



Department of Performance Monitoring and Evaluation

Report on the Assessment of Government Evaluations

Evaluation Title:	Harnessing Emotional Connections to Improve Financial Decisions: Evaluating the Impact of Financial Education in Mainstream Media
Evaluation Number:	404
Evaluation Completion Date:	01 April 2013
Period of Evaluation:	Dec 2011 to Dec 2012
Submitted:	12 December 2013 by Tim Mosdell
Approved:	12 December 2013 by Mike Leslie

Evaluation Details

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Period of Evaluation:	Dec 2011 to Dec 2012
Known Cost:	R 3,000,000.00
Known Cost Type:	Estimate
Initiated By:	World Bank
Initiated By Internal:	No
Undertaken By:	World Bank
Undertaken By Internal:	No

Assessors

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Assessment Documents

Document Name:	Document Type:	Added By:	Added On:
Scandal edutainment impact evaluation.pdf	Evaluation report	Mike Leslie	23 October 2013
Lessons learnt brief.pdf	Any other relevant documentation pertaining to the evaluation process	Mike Leslie	23 October 2013
Concept Note SA edutainment evaluation 2011-04-05 for PCN review.pdf	Terms of Reference (ToR) for the evaluation	Tim Mosdell	09 December 2013
Baseline Listing Survey.docx	Assessment tools	Tim Mosdell	09 December 2013
Final Face to Face Survey.docx	Assessment tools	Tim Mosdell	09 December 2013
Focus Group Discussion Guide.docx	Assessment tools	Tim Mosdell	09 December 2013
Intermediate Recall Survey.docx	Assessment tools	Tim Mosdell	09 December 2013
Script Development Report.doc	Assessment tools	Tim Mosdell	09 December 2013
Soap Storyline Synopsis.docx	Assessment tools	Tim Mosdell	09 December 2013
Assessment Report at Moderation.pdf	Assessment Report at Moderation	Mike Leslie	10 December 2013

Quality Assessment Summary

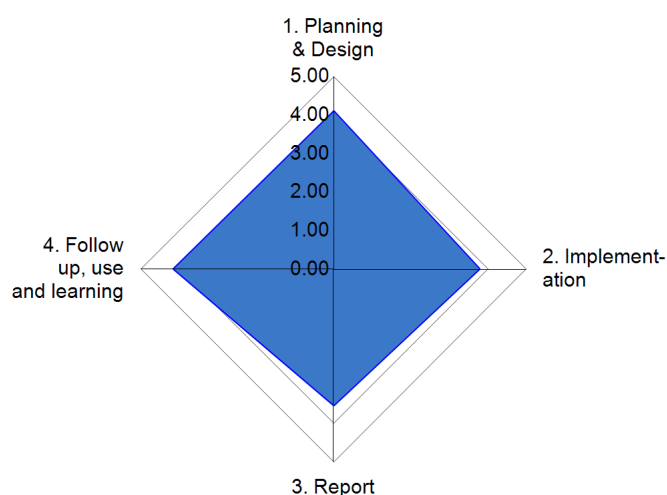
This is a good quality evaluation scoring 3.83 using the assessment tool. The planning and design of the project was particularly robust, drawing powerfully from existing work done in the field. The evaluation follows a clear logic and illustrates the effectiveness of good quality edutainment in achieving positive outcomes in terms of increased financial literacy and behaviour. The methodology, while complex, was well executed and the resulting findings compelling. The report stops short of strong recommendations, instead focusing on creating discussion points. Although this can be construed as a weakness, the discussion points are comprehensive and informative. This has resulted in a relatively low score (2.0) in the assessment tool for 'suitability of recommendations' and impacts on the score as a whole. In terms of demonstrated use, the evaluation has proved to be valuable to the National Debt Mediation Association and has won international acclaim for innovation and good practice. This is an important study which is positioned to inform future work in this area. Indeed, not only is this evaluation firmly rooted in a strong theoretical base, it has significantly contributed to the body of knowledge in the field. It is a study that has both local and international applicability and significance.

