

**ASSESSING SERVICE QUALITY AND MOST VULNERABLE CHILDREN  
SATISFACTION: A CASE OF SOCIAL ACTION TRUST FUND**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTER OF PROJECT  
MANAGEMENT OF THE OPEN UNIVERSITY OF TANZANIA**

**2018**

**CERTIFICATION**

The undersigned certifies that he has read and hereby recommends for acceptance by The Open University of Tanzania a dissertation titled: **“Assessing Service Quality and Most Vulnerable Children Satisfaction: A Case of Social Action Trust Fund”** in partial fulfillment of the requirements for the degree of Master of Project Management (MPM) of the Open University of Tanzania.

.....

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Date

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.....

Signature

.....

Date

**DEDICATION**

This dissertation is dedicated to my parents for their endless love and support, and to my wife Lilian A. Rwihula for her continuous love, encouragement, support and passion during my course of studying.

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This dissertation is a result of a tireless effort of the researcher on the one hand and the helping hand lent to the researcher from a good number of individuals on the other. I am indebted to extend my very sincere thanks to both, those whose names appear on a brief mention below and those who do not. Product of efforts and experience of the researcher and other dedicated individual. It is my pleasure to give thanks to them all. Some of these individuals need to be mentioned here.

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**ABSTRACT**

Quality is commonly considered as being a key factor that influences customer satisfaction. The objective of the study was to assess the service quality perceived by Most Vulnerable Children (MVC) at satisfaction based on the SERVQUAL model, a case of Social Action Trust Fund. The study focused on four regions with five Implementing Partners with 100MVC constituting the sample size. Service quality dimensions (reliability, responsiveness, tangibility, assurance and empathy) were independent variables while MVC satisfaction was dependent variable. Descriptive statistics comprising percentages and tables were used for data presentation and analysis. A simple random sampling was employed in the study with Statistical Package for Social Sciences (SPSS version 15) used for analysis. Multiple linear regression model was used. This study was measured under five dimensions of SERVQUAL model. The study revealed that MVC satisfaction with SATF services is affected by the two dimensions; (responsiveness and empathy). It was recommended that policymakers can opt from a set of service quality dimensions to improve the quality of service by using an effective customer responsive strategy to ensure school teachers are equipped with quality response and to build closely relationship between school, IPs and SATF. The study recommends also that empathy should be addressed by making a culture of recognizing names of beneficiaries at least by visiting their location or homes several times for recognition purposes.

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### LIST OF ABBREVIATIONS

BG	Block Grants
CBOs	Community Based Organizations
CCF	The Children for Children's future
CESTRE	Centre for Strategic Research and Development
COBET	Complementary Basic Education in Tanzania
CRS	Catholic Relief Services
DMS	Data Management System
DSW	Department of Social Welfare
FBOs	Faith Based Organizations
FDC	Folk Development College
GoT	Government of Tanzania
IOP	Ilula Orphan Program
IPs	Implementing Partners
LISAWA	Lindi Support Agency for Welfare
MKUKUTA	Broader national program for poverty reduction and economic growth
MoFEA	Ministry of Finance and Economic Affairs
MoHSW	Ministry of Health and Social Welfare
MPM	Masters of Project Management
MVC	Most Vulnerable Children
MVCCs	Most Vulnerable Children Committees
NAWODA	Nachingwea Women Development Association
NCPA	National Costed Plan of Action
NEREFO	Neema Resource Foundation



NGOs	Non-Government Organization
OVC	Orphans and Vulnerable Children
SATF	Social Action Trust Fund
SOS	Save Our Souls
SPSS	Statistical Package for Social Sciences
TZS	Tanzanian Shillings
UDSM	University of Dar es Salaam
UNICEF	United Nations International Children's Emergency Fund
USAID	United States Agency for International Development
USHIVIMWA	Ushirikiano wa Vijana Mwandege

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background

Social Action Trust Fund (SATF) is registered under the Trustee's Incorporation Ordinance (Cap 375) of 1956. SATF was capitalized by USAID and settled by the Government of Tanzania. The Trust commenced its activities in April 1998. SATF is dedicated to support Most Vulnerable Children and address the impact resulted by HIV and AIDS and poverty in Tanzania. This is achieved through provision of grants to NGOs, FBOs and CBOs registered in Tanzania. Currently SATF is working with 19 Implementing partners (IP) in Tanzania.

The most vulnerable children have been a great challenge in recent years. Africa and Asia have recorded a greatest number of the same. Tanzania particularly is facing a rapid increase of the most vulnerable children (Godfrey Kacholi (2012)). Although orphan hood is regarded as the chief factors that produce most of the MVC, alongside with it is poverty. In the case of Tanzania, poverty has been found to be one of the chief factors that contribute greatly on producing the MVC and prevents many children from accessing education. An empirical evidence shows that in the years 1996 and 2007 children from poorest families demonstrated poorest school attendance in comparison to those from better families, Lewin, Sabates (2011).

However, one of the most difficult challenge is how to support the whole number of vulnerable children to access education and other basic services. Some studies did try to project that by 2010, the number of the MVC would hit up to 25 million (Voice for Vulnerable Children, World Education).

Responding to the impacts of HIV/AIDS on the communities of the developing countries and how the population especially children were affected, in the 2000s, multinational, regional and local development agencies began to shift away from using the term “**AID Sorphans**” to refer to the children who had lost their parents by AIDS to a more inclusive category: “**orphans and vulnerable children,**” or **OVC** (USAID, (2000)); World Bank, (2004). The term “vulnerable” was introduced as a category in its own right to describe children who were, for various reasons not limited to orphan hood, hence came up with the tem Most Vulnerable Children (MVC).

As the challenge of MVC may take a transformation from just Most Vulnerable Children to the creation of a huge group of hopeless young men and women, governmental and NGOs have developed interests and strategies to rescuing the generation and this is being done technically through enrolling the same in schools and educate them. However another concern follows thereafter, that is whether the education provided to the most vulnerable children is of the required quality or otherwise.

## **1.2 Statement of Problem**

Regardless of the fact that education has and still is seen to be the best tool that vests humans with confidence and skills enough to master the environment and the challenges emanating from it, little was generally done to empower the most vulnerable children with formal education especially in the 1990. The trend took a changing course in few years later when the community began to think of educating Orphans to help shape their future. The Children for Children’s future (CCF)(1994)

for example was established in Arusha. The same offered literacy skills, English Art and vocation training. In Kigoma and Bukoba, Sanganigwa Street Children Centre under Catholic Church and Ummulyatiym Orphan's Children Centre respectively were established focused on educating the orphans. In the Northern Tanzania the Huduma ya Watoto Centre was also established in 1989. P.A.K. Mushi (2009).

### **1.3 Research Objectives**

The main objective of research is to answers questions through the application of scientific procedure. It normally aims to find the truth which is hidden and which has not been discovered so far, Kumar, (2008). This study bears two research objectives, which are divided into general and specific objectives.

#### **1.3.1 General objective**

Generally, the objective of this study is to assess the service quality perceived by Most Vulnerable Children (MVC) at satisfaction based on the SERVQUAL model.

#### **1.3.2 Specific Objective**

The specific research objectives are:

- (i) To examine the relationship between service quality dimensions (tangibility, responsiveness, reliability, assurance, empathy and overall service quality) and MVC satisfaction.
- (ii) To examine critical factors in service quality (tangibility, responsiveness, reliability, assurance and empathy) that SATF should concentrate to ensure MVC satisfaction.

#### **1.4 Research Questions**

- (i) Determine the service quality dimensions and satisfaction among the MVC in thirteen Secondary Schools under 5-IPs
- (ii) What are the MVC responses basing on service quality provided by SATF?
- (iii) What are critical factors in service quality that SATF has to concentrate mostly in order to satisfy the MVC?
- (iv) What is the level of MVC satisfaction on service provided by SATF

#### **1.5 Significance of the Research**

The research findings are expected to benefit the community under SATF sponsorship by adopting new insight on the applicability of the SERVQUAL model in service quality assessment, create a theoretical understanding of the dimensions of the SERVQUAL model and its application in provision of service quality to the MVC at satisfaction, contributes to the fulfillment of the masters' degree of Project Management study and the study assist scholars and students as source of information and literature review during the preparation of their own and assist service providers to realize areas either for improvement or for absolute change of Organization's policy.

