



## **Department of Performance Monitoring and Evaluation**

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# **Report on the Assessment of Government Evaluations**

## **National Credit Regulator- Evaluation 2010**

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**Date Evaluation was completed:** 29th April 2010

**Name of assessor:** Stephen Rule

**Evaluation Number:** 124

**Date Assessment Completed:** 6th February 2013

## Evaluation Assessment Details

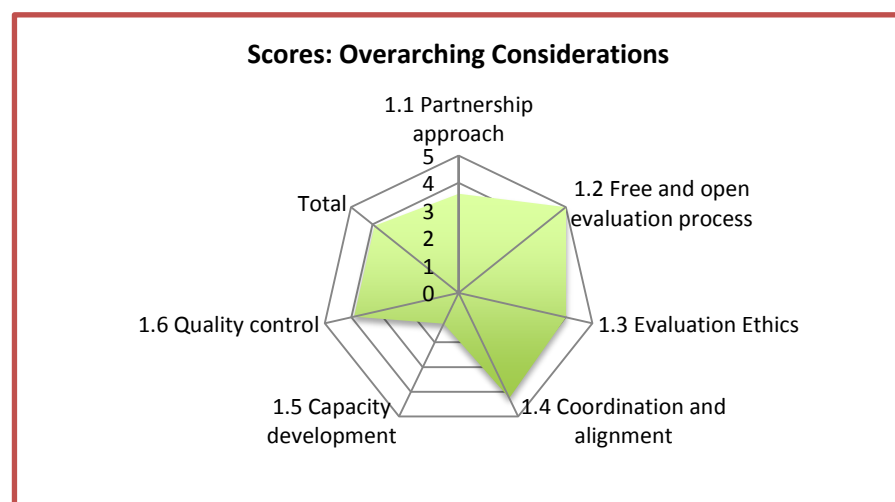
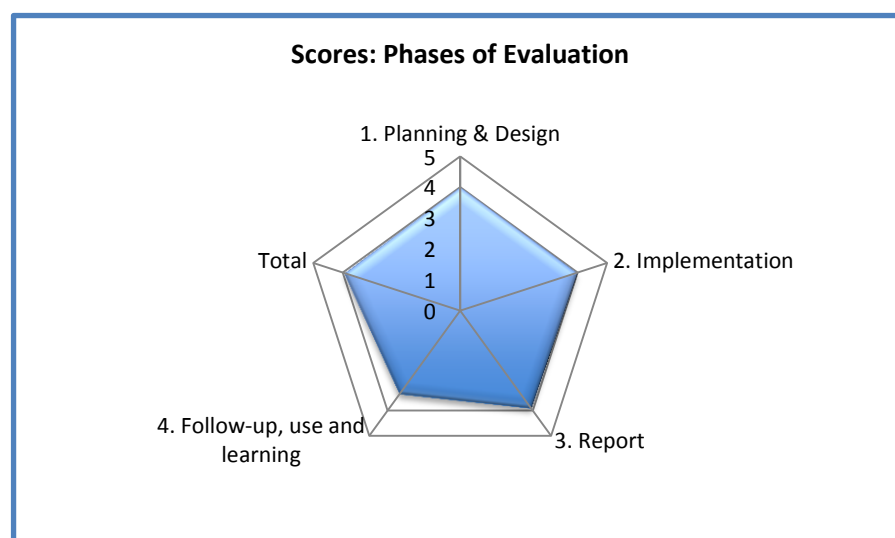
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Title of evaluation report	National Credit Regulator- Evaluation 2010
Completion Date of Evaluation	29th April 2010
Name of Assessor	Stephen Rule
Evaluation Number	124
Completion Date of Assessment	6th February 2013
Initiated by	National Credit Regulator
Evaluation undertaken by	Rudo Research
Evaluation area / sector	Economic planning and development
	Additional
National Outcome	Outcome 5
	Additional
Type of Evaluation	Impact
	Additional
What is being evaluated	Institution
	Additional
Geographic Scope	National
Period of Evaluation	5 months
Known Cost of Evaluation	Unknown

