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Ernest, Nndwambi Dzivhuluwani

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The role of monitoring and evaluation in the farmers support programme in Tshwane

Nndwambi Dzivhuluwani Ernest

Student Number: 1845165

Thesis presented in partial fulfilment for the degree of Master of Management (in the field of Governance and Management) to the Faculty of Commerce, Law and Management, University of the Witwatersrand

Supervisor: Dr S Masvaure

July 2025

DECLARATION

I, Dzivhuluwani Ernest Nndwambi, formally affirm that the present dissertation, entitled: *The Role of Monitoring and Evaluation in the Farmer Support Programme in Tshwane,"* is my own original work. All sources that have been consulted or quoted have been properly acknowledged and referenced in accordance with academic integrity standards. This research has not been submitted, in whole or in part, for the award of any degree or diploma at any other institution of higher learning. I take full responsibility for the content and findings presented in this dissertation.

Nndwambi Dzivhuluwani Ernest

Johannesburg, July 2025

DEDICATION

This study is dedicated to my family, whose unwavering support, patience and encouragement have been the foundation of my academic journey. To my Mother, Ndwambi Nyamukamadi and my late Dad: Nndwambi Kanakana Phineas, thank you for instilling in me the values of hard work and perseverance. To my friends and colleagues, your words of motivation and belief in my capabilities have kept me going through the most challenging times. Most importantly, I dedicate this work to all smallholder farmers who, through their resilience and determination, continue to inspire efforts toward more inclusive and accountable development programmes.

ACKNOWLEDGEMENT

I wish to extend my profound gratitude to my supervisor, Dr. Steven Masvaure, whose unwavering support, insightful guidance and thoughtful critique have been instrumental throughout the entirety of this research. His academic insight and encouragement have been instrumental in shaping the direction and quality of this research. I also extend my heartfelt appreciation to the officials from the Department of Agriculture, Land Reform and Rural Development (DALRRD) for their cooperation and for granting access to essential documents and data. A special thank you goes to all the interviewees and focus group participants whose willingness to share their time, experiences and perspectives made this study possible. Their contributions have significantly enhanced the findings and deepened the analytical understanding of monitoring and evaluation within the context of the MAFISA programme. Lastly, I am grateful to everyone who supported me in various ways throughout this research journey.

ABSTRACT

This study examines the role of Monitoring and Evaluation (M&E) in fostering good governance within the Micro-Agricultural Financial Institutions of South Africa (MAFISA) programme, specifically within Tshwane, in Gauteng Province. Grounded in the New Public Management (NPM) framework, the research explores how M&E systems enhance accountability, performance oversight, stakeholder engagement, and evidence-based decision-making in public financial support to smallholder farmers. Employing a qualitative methodology, data were gathered through document analysis, focus group discussion (FGD) interviews with key informants with stakeholders, including departmental officials, implementing agent and beneficiaries.

The findings indicate that M&E is formally institutionalised through the Chief Directorate within the Department of Agriculture, Land Reform and Rural Development (DALRRD), supported by policy frameworks, strategic partnerships, and routine data systems. These structures conform to global best practices and align with the twelve key elements underpinning effective monitoring and evaluation systems as outlined by Görgens and Kusek (2009). M&E tools such as financial audits, regular reporting, and performance tracking have been effective in promoting accountability and transparency at both operational and financial levels. Oversight mechanisms are in place at departmental and executive levels, although their efficacy is constrained by limited integration of performance indicators and weak M&E advocacy.

Despite these strengths, critical challenges undermine the effectiveness of M&E within MAFISA. Chief among them is a severe shortage of human resources, with only one M&E practitioner allocated per province, impeding comprehensive monitoring and data quality. Moreover, smallholder farmers remain marginalised in M&E processes, with their involvement limited to data provision rather than active participation in planning or evaluation. This exclusion contradicts core principles underpinning participatory monitoring and evaluation and limits the responsiveness and inclusiveness of programme interventions. While the study is geographically confined to Gauteng and its qualitative approach limits statistical generalisability, it nonetheless yields important policy implications. It underscores the need for improved stakeholder inclusion, enhanced human resource capacity, and better utilisation of M&E findings. The research contributes to the limited scholarship on the governance role of M&E in South Africa's agricultural finance programmes and offers practical insights into strengthening M&E as a tool for accountability and participatory governance. Furthermore, the study affirms the vital role of M&E in reinforcing good governance within the MAFISA programme, but notes that its potential remains underutilised. To maximise its impact, concerted efforts are needed to build institutional capacity, deepen stakeholder engagement and translate evaluation outcomes into actionable improvements in service delivery.

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ACRONYMS

APPs	Annual Performance Plans
APRs	Annual Performance Reports
CASP	Comprehensive Agricultural Support Programme
DA	Document Analysis
DALRRD	Department of Agriculture, Land Reform and Rural Development
DPME	Department of Planning, Monitoring and Evaluation
FGD	Focus Group Discussion
GWMES	Government-Wide Monitoring and Evaluation System
IDI	In-depth Semi-structured Interviews
MAFISA	Micro-Agricultural Financial Institutions of South Africa
M&E	Monitoring and Evaluation
NGO	Non-Governmental Organisation
NPM	New Public Management
RLE	Retail Lending Entity

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CHAPTER 1: INTRODUCTION AND BACKGROUND TO THE RESEARCH

1.1 Introduction

In many countries around the world, including South Africa, questions of how to improve governance, ensure the effectiveness of public institutions and enhance service delivery remain central to both political and development agendas. A common response to these challenges has been the adoption of M&E systems as tools to guide policy implementation, assess performance, and ensure public accountability (Mackay, 2007). Increasingly, there is recognition that the quality of governance is closely tied to the quality of information available to decision-makers and M&E systems are viewed as crucial in generating this information (Mackay, 2007). They provide feedback loops that not only help measure the success of policies and programs but also serve to inform adjustments, reallocate resources, and foster institutional learning (Mackay, 2007). This has led to a growing trend among governments, especially in the Global South, to build and institutionalise M&E systems as part of broader public sector reform efforts to develop and embed monitoring and evaluation systems within the broader framework of public sector reform initiatives.

The emergence of monitoring and evaluation systems is intrinsically connected to the global shift towards NPM, which emphasises efficiency, accountability, transparency and a results-oriented approach to governance (Pollitt & Bouckaert, 2017). Unlike traditional bureaucratic models that prioritised inputs and procedural compliance, NPM and its associated frameworks focus on achieving measurable outcomes to ensure that public interventions lead to tangible improvements. Consequently, M&E has become a cornerstone of contemporary public administration, particularly in key service delivery sectors such as education, health and agriculture, areas that are essential for providing basic necessities such as food, shelter, and education (Nweke, 2021).

Given that the fundamental responsibility of government is to perform functions that individuals cannot effectively undertake on their own, the public sector is expected to serve as a catalyst to facilitate the delivery of accessible and high-quality services. To fulfil this mandate, it is imperative that every government project or programme is subjected to ongoing monitoring and evaluation to ensure coherence with predefined goals and objectives (Nweke, 2021). In this regard, M&E enhances the management of public initiatives and reinforces accountability mechanisms both within government and between the state and civil society (Nweke, 2021). The scholar further highlighted that embedding monitoring and evaluation integration throughout the entire policy cycle, encompassing both the planning and implementation phases to review

and learning enables evidence-based decision-making and reduces reliance on assumptions or political considerations (Nweke, 2021).

South Africa's own M&E landscape reflects these global trends but also bears the unique imprint of its socio-political history. The country's formal adoption of M&E began within the NGO sector, where donor funding requirements introduced the practice of evaluation (Abrahams, 2015). Post-1994, the democratic government sought to expand M&E to the public sector as a mechanism for transforming governance and addressing the widespread service delivery deficits inherited from the apartheid regime. This process culminated in the formal establishment of the Government-Wide Monitoring and Evaluation System (GWMES) in 2007, which sought to standardise and harmonise monitoring and evaluation activities across government departments (The Presidency, 2014). The GWMES provided a policy framework intended to align departmental M&E practices with national development priorities, and to facilitate accountability, learning, and transparency throughout the state apparatus. Kegoli (2023) adds a critical institutional perspective, observing that fragmented bureaucracies and siloed operations continue to undermine M&E's effectiveness in subnational governance. He argues that unless M&E is structurally embedded in decision-making and oversight systems, its promise of promoting good governance will remain largely unfulfilled (Kegoli, 2023).

Despite these policy efforts, the actual implementation pertaining to monitoring and evaluation systems within the South African context remains uneven and their effectiveness varies considerably across sectors and departments. Wegulo (2023) highlighted that persistent service delivery failures, rising public dissatisfaction and weak oversight mechanisms suggest that the formal integration of monitoring and evaluation into organisational structures and processes has often been more nominal than substantive in informing strategic directions of a program. In particular, there is growing concern that many departments treat M&E as a bureaucratic exercise aimed at meeting reporting requirements, rather than a genuine instrument for performance improvement (Wegulo, 2023). The scholar further noted that instead of facilitating objective analysis and evidence-based decision-making, M&E is frequently relegated to a peripheral function, disconnected from the core processes of planning, budgeting and implementation. This undermines its potential to drive meaningful policy change or improve service delivery outcomes (Wegulo, 2023).

The agricultural sector, which plays a critical role in South Africa's socio-economic development, illustrates these challenges vividly. Agriculture is not only a source of food security and employment, especially in rural areas, but also a key component of the government's strategy to redress historical inequities and support emerging black farmers. However, public support programmes targeting smallholder farmers often lack functional M&E systems, making it difficult to assess their impact or ensure accountability (MAFISA Impact Report, 2015). One such programme is the Micro-Agricultural Financial Institutions of South Africa, a state-

led initiative designed to broaden access to financial services for smallholder farmers. The intervention forms part of the Department of Agriculture's support framework and, in theory, is expected to align with the GWMES and integrate M&E into its operations.

MAFISA has faced persistent challenges since its inception. Audit reports have repeatedly flagged poor indicator verification, inadequate performance tracking and limited evidence of impact. The MAFISA Impact Report (2015) noted that there is also little transparency in how decisions are made or how beneficiaries are selected and supported. These issues raise important questions about how M&E systems are designed, implemented and used within the programme. More specifically, there is a need to understand whether M&E in MAFISA truly facilitates learning and accountability, or whether it has become another compliance-driven exercise. Furthermore, the voices and experiences of smallholder farmers who are meant to be the primary beneficiaries of MAFISA are often missing from evaluations, limiting the relevance and usefulness of the data generated (MAFISA Impact Report, 2015).

This study seeks to examine the role of M&E in the context of MAFISA, with a particular focus on how M&E systems are structured, how they function in practice, and the extent to which they contribute to improved accountability and responsiveness in agricultural support. By analysing the disjuncture between M&E policy frameworks and implementation realities, this study seeks to advance the body of knowledge in the ongoing discourse on public sector reform and governance improvement in South Africa. Additionally, by foregrounding the experiences of smallholder farmers, it seeks to reframe M&E not only as a technical or managerial tool but as a participatory process that can enhance democratic accountability and development effectiveness. In doing so, the research addresses a critical gap within the context of monitoring and evaluation of agricultural support programs and highlights the broader significance of monitoring and evaluation in enhancing governance and the effectiveness of public service delivery.

1.2 The research problem statement

While monitoring and evaluation challenges exist nationally, this study specifically examines these dynamics within the Tshwane municipality of Gauteng to account for regional institutional variations. Smallholder farmers in rural South Africa continue to face systemic constraints such as barriers to participation in formal financial markets, including limited collateral assets, high transaction costs, inadequate financial infrastructure, and risk-averse lending practices by commercial institutions (Langyintuo, 2020; Isaga, 2018). This significantly hampers agricultural productivity and entrenches rural poverty (Ward, 2016). Furthermore, Langyintuo (2020).as supported by Isaga (2018) argue that recent evidence suggests that restricted access to credit and insurance undermines investment in productivity-enhancing inputs, increases vulnerability to

climate and market shocks, and contributes to the reproduction of rural poverty rather than its alleviation. Commercial banks perceive rural lending as high-risk due to limited client information and elevated transaction costs, perpetuating financial exclusion in areas where agriculture remains a critical source of livelihood. In response to these challenges, the South African government introduced the Comprehensive Agricultural Support Programme (CASP) in 2004, with the MAFISA established as its financial services arm to enhance the accessibility of credit facilities for smallholder farmers (MAFISA Credit Policy Framework, 2015).

Here is a revised version of the statement that directly addresses the external examiner's concerns, while maintaining an academic tone and adding analytical specificity. I've followed it with a brief explanation of how it resolves each issue.

Although consistent with the objectives outlined in South Africa's National Development Plan, particularly those related to rural development, land reform and employment creation, MAFISA has struggled to deliver its intended impact due to systemic implementation challenges. A key limitation lies in its weak M&E system, which, although formally introduced in 2010, remains fragmented and ineffective (MAFISA Impact Evaluation Report, 2015). Contributing factors include inconsistent data, inadequate indicators, limited beneficiary involvement, and insufficient departmental oversight (DPME Report, 2013). Governance deficiencies, such as unclear institutional roles and weak stakeholder engagement, further undermine accountability and programme performance (Oladele & Ward, 2016). Additionally, issues of corruption, nepotism, and misallocation of resources persist, with support often failing to reach the intended smallholder farmers. While budget allocations to the agricultural sector have increased (de Rosari et al., 2014), the benefits remain concentrated among a few, resulting in minimal overall impact. To ensure the programme's success, robust M&E mechanisms must be established to hold both implementing institutions and beneficiaries accountable, ensuring that resources are used effectively to achieve sustainable agricultural development.

Although monitoring and evaluation is broadly recognised as an essential instrument for transparency, adaptive management, and evidence-based decision-making in public sector programmes (Chesa, 2024; Agrawal et al., 2017), its operationalisation within agricultural finance schemes such as MAFISA remains poorly understood and under-theorised. Existing studies on MAFISA have primarily focused on loan performance, financial access and MAFISA impact on the beneficiaries livelihood, offering limited insight into how M&E systems function within MAFISA at the local context (Ramashia, 2019; Oladele & Ward, 2016). Moreover, research on municipal-level M&E implementation, particularly in urban-peripheral contexts like the Tshwane Local Municipality in Gauteng Province, remains sparse.

This study addresses a critical gap in both scholarly discourse and policy implementation through a critical examination of the role of M&E in strengthening governance and accountability within the MAFISA at the local level. Drawing on the perspectives of Hatry (2014) and Sangole et al. (2014), the research reconceptualises M&E not as a mere administrative requirement but as a strategic, learning-oriented mechanism capable of enhancing institutional performance. Through a context-sensitive and field-based analysis, the study aims to deepen scholarly understanding of M&E efficacy in agricultural support programmes and produce empirically grounded insights to inform policy design and institutional reform. Many times, households face several challenges in their quest to access the support of this nature.

Situated within the broader discourse on governance and public sector performance, the research offers a timely examination of how M&E practices within MAFISA contribute to key governance outcomes, including transparency, accountability, and institutional learning. In line with calls by Morkel and Sibanda (2022) and Yekani et al. (2024) for more grounded, sector-specific, and governance-sensitive evaluations, this study moves beyond a purely technical analysis. It frames M&E as both a managerial tool and a governance mechanism, essential to enhancing the effectiveness and sustainability of public interventions in the agricultural sector. Ultimately, the study seeks to advance theoretical frameworks while providing practical recommendations to strengthen both the operationalisation and institutional embedding of M&E practices within South Africa's rural development agenda.

1.3 Research purpose and objectives

The overall purpose of the research was to examine the role of M&E in promoting good governance in MAFISA in Tshwane Local Municipality within Gauteng Province. Furthermore, the purpose of this study is to evaluate the M&E systems of MAFISA through the lens of New Public Management (NPM), specifically focusing on how these systems facilitate evidence-informed decision-making and government efficiency. The specific objectives of the study were:

- To examine the role of M&E function within the MAFISA programme.
- To investigate the role of M&E in promoting the accountability of program implementers to the funders.
- To explore the role of smallholder farmers in M&E within the MAFISA programme.
- To evaluate the extent to which M&E contributes to the oversight function of the programme.

1.4 Research questions

The main research question of this study was: What role does M&E play in promoting good governance in the MAFISA programme in the Tshwane Local Municipality within Gauteng Province? To effectively address the main research question, this study was guided by the following sub-questions:

- How is the M&E function structured within MAFISA programme?
- What role does M&E play in promoting accountability of the programme implementers to the
- funders?
- What role do the smallholder farmers play in M&E within MAFISA?
- To what extent does M&E contribute to the programme's oversight function?

1.5 Rationale and Significance of the Study

Despite continuous policy efforts to advance inclusive agricultural development in South Africa, smallholder farmers, particularly those in rural and historically marginalised areas continue to face substantial challenges in accessing financial services. Evidence from Chapman, Tjasink, and Louw (2021) highlights that many farmer support programmes fail due to poor policy alignment, unrealistic objectives, and weak connections between intended beneficiaries and programme interventions. These shortcomings have entrenched the structural dualism in South African agriculture, where a well-resourced commercial sector coexists alongside an underfunded, largely subsistence-based farming sector in former homeland areas. Consequently, small-scale farmers remain excluded from key value chains and formal financial markets, limiting their capacity to grow and compete.

Among the interventions aimed at supporting smallholder farmers, the MAFISA was established to provide microfinance support. However, the effectiveness of MAFISA relies not only on funding availability but also on sound governance systems to ensure fair, transparent, and accountable distribution of resources (MAFISA Impact Evaluation, 2015). The M&E systems serve as a pivotal mechanism in the facilitation of governance structures, enhancing programme oversight and fostering data driven decision making. Yet, the application of M&E within agricultural financing remains inconsistent and under-researched. This research seeks to bridge this gap through examining in what way MAFISA is implemented in Tshwane Local Municipality, with a focus on how M&E structures support transparency, accountability, and stakeholder participation.

Although studies have found positive outcomes from MAFISA, such as improved access to various livelihood assets (Ward, 2016), these benefits have been compromised by weak targeting and limited accountability at the provincial level (MAFISA Impact Evaluation, 2015). Similar patterns were observed in earlier programmes like the Broadening Access to Agriculture Thrust (BATAT) and the CASP, both of which failed to realise their objectives due to institutional inefficiencies and resistance to change within state structures (Vink et al., 2012). These repeated failures suggest a systemic issue: a lack of institutionalised M&E systems capable of driving adaptive learning and programme improvement. Therefore, this study is both timely and significant. It contributes theoretically by examining the governance role of M&E in agricultural programme implementation and practically by offering evidence-based recommendations for strengthening M&E systems to support inclusive, accountable and the pursuit of sustainable rural transformation within the South African context.

1.6 Background to MAFISA

Established in 2004, the MAFISA was launched as a strategic intervention to extend equitable financial access to historically marginalised smallholder and subsistence farmers (MAFISA Credit Policy Framework, 2015). Initially focused on agriculture and later expanded to forestry and fisheries, MAFISA seeks to dismantle structural barriers such as high collateral demands and unsuitable financial products (MAFISA Credit Policy Framework, 2015; DALRRD Annual Report 2023/24, 2024). Initiated with a capital outlay of R1 billion (MAFISA Credit Policy Framework, 2015), the programme is founded upon the principles of demand-responsiveness, state support, and distribution through a diversified network of financial intermediaries. The programme operates a wholesale financing model through accredited Retail Lending Entities as indicated in the funds disbursement process in Figure 1. The program offers production loans capped at R500,000, with loans below R25,000 typically requiring no collateral and disbursed directly to suppliers to ensure appropriate use (MAFISA Credit Policy Framework, 2015; Ward, 2016).

Although MAFISA is conceptually aligned with national development frameworks including strategic frameworks such as the National Development Plan (NDP) and the Agricultural Policy Action Plan (APAP), its implementation continues to be constrained by critical governance, oversight and monitoring and evaluation challenges (MAFISA Impact Evaluation, 2015). According to the impact evaluation report, a central governance concern is the limited accreditation of financial intermediaries, which significantly restricts the programme's reach across the spectrum of emerging and smallholder farmers. This limitation undermines equitable access to financial services and reduces the inclusivity of the scheme. Additionally, the programme has diverged from its original mandate of providing a comprehensive suite of financial services and currently operates solely as a credit scheme within the DALRRD. This narrow focus fails to address the diverse financial key enablers for smallholder farmer sustainability, such as equitable access to savings, insurance

and risk management instruments, which are essential for ensuring long-term agricultural viability and resilience. Furthermore, the programme's financial viability is jeopardised by the fixed 7% interest rate, which intermediaries have indicated does not sufficiently cover the costs of supporting smallholder clients, thereby affecting the sustainability of service provision (MAFISA Evaluation Report, 2015).

From a monitoring and evaluation perspective, MAFISA faces equally significant challenges. While an M&E framework was established in 2010, it has not been translated into an operational tool with measurable indicators, targets, or timelines. As a result, the framework remains largely conceptual, offering guidance on institutional structures and processes but lacking the specificity required for effective performance monitoring and accountability (MAFISA Evaluation Report, 2015). In addition, the programme's data management systems are characterised by inconsistencies and incomplete records, particularly with regard to critical performance metrics such as loan repayment data. This absence of reliable data impedes rigorous analysis on the programme's effectiveness and constrains its potential to adaptive learning and strategic refinement. Compounding these issues is DALRRD's limited institutional capacity to monitor and support programme implementation effectively. Collectively, these deficiencies undermine MAFISA's ability to contribute meaningfully to financial inclusion, rural development and agricultural transformation. Strengthening the M&E system is therefore not only necessary for tracking progress but is also vital for enhancing transparency, informing evidence-based policymaking and improving the programme's overall impact on food security, poverty reduction and employment creation (MAFISA Impact Evaluation, 2015).