#### **1.6 Organization of the Study**

This study is organized in five chapters. Chapter one present background of the study, statement of the research problem, research objectives, research questions, significance of the study, scope of the study and organization of the study. Chapter two present conceptual definitions, theoretical and empirical literature review. It also provides the research gap and conceptual framework. Chapter three covers research

paradigm, research design, area of study, population of the study as well as sample size and sampling techniques. In addition, the chapter presents types of data, methods of data collection, data processing and analysis, measurement of variables, reliability and validity and finally ethical issues. Chapter four makes interpretation of data, analysis and discussion of the findings. Finally, chapter five present discussion of findings/results and their implications, conclusion, recommendation, limitation of the study and suggested areas for further studies.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Overview**

This chapter presents literature review and related theories to the research problem. It has been organized into conceptual definitions, theoretical and empirical reviews leading to the derivation of knowledge gaps existing in various studies. The chapter also contains conceptual framework on customer satisfaction and service quality and lastly the connection between customer satisfaction and service quality.

#### **2.2 Conceptual Definitions**

##### **2.2.1 The Root of the Term ‘Most Vulnerable Children’**

Before the years 2000s, AIDS Orphans was the common term used to refer to the children who had lost their parents by HIV/AIDS. Approaching the eve of 2000s and during the early 2000s, however, by recognizing the complexity of the phenomenon and how HIV/AIDS impacted both the children and the community at large, the development stakeholders and agencies took a shift from denoting the parentless children by the term AIDS Orphans to a more inclusive phrase, that is Orphans and Vulnerable Children (OVC)(USAID (2000), World Bank (2004).

The term vulnerable was later introduced as a category in order to refer to the children who were parentless and living in the risky environment for various reasons but not limited to orphan hood hence came up with the term “The Most Vulnerable Children” (MVC).The World Bank defined that a vulnerable child is one whose safety, well-being and development are threatened, with major dangers including “lack of care and

affection, adequate shelter, education, nutrition, and psychological support” world bank(2004).

MVC are generally described as children who are at higher risk of missing out on schooling, living in households with less food security, suffer anxiety and depression, and are at greater risk of exposure to HIV; MVC is an Orphaned, separated from their parents, living with caretakers with serious problems like illness, disabilities, trauma, substance addictions, abusive habits, or have normal families, but special needs that even well functioning parents will need help to cover (trauma, disability, behavioral problems, UNICEF (2006).

Most Vulnerable Child (MVC) is a child under the age of 18 whose mother, father, both parents, or a primary caregiver has died, and who is in need of care or protection. Namibian Government definition, (2002)

### **2.2.2 Vulnerability**

A high probability of a negative outcome or an accepted welfare loss above a socially accepted norm, which results from risky or uncertain events and the lack of risk management instruments [info.worldbank.org]. It remains that, vulnerability is caused by food insecurity, chronic illness of a parent, being an orphan, abuse, drugs and unstable family structures, UNICEF (2006).

### **2.2.3 Customer Satisfaction**

Kotler and Clarke (1987) define satisfaction as a state felt by a person who has experience performance or an outcome that fulfill his or her expectation.



Satisfaction is a function of relative level of expectations and perceives performance. The expectation may go as far as before the MVC being enrolled in the project, suggesting that it is important to the researchers to determine first what the MVC expect before entering and getting any support from service provider (Palacio, Meneses and Perez, 2002).

In contrary, Carey, Cambiano and De Vore (2002), believe that satisfaction actually covers issues of customers' perception and experiences during the service provision. While most MVC satisfaction study focus on the perspective of customer, researchers are facing a problem of creating a standard definition for MVC satisfaction thus providing a need of customer satisfaction theory to be selected and modified so that it can explain the meaning of MVC satisfaction (Hom, 2002). Even though it is risky to view MVC as customer, but given the current atmosphere of service providers like SATF, there is a new moral choice that MVC have become "customer"(William, 2002).

Kotler and Armstrong (2006) justify as if the product's performance falls short of expectation, the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectations, the customer is highly satisfied.

#### **2.2.4 Service Quality**

Service quality is defined as the difference between customer's expectations of service and perceived service. If the expectations are greater than the performance, the perceived quality is less than the satisfaction and hence dissatisfaction occurs. Lewis

and Mitchell (1990). Parasuraman, Zeithaml and Berry (1988) explain five dimensions and criteria which can be used to assess service quality, these are:

- (i) **Tangibility:** this comprises of human being, tools, observable facilities, it includes decorations and buildings.
- (ii) **Reliability:** is the capability to offer great services according to the given specifications and conditions.
- (iii) **Responsiveness:** readiness of the employees to serve customers and provide timely service.
- (iv) **Assurance:** Feelings of trust and self-confidence in dealing with the organization. This reflects the worker's knowledge and skills to construct an assurance to the customers themselves.
- (v) **Empathy:** understanding their needs and care for their individuality by showing them consideration and affection while treating them as extraordinary clients.

### **2.2.7 SERVQUAL Model**

SERVQUAL Model is a quality management framework designed to measure quality in service sector. The model is based on the expectations of service offering and the customer's perceptions of the service received, SERVQUAL (2007).

## **2.3 Theoretical Literature Review**

### **2.3.1 The Essence of Education to the Most Vulnerable Children**

It is generally accepted that education is very important if we want to see the MVC lives transformed from hopeless to hopeful. Even more than imparting the kids with skills necessary for them to be successful, Bhargave (2005) puts it that, school can provide the children with safer, structured environment and emotional support from

the rest of the community. Miller H (2008). 'Quality Education for All' holds that, education is one of the most significant investment and productivity that governments make Mitchel report. (2017). On the other hand, providing the best educational opportunities (quality education) to the children from the vulnerable families is a key way to disrupt the cycle of poverty. Goodal and Harris, (2009).

Young women's earnings for instance would be 10-20% higher for every year of school completed. Apart from that, extra year of a woman's education had been shown to reduce the risk that her child would die in infancy by 5-10%. Girls' education would also the best single policy for reducing fertility and therefore achieving smaller and more sustainable families. Care (2007).

The study also showed that, education was a powerful vaccine against HIV and AIDS. Several million cases of HIV/AIDS could be prevented in the next decade if every child received an education. On the other hand, a child born to a literate mother would 50% more likely to survive past the age of 5. Care (2007).

### **2.3.2 Institutional Arrangements that Supports Most Vulnerable Children**

#### **2.3.2.1 Tanzanian Government**

Following the adoption of the World Declaration of Education for All, in the year 2000, Tanzania was among the member states of the community that met in Dakar Senegal for reaffirmation of a commitment to the policy Education For All by the year 2015, UNICEF (2009). In Tanzania, the Department of Social Welfare (DSW) of the Ministry of Health and Social Welfare (MoHSW) is tasked with protecting MVC and ensuring their access to basic services. The ministry/DSW is responsible for policy

guidance in the area of social welfare, with a focus on ensuring adequate and quality care and timely social welfare services to vulnerable groups. Its key targets are the elderly, people with disabilities, and vulnerable children. The DSW's medium-term 2 expenditure budget guidelines for 2009–2010 include MVC.

In addition, the DSW led the development of a National Costed Plan of Action (NCPA) to guide the MVC response; the central government allocated nearly 3.3 million Tanzanian shillings (TZS) to implement the NCPA in 2008–2009. The NCPA outlined a four-year strategy to identify MVC, coordinate the efforts of nongovernmental organizations (NGOs), mobilize resources, and implement a national data management system (DMS).

Many social welfare resources and functions recently were decentralized from the national to district levels in an effort to address the needs of MVC more effectively. The NCPA also created Most Vulnerable Children Committees (MVCCs) at the village level – members are elected by the villagers – to identify MVC, assess their needs, and mobilize services for them.

It is important for these Committees to focus on MVC rather than OVC because of limited resources (most MVCCs have little access to training, resources, or other support); the fact that not all orphans are vulnerable; and the existence of significant factors other than HIV/AIDS that lead to vulnerability, such as poverty. The Committees work with local NGOs, Faith-Based Organizations (FBO) and Community-Based Organizations (CBO) and the Government of Tanzania to respond to the needs of MVC. According to a recent review of implementation of the NCPA,

about 813, 372 MVC have been identified in 68 percent of the districts, 58.4 percent of all the wards, and 59.6 percent of all the villages in Tanzania.

Furthermore, the NCPA established a National Steering Committee, a Technical Committee, and an Implementing Partners Group, which meet every month to share information and coordinate activities. A new National Monitoring and Evaluation Officers Network also coordinate and shares information. To ensure the quality of care, support, and protection of MVC, a national framework on quality standards has been finalized, establishing a National Steering Committee, which comprises members from various ministries in order to strengthen the multi-sectoral response to MVC issues. The main challenge, however, is the lack of Government commitment and leadership to ensure the functioning of the Committee.

