

THE EFFECT OF SERVICE QUALITY ON THE PERFORMANCE OF WOMEN ENTERPRISE FUND IN KISUMU, KENYA

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ABSTRACT

Access to finance by women is very fundamental in ensuring they create sustainable enterprises and meaningfully contribute to economic growth of the country. This study aimed to assess service quality and the performance of the Women Enterprise Fund, in Kisumu County, one of the programs implemented by the government of Kenya to empower women economically through enabling their access to affordable credit. The objectives of the study were to assess the effects of two variables of service quality, namely; reliability and empathy on the performance of Women Enterprise Fund in Kisumu. The study used descriptive survey research design while the target population of the study comprised of women groups and women entrepreneurs funded by the Women Enterprise Fund. The study adopted the balance score card, SERVQUAL and SERVPERF as theoretical guides in the measurement of the variables. Random sampling technique was adopted to select a sample size of the study from a known population list. Further, a semi-structured questionnaire will used to collect data which was analysed using both descriptive and inferential statistics. The findings were presented on frequency distribution tables. The SERVPERF model is an important tool in understanding the applicability of service quality in the financial services industry and this includes government affirmative action funds like WEF. WEF needs to pay attention

to all the four service quality management practices in its strategic outlook since this study has revealed that each had a significant association to the perception of service quality and a positive influence on performance. The study shows that all the service quality variables had significant correlation with the dependent variable of performance and any positive increase in each, improved performance. It is thus concluded that WEF should seek to employ service quality strategies similar to those in commercial banks and financial intermediaries in order to ensure effective service delivery to their customers. The main objective of this study was to examine the effect of service quality on Performance of Women Enterprise Fund in Kisumu County. This study utilizes a tool for the measurement of service quality and assesses the relationship between perceived service quality and how it influences WEF customer's performance. From this and various other studies, SERVPERF appears to be a consistent and reliable scale to measure financial intermediary service quality, and has a useful diagnostic role to play in assessing and monitoring service quality in these institutions whether in the public or private sector.

Key Words: *communication, complaint handling, empathy, enterprise development, enterprise success, financial institution, repayment rate, tangibles, service quality, reliability*

INTRODUCTION

According to Robb and Coleman (2009), finance is a fundamental ingredient which enables businesses to start, expand and remain viable. Women entrepreneurs who can access financing opportunities without discrimination have the capacity to venture into the male dominated sectors of the economy. Moreover, the International Labour Organization (2016) pointed out that entrepreneurship for women ought to be promoted through the formulation of a comprehensive policy framework that protects, fosters and regulates their business development from the start. The ILO further posits that social inclusion policies that aim improve women's access to markets, resources and enhancing of social protection are vital.

Women Entrepreneurs

Globally, women entrepreneurs are vital contributors to enterprise development, employment and economic growth, owning 25% to 33% of business enterprises (Kiraka, Kobia & Katwalo, 2013) and their participation in entrepreneurship is critical to the economic growth of nations (Richardson, Howarth and Finnegan, 2004). The World Economic Forum's Global Gender Gap Report also showcases that there is a strong link between increased gender equality and a country's affluence and economic competitiveness (Hausmann, Tyson & Sahidi, 2010).

Service Quality

The definition of service quality is relatively amorphous and there has never been theoretical consensus on it. For purposes of this study, service quality is an attitudinal measure how well customers' expectations of a service have been met by a financial institution. Service quality is an important management strategy that gives a competitive to a firm. Conceptual models of service quality enable management to identify quality issues and thus it enables them to plan for and implement the programs of quality improvement. Bloemer and de Ruyter (1998) postulate in their investigation of bank loyalty that there is an indirect effect of service quality on loyalty with other key factors in this trifecta being mental image and customer satisfaction. Conversely, Wang, Lo and Hui (2003) state that service quality directly impacts a bank's reputation (or financial institution) that influences if customers repeat purchases or become loyal. This study shall focus on the SERVQUAL and SERVPERF models of service quality while using the Balanced Score card model as a measure of performance. The conceptual framework examines the service quality dimensions of reliability and empathy and how they interact with rate of repayment as measures of performance in WEF.

