



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

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

## **Understanding the causes of defaults in the social housing sector of South Africa**

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**Date Evaluation was completed:** 30 September 2003

**Name of assessor:** Wilma Wessels-Ziervogel

**Evaluation Number:** 55

**Date Assessment Completed:** 08 February 2013

## Evaluation Assessment Details

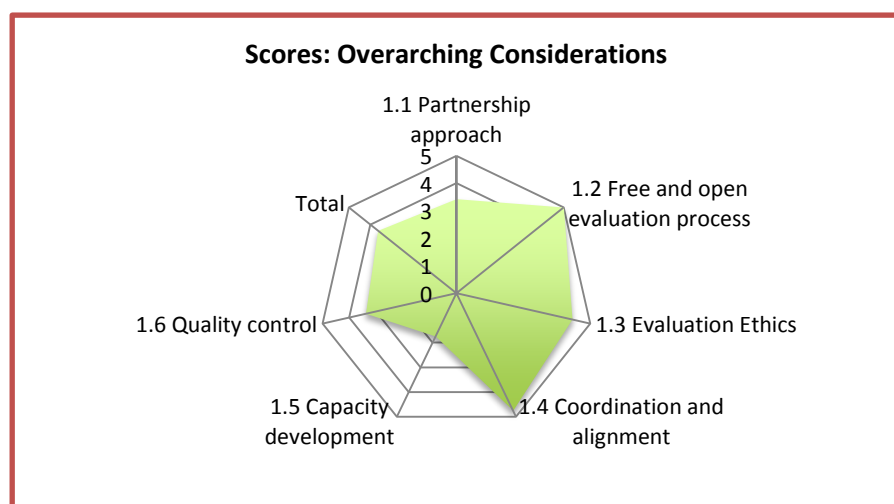
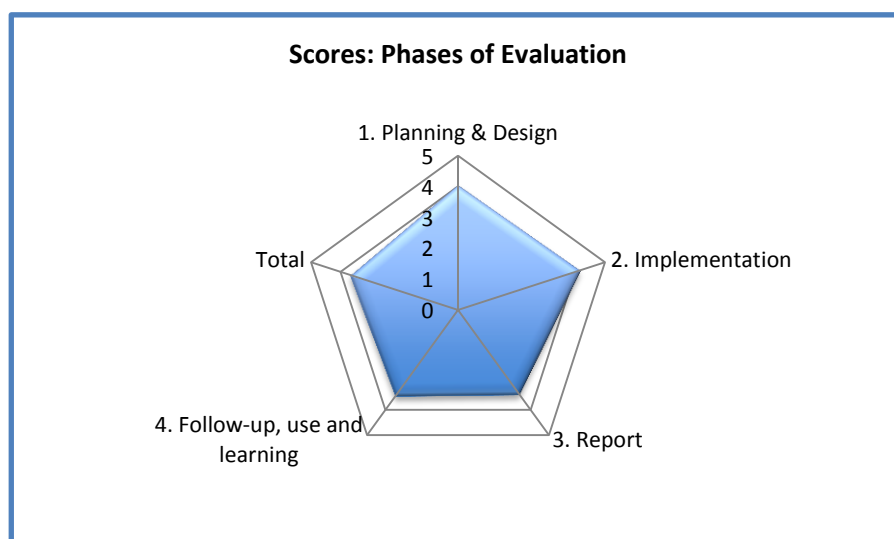
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Title of evaluation report	Understanding the causes of defaults in the social housing sector of South Africa
Completion Date of Evaluation	30 September 2003
Name of Assessor	Wilma Wessels-Ziervogel
Evaluation Number	55
Completion Date of Assessment	08 February 2013
Initiated by	National Housing Finance Corporation
Evaluation undertaken by	Organisation could not recall the Service Provider's
Evaluation area / sector	Housing and infrastructure
	Additional
National Outcome	Outcome 8
	Additional
Type of Evaluation	Diagnostic
	Additional
What is being evaluated	Sector
	Additional
Geographic Scope	National
Period of Evaluation	Not specified
Known Cost of Evaluation	Between R500 000 and R 700 000

### Quality Assessment Scores

Phase of Evaluation	Score
Planning & Design	4.05
Implementation	4.15
Report	3.36
Follow-up, use and learning	3.41
<b>Total</b>	<b>3.67</b>

Overarching Consideration	Score
Partnership approach	3.43
Free and open evaluation process	5.00
Evaluation Ethics	4.33
Coordination and alignment	4.75
Capacity Development	1.75
Quality control	3.38



## 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

A clear ToR was developed outlining the objectives, deliverables, key questions, products and methods to be used. However, a ToR was not available for review.