Along the way to rescuing and serving the MVC, government agencies, local NGOs, international agencies and individuals who took to advocate and voice for the MVC, have extended the services for the MVC whereby the provision of education to the same was embarked to by establishing some typical educational organizations or have educational services adopted and included into the organizational objectives strategic plans of the existing institutional programs.

In its five strategic objectives, the Ilula Orphan Program (IOP) seeks to “Improve the organizational capability and invest in high-quality educational services to the students/stakeholders to enable them to lead transformations in the community.” Construction of infrastructures such as playgrounds, hostels and other buildings is a desired action plan of the program. IOP Strategic Plan (2015-2019).

### **2.3.2.1 Non Governmental Organizations**

#### **Save Our Souls (SOS) Children's Village**

Are centres established for taking care of the vulnerable children by placing them into the caring families. The program hosts an educational advocacy project in which children secure placement in the schooling programs. SOS village do believe in quality education for vulnerable children as a means of breaking the cycle of poverty, marginalization, violence and family breakdown.

Recently, Tanzania records four SOS villages. They include SOS youth programme, kindergartens, SOS Hermann Gmeiner school and some two medical centres.

[[www.sos-childrensvillage.com](http://www.sos-childrensvillage.com)]

#### **COBET in Tanzania**

Funded by a dual donors, i.e. Tanzania and UNICEF, COBET is a short form of the words Complementary Basic Education in Tanzania, the program intends to benefit both, children who have missed the an enrollment in the formal school program and those who dropped out of the school for some reasons,[[www.unicef.org](http://www.unicef.org)].

## **2.4 Empirical Literature Review**

Similar studies have been done at different levels. In this case, the study has been attempted at three levels namely, global level, regional level and finally at local level. At global level, studies from different parts of the world have been brought in while at regional level some studies from Africa have been consulted. Most of the studies at regional level have been taken from the Sub Saharan Africa. At local level studies from Tanzania have been referred to.

#### **2.4.1 Summary of Empirical Study**

Syed, A. (2001), studied the Service quality perceptions and patient satisfaction in developing countries specifically in Bangladesh and found that Patients' perceptions about health services seem to have been mainly ignored by health care providers in developing Countries. That such perception, especially about service quality, might form assurance and subsequent behaviors with regard to choice and usage of the available health care facilities is reflected in the fact that many patients avoid the system or gain it only as a measure of last option.

The study was, therefore, patient-centered and identifies the service quality factors that are important to patients; it also examines their links to patient satisfaction in the context of Bangladesh Evaluations were obtained from patients on several dimensions of perceived service quality including responsiveness, assurance, communication, discipline, and baksheesh. The researcher suggested that, stronger administrative orientation should be introduced in the hospitals to help deliver quality services and patient satisfaction. Also, the field of health and hospital administration be introduced in the country as a discipline to help create a new generation [S.S. Andaleeb / Social Science & Medicine 52 (2001) 1359–1370 1368] of managers whose training will reflect the strategic skills to those hospitals greatly lack it today. Finally, policy makers and health care providers must believe in and predict a service-oriented hospital environment to better meet the needs.

Albert, V. (2015), of Walden University studied Relationship between product quality and customer satisfaction in the U.S. Automobile Industry aiming to examine relationships among product quality, product cost, product safety, and consumer

satisfaction and found that Negative customer satisfaction and decreased customer faithfulness continue to become visible, because consumers compare product quality, product cost, and product safety features associated with competitive product offerings. Over 35,000 people died in U.S. traffic accidents and about 3.8 million traffic crash injuries requiring medical attention occurred in 2013, and the number of deaths was about the same over the last 5 years. It was found that product recall, car repairs, injuries, and deaths were due to unsafe product designs or substandard product quality. These statistics underline the challenge of producing quality vehicles while satisfying customers. The research come up with the suggestions of the need for product safety improvements to assist Engineering Management to understand roles required to be effective in promoting high-quality products for consumers at affordable costs which will balance the product quality against customer satisfaction.

Hishamuddin, F.(2008), studied Service Quality and Student Satisfaction at Private Higher Education Institutions to examine the relationship between service quality dimensions and overall service quality (tangibility, responsiveness, reliability, assurance and empathy) and students satisfaction. It also examined the critical factors in service quality dimensions that contribute most to the satisfaction of the students.

The study proven that the service quality dimensions (tangibility, assurance, responsiveness, reliability and empathy) have a major relationship with students' satisfaction as Mahiah. S. et al. (2006), shown that tangibility, empathy, reliability, responsiveness and assurance are highly connected and very considerable with one another and that empathy and assurance are the two critical factors that contribute most to students' satisfaction. The study concluded that by improving service quality,



it may also improve the student's satisfaction as well as boost priority of the private higher institutions due to the fact that they have to compete to earn interest from the students to study there.

Jarmila, K.(2015), studied the measurement and evaluation of the service quality through customers 'satisfaction in Slovakia, It was carried out through the proposed quality criteria for the field of education and information services provided to customers by the institution. The evaluation of individual quality criteria determines in which areas of the process of providing services improvement is needed.

It was also revealed that large share of the customer satisfaction formulate other factors, especially the person providing the service; their education, expertise, experience, willingness, disembarking culture, communication and the ability of an individual approach to the customer. It was concluded that the human resources of the studied organizations, by their approach increases the overall assessment of a feeling of the customer satisfaction in the process of providing the service.

Bitner, K. (1990), investigates the service quality and customer satisfaction perceptions of 145 travelers at an international airport. The basis of Bitner's model was an attempt to reconcile Oliver's (1980) disconfirmation of expectations paradigm with attribution theory. Bitner assumed that consumers attributions intervene disconfirmation and satisfaction judgments. Service quality judgments, in turn, are assumed to intervene consumer satisfaction judgments and consumers' behavioral intentions. Thus, Bitner suggests an alternative ordering of the service quality and satisfaction constructs (i.e. satisfaction → Service quality → behavioral intentions).

Esther, R. (2015), studied on service quality Measurement in Tanzania business schools aim to examine and validate the extended SERVQUAL instrument for measuring business schools' service quality in Tanzania-an emerging economy; A survey was conducted with final year students from two business schools-the College of Business Education and the Institute of Accountancy Arusha and found that, the Outcome dimension in the extended SERVQUAL is more important than other dimensions and suggested that the extended SERVQUAL instrument be used by managers of business schools to identify factors which students use to assess the quality of the education services they receive. Knowledge of these factors will enable business schools' managers set priorities while allocating limited resources to improve quality per school and in higher education, in general.

Ojo, O. (2010), examined the relationship between service quality and customer satisfaction in Telecommunication industry a case of Mobile Telecommunication Network (MTN) Nigeria. Descriptive statistics, Pearson product moment correlation coefficient and regression analysis were employed on methodology. The study shows service quality has effects on customer satisfaction, which lead to the positive relationship between them. The organization should pay more attention on service quality because of its outcome on customer satisfaction. In order to ensure customer satisfaction level to be high organization must know the expectations of the customers and how they can meet such expectations. Commonly, it costs to attract new customer than to retain the existing ones.

Sarah, W. (2011), studied Comparative Analysis of Business Students' Perceptions of Service Quality Offered in Kenyan Universities with the aim of understanding how

various factors or dimensions of service quality affected their perception within a university setting. The comparison was between two public and two private universities located in rural and urban settings in Kenya and used a survey to assess business students' perception of service quality.

The Findings indicated that most university students were positive about the quality of service they received in their respective universities with overall mean scores above average. The important dimensions or factors that determined service quality in Kenya universities were administrative quality, academic quality, programs quality, student support, and availability of resources. Its implication is that measuring student's perceptions of service quality enables a university to prioritize important factors identified as important by the students for effective allocation of resources.

Mehpare, T. (2013), studied the effect of mobile service quality dimensions on customer satisfaction aiming to determine the dimensions of mobile service quality and their effect on customer satisfaction. The findings show that there are five dimensions we can consider in mobile service quality, namely availability, perceived risk, easy to use, compatibility of mobile devices and entertainment services, and these dimensions have positive effect on satisfaction as service quality literature suggests positive relationships between service quality and satisfaction. Ease of use and availability are seemed to be the most important dimensions affecting satisfaction. Also customers look for the proper mobile device with compatibility features, which increase entertainment level for the users that will directly relate to ease of use, reaching the mobile services, and positive effect on perceiving risks of using a mobile service.