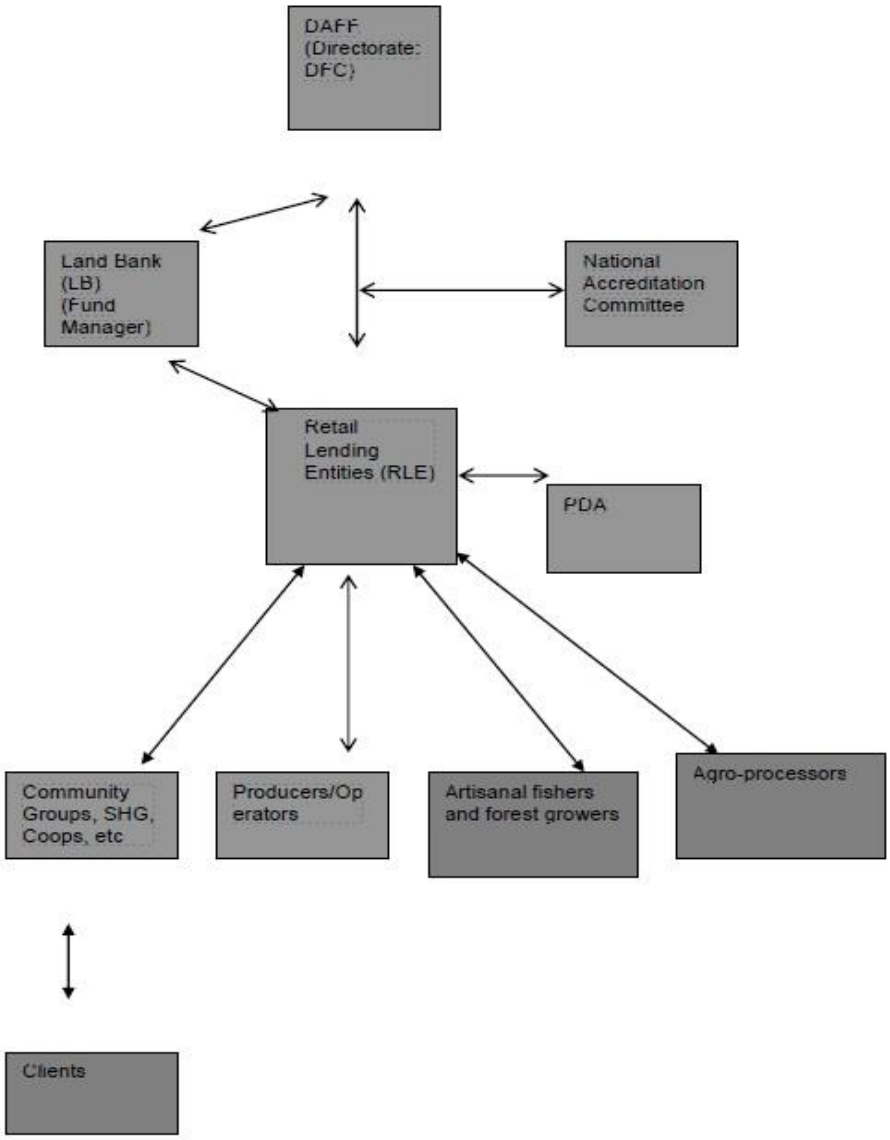


Figure 1: MAFISA organogram

Source: MAFISA Credit Policy Framework (2015)

1.7 Clarification of core concepts

This study focuses on several key concepts: monitoring, evaluation, monitoring and evaluation system, Institutionalisation, governance, accountability, smallholder producer, MAFISA. Although these terms are often used in development and social studies, their meanings can differ depending on the context. For this reason, it is important to clearly explain how these terms are understood in this research. Providing clear definitions will help ensure a common understanding, support consistency in how the terms are used, and create a solid foundation for analysing their function within the implementation and operational efficacy of monitoring and evaluation systems in the institutional context under examination.

1.7.1 Monitoring

Monitoring is a continuous and systematic process of collecting and analysing data to assess progress against set goals (Rist & Kusek, 2004). It provides real-time insights for stakeholders, enabling timely decision-making and improved resource use (Mohamed & Kulmie, 2023; Masuku & Ijeoma, 2015). Monitoring tracks predefined indicators to evaluate performance and guide adaptive management. It serves as a strategic role in ensuring accountability and refining implementation practices. According to Mbabu et al. (2014), it also supports learning and responsiveness throughout the project lifecycle. In the context of this study, monitoring is conceptualised as the ongoing and systematic collection and analysis of data based on predefined indicators, aimed at assessing progress and informing improvements in practice, ensure accountability and inform decision-making throughout the lifecycle of a development intervention.

1.7.2 Evaluation

Rist and Kusek, 2004 highlighted that evaluation is conceptualised as a systematic and evidence-based approach that assesses a policy, programme, or project's design, implementation, and outcomes. Unlike monitoring, it encompasses a comprehensive evaluation of relevance, operational efficiency, outcome effectiveness, long-term impact and sustainability (Mbabu et al., 2014; Kaszynska, 2021; Poth et al., 2014). Evaluation supports accountability and learning while informing future improvements. Its primary purpose is to determine whether original objectives have been achieved and to assess overall impact. These definitions converge in highlighting that evaluation is primarily concerned with determining the extent to which an initiative's original objectives have been achieved, thereby assessing its impact. Within the scope of this research, evaluation is referred to as a systematic and objective assessment of a policy, programme, or project's design, implementation and results to determine its relevance, effectiveness, efficiency, impact and sustainability, thereby informing decision-making and continuous enhancement.

1.7.3 Monitoring and Evaluation System

An M&E system integrates both the monitoring of real-time activities and the evaluation of outcomes to systematically assess a project's performance. According to Nyonje, Kyalo, and Mulwa (2015), a functional M&E system incorporates objective dimensions, such as time, cost, and quality and subjective perspectives like stakeholder satisfaction. It facilitates informed decision-making, continuous learning, and project adaptation. Kanyamuna, Kotzé, and Phiri (2019) further emphasize that M&E systems meet internal informational needs and help identify challenges, opportunities, and broader project impacts. In this study M&E systems will be defined as a structured framework that continuously tracks project performance against

set targets and assesses outcomes using both objective and subjective criteria to inform decision-making, promote learning and enhance implementation effectiveness.

1.7.4 Institutionalisation

Institutionalisation, as described by Hlatshwayo and Govender (2015), is the journey of embedding M&E into the everyday workings of an organisation. It transforms M&E from a peripheral activity into a core function that supports regular tracking, reporting, and informed decision-making. Over time, this integration ensures that performance data shapes planning and accountability. In this study, institutionalisation refers to a formalised system for collecting, verifying, sharing, and using performance information to support effective organisational decision-making.

1.7.5 Governance

Governance provides the structural and normative framework guiding how public institutions manage resources and implement policies. It is based on rules, practices, and processes that promote transparency, accountability, and fairness (Katsamunska, 2016; Torfing & Ansell, 2016). Good governance upholds democratic values and supports inclusive, participatory decision-making. Drawing on the findings of Agrawal et al. (2017), it is essential for effective monitoring and evaluation systems and evidence-based policymaking. In this study, governance refers to the systems of rules, practices, and processes that ensure transparency, accountability and fairness in resource management and policy implementation, thereby strengthening democratic practices and enhancing the effectiveness of development interventions.

1.7.6 Accountability

Accountability is the ethical and procedural obligation of individuals and institutions to disclose, elucidate, and assume responsibility for ensuing outcomes. Within the public sector, it guarantees that established objectives are achieved, resources are used efficiently and actions align with principles such as transparency, liability, and responsiveness (Han & Demircioglu, 2016). It is not only about imposing sanctions but also about cultivating a culture of responsibility and continuous improvement. August et al. (2023) further emphasize the necessity for actors to justify decisions, accept consequences, and maintain compliance with performance standards and contractual obligations. In this study accountability is referred to as the structured process through which individuals and institutions justify their actions, ensure resource efficiency, fulfil responsibilities, and remain answerable for performance outcomes in accordance with principles of transparency and responsiveness.

1.7.7 Smallholder farmer/producer

According to the National Policy on Comprehensive Producer Development Support (NPCPDS) (2024), smallholder farmers are broadly characterised as individuals or entities engaged in agricultural production primarily for both subsistence and commercial purposes, deriving sustained income from their farming enterprises. In relation to the present research, a smallholder farmer is conceptualised as a producer or production entity operating at primary, secondary, or tertiary levels of the agricultural value chain, whose outputs serve both household consumption and market-oriented goals. These producers exhibit the potential for scaling up their operations towards full commercialisation but require integrated and targeted support mechanisms, encompassing technical, financial, and managerial resources, to facilitate such a transition.

1.8 Overview of research report structure

This research comprises the chapters outlined below:

Chapter One: Introduction and background to the research introduces the research problem within the context of development, governance, and financial inclusion. It focuses on the role of monitoring and evaluation in strengthening good governance, particularly within the MAFISA programme. The chapter outlines the study's purpose, objectives, and key research questions. It highlights the relevance of M&E in promoting good governance. It further clarifies core concepts and explains the study's academic and policy significance.

Chapter Two: Literature review represents a critical examination of existing scholarly and policy-related literature relevant to the study. It explores key theoretical frameworks, including monitoring and evaluation, good governance and their interrelationship within the context of development interventions. The chapter analyses previous research findings, identifies knowledge gaps, and positions the current research within the wider framework of scholarly discourse. The study will also highlights how M&E practices influence accountability, transparency, and performance in public sector programmes such as MAFISA. Overall, Chapter Two provides the intellectual foundation for the research by contextualizing it within existing literature and informing the research design.

Chapter Three: Research methodology outlines the systematic approach employed to undertake the research. It details the study design, methodology and procedures for obtaining research data, explaining how these were suited to addressing the research questions. The chapter also discusses the target

population, sampling techniques, and data analysis procedures. Ethical considerations and measures to ensure the validity and reliability of the study are addressed. This chapter provides a clear framework for how the research was conducted, ensuring transparency, rigor, and credibility in the investigation.

Chapter Four: Provide the outcome of the research based on the data collected through the chosen research methods. It systematically organizes and analyses the data aligned with the research questions and objectives. Key themes, patterns, and insights are highlighted, offering evidence on the role of M&E in enhancing governance within the MAFISA programme. The chapter used narratives to explain the results clearly. It provides a factual basis for the subsequent discussion and interpretation in Chapter Five.

Chapter Five: Provides a critical discussion of the research findings presented in the previous chapter, interpreting them relative to the study's objectives, formulated research questions and the established body of scholarly literature. This chapter goes beyond descriptive analysis to explore the deeper meaning and implications of the results, highlighting how M&E systems influence governance outcomes within the MAFISA programme. The discussion draws on theoretical frameworks and previous studies to contextualize the findings, assess their significance and identify emerging patterns or contradictions. Ultimately, this chapter bridges the gap between empirical evidence and scholarly discourse, advancing a more nuanced comprehension of the function of M&E in facilitating transparency, accountability, efficient and responsive provision of services within the public sector interventions.

Chapter Six: Offers concluding insights into the study by providing a comprehensive summary of the key findings and insights derived from the study. It synthesizes the main points discussed throughout the previous chapters, drawing clear conclusions that address the research objectives and questions. Building on these conclusions, the chapter offers practical recommendations intended at enhancing effectiveness of monitoring and evaluation systems within MAFISA programme and similar public sector initiatives. Moreover, the study acknowledges its limitations and outlines prospective areas for further research, thereby contributing to the ongoing discourse on governance, accountability and development interventions. This final chapter summarises the study's contributions and implications for policy and practice.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This literature review seeks to synthesise existing empirical evidence, identify critical knowledge gaps, and propose a theoretical framework to guide future research on monitoring and evaluation systems, particularly within the public sector and farmer support programmes. Drawing on a broad spectrum of scholarly and institutional sources, the review presents an integrated analysis of contemporary M&E practices across global, African perspective and South African contexts. It explores the evolution, conceptualisation and institutionalisation of M&E systems, with particular emphasis on their role in advancing principles of good governance, namely transparency, accountability, and enhanced efficiency and effectiveness in service provision. Emphasis is directed towards the practical implications of M&E in enhancing departmental performance and informing evidence-based decision-making. Furthermore, the chapter highlights the strategic relevance of M&E in agricultural development, particularly through farmer support programmes, by examining stakeholder engagement, implementation barriers, and systemic enablers. Ultimately, this review not only informs policymakers, practitioners, and researchers about emerging best practices and persistent challenges but also supports the development of more effective and contextually responsive M&E systems capable of driving inclusive and sustainable development outcomes.

2.2 Understanding the distinction and complementarity of monitoring and evaluation

It is important to differentiate between monitoring and evaluation as they are distinct yet interdependent processes that collectively enhance the design, implementation and improvement of development interventions. Consequently, this clarification is essential within the context of MAFISA to enable a comprehensive understanding of the application of relevant terminology. Such clarity is necessary to assess whether both components of monitoring and evaluation are effectively applied to promote sound governance in the farmer support program. Monitoring is primarily a continuous, real-time process that systematically collects data on predefined performance indicators to assess the progress of activities and resource utilisation against set objectives (Rist & Kusek, 2004; Mohamed & Kulmie, 2023; Masuku & Ijeoma, 2015). It acts as an early warning system, enabling timely adjustments through the identification of implementation gaps and deviations from plans (Mahala, 2024; Mbabu et al., 2014).

In contrast, evaluation offers a more periodic, comprehensive, and objective analysis of a programme's relevance, effectiveness, efficiency, and sustainability (DPME, 2019; Mbabu et al., 2014; Kaszynska, 2021;

Poth et al., 2014). It assesses causal links between activities, outputs, and outcomes, examines unintended effects, and explains why predetermined objectives were achieved or not (Rist & Kusek, 2004). Furthermore, evaluation is instrumental in extracting lessons learned and providing evidence-based recommendations for future improvements, thereby supporting policy reform and strategic learning (Rabie & Goldman, 2014). M&E not only serve as tools for performance management but are increasingly recognised as formal academic and professional fields (Basheka & Byamugisha, 2015; Mohamed & Kulmie, 2023), underscoring their critical role in promoting accountability, organisational learning, and good governance. Together, monitoring ensures operational responsiveness while evaluation informs broader policy and programmatic transformation.

2.3 The evolution of M&E in supporting governance

This section examines the origins and evolution of monitoring and evaluation (M&E) from international, regional, and national perspectives. M&E has increasingly been recognised as a critical governance instrument for enhancing service delivery, strengthening accountability, and promoting transparency within public institutions (Mackay, 2007; Rabie & Goldman, 2014). By tracing its historical development, this discussion provides a foundational understanding of how M&E has gained prominence as an essential component of modern governance systems. This contextual overview lays the groundwork for the subsequent section, which focuses on the institutionalisation of M&E and its integration into institutional frameworks to advance principles of sound governance. Understanding the development and function of M&E is particularly important in the context of the Farmer Support Programme, as effective monitoring systems contribute to building a developmental state through the advancement of an inclusive and globally competitive agricultural sector that supports job creation and food security (Abrahams, 2015; DPME, 2011). Given that M&E initially emerged as a strategic tool to strengthen the quality of service delivery and programme performance, its evolution reflects an expanding role in shaping public sector effectiveness and accountability (Bamberger, 2009; Mackay, 2007).

A comparative analysis of monitoring and evaluation systems across different governance contexts highlights the extent to which M&E has been institutionalised in countries such as Australia and Chile. These countries are frequently cited for their mature and integrated M&E frameworks, which systematically incorporate performance information into planning, budgeting, and policy decision-making processes (Mackay, 2007). In Australia, the Department of Finance institutionalised periodic evaluations and performance audits to inform budget allocations, thereby incentivising departmental performance and reinforcing fiscal discipline (Mackay, 2007). Similarly, Chile's Ministry of Finance employs a combination of performance target-setting and impact evaluations to strengthen managerial accountability and improve programme outcomes (Almqvist et al., 2013). These cases illustrate how embedding M&E within fiscal and strategic planning frameworks enhances

transparency, efficiency, and evidence-based governance, aligning public expenditure with measurable development outcomes (Mackay, 2007; Almqvist et al., 2013).

The evolution of M&E also reflects a deep historical and global legacy. Kabeyi (2019) and Kaufmann et al. (2015) observe that the foundational principles of performance tracking and accountability predate modern governance systems, with early forms of monitoring evident in ancient civilisations such as Egypt and China. These early administrative practices demonstrate that the core principles underpinning M&E, oversight, accountability, and performance assessment, are historically embedded within governance traditions.

Within the African context, M&E is often associated with colonial and post-independence development planning frameworks (Cloete, 2016). However, this perspective has been contested. Uwizeyimana (2023) argues that indigenous African governance systems historically incorporated mechanisms for monitoring communal resources and ensuring accountability, suggesting that M&E practices existed outside Western administrative paradigms. Methodologically, the conceptual development of M&E has evolved significantly, from the predominantly quantitative and compliance-oriented approaches of the 1960s to more participatory, empowerment-focused, and utilisation-driven models in subsequent decades (Bamberger, 2009; Rabie & Goldman, 2014). This methodological shift reflects a growing emphasis on inclusivity, stakeholder engagement, and contextual responsiveness. Although contemporary M&E systems are now highly structured and institutionalised in several countries, their foundational principles remain deeply rooted in diverse historical and cultural traditions (Kabeyi, 2019; Uwizeyimana, 2023).

The evolution of M&E systems across Africa has been shaped by a complex interplay of historical, political, and institutional dynamics. A significant turning point occurred during the 1990s with the global rise of New Public Management (NPM), which emphasised accountability, transparency, and performance-based governance. Within this paradigm, M&E emerged as a vital mechanism for enhancing policy implementation and supporting public sector reform initiatives (Rabie & Goldman, 2014; Kimaro & Fourie, 2017). Ghana is frequently recognised as a continental leader in institutionalising M&E, largely through the efforts of the National Development Planning Commission and the Ministry of Finance, which integrated M&E into national planning systems and promoted decentralised evaluation practices (Kimaro & Fourie, 2017). Despite this progress, the effective operationalisation of M&E across many African countries remains constrained by limited financial and human resources, inadequate technical capacity, and inconsistent political commitment (Basheka & Byamugisha, 2015; Mapitsa & Khumalo, 2018).

Across the continent, the early development of formal M&E frameworks was significantly influenced by external donors, who prioritised upward accountability to funding agencies over alignment with domestic

governance priorities (Basheka & Byamugisha, 2015; Mapitsa & Khumalo, 2018). Although donor-driven initiatives succeeded in institutionalising M&E as a formal requirement, they frequently resulted in parallel systems characterised by weak national ownership and limited sustainability (Mapitsa & Khumalo, 2018). Notwithstanding these limitations, countries such as South Africa, Uganda, Kenya, and Benin have made substantial strides in institutionalising M&E within public administration systems (Rabie & Goldman, 2014). However, persistent challenges, including poor data quality, weak feedback loops, and fragmented institutional arrangements, continue to undermine the effectiveness of these systems (Goldman et al., 2014; Joshi, 2017).

In South Africa, the institutionalisation of M&E is relatively recent. Louw (1998) notes that M&E was not historically embedded as a standard organisational practice within the public sector. Its expansion was strongly influenced by external development partners, including the Organisation for Economic Cooperation and Development (OECD) and the World Bank, which increasingly required demonstrable evidence of programme effectiveness and impact as a condition for funding (Wongtschowski, Oonk & Mur, 2016). Initially, M&E functioned primarily as a managerial tool focused on compliance and internal performance control (Bamberger, 2009). Over time, however, its scope expanded to encompass broader governance objectives, including transparency, public accountability, and participatory policy dialogue (Abrahams, 2015; Goldman et al., 2014). This reconceptualisation aligns M&E with democratic governance principles by enhancing citizen voice and requiring governments to justify public expenditure and service delivery outcomes (Masuku & Ijeoma, 2015).

Despite notable progress, significant gaps remain in governments' capacity to assess the long-term impact of public policies. In South Africa, challenges persist in determining whether government programmes meaningfully improve citizens' quality of life (Abrahams, 2015). Concerns regarding public expenditure further underscore the need for robust M&E systems. The Presidency (2007) highlights that substantial departmental budgets are allocated annually, yet insufficient monitoring mechanisms often result in weak oversight and limited accountability. Consequently, strengthening institutional capacity, improving data quality, enhancing political commitment, and embedding M&E more deeply within governance processes remain critical priorities (Goldman et al., 2014; Joshi, 2017).

Within the South African context, M&E has evolved from governance practices rooted in indigenous traditions to a formalised system aligned with constitutional imperatives. The 1996 Constitution, particularly Chapter 10, establishes principles of good governance, including accountability, transparency, efficiency, and responsiveness. Section 195 articulates these values, while Section 196 mandates the Public Service Commission to monitor and evaluate public service practices. Sections 92 and 133 further reinforce executive

accountability. These constitutional provisions, supported by the 1995 White Paper on Transforming Public Service Delivery, laid the foundation for a performance-oriented public administration (Kimaro, 2018; Masuku & Ijeoma, 2015). The adoption of the Policy Framework for Government-Wide Monitoring and Evaluation (2005) and the National Evaluation Policy Framework (2011) signalled a formal commitment to integrating M&E into governance structures (DPME, 2011).

The establishment of the Department of Planning, Monitoring and Evaluation (DPME) further institutionalised results-based management across all spheres of government (Abrahams, 2015). Policy instruments such as the Revised Framework for Strategic Plans and Annual Performance Plans (2019) seek to enhance transparency, institutional accountability, and evidence-informed decision-making. These reforms align with the National Development Plan's vision of building a capable and developmental state (DPME, 2011; Abrahams, 2015). Nonetheless, structural and contextual challenges, including political interference, leadership deficiencies, data limitations, and technical capacity gaps, continue to impede optimal system performance (Goldman et al., 2014; Joshi, 2017). Moreover, the uncritical adoption of generic global M&E models without contextual adaptation often produces inefficiencies and implementation challenges (Faurie & Poggenpoel, 2016). Scholars therefore advocate for context-sensitive reforms, ethical leadership, and enhanced citizen participation to strengthen democratic accountability and system sustainability (Uwizeyimana, 2023; Masuku & Ijeoma, 2015).

In the case of the MAFISA programme, the establishment of a functional and context-responsive M&E system is essential to ensure that agricultural finance effectively reaches intended smallholder and emerging farmers. Effective M&E mechanisms can facilitate outcome tracking, enable adaptive management, and strengthen transparency in fund allocation and programme implementation (Abrahams, 2015; Goldman et al., 2014). By aligning its practices with constitutional principles articulated in Sections 195 and 196 and integrating M&E into its management cycle, MAFISA can enhance institutional credibility, improve service responsiveness, and build beneficiary trust. Addressing technical skills shortages, ensuring sustained leadership commitment, and adapting evaluation frameworks to local agricultural realities will be critical to enabling MAFISA to fulfil its developmental mandate and contribute meaningfully to inclusive agricultural growth.

2.4 The transformative power of monitoring and evaluation in development interventions

The evolution of monitoring and evaluation reflects humanity's long-standing commitment to problem-solving and performance improvement, with early forms of performance tracking evident in ancient societies such as Egypt (Kabeyi, 2019; Kaufmann, Sanginés & Moreno, 2015). However, M&E practices underwent a significant transformation in the 1960s, embracing quantitative methods and later expanding to participatory

and empowerment approaches that emphasized stakeholder involvement. The rise of Results-Based Management (RBM) further institutionalised M&E within planning, budgeting, and accountability systems across sectors (Hardlife & Zhou, 2013). Modern M&E systems now serve as vital tools for evidence generation, enabling timely feedback, learning, and adaptive decision-making. Their ultimate aim is to improve performance, enhance efficiency and support the achievement of developmental goals (Kabeyi, 2019; Kaufmann, Sanginés & Moreno, 2015).