STATEMENT OF THE PROBLEM

Entrepreneurs and specifically women have faced many constraints in accessing finance. There has been a significant decline of 15 to 30% on women's access to markets, financial resources and strengthening of social protection and inclusion (ILO, 2016). It should be noted that only 33.7%

of Kenyan women have access to finance from traditional banks as compared to men who access up to 48.2% from the same institutions (FSD, 2019). The government and other non-state actors provide financial support and training to women in groups but women still struggle on their own to access finance or credit from formal financial institutions as compared to men (FSD 2016, FSD 2019). This posits that access to credit by women is still a challenge to date despite the existence of affirmative action funds like Women Enterprise Fund whose sole mandate is that. Several studies have been done on WEF and factors affecting its impact on women entrepreneurs in Kenya. This include a study done by Mogaka (2010) on the influence of monitoring and evaluation on the performance of WEF funded projects in Kisii. Ngugi (2011) studied the role of communication on the disbursement of WEF in Kikuyu while Njoroge and Jagongo (2016) examined the impact of training by WEF on women owned enterprises. Wathe (2011) and Kipkorir (2016) both looked at the factors affecting the access of WEF by women entrepreneurs in Kitui and Kisii respectively while Kiraka, Kobia and Katwalo (2013) presented an in-depth report on the impact of WEF in the MSME growth in Kenya from both the beneficiary and institutional perspectives. Ogundo (2011) looked at the strategic responses WEF adopted in the economic macro-environment while Odira(2017) focused on the WEF organizational factors that affected women's access to their credit facilities. While acknowledging the role of these studies on the performance of WEF as an institution whose mandate is focused on women entrepreneur's access to credit, no study has been done on the perceptions of service quality by these women entrepreneurs and how it affects the performance of Women Enterprise Fund in Kisumu County.

GENERAL OBJECTIVE

This study sought to understand the effects of service quality management practices on the performance of WEF in Kisumu County.

SPECIFIC OBJECTIVES

1. To assess the effect of reliability on the performance of women enterprise fund in Kisumu County.
2. To establish the effect of empathy on the performance of women enterprise fund in Kisumu County.

RESEARCH HYPOTHESES

1. H₁ Reliability has no statistically significant effect on the performance of women enterprise fund in Kisumu County.
2. H₃ Empathy has no statistically significant effect on the performance of women enterprise fund in Kisumu County.

THEORETICAL REVIEW

Balanced Score Card

The balanced score card was put forward by Kaplan & Norton (1992) to study performance measurement in companies whose intangible assets play a central role in value creation. They assumed that if companies were to develop the management of their intangible assets, they had to integrate the measurement of these intangible assets into their management systems. This implies that a management system has to have four different perspectives namely; financial, customer perspective, internal business processes and learning and growth.

In this study, the balanced score card strategic management model shall be utilized to understand WEF's performance in line with their objectives on increased uptake and repayment of their loans, internal efficiency and growth as an institution and customer attitudes and perceptions.

SERVQUAL

SERVQUAL is popular approach for measuring service quality to match customers' expectations before a service encounter and their perceptions of the actual service provided (Parasuraman, Zeithaml & Berry, 1988). Their definition of service quality is 'a global judgement, or attitude relating to the superiority of the service.' The SERVQUAL approach examines the variance in expected and experienced service quality that is a precedent to satisfaction, thus it is a gap model that informs management on areas of intervention in service quality. Service quality is defined by Lewis & Mitchell (1990) as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs. Additionally, the SERVQUAL model hypothesizes that service quality should be measured for comparison before and after changes for the positioning of quality related problems and to establish standards for service delivery. Edvardsen, Tomasson & Ovretveit (1994) posited that the starting point in developing quality in service delivery is analysis and measurement.

According to Van Iwaarden, Van der Wiele, Ball & Millen (2003), the SERVQUAL model has been used to measure consumers' perceptions of service quality based on five dimensions of tangibles, reliability, , and empathy. If a firm has adequate information on the expectation and the perceptions of service received, it can have an in depth understanding both policy wise and operationally on how to satisfy its customers. Lack of such information often renders customer surveys wanting. In this study, the SERVQUAL model will be used to guide this study to evaluate the effects of service reliability in the performance of WEF.

SERVPERF

SERVPERF was a critique of the SERVQUAL model that was postulated by Cronin and Taylor (1994) with the argument SERVQUAL was based on disconfirmation-based measures unlike their theory which was performance based and thus had more conceptual support. Cronin and Taylor (1994), postulated that disconfirmation based measures are linked to customer satisfaction which is an end of state/process measure rather than a measure of service quality. This distinction is key since their model is focused on performance and therefore, service quality is a long-term attitude that reflects a customer's evaluation of a service encounter at a specific point in time.