Musinguzi, R. (2009), studied Assessment of Education interventions by World Vision and Compassion International on OVCs in Rakai- Uganda. The study wanted to establish the nature of the education needs of vulnerable children, the criteria for selecting education beneficiaries by World vision and Compassion International, the impact of education efforts on addressing the needs of the OVC as well as the challenges faced by International NGOs in addressing the education needs of the OVC.

Research revealed that the major education needs of OVC were school fees, exercise books and pens, school uniform, personal requirements like shoes, toilet paper, brooms, school bags, Vaseline as well as lunch. Although each NGO had standards that had to be followed in selection of OVC to benefit from their education support, both had a similarity of giving priority to orphans and vulnerable children. The study recommended that both NGOs should widen the scope of the OVC selection standards by increasing their geographical coverage to allow many children to benefit.

Mushi, L. (2013), observed the influence of service quality on customer satisfaction in transport service industry, Dar Express passengers in Tanzania. Methods used in collecting required information for the study were questionnaires, interview and observation were employed and data was analyzed by using descriptive, correlation and regression analysis. As a result passengers are satisfied with the transport services provision with Dar Express Bus. Responsiveness, assurance and tangibles dimensions played a significant effect on passengers' satisfaction. In other words these dimensions were found to be good predictors of customer satisfaction. USAID. (2011), did a research aiming on Evaluating the Effectiveness of Education Block

Grant to OVC aiming to, the research revealed that block grants are simpler to administer, require less administrative costs and oversight to ensure that students receive the benefits, and are more cost effective than scholarships per student.

However, we did observe that block grants become less effective with smaller numbers of students enrolled; It was revealed that free access to schools alone is insufficient to ensure that OVC attend regularly or perform well. Additional support was required that addressed physical health, nutrition, social setting, economic well-being, and other aspects of the child's overall well-being.

## **2.5 Policy Review**

Studies show that, at national level, the number of vulnerable children has increased by 28% from 749,203 in the year 2007 to 1,044,096 in the year 2010 alone, National Audit Office (2013). Such an alarming increase and the fact that the very number forms a portion of the population that cannot be neglected, the government found it convenient to adopt purposeful strategies to serve such a special group. The following are some of the strategies adopted.

### **2.5.1 The Tanzania National Costed Plan of Action for MVC – 2007-2010**

The plan adopted and managed by the Ministry of Health and Social Welfare (MoHSW) Department of Social Welfare and the Prime Minister's Office Regional Administration and Local Government (PMO-RALG). The two authorities have the main responsibility of ensuring that the identification process, provision of services, supervision, monitoring, evaluation and reporting of MVC activities are functioning effectively, Tanzania National Audit Office (2013).

Most importantly, the NCPA includes recommendations for smooth scaling up of services delivering, guideline for important standards of care, support and protection and advices on how to harness the available essential resources, UDSM (2009).

### **2.5.2 The Child Development Policy 2008**

Adopted in the year 2008, the policy points out the need to protect the most vulnerable children (MVC) who can't stand for themselves. The document puts it clear that it shall provide direction on upbringing of children living in harsh circumstances. The policy forms an essential part of a broader national program for poverty reduction and economic growth commonly known as MKUKUTA, Tanzania Child's Right Report (2013).

### **2.5.3 Education for All (EFA)**

Tanzania is one of the 164 countries that have pledged their commitment to providing universal education for all the children in their capacities the most vulnerable children included. The rights to education have been clearly enshrined in the convention of the Rights of the child. Further, it is believed that, the general foundation informal education serves as a protective barrier to HIV infections. Tania Boller and Kate Carroll (2003).

## **2.6 Research Gap**

A good number of studies have been closely investigated to find out what might have been done or said about the quality service to the MVC at satification in Tanzania. A great deal of information that was unearthed reveals that very little have been done in regard to the servicr quality provided to the MVC. For instance, while Musinguzi, R.

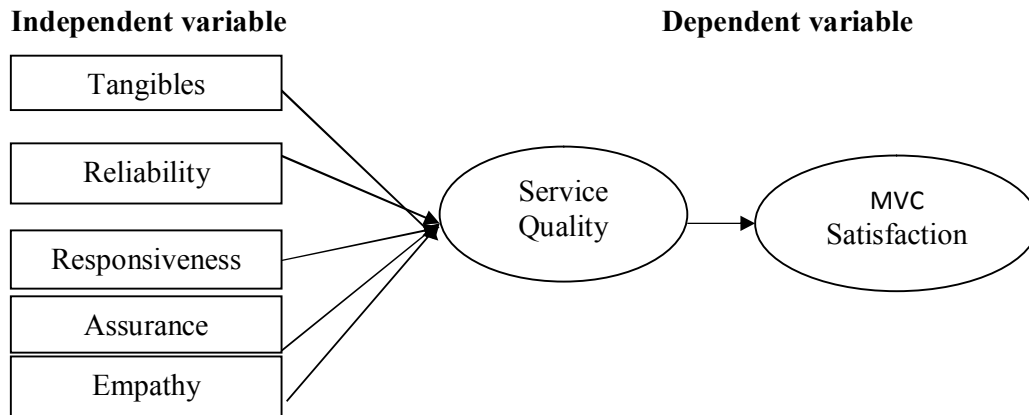
(2009) and the report by the USAID (2011) took to assess the education intervention for the MVC and evaluate the effectiveness of the education Block Grant (BG) respectively, the two have said nothing about the service quality and satisfaction to the most vulnerable children.

Moreover, Syed, A. (2001) et al tried to address the Service quality perceptions and patient satisfaction in developing countries specifically in Bangladesh while Albert, V. (2015) at Walden University studied Relationship between product quality and customer satisfaction in the U.S to examine the relationships among product quality, product cost, product safety, and consumer satisfaction. Also, Hishamuddin, F. (2008) attempted Service Quality and Student Satisfaction at Private Higher Education Institutions to examine the relationship between service quality dimensions and overall service quality (tangibility, responsiveness, reliability, assurance and empathy) and students satisfaction;

Further more, Jarmila Klementova et al of *Procedia Economics and Finance* 26 (2015) studied the measurement and evaluation of the service quality through customers 'satisfaction in Slovakia which carried out through the proposed quality criteria for the field of education and information services provided to customers to determine in which areas of the process of providing services improvement is needed, yet again, nothing was said about the service quality and MVC satisfaction. To make it very clear, none attempted to make an analysis of the service quality and satisfaction to the MVC based on the SERVQUAL model. In this case, assessing service quality and MVC satisfaction based on the said model remains the vacuum that the researcher seeks to fill in.

## 2.7 Conceptual Framework

Relationship between service quality and customer satisfaction is based on the SERVQUAL Model.



**Figure 2.1: SERVQUAL Model**

Source: (Ravichadran, K. *et al.* 2010)

Assessments include expectations and perceptions across all five SERVQUAL dimensions. Service providers need to work on all five, but emphasize them in order of importance. If a company or organization does well in tangibles, reliability, responsiveness, assurance and empathy it is obvious that it led to improved service quality which results to customer satisfaction. But by poorly performing on dimensions, then lead to poor provision of service quality which result to customer dissatisfaction (Wicks and Roethlein, 2009).

## 2.8 The Connection between Customer Satisfaction and Service Quality

The connection between customer satisfactions provided in correspondence with service quality has been acknowledged widely in logical thinking way in the few years ago. The nature of the accurate connection between service quality and customer



satisfaction is still covered with lots of ambiguity. In recognizing an assortment of studies that focused on a connection between fulfillment and service excellence Hong and Marimuthu (2014) argued for different views in terms of relationship. Some researchers believe that service standards leads to contentment (Negi 2009) while others thought that it may leads to provide the standard services (Cronin and Taylor, 1992). Clients contentment is based on the level of standard and approved service delivered/offered by the service providers (Saravanan and Rao 2007) admired by the customer's experiences gain though the complete satisfaction accomplished provided with service provided by the responsible organization. There is a need for the physically influential link between service quality and customer satisfaction, which highlights that importance of customer satisfaction when defining of service quality (Wicks and Roethlein, 2009).

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Chapter Overview**

This chapter is about research methods that were used to collect and analyze data in the study. It includes the description of the study area, research design, population, Sample and Sampling Technique, Procedures for data collection, Methods of Data Collection, Data Processing and Analysis, Data validity and reliability analysis and Ethical Issues.

#### **3.2 Research Paradigms**

“Paradigm is a way of examining social event from which particular understandings of these phenomena can be gained and explanations attempted” (Saunders *et al* 2007). In this study the researcher used positivist paradigm which aligns itself with a particular view of the mechanisms and assumptions of natural sciences, supported by a belief that only what is grounded in the observable can count as a valid knowledge.