This strategic function of M&E aligns closely with the principles of good governance, transparency, accountability, participation, equity, rule of law and efficiency (Cerrillo-I-Martínez, 2023; Peters, 2023). When embedded effectively, M&E systems form the operational core of governance, tracking resource use and evaluating the effectiveness of policies and interventions (Kanyamuna et al., 2018; Alkin & King, 2016). Such systems empower institutions to make evidence-based adjustments and foster public trust through open information-sharing (Kabeyi, 2019; OECD, 2020). For example, in the context of MAFISA, M&E ensures that credit support to smallholder and emerging farmers is both accountable and impactful, reinforcing program integrity and public confidence (Kaufmann, Sanginés & Moreno, 2015). By institutionalizing M&E practices and integrating them with governance frameworks, initiatives like MAFISA become more adaptive, inclusive, and sustainable, illustrating how M&E does not merely support governance but actively drives its realization (Molapo, 2019; Rabie, 2016).

3. Institutionalisation of monitoring and evaluation systems

The institutionalisation of monitoring and evaluation systems has become a cornerstone of effective public sector management and governance. The following section explores the progress and integration of M&E systems within institutional frameworks, beginning with a general overview of the M&E systems, followed by an examination of how these systems are formalised and sustained. Finally, it investigates the critical link between institutionalised M&E and the promotion of good governance, particularly in terms of the principles of good governance including accountability, transparency and informed institutional decision-making process.

The M&E systems are essential tools for enhancing governance, accountability and learning in the public, development and organizational sectors. Scholars such as Kusek and Rist (2004) define these systems as structured mechanisms that guide the systematic collection, analysis, and use of data to assess the effectiveness of policies, programs, or projects in achieving set objectives. According to Kusek and Rist (2004), effective M&E systems support evidence-based strategic decision-making process by providing timely and relevant information to stakeholders, which improves transparency and facilitates adaptive

management. Bamberger, Rao and Woolcock (2010) highlight the importance of user-focused evaluations that respond to the specific information needs of decision-makers. They also caution against overly technical approaches, suggesting that the systems should be contextually relevant and participatory, taking into account the political and institutional factors that influence how data is collected and used. Thus, academic literature emphasises that M&E systems are not only technical frameworks but are also shaped by broader social and political environments (Bamberger, Rao & Woolcock, 2010).

In practice, these systems support organizational learning and decision-making by providing reliable data that guides planning, resource allocation and policy formulation. Dahal and Uprety (2015) describe the systems as mechanisms that enable information flow across different levels of management, while Simister (2019) emphasises their role in promoting organisational learning and accountability. Rabie and De Coning (2014) note that strong institutional leadership, typically through an independent M&E unit, is key to effective implementation. In South Africa, the Policy Framework for Government-Wide Monitoring and Evaluation requires public institutions to establish M&E systems that are embedded within their operational processes to support planning, budgeting and performance monitoring. For example, MAFISA is expected to adopt such systems to improve service delivery, ensure accountability and align with national development goals such as poverty reduction and job creation. An effective M&E system would enable MAFISA to assess its impact on beneficiaries, identify operational challenges, allocate resources more efficiently and foster an institutional culture grounded in continuous learning and iterative improvement.

The institutionalisation of M&E systems within the MAFISA is vital for improving governance, operational effectiveness and institutional accountability in the agricultural finance sector. Embedding M&E into MAFISA's organisational framework enables continuous monitoring, evidence-based planning and timely decision-making (Kimaro, 2017). Given MAFISA's decentralised structure operating through partnerships with government departments, financial intermediaries, and smallholder farmers, such integration is essential for ensuring coherence across all programme levels and achieving measurable developmental outcomes. According to Kimaro, Fourie and Tshiyoyo (2018), institutionalised M&E systems not only strengthen organisational learning but also build accountability mechanisms necessary for tracking fund disbursement, beneficiary uptake and programme impact. Markiewicz and Patrick (2015) argue that full institutionalisation occurs when M&E is embedded within performance management systems, supporting results-based management and continuous improvement. In line with The Presidency (2007); De Coning and Rabie (2014), MAFISA would benefit from a decentralised M&E structure with dedicated units, clear roles and aligned performance indicators. This approach would promote timely data feedback and responsiveness, enhancing operational efficiency. Simister (2019) reinforces the importance of systematic indicator development, data

verification and dissemination, as practices that are essential for generating credible evidence of MAFISA's outreach and impact.

Aligning M&E systems with national policy and institutional goals further ensures relevance and long-term sustainability. Masvaure and Fish (2022) emphasise the need for M&E to support broader development priorities, which for MAFISA means contributing to rural development, job creation and poverty reduction. Wotela (2017) highlights that institutionalised M&E improves governance, strengthens public accountability and fosters citizen trust, all crucial for state-supported financial inclusion programmes. Empirical studies also offer practical guidance. Nyarige (2016) and Samoei (2016), using the UNAIDS framework, found that strong M&E subsystems, built on skilled staff, standardised tools and robust IT infrastructure, enable better data quality and strategic alignment, though funding and capacity challenges persist. Nyoka (2015) and Olwa (2016) point to the importance of evaluation practices and proper documentation in maximising system performance.

These lessons are highly relevant for MAFISA, where the absence of a formalised M&E system risks limiting data credibility, adaptive planning, and resource efficiency. The National Evaluation Policy Framework (2011) provides a supportive environment for such reforms, but MAFISA must design context-specific M&E systems that address local challenges, involve key stakeholders, and encourage knowledge use. As the literature shows (Kimaro, 2017; Simister, 2019), weak M&E integration often undermines programme effectiveness not due to a lack of resources, but due to insufficient institutionalisation. Therefore, a strategically embedded M&E system can help transform MAFISA into a transparent, data-driven and impact-oriented programme that aligns with national development objectives.

Monitoring and evaluation systems are vital tools for promoting good governance by enabling transparency, accountability and evidence-based decision-making. These systems generate reliable data that inform policy planning, track performance and enhance learning processes within public institutions (Mulonda, Kanyamuna & Kanenga, 2018). As development stakeholders increasingly demand proof of effectiveness, M&E provides critical insights into whether programs achieve their intended outcomes (Kaufmann, Sanginés & Moreno, 2015). The global rise in M&E adoption reflects a shift toward results-oriented governance, where data-driven assessments guide budget allocation, policy prioritisation and strategic implementation (Mehrotra, 2013). Tools such as performance monitoring and financial audits foster learning and continuous improvement across different sectors and governance levels.

Good governance, as defined by institutions like the World Bank, includes key principles such as voice and accountability, regulatory quality, the rule of law and anti-corruption (Kanyamuna, Munalula & Mulele, 2019).

M&E systems help embed these principles by facilitating oversight, strengthening institutional performance and empowering citizen engagement (Mulonda et al., 2018). In South Africa, growing service delivery expectations have led to the formal integration of M&E into governance frameworks to enhance service quality and institutional effectiveness (Mofolo, Mkuyane & Skade, 2014; Mouton, 2010). As emphasised by Agrawal et al. (2017), strong M&E practices increase policy impact, optimize resource use and support inclusive governance.

For MAFISA, aligning with these governance-focused M&E practices offers significant value. Through institutionalised M&E systems, MAFISA can improve accountability, measure programme outcomes more accurately, and enhance service delivery to smallholder farmers. These linkages can also help the institution align its operations with national priorities, strengthen stakeholder trust, and demonstrate the impact of agricultural finance interventions. The institutionalisation of M&E, through bodies such as the DPME, is essential for generating the credible evidence required for transparent governance and effective institutional decision-making.

4. Embedding Accountability through M&E in Agricultural Finance

Accountability is a core requirement in development programs such as MAFISA, safeguarding the efficient and effective utilisation of public resources, transparently and in ways that benefit smallholder and emerging farmers. In settings marked by limited resources and socio-economic inequalities, accountability mechanisms reduce risks of corruption, elite capture and inefficiencies, while reinforcing public trust and ethical governance (Mulonda, Kanyamuna & Kanenga, 2018). Monitoring and evaluation serve a pivotal function in advancing this accountability by providing structured, timely and verifiable data to assess program performance. Scholars argue that M&E enhances transparency and supports results-based decision-making (Karlsson-Vinkhuyzen et al., 2018; Ojok & Basheka, 2016). As civil society demands better governance and donors increasingly require evidence of impact, M&E becomes essential in tracking outcomes and ensuring responsible management of development funds (Kabonga, 2018; Karani et al., 2014).

Research shows that M&E not only enhances decision-making, but also helps institutions build learning cultures and respond to challenges in real-time (Goldman et al., 2012; Cloete & Auriacombe, 2020). By aligning with New Public Management (NPM) principles, M&E systems support efficient resource use and outcome-focused service delivery (Wongtschowski, Oonk & Mur, 2016). Mohamed and Kulmie (2023) found that strong M&E accountability mechanisms significantly enhance governance by reducing nepotism, strengthening public trust and encouraging ethical behaviour. However, studies also warn that fragmented systems and lack of coordination can undermine accountability (Mohamed and Kulmie (2023). Therefore, a

well-functioning M&E system must include regular data collection, citizen engagement, and clearly defined lines of responsibility to be effective (Connolly et al., 2018; Lufunyo, 2013). For MAFISA, integrating strong M&E accountability systems can improve transparency, track performance more reliably, and ensure better use of resources in reaching smallholder farmers. This will strengthen public confidence, align operations with national goals, and improve the programme's ability to deliver lasting impact.

5. Stakeholder participation in M&E in government initiatives

Monitoring and Evaluation is increasingly recognized not merely as a technical process, but as a critical avenue for ensuring relevance, accountability, and learning within development programs. In the context of complex, multi-stakeholder initiatives such as the MAFISA, the inclusion of diverse actors in M&E processes is not a procedural luxury, it is a strategic imperative. As a public-sector programme aimed at enhancing financial inclusion among smallholder farmers (MAFISA Credit Policy Framework, 2015), MAFISA operates within a layered ecosystem of stakeholders, each with distinct yet interdependent roles. For M&E to be meaningful in such a setting, it must be participatory, inclusive and responsive to the lived realities of its beneficiaries.

Key actors, including the Department of Agriculture, financial intermediaries, and smallholder farmers bring critical perspectives to the program. The Department of Agriculture, serving as both policymaker and financier, requires empirical evidence to evaluate whether MAFISA's design and outcomes align with national development priorities. Implementing agents, i.e., financial intermediaries, rely on evaluative feedback to improve operational efficiency and ensure institutional sustainability. Crucially, smallholder farmers, the program's intended beneficiaries, possess intimate, experiential knowledge of how MAFISA's interventions shape their access to credit, productivity levels, and livelihood outcomes. Without their involvement in both the formulation and operationalisation of monitoring and evaluation systems, evaluating risk becomes detached from the ground-level realities they are meant to reflect (Ondeko, 2020 & Wolde, 2019).

Despite the logic underpinning inclusive evaluation, previous assessments of MAFISA reveal a troubling gap in stakeholder engagement. Many key actors, particularly smallholder farmers, have been excluded from critical stages of the M&E cycle, including agenda-setting, data interpretation, and dissemination of findings. This exclusion not only weakens the credibility and utility of evaluation results but also diminishes opportunities for institutional learning and democratic accountability. Ondeko (2020) and Wolde (2019) argue that grounding M&E practices in the lived experiences of beneficiaries bridges the persistent gap between programme design and actual use, a notion acutely relevant for MAFISA. Their work reinforces the idea that

evaluations must extend beyond tokenistic consultation to sustained, iterative engagement that fosters trust, mutual accountability and responsiveness.

Klerkx, Landini and Santoyo-Cortés (2016) noted that participatory monitoring and evaluation (PM&E) offers a compelling alternative to traditional top-down approaches. It prioritises collaborative processes such as stakeholder mapping, consultative workshops and joint indicator development, that ensure evaluations reflect a multiplicity of perspectives. According to the scholars, this shift from authoritative to learning-oriented evaluation models is essential for development programmes aiming to remain agile and contextually sensitive. The extent to which MAFISA embraces these participatory principles will then serves as a critical indicator of its capacity for adaptive governance.

However, effective implementation of PM&E is not without challenges. Rahman (2019) warns that in socio-economically unequal contexts, participatory methods may inadvertently reinforce existing power imbalances unless they are deliberately inclusive. This caution is particularly relevant in South Africa's agricultural sector, where historical inequities still shape access to resources and decision-making spaces. Thus, while participatory approaches hold transformative potential, they require intentional design and continuous reflection to avoid replicating the very exclusions they seek to correct Rahman (2019). The literature consistently affirms the benefits of PM&E in enhancing program effectiveness and legitimacy. Evans Sakyi and Isioma (2017), Muriungi (2015) and Garley et al. (2016) underscore that involving stakeholders throughout the M&E cycle not only improves data relevance but also strengthens accountability mechanisms and fosters a sense of shared ownership. These insights are echoed by Onyango (2018) and Apgar et al. (2017), who argue that PM&E is particularly powerful in historically marginalised communities, where it supports the democratisation of knowledge and long-term sustainability.

MAFISA's current M&E practices, however, appear misaligned with these best practices. The absence of systematic inclusion of farmers in agenda-setting and feedback loops indicates a top-down model still prevails. As the study reveals, this disconnect hinders knowledge dissemination, stifles institutional learning, and limits the program's capacity to adapt in response to ground-level challenges. Soto (2021) highlights how participatory approaches facilitate collective problem-solving and social learning, particularly in dynamic sectors like agriculture. By contrast, MAFISA's experience illustrates the consequences of treating beneficiaries as passive recipients rather than active contributors. Moreover, participatory systems must be adequately resourced and supported by strong institutional capacity. As Masuku and Ijeoma (2015) note, a substantial disparity persists between South Africa's policy rhetoric on participation and its implementation in practice. Concerns about the dilution of objectivity due to "over-participation" (Garley et al., 2016; Glucker et al., 2013) must be carefully balanced against the value of inclusive engagement. Ultimately, effective PM&E

depends on deliberate investments in capacity-building for both institutional actors and community stakeholders (Boadu & Eresia-Eke, 2019; Matsiliza, 2019; Njama, 2015). Guerra-López and Hicks (2015), as well as Tinarwo et al. (2024), emphasise that such investment is foundational to enabling evidence-based decision-making and adaptive learning.

The convergence of scholarly perspectives on the strategic importance of PM&E provides a compelling framework for rethinking MAFISA's evaluation structures. Embedding PM&E in MAFISA's institutional architecture would allow for co-created indicators, more inclusive performance monitoring, and empowerment of smallholder farmers to influence programmatic adjustments. These practices would not only enhance downward accountability but also ensure that MAFISA remains attuned to the evolving needs of its beneficiaries. The study contributes to the broader discourse on M&E by critically examining stakeholder participation within the MAFISA framework. It demonstrates that inclusive M&E is not merely a normative ideal but a practical necessity for agricultural finance programs aiming to be both impactful and equitable. Institutionalizing PM&E within MAFISA would not only bolster the programme's developmental effectiveness but also advance the overarching goals of inclusive governance and sustainable agricultural transformation in South Africa.

6. Overcoming barriers to effective M&E in government initiatives

One major challenge that undermines the efficacy of M&E in government programmes is its poor integration during the initial phases of project conceptualisation and planning. As Dipela and Mohapi (2021) noted, M&E systems are often not incorporated during the design phase, making it difficult to track progress effectively later. This lack of structure results in weak monitoring practices, insufficient performance tracking and limited usefulness of M&E data. Kamau and Mohamed (2015) highlight that different project phases require tailored monitoring strategies, yet this is rarely implemented. Moreover, the scholars argue that M&E plans often lack the necessary funding and skilled personnel to function effectively. As a result, M&E teams may struggle to utilise resources properly, diminishing the system's contribution to improving programme outcomes.

Another critical factor is the lack of management support, which directly impacts M&E performance and the use of findings in decision-making (Simister, 2019). Kusek and Rist (2004) stress that strong leadership is essential for allocating resources and fostering a culture that values data-driven planning. However, frequent changes in leadership, competing institutional priorities and limited awareness of M&E's benefits can lead to disinterest and poor system adoption (Dahal & Uprety, 2015; Preskill & Mack, 2013). Similarly, capacity constraints present a widespread issue. Institutions often deprioritise M&E roles, leaving them understaffed and under-resourced (Eke & Boadu, 2019). This lack of technical and human capacity makes it difficult to

collect, analyse and interpret data, ultimately reducing M&E's value in improving performance and outcomes (Masvaure & Fish, 2022; Gorgens & Kusek, 2009).

The chronic underfunding remains a major barrier to effective M&E. Dahal & Uprety (2015) report that M&E units are frequently the least funded departments, leading to reliance on basic monitoring at the expense of deeper evaluations. This affects data quality and limits strategic insights (Kimaro et al., 2018; Njama, 2015). To avoid these barriers, MAFISA should integrate M&E into planning from the outset, secure dedicated budgets, strengthen staff capacity through training and ensure strong leadership commitment. These steps would allow MAFISA to implement a responsive, well-funded and technically competent monitoring and evaluation systems designed to enhance the efficiency and effectiveness of service delivery and enhances accountability.

7. The role of monitoring and evaluation systems in farmer support programmes

Monitoring and evaluation systems are essential pillars for the success of farmer support programmes, providing a structured and evidence-based mechanism to assess progress, ensure accountability, and inform policy and implementation strategies. Within programmes like the MAFISA, the presence of functional M&E systems does not constitute a technical luxury but a strategic necessity. These systems track and evaluate programme effectiveness, ensuring alignment with intended objectives such as financial inclusion, improved productivity and rural livelihoods (Kaufmann, Sanginés & Moreno, 2015). As such, M&E systems offer more than performance measurement; they serve as critical feedback loops for adaptive management, promoting responsiveness and transparency in public resource allocation. Their relevance becomes particularly pronounced in complex implementation environments where multiple stakeholders operate across shifting socio-economic and political terrains. Without integrated M&E mechanisms, initiatives like MAFISA risk falling short of their developmental goals, largely due to information deficits that hinder evidence-informed decision-making.

According to Ndakwe & Muchelule (2022), monitoring and evaluation play a vital role in assessing the effectiveness of organizational projects in achieving their intended objectives and in measuring their broader impact on beneficiaries. Despite their critical importance, M&E processes are often overlooked or underdeveloped. For these systems to be effective, they must be integrated into project design from the outset rather than treated as add-ons. Given the diversity in organizational structures and project goals, evaluation approaches must be context-specific and tailored to fit varying operational needs. Ndakwe & Muchelule (2022) underscore that active and systematic M&E practices are essential for enhancing the efficiency, effectiveness and performance of social enterprise initiatives.

Institutionally, M&E systems encompass a constellation of components, management frameworks, information systems, accountability lines and reporting hierarchies that collectively drive results-based governance (Mulonda, Kanyamuna & Kanenga, 2018). In many developing country contexts, where institutional capacity is uneven and external accountability pressures from civil society and donors are rising, M&E systems play a transformative role (Kanyamuna, 2013). These systems support real-time programme adjustment, foster anti-corruption safeguards and cultivate a culture of performance management and learning (Musili, 2020). Far from being an administrative burden, they are integral to shaping clear goals and aligning operational plans with strategic objectives (Simister, 2019; Umhlaba Development Services, 2017). However, their effectiveness is contingent upon institutional readiness, adequate capacity and political commitment. For instance, India's nationwide adoption of outcome budgeting and performance evaluation mechanisms illustrates how M&E can be institutionalised within public finance frameworks to enhance governance and service delivery (Mehrotra, 2013; Chabane, 2013). This underscores the pivotal role of leadership and sustained investment in embedding M&E systems into the core of public programming (Kanyamuna & Phiri, 2019).

For MAFISA specifically, the integration of M&E systems ensures that agricultural finance reaches its intended beneficiaries while enabling ongoing performance reflection and strategic reorientation. These systems allow programme managers not solely for the collection and analysis of data, but also for the systematic dissemination of findings that inform planning, budgeting and policy formulation (Ndakwe & Muchelule, 2022). Within this framework, M&E assumes a central functional role that strengthens institutional learning, promotes transparency, and bolsters public trust. As Kanyamuna and Phiri (2019) argue, the real impact of system lies in its ability to create a dynamic interface between credible data supply and its effective demand across government, civil society actors and general populace. In the context of MAFISA, this means clearer demonstration of impact, reduced corruption risks, and more efficient allocation of public resources. Ultimately, effective system does more than track outcomes, it drives continuous improvement and governance reform, aligning agricultural finance interventions with national development priorities and ensuring that support programmes remain relevant, equitable and sustainable.

Furthermore, the 2014 MAFISA Evaluation Report, conducted by the Department of Planning, Monitoring and Evaluation (DPME), highlighted key challenges in the program's implementation, particularly in terms of accessibility and effectiveness in reaching intended beneficiaries. The evaluation found that despite significant investments, MAFISA faced issues with targeting, loan repayment rates, and limited awareness among smallholder farmers. The report recommended strengthening financial literacy programs, enhancing partnerships with local institutions, and improving monitoring and evaluation frameworks to ensure more

effective outcomes. These findings underscore the need for a more tailored and accessible approach to agricultural financing.

8. The Pillars of monitoring and evaluation systems

The institutionalisation of a comprehensive monitoring and evaluation system in the MAFISA stands to significantly enhance its governance, effectiveness, and impact, particularly if grounded in the twelve core pillars identified by UNAIDS (2008), Kusek and Rist (2004), and Gorgens and Kusek (2009). First, establishing organisational structures with M&E functions will provide MAFISA with the institutional backbone necessary for consistent oversight and strategic learning. As Ng'a Ng'a (2019) argues that a specialised M&E unit equipped with clearly defined mandates and authority can facilitate coordination across the Department of Agriculture, financial intermediaries, and other key actors. This formalisation would ensure coherent decision-making processes and clarify accountability lines, essential in a programme as multi-layered as MAFISA (Gorgens & Kusek, 2009; UNAIDS, 2008). Strengthening the availability of skilled human resources for monitoring and evaluation is equally indispensable. Given the technical nature of M&E activities, the implementation of structured training programmes, ongoing mentorship and competency frameworks (UNAIDS, 2008; Onsomu & Johnbosco, 2020; Ng'a Ng'a, 2019) would equip MAFISA personnel particularly those within implementing agencies and oversight bodies with the skills necessary to manage complex data, conduct robust evaluations and ensure the credibility of performance evidence.