In their analysis of SERVPERF and SERVPERF-M(with 15 point data set), Fogarty, Catts and Forlin (2000) concluded that tangibles and reliability were highly discriminant but , and empathy could not be separated in the industry they studied and asserted the need for confirmatory factor analysis but also noting that this is dependent on the industry being studied. They introduce a new argument that these dimensions should be considered as a continuum rather than distinct dimensions starting off with Empathy and ending with Tangibles as the hardest area to achieve success. Structurally, WEF being an affirmative action fund is significantly different from traditional banks and financial intermediaries who possess banking halls and buildings, branding and their sales and marketing teams. It has, instead, constituency based offices with the structures of a government department and it mainly markets itself through local barazas and referrals from other government agencies and departments. In this study, focus therefore shall be on the four dimensions of Empathy, Reliability and in the performance of WEF while excluding the Tangibles dimension.

EMPIRICAL REVIEW

Mogaka (2010) in his study on the influence of monitoring and evaluation on the performance of WEF funded projects in Kisii postulated that the lack of an M& E framework and minimal inspection of women groups by the implementing ministry affected the income outcomes of the groups negatively and thus recommended a participatory M& E approach so as to enhance performance as well as increased capacity building of the women entrepreneurs. What however is lacking in his research is whether WEF officers are knowledgeable in M&E so as to ensure they have a standardized M&E framework and be able to comprehensively and thus ensure income outcomes are not negatively affected.

In his study of the role of communication in the disbursement of WEF in Kikuyu constituency, Ngugi (2011) realized that communication gaps between the Fund, its implementing agencies(in terms of the service engaged community development assistants) and its clients led to ignorance on the purpose of this financial intervention that in turn affected the performance of the fund in terms of client expectations of repayment, loan management and the lack of capacity to make informed investment decisions. There is a gap in this study however, in terms of what strategies of communication are employed/can be by WEF in ensuring that open communication channels

are fostered between itself and its customers and how this affects its performance in terms of access and repayment.

Wathe (2011) examined the factors influencing access to credit from WEF by rural women in Kitui County and noted that impediments to borrowing such as complicated loan application processes, lack of knowledge on suitable sources of finance as well as a lack of business skills negatively impacted accessibility to the fund. There was a positive influence of access to credit and financing on livelihoods of rural women. This study however did not outline, what specific strategies by WEF as an office could be utilized to address the barriers women entrepreneurs were facing. It is important to note that, removal of any impediments to credit access by women entrepreneurs is the key objective of WEF.

Ogundo (2012) studied the Strategic Responses adopted by WEF to changes in the Macro-Environment and highlighted that the organization had strategic responses to internal and external shocks that enabled its effective adaptation which included: ICT upgrades, a functional M&E framework, capacity building and the development of new innovative products but he recommended a restructured human resource policy that would cater to staff needs especially for the first contact officers. This study had a gap in identifying how the impact of macro-environmental changes in WEF cascade to the beneficiaries/women entrepreneurs. This is because some of the suggested responses would have an impact on how entrepreneurs would access or repay their loans, for example, ICT tools are not accessible to most rural entrepreneurs and the specific interventions have not been identified.

Kiraka, Kobia and Katwalo (2013) in their research report on the MSME growth and innovation with a focus on WEF detailed the impact this fund had on women owned enterprises in Kenya. There was significant growth in women owned enterprises but it could not be fully attributed to WEF as a variety of factors including the marital status and the type of business venture undertaken. Complimentary services were generally not available to the women entrepreneurs and this in turn affected their capacity to innovate even with increased loan amounts in each cycle. Structurally, WEF's performance was negatively affected by its staff shortages, limited fieldwork facilitation and its multi-layered institutional structure that was attached to the parent ministry. It also had a lack of unique product branding that would be vital in its increased visibility. A research gap identified is how institutional changes in WEF affect its competitiveness because the number of entrepreneurs accessing the fund was still minimal as per this study and the causative factors were unknown.

Odira (2017) in her study of the influence of WEF organizational factors namely personnel, business development service and credit availability on the uptake of WEF credit, noted that of the factors, business development services were not availed to most of the entrepreneurs. She noted that even though there were no follow ups to the training offered by the WEF personnel to the women entrepreneurs, it was a key component in informing the uptake of loans and how informed

and knowledgeable trainer was, is vital in this instance. This study had identified the importance of service quality components on the performance of WEF such as components of but had not gone in depth to look at other key service quality management practices. This examination of how service quality management practices affect performance require further exploration on how they impact the women entrepreneurs.