#### **3.3 Research Design**

This study used a descriptive and cross-sectional study design. The purpose of descriptive design was to observe, describe, and document aspects of circumstances obviously as they occur in a given population. Cross-sectional design was conducted in this study to examine what currently exists and essentially is characterized by the fact that all data are collected at one particular time.

##### **3.3.1 Area of the Study**

The study was conducted at the Social Action Trust Fund through its Implementing Partners. The area has been chosen because the organization is supporting MVC to

access education through IPs. The study covered 100 beneficiaries all from NEREFO, TIKVAH Homes, LISAWA, USHIVIMWA and NAWODA who operates in Dodoma, Morogoro, Mkuranga-Costa, Lindi and Nachingwea-Lindi respectively. The distribution of surveyed SATF's Implementing Partners with their respective schools was as shown in Table 3.1.

**Table 3.1: Size of Distribution**

<b>Area</b>	<b>Secondary School/College</b>	<b>Frequency</b>	<b>Percent</b>
Dodoma urban	Kisasa	5	5.0%
	Viwandani	12	12.0%
	Ntyuka	3	3.0%
Lindi urban/rural	Kineng'ene	8	8.0%
	Lindi	8	8.0%
	Chilala FDC college	4	4.0%
Nachingwea	Stesheni	10	10.0%
	Farm 17	10	10.0%
Morogoro urban	Mgulasi	15	15.0%
	Kihonda	5	5.0%
Mkuranga	Bundani	5	5.0%
	Vikindu	10	10.0%
	Vianzi	5	5.0%
<b>Total</b>		<b>100</b>	<b>100.0%</b>

Source: Field Data (2017)

### 3.3.2 Population of the Study

According to Kothari (2007), the term population means an entire group of individuals, events or objects that have common observable characteristics. The targeted population for this study was the beneficiaries who received support from

SATF for the first installment of 2016. SATF supported a total of 566MVC through 19-IPs as per signed Memorandum of agreement between SATF and IPs. This study targeted a population of beneficiaries supported under Social Action Trust Fund through partners. A total of one hundred (100) beneficiaries from five (5) Implementing Partners were selected for the study.

### **3.4 Sample and Sampling Technique**

According to Kothari (2007) sample is a collection of some parts of the population to be a true representative of the population. Sample size refers to a number of items to be selected from the population. While sampling technique defined as a process of selecting a number of individual or objects from a population such that the selected group contains elements representative of characteristics found in entire group (Kothari, 2007). A sample of 100 respondents was involved in this study since a larger sample could have been sufficient to constraint of time, labor and money as it was once said by Moser & Kalton (1971) that one must accept the limitations imposed by the researcher due to shortage of resources and try to utilize the available sample to the best advantage.

According to Trochim (2005), Sampling is the process of selecting units (e.g. people, organizations) from a population of interest so that by studying the sample we may fairly generalize our results back to the population from which they were chosen. The respondents for the survey were selected in a random manner. This was because random sampling gives each element in the population an equal probability of getting into the sample, and all choices are independent of one another; also it gives each possible sample combination an equal probability of being chosen, Kothari (2004).

### 3.4.1 Sampling Design and Procedures

The minimum sample size was calculated basing on the formula (Kothari, 2004)

$$n = \frac{Z^2 P (100-P) \times DEF}{\epsilon^2}$$

Where:

n= required sample size

Z= Critical value of the standard normal distribution for the 95% confidence interval around the true proportion which is 1.96

P= expected proportion of interest to be studied which is 90%

$\epsilon = 7\%$

DEF-designing effect taken at 2 since it involved multistage cluster sampling

Substituting the values in the above formula;

$$n = \frac{1.96^2 \times 90(100-90) \times 2}{7^2}$$

$$n = \frac{3.8416 \times 90(10) \times 2}{49}$$

$$n = \frac{3.8416 \times 900 \times 2}{49}$$

$$n = \frac{3.8416 \times 90(10) \times 2}{49}$$

$$n = 141$$

Therefore the required sample size of the respondents was 141. By adding 10% of 141 in case of non-respondents, then the minimum sample size was 155 MVC.

### **3.5 Methods of Data Collection**

A structured questionnaire with closed ended questions was prepared in order to capture demographic, cultural, historical factors associated with service quality and customer satisfaction. Both closed and open ended questions were included in order to capture all dimensions of service quality and customer satisfaction. Furthermore in some questions respondents were asked to clarify the reasons behind certain responses.

### **3.6 Variables and Measurement Procedures**

#### **3.6.1 Independent Variable**

Service quality was based on modified version of SERVQUAL as proposed by Parasuraman *et al.* (1988) which involve five dimensions of service quality namely reliability, responsiveness, empathy, assurance and tangibles which consist of 22 items. SATF employees are dependable in handling beneficiary's service problems and timely (Reliability). They also provide prompt service to beneficiaries (Responsiveness). Employees of SATF provide beneficiaries attention in a gentle way (Empathy). But also, employees feel confidence in dealing with beneficiaries (Assurance). SATF has enough resources including MVC Management Information System used to track support provided to MVC with their status and own a building (Tangibles).

#### **3.6.2 Dependent Variable**

In this study customer satisfaction was measured using 22 questions, which were in a Likert scale format. Scale ranged from 1 to 5 (1 indicating strongly disagree with the proposition, and 5 showing strongly agree with the proposition),the responses were

summed up and a total score was obtained for each respondent Factor analysis was used to combine the variables in a meaningful way after computing frequencies for each question.

### **3.7 Methods of Data Collection**

The study employed both quantitative and qualitative approaches. Quantitative research is based on the measurement of quality or amount. It is applicable to phenomena that can be expressed in terms of quantity, Kothari (2007). A quantitative research employs strategies of enquiry such as surveys and experiments, and collects data on predetermined instruments that yield statistical data or results with intent of making generalization, Creswell (2003). In quantitative study the researcher's values, interpretation and feelings are not considered, Kumar (2011); Kombo and Tromp, (2006). On the other hand, Qualitative research approach uses strategies of enquiry such as case studies, narratives, ethnographies, and exploration among others.

The researcher collects open-ended, emerging data with the primary intent of developing themes from the data, Creswell (2003). Nonetheless, each of the two approaches has its own specific strengths and weaknesses. In this case, Creswell (2003) proposes a mixed methods approach that captures the best of both quantitative and qualitative approaches.

In a mixed methods approach the researcher first surveys a large number of individuals, then follows up with a few of them to obtain their specific language and voices about the topic. Therefore, this study used a mixed methods approach whereby the quantitative part is conducted using a descriptive survey strategy and qualitative part using focus group discussions.

### **3.7.1. Questionnaires**

The questionnaires conducted at two levels; in the first place, students being the first consumers of the service rendered and determined level of satisfaction of the services. Questionnaires were designed as a technique of data collection whereby structured and closed questions set and supplied to the respondents.

### **3.8 Data Processing and Analysis**

The assessment of quality of services provided by SATF was done by using SERVEQUAL, a tool for assessing service quality since it can be used in many service situations and it is accepted as a standard for assessing different dimensions of service situations, Foster (2010). The SERVQUAL instrument consists of 22-items (see Appendix I) for assessing service quality based on beneficiary's perceptions. Furthermore, SERVEQUAL was chosen because it was tested in a similar work conducted by (Zeithmal *et al.*1990) and it is useful to provide evidence of service quality for further service operation improvement, Page and Spreng, (2002).

Tools used in the process were questionnaires, which were filled by the units of the study as it was suggested by Kombo and Tromp (2006) that the instrument saves time and it does not give room for the interviewer to be bias as it is presented in a paper format. It also adds confidentiality hence the interviewer fills the questionnaires freely.

Analysis of the quantitative data was organized and summarized using the Statistical Package for Social Science (SPSS) software. The database employed codes for each of the 22 SERVQUAL items, each number referring to an item of the dimensions



from the first to the last. This aided tabulation, graphing and averaging so as to enable composing the report of this study.

In order to test whether the five dimensions are indeed represented by a scale that is valid and reliable, Descriptive statistics was used, also scalability was assessed by applying inter-item-correlations, item-item-correlations and Cronbach's Alpha. After all the analyses, interpretation of all the obtained results was done using the empirical output of the theoretical knowledge on SERVQUAL. After determining the scales, mean scores were calculated for each dimension that SATF must concentrate to make improvements.