Further, partnerships for planning, coordination and management of M&E would reinforce MAFISA's inter-institutional collaboration and ensure harmonised reporting and learning. As noted by Ng'a Ng'a (2019) and Gorgens and Kusek (2009), M&E technical working groups can serve as platforms for knowledge exchange between policymakers, financial intermediaries, and farmer representatives. These partnerships, especially with lending institutions, would facilitate mutual accountability and transparency in fund disbursement and utilisation (Onsomu & Johnbosco, 2020). The formulation of a national and multisectoral M&E plan, as advocated by UNAIDS (2008) and Kimaro (2017), would further institutionalise MAFISA's alignment with broader agricultural development goals. Such a plan would define clear objectives, performance indicators, and timelines, ensuring that monitoring efforts are not fragmented but strategically focused. This should be accompanied by a costed M&E work plan, which according to Ng'a Ng'a (2019) and David and Gamariel (2021), would delineate financial and operational requirements, thus enabling MAFISA to allocate resources efficiently and respond adaptively to evolving implementation realities. In parallel, nurturing an institutional culture grounded in M&E through advocacy and communication, by promoting M&E literacy, appointing M&E champions and disseminating timely information (Ng'a Ng'a, 2019), would strengthen stakeholder engagement and institutional commitment across all levels of programme administration.

Within the second domain, which centres on data generation and management, MAFISA would benefit considerably from strengthening routine programme monitoring systems. By adopting standardised data collection tools, digitised reporting platforms and real-time feedback loops (UNAIDS, 2008; Ng'a Ng'a, 2019), MAFISA can track disbursements, monitor beneficiary performance, and identify operational challenges as they arise. This would improve responsiveness and programme agility. Additionally, integrating periodic surveys and surveillance would generate in-depth, longitudinal data on outcomes such as agricultural productivity, income stability and financial inclusion. As UNAIDS (2008) and Ng'a Ng'a (2019) assert, this allows for evidence-based planning and informed policy adjustments. A functional national and sub-national M&E database would further streamline MAFISA's information systems. Such a centralised repository, as recommended by Ng'a Ng'a (2019), would reduce duplication, enhance data consistency, and enable analysis across geographic regions and stakeholder groups. In MAFISA's context, where transparency in public finance is paramount, this feature is indispensable. Supportive supervision and data auditing are also vital for ensuring the integrity of data collection processes and verifying beneficiary outcomes. By institutionalising protocols for regular audits and supervision, MAFISA can detect data anomalies early and maintain credibility in its reporting systems (UNAIDS, 2008; Ng'a Ng'a, 2019).

Finally, the third domain the utilisation of M&E data for evidence-based decision-making is perhaps the most transformative for MAFISA. A clearly defined evaluation and research agenda would enable the programme to undertake regular impact assessments and thematic studies on areas such as financial accessibility, institutional efficiency, and the socio-economic outcomes of agricultural finance. As noted by Kimaro (2017) and UNAIDS (2008), this evidence base is essential for continuous learning, strategic realignment, and policy advocacy. Importantly, ensuring data dissemination and use will close the loop between evidence generation and action. MAFISA must develop a communications strategy that translates technical findings into actionable insights tailored to diverse audiences, policymakers, intermediaries, and farmers alike (Kimaro, 2017; UNAIDS, 2008). This will not only promote transparency but also foster a culture of evidence-informed governance, ensuring that M&E findings lead to tangible improvements in programme design and service delivery. Taken together, the integration of these twelve pillars into MAFISA's M&E framework would transform the programme into a model of responsive, accountable and evidence-based agricultural support initiative, capable of delivering measurable impact at scale.

9. Gaps in the literature

Globally, governments and institutions continue to encounter substantial obstacles in enhancing the efficiency and effectiveness of service delivery. A key factor contributing to these persistent challenges have

been identified as the weakness of monitoring and evaluation systems (Dipela & Mohapi, 2021). In response, many governments have undertaken reforms aimed at institutionalising effective M&E systems. These efforts are often driven by the broader objectives of fostering transparency, cultivating a culture of performance, improving public sector management, strengthening accountability and oversight mechanisms (Dipela & Mohapi, 2021). Despite these initiatives, there remains considerable debate regarding the actual the efficacy of M&E systems in realising governance-oriented objectives.

Specifically, while the literature acknowledges the growing significance of M&E system as a tool for good governance, existing scholarship demonstrates a notable lack of empirical research assessing its impact within sector-specific contexts. In the case of South Africa, existing research has predominantly focused on the application of M&E in project management, with limited scholarly attention devoted to its role in promoting good governance within the agricultural sector. This gap is particularly significant given the strategic importance of agriculture to national development and food security. The underrepresentation of this focus area in academic discourse may be attributed to the relatively recent integration of M&E practices within the public sector. Therefore, this research seeks to advance scholarly discourse through examining the effectiveness of M&E systems in fostering good governance in South Africa's agricultural sector, thereby addressing a critical and underexplored dimension in M&E, governance and development studies.

10. Theoretical Framework

The present research is conceptually grounded in the New Public Management (NPM) theoretical framework, which has been recognised as a dominant paradigm in public sector reform since the late 20th century. NPM emerged as a response to widespread concerns over bureaucratic inefficiency, fiscal mismanagement, and the limited responsiveness of traditional public administration systems (Elatmani & El Kadiri, 2025). It represents a shift towards managerialism, with an emphasis on results-based accountability, cost-efficiency, decentralisation, and citizen-focused service delivery. By adopting private-sector management principles, NPM seeks to strengthen the operational effectiveness, administrative efficiency and adaptive responsiveness of public sector institutions. In this regard, the foundational principles of NPM such as performance measurement, decentralised authority, and client-oriented services strongly align with the objectives and functions of modern monitoring and evaluation systems.

The integration of M&E within public institutions reflects the broader shift under NPM toward evidence-based governance and performance accountability. Scholars such as Indahsari (2023) note that the evolution of M&E closely follows the NPM trajectory, particularly in its focus on outcomes and data-driven decision-making. Forman (2016) further asserts that M&E has become a core mechanism for assessing institutional

performance, ensuring transparency and justifying the use of public resources. Within this framework, the institutionalisation of M&E in MAFISA program is not only aligned with NPM principles but is essential for improving service delivery and public accountability. Embedding M&E across all organisational levels, i.e., through planning, capacity building, budgeting and stakeholder engagement, supports the efficient use of limited resources and enhances the institution's ability to fulfil the developmental needs of smallholder farmers. Thus, the NPM framework provides a coherent and practical lens through which this study examines the role of M&E in strengthening governance and performance in the agricultural sector.

11. Conclusion

The literature reviewed underscores the pivotal role of monitoring and evaluation in enhancing public sector performance, accountability, and evidence-based decision-making. While M&E has evolved globally into a structured and indispensable component of governance and development, its institutionalisation across Africa and specifically within South Africa remains challenged by systemic barriers such as limited capacity, underfunding, and fragmented coordination. In the agricultural sector, these limitations are particularly acute due to the complex, context-dependent nature of farming systems and the marginalisation of smallholder farmers from M&E processes. The case of MAFISA reveals that while efforts have been made to integrate M&E into program design, the lack of inclusive frameworks, participatory mechanisms, and skilled personnel continues to undermine its effectiveness. The literature advocates for a shift towards adaptive, locally relevant M&E systems that not only support learning and accountability but also promote sustainable development outcomes. Addressing these gaps requires strengthening institutional capacity, fostering stakeholder engagement, and embedding M&E across all stages of policy and program implementation.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines and describes the research methodology, outlining the research paradigm, design and procedures. It further outlines the methods used to collect data and describe how data was collected and analysed for empirical evidence. It also discusses the ethical approach applied to ensure the credibility of the research. This is prefaced by an introspection into the researcher's identity and the positionality within the research context. Additionally, the chapter examines the limitations and delimitations of the study and the measures taken to address them.

3.2 Research Paradigm

This study examines the role of monitoring and evaluation in farmers support programmes in Gauteng Province, focusing specifically on the MAFISA initiative. Guided by an interpretivist paradigm, the research is rooted in the view that reality is socially constructed and best understood through the meanings individuals assign to their experiences. Chilisa (2020) argue that the interpretivist approach is particularly suited to examining complex, context-specific social phenomena, as it prioritises participants' perspectives and lived experiences over objective generalisations. This paradigm informed the use of qualitative methods, such as semi-structured in-depth interviews, document analysis and focus group discussion, which allowed for rich, empathetic engagement with stakeholders, including government officials, financial intermediaries, and smallholder farmers. As Chilisa (2020) emphasises, this approach enables researchers to interpret how meaning is constructed within particular socio-cultural and institutional settings. The epistemological foundation of the study, as supported by Chilisa (2020), holds that knowledge is context-bound and co-constructed through interaction, making it well-suited to uncovering the challenges and meanings participants attach to M&E practices in the MAFISA context.

Linking the interpretivist paradigm to the research questions and theoretical framework, the study aimed to understand how various stakeholders perceive and experience M&E systems in promoting transparency, accountability and participation, which are the key principles of good governance. The paradigm facilitated an in-depth examination of the relational and behavioural dynamics shaping these experiences, in line with Creswell and Creswell's (2017) and Leavy's (2022) assertion that qualitative, interpretivist approaches reveal the relationship between technical processes and human factors in institutional settings. The researcher's reflexive stance further strengthened the research, acknowledging his role in co-constructing meaning with

participants. As Chilisa (2020) points out, reflexivity and contextual sensitivity are vital for producing credible and authentic insights. Thus, the interpretivist paradigm was not only well-aligned with the central research question outlined in Chapter One, namely, *What role does monitoring M&E play in promoting good governance in the MAFISA programme in Gauteng Province?, b*ut also complemented the study's theoretical framework, which is informed by NPM theory. The NPM emphasises key principles such as participatory governance, institutional accountability and performance-based management, all of which are central to understanding the function and impact of M&E within public sector interventions like MAFISA. To manage subjectivity and ensure credibility, the study triangulated perspectives from multiple stakeholders (government officials, financial intermediaries, and farmers), allowing for a construction of meaning that accounts for diverse lived experiences.

3.3 Research Design

The research design is a structured framework that shapes the entire research process. In line with the view of Kumar (2014) as supported by Bryman (2016), research design provides a coherent plan that ensures the alignment of the research objectives, questions and methodology, thereby facilitating a logical and consistent approach to data collection, analysis and interpretation. The scholars define a research design as a structured plan that helps researchers address specific research questions while ensuring the validity, objectivity and accuracy of the results. It serves as a roadmap, guiding researchers through the process of selecting appropriate methods and collecting data.

For this study, which examines the role of M&E systems in farmers' support programme within the context of the MAFISA programme in Gauteng Province, the research design ensures that the interpretivist paradigm and qualitative methods are systematically applied to capture participants' experiences and contextual realities. By guiding the study's execution from problem formulation to the generation of findings, the design enhances the credibility, reliability and relevance of the research outcomes. This research is descriptive in nature, as the data collected is not quantified but rather used to provide a rich, contextual understanding of how M&E systems influences farmer support programme such as MAFISA. Given this focus, a qualitative design was adopted to enable an in-depth exploration of participants' experiences, perceptions and insights. Data was gathered through semi-structured interviews with officials from DALRRD, financial intermediary, NGO and the beneficiaries (farmers) to gain detailed insights into M&E's role within MAFISA. Additionally, document analysis was conducted to complement and enrich the findings. This triangulated approach allowed for a comprehensive examination of M&E's influence from both personal and institutional perspectives.

In this study, a qualitative research approach was employed to examine the role of M&E in farmer support programmes. This approach, which relies on methods such as in-depth interviews and focus group discussion, facilitated direct engagement with participants and allowed for the collection of rich, detailed data. As Bryman (2016) notes, qualitative research positions the researcher as the primary instrument of data collection, requiring immersion in the participants' lived experiences, an approach aligned with ethnographic principles. By conducting in-depth interviews with 20 participants, the researcher was able to capture the nuanced and context-specific understanding of M&E practices from the perspectives of various stakeholders. This interaction enabled the researcher to uncover complex meanings and dynamics that would have been difficult to identify through more structured or quantitative methods, thereby ensuring that the findings are closely aligned with the study's interpretivist paradigm and its emphasis on subjective experience.

3.4 Research Setting

The study was conducted within the context of the MAFISA programme, a cornerstone of South Africa's agricultural support framework administered by DALRRD. Based in Gauteng Province, MAFISA provides microfinance, such as production and agri-business loans to historically disadvantaged, resource-poor farmers via accredited financial intermediaries, with programme oversight, monitoring and evaluation functions embedded at both national and provincial levels. The initiative, launched in 2004 and fully implemented by 2005, aims to bridge the gap between subsistence and commercial farming, offering loans up to R 500 000 at fixed interest rates and requiring security only for amounts above R 25 000 (MAFISA Credit Policy Framework, 2015). This provincial focus is particularly appropriate despite Gauteng's urbanised context, it plays a key role in small-scale farming and faces unique challenges, such as urban migration, land constraints, and limited arable land, making it an ideal site to examine how M&E systems function to enhance accountability, learning and resource use within the MAFISA programme.

Conducted against a backdrop of increasing demands for public-sector transparency and enhanced service delivery in South Africa, this research critically examines how M&E structures of MAFISA respond to such pressures. The evaluation by the Department of Performance, Monitoring and Evaluation between July 2013 and October 2014 underscored the necessity of operational M&E to ensure financial sustainability and equitable beneficiary outreach (MAFISA Evaluation Report, 2015). As Gauteng's administrative systems are relatively advanced, the province offers a pivotal lens for understanding how institutional capacity shapes the implementation and integration of M&E practices. By situating the study within this high-pressure governance environment, it becomes possible to explore the intersection of M&E, public accountability and inclusive agricultural development, yielding valuable lessons for similar interventions in both urban and semi-rural contexts.

3.5 Research population and sampling

This chapter explores the target population for the study and outlines the sampling methods used to select participants. It provides a rationale for the chosen sampling technique and its relevance to the research objectives.

3.5.1 Research population

In this study, the research population encompassed a diverse group of stakeholders involved in the MAFISA programme: DALRRD officials, representatives from the financial intermediary, beneficiaries and NGO official. The research population, defined as the broader group from which data collection draws its subjects, was strategically narrowed to specific subgroups aligned with the study's objectives, following Alvi's (2016) definition of target population as subsets characterised by relevant inclusion criteria. For instance, departmental officials with a minimum of three years' experience in monitoring and evaluating departmental interventions were included based on Dipela and Mohapi (2021), who argue that such participants possess sufficient expertise to inform the study's research questions. This purposive sampling ensured that all selected participants had critical insights into the M&E processes within MAFISA.

Originally, the study intended to focus solely on Tshwane Municipality beneficiaries; however, access was hindered by outdated database of the beneficiaries and limited willingness to participate by some beneficiaries. To maintain representation and sample adequacy, the scope was expanded to include MAFISA beneficiaries from Ekurhuleni and Mid-Vaal Municipalities within Gauteng Province. This decision reflects the flexibility inherent in qualitative sampling, particularly purposive approaches that aim to capture relevant perspectives when practical constraints arise (Dipela & Mohapi, 2021). Including multiple beneficiary sites improved the study's rigor and provided a broader, more reliable understanding of M&E experiences across different municipal contexts, thereby enhancing the credibility and transferability of the findings.

3.5.2 Sampling

As outlined by Kumar (2014), sampling involves the intentional selection of individuals who are likely to provide data relevant to the research questions. In this study, a non-probability purposive sampling strategy was adopted, enabling the selection of participants based on their direct experiences aligned with the study's focus (Matthews & Ross, 2010). Given the qualitative nature of the research, a small sample size was

appropriate and consistent with methodological guidance (Schmidt & Brown, 2015; Creswell, 2016). Emphasis was placed on gathering diverse and information-rich cases rather than achieving statistical representation, in line with view of the above scholars. A total of 20 participants were involved in various agricultural activities. The beneficiaries who participated in this study are involved in agricultural enterprises such as crop cultivation, horticulture, livestock farming and agro processing. Additionally, an NGO representative was later included to reflect the organisation's role in supporting the intervention's long-term sustainability goals. This inclusion enhanced the breadth of perspectives and added depth to the data collected.

The key informants of this research include two M&E officials, who possess the technical expertise necessary to monitor and evaluate departmental and programme-level performance, particularly within the context of MAFISA. Three MAFISA officials (senior agricultural economists), as programme implementers, contribute essential insights into the operational and procedural dimensions of the programme, directly informing its effectiveness and accountability mechanisms. Eight smallholder farmers, as primary recipients of MAFISA funding, offer critical perspectives on the ground-level impact of the programme and are central to understanding how funds are utilised. Collectively, these thirteen stakeholders are pivotal to assessing and strengthening the programme's design, implementation and evaluative practices. One focus group discussion was conducted with five smallholder farmers to elicit in-depth, collective insights into their experiences with the MAFISA programme and the utilisation of its support mechanisms.

3.6 Data collection procedures

The data collection process for this study was carefully designed to ensure the generation of rich, context-specific and credible data aligned with the research objectives. The process unfolded in several stages, each guided by methodological and ethical considerations fundamental to qualitative research.

3.6.1 Preliminary Planning and Preparation

Prior to the commencement of data collection, a comprehensive research plan was developed. This included the formulation of research objectives, identification of key stakeholders relevant to the implementation of the MAFISA intervention and the development of data collection instruments. A semi-structured interview guide was crafted with the guidance of the supervisor to allow for consistency across interviews while also providing the flexibility to probe deeper into emergent themes. Additionally, a document review framework was created to systematically examine policy documents and strategic plans relevant to MAFISA. The rationale for this stage was to ensure that data collection would be both structured and responsive. The semi-structured format

enabled the researcher to maintain focus on the research objectives while allowing participants to elaborate freely on their lived experiences and institutional insights.

3.6.2 Participant and document identification

A purposive sampling strategy was adopted to identify and select participants with specialised knowledge, practical experience or professional involvement in the MAFISA programme. The researcher deemed this approach appropriate given the study's objective to examine the role of M&E within the context of a complex, state-led agricultural support intervention. Participants included departmental officials, such as economists, M&E practitioners, strategists, policy analysts and a designated provincial champion, alongside representatives from RLE and beneficiaries, specifically smallholder farmers engaged in various agricultural activities. In addition, a representative from a NGO was later incorporated into the sample. Although this individual was not originally included in the sampling frame, their active collaboration with the department in enhancing the sustainability of smallholder farmers warranted their inclusion, offering valuable insights from a non-state stakeholder perspective.

Participants were approached through formal invitations outlining the purpose of the study, the voluntary nature of participation and ethical assurances regarding anonymity and confidentiality. Informed consent was obtained prior to all interviews. The purposive sampling approach ensured the selection of individuals with first-hand experience of MAFISA's design and implementation processes, thereby increasing the relevance and depth of the data collected. This sampling logic aligns with the study's aim to produce context-sensitive findings grounded in the practical realities of programme implementation and governance.

As Tracy (2024) emphasises, qualitative research draws upon multiple sources of data, including interviews, observations and textual analysis, to construct a comprehensive understanding of complex phenomena. In alignment with this methodological pluralism, the present study employed a combination of semi-structured interviews (both individual and group-based) and document analysis to explore the research questions in depth. The use of multiple data sources enabled methodological triangulation, thereby enhancing the credibility and richness of the findings.

Data were collected from both primary and secondary sources. Primary data formed the core of the empirical investigation and were obtained through in-depth semi-structured interviews conducted with key stakeholders. These interviews were administered both in person and virtually, using platforms such as Microsoft Teams and WhatsApp group call (for focus group discussion) to accommodate participants' availability and geographic dispersion. The semi-structured format allowed for the exploration of

predetermined themes related to M&E and governance within MAFISA, while also enabling participants to introduce perspectives beyond the scope of the interview guide. This flexibility facilitated the collection of nuanced, experience-based insights into the practical functioning of M&E systems.

Secondary data were gathered through systematic document analysis, focusing on key policy and strategic documents relevant to the MAFISA intervention. These included the Comprehensive Agricultural Policy (2024), the MAFISA Credit Policy Framework (2015) and a selection of the Department of Agriculture's official documents, such as Annual Performance Plans (APPs) and Annual Performance Reports (APRs) from the 6th administration. The analysis of these documents provided essential contextual grounding, institutional background and insights into policy intentions, complementing the primary data and enabling triangulation of findings.

This mixed-source data collection strategy was instrumental in generating a well-rounded understanding of how M&E is embedded within MAFISA and how it influences, or is influenced by, broader governance and implementation processes.

3.6.3 Conducting Interviews

Semi-structured interviews were employed as a primary method of data collection to explore participants' lived experiences, perceptions and insights regarding the implementation of the MAFISA intervention in Gauteng. A total of 20 interviews were conducted between January and March 2025, using both in-person and virtual platforms, depending on participants' availability and logistical considerations. This method was chosen for its adaptability, depth of engagement and ability to facilitate rich, descriptive narratives, which are central to qualitative research. It also facilitates the collection of qualitative data from participants while allowing for follow-up on their responses, as noted by Barnes and Sebstand (2000).

Semi-structured interviews offer a flexible yet systematic approach to qualitative data collection, allowing the researcher to guide the discussion using a pre-determined set of open-ended questions while remaining responsive to emergent themes and participant-led dialogue. This structure enabled the researcher to probe deeper into issues that arose organically during the conversations, facilitating a more nuanced understanding of complex institutional dynamics and stakeholder interactions. According to Elhami and Khoshnevisan (2022), such interviews support the elicitation of nuanced, contextually rich responses by allowing participants the space to elaborate on their experiences in their own words.

The interview guide was designed to ensure consistency across participants while also permitting adaptability based on the respondent's role, background and comfort. Although the core questions were consistent, the researcher adopted a flexible, participant-responsive approach, clarifying or rephrasing questions when needed to ensure comprehension, particularly when uncertainty was expressed.

Three semi-structured interview guides with open-ended questions on the monitoring and evaluation of agricultural support interventions were developed for department and NGO officials, the financial intermediary, and beneficiaries. Tailored to each group with 8, 9, and 6 questions respectively, these guides ensured consistency while allowing flexibility for probing and follow-up, fostering open dialogue and enabling in-depth, relevant data collection in line with the view of Dipela & Mohapi (2021).

Of the 20 interviews conducted, 19 took place in person and one was conducted virtually due to geographic and scheduling constraints. This blended approach reflected the researcher's responsiveness to logistical challenges while maintaining a strong commitment to data quality. The preference of many beneficiaries to begin interviews with general reflections on their interactions with the department, before narrowing the focus to the MAFISA programme, was honoured. This sequencing not only provided valuable contextual background but also helped build trust and rapport, encouraging participants to speak more candidly about their experiences.

All interviews lasted between 45 minutes to one and a half hours. Audio recordings were made with the consent of participants to ensure the accurate capture of data for transcription and analysis. However, in cases where participants expressed discomfort with being recorded, specifically four individuals, detailed notes were taken manually during the sessions. These cases highlight the ethical sensitivities surrounding data collection and the importance of respecting participant preferences while safeguarding data integrity.