RESEARCH METHODOLOGY

According to Orodho and Kombo (2002), research designs an outline that is used to generate answers to research problems. This study adopted a descriptive research designs which according to Kothari (2004), allows for the description, recording, analysis and reporting of conditions as they exist. The choice of the descriptive survey research design is motivated by its appropriateness in ensuring the collection a large amount of data by the research instrument as well as ensuring data reliability. This research outline was further preferred because it permits the collection of data through the administration of questionnaires to a sample. The study further adopted quantitative and qualitative approaches by using semi structured questionnaires to collect data. This study used a multiple regression model to test the research hypotheses: reliability, empathy and the Performance of Women Enterprise Fund in Kisumu County.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \xi$$

Where: Y = Performance (dependent variable); X1 = Reliability; X2 = Empathy; ξ = error term (residual value); β_0 = Y intercept, $\beta_1 X_1$, $\beta_2 X_2$ are the net changes in Y

The use of the multivariate regression model is justified because it assumes that the relationship between the independent and dependent variables is linear, the variables follow a normal distribution and that all the error terms along the regression are equal (Creswell, 2009). Data analysis refers to examining what has been collected in a survey or experiment and making deductions and inferences (Orodho & Kombo 2002). The collected data was edited, collated to eliminate errors and coded for analysis using the Statistical Package for Social Sciences (SPSS version 23) tool. The data was analysed both quantitatively and qualitatively. In analysing the quantitative data from the closed ended questions in the questionnaires, the study used descriptive and inferential statistics (Kothari, 2004). Qualitative data was analysed on an on-going and cyclical process throughout the data collection. After data collection, data reduction was done in order to identify and focus on what is meaningful by grouping data into patterns and themes observed. Qualitative data was analysed based on content and thematic analysis by developing a thematic framework from the key issues, concepts and themes observed. Frequency distribution tables were used to present the study findings.

RESEARCH RESULTS

The researcher applied the regression model to determine the effects of Service Quality on the Performance of Women Enterprise Fund. The results are as presented in the following parts:

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.781 ^a	.6084	.5631	.06593

a. Predictors: (Constant), Empathy and Reliability

The above table indicates that the coefficient of determination R^2 is 60.8% with an adjusted R^2 of 56.31% which reflects the two predictors. The value is high implying that the considered aspects of the effects of service quality on the performance at WEF in Kisumu county. This implies that the other 43.69% is due to other aspects that the researcher did not consider in this study. There is a strong relationship between the SQMPs and the performance of WEF in Kisumu County due to a significance value of 0.048 which is less than critical value of 0.05 and the significant correlation coefficient value of 0.781 as shown by the table.

The findings from correlation matrix as presented in Table below reveal that all the SQMPs had significant correlation coefficient with performance of WEF. Reliability had a significant coefficient of 0.015 followed by Empathy with values of 0.026.

Table 2: Correlations between Performance and SQMPs

SQMPs	Empathy	Reliability
P	0.347	0.304
r	0.026	0.015
Significance at 0.05	Significant	Significant

The regression test results presented in the table below indicate that, all the coefficients are positive and are also significant as given by their p-values (sig. values) are all less than 0.025 testing at 5% level with a 2-tailed test. These values being less than the critical value at 5% level, shows that the coefficients are statistically significant and explain positive influence of the independent variables to the dependent variable.

These coefficients therefore are used to answer the following regression model which relates the predictor variables (independent variables) and the dependent variable.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Where: Y = Performance of WEF in Kisumu County (dependent variable); X_1 = Reliability; X_2 = Empathy; ε = error term (residual value)

Table 3: Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.117	.022		1.076	.002
	Reliability	3.125	.044	.577	1.801	.0015
	Empathy	6.251	.014	1.830	1.199	.0026

a. Dependent Variable: performance.

Based on these coefficients, the regression model therefore becomes:

$$Y = 0.117 + 3.125 X_1 + 6.251 X_2$$

Reliability had a significant coefficient of 0.015 followed by, empathy and with values of 0.025. Thus, the model indicates that, holding the predictor variables constant, the dependent variable performance would be 0.117. This explains that, without the influence of the reliability and empathy the performance of credit at Women Enterprise Fund in Kisumu County would be 0.117. Also, the model shows that, a unit increase in the reliability results to 3.125 times, direct change to empathy at 6.251 to performance respectively. It thus shows each variable is positively related to performance of WEF in Kisumu County with Empathy showing the most significant relation.

The significance of the relationship between the dependent and the independent variables in this study was tested at 5% confidence level using a Pearson chi-square test. The critical significance value at this level was set at 0.025 in a 2-tailed test. Thus a value below this threshold shows the the significance of the relationship. The chi-square test results for the significance of the relationship between performance of WEF in Kisumu County and the independent variables are as presented in table 4.