### **3.8.1 Multiple Linear Regression Analysis**

In this particular study multiple linear regression model was been used. It is a tool for the investigation of relationships between variables. Multiple linear regression was used to develop a better understanding of the relationship between a dependent variable and a set of independent variables (Wakefield and Baker, 1998). At the outset of any regression study, one formulates some hypothesis about the relationship between the variables of interest. Multiple liner regression has been used to assess determinants of customer satisfaction.

The multiple regression models is built on the following assumptions: i) Linearity and additively of the relationship between dependent and independent variables, the expected value of dependent variable is a straight-line function of each independent variable, holding the others fixed; (ii) Regression assumes that there is little or no multicollinearity in the data (iii) the model assumes a constant variance

(homoscedasticity) of the errors; (iv) normality of the error distribution (meaning that errors of the response variables are uncorrelated with each other) Berry and Feldman (1985). Test statistics such as link test (model specification), variance inflation factor-an indicator (multicollinearity) and normality test were used during analysis.

F (customer satisfaction) = (tangibles, reliability, responsiveness, assurance, empathy)

$$F = \alpha + \beta_1 TAN + \beta_2 REL + \beta_3 RESP + \beta_4 ASS + \beta_5 EMP + \varepsilon$$

Where  $\alpha$  = constant

$\beta_1$ =Tangibility (TAN),  $\beta_2$ =Reliability (REL),  $\beta_3$ =Responsiveness (RESP),

$\beta_4$ = Assurance (ASS) and  $\beta_5$  = Empathy (EMP)

$\beta$  = coefficient

e=error

**Note:**

Customer= Most Vulnerable Children (MVC)

### 3.9 Data Validity and Reliability Analysis

Validity of data is the extent to which they measure what they are supposed to measure (Jeannes *et al*, 2000). Thus the data used in the research is accurate, true and meaningful. According to Kerlinger (1993) the term reliability refers to ability of an instrument to produce consistent results. In this study, the research validates the data by pre-testing them in order to assess and value before using make the instruments valid and worth using them in collecting data for the study. The aim was to check and evaluate the effectiveness and efficiency of the instruments.

### **3.10 Ethical Issues**

In this research, ethical issues were highly considered in conducting interview to respondent. This is because; it is a duty to protect the rights of the people in the study as well as their privacy and sensitivity. In this research first permission for conducting the study at SATF was granted by the Chief Executive Officer of SATF.

Second, the subjects of the study were told the objectives of the study and its relevancy to support the development of SATF in terms of quality assurance. Third and last, respondents were encouraged to ask questions concerning the researcher and the study and that the only supervisor and other lecturers appointed by the Open University of Tanzania through the head of Faculty of Business Management department will have access to questionnaires.

## CHAPTER FOUR

### RESEARCH FINDINGS

#### 4.1 Introduction

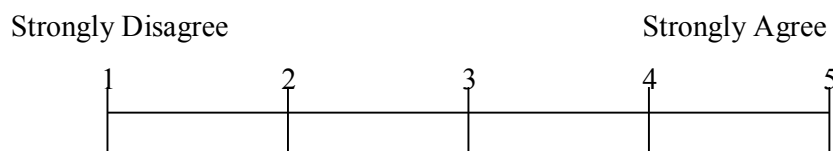
This chapter is about results and discussions of the findings in accordance with the research objectives and questions aiming at giving out detailed information of the quality of services provided by SATF in Morogoro, Coast, Dodoma and Lindi regions.

The aim of this study was to test whether each of the five dimensions of the SERVQUAL Model is represented by a scale that is valid and reliable in SATF, also, to identify the dimensions in which SATF should concentrate to make improvements.

It is worth noting that the sample size of the study was 155 participants however only 64.5% (100) completed the survey and information has been used during the analysis.

The remaining 35.5% (55) respondents didn't complete the questionnaires. The information from these respondents was incomplete and was thus not included in the analysis and used the SERVQUAL measurement instrument for perceived service quality.

The analysis of the findings and deduction was done using SPSS program that aided tabulations, graphing and mean of the results. A structured questionnaire, SERVQUAL by (Parasuraman, *et al.* 1985) was used by the research and the following scale was used to determine the level of beneficiary's satisfaction as shown by Figure 4.1.



**Figure 4.1: Beneficiary Satisfaction Scale**

Source: Markusic, M. (2009)

Item required respondents to indicate their perception by ticking any number according to the scale.

## **4.2 Data Processing and Analysis**

Statistical Package for Social Sciences (SPSS) version 15.0 was used during analysis. Regression model and descriptive data analysis of quantitative was done where frequencies and percentages have been presented in tables and graphs.

## **4.3 Interpretation of Results**

### **4.3.1 Presentation of the Descriptive Statistics of Respondent's Biographical Data**

This part is divided into 5 categories namely School/College, Implementing partner, Age, Gender, Support installment and Class/level of study.

#### **4.3.2 Implementing Partner**

A total of five Implementing partners (IPs) namely NEREFO, TIKVAH Homes, USHIVIMWA, LISAWA and NAWODA were reached in the process of data collection whereby the distribution of questioners to respondents were equally for all IPs which had 20 (20%) respondents. This is because SATF provide equal support to all beneficiaries under education program. The secondary schools visited were Bundani, Vikindu, Vianzi from Mkurunga, Mgulasi and Kihonda from Morogoro, Stesheni and Farm 17 from Nachingwea, Kineng'ene, Lindi and Mingoyo from Lindi and Kisasa, Viwandani and Ntyuka from Dodoma making a total of 13 secondary schools. The researcher also visited one college namely Chilala FDC.

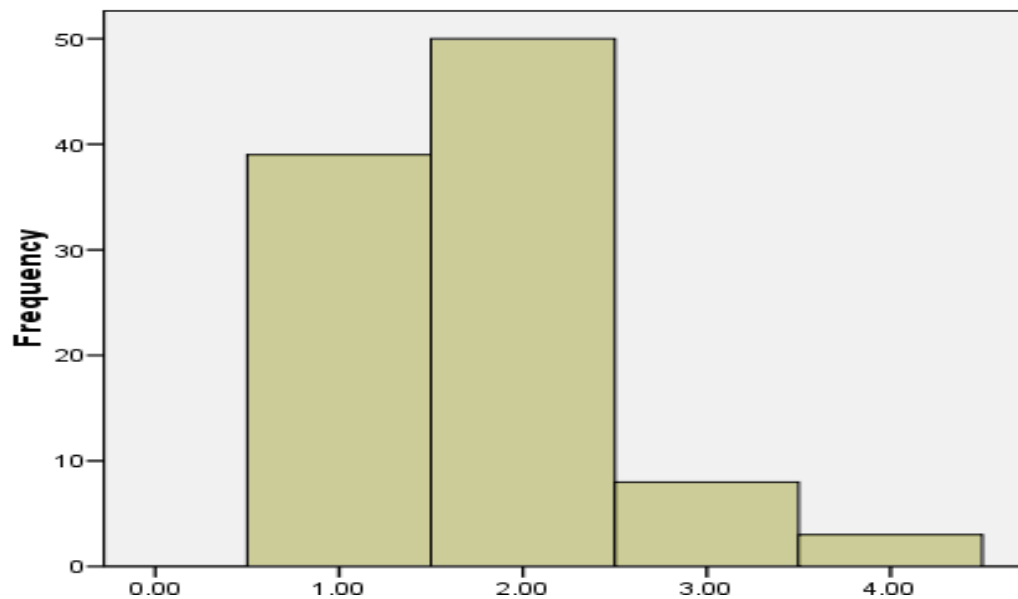
### 4.3.3 Age

The majority of the sample was between 15-19 (50%) years followed by 10-14 (39%) years as seen in Table 4.1. This shows that the majority of respondents were the active group who involve themselves in various economic activities.