### Quality Assessment Scores

Phase of Evaluation	Score
Planning & Design	4.00
Implementation	3.96
Report	3.89
Follow-up, use and learning	3.32
<b>Total</b>	<b>3.86</b>

Overarching Consideration	Score
Partnership approach	3.61
Free and open evaluation process	5.00
Evaluation Ethics	4.00
Coordination and alignment	4.25
Capacity Development	1.25
Quality control	3.91



## 1. Planning & Design

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### 1.1. Clarity of Purpose and Scope in TOR

**STANDARD:** *The evaluation was guided by a TOR with at least the following sections explicit: purpose, scope and objectives; expectations regarding design and methodology; resources and time allocated; reporting requirements; expectations regarding evaluation process and products.*

#### Comment and Analysis

The purpose was to evaluate the effectiveness of the awareness campaigns by the NCR, and the effectiveness of the NCR in its implementation of the National Credit Act (no. 34 of 2005). The scope, objectives, expectations, methodology, and deliverables were all based on the precedent of two previous evaluations and are therefore clear and explicit.

**Rating** 5

**STANDARD:** *The purpose of the evaluation was clear and explicit in the TOR*

#### Comment and Analysis

The purpose was explicit in the TOR.

**Rating** 5

**STANDARD:** *The evaluation questions were clearly stated in the TOR and appropriate to addressing the evaluation purpose*

#### Comment and Analysis

Not applicable.

**Rating** N/A

***STANDARD: The approach and type of evaluation was suited to the purpose and scope of the evaluation TOR*****Comment and Analysis**

Not applicable.

**Rating** N/A

***STANDARD: Intended users and their information needs were identified in the TOR*****Comment and Analysis**

Not applicable.

**Rating** N/A

***STANDARD: Key stakeholders were involved in the scoping of the TOR and determining the purpose of the evaluation*****Comment and Analysis**

Not applicable.

**Rating** N/A

**1.2. Evaluation was adequately resourced**

***STANDARD: The evaluation was adequately resourced in terms of time allocated***

***Comment and Analysis***

Not applicable.

***Rating*** N/A

***STANDARD: The evaluation was adequately resourced in terms of original budget***

***Comment and Analysis***

Not applicable.

***Rating*** N/A

***STANDARD: The evaluation was adequately resourced in terms of staffing and skills sets***

***Comment and Analysis***

Not applicable.

***Rating*** N/A

**STANDARD:** *Where appropriate, the evaluation planned to incorporate an element of capacity building of partners/staff responsible for the evaluand*

**Comment and Analysis**

Not applicable.

**Rating** N/A

**1.3. Alignment to Policy Context and Background Literature**

**STANDARD:** *There was evidence that a review of the relevant policy and programme environments had been conducted and used in the planning of the evaluation by the evaluators*

**Comment and Analysis**

Previous reports, both internal and external, appeared to have provided adequate background to this evaluation.

**Rating** 4

**STANDARD:** *There was evidence of a review of appropriate literature having been conducted and used in the planning of the evaluation by the evaluators*

**Comment and Analysis**

Several sources of information were consulted for the first tracking study in 2008, indicative of a thorough review of the literature and its utilisation in the research in that and subsequent series in the tracking of sentiment about the NCR.

**Rating** 4

**1.4. The evaluation methods planned were appropriate to the project**

**STANDARD: There was explicit reference to the intervention logic or the theory of change of the evaluand in the planning of the evaluation**

**Comment and Analysis**

Not applicable.

**Rating** N/A

**STANDARD: Key stakeholders were consulted on the design and methodology of the evaluation**

**Comment and Analysis**

Not applicable.

**Rating** N/A

**STANDARD: The planned methodology was appropriate to the questions being asked**

**Comment and Analysis**

Qualitative and quantitative methodologies were utilised: focus group discussions, in-depth interviews and written submissions.

**Rating** 4



***STANDARD: Planned sampling was appropriate and adequate given the focus and purpose of evaluation******Comment and Analysis***

Coverage of the sample was 30 stakeholders and 9 consumer focus groups of differing income levels. These were totally adequate for the nature of this evaluation.

**Rating** 5

***STANDARD: There was a planned process for using the findings of the evaluation prior to undertaking the evaluation******Comment and Analysis***

A planned process for utilisation of the findings could not be discerned.