Quality Assessment Scores

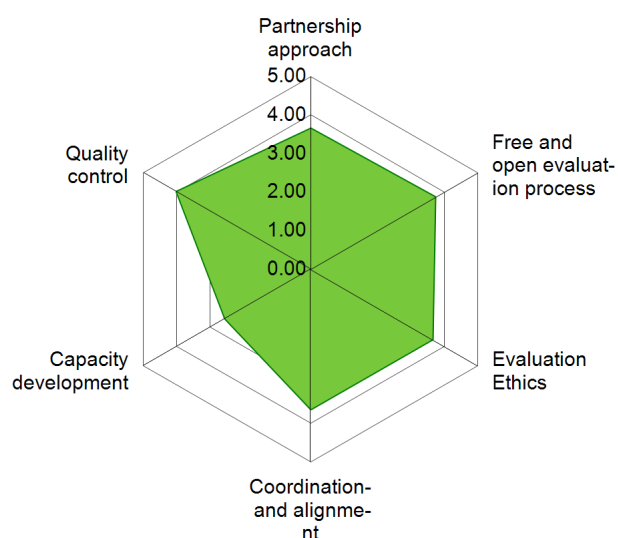
Phase of Evaluation	Score
1. Planning & Design	4.11
2. Implementation	3.81
3. Report	3.54
4. Follow-up, use and learning	4.16
Total	3.83

Overarching Consideration	Score
Partnership approach	3.66
Free and open evaluation process	3.75
Evaluation Ethics	3.67
Coordination and alignment	3.65
Capacity development	2.57
Quality control	4.02
Total	3.83

Scores: Phases of Evaluation



Scores: Overarching Considerations



Phase of Evaluation	Area of Evaluation	Score
1. Planning & Design	1.1. Quality of the TOR	4.21
1. Planning & Design	1.2. Adequacy of resourcing	3.82
1. Planning & Design	1.3. Alignment to policy context and background literature	4.60
1. Planning & Design	1.4. Appropriateness of the evaluation design and methodology	4.06
1. Planning & Design	1.5. Project management (Planning phase)	4.00
2. Implementation	2.1. Evaluation ethics and independence	4.00
2. Implementation	2.2. Participation and M&E skills development	3.10
2. Implementation	2.3. Methodological integrity	4.00
2. Implementation	2.4. Project management (Implementation phase)	4.00
3. Report	3.1. Completeness of reporting structure	4.00
3. Report	3.2. Accessibility of content	3.73
3. Report	3.3. Robustness of findings	3.73
3. Report	3.4. Strength of conclusions	3.79
3. Report	3.5. Suitability of recommendations	2.00
3. Report	3.6. Consideration of reporting risks and ethical implications	3.54
3. Report	3.7. Project management (Reporting phase)	3.00
4. Follow-up, use and learning	4.1. Resource utilisation	4.00
4. Follow-up, use and learning	4.2. Evaluation use	4.21
Total	Total	3.83

1. Planning & Design

1.1. Quality of the TOR

Standard:	1.1.1. The evaluation was guided by a well-structured and complete TOR or a well-structured and complete internal evaluation proposal
Comment and Analysis:	The evaluation was guided by a detailed, well-structured concept note. The concept note goes beyond a simple terms of reference and represents a significant piece of research in its own right.
Rating:	5
Standard:	1.1.2. The purpose of the evaluation stated in the TOR (or an internal evaluation proposal) was clear and explicit
Comment and Analysis:	The purpose of the evaluation is stated in the concept note and is to pilot entertainment education as a delivery tool for improving financial capabilities in SA and facilitate learning about the usefulness of this instrument as a means to increase financial capability within a robust impact evaluation framework.
Rating:	4
Standard:	1.1.3. The evaluation questions in the TOR (or an internal evaluation proposal) were clearly stated and appropriate for addressing the evaluation purpose
Comment and Analysis:	Although the purpose of the evaluation is clearly set out in the concept note, the evaluation questions are not explicitly set out in this document. The project involves the development of financial capability story lines to be used in a popular soap opera - and although the objectives, activities and related indicators of the story line were set out in the concept note - the intention at the planning stage was that the story line content would be developed later by the production company of the soap opera and the National Debt Mediation Association (NDMA).
Rating:	3
Standard:	1.1.4. The approach and type of evaluation was suited to the purpose and scope of the evaluation TOR (or an internal evaluation proposal)
Comment and Analysis:	The approach and type of evaluation was suited to the purpose and scope of the evaluation concept note. The approach can be considered to be highly innovative given the complexities of understanding the impacts of edutainment. The impact evaluation approach outlined in the concept note involved a random encouragement design methodology which was highly appropriate to the purpose and scope of the evaluation.
Rating:	5
Standard:	1.1.5. The TOR (or an internal evaluation proposal) identified the intended users of the evaluation and their information needs
Comment and Analysis:	The concept note identified the intended users of the evaluation and their needs. The primary user was identified as the National Debt Mediation Association (NDMA) with other users including the Financial Services Board (FSB), The National Credit Regulator (NCR) and National Treasury.
Rating:	4