Table 4: Chi-Square Test for the Relationship between the Variables

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.120 ^a	26	.021
Likelihood Ratio	11.012	26	.001
Linear-by-Linear Association	3.471	1	.006
No of Valid Cases	231		

The significance test results as shown in the table above indicate a Pearson chi-square value of 22.120 with 26 degrees of freedom at 5% confidence level. The significance value is 0.021 which is less than the critical value (0.025) in a 2-tailed test. Based on these results there is a statistically significant relationship between the SQMPs and the performance of WEF in Kisumu County.

The first null hypothesis stated that reliability has no statistically significant effect on the performance of Women Enterprise Fund in Kisumu County. The study found that reliability had a statistically significant effect on the performance of Women Enterprise Fund in Kisumu County and thus we reject the null hypothesis H1 and fail to reject the alternative hypotheses that states; reliability has a statistically significant effect on the performance of Women Enterprise Fund in Kisumu County. This is supported by Kakouris and Finos (2016) who in their application of SERVQUAL to a case in study bank in Serbia, highlighted the importance of reliability in the expectations and perceptions of customers while Vanniarajan and Anbazhagan (2007) using SERVPERF had showed that reliability is a highly perceived service quality factor, with a positive influence on performance, in private sector banks in India. Almurshidee (2018) in his study of the Saudi e-banking service sector concluded that reliability had the highest perception of service quality.

The second null hypothesis stated that empathy has no statistically significant effect on the performance of Women Enterprise Fund in Kisumu County. The study found that empathy had a statistically significant effect on the performance of Women Enterprise Fund in Kisumu County and thus we reject the null hypothesis H1 and fail to reject the alternative hypotheses that states; empathy has a statistically significant effect on the performance of Women Enterprise Fund in Kisumu County. This is supported by Kakouris and Finos (2016) who postulated that, empathy had the lowest perceptions score due specific dissatisfaction by bank customers on the branch working hours and thus had a positive influence on its performance.

CONCLUSION

Service quality is an important element in understanding customers' perception of how well institutions are providing what is required of them. Given that WEF has a specific objective and niche in the promotion of entrepreneurship by women, it is important that they ensure that they uphold the highest standards of service quality in order to increase their outreach to entrepreneurs and ensure that high repayment rates are upheld. Women still face challenges in starting and growing their enterprises and the importance of WEF in addressing these barriers cannot be underestimated. WEF therefore needs to re-examine its approach to how it serves its clients and one critical step would be the use of SQMPs in addressing its quality aspects.

In this study it is concluded that reliability of services is important service quality indicator because WEF is serving and seeking to remove barriers to a fast growing section of society, women entrepreneurship. It is critical that WEF officers go further than providing a credit service to their customers by being at the forefront in ensuring they keep accurate records of their customers and support them in solving their problems. WEF officers need to be more willing to help their customers and create enough time to respond to their issues.

Empathy is one of WEF's strongest service quality measures from this study due to the nature of interaction between its officers and its customers. In line with it being a good practice, WEF needs

to ensure that they reassure and build their customer's confidence in them as to having their best interest because the success of WEF is measured not only by the repayment of the loan facilities by entrepreneurs but by enterprises growing and their owners accessing higher amounts of affordable credit. is hinged on how WEF can build the trust of their customers and having clear and open communication with their customers. Staff training is important in order to ensure that they are knowledgeable in their actions as well as on how to handle customers in different scenarios.

It is therefore important, that even in the dispensation of their mandate, WEF adopts SQMPs to ensure that it can be considered a market driver, a policy influencer and be comparable with commercial bank services even though it is a public sector institution. This will go a long way in increasing its capital base from the exchequer, be considered a success story in affirmative action funding and influencing commercial banks/financial intermediaries in changing their perceptions about banking and issuing credit to women and MSMEs owned by women.

RECOMMENDATIONS

The study noted that there are service quality gaps and therefore recommends that WEF re-strategize on their internal practices in order to ensure that their customers can consider them a quality financial partner. As women are strategic in the socio-economic growth of Kenya due to their contribution to the GDP, their access to credit through WEF becomes a critical success factor for the government and a great measure of performance for WEF in addition to the repayment rates. It is recommended that WEF and other government funded affirmative action funds recognize the importance of SQMPs in addressing the challenges which affect the performance of their programs. The researcher further recommends that the government should ensure that all financial institutions in Kenya fully adopt service quality management practices as one way of ensuring customers receive the highest expected quality of service and institutions are accountable to them and focused on their needs.

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