**Rating** 4

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

#### Comment and Analysis

According to the National Housing Finance Corporation, the purpose of the evaluation was clear in the ToR. ToR was not however available for review.

**Rating** 4

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

#### Comment and Analysis

This was clearly articulated in the ToR. ToR was not however available for review.

**Rating** 4

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

The approach and type of evaluation was suitable for the intended purpose.

**Rating** 5

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

The brief clearly outlined the intended users and their information needs. ToR was not however available for review.

**Rating** 4

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

Key experts at the National Housing Finance Corporation were involved in the scoping of the ToR. No other stakeholders were however involved.

**Rating** 4

**1.2. Evaluation was adequately resourced**

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

***Comment and Analysis***

There was no urgent need to complete the evaluation, and so the evaluation team was not very pressurised in terms of time.

***Rating*** 5

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

***Comment and Analysis***

There was sufficient budget to conduct the research.

***Rating*** 5

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

***Comment and Analysis***

The project management and research expertise of the Service Provider was good. The client (National Housing Finance Co-operation) was responsible for report writing while the Service Provider collected the data. This was a good combination in terms of skills and expertise.

***Rating*** 5

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

**Comment and Analysis**

The evaluation did not plan to develop the capacity of staff/partners.

**Rating** 1

**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**

A review of policy, legislation and programme context was included in the evaluation to a large degree.

**Rating** 5

**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**

A thorough literature review was conducted as part of the evaluation and this seemed to inform some of the survey questions.

**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**

Since this was a diagnostic evaluation, there was no existing theory of change or programme being evaluated.

**Rating** N/A

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

**Comment and Analysis**

The Service Provider and the Client worked very closely together since this was a combined evaluation (where evaluator was both external and internal). No other stakeholders, e.g. Social Housing Institutions were however consulted.

**Rating** 4

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

**Comment and Analysis**

Although questions are not articulated in the report, it seems as though the methodology was appropriate to the questions being asked.

**Rating** 4

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

Sampling seemed appropriate and adequate for the purpose of the evaluation, although there is insufficient information to determine to what extent this sample was appropriate. For example, it is not clear how many Social Housing Institutions there are in total vs how many were selected as part of the sample; the same applies for beneficiaries.

**Rating** 3***STANDARD: There was a planned process for using the findings of the evaluation prior to undertaking the evaluation******Comment and Analysis***

There were clear intentions set for the utilisation of the results.

**Rating** 5**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***

As the Client and Service Provider worked closely together (due the nature of this evaluation being a combined internal/external evaluation) during the inception phase, a common understanding of how the evaluation was to be implemented was developed. Since the service provider could not be interviewed, their perspective on this could is not reflected.

**Rating** 4

## 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**

The evaluation team got ethical clearance and adhered to all ethical standards required (anonymity, confidentiality, etc.).

**Rating** 5

### 2.2. Evaluator independence

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

**Comment and Analysis**

Evaluation team worked independently with periodic feedback to the client.

**Rating** 5

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

The evaluation team was impartial.

**Rating** 5

**2.3. Key stakeholder involvement*****STANDARD: Key stakeholders were consulted through a formalised mechanism or institutional arrangement during the evaluation******Comment and Analysis***

Various committees were set up to guide different parts of the process (e.g. procurement, administrative support and research). These committees dealt with different aspects of the process.

**Rating** 5

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

No formal capacity development took place, although learning happened informally.

**Rating** 2

## 2.4. Methodology

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

**Comment and Analysis**

The planned methods were consistent with actual methods used.

**Rating** 5

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

**Comment and Analysis**

There were no major issues with data collection. The margin of error was within an acceptable range.

**Rating** 5

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

**Comment and Analysis**

Data gathering techniques were appropriate for the scope of the evaluation.

**Rating** 5

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

This was deemed appropriate by the client, although the data analysis process was not clearly articulated in the report. Furthermore analysis could have been more indepth so that results were better linked to key questions.

**Rating** 3***STANDARD: Key stakeholders were significantly engaged as part of the methodology******Comment and Analysis***

Besides tenants/end-users only, no other stakeholders seemed to be included. Although this provided only a single perspective, this was sufficient given the scope of the evaluation. The study may have benefited from some triangulation fo methods though.

**Rating** 3***STANDARD: The methodology included engaging beneficiaries appropriately as a key source of data and information******Comment and Analysis***

The survey appropriately focussed on tenants/end-users.