Standard:	1.1.6. Key stakeholders were involved in the scoping of the TOR and choosing the purpose of the evaluation
Comment and Analysis:	While the concept note was prepared by the World Bank, it was reviewed by members of the project Advisory Group including the NDMA.
Rating:	4

1.2. Adequacy of resourcing

Standard:	1.2.1. The evaluation was adequately resourced in terms of time allocated
Comment and Analysis:	The evaluation was adequately resourced from a time allocation perspective.
Rating:	4

Standard:	1.2.2. The evaluation was adequately resourced in terms of original budget
Comment and Analysis:	The evaluation was adequately resourced in terms of budget.
Rating:	4

Standard:	1.2.3. The evaluation was adequately resourced in terms of staffing and skills sets
Comment and Analysis:	The evaluation was adequately resourced in terms of staffing and skills.
Rating:	4

Standard:	1.2.4. Where appropriate, the evaluation planned to incorporate an element of capacity building of partners/staff responsible for the evaluand
Comment and Analysis:	While there was no explicit plan to incorporate capacity building elements into the evaluation, it was understood that partners could benefit from the process.
Rating:	2

1.3. Alignment to policy context and background literature

Standard:	1.3.1. There was evidence that a review of the relevant policy and programme environments had been conducted and used in planning the research
Comment and Analysis:	The concept note refers to relevant policy and programme environments and refers to a range of different financial capacity programmes.
Rating:	4

Standard:	1.3.2. There was evidence of a review of appropriate literature having been conducted and used in planning the research
Comment and Analysis:	The concept note refers to a body of literature and uses this to set a theoretical context for the evaluation. The literature referred to in the concept note clearly outlines existing empirical evidence on different financial capability programmes. This goes beyond what is normally found in a terms of reference and should be considered as excellent practice.
Rating:	5

1.4. Appropriateness of the evaluation design and methodology

Standard:	1.4.1. 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:	The concept note implicitly refers to a theory of change aimed at increasing financial capabilities by focusing on different financial education methods citing evidence that financial literacy programs can affect targeted behaviours - in this instance improved financial capability around household debt management.
Rating:	3

Standard:	1.4.2. Key stakeholders were consulted on the design and methodology of the evaluation
Comment and Analysis:	The NDMA was widely consulted on the design and methodology of the evaluation - and was active in authoring the script for the study.
Rating:	4

Standard:	1.4.3. The planned methodology was appropriate to the questions being asked
Comment and Analysis:	The planned methodology was appropriate to the objectives of the evaluation, and involved a literature review, a sample survey, and focus group discussions. The emphasis was on both a research and a control group accessing media content and reflecting on their memory of that content. This is highly consistent with the objective of understanding the role of edutainment in facilitating behaviour change.
Rating:	5

Standard:	1.4.4. Sampling was appropriate and adequate given focus and purpose of evaluation
Comment and Analysis:	The sampling planned for the study was complex and involved identifying a study population, incentivising the population, establishing a control population, incentivising the control, and ensuring that no contamination occurred between groups, and that confounding effects (for example - due to the incentives) were netted out.
Rating:	4

Standard:	1.4.5. There was a planned process for using the findings of the evaluation
Comment and Analysis:	There was a planned process for using the findings of the evaluation by strengthening the NDMA's understanding of the role of edutainment as a social marketing instrument to increase financial capability and to affect behaviour change in the approaches to debt resolution by over-indebted households.
Rating:	4