**Rating** 1

**1.5. Inception phase*****STANDARD: The inception phase was used to develop a common agreement on how the evaluation would be implemented******Comment and Analysis***

Not applicable.

**Rating** N/A

## 2. Implementation

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### 2.1. Ethical Review and Considerations

**STANDARD:** *Where data was gathered in contexts where ethical sensitivity is high, appropriate clearance was obtained through an ethics review board; e.g. in evaluation involving minors, institutions where access usually requires ethical or bureaucratic clearance, and situations where assurances of confidentiality was offered to participants*

**Comment and Analysis**

No overt mention of ethical clearance is made in the report, however, the nature of the respondents was such that ethical issues in questioning them would not have been major. The service provider indicated that the confidentiality of all respondents was protected by means of group-based reporting rather than identifiable individual response analyses.

**Rating** 3

### 2.2. Evaluator independence

**STANDARD:** *Where external, evaluation team was able to work freely without significant interference*

**Comment and Analysis**

Not applicable.

**Rating** N/A

**STANDARD: The evaluation team was impartial and there was no evidence of conflict of interest**

**Comment and Analysis**

No conflict of interest is discernible.

**Rating** 4

### 2.3. Key stakeholder involvement

**STANDARD: Key stakeholders were consulted through a formalised mechanism or institutional arrangement during the evaluation**

**Comment and Analysis**

The stakeholder interviews included a wide range of relevant sectors.

**Rating** 5

**STANDARD: Where appropriate, an element of capacity building of partners responsible for the evaluand was incorporated into the evaluation**

**Comment and Analysis**

Evidence of capacity building was absent.

**Rating** 1

## 2.4. Methodology

**STANDARD: The methods employed in the process of the evaluation were consistent with those planned**

**Comment and Analysis**

Not applicable.

**Rating** N/A

**STANDARD: Data collection was not compromised by fieldwork-level problems or unplanned diversions from original intentions**

**Comment and Analysis**

No evidence of fieldwork challenges emerged, apart from the usual tardiness or resistance from a minority of potential respondents.

**Rating** 5

**STANDARD: Forms of data gathering were appropriate given the scope of evaluation**

**Comment and Analysis**

The focus groups and stakeholder interviews were appropriate to this study.

**Rating** 5

***STANDARD: The data analysis approach and methods were appropriate and sufficient given the purposes of the evaluation***

***Comment and Analysis***

The analysis and overview in logframe format were appropriate and sufficient.

***Rating*** 4

***STANDARD: Key stakeholders were significantly engaged as part of the methodology***

***Comment and Analysis***

The stakeholder interviews involved key sectors and institutions and all were provided with an opportunity to express their perspectives.

***Rating*** 5

***STANDARD: The methodology included engaging beneficiaries appropriately as a key source of data and information***

***Comment and Analysis***

The focus groups tapped into the experience and opinions of the general public in terms of their exposure to and potential benefit from the provisions of the National Credit Act.

***Rating*** 4

## 2.5. Project management

**STANDARD: The evaluation was conducted without shifts to scheduled project milestones and timeframes**

### Comment and Analysis

Not applicable.

**Rating** N/A

## 3. Report

**3.1. Report was well-structured and presentation was clear and complete in each of these areas**

**STANDARD: Executive summary captured key components of the report appropriately**

### Comment and Analysis

The executive summary was explicit and comprehensive but also clear and concise.

**Rating** 5

**STANDARD: The context of the development intervention was explicit and presented as relevant to the evaluation**

### Comment and Analysis

The developing nature of the country and the diversity of levels of financial sophistication was taken into account in the evaluation.

**Rating** 3

**STANDARD: There was a clear rationale for the evaluation questions****Comment and Analysis**

The evaluation questions were highly pertinent and the rationale was clear.

**Rating** 4

**STANDARD: The scope or focus of the evaluation was apparent in the report****Comment and Analysis**

Not applicable.

**Rating** N/A

**STANDARD: A detailed methodology was outlined in the relevant section of a report (full report or 1/3/25) to the point that a reader could understand the data collection, analysis and interpretation****Comment and Analysis**

The evaluation methodology could not have been more clearly expressed.