The semi-structured interview approach proved particularly effective for engaging a wide range of stakeholders involved in or affected by MAFISA. Participants included departmental officials at various hierarchical levels, financial intermediaries and programme beneficiaries. By interviewing individuals occupying different institutional roles, the study was able to generate a diverse array of perspectives on how M&E is structured, implemented and experienced across the intervention. This diversity of roles and viewpoints enriched the data collected and contributed to a more holistic understanding of the strengths and limitations of M&E systems within the context of MAFISA.

Informed consent was obtained from all participants prior to the commencement of interviews. Participants were fully briefed on the purpose of the research, the voluntary nature of their participation and their rights concerning anonymity, confidentiality and data usage. Ethical considerations were central to the interview process, ensuring that participants felt respected, safe and comfortable throughout. This approach aligns with the ethical principles outlined by Xu et al. (2020), who emphasised the importance of transparent communication and voluntary participation in health research. According to their findings, ensuring participants are fully informed and comfortable not only upholds ethical standards but also fosters trust and openness in the research process, thereby enhancing the quality and credibility of the data collected.

Ultimately, the use of semi-structured interviews enabled the collection of in-depth, context-sensitive data that complemented other data sources such as the focus group discussion and document analysis. As Elhami, Roshan and Giles (2024) highlight, semi-structured interviews offer critical flexibility, allowing researchers to probe beneath surface responses and adapt questions in real time to suit emerging themes and participant narratives. This adaptability made the method particularly suited to uncovering both individual experiences and institutional processes related to the MAFISA intervention. By enabling the exploration of participants' perspectives within their organizational and socio-political contexts, semi-structured interviews proved invaluable for capturing the complex, layered realities of MAFISA's implementation and its associated monitoring and evaluation systems. Data saturation was reached after 11th interviews, at which point no new themes or perspectives emerged; however, the researcher continued to the total number of 21 participants as a means of exploring other factors and to ensure all stakeholder groups were adequately represented since a multiple stakeholder approach was used in the study.

3.6.4 Focus Group Discussion

As part of the study's data collection procedures, one Focus Group Discussion (FGD) was conducted with the beneficiaries of the programme to complement individual interviews and document analysis. Drawing on Oladele and Ward, 2016) and Stewart and Shamdasani (2014), the FGDs was composed of six relatively homogenous MAFISA beneficiaries, convened virtually via WhatsApp group call due to logistical constraints. This group-based method enabled the collection of qualitative insights on beliefs, opinions, experiences and perceptions within a single session, enhancing data richness and efficiency. The interactive nature of the discussion fostered a synergistic effect, where participants not only shared their own views but also responded to and built upon those of their peers, a process noted by Stewart and Shamdasani as central to achieving authentic, nuanced understanding. Oladele and Ward (2016) further asserts that combining FGD with in-depth interviews enhances comprehensiveness and promotes a more reflexive analysis of data.

This method was particularly appropriate for the study's focus on M&E systems within the MAFISA intervention, as beneficiaries are primary stakeholders and share common programme experiences. The FGD, guided by a structured set of open-ended questions adapted from semi-structured interviews, facilitated consistency across methods while allowing spontaneous dialogue to surface valuable contextual insights. As Elhami and Khoshnevisan (2022) confirms, semi-structured, open-ended questioning is effective in eliciting rich and nuanced responses. Furthermore, Gilmore et al. (2014) as supported by Mishra (2016) note that FGD uniquely illuminate both individual viewpoints and group dynamics. Despite the refusal of some participants to be audio recorded, the session yielded robust discussion on M&E implementation, revealing shared experiences, structural barriers and constructive feedback. As a result, the FGD contributed significantly to understanding how M&E systems are perceived at the grassroots level and offered practical suggestions for enhancing their responsiveness, participatory character and contextual relevance.

3.6.5 Document analysis

Document analysis was conducted in parallel with interviews to enrich the study's methodological rigour and contextual understanding. Key institutional documents including policy guidelines, the MAFISA Credit Policy Framework, the National Policy on Comprehensive Producer Development Support (NPCPDS) and the Department's Annual Performance Plans and Reports were systematically collected and reviewed. This approach allowed for triangulation, enhancing credibility by cross-referencing participants' narratives with official records and revealing the formal structures, objectives and evaluative mechanisms underpinning the MAFISA intervention. By examining these strategic documents, the researcher assessed alignment between MAFISA's M&E practices and broader national development goals and institutional performance imperatives. Thematic analysis was then applied through close reading, coding and categorisation of recurrent patterns to interpret how monitoring and evaluation processes were articulated and operationalised within the programme.

This document-based component augmented the empirical data from FGDs and interviews by providing essential contextual depth and historical insight. It enabled the identification of policy intentions, support mechanisms for beneficiaries and the way M&E systems were embedded to ensure accountability and sustainability. The use of thematic analysis in processing institutional texts allowed for a structured interpretation of complex regulatory and strategic information, consistent with established qualitative research practices. Document analysis also facilitated the detection of any gaps or inconsistencies between policy and practice. By tracing changes across time and comparing institutional records with participant accounts, the researcher was able to strengthen the validity and trustworthiness of the findings, in line with

recognised qualitative research criteria. This systematic integration of institutional documentation offered a well-rounded perspective on the role of M&E systems in shaping grassroots-level farmer-support initiatives in Gauteng.

3.7 Data analysis

In qualitative research, data analysis involves the systematic organisation and interpretation of data to identify patterns, uncover themes, explore relationships and generate meaningful insights. This study adopted a methodologically rigorous approach to data analysis grounded in the interpretive tradition, following guidance from Creswell (2013) and Neuman (2014). Central to the process was thematic analysis, which provided a structured framework for analysing qualitative data through the identification and interpretation of recurring patterns (Braun & Clarke, 2023). According to Dipela and Mohapi (2021), thematic analysis involves the identification, examination and interpretation of patterns within qualitative data. In this study, data obtained from interviews and documents were systematically organised into key themes to enable a more comprehensive and nuanced analysis.

The analysis began with the precise transcription of all audio-recorded interviews and focus group discussion. Each transcript was reviewed multiple times alongside the audio recordings to ensure accuracy and consistency. Given the multilingual nature of participants, who communicated in English, isiZulu, Sepedi and Tshivenda, non-English responses were carefully translated into English, preserving the authenticity and richness of the narratives. This multilingual dimension enabled participants to express themselves freely and contributed to more nuanced data.

Following transcription and translation, the researcher immersed himself in the data through repeated readings to develop familiarity. Manual coding was then conducted using pen and paper, which involved assigning descriptive labels to significant phrases, statements and ideas relevant to the study's focus. This inductive process, informed by Creswell (2013), involved generating initial codes, grouping similar codes into categories and consolidating these into broader thematic areas. Each theme was aligned with the study's four sub-questions, ensuring analytical coherence and focus. This facilitated the identification of key themes such as M&E practices, the role of M&E in promoting accountability, stakeholder engagement and the contribution of M&E to program oversight. The manual approach allowed the researcher to remain closely engaged with the data, fostering deeper interpretive insights grounded in participants' lived experiences. The data were organised and analysed thematically, with direct quotations from participants' transcribed interviews included to support and illustrate the identified themes.

In addition to interview data, institutional documents, including the National Policy on Comprehensive Producer Development Support (NPCPDS), the MAFISA Credit Policy Framework, Strategic Plans and Annual Performance Reports, were subjected to document analysis. These texts were examined not only for factual content but also for their reflection of institutional priorities, frameworks and strategic intent. Thematic patterns identified in the documents were compared with those emerging from interviews to support triangulation, thereby enhancing the credibility and validity of the findings.

This integrated approach, combining thematic analysis with document review, enabled a comprehensive examination of the role of M&E systems in the MAFISA farmer support programme. The triangulation of data sources, supported by systematic coding and thematic alignment, strengthened the empirical depth and theoretical grounding of the analysis, ensuring that the findings are both robust and reflective of institutional and participant realities.

3.8 Ethical considerations

In the execution of this study, the researcher adhered to a set of ethical principles that underpin responsible and rigorous research practice. These principles include informed consent, anonymity and confidentiality, reflexivity and positionality, as well as reliability and validity. Jameel and Majid (2018) underscore the critical role of these principles in their examination of research fundamentals, asserting that ethical considerations are not peripheral but rather integral to the research process. Their perspective highlights the imperative for researchers to remain ethically vigilant from the inception of their work, ensuring that both methodologies and analyses conform to recognized ethical standards. The application of each of these ethical considerations within the context of this research is detailed in the subsequent sections.

3.8.1 Informed consent

Informed consent constitutes a foundational ethical imperative in social research, reinforcing participants' dignity, transparency, and trust, far beyond its function as a mere procedural formality (Ferreira & Serpa, 2018). Ethical conduct was central to this study, guided by core principles such as honesty, respect, privacy, openness, confidentiality, impartiality and voluntary participation. Participants were provided with comprehensive information about the study, conveyed in a language and format that was accessible and easily understood. This approach ensured that they were equipped to make an informed and voluntary decision regarding their participation. Ethical clearance was granted by the University of the Witwatersrand in December 2024, following the researcher’s successful completion of the required online ethics course. Additionally, written permission was obtained from the relevant DALRRD to use institutional resources, as

the study was conducted within the researcher's workplace (Appendix 5). Recognising the potential for power imbalances due to the researcher's affiliation with DALRRD, particular care was taken to ensure participants, especially vulnerable groups such as smallholder farmers, were fully informed of their rights, including the right to withdraw without penalty. Informed consent was obtained from all participants, both in written and digital form for virtual interviews, in accordance with ethical research standards (Ferreira & Serpa, 2018). Consent form (Appendix 2) and Participant information sheet (Appendix 3) provided to the participants outlined the purpose of the study, confidentiality measures, and recording options, with manual note-taking used when audio recording was declined. These measures, approved by the university's ethics committee, upheld institutional and disciplinary ethical standards and facilitated the collection of trustworthy, ethically sound data (Babbie, 2014).

3.8.2 Anonymity and confidentiality

Anonymity and confidentiality are fundamental ethical principles that protect research participants and enhance the integrity of research. When these principles are poorly implemented, they can lead to both foreseeable and unforeseen harm to participants and weaken the credibility of the research outcomes. According to Hwang (2023), a thorough understanding and careful application of anonymity and confidentiality are essential for ensuring research is both trustworthy and ethically responsible.

To ensure anonymity and confidentiality throughout the research process, several measures were systematically implemented in accordance with ethical research standards. Participants were assigned pseudonyms or unique identification codes to prevent the disclosure of personal identities in transcripts, reports, and publications. All identifiable information was removed from the data during transcription and securely stored in password-protected digital files accessible only to the researcher. Consent forms and personal details were stored separately from the interview data to further safeguard participant privacy. Prior to participation, individuals were informed of their right to confidentiality and assured that their responses would not be shared with third parties, including their employers or affiliated institutions. In cases where participants declined audio recording, detailed manual notes were taken with the same level of discretion. These steps were vital in maintaining participant trust, promoting honest engagement, and upholding the ethical integrity of the research.

3.8.3 Reflexivity and positionality

To address the issues of reflexivity and positionality in this study, the researcher maintained critical self-awareness of my dual role as both researcher and employee within the institution under investigation.

Recognising the potential influence of my professional affiliation with DALRRD, the researcher engaged in ongoing reflection throughout the research process to identify and mitigate any personal biases that could affect data collection, interpretation or participant responses. The researcher was particularly mindful of power dynamics that could emerge during interactions with participants, especially those who were colleagues or part of the same organisational structure. By adopting a reflexive stance, the researcher ensured greater transparency and accountability, which helped to minimise bias and uphold the integrity and credibility of the study's findings.

3.8.4 Reliability and Validity

To ensure the credibility of findings, this study prioritised both reliability and validity through carefully structured qualitative methods. Reliability, defined by Babbie (2013) as the consistency of research outcomes, was achieved by using a well-designed interview guide and applying uniform data collection procedures across all participants. Interviews were recorded and supplemented with detailed handwritten notes, while probing questions clarified ambiguous responses, enhancing data consistency. Validity, understood as the extent to which a study measures what it intends to (Kumar, 2014), was strengthened through methodological triangulation, combining semi-structured interviews, focus group discussion, and document analysis. This approach aligned data collection with research objectives and enabled cross-verification of information, improving the accuracy and depth of insights into M&E's role in farmer support programs. The validity of the findings was reinforced by the strong convergence of data obtained through both methods, indicating consistency and alignment in the results.

3.9 Limitations, Delimitations and Transferability

This study, while methodologically rigorous, was subject to certain limitations. One key limitation was the potential for response bias due to the researcher's insider position within the organisation, which may have influenced participants' openness during interviews. Additionally, the study was confined to the Gauteng Province, focusing specifically on the MAFISA programme within the DALRRD, which limited the breadth of contextual variation. These geographic and institutional boundaries reflect the study's delimitations, as it was intentionally designed to examine M&E practices within a specific setting to allow for in-depth analysis. Despite these constraints, the study offers valuable insights that may be transferable to similar contexts, particularly in other provincial departments or agricultural support programmes with comparable structures and functions. The use of rich, detailed qualitative data enhances the potential for transferability by allowing readers to determine the relevance of the findings to their own settings.

CHAPTER 4: PRESENTATIONS OF FINDINGS

This chapter presents the research findings based on data collected through interviews with key participants, focus group discussion with smallholder farmers and document analysis. The document analysis served to complement and validate the data obtained from the interviews and focus group discussion. The findings are organised into four themes, each of which is derived from the research sub-questions outlined in Chapter One of this study. The study participants included a diverse group of participants such as M&E practitioners, strategic planning officers, economists, policy analysts, Retail Lending Entity representatives, alongside programme beneficiaries (farmers) and an NGO representative. This mix ensured perspectives from both policy formulation and implementation levels, as well as direct service recipients. Their varied roles provided a comprehensive understanding of M&E practices and challenges within the public sector initiative context.

4.1 The structure of M&E for MAFISA

The M&E structure of MAFISA involves several layers of responsibility. At the national level, the DALRRD is responsible for setting guidelines and policies. Provincial departments oversee implementation, while Retail Lending Entity (RLE) are tasked with monitoring the disbursement and usage of funds. As described by an RLE official, "*We report regularly to the government, providing data on loan disbursements, repayments, and farmer progress*." This multi-tiered reporting process is intended to ensure accountability and performance monitoring.

An assessment of the 2023/24 Annual Report reveals that there is no dedicated M&E structure specifically for MAFISA. As a result, MAFISA is monitored and evaluated at the programme level, under Programme five (5) Economic Development, Trade and Marketing by the principal directorate Development Finance. Meanwhile, at the Departmental level the M&E structure is situated within the Programme 1. Figure 2 below illustrates the organisational placement of MAFISA. Document review indicated that the Economic Development, Trade and Marketing programme, wherein the Directorate of Development Finance is located, is responsible for ensuring that funds allocated to smallholder farmers are used for their intended purposes. This reinforces the role of the Development Finance division as the primary structure responsible for monitoring the implementation of MAFISA. One of the interviewees affirmed the structural arrangement, stating that "*MAFISA is an implementation programme delivered through the Economic Development, Trade and Marketing Programme, which necessitates that its monitoring and evaluation be conducted at both the programme and departmental levels*."

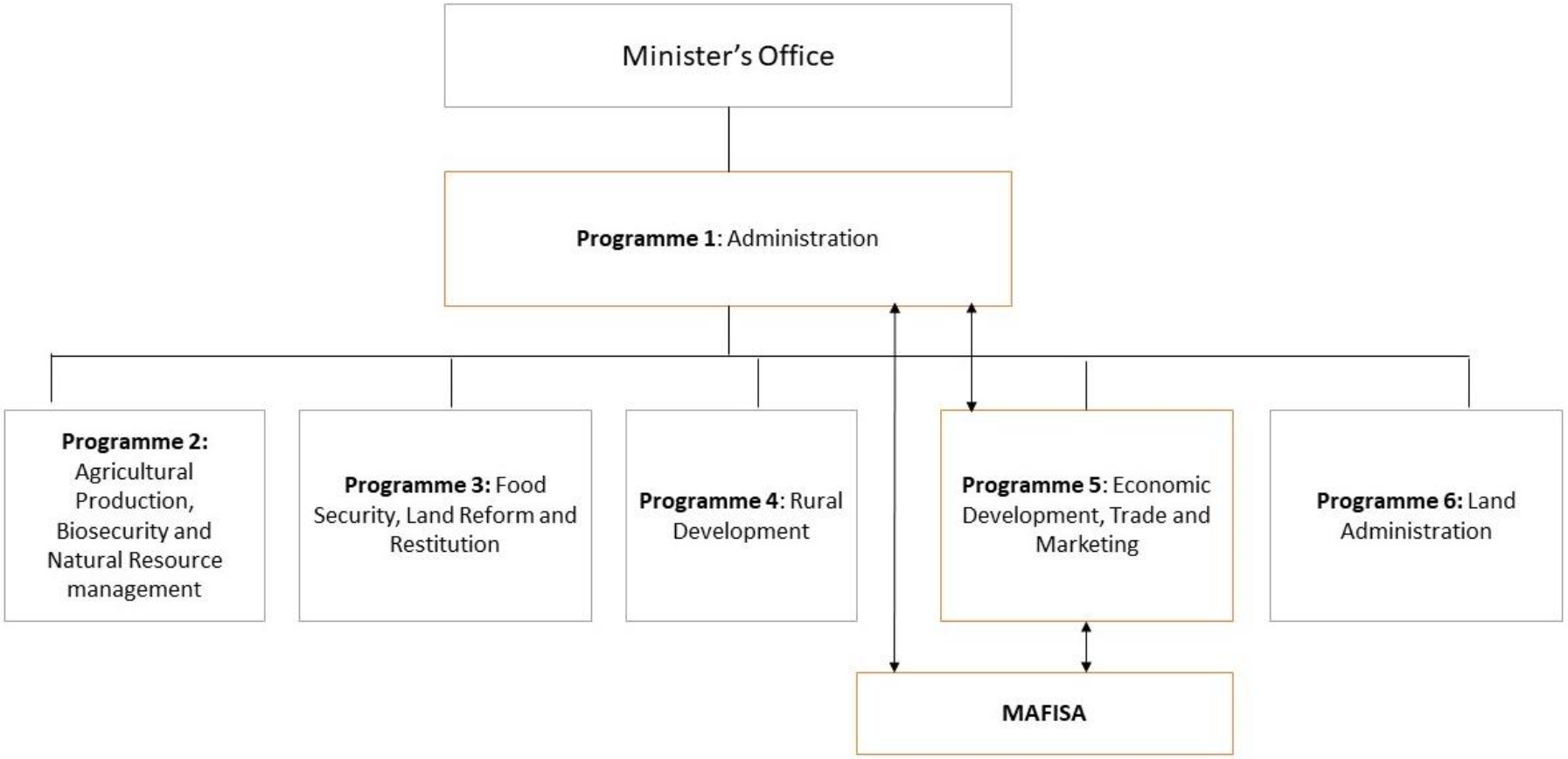


Figure 2: DALRDD Organisational Structure

Source: Author (2025)

The M&E at the departmental level is led by a Chief Director at a national level. This positions M&E as a separate function from the implementing or administrative unit. Consequently, the responsibility for planning related to MAFISA falls under the Economic Development, Trade and Marketing programme. Since MAFISA is implemented across the country, there is a dedicated economist per province, normally referred to as Provincial Champions. Figure 3 depicts the departmental M&E structure, which the Economic Development, Trade and Marketing programme reports after conducting the initial oversight over the RLE. The RLE are required to submit monthly, quarterly and annual reports to the Department using the prescribed templates, accompanied by supporting evidence.

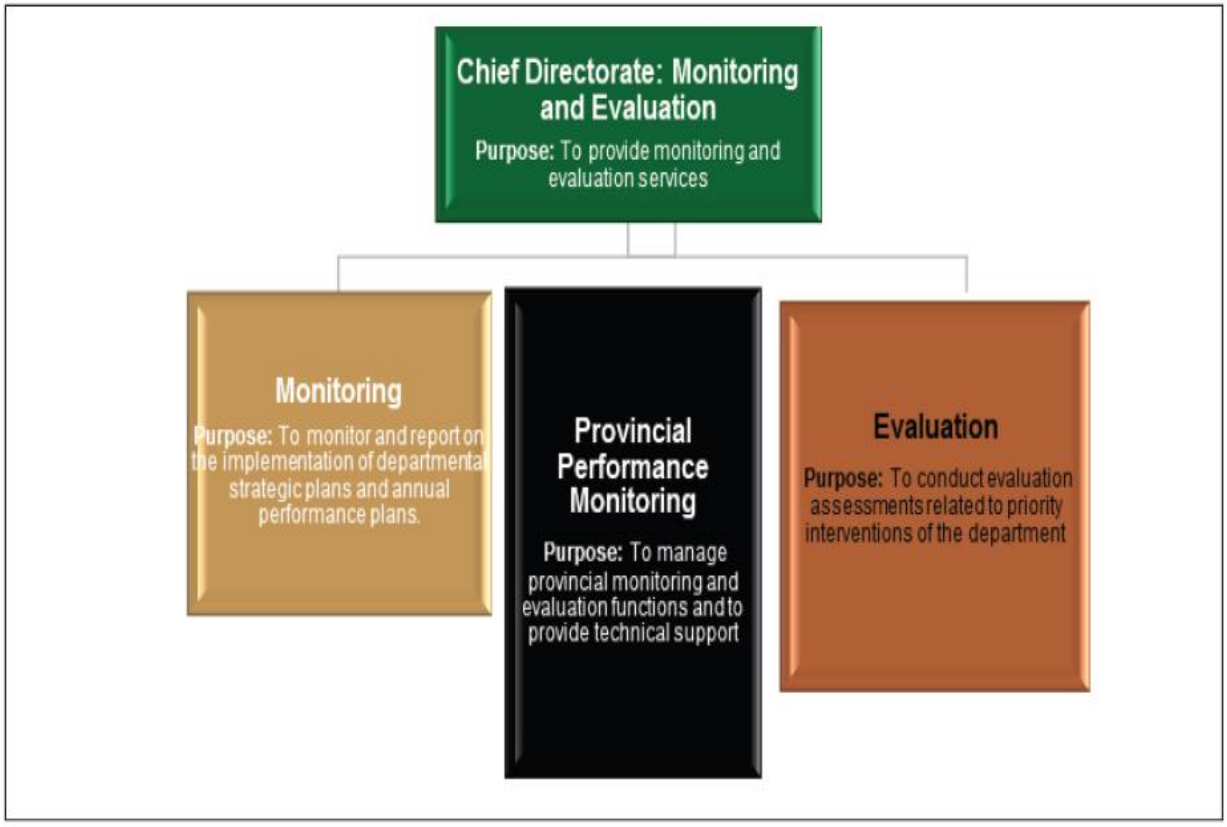


Figure 3: Depiction of DALRRD M&E structure
Source: DALRRD M&E Framework (2023)

In terms of the tools used for M&E, the National Policy on Comprehensive Producer Development Support Policy requires smallholder farmers to submit regular activity reports to the department through the Development Finance division. The review of the MAFISA Credit Policy Framework also highlights that the department is expected to conduct regular monitoring of MAFISA. The RLE is required by MAFISA Credit Policy to submit reports on a monthly, quarterly and annually basis. These imply that the M&E for MAFISA is conducted at both programme and departmental levels. Thus, the RLE is monitored by the Development Finance division under the Economic Development, Trade and Marketing programme that is subsequently

monitored by the departmental M&E Chief Directorate. This suggests that the departmental M&E framework provides overarching guidelines for monitoring and evaluating MAFISA initiatives. In support of the departmental M&E Framework, there is the National Policy on Comprehensive Producer Development Support (2024), which is a departmental overarching policy outlining how all the farmer support programmes should be monitored to assess their performance. Also, the MAFISA Credit Policy Framework (2015), which is at the program level, reflects the role of each key stakeholder in the monitoring and evaluation of allocated funds to beneficiaries/farmers. MAFISA is implemented through RLEs, which are responsible for disbursing funds to smallholder farmers across all nine provinces. Consequently, RLEs are also accountable for reporting on the utilisation of these funds. This arrangement means that farmers report directly to the RLEs, while the departmental M&E unit exercises oversight over both the RLEs and the farmers, based on the reports submitted by the RLEs to MAFISA office within the department (Figure 5). The Development Finance unit has a team that monitors the RLEs and the funded projects using a monitoring template on a monthly and quarterly basis.

