.

ANOVA of moderating influence of Institutional Culture on the relationship between M&E Systems and Performance of MFIs funding entrepreneurial projects.

The study sought to find out whether the regression model is best fit for predicting Performance of MFIs funding entrepreneurial projects.

Table 1.4: An ANOVA of moderating influence of Institutional Culture on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	51.854	4	12.963	59.816	0.000[b]
	Residual	67.834	313	0.217		
	Total	119.688	317			

a. Dependent Variable: Performance of MFIs funding entrepreneurial projects
b. Predictors: (Constant), M&E Systems and Institutional Culture

The ANOVA results indicated that (F-statistics (4,313) =59.816 is significant given that the *P -value* 0.000< 0.05 which implies that the regression model results in significantly better prediction of Performance of MFIs funding entrepreneurial projects. The results are consistent with the findings of studies by Jolise, (2007) who found out that there is significant prediction of Performance of MFIs funding entrepreneurial projects upon the moderating effect of Institutional Culture on the relationships between M&E Systems and performance of MFIs funding entrepreneurial projects.

Coefficient for the Regression of moderating influence of Institutional Culture on the relationship between M&E Systems and Performance of MFIs funding entrepreneurial projects.

The study sought to find out whether there was moderating effect of Institutional Culture on the relationships between M&E Systems and Performance of MFIs funding entrepreneurial projects.

Table 1.5: Coefficients for the Regression of moderating influence of Institutional Culture on the relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.522	0.129		11.999	0.000
	M&E Communication	-0.018	0.129	-0.023	-0.142	0.887
	Routine programme monitoring	0.128	0.121	0.166	1.060	0.290
	Data Management	0.678	0.132	0.839	5.139	0.000
	Institutional Culture	-0.255	0.115	0.341	-2.215	0.027

a. **Dependent variable: Performance of MFIs funding Entrepreneurial projects**

The multiple linear regression coefficients results indicated that: the test of β1= -0.018 (coefficient of M&E Communication) statistics revealed that there was insufficient evidence that M&E Communication was linearly related to Performance of MFIs funding entrepreneurial projects (Value of test statistics: t=-0.142; *p-value* =0.887) , the test of β2=0.128 (coefficient of Routine programme monitoring) statistics revealed that there was sufficient evidence that Routine programme monitoring was not linearly related to Performance of MFIs funding entrepreneurial projects (Value of test statistics: t= 1.06; *p-value* =0.290) , the test of β3=0.678 (coefficient of Data Management) statistics revealed that there was sufficient evidence that Data Management was linearly related to Performance of MFIs funding entrepreneurial projects (Value of test statistics: t=5.139; *p-value* =0.000) and finally the test of β4= -0.255 (coefficient of Institutional Culture) statistics revealed that there was sufficient evidence that Institutional Culture was linearly related to Performance of MFIs funding entrepreneurial projects (Value of test statistics: t=-2.215; *p-value* =0.000, the proceeding multiple linear regression model was as follows:

Y=1.522-*0.018X1*ICUL. +0.128X2*ICUL. +0.678X3*ICUL. -0.255ICUL.*

Moderating influence of Institutional Culture on the Relationship between M&E Systems and Performance of MFIs funding Entrepreneurial projects

The research objective was to examine the extent to which Institutional Culture moderates on the Relationship between M&E Systems and Performance of MFIs funding Entrepreneurial Project. The composite mean and composite deviation after moderation effect of Institutional Culture were 3.67 and 1.303 respectfully. The overall correlation coefficient for Institutional Capacity was established to be 0.658 with a p-value of 0.000 < α=0.05 implying that from the views of participants in the study; the results indicated that there was a significant moderating influence of Institutional Culture on the Relationship between M&E Systems and Performance of MFIs funding Entrepreneurial Projects leading to rejection of the null hypothesis (H01: There was no significant moderating influence of Institutional Culture on the Relationship between M&E Systems and Performance of MFIs funding Entrepreneurial Project) and acceptance of the alternative hypothesis. The ANOVA results from the study participant's views indicated that the regression model for moderating influence of Institutional Culture on the Relationship between M&E Systems and Performance of MFIs funding Entrepreneurial Projects is a result indicated that Institutional Culture Moderated Data Management; (t=5.139 *p-value* =0.000). However, there was no sufficient evidence that Institutional Culture moderated Routine Programme monitoring; (t=1.06 *p-value* =0.290 and, M&E Communication; t=0.142 *p-value* =0.887 is good fit for predicting Performance of MFIs funding Entrepreneurial Projects; F-statistics (3,314) =59.816 and *p-value*=0.00<0.05). The multiple linear regression coefficients result indicated that institutional culture moderated data management; (t=5.139 p-value = 0.000). However, there was no sufficient evidence that institutional culture moderated Routine programme monitoring;(t = 1.06 p-value=0.290 and M&E Communication; t = 0.142 p-value =0.887.

Conclusion

The research objective was to examine the extent to which Institutional culture moderated the relationship between M&E systems and performance of MFIs funding entrepreneurial projects. The multiple linear regression coefficients as well as the Pearson correlation results implied that there was a significant moderating influence of institutional culture on the relationship between M&E systems and performance of MFIs funding entrepreneurial projects; contributing to rejection of the null hypothesis H0: there was no significance moderating influence of Institutional culture on the relationship between M&E systems and performance of MFIs funding entrepreneurial projects. It was deduced that there was statistically significant moderating influence of Institutional culture on the relationship between M&E systems and performance of MFIs funding entrepreneurial project

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