**Rating** 5

**STANDARD: Key findings were presented in a clear way; they were made distinct from uncertain or speculative findings; and unused data was not presented in the body of the report****Comment and Analysis**

The findings were clearly presented.

**Rating** 4

**STANDARD: Conclusions and recommendations were clear and succinctly articulated**

**Comment and Analysis**

The logframe presentation of overview enables reader to process the findings and recommendations almost at a glance.

**Rating** 4

**STANDARD: Acknowledgement of limitations of all aspects of the methodology and findings were clearly and succinctly articulated**

**Comment and Analysis**

Limitations were not explicitly stated, although the restricted sample size and geographical specificity imply that the study had limitations.

**Rating** 2



### 3.2. Writing and presentation

**STANDARD:** *Quality of writing and presentation was adequate for publication including: adequate layout and consistent formatting; complete sentences and no widespread grammatical or typographical errors; consistency of style and writing conventions (e.g. tense, perspective (first person, third person); levels of formality; references complete and consistent with cited references in reference list and vice versa; etc)*

#### Comment and Analysis

The quality of writing was good and suitable for publication with minor edits.

Rating 4

**STANDARD:** *Appropriate conventions were used in presentation of data (e.g. use of appropriate statistical language; reporting of p-values where appropriate; not reporting statistically insignificant findings as significant; clarifying disaggregation categories in constructing percentages; not using quantitative language in reporting qualitative data, etc.)*

#### Comment and Analysis

The evaluation was primarily qualitative, thereby obviating the need for any statistical vocabulary.

Rating 4

### 3.3. Presentation of findings

**STANDARD:** *The use of figures and tables was such that it supported communication and comprehension of results; and data reported in figures and tables was readily discernible and useful to a reader familiar with data presentation conventions*

**Comment and Analysis**

There was minimal use of tables and there were no figures in the report. The tables that were used, contribute to the clarity of the report, however.

**Rating** 2

**STANDARD: Data analysis appeared to have been well executed**

**Comment and Analysis**

The data analysis was well done.

**Rating** 4

**STANDARD: Findings were supported by available evidence**

**Comment and Analysis**

The evidence supported the findings.

**Rating** 4

***STANDARD: The evidence gathered was sufficiently and appropriately analysed to support the argument***

**Comment and Analysis**

There was logic to the data collected, and how it was analysed to reach certain findings.

**Rating** 4

***STANDARD: There was appropriate recognition of the possibility of alternative interpretations***

**Comment and Analysis**

Recognition of alternative interpretations was not evident.

**Rating** 1

***STANDARD: The report appeared free of significant methodological and analytic flaws***

**Comment and Analysis**

No methodological or analytical flaws emerged.

**Rating** 4

### 3.4. Conclusions

***STANDARD: Conclusions were derived from evidence***

**Comment and Analysis**

Conclusions emerged rationally from the evidence.

**Rating** 4

***STANDARD: Conclusions took into account relevant empirical and/or analytic work from related research studies and evaluations***

**Comment and Analysis**

Previous analytical work was factored into the research.

**Rating** 4

***STANDARD: Conclusions addressed the original evaluation purpose and questions***

**Comment and Analysis**

The conclusions flowed from the purpose of the evaluation.

**Rating** 4

***STANDARD: Conclusions were drawn with explicit reference to the intervention logic or theory of change*****Comment and Analysis**

Not applicable.

**Rating** **N/A**

**3.5. Recommendations*****STANDARD: Recommendations were made in consultation with appropriate sectoral partners or experts*****Comment and Analysis**

The recommendations were based on stakeholder inputs as interpreted by Rudo.

**Rating** **5**

***STANDARD: Recommendations were shaped following input or review by relevant government officials and other relevant stakeholders*****Comment and Analysis**

The draft report was presented at a workshop with the NCR, where the CEO and senior managers were present. They provided Rudo with inputs and comments which were utilised to produce a final report.

**Rating** **5**

**STANDARD: Recommendations were relevant to the policy context****Comment and Analysis**

Recommendations suited the current policy environment.