The departmental M&E unit utilises its annual budget to monitor MAFISA as part of its oversight of departmental programmes. However, Programme 5 and the RLEs do not have a dedicated budget specifically for MAFISA monitoring and evaluation. As a result, they rely on their operational budgets to fulfil M&E responsibilities related to the programme.

With regard to monitoring and evaluation (M&E) human resource capacity, the national department, through the Development Finance Unit, has appointed three senior agricultural economists, each responsible for supporting M&E activities in three provinces. This national-level team operates in collaboration with the Departmental monitoring and evaluation Unit to ensure the effective implementation and oversight of the MAFISA programme. At the provincial level, the department has designated one official, referred to as a "Provincial Champion", in each of the nine provinces where the MAFISA programme is operational. These officials serve as focal points for the coordination and execution of M&E activities within their respective provinces.

In total, the M&E capacity dedicated specifically to the MAFISA programme comprises thirteen officials: nine provincial champions, one M&E practitioner from the M&E Chief Directorate and three senior agricultural economists at the national level. This structured allocation of human resources reflects the department's commitment to a decentralised yet coordinated approach to monitoring and evaluating the programme's implementation and outcomes.

As one respondent noted, *"MAFISA operates across all nine provinces and there is one Champion in each province."* However, assigning a single official to oversee M&E activities across an entire province may compromise the effectiveness of monitoring efforts, particularly given the programme's broad reach and large number of beneficiaries. Another respondent highlighted this challenge, stating, *"Human capacity is one of the limitations of M&E for MAFISA. Given the large number of beneficiaries, it's impossible to assess every single one."*

Through an assessment of the M&E Framework, it was observed that the department should conduct both "Monitoring" (M) and "Evaluation" (E). The Framework outlines that the department evaluates inputs, activities, outputs, outcomes, and impact. It incorporates both a Theory of Change and a Logical Framework, which are employed when developing implementation programs.

In terms of the monitoring process, the RLEs are required to submit monthly, quarterly and annual reports to the department using the prescribed templates, accompanied by supporting evidence (Figure 5). Periodic audits are then conducted on all accredited institutions' MAFISA financial records, including a review of operations and the inflow and outflow of MAFISA funds by Programme 5 and Departmental M&E. At the departmental level, MAFISA is monitored through the Annual Performance Plan (APP) reporting process, as an output indicator is included in the APP. However, findings from focus group discussion revealed a gap between the monitoring practices outlined in documents and those experienced on the ground. Participants reported that M&E activities rely on outdated tools, fragmented reporting mechanisms and inconsistent indicators, which undermine the ability to assess progress in a meaningful and coherent manner. The document analysis indicates that there is a predetermined sequence for the MAFISA monitoring process. Figure 4 illustrates the process for monitoring and reporting against APP targets.

Monitoring and evaluation plays a critical role in informing MAFISA's annual planning processes by providing evidence-based insights into programme performance. Through performance data, disbursement reports, and identified implementation gaps, M&E enables strategic adjustments to financial allocations and project targets. Furthermore, M&E facilitates accountability and continuous improvement by aligning planning decisions with empirical findings and oversight requirements.

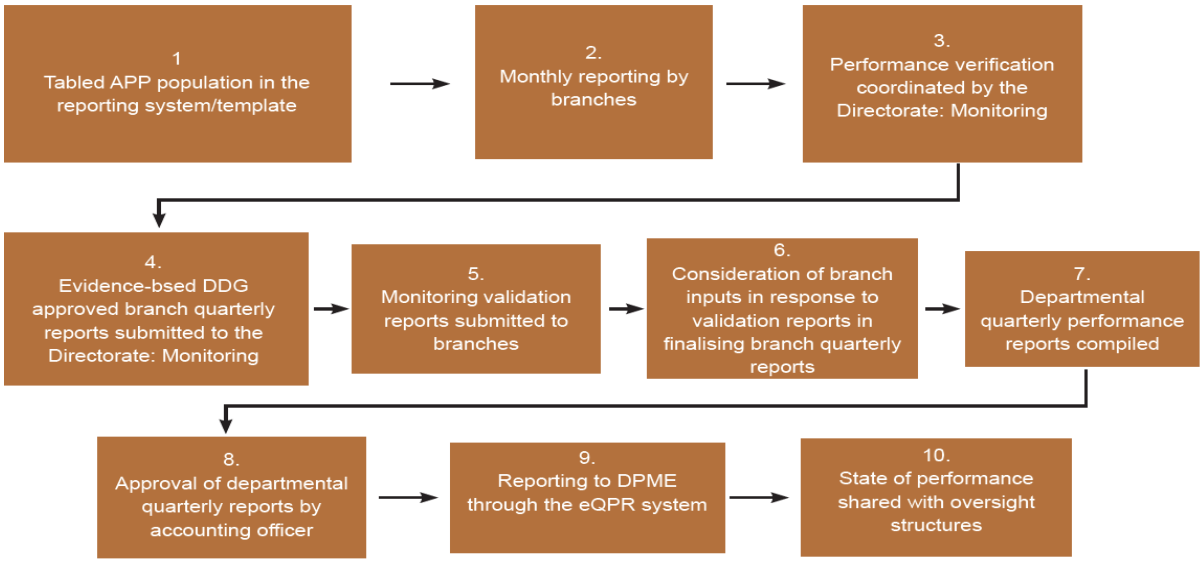


Figure 4: Monitoring and reporting against APP targets

Source: DALRRD M&E Framework (2023)

Regarding the evaluation process, it is coordinated by the Planning, Monitoring and Evaluation working group, which consists of officials from both national and provincial departments of Agriculture. The M&E Framework provides limited details about this process, primarily stating that coordination occurs through national and provincial officials. However, document analysis reveals that the department conducted an impact evaluation of MAFISA in 2015. One of the key findings from this evaluation was that MAFISA does not provide a comprehensive range of financial services but instead offers two credit products: a production loan and a small equipment loan. This finding is critical for guiding the restructuring of MAFISA and ensuring greater accountability for the use of public funds.

Although the M&E framework appears structurally sound extending from the departmental level through Programme 5 to MAFISA, findings from focus group discussion reveal significant shortcomings in transparency and accountability. Participants highlighted the lack of mechanisms for feedback to inform program improvements, suggesting that while reporting requirements are outlined in policy documents, these policies fall short of mandating beneficiary participation in planning or evaluation processes. This points to a largely non-participatory system. As participant noted, “we submit reports because it's required, but there's no real process to get feedback or involve farmers in shaping the programme. Decisions are made at a higher level and we just implement”. Another participant indicated that “There’s no formal way to take what farmers say and use it to adjust the programme. We collect data for reports, but it doesn’t really go back to improve the system or include their voices in planning”. There was a strong consensus among both beneficiaries and stakeholders that M&E should shift from being a compliance-driven exercise to a developmental tool. As one respondent indicated that “M&E is treated like a checklist just to satisfy requirements, but it should actually

help us learn and improve the programme. It needs to be more developmental, not just about compliance". Participants called for the use of structured reporting templates, integration of advisory services and the adoption of participatory frameworks that actively involve farmers at every stage of the M&E cycle. A review of current policies revealed no explicit provisions for developmental monitoring or capacity-building support, reinforcing the urgent need for reform. Additionally, concerns were raised about the narrow scope of M&E activities, which are predominantly focused on loan repayment and financial audits. This transactional orientation, as confirmed by document analysis, reflects the priorities of the Development Finance division, which emphasises fund use verification over broader developmental outcomes.

Provincial and national coordination is weak, with limited data sharing and no centralised data management system in place. The M&E function remains disconnected from broader program planning, evident in MAFISA's exclusion from the 2024/25 Annual Performance Plan. Data gathered through focus group discussion suggest that ultimately, MAFISA's M&E system lacks the structure, inclusivity and flexibility needed for effective oversight and impact evaluation. There is a strong consensus across all stakeholders for a reformed, farmer-centered and development-oriented M&E approach that supports learning, accountability and improved livelihoods.

4.2 The role of M&E in promoting accountability of the programme implementers to the Funders

This section examines the role of Monitoring and Evaluation (M&E) in promoting accountability among programme implementers, particularly in relation to the funders of the MAFISA initiative. The M&E is positioned as a critical mechanism for enforcing transparency, ensuring the responsible use of financial resources and holding implementing partners accountable for achieving programme objectives. Drawing from interviews with key stakeholders including departmental officials, RLE, beneficiaries, NGO as well as findings from focus group discussion (FGD) and document analysis, this section explores the extent to which M&E systems support evidence-based oversight, performance tracking and reporting processes that strengthen accountability relationships between implementers and funders.

The M&E is widely recognised as a foundational mechanism for ensuring accountability within the MAFISA programme, particularly between RLEs (as primary implementers) and government funders. It plays a central role in enforcing financial transparency, verifying compliance with funding agreements, and monitoring resource utilisation through performance reports and audits. As one interviewee indicated: "*M&E ensures that RLEs adhere to funding agreements, thereby encouraging accountability to both the government and intermediaries*." This highlights M&E's enforcement function ensuring that intermediaries comply with agreed-upon standards, deliverables and performance metrics. Beyond financial oversight, M&E also supports social

and developmental accountability. As another responded pointed out: "*The role of M&E extends beyond financial accountability to include social and developmental accountability. The public increasingly demands evidence of the programme's impact on smallholder livelihoods*." This reflects a growing expectation that M&E should not only track financial outputs but also measure broader developmental outcomes particularly those related to improving the livelihoods and resilience of smallholder farmers. Achieving this requires a paradigm shift in M&E focus, from transactional compliance to transformative impact. Document analysis supports these perspectives. The Programme: Economic Development, Trade and Marketing, which houses MAFISA, included an output indicator in its previous Annual Performance Plans (APPs) for tracking the number of smallholder producers accessing MAFISA loans. This indicator acts as a mechanism for public accountability, enabling oversight structures and citizens to assess performance. However, the indicator solely captures the number of farmers who received funding through MAFISA, without evaluating the extent to which the programme achieved its intended outcomes for beneficiaries. As a result, it provides limited insight into the programme's overall effectiveness, particularly in terms of enhancing farmers' livelihoods and productivity.

Since APPs are publicly accessible via the department's website, they contribute to transparency. In addition, Annual Performance Reports (APRs) account for how the programme has performed relative to this indicator, offering insights into MAFISA's contributions during the reporting year. Both APPs and APRs are submitted to Parliament and other oversight bodies, positioning MAFISA as a key benchmark of departmental performance.

Taken together, interviews, focus group discussion and document analysis affirm that M&E provides a structured framework for tracking resource use, verifying adherence to funding agreements, and ensuring programmatic compliance. Regular reporting and audits serve to assess whether implementers are meeting their contractual obligations and to reinforce financial accountability. Stakeholders consistently acknowledged M&E's accountability function. While there is clear evidence of accountability through M&E mechanisms, concerns remain regarding the extent to which these processes facilitate actual progress towards intended results. One participant noted that "*M&E is the tool that ensures the implementers, whether they are the government or the RLE, are held accountable*," highlighting its role in ensuring compliance and oversight. However, another interviewee critically observed that "*oversight is important, but without action, it's not effective*," underlining the need for M&E findings to inform timely and meaningful corrective action rather than merely fulfilling reporting requirements. Furthermore, a respondent emphasised that "*beyond tracking activities, such as the number of farmers receiving MAFISA funds, M&E should be leveraged to assess substantive progress toward programme goals, such as improvements in agricultural productivity or*

beneficiary livelihoods". Therefore, while accountability is an essential function of M&E, its ultimate value lies in its ability to inform decision-making and drive measurable progress toward development outcomes.

Despite the benefits presented above, significant limitations were identified. Participants across stakeholder groups noted that M&E within MAFISA is heavily skewed toward financial monitoring particularly loan repayment and verification of fund utilisation. As one respondent explained: "*They primarily inquire about financial records and project progress to assess whether the funds have been utilised as planned*." While financial accountability is vital, there was a strong call for M&E to expand its scope to include developmental impact, particularly in relation to sustainable growth for farmers. Another interviewee stated: "*The programme should take a more in-depth focus on how well the programme is working for the farmers in terms of sustainable growth*." Similarly, another said: "*The monitoring primarily checks if funds are used as intended and if loans are being repaid, but it doesn't tell us if the programme is really helping farmers grow*." These comments point to a need for M&E systems to evolve toward assessing long-term developmental outcomes, not just short-term financial outputs. Document analysis corroborates these findings. While APPs and APRs include indicator that contribute to transparency, this indicator tend to focus on numerical outputs rather than qualitative or transformative impacts. As a result, they often fail to capture the real changes in beneficiaries' livelihoods, capacity, or long-term outcomes, limiting their usefulness in assessing the effectiveness and sustainability of the programme. Furthermore, interviews consistently pointed to the reactive nature of M&E where data is validated after the fact, rather than used proactively to identify risks or inefficiencies early on.

Concerns also emerged regarding the limited use of feedback loops and the absence of enforceable corrective actions following M&E reviews. This undermines the credibility and utility of the system. NGO, in particular, noted issues such as miscommunication, delays in reporting and a lack of alignment between M&E activities and broader development goals. Collectively, these issues suggest that while M&E is formally positioned as a mechanism for accountability, its actual implementation remains hindered by a narrow financial focus, fragmented oversight and insufficient integration with developmental objectives. Stakeholders, including government officials, RLE, NGO and beneficiaries, stressed that M&E often functions reactively, with minimal influence on decision-making or preventative oversight. These shortcomings point to structural weaknesses in the current system, further eroding the accountability function of M&E.

A key concern raised was the lack of departmental involvement in critical processes such as the selection of beneficiaries. This limited participation not only reduces transparency but also raises questions about the fairness and accountability of the selection process. Also, inconsistent and self-reported data were identified as a major challenge, as they compromise the objectivity and reliability of M&E findings. One responded indicated that "*When data is collected without standardised methods or independent verification, it becomes*

difficult to assess the true performance and impact of the programme". This not only undermines the credibility of the M&E process but also limits its usefulness in informing evidence-based decision-making and programme improvements.

Another issue is disjointed communication and reporting frameworks among stakeholders which were highlighted as a key barrier to reliable data collection and integration. An interviewee indicate that "*The lack of coordination between implementing agencies, funders and oversight bodies often results in fragmented information flows, inconsistent reporting formats and delays in data submission*". This fragmentation not only weakens the quality and timeliness of M&E data but also hinders the development of a comprehensive understanding of programme performance across all levels.

Limited feedback loops were identified as a significant weakness within the M&E system, where findings and recommendations often fail to translate into concrete improvements or policy changes. A respondent indicated that "*Although reports are generated and shared, there is little evidence that this information is systematically used to inform decision-making or refine programme design*". As a result, lessons learned are not effectively integrated, and the potential of M&E to drive adaptive management and continuous improvement is significantly undermined.

4.3 The role of smallholder farmers in M&E activities of MAFISA

This section reflects mixed reaction on the views of the participants. Findings from interviews, focus group discussion and document analysis reveal a complex and often contradictory picture of smallholder farmer engagement in the monitoring and evaluation of the MAFISA programme. While formal platforms such as quarterly review meetings are outlined in the policy framework to facilitate engagement, their effectiveness in practice varies significantly. These meetings are intended to enable collective reflection on programme performance and provide a platform for mutual accountability. As one respondent explained, "*Quarterly review meetings where performance reports are collectively reviewed provide a platform for accountability*." These sessions allow both implementers and beneficiaries to discuss progress, share challenges and suggest improvements. However, while the structure exists, the substance and depth of farmer involvement in these processes are often limited.

From the perspective of smallholder farmers, participation in M&E is seen as essential, not only for accountability but also for improving the effectiveness of MAFISA. Beneficiaries consistently emphasised the importance of their involvement, highlighting that their insights offer valuable ground-level information on the programme's real-world impact. One farmer noted, "*The repayment terms are fair, but they could be adjusted*

to account for seasonal agricultural cycles," indicating the kind of practical feedback that could enhance programme responsiveness if acted upon. Many beneficiaries expressed a strong desire for more personalised and collaborative monitoring practices. Rather than a one-size-fits-all compliance approach, they wanted tailored feedback and advisory services linked to their specific farming contexts and performance data. Suggestions included the integration of agronomic or financial experts into M&E processes to provide practical guidance that supports both compliance and developmental goals.

Despite this expressed willingness to engage, a significant gap exists between the intended participatory nature of M&E and its actual implementation. Multiple stakeholders including beneficiaries, NGO and officials pointed out that farmers are rarely involved in the planning or design of M&E systems. Their contributions are often restricted to supplying data during physical visits, with little feedback or action resulting from their input. One official highlighted that, "*smallholder farmers are excluded from the monitoring process and do not provide qualitative data on programme performance*." This disconnect reduces the relevance and accuracy of M&E, as it fails to capture the lived experiences and evolving needs of the intended beneficiaries. Moreover, feedback loops are weak or non-existent, leading many beneficiaries to feel that M&E is extractive rather than empowering. Retail Lending Entity (RLE), who play a key role in programme delivery, also echoed these limitations. They noted that their interactions with farmers are largely transactional, focused on validating loan usage and production levels, with minimal opportunity to gather or respond to deeper insights. As one RLE representative explained, "*The principal verifies and validates data with farmers, but the insights gathered are not systematically used to refine program implementation*." This highlights a systemic gap: data is collected from farmers, but it is not used meaningfully to inform programme improvements or policy adjustments.

Barriers to effective farmer participation in M&E include low literacy levels, limited technical knowledge and the absence of inclusive engagement strategies. One official noted, "*The inclusion of smallholder farmers in M&E could enhance programme sustainability by encouraging a sense of ownership. However, challenges such as low literacy levels and limited technical knowledge hinder their effective participation*." The department's approach to engagement also contributes to this limitation. Field visits are primarily conducted to collect data for provincial reporting requirements, not to involve farmers in participatory dialogue or decision-making. "*We do not prioritise direct engagement with farmers through any forum or workshops*," another official admitted. This points to a critical gap between data collection and empowerment, further reinforcing the perception that M&E is about compliance rather than developmental.

Feedback from civil society and focus group discussion reflects a shared frustration regarding the marginal role of farmers in MAFISA's M&E processes. One participant noted, "*As a key stakeholder of the program,*

smallholder farmers feel that they are not fully involved in M&E within MAFISA, as their little involvement does not help the programme to reach its impact." This sentiment was echoed by others, who highlighted that the programme's declining developmental focus has contributed to reduced participation by farmers. "*The decline of MAFISA as a developmental instrument has led to reduced participation from smallholder farmers in M&E processes*," one respondent explained, reinforcing the idea that participation is both a principle and a persistent challenge.

While MAFISA includes formal structures intended to engage smallholder farmers in M&E, these are undermined by a narrow focus on financial compliance, weak feedback mechanisms and systemic barriers to participation. Farmers, NGOs and even programme officials recognise that current M&E practices are inadequate for capturing the full picture of programme effectiveness. To realise the developmental potential of M&E, the system must evolve beyond compliance to embrace a participatory, outcome-oriented approach. This would involve co-designing indicators with farmers, embedding capacity-building in field monitoring and ensuring that farmer feedback meaningfully shapes programme adjustments. Only then can M&E serve both as a mechanism for accountability and a catalyst for smallholder empowerment and programme sustainability.

4.4 The role of M&E in programme oversight function

The M&E oversight is exercised at both departmental and REL levels. At the departmental level, the M&E framework for MAFISA outlines formal structures for oversight and accountability, primarily through the Ministerial Technical Committee and the Executive and Strategic Management Committee. According to document analysis, Retail Lending Entities are required to submit monthly, quarterly and annual reports to the Department as indicated in Figure 5, using standardised templates supported by documentary evidence. These reports are instrumental in enabling the Programme: Economic Development, Trade and Marketing to assess whether disbursed funds are being utilised as intended. Furthermore, the department assumes the broader responsibility of managing the entire M&E system for MAFISA, ensuring that it is capable of generating high-quality, reliable performance data. This function aligns with the National Guidelines for Quarterly Reporting issued by the Department of Planning, Monitoring and Evaluation in 2024, which set out the timelines, processes and expectations for reporting to external oversight structures. As such, M&E within MAFISA is not only a tool for internal accountability but also serves to uphold transparency and ensure responsiveness to institutions such as the National Treasury, DPME and Parliament.