**Rating** 5

## 2.5. Project management

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

### Comment and Analysis

In terms of time, the evaluation seemed to be well managed.

**Rating** 5

## 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

No executive summary was included and thus key components of the report was not appropriately covered.

**Rating** 1

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

### Comment and Analysis

Since this was a diagnostic evaluation, there was no development intervention, although the context of the Social Housing Sector as a whole, was reviewed.

**Rating** 5

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

Evaluation questions were not included in the report, and so the rationale could not be determined.

**Rating** N/A

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

This was clearly articulated in the report, although having key evaluation questions could have assisted in outlining the scope of the evaluation.

**Rating** 3

**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 methodology was not detailed and lacked important information on sampling method, data analysis methods, etc.

**Rating** 2

**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**

Findings were presented in a very clear and concise manner.

**Rating** 5

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

**Comment and Analysis**

The conclusion and recommendations were clear and pointed.

**Rating** 5

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

**Comment and Analysis**

No limitations were acknowledged.

**Rating** 1

### 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

Quality of writing was generally adequate, however grammatical errors occurred throughout the report and formatting was inconsistent.

Rating 3

**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

Even though a quantitative methodology was used, no statistical language was used, and p values were not reported. Data was presented with very little disaggregation.

Rating 2

### 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**

Tables were used where appropriate, and generally presented data in a succinct way. At times information presented in tables lacked adequate detail to allow for the reader to fully understand the data.

**Rating** 4

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

**Comment and Analysis**

Data analysis seemed well executed, although methods were not presented in the report.

**Rating** 4

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

**Comment and Analysis**

Findings were generally supported by evidence.

**Rating** 5

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

**Comment and Analysis**

While generally the evidence supported the argument, this was not always the case.

**Rating** 3

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

**Comment and Analysis**

Alternative explanations were provided where necessary.

**Rating** 4

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

**Comment and Analysis**

The evaluation seemed to be based on sound methodology and analysis techniques, although limited information was available on methodology and analysis.

**Rating** 3

### 3.4. Conclusions

***STANDARD: Conclusions were derived from evidence*****Comment and Analysis**

While generally the conclusions were derived from evidence, there were some gaps in evidence that made conclusive statements unclear.

**Rating** 3

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

The conclusion was mainly based on data gathered in this evaluation .

**Rating** 2

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

There was a clear link between the original purpose of the evaluation and the conclusion. Since evaluation questions were not articulated in the report, the extent to which they were addressed in the conclusion could not be assessed.

**Rating** 4

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

No intervention logic or theory of change was made explicit since this was a diagnostic evaluation.

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

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

The recommendations were made in consultation with internal stakeholders/experts and the fieldwork team only.

**Rating** **3**

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

Government departments were not included in shaping recommendations.

**Rating** **2**

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

Recommendations were relevant to the policy context.

**Rating** 5

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

Recommendations were detailed enough to be actionable and seemed quite feasible.

**Rating** 5

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

No limitations were acknowledged.

**Rating** 1

### 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

Ethical considerations were not documented in the report.

**Rating** 1

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

#### Comment and Analysis

The level of risk in disseminating this report seemed minuscule.

**Rating** 5

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

#### Comment and Analysis

No risks in this regard seemed 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 internally, and shared externally through a journal. The organisation participates on numerous task teams where results are generally shared with key stakeholders.

**Rating** 3

### 4.2. Resource utilisation

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

#### Comment and Analysis

The evaluation was completed within the planned timeframes.

**Rating** 5

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

#### Comment and Analysis

The evaluation was completed within budget.

**Rating** 5

### 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 made available through a journal (name of journal not indicated) and websites.

**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

No reflective process was conducted.

**Rating** 1

### 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

Stakeholders seemed to be satisfied with the value added by the evaluation, although there was little recollection of aspects found specifically valuable.

**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**

Stakeholders seemed to be satisfied with the conceptual value added by the evaluation, although there was little recollection of aspects found specifically valuable in terms of shaping policy and practice.

**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**

Although there was no clear evidence of how the evaluation had been used (as a result of the evaluation being conducted almost 10 years ago), the client indicated that these results (particularly due to extensive nature of the research) would definitely have been used to inform their strategy.

**Rating** 3

**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**

There is no evidence of how the evaluation had be utilised.

**Rating** N/A

## **References**

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Moss, V. (National Housing and Finance Corporation), September 2003. Understanding the causes of defaults in the social housing sector of South Africa. Publisher unknown.

## **List of Interviewees**

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Vuyisani Moss, Author: National Housing Finance Corporation, Telephonic Interview, 31/1/2013