**Table 4.1: Age Status**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 10 – 14 yrs	39	39.0	39.0	39.0
15 – 19 yrs	50	50.0	50.0	89.0
20 – 24 yrs	8	8.0	8.0	97.0
above 24 yrs	3	3.0	3.0	100.0
<b>Total</b>	<b>100</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, 2017



**Figure 4.2: Age Status**

Source: Field Data (2017)

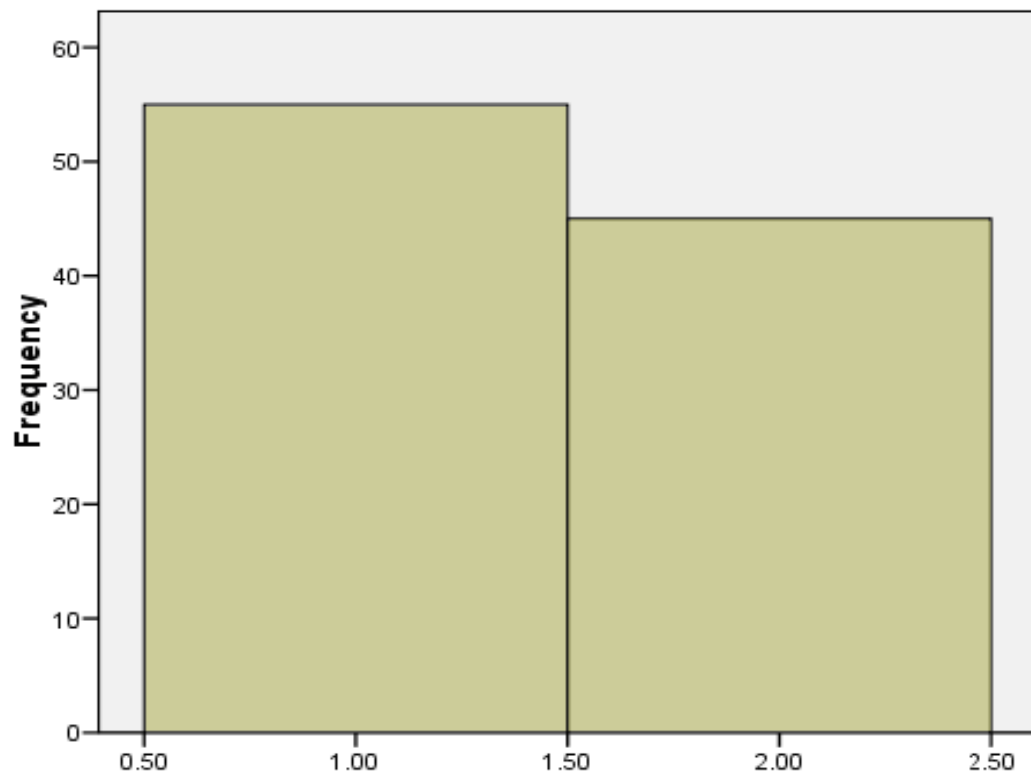
#### 4.3.4 Gender Status

Table 4.2 illustrates that majority of the sample were female carrying a number of 55 (55%) This implies that, the researcher met with many female respondents than male though at very minimal percentage.

**Table 4.2: Gender Status**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Female	55	55.0	55.0	55.0
Male	45	45.0	45.0	100.0
<b>Total</b>	<b>100</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, 2017



**Figure 4.3: Gender Status**

Source: Field Data (2017)

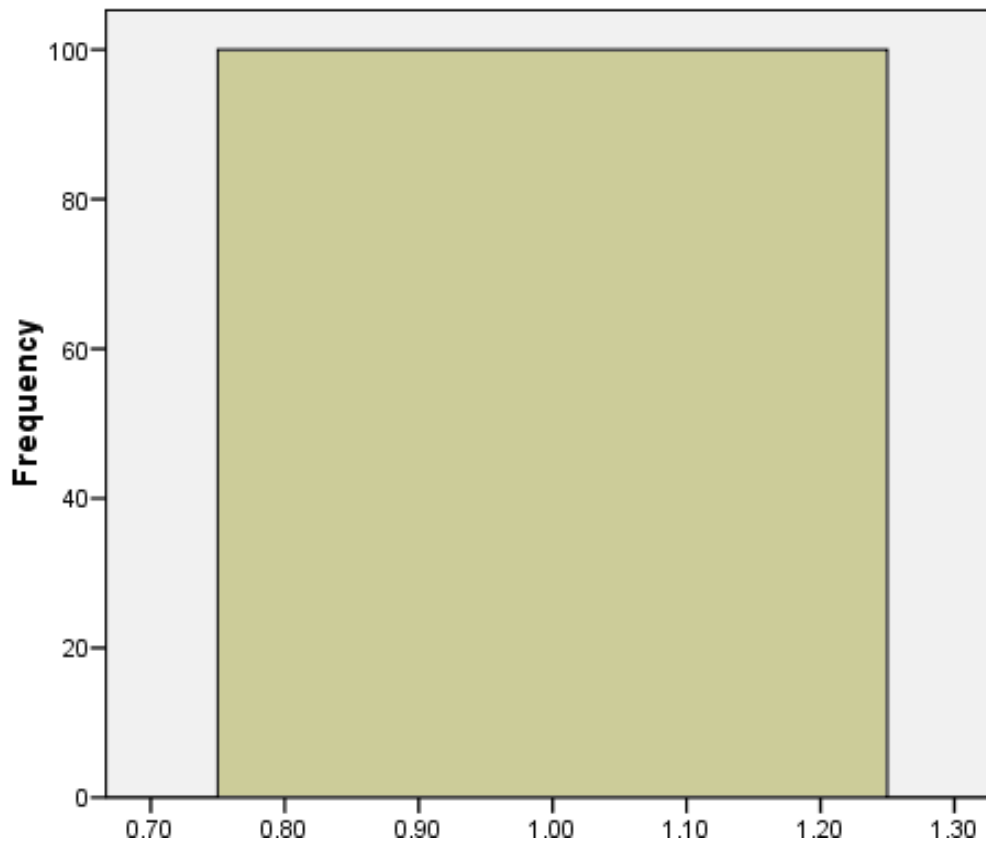
### 4.3.5 Support Installment Status

The researcher found that all beneficiaries were supported during the 1<sup>st</sup> installment support covering from January to June 2016 as per Table 4.3.

**Table 4.3: Support Installment Status**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid First Installment	100	100.0	100.0	

Source: Field Data, 2017



**Figure 4.4: Support Installment Status**

Source: Field Data (2017)



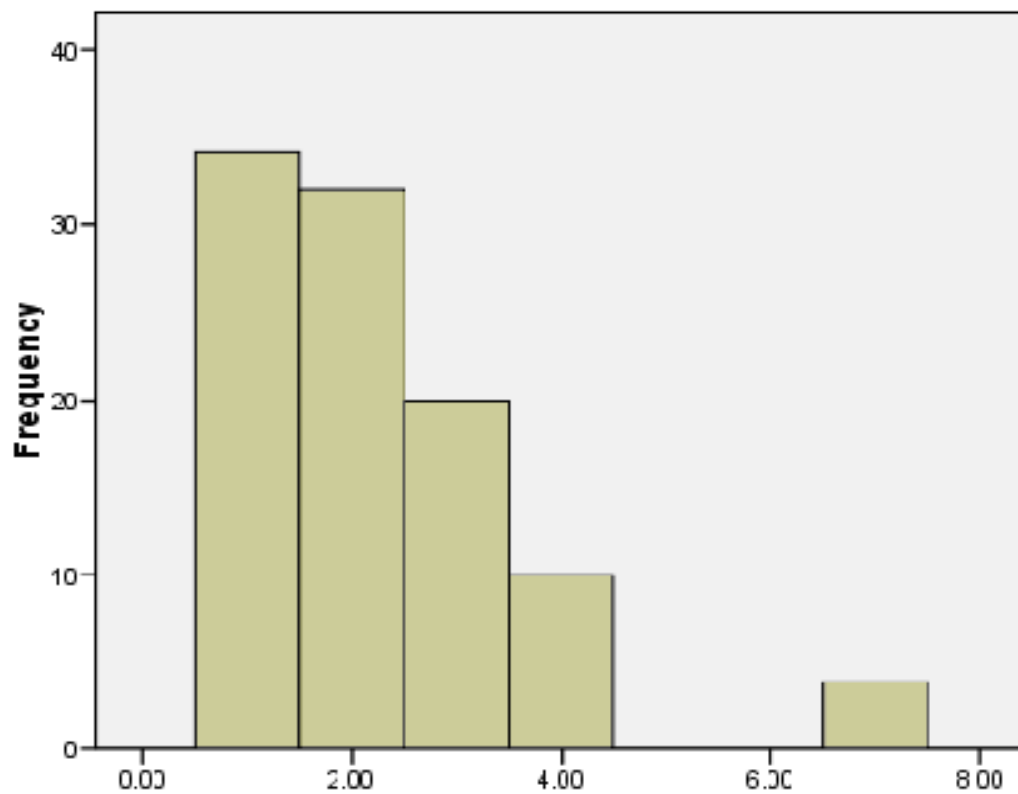
### 4.3.6 Class/Level of Study Status

The majority of the sample was form I (34%) students followed by form II (32%) students as seen in Table 4.4. This shows that the majority of respondents were the active group who involve themselves in various economic activities.