1.5. Project management (Planning phase)

Standard:	1.5.1. The inception phase was used to develop a common agreement on how the evaluation would be implemented
Comment and Analysis:	The inception phase was used to develop an agreement on the implementation of the evaluation. Indeed, a detailed flowchart of the evaluation setup was developed as part of this phase.
Rating:	4

2. Implementation

2.1. Evaluation ethics and independence

Standard:	2.1.1. Where data was gathered in contexts where ethical sensitivity is high, appropriate clearance was achieved 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 were offered to participants
Comment and Analysis:	The World Bank has standard procedures in terms of ethics and appropriate clearance. These were adhered to in the project. Assurances of confidentiality were offered to participants.
Rating:	4

Standard:	2.1.2. Where external, the evaluation team was able to work freely without significant interference
Comment and Analysis:	The evaluation team reported no significant interference.
Rating:	4

Standard:	2.1.3. The evaluation team was impartial and there was no evidence of conflict of interest
Comment and Analysis:	There was no evidence of any conflict of interest on the part of the evaluation team, which also appears to have been impartial.
Rating:	4

2.2. Participation and M&E skills development

Standard:	2.2.1. Key stakeholders were consulted through a formalised mechanism or institutional arrangement
Comment and Analysis:	Key stakeholders including the National Credit Regulator, the Ombudsman, the National Debt Mediation Association and the Financial Services Board were consulted through a formalised Advisory Group to the project.
Rating:	4

Standard:	2.2.2. Where appropriate, an element of capacity building of partners responsible for the evaluand was incorporated into the evaluation process
Comment and Analysis:	While no capacity building or structured skills transfer was intended, it is understood that the NDMA benefitted from a skills perspective through immersed learning about impact evaluation methodology.
Rating:	3

Standard:	2.2.3. Where appropriate, the evaluation team incorporated an element of skills development amongst the evaluators (e.g. students, interns, recent graduates, etc)
Comment and Analysis:	Skills development was not formally incorporated amongst the evaluators, although the process of evaluating may have contributed to some skills transfer, particularly given the innovative methodology deployed.
Rating:	2
Standard:	2.2.4. Peer review of the agreed evaluation design and methodology occurred prior to undertaking data collection
Comment and Analysis:	Peer review of the evaluation design and methodology occurred prior to data collection by colleagues in the World Bank.
Rating:	3

2.3. Methodological integrity

Standard:	2.3.1. The methods employed in the process of the evaluation were consistent with those planned
Comment and Analysis:	The methodology deployed was consistent with that set out in the concept note.
Rating:	4
Standard:	2.3.2. A pilot of data collection instrumentation occurred prior to undertaking data collection
Comment and Analysis:	The survey instrument was piloted prior to data collection. In addition to this, the story line was also piloted in focus groups.
Rating:	4
Standard:	2.3.3. Data collection was not compromised by fieldwork-level problems or unplanned diversions from original intentions
Comment and Analysis:	There were no significant fieldwork problems or unplanned diversions.
Rating:	4
Standard:	2.3.4. Forms of data gathering were appropriate given the scope of evaluation
Comment and Analysis:	The forms of data gathering were appropriate given the scope of the evaluation. Data collection included an extensive literature review, a sample survey involving both a study and control group (the sample size was approximately 1030 including both the study and control groups), as well as three in-depth focus groups discussions. Given that the scope of the evaluation was limited to low-income citizens with or without consumer debt, these forms of data gathering were appropriate.
Rating:	4

Standard:	2.3.5. The data analysis approach and methods were appropriate and sufficient given the purposes of the evaluation
Comment and Analysis:	The data analysis was comprehensive and sufficient given the purpose of the evaluation. The analysis is set out in a range of tables appended to the primary report.
Rating:	4

Standard:	2.3.6. Key stakeholders were significantly engaged as part of the methodology
Comment and Analysis:	Key stakeholders including the National Credit Regulator, the Ombudsman, the National Debt Mediation Association and the Financial Services Board were engaged as part of the methodology of the evaluation. In particular, they played a significant role in script design - with the NDMA playing a key role in this regard.
Rating:	4

Standard:	2.3.7. The methodology included engaging beneficiaries appropriately as a key source of data and information
Comment and Analysis:	In-so-far that indebted households can be considered beneficiaries, the methodology involved engaging with these beneficiaries as part of the evaluation. Essentially, the sampling of both the study and control groups and the consequent interviews involved the participation of these beneficiaries.
Rating:	4