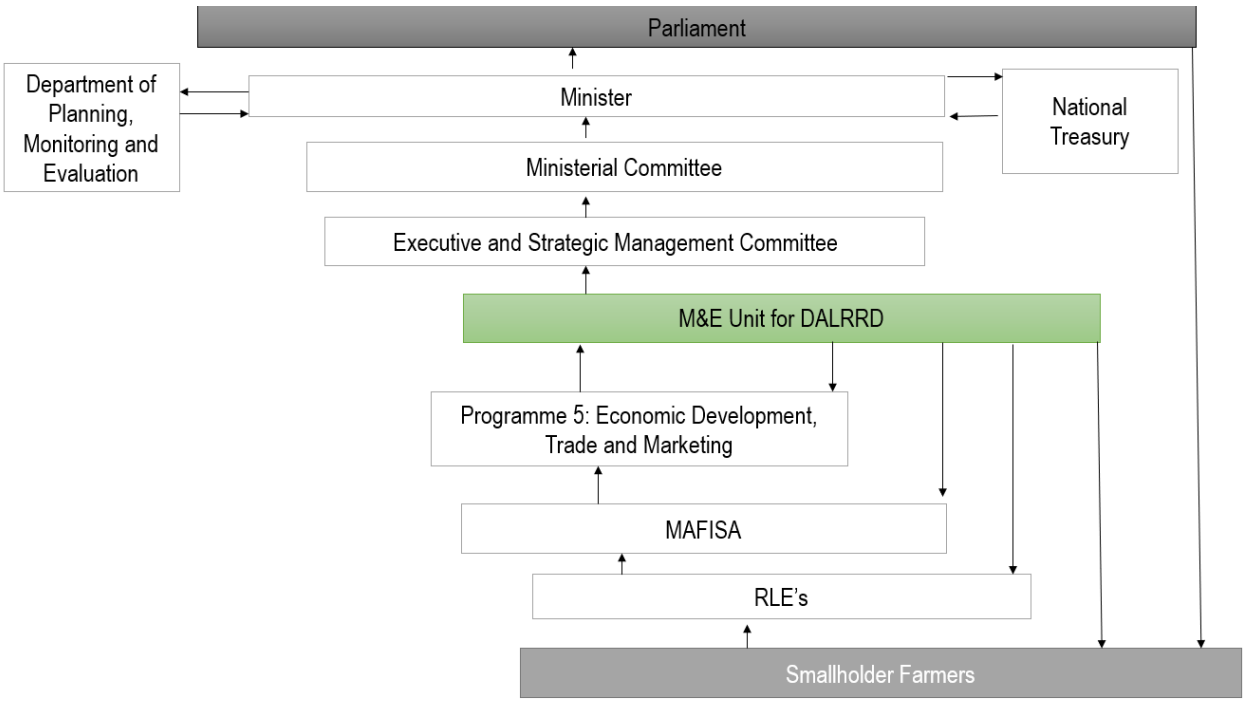


Figure 5: Oversight and reporting structure for MAFISA

Source: Author, 2025

Practically, RLEs serve as the operational backbone of MAFISA and play a direct role in disbursing funds, tracking loan performance and monitoring compliance at the field level. This role is widely acknowledged, with one official affirming that "*RLE, who serve as the primary link between the funder and smallholder farmers, play a crucial role in overseeing MAFISA*." Similarly, focus group participants recognised M&E's importance in ensuring procedural oversight, but also raised concerns about its narrow focus. As one participant put it, "*M&E provides a degree of oversight, but it seems more focused on compliance rather than the broader impact of the programme*." This sentiment reflects a recurring concern that M&E activities tend to prioritise transactional reporting such as verifying loan repayment over developmental outcomes, including long-term improvements in farmer livelihoods.

Contrasting views from NGOs point to deeper systemic concerns regarding M&E's role in ensuring programme effectiveness. The NGO respondent observed, "*M&E does not ensure that MAFISA stays on track in terms of its objectives for agricultural development and poverty alleviation among smallholder farmers*." This criticism implies that M&E systems fail to verify whether MAFISA is delivering on its broader developmental mandate. Civil society voices also noted the absence of robust risk management strategies, such as stricter vetting of RLEs or regular financial audits, which could mitigate mismanagement. According to one interviewee, "*The neglect of MAFISA in the current policy landscape has exacerbated risks, as reduced to null oversight has contributed to the persistence of inefficiencies or financial mismanagement*." These

concerns are compounded by the programme's limited visibility in public policy discourse its absence from departmental APPs, budget speeches and other strategic documents signals institutional marginalisation.

Document analysis supports these critiques, revealing that although RLEs are required to submit periodic reports, there is no centralised system to consolidate and synthesise this information for strategic use. The absence of consistent public reporting and data-driven policy updates weakens MAFISA's transparency and credibility. For instance, the 2024/25 Annual Performance Plan (APP) of the department does not include any indicators or targets related to MAFISA, highlighting a glaring omission for a programme meant to serve smallholder farmers. One civil society respondent underscored this point, stating, "*The public hears little about it*," indicating that the programme is not well-communicated to external stakeholders, nor is its impact sufficiently documented or shared.

Overall, findings from interviews, focus group discussion and document analysis converge on the conclusion that the M&E system underpinning MAFISA remains fragmented, compliance-oriented and disconnected from developmental objectives. While mechanisms for oversight exist on paper, their implementation is weakened by underfunding, lack of coordination, inadequate staff capacity and an absence of strategic leadership. The M&E is too often reactive and procedural, failing to inform policy shifts or address implementation bottlenecks in a timely manner. Stakeholders including RLEs, NGOs and beneficiaries called for a fundamental reorientation of the M&E approach. Specifically, they advocated for a more inclusive, frequent and developmental system that not only tracks financial performance but also builds capacity, fosters accountability and ensures alignment with broader agricultural inclusivity and poverty alleviation goals. Until such changes are made, the potential of M&E to guide and improve MAFISA's performance will remain largely unrealised.

The department conducts an annual strategic planning session at the beginning of each financial year. This session brings together key directorates, including the Strategic Planning Unit, the monitoring and evaluation unit, the internal audit unit and the RLEs, to review past performance, identify challenges, propose mitigation strategies and formulate plans for the forthcoming financial year.

During this session, the Development Finance Unit presents the operational plan for the financial year to key implementers. The RLEs provide performance reports, which include detailed information on disbursements, repayments and associated bank statements. These reports enable the department to make informed adjustments to financial allocations and revise programme indicator targets, taking into account both reported performance and the mitigation strategies proposed to address identified gaps. Furthermore, the RLEs performance reports serve as critical inputs for institutional accountability and oversight. They are submitted

to external and internal oversight bodies, including the National Treasury, the Parliamentary Portfolio Committee on Agriculture, Land Reform and Rural Development, the Auditor-General, the Departmental Executive Committee and the Risk Management Committee. These reports support evidence-based decision-making and contribute to continuous improvement in programme design and implementation.

As part of the comprehensive monitoring and evaluation of the Micro Agricultural Financial Institutions of South Africa, the Department of Agriculture, in partnership with the DPME and the University of Pretoria, undertook a national impact evaluation between 2013 and 2015. This evaluation encompassed a representative sample of funded farmers across the country and assessed outcomes in relation to the objectives outlined in the National Development Plan (NDP) and broader food security goals. Key performance indicators examined included the number of smallholder farmers supported, the total value of funds disbursed, repayment rates, employment generation, and the operational capacity of intermediaries responsible for disbursing funds. The findings highlighted the need for improved target setting, enhanced oversight of financial intermediaries, strengthened repayment mechanisms, and better alignment of financing structures with the actual needs of smallholder farmers.

Despite the importance of the recommendations put forward, available evidence indicates that their implementation by the Department and its implementing partners was not carried out in a systematic or comprehensive manner. Nevertheless, some progress was observed following the evaluation. In particular, the evaluation prompted strengthened collaboration between the national department, provincial departments and RLEs, most notably through the formalisation of partnerships via the signing of a tripartite agreement. Furthermore, enhanced cooperation was observed between the M&E teams at both national and provincial levels, contributing to improved support for monitoring activities across the programme.

4.4 Conclusion

Chapter Four presented the research findings, organised according to themes derived from the collected data. The findings confirmed the existence of a M&E system within the DALRRD, supported by an official structure to coordinate its implementation. However, the data also revealed several shortcomings within the system, as identified by both stakeholders and beneficiaries. These limitations hinder the M&E system's ability to meaningfully contribute to the effectiveness and sustainability of the MAFISA programme. Chapter Five will provide an in-depth discussion of these findings, drawing conclusions in relation to the existing literature.

CHAPTER 5: DISCUSSIONS OF RESULTS

This chapter critically interprets the findings reported in Chapter 4 using a theoretical framework proposed in Chapter Two, contextualising them within the framework of both global and South African literature on M&E systems in agricultural development. The discussion is organised around key emergent themes: structural weaknesses and fragmented governance, absence of standardised indicators and a ToC, operational and resource constraints, limited stakeholder participation, disconnect between M&E and strategic planning and data fragmentation and technological deficiencies. These thematic areas are analysed with reference to international best practices and empirical insights to delineate implications for reforming the M&E system of the MAFISA.

5.1 The organisational structure of M&E for MAFISA

This section discusses and analyses the research findings on the organisational structure of M&E function within MAFISA. The main focus is on the availability of M&E components, the presence of M&E unit together with the existing policies and procedures to guide the implementation of M&E processes within the institution.

The literature review highlighted that M&E is built on twelve key components, including the existence of a formal M&E structure, dedicated human resources, policy frameworks, strategic partnerships, routine monitoring processes and functional databases (Gorgens & Kusek, 2009). The research findings align with the literature by confirming the presence of an M&E structure within the DALRRD. This includes availability of other components; human resources, a supporting policy framework, partnerships for M&E implementation, a routine monitoring process and an M&E database specifically for the MAFISA programme.

The findings further indicate that DALRRD's M&E structure is positioned at the Chief Directorate level, signifying its placement within senior management. This is consistent with the view of (Gorgens & Kusek, 2009), who argues that M&E functions should be institutionalised at senior levels for strategic influence. This was further supported by Ng'a Ng'a (2019), who argues that a dedicated M&E unit with clearly defined mandates and authority can facilitate coordination across the Department of Agriculture, financial intermediaries, and other key actors.

The placement of M&E within a Chief Directorate strengthens its institutional role, aligning with the advantages highlighted by Gorgens and Kusek (2009), who emphasize that M&E functions are more effective when established as a specialised unit within an organisation. Moreover, the findings reveal that M&E for

MAFISA operates at both departmental and branch levels. This dual-layered approach provides two levels of quality assurance, enhancing the reliability and credibility of the data collected through the M&E system. Furthermore, this formalisation would ensure coherent decision-making processes and clarify accountability lines, essential in a programme as multi-layered as MAFISA (Gorgens & Kusek, 2009; UNAIDS, 2008).

Although the department has established an M&E Chief Directorate, the findings suggest that there is limited M&E human capacity and budget specifically dedicated to the MAFISA programme. This is inconsistent with the literature, which emphasises the importance of building adequate M&E human capacity within institutions (Onsomu & Johnbosco, 2020; Ng'a Ng'a, 2019). The study revealed that only three senior agricultural economists from the Chief Directorate are each assigned to three provinces to oversee the monitoring of MAFISA programme. Given the large number of beneficiaries per province, this limited staffing may pose significant challenges. In particular, the shortage of trained M&E specialist could hinder effective data collection and monitoring oversight, forcing the senior agricultural economists to focus on a sample of beneficiaries rather than the entire population potentially compromising the quality and comprehensiveness of the monitoring process.

The research findings also reveal alignment between the M&E planning framework for MAFISA and existing literature. Specifically, the findings indicate that the department has developed an M&E Framework that outlines processes for evaluating programme inputs, activities, outputs, outcomes and overall impact. This framework provides a structured approach to assessing the effectiveness and efficiency of programme implementation which is in line with the view of Rabie and De Coning (2014). The scholars noted that an M&E structure should be reinforced by a policy or plan that outlines the guidelines and responsibilities of stakeholders within an organisation. These plans clarify how the intervention will be monitored and evaluated. Importantly, the M&E Framework integrates both a Theory of Change and a Logical Framework, which are used to guide the design and implementation of programmes under MAFISA. A weakly defined monitoring and evaluation policy and framework can make it difficult for staff to understand their roles and responsibilities. This confusion often leads to resistance, delays and inefficiencies in the M&E process. Similarly, Kusek and Rist (2004) explain that unclear role assignments in M&E systems can cause important tasks to be missed or repeated unnecessarily, reducing both efficiency and accountability in public sector programs. These tools help to clarify the causal pathways through which programme interventions are expected to produce desired results and ensure that there is a logical connection between activities and long-term development goals. This approach is consistent with the perspective of Görgens and Kusek (2009), who argue that a well-designed M&E Framework should comprehensively define what the M&E system aims to measure, as well as how it will function in practice. By incorporating these elements, the M&E Framework

demonstrates an effort to establish a systematic, evidence-based foundation for planning, monitoring and evaluating programme performance.

As noted by Ng'a Ng'a (2019), an effective M&E should reflect routine monitoring, supportive supervision and data auditing. The findings confirmed that these monitoring processed are implemented within the department. The study findings revealed the effectiveness of M&E components such as routine monitoring, supportive supervision and data auditing. Regarding routine monitoring and data auditing, the findings indicate that RLEs are required to submit monthly, quarterly and annual reports to the department using prescribed templates, accompanied by supporting documentation. In addition, periodic audits are conducted on all accredited institutions managing MAFISA funds. These audits include a comprehensive review of financial records, operations and the inflow and outflow of MAFISA funds, carried out by Programme 5 in collaboration with the Departmental M&E unit. With respect to supportive supervision, the M&E Chief Directorate is responsible for monitoring the Annual Performance Plan (APP) indicators of Programme 5 on both a quarterly and annual basis. This ensures ongoing oversight and alignment with performance targets. The existence of these processes confirms that the "M", Monitoring is happening for MAFISA.

Kimaro (2017) indicated that evaluation is essential for assessing the impact or intended change brought about by a particular programme. According to the scholar as supported by Mbabu et al. (2014); Kaszynska (2021) and Poth et al. (2014), a clearly defined evaluation plan would enable the programme to undertake regular impact assessments and thematic studies on areas such as financial accessibility, institutional efficiency, and the socio-economic outcomes of agricultural finance. The research findings revealed that evaluations are being conducted for the MAFISA programme. This indicates that impact assessments are undertaken to determine how MAFISA contributes to or affects the livelihood of the programme beneficiaries.

5.2 The role of M&E in promoting accountability of the programme implementers to the Funders

This section presents a discussion and analysis of the research findings, focusing on accountability as one of the core principles of good governance. The assessment specifically examines how M&E system promote accountability among programme implementers, particularly in the context of the MAFISA programme. This is essential for understanding how smallholder farmers account for the financial support they receive and how M&E reinforces transparent and responsible use of public funds.

The literature underscores that M&E functions as a governance system designed to ensure that development programmes comply with both the conditions of their establishment and ongoing operational requirements (Basheka & Byamugisha, 2015; Mohamed & Kulmie, 2023). The research findings are consistent with this

perspective. Evidence suggests that the M&E framework for MAFISA plays a crucial role in enforcing compliance among beneficiaries and RLS. It does so by requiring regular reporting on the utilisation of funds through structured performance monitoring and financial audits. This practice not only enhances transparency but also ensures that financial intermediaries and recipients of the benefits remain accountable to the funding institution. Moreover, the findings highlight that the DALRRD monitors the performance of MAFISA through a clearly defined performance indicator included in the department's APP. Progress against this indicator is systematically reported in quarterly and annual performance reports. This formalisation of performance tracking demonstrates that the disbursement of funds is accompanied by robust accountability mechanisms that assess both financial and non-financial performance. The presence of an APP indicator for MAFISA monitoring also implies that multiple oversight bodies, such as Parliament and internal departmental committees, can interrogate programme outcomes further reinforcing accountability.

As previously discussed in Section 5.1, the findings confirm that evaluation activities are conducted for MAFISA intervention. This aligns with literature that frames evaluation as a critical M&E function focused on assessing the impact of a programme after implementation (Basheka & Byamugisha, 2015; Mohamed & Kulmie, 2023). The findings reveal that accountability within MAFISA goes beyond financial stewardship. It also encompasses assessing the extent to which the programme achieves its intended outcomes for smallholder farmers. In this way, M&E fosters a more comprehensive model of accountability one that includes both fiscal responsibility and developmental impact.

5.3 The role of smallholder farmers in M&E activities of MAFISA

This section examines and analyses the extent to which smallholder farmers are involved in the M&E processes of the MAFISA programme, with a specific focus on their role and the broader concept of M&E partnerships. As primary beneficiaries, farmers are essential stakeholders in the M&E system and their participation is critical for ensuring that the intervention remains relevant, responsive and effective. Stakeholder engagement in M&E is widely recognised as a key driver for performance improvement, as it facilitates the generation of contextual insights, identification of gaps and sharing of experiences that inform adaptive programme management and enhance learning (Ondeko (2020).

According to Evans Sakyi and Isioma (2017), Muriungi (2015), and Garley et al. (2016), M&E should foster the exchange of information among stakeholders, ensuring mutual feedback, transparency in programme implementation, strengthens accountability mechanisms and fosters a sense of shared ownership . Furthermore, Luján Soto (2021) asserts that participatory M&E contributes to the creation of feedback loops that enhance learning, accountability and inclusivity within programmes. However, the research findings

indicate a notable gap in the involvement of smallholder farmers within the M&E systems of MAFISA. Despite being direct beneficiaries, farmers are often excluded from the initial planning, design and structuring phases of M&E systems. This finding stands in contrast to existing literature, which underscores the importance of inclusive M&E processes that promote active stakeholder participation from the outset and facilitate collective problem-solving and social learning, particularly in dynamic sectors like agriculture (Luján Soto, 2021). The study revealed that smallholder farmers are primarily treated as data providers, expected to comply with predefined reporting and compliance tools developed by departmental officials, rather than being active contributors to M&E planning or decision-making processes. This approach reflects a top-down model of engagement that limits the empowerment and agency of farmers within the M&E system which is in contrast with the view of Klerkx, Landini and Santoyo-Cortés (2016). According to the scholars, participatory monitoring and evaluation offers a compelling alternative to traditional top-down approaches as it prioritizes collaborative processes such as stakeholder mapping, consultative workshops and joint indicator development, that ensure monitoring and evaluations reflect a multiplicity of perspectives.

The findings show that this limited participation is compounded by constraints such as low literacy levels and limited technical knowledge among farmers, which hinder their ability to fully engage in M&E processes. As highlighted by Masvaure and Fish (2022), building M&E capacity at both individual and institutional levels is crucial for interpreting data, informing programme implementation and achieving sustainable outcomes. Therefore, strengthening the capacity of smallholder farmers and enhancing mechanisms for their inclusion in M&E processes is essential for realising the full potential of the MAFISA programme.

The research also identified emerging efforts to bridge this gap. Quarterly performance review meetings have been introduced, providing a platform for stakeholders including farmers to collectively assess programme performance. While still in early stages, these sessions offer an opportunity to amplify the voices of smallholder farmers and to gradually institutionalise their participation in M&E activities. As Ondeko (2020) and Wolde (2019) emphasise, the meaningful involvement of smallholder farmers, the program's intended beneficiaries, in both the design and implementation of monitoring and evaluation processes is essential. Without such participation, evaluations risk becoming disconnected from the on-the-ground realities they are meant to capture, particularly the experiential knowledge concerning how MAFISA's interventions influence farmers' access to credit, productivity and overall livelihood outcomes.

5.4 The role of M&E in programme oversight function

According to Mulonda et al. (2018), M&E enables experts to exercise oversight over programmes and generate feedback that supports continuous improvement, empowering citizen engagement and strengthen institutional performance. The research findings confirm that an oversight function exists for MAFISA programme. This function is executed through several institutional structures within the DALRRD, including the Programme: Economic Development, Trade and Marketing, which serves as the primary custodian of MAFISA implementation, the Departmental M&E Chief Directorate, the Ministerial Technical Committee and the Executive and Strategic Management Committee. However, despite the existence of these oversight structures, there is evidence suggesting that the DALRRD may be underutilising the full potential of M&E in exercising effective oversight over MAFISA. Notably, the exclusion of MAFISA related performance indicators from the 2024/25 Annual Performance Plan raises concerns about the department's commitment to systematically monitoring and evaluate the programme's outcomes. The absence of clear, measurable indicators undermines the ability to track progress, evaluate impact and ensure accountability. The latter, as emphasized by Agrawal et al. (2017), might compromise the M&E practices and lead to a decrease in policy impact, misuse of public resource and fail to support inclusive governance.

Moreover, the oversight processes appear to be understood by a limited group of individuals within the system. Feedback from external stakeholders such as NGOs and focus group discussion revealed contradictory views about the existence and effectiveness of MAFISA oversight. These discrepancies point to a lack of insufficient M&E advocacy within the broader stakeholder environment. This finding does not align with Görgens and Kusek (2009) who emphasise that M&E advocacy plays a critical role in fostering a positive culture of learning and accountability, while also promoting awareness and engagement among all key stakeholders. Without adequate advocacy, the benefits of M&E are likely to remain confined to technical units, failing to reach the broader ecosystem that supports programme success and sustainability.

5.5 Interpreting Results Through a Theoretical Lens of New Public Management (NPM)

This study was underpinned by the New Public Management (NPM) theoretical framework, which highlights the significance of performance measurement, accountability, and evidence-based decision-making in the management of public sector programmes. The implementation of monitoring and evaluation systems within the MAFISA programme, under the department, reflects the influence of NPM principles, which emphasise performance measurement, accountability and results-oriented decision making which are all the principles of good governance. Consistent with the foundational components of M&E outlined by Görgens and Kusek (2009), the DALRRD has institutionalised several key structures, including a dedicated M&E Chief

Directorate, strategic partnerships, policy frameworks and routine monitoring and data management systems. These align with NPM's emphasis on managing public programmes through formalised performance systems and measurable outcomes. The strategic placement of the M&E unit at the senior management level enhances its oversight function, providing authority to evaluate programme efficiency and effectiveness. Furthermore, the use of a Theory of Change and Logical Framework supports NPM's logic of evidence-based planning, enabling clear links between programme inputs, outputs, and long-term outcomes.

Despite these institutional advances, the research findings expose notable limitations in human resource capacity, particularly at provincial levels, where only one M&E practitioner oversees MAFISA implementation. This staffing constraint contradicts both the literature and the expectations of NPM, which advocates for managerial efficiency and effectiveness in public service delivery. Limited M&E personnel result in sampling-based monitoring approaches, which may compromise the accuracy, credibility, and representativeness of collected data. Moreover, while DALRRD demonstrates commitment to routine monitoring, supportive supervision, and financial auditing, key pillars of transparency under NPM, these processes risk becoming compliance-driven exercises if not adequately resourced and strategically utilised. Although evaluation activities are being undertaken to assess the programme's impact, concerns over the underutilisation of evaluation findings for broader learning and adaptive management suggest that performance information is not always translated into decision-making, an issue that weakens the learning function of M&E.

A critical gap identified in the research relates to stakeholder inclusion, particularly the limited participation of smallholder farmers in the M&E processes of MAFISA. From an NPM perspective, stakeholder engagement and client responsiveness are crucial for ensuring public programmes meet user needs and adapt to contextual realities. However, findings reveal a top-down approach in which farmers serve primarily as data providers rather than active contributors to M&E planning or feedback processes. This undermines the principles of participatory governance and continuous improvement central to NPM. Although emerging platforms such as quarterly review meetings represent steps toward inclusive oversight, these initiatives remain nascent and require further institutional support. Additionally, oversight structures, while formally established, lack the visibility and advocacy necessary to promote a culture of learning and accountability across the broader stakeholder environment. In this context, the effectiveness of MAFISA's M&E system remains constrained not only by operational limitations but also by the partial application of NPM principles, particularly those related to accountability, stakeholder engagement, and the use of performance data for strategic management.