**Rating** 4

**STANDARD: Recommendations were targetted to a specific audience sufficiently - were specific, feasible, affordable and acceptable****Comment and Analysis**

The needs of the various audiences: creditors, consumers, NGOs and industry, were all addressed in the recommendations.

**Rating** 5

**3.6. Relevant limitations of the evaluation have been noted****STANDARD: Relevant limitations of the evaluation were noted****Comment and Analysis**

Limitations were not explicitly outlined.

**Rating** 2

### 3.7 Protection of participants and risk considerations

**STANDARD:** *The full report documented procedures intended to ensure confidentiality and to secure informed consent where this was needed (in some cases this is not needed - e.g. evaluation synthesis - in which case N/A should be recorded)*

#### Comment and Analysis

Confidentiality and informed consent were not mentioned in the report, however Rudo, the service provider indicated that the confidentiality of respondents was always protected, and that their responses were analysed by sample group, not individually. Thus, the names of individuals and companies were not mentioned in the report.

**Rating** 3

**STANDARD:** *There were no risks to participants in disseminating the original report on a public website*

#### Comment and Analysis

Owing to the undertaking of confidentiality, there were no risks to participants.

**Rating** 5

**STANDARD:** *There were no unfair risks to institutions in disseminating the original report on a public website*

#### Comment and Analysis

No unfair risks to institutions were evident.

**Rating** 5

## 4. Follow-up, use and learning

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### 4.1. Presentation to stakeholders

**STANDARD:** *Results were presented to all relevant stakeholders*

#### Comment and Analysis

Results were presented to the NCR, but it was not known if others also were given presentations.

**Rating** 3

### 4.2. Resource utilisation

**STANDARD:** *The evaluation was completed within the planned timeframes*

#### Comment and Analysis

Rudo indicated that the timeframes were shifted by two weeks with permission from NCR.

**Rating** 4

**STANDARD:** *The evaluation was completed within the agreed budget*

#### Comment and Analysis

Not applicable.

**Rating** N/A



#### 4.3. Transparency

**STANDARD:** *The report was publicly available (website or otherwise published document), except where there were legitimate security concerns*

##### Comment and Analysis

The report was available at the touch of a few computer keys at [http://www.ncr.org.za/publications/Research\\_Report/Executive%20Summary.pdf](http://www.ncr.org.za/publications/Research_Report/Executive%20Summary.pdf)

**Rating** 5

#### 4.4. Lessons learnt

**STANDARD:** *After completion of the evaluation, a reflective process was undertaken by staff responsible for the evaluation to reflect on what could be done to strengthen future evaluations*

##### Comment and Analysis

It was not known whether a reflective process had followed the evaluation.

**Rating** 3

#### 4.5. Symbolic and conceptual value

**STANDARD:** *The evaluation study was seen by interviewed stakeholders as having added significant symbolic value to the policy or programme (eg raised its profile)*

##### Comment and Analysis

Interviewees saw the study as having been of value to the development of policy.

**Rating** 4

**STANDARD: The evaluation study was of conceptual value in understanding what has happened and possibly in shaping policy and practice**

**Comment and Analysis**

The findings were of value in enhancing the credit environment in SA.

**Rating** 3

**4.6. Utilisation of findings and recommendations**

**STANDARD: There was clear evidence of instrumental use - that the recommendations of the evaluation were implemented to a significant extent**

**Comment and Analysis**

Rudo (the service provider) indicated that most of the recommendations on debt counselling had been implemented and that recommendations on the NCA's amendments and on communication with borrowers and credit providers were taken into consideration.

**Rating** 4

**STANDARD: There was clear evidence that the evaluation has had a positive influence on the evaluand, its stakeholders and beneficiaries over the medium to long term**

**Comment and Analysis**

The service provider indicated that the report had been positively received. Direct evidence of positive influence on the sector could not be established.

**Rating** 2

## **References**

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Final Report: Impact Assessment 2010, Prepared for NCR, 2010.

## **List of Interviewees**

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Lebo Selibi (NCR), 0115542722, initial telephonic interview but no further feedback in spite of attempts to secure this, 15/1/2013 & 5/2/2013.

Thabo@rudocon.co.za; matlodi@rudocon.co.za (0126633251), telephonic interview and electronic feedback, 15/1/2013.