2.4. Project management (Implementation phase)

Standard:	2.4.1. The evaluation was conducted without significant shifts to scheduled project milestones and timeframes
Comment and Analysis:	There were no significant shifts to scheduled project milestones and timeframes.
Rating:	4

3. Report

3.1. Completeness of reporting structure

Standard:	3.1.1. Executive summary captures key components of the report appropriately
Comment and Analysis:	While there is no executive summary as part of the report, there is a brief abstract which provides a cursory summary of the study.
Rating:	2
Standard:	3.1.2. The context of the development intervention is explicit and presented as relevant to the evaluation
Comment and Analysis:	The context of the development intervention is clear and its relevance to the study is unambiguous, namely to understand how the problem of indebtedness can be mitigated via social marketing messages and edutainment.
Rating:	4
Standard:	3.1.3. There is a clear rationale for the evaluation questions
Comment and Analysis:	The evaluation questions focused on financial knowledge, debt management, hire purchase and gambling, savings and wellbeing and seeking financial advice - all of which are clearly relevant to the evaluation and its purpose.
Rating:	4
Standard:	3.1.4. The scope or focus of the evaluation is apparent in the report
Comment and Analysis:	The scope of the evaluation is apparent in the report with both the study and control groups being clearly defined, as well as the nature and content of the material that the groups were asked to watch.
Rating:	4
Standard:	3.1.5. A detailed methodology is outlined in the relevant section of the report to the point that a reader can understand the data collection, analysis and interpretation approaches used
Comment and Analysis:	The methodology is set out in detail in the main report. In addition to this, more detail is provided in the appendix to the main report. Furthermore, more detail is provided in other supporting documents for example script transcripts etc. The innovative methodology deployed is excellently explained in the report.
Rating:	5
Standard:	3.1.6. Acknowledgement of limitations of all aspects of the methodology and findings are clearly and succinctly articulated
Comment and Analysis:	The limitations to the study, particularly in terms of sampling methodology are clearly articulated in the report and discussed.
Rating:	4

Standard:	3.1.7. Key findings are presented in a clear way; they are made distinct from uncertain or speculative findings; and unused data is not presented in the body of the report
Comment and Analysis:	The findings of the study are set out in a 'Results and Discussion' section and are clearly presented. More detailed data can be found in the appendix of the report, or in supporting documents.
Rating:	4

Standard:	3.1.8. Conclusions and recommendations are clear and succinctly articulated
Comment and Analysis:	The conclusion is short and to the point and pulls together the findings in a clear concise manner.
Rating:	4

3.2. Accessibility of content

Standard:	3.2.1. The final evaluation report is user-friendly, written in accessible language and its content follows a clear logic
Comment and Analysis:	While the report would benefit from an executive summary, it is an accessible user-friendly document with a clear argument and logic flow.
Rating:	3

Standard:	3.2.2. Quality of writing and presentation is 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 is excellent and the presentation is adequate for publication. Referencing conventions are consistent and clear. The document under review was written as a World Bank Policy Research Working Paper in a journal style. There is scope for this document to be presented in a more casual style to reach a broader audience.
Rating:	4

Standard:	3.2.3. Appropriate conventions are 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:	Data presentation in the report itself is minimal, although the appendices include data tables and some statistical interpretation. In these cases, appropriate statistical language and conventions have been used.
Rating:	4

Standard:	3.2.4. The use of figures and tables is such that it supports communication and comprehension of results; and data reported in figures and tables are readily discernible and useful to a reader familiar with data presentation conventions
Comment and Analysis:	Figures and tables are not widely used in the body of this evaluation report, but are used in the appendices. In these cases, the tables and figures are well presented and readily discernible.
Rating:	4

3.3. Robustness of findings

Standard:	3.3.1. Data analysis appears to have been well executed
Comment and Analysis:	The data analysis appears to have been well executed and has been well reported in the evaluation document.
Rating:	4

Standard:	3.3.2. Findings are supported by available evidence
Comment and Analysis:	There is a close relationship between the data driven evidence and the overall findings of the evaluation report.
Rating:	4