5.6 Conclusion

In conclusion, the implementation of the M&E system for the MAFISA programme demonstrates notable alignment with established theoretical frameworks, particularly the twelve key components and the principles of NPM, which advocate for performance-based governance and institutional accountability. The study confirms the presence of a formalised M&E structure, strategic partnerships, and a results-oriented planning framework supported by a Theory of Change and Logical Framework, all of which contribute to structured and systematic performance assessment. However, the effectiveness of the M&E system is limited by critical challenges, including insufficient human resource capacity at provincial levels, minimal stakeholder engagement, particularly the exclusion of smallholder farmers from key M&E processes and underutilisation of oversight and evaluation findings for strategic learning. These gaps constrain the full realisation of NPM ideals such as client responsiveness, transparency, and continuous improvement. Strengthening the inclusivity, visibility, and capacity of M&E practices, particularly through stakeholder participation and improved advocacy, is essential for transforming the MAFISA M&E system into a more responsive and accountable governance mechanism capable of delivering meaningful impact for its intended beneficiaries.

CHAPTER 6: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter assesses the extent to which the study has fulfilled its intended objectives. It begins by summarising the key findings and proceeds to offer practical recommendations aimed at addressing the research problem. Additionally, the chapter presents suggestions for future research, identifying areas that warrant further investigation and potential enhancement within the field.

6.1 Summary of key findings

The study revealed a significant alignment between the M&E practices within DALRD and established literature on M&E systems. The findings confirmed that the department has a formal M&E structure located at the Chief Directorate level, supported by key components such as a policy framework, routine monitoring processes, strategic partnerships and a dedicated M&E database for the MAFISA programme. This structure is consistent with best practices, which emphasise institutionalizing M&E functions at senior levels for strategic influence and effectiveness.

The M&E planning framework found to be comprehensive. It includes a Theory of Change and a Logical Framework, aligning well with best practices for structuring programme evaluation. These tool help link activities to intended outcomes and enable systematic assessments of programme effectiveness and impact. Further, the findings confirmed the presence of routine monitoring, supportive supervision and data auditing processes. The RLE submit regular reports and financial audits are conducted to track the flow and use of MAFISA funds. The M&E Chief Directorate also oversees performance monitoring against APP indicators, reinforcing internal accountability mechanisms.

Evaluation, as a distinct M&E function, is conducted to assess MAFISA's impact on its beneficiaries. These evaluations contribute to a broader model of accountability that includes both financial transparency and developmental effectiveness. The M&E system also supports external oversight by enabling regular performance reporting to internal committees and Parliament through clearly defined indicators.

The study also identified gaps in stakeholder engagement, particularly the limited involvement of smallholder farmers as the primary beneficiaries, in the M&E process. Farmers are often excluded from the planning and decision-making phases and are mostly seen as data providers rather than active participants. Nonetheless, emerging initiatives such as quarterly performance review meetings suggest efforts to bridge this gap by creating participatory spaces for stakeholder engagement. These forums, though nascent, offer opportunities

to strengthen farmer involvement in future M&E cycles. The study found that while M&E oversight structures for MAFISA exist such as the Economic Development, Trade and Marketing Programme, the Ministerial Technical Committee and the Executive and Strategic Management Committee. However, it is noted that their effectiveness will in future be hindered by the exclusion of MAFISA indicators APP and limited advocacy around M&E processes. This undermines transparency and weakens stakeholder awareness, in contrast to the literature that stresses the importance of M&E advocacy in fostering a culture of accountability and continuous improvement.

6.2 Conclusion

The research findings have successfully addressed the main research question, which sought to understand the role of monitoring and evaluation in promoting good governance within the MAFISA programme. Grounded in the NPM theoretical framework, the study illustrates that M&E contributes meaningfully to enhancing transparency, performance measurement, and accountability core dimensions of good governance. The presence of an institutionalised M&E system, characterised by routine monitoring, financial audits and performance reviews, demonstrates the programme's attempt to embed governance principles within its operational processes. However, while these structures exist on paper and in part in practice, their implementation faces key limitations, particularly concerning resource capacity and stakeholder inclusivity, which constrain the full realisation of good governance objectives.

In response to the first sub-research question, the study provides a detailed understanding of how the M&E function is structured within the MAFISA programme. The findings confirm that M&E is housed within the Chief Directorate at DALRRD, granting it institutional authority and strategic oversight responsibilities. The system is supported by policy frameworks, routine data collection mechanisms, strategic partnerships, and formal reporting procedures. These align with the literature on effective M&E systems and reflect NPM's emphasis on performance-based management. However, the research also reveals a shortage of human resources, with only one M&E practitioner per province. This capacity constraint limits the system's ability to monitor the entire beneficiary population comprehensively and affects the quality of collected data and the effectiveness of programme oversight.

The second and fourth sub-questions concerning accountability and oversight are also addressed. The study finds that M&E systems promote accountability by requiring regular reporting from implementing entities, conducting financial audits and tracking performance through indicators in the Annual Performance Plan (APP). These practices enhance transparency and provide a formal channel through which programme implementers account for their use of public funds. However, it was also noted through the results of this

study that MAFISA M&E has a narrow financial focus, which prevents it from understanding the programme's effect on beneficiaries. This indicates that its primary emphasis is on tracking financial transactions and fund disbursements, rather than assessing broader developmental outcomes. This limited scope restricts the programme's ability to generate insights into how the financial support impacts beneficiaries' livelihoods, productivity, or long-term socio-economic advancement. Consequently, the M&E system falls short of providing a comprehensive understanding of the programme's effectiveness in achieving its intended development objectives.

Regarding oversight, the study confirms the existence of institutional structures such as the departmental M&E unit and executive committees tasked with monitoring programme performance. Nevertheless, concerns remain about the limited integration of MAFISA-related indicators in recent annual performance plans and a lack of widespread awareness of oversight processes, suggesting that the system's oversight function, while structurally sound, may be underutilised in practice.

In contrast, the third sub-research question concerning the role of smallholder farmers in M&E, was only partially addressed. While the research confirms that farmers provide data through compliance reporting and monitoring activities, their engagement is largely passive and top-down. Smallholder farmers are not significantly involved in the planning, design, or evaluation stages of M&E, which undermines participatory governance principles. Factors such as limited literacy and technical knowledge further inhibit their active involvement. Although the study notes emerging initiatives, such as quarterly stakeholder review meetings, these efforts remain in their infancy and are yet to be fully institutionalised. As such, the role of smallholder farmers in the M&E process remains marginal, pointing to a critical area for future capacity-building and policy attention.

6.3 Recommendations

This study proposes the following recommendations to strengthen the M&E function in both policy and practice:

Strengthening human resource capacity for monitoring and evaluation (M&E) is essential to ensuring the effective implementation and sustainability of development programmes. Institutions should prioritise the strategic allocation and development of a dedicated M&E workforce to enhance the quality, consistency, and use of evaluation data. This involves not only increasing the number of personnel assigned to M&E tasks but also investing in their continuous professional development through targeted training, capacity-building initiatives, and the provision of appropriate tools and resources. By institutionalising M&E roles and fostering technical expertise within their teams, organisations can improve accountability, inform decision-making processes, and ultimately contribute to more effective programme outcomes.

Promoting inclusive stakeholder participation in monitoring and evaluation systems is critical to enhancing the relevance, effectiveness and accountability of development interventions. Effective M&E systems should be deliberately designed to support broad-based engagement, ensuring that diverse perspectives particularly those of programme beneficiaries are systematically incorporated into planning, implementation and review processes. This can be achieved by institutionalising participatory mechanisms such as stakeholder dialogues, performance review workshops and community feedback forums. These platforms create opportunities for meaningful interaction among stakeholders, with a particular emphasis on amplifying the voices of traditionally marginalised groups, such as smallholder farmers. By fostering inclusive participation, M&E systems become more responsive to local needs and realities, thereby contributing to more equitable and sustainable development outcomes.

Institutionalising a culture of monitoring and evaluation advocacy and accountability within public sector institutions is essential for promoting transparency, enhancing learning, and improving development outcomes. To achieve this, government agencies should actively advance M&E advocacy as a strategic priority, aiming to raise awareness of its value, build public trust, and embed principles of accountability across all levels of programme implementation. This process should be formalised through the development and execution of a comprehensive national M&E advocacy strategy that engages a wide range of stakeholders. These include civil society organisations, non-governmental entities, and programme beneficiaries, whose involvement can ensure that advocacy efforts are inclusive, contextually relevant, and grounded in the lived experiences of those most affected by public programmes. By mainstreaming M&E advocacy and fostering accountability, institutions can support evidence-informed decision-making and drive continuous improvement in policy and programme performance.

Broadening the scope and utilisation of monitoring and evaluation systems is critical for enhancing their strategic value in public sector management and development programming. Rather than limiting M&E practices to compliance monitoring and output reporting, institutions should adopt a more comprehensive approach that prioritises the generation of credible, relevant, and actionable evidence. Such evidence should inform strategic decision-making processes, support timely policy adjustments, and contribute to the ongoing refinement and improvement of programme performance. By shifting the focus from merely fulfilling reporting requirements to fostering a learning-oriented and evidence-driven culture, M&E systems can play a transformative role in enhancing the effectiveness, efficiency, and impact of development interventions. This expanded approach to M&E encourages a more dynamic and responsive policy environment, ultimately leading to better outcomes for target populations.

Based on the findings and limitations of this study, several avenues for future research are recommended. Firstly, future studies should explore the effectiveness of participatory M&E approaches in enhancing programme accountability and responsiveness, with a particular focus on how the active involvement of smallholder farmers can improve programme outcomes and foster inclusive governance. Secondly, comparative studies could be undertaken across different provinces to assess how the implementation of M&E systems within the MAFISA programme varies regionally and what contextual factors influence these differences. Thirdly, a longitudinal study examining how M&E findings are integrated into policy and programme adaptations over time would provide insight into the actual use of evaluation results in decision-making processes within DALRRD. Lastly, building on the current study, future research could assess the impact of M&E capacity-building initiatives on the performance of agricultural support programmes, focusing on how strengthening human and institutional capacities affects the quality and effectiveness of monitoring and evaluation activities.

These strategic recommendations require active engagement from key institutions to enhance the program's effectiveness. First, the Department of Agriculture, Land Reform and Rural Development (DALRRD), particularly the Directorate of Development Finance, should prioritize strengthening human resource capacity for Monitoring and Evaluation (M&E) through targeted training and professional development initiatives. This includes increasing the number of skilled M&E personnel and equipping them with the necessary tools and resources to improve data quality and consistency. Additionally, Retail Landing Entities (RLEs) or financial institutions must be integrated into participatory M&E mechanisms, ensuring that smallholder farmers are actively engaged in program design, implementation and review. This can be achieved by institutionalizing stakeholder dialogues and farmers feedback forums to amplify the voices of marginalized groups. Moreover, DALRRD and the DPME should lead efforts to promote a culture of M&E advocacy across government sectors, creating a national M&E strategy that builds public trust, enhances transparency and incorporates

diverse stakeholder perspectives. Lastly, to broaden the scope of M&E, these institutions should adopt a comprehensive approach that emphasizes generating actionable evidence to inform decision-making, ensuring that MAFISA and similar programs adapt dynamically to emerging challenges.

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Appendix 1: Request for permission to conduct research using DALRRD resources



Wits School of Governance
Tell: 011 717 3520

Dzivhuluwani Ernest Nndwambi
30 Harvest House, Hamilton Street
Pretoria
0001

The Office of the Deputy Director General: Corporate Support Services
Private Bag x833
Pretoria
0001

Dear Sir/Madam

I am a postgraduate student at the University of Witwatersrand, doing a Masters in degree in Public Management specialising in Governance and Management. To fulfil my academic requirement for the degree, I am expected to conduct a research and the choice of my research include the use of the departmental resources/information as my case (MAFISA) is based within the department. As MAFISA function within the department and funds are disbursed by the Lretail Lending Entity contracted to the department, I would like to ask permission to gain access to the information I would need to fulfil tne research topic.

The purpose of this research is to examine the monitoring and evaluation systems of the famer support programme in Tshwane. The proceedings of this research will include collecting data from the departmental officials, retail lending entity officials and the use of selected policy documents associated with MAFISA intervention. All the data that will be collected during the period of this research will solely be used for academic purposes.

Looking forward to your response.

Regards
Mr Nndwambi Dzivuluwani Ernest
Contact details: 0633561113
ErnestN@dalrrd.gov.za

Appendix 2: Consent Form



Consent Form

Title of project: The role of monitoring and evaluation in the farmers support programme in Tshwane.

The research aims to examine the role of monitoring and evaluation systems in promoting good governance in Micro Agricultural Financial Institutions of South Africa Gauteng Province, Tshwane Local Municipality.

Name of researcher: Mr. Nndwambi Dzivhuluwani Ernest

I, ……., agree to participate in this research project.

I agree to the following:

(Please circle the relevant options below)
an interview/focus group/answer a questionnaire

The research study was explained to me. I understand what this study is about.	YES	NO
I understand that I can volunteer to take part in the study	YES	NO
I agree that the interview may be audio recorded	YES	NO
I agree that direct quotations from my interview may be used by the researcher in their research report.	YES	NO
I agree that my participation will remain anonymous (my name or other identifying data will not be used by the researcher in their research report	YES	NO
I agree that other researchers may use the information I provide in my interview (depending on their own ethics clearance being obtained) but my name and any personal information will not be used or passed on	YES	NO

…… (signature of participant)
…… (name of participant)
…… (date)
…… (signature researcher/person seeking consent)
…… (name of researcher/person seeking consent)
…… (date)

Appendix 3: Participatory Information Sheet



Participant Information Sheet (PIS)

Dear Sir / Madam

My name is Dzivhuluwani Ernest Nndwambi. I am a Master in Management student at the University of the Witwatersrand, Johannesburg. My supervisor is Dr Steven Masvaure, I am conducting a research study about the role of monitoring and evaluation in the farmers support programme in Tshwane. The main aim is to examine the role of monitoring and evaluation systems in promoting good governance in Micro Agricultural Financial Institutions of South Africa (MAFISA) in Gauteng Province, Tshwane Local Municipality.

I am inviting you to take part in an interview/focus group discussion where you will be required to answer open-ended questions from the questionnaire guide. If you decide to take part, your participation in this research study will last about one hour of your time. The interview/focus group discussion will take place at your workplace during working hours or at a place agreed between the researcher and participants.

With your permission, I would like to record the interview/focus group discussion. This data will be stored in a personal, password-protected computer or stored in a locked filing cabinet. Only the researcher and the university will have access to the data. The interview will be confidential and anonymous. When I share the results of the research study, I will not include your name or anything else that could identify you.

If you decide to take part in the research study, it should be because you want to volunteer. You do not have to take part. You can stop being in the study at any time. You do not have to answer any questions if you do not want to. You will not get any direct benefits if you choose to join the research study. You will not lose any services, benefits or rights you would normally have if you decide not to join. Taking part in the research study will not cost you anything. You will not be paid for being in this research study.

The risks for this research study are no more than what happens in everyday life.

This research study will be written up as a research report. If you would like to receive a summary of this report, I will be happy to send it to you.

If you have any questions during or afterwards about this research study, feel free to contact me or my supervisor on the details listed below. If you have any concerns or complaints about the ethical procedures of this research study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za.

Yours sincerely,
Researcher: Mr Nndwambi Dzivhuluwani Ernest, Email address: 1845165@students.wits.ac.za Supervisor: Dr. Steven Masvaure; Email address: steven.masvaure@wits.ac.za

Appendix 4: Semi-Structured Interview guides

Appendix 4A: Semi-Structured Interview guide: DALRRD/NGO

CONFIDENTIAL

QUESTIONNAIRE SURVEY

PURPOSE

This survey aims to evaluate your responses to statements regarding the role of monitoring and evaluation (M&E) in the farmers support programme in Tshwane. The research seeks to examine the role of monitoring and evaluation systems in promoting good governance in Micro Agricultural Financial Institutions of South Africa Gauteng Province, Tshwane Local Municipality. There are no correct or incorrect answers; rather, I aim to understand your perspective as a Department of Agriculture official, financial intermediary official and the main beneficiary (farmer). Your answers will offer valuable insights into the perception of M&E and its role in promoting good governance.

BACKGROUND INFORMATION

Section A

1. What is your position in the Directorate/NGO?
2. Number of years in current position?
3. How long have you been involved in MAFISA?

Section B

1. What is your opinion of M&E and good governance?
2. What systems are currently in place for monitoring and evaluating the effectiveness of the MAFISA intervention?
3. How do you ensure transparency and accountability in the allocation and disbursement of MAFISA funds?
4. What is the role of the department in the monitoring and evaluation of MAFISA's?
5. What barriers do you see in M/E practices that you think hinder good governance in implementing MAFISA
6. How often do you conduct M&E in MAFISA and how are the results used to inform future interventions?

7. How do you mitigate risks such as mismanagement of funds within the MAFISA intervention?
8. What kind of capacity-building efforts are in place to strengthen M&E practices among officials and other stakeholders?

Appendix 4B: Semi-Structured Interview guide: Beneficiaries (farmers)

BENEFICIARY (FARMERS)

CONFIDENTIAL

QUESTIONNAIRE SURVEY

PURPOSE

This survey aims to evaluate your responses to statements regarding the role of monitoring and evaluation (M&E) in the farmers support programme in Tshwane. The research seeks to examine the role of monitoring and evaluation systems in promoting good governance in MAFISA in Gauteng Province, Tshwane Local Municipality. There are no correct or incorrect answers; rather, I aim to understand your perspective as the main beneficiary (farmer). Your answers will offer valuable insights into the perception of M&E and its role in promoting good governance.

BACKGROUND INFORMATION

Section A

1. What is your position in the enterprise?
2. Number of years in current position?
3. How long have you been involved in MAFISA?

Section B

1. How has MAFISA impacted your farming operations and access to financial resources?
2. What role do you play in the decision making and M&E of this programme?
3. How regularly are you being monitored by a Financial Institution or Department official
4. What challenges have you experienced when accessing funds through MAFISA?
5. What improvements would you suggest to enhance the effectiveness of MAFISA's M&E processes?
6. How do you think the MAFISA program could improve (transparency, accountability, fairness) for all farmers involved?

Appendix 4C: Semi-Structured Interview guide: RLE

CONFIDENTIAL

QUESTIONNAIRE SURVEY

PURPOSE

This survey aims to evaluate your responses to statements regarding the role of monitoring and evaluation (M&E) in the farmers support programme in Tshwane. The research seeks to examine the role of monitoring and evaluation systems in promoting good governance in Micro Agricultural Financial Institutions of South Africa Gauteng Province, Tshwane Local Municipality. There are no correct or incorrect answers; rather, I aim to understand your perspective as a financial intermediary official. Your answers will offer valuable insights into the perception of M&E and its role in promoting good governance.

BACKGROUND INFORMATION

Section A

1. What is your position in the Directorate?
2. Number of years in current position?
3. How long have you been involved in MAFISA?

Section B

1. What is your opinion of M&E and good governance?
2. What specific M&E frameworks or systems are used to assess the effectiveness of MAFISA interventions?
3. How do you ensure transparency and accountability in the financial disbursements to smallholder farmers under MAFISA?
4. What role do you play in the M&E process and how are your inputs used for decision making
5. How is the performance data collected and reported to relevant stakeholders, and what challenges do you face in ensuring its accuracy and timeliness?
6. What barriers do you see in M&E practices that you think hinder good governance in implementing MAFISA?
7. How do you address inconsistencies in data collection within the MAFISA intervention?

8. What mechanisms are in place to monitor/evaluate the impact of MAFISA on smallholder farmers' economic development?
9. What governance practices are implemented to ensure compliance with national policies and regulations within the MAFISA framework?

Appendix 5: DALRRD permission letter to conduct research



agriculture, land reform & rural development

Department:
Agriculture, Land Reform and Rural Development
REPUBLIC OF SOUTH AFRICA





OFFICE OF THE DEPUTY DIRECTOR-GENERAL: CORPORATE SUPPORT SERVICES
Private Bag X833, PRETORIA, 0001; 600 Lilian Ngoyi Street, Berea Park, PRETORIA, 0001,
Tel: 012 - 312 8847; E-mail: CSS.Admin@dalrrd.gov.za; Website: www.dalrrd.gov.za

Reference: 2/14/1/P

Mr DE Nndwambi
30 Harvest House, Hamilton Street
ARCADIA
0001

Dear Mr Nndwambi

APPROVAL TO CONDUCT ACADEMIC RESEARCH IN THE DEPARTMENT OF AGRICULTURE, LAND REFORM AND RURAL DEVELOPMENT ON THE TOPIC: THE ROLE OF MONITORING AND EVALUATION IN THE FARMERS SUPPORT PROGRAMME IN TSHWANE

Thank you for your application providing details of the research in relation to your dissertation for Master of Management at University of Witwatersrand.

The department has no objection to your request to conduct research; however, the following must be adhered to:

- The final copy of your research report must be submitted to the department for record and reference purposes.
- Files and records may not be removed from the department's archives.
- Photocopies of official records may not be made for public purposes.
- Names of individuals from official records may not be published.
- Access to the records must be arranged in collaboration with the Head of Office, or in the case of National Office, with the Directorate: Knowledge, Innovation and Records Management.
- The department reserves the right to restrict access to files of a sensitive nature.
- Access to classified information will not be granted if you have not been security cleared.

The department will not be responsible for your travelling and accommodation expenses during this time of conducting the research.



CLASSIFICATION: CONFIDENTIAL

APPROVAL TO CONDUCT ACADEMIC RESEARCH IN THE DEPARTMENT OF AGRICULTURE, LAND REFORM AND RURAL DEVELOPMENT ON THE TOPIC: THE ROLE OF MONITORING AND EVALUATION IN THE FARMERS SUPPORT PROGRAMME IN TSHWANE

You will need to sign the attached indemnity letter before conducting research in the department.

Your co-operation to meticulously adhere to the afore-mentioned will be highly appreciated.

Kindly contact Mr Joseph Mabitsela on 012 312-9597 or e-mail JosephMab@dalrrd.gov.za, should you require more information or have any enquiries.

Kind regards

MS K KGANG
ACTING DEPUTY DIRECTOR-GENERAL: CORPORATE SUPPORT SERVICES
DEPARTMENT OF AGRICULTURE, LAND REFORM AND RURAL DEVELOPMENT
DATE: 2024/12/17