



Outcomes evaluation of the Red Finance Programme

Client

Department of Economic Development and Tourism

Objectives

The objective of this evaluation was to determine outcomes that have been achieved by RED Finance thus far. The evaluation focused on the implementation based on the effectiveness (i.e., does it address the financial and non-financial needs of the beneficiaries), relevance (i.e. to the correct target group), efficiency (in the most economic way) and sustainability (i.e., can it be continued as it makes positive differences to the business) by assessing the effects of the programmes on beneficiaries and the extent to which results have been achieved to date.

Tactics employed

- review of programme documentation, and analysis of client records provided by the programme implementer
- review of a sample of client files, and fieldwork consisting of focus groups and site visits combined with-face-to face interviews
- the focus groups and interviews targeted mainly the recipients of loans.

Outcomes

- In the course of evaluation strengths and weakness in the implementation process were identified.
- The Red Finance programme was found to be relevant to the target market, i.e. many participants indicated that they would not have been able to survive without



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the support of the programme. However, the programme was not efficient in as many of the stated objectives were not met.

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