Standard:	3.3.3. The evidence gathered is sufficiently and appropriately analysed to support the argument
Comment and Analysis:	The evidence gathered is compelling and sufficient to support the main findings and core arguments emerging from the evaluation.
Rating:	4

Standard:	3.3.4. There is appropriate recognition of the possibility of alternative interpretations
Comment and Analysis:	The possibility of alternative interpretations is discussed in parts of the report, particularly in terms of the recognition of the NDMA by respondents.
Rating:	3

Standard:	3.3.5. The report appears free of significant methodological and analytic flaws
Comment and Analysis:	The report appears to be free of significant methodological and analytic flaws. Complexities related to the methodology are acknowledged in the report and were well dealt with in execution.
Rating:	4

Standard:	3.3.6. Relevant limitations of the evaluation are noted
Comment and Analysis:	Limitations and complexities of the evaluation are noted in the report - these are mainly related to the complexities of sampling for the study.
Rating:	3

3.4. Strength of conclusions

Standard:	3.4.1. Conclusions are derived from evidence
Comment and Analysis:	The conclusions are derived from evidence and follow a tight chain of design, investigation and interpretation. Evidence is both of a qualitative and quantitative nature which corroborate each other.
Rating:	4
Standard:	3.4.2. Conclusions take into account relevant empirical and/or analytic work from related research studies and evaluations
Comment and Analysis:	The study is strongly contextualised by other analytic work which helps enhance the overarching analysis and informs some of the conclusions.
Rating:	5
Standard:	3.4.3. Conclusions address the original evaluation purpose and questions
Comment and Analysis:	The conclusions address the original evaluation purpose showing that appropriate social marketing through popular media can have significant impacts on financial literacy.
Rating:	4
Standard:	3.4.4. Conclusions are drawn with explicit reference to the intervention logic or theory of change
Comment and Analysis:	The conclusions are certainly consistent with the intervention logic, although there is no explicit reference to this logic or theory of change in the conclusions.
Rating:	2

3.5. Suitability of recommendations

Standard:	3.5.1. Recommendations are made in consultation with appropriate sectoral partners or experts
Comment and Analysis:	The report stops short of making recommendations, although discussion points were made in consultation with the Advisory Group which included partners such as the NDMA, and market research company TNS.
Rating:	2
Standard:	3.5.2. Recommendations are shaped following discussions with relevant government officials and other relevant stakeholders
Comment and Analysis:	The report stops short of making recommendations, although discussion points were made following consultation with government officials via the Advisory Group including National Treasury Officials, the Credit Ombudsman and the National Credit Regulator.
Rating:	2

Standard:	3.5.3. Recommendations are relevant to the current policy context
Comment and Analysis:	The report stops short of making recommendations, although discussion points raised are certainly relevant to the current policy context.
Rating:	2
Standard:	3.5.4. Recommendations are targetted at a specific audience sufficiently - are specific, feasible, affordable and acceptable
Comment and Analysis:	The report stops short of making recommendations, although the discussion points were aimed at a specific audience, the NDMA and bodies such as the Credit Ombudsman, The National Credit Regulator, and the Financial Services Board.
Rating:	2

3.6. Consideration of reporting risks and ethical implications

Standard:	3.6.1. Peer review of the draft evaluation report occurred prior to finalisation of the evaluation report
Comment and Analysis:	The draft evaluation report was peer reviewed by colleagues within the World Bank.
Rating:	4
Standard:	3.6.2. The full report documents procedures intended to ensure confidentiality and to secure informed consent where necessary (in some cases this is not needed - e.g. evaluation synthesis - in which case N/A should be recorded)
Comment and Analysis:	The full report and its annexes makes no reference to any individual data that could compromise confidentiality, although procedures to ensure confidentiality and to secure informed concept are not explicit, but rather implied.
Rating:	2
Standard:	3.6.3. There are no risks to participants in disseminating the original report on a public website
Comment and Analysis:	Disseminating the original report poses no risks to participants.
Rating:	4
Standard:	3.6.4. There are no unfair risks to institutions in disseminating the original report on a public website
Comment and Analysis:	There are no unfair risks to institutions in disseminating the original report on a public website.
Rating:	4

3.7. Project management (Reporting phase)

Standard:	3.7.1. A project closure meeting that reflected on the challenges and strengths of the evaluation process occurred
Comment and Analysis:	The World Bank has held an internal project review meeting that reflected in the evaluation process.
Rating:	3

4. Follow-up, use and learning

4.1. Resource utilisation

Standard: 4.1.1. The evaluation was completed within the planned timeframes

Comment and Analysis: The evaluation was completed within the planned timeframes.

Rating: 4

Standard: 4.1.2. The evaluation was completed within the agreed budget

Comment and Analysis: The evaluation was completed within the agreed budget.

Rating: 4

4.2. Evaluation use

Standard: 4.2.1. Results of the evaluation have been presented to all relevant stakeholders

Comment and Analysis: The results of the evaluation have been presented to stakeholders including those involved on the Advisory Group including National Treasury, The Credit Ombudsman, The National Credit Regulator, The Financial Services Board and the National Debt Mediation Association. The report has also been presented at a range of international conferences and to donors such as the Russia Trust Fund. It has also been presented to the World Bank.

Rating: 5

Standard: 4.2.2. A reflective process has been undertaken by the steering committee (if no steering committee exists then by the evaluation management team or the involved department officials) to reflect on what could be done to strengthen future evaluations

Comment and Analysis: A reflective process was undertaken by the Advisory Group, and the NDMA in particular has reflected on how the insights emerging from the evaluation can strengthen its work in the future.

Rating: 3

Standard: 4.2.3. The evaluation study is seen by interviewed stakeholders as having added significant symbolic value to the policy or programme (e.g. raised its profile)

Comment and Analysis: The NDMA believes the study has added value in terms of understanding the relationship between social marketing and media and behaviour change.

Rating: 4

Standard:	4.2.4. The evaluation study is of conceptual value in understanding what has happened and possibly in shaping policy and practice
Comment and Analysis:	The study is of conceptual value and has already contributed to the development of the body of knowledge in the field, having been widely cited and winning accolades and awards for good practice evaluation research.
Rating:	5
Standard:	4.2.5. Development of a draft improvement plan has been started, but not completed, based on the findings and recommendations set out in the evaluation
Comment and Analysis:	While the NDMA is indirectly using the findings of the report to refine its work and to motivate for additional funds from National Treasury, this cannot be seen as the development of an improvement plan in the same sense as government department improvement plans.
Rating:	N/A
Standard:	4.2.6. The report is publicly available (website or otherwise published document), except where there were legitimate security concerns *Note: only apply if sufficient time has elapsed since completion of the evaluation
Comment and Analysis:	The report is publicly available on the World Bank website.
Rating:	4
Standard:	4.2.7. There is clear evidence of instrumental use - that the recommendations of the evaluation were implemented to a significant extent *Note: only apply if sufficient time has elapsed since completion of the evaluation
Comment and Analysis:	Although it is a little early in the process, there are signs that the evaluation is being used by the NDMA to refine its offering and to motivate for additional funds from National Treasury.
Rating:	3
Standard:	4.2.8. There is clear evidence that the evaluation has had a positive influence on the evaluand, its stakeholders and beneficiaries over the medium to long term *Note: only apply if sufficient time has elapsed since completion of the evaluation
Comment and Analysis:	Not enough time has elapsed for this to be apparent.
Rating:	N/A

References

World Bank (2011), Baseline Listing Survey

World Bank (2011), Concept Note - Entertainment Education to Improve Financial Capability in South Africa.

Gunhild Berg and Bilal Zia - World Bank (2013), Harnessing Emotional Connections to Improve Financial Decisions - Evaluating the Impact of Financial Education in Mainstream Media.

World Bank (2011), Focus Group Discussion Guide

World Bank (2011), Script Development Report

World Bank (2011), Soap Storyline Synopsis

World Bank (2011), Intermediate Recall Survey

World Bank (2011), Face-to-Face Survey

List of Interviewees

Gunhild Berg, World Bank Financial Sector Specialist - Africa Region - Finance and Private Sector Development Unit , telephonic, 5 December 2013

Magauta Mphahlele, CEO - National Debt Mediation Association (NDMA) - telephonic, 9 December 2013