**Table 4.4: Class/Level of Study Respondent**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Form I	34	34.0	34.0	34.0
	Form II	32	32.0	32.0	66.0
	Form III	20	20.0	20.0	86.0
	Form IV	10	10.0	10.0	96.0
	College/University	4	4.0	4.0	100.0
	<b>Total</b>	<b>100</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, 2017



**Figure 4.5: Class/Level of Study Status**

Source: Field Data (2017)

#### **4.4 Results of the Scale Analysis**

Scale analysis was performed in order to determine whether the scores that people had on the items of specific found dimensions can be summarized as mean scores (i.e. one mean score for each dimension). To do this the inter-item correlation, item-total correlation, and Cronbach's Alpha for assessing scalability were used. Such analysis was performed separately for each of the five dimensions.

##### **4.3.1 The Frequency Distribution of the Responses from the Beneficiary's**

###### **Questionnaire Statements**

In order to answer the research questions, first distribution of the responses to statements on the beneficiary's questionnaire were computed. This shows the frequency with its percentage of the responses to each statement of the servqual dimensions, and gives the general perception of the respondents on each variable. i.e. five dimensions of service quality (Tangible, Empathy, Responsiveness, Reliability and Assurance).

The frequency of the responses to some statements that relate to Responsiveness and Empathy (question 4 (*Staff members recognize clients by names*) & question 10 (*When there is a problem, the school responds promptly*)) all respondents show to lack prompt support once faced any problem at the school and that the service provider (SATF) doesn't know their names which highlights the distance between beneficiaries and sponsor though the IP represents them at the implementation site. All other questions (1-3, 5-9 & 11-22) the responses were positively high i.e. above 67 frequencies that is equal to 67% of all 100 respondents.

This suggest that staff at SATF should make closely follow-up and have discussion with beneficiaries which will help them to know their names; Also SATF should think on mobilizing all schools with SATF's beneficiaries to have a focal person (A teacher) who will promptly report problems raised at school as to assist the beneficiary to have continuously school attendance.

#### **4.3.2 The Mean Distribution of the Responses from the Beneficiaries**

##### **Questionnaire Statements**

In order to answer the research questions, first distribution of the responses to main statements on the Beneficiaries questionnaire were computed. Table 12, which shows the mean distribution of the responses to main statements on the Beneficiaries questionnaire, gives an insight into the general perception of the respondents on each variable i.e. five dimensions of servqual model (Tangible, Reliability, Empathy, Responsiveness and Assurance).

The mean of the responses to some statements from question (1-3) and question (5 – 22) are high i.e. above 3.5 marks. Findings show that, majority of the respondent's shows to be satisfied with the service provided by SATF through IPs and that the service encourages them towards hard working as to achieve their future goals and objectives.

Furthermore, question 4 and 10 indicates that all respondents are not happy since staff doesn't recognize them by names and that school not willingly to respond on their problems promptly, these statements are in 2 dimensions namely as Empathy and Responsiveness.

**Table 4.5: The Mean Distribution of the Responses from Beneficiaries**  
**Questionnaire Statements**

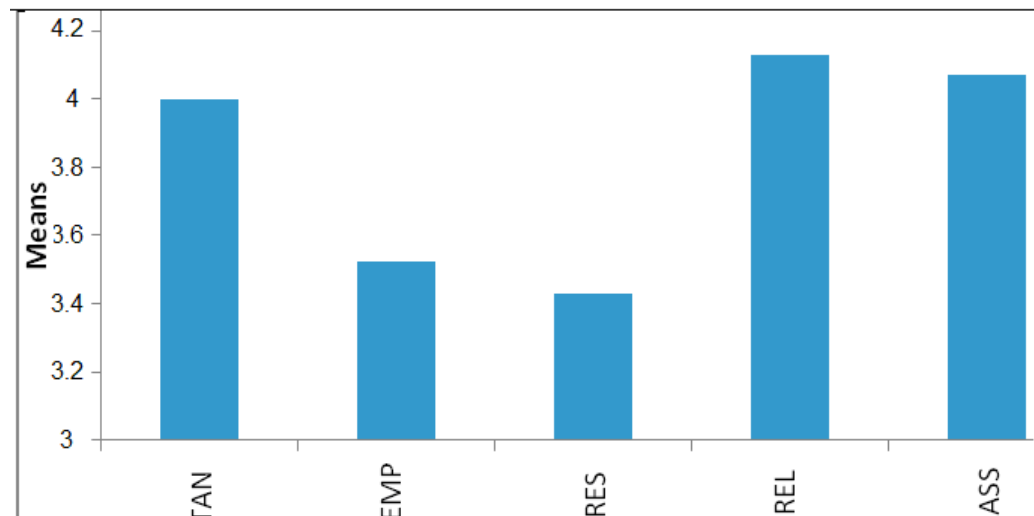
<b>Descriptive Statistics</b>		
<b>QN</b>	<b>Questionnaire statements</b>	<b>Mean</b>
1	The most important services are provided to the client in need	3.9100
2	The items provided are in good condition	4.0500
3	The items are provided timely	3.9900
4	Staff members recognize clients by names	1.0000
5	The level of services and cost of services consistence with what the client requires and can afford	3.9300
6	Services provided show respect, politeness and friendliness	3.9600
7	Staff members have a pleasant demeanor	4.0400
8	Services provided kindly encourage the clients towards studying hard	4.1200
9	The services provider calls for the clients suggestions about the services	4.1200
10	When there is a problem, the school responds promptly	1.0000
11	Staff members are willing to help the clients timely	4.0500
12	Specific times for services accomplishments are given to the client	4.0700
13	Service provider is ready to visit the client at home	4.0800
14	Service access points are located conveniently	4.1200
15	A response promised in a certain time happens	4.0700
16	Response promised happen timely	4.1100
17	The level of services is same at all times for all clients	4.1500
18	The organization guarantee its service	4.2100
19	Services are provided without fumbling around	4.0400
10	Materials provided are appropriate and up to date	4.0600
21	The services provider have good reputation	4.0500
22	The service provider follows-up academic progress of the client	4.1800
	Valid N (list wise)	100

Source: Field Data (2017)

**Table 4.6: Mean Scores for each Dimension**

Descriptive Statistics			
QN	Service Quality Dimensions	Mean	Std. Deviation
1.	TANGIBLES	3.9833	1.6425
2.	EMPATHY	3.5283	1.3570
3.	RESPONSIVENESS	3.464	1.2833
4.	RELIABILITY	4.135	1.6273
5.	ASSUARANCE	4.0825	1.6131

Source: Field Data (2017)

**Figure 4.6: SERVQUAL Dimensions**

Source: Field Data (2017)

### 4.3.3 Mean Scores and Dimensions for Improvement

The mean scores for each of the found dimensions were computed as shown in Table 4.6 as seen the mean scores ranged from 3.4 to 4.1. In order to visualize clearly, the dimensions for improvement, a figure of the mean scores was constructed as in Figure 4.4. It can be clearly seen that responsiveness and empathy are critical dimensions that

SATF needs to address. This was also featured out during the interviews in which beneficiaries complained on the following:

#### **4.3.3.1 Responsiveness**

**When there is a problem, the school responds promptly;** this was further elaborated by the beneficiaries that once they are registered for academic year they sometime take a long time to receive the support that the SATF through IP promised. The discussion revealed that if the beneficiaries do not receive the support on time there is a possibility of missing class rooms due to lack of scholastic materials, Stationeries and other school contributions if any, and that the schools has not any information regarding the support we expect to receive from the donor.

#### **4.3.3.2 Empathy**

**Staff members recognize clients by names;** there was a discussion with beneficiaries over empathy and they said “empathy is most needed in human communication, but empathy without sympathy has no humanistic value”. This gave rise to a problem that *SATF does not empathies* with families living with their beneficiaries and where do really live as well as to determine the real life of the supported MVC.

Beneficiaries also complained that *SATF does not allow its implementing partners or staff to visits their homes to understand their reasons for dropouts, poor performance and attendance*. This makes them feel that they cannot get help when needed while at their home like chronic sickness or any disability that may happen after the recruitment. This closely relationship my lead to recognition of the supported beneficiaries.

### 4.3.4 Testing the Assumptions of Multiple Linear Regression Model

#### 4.3.4.1 Linearity between Dependent and Independent Variables

Pearson correlation between dependent variable and independent variables was completed prior to regression analysis (Table 4.7). Correlation refers to the strength of a relationship between two variables. Any correlation coefficients -1.00 represent -ve correlation while a value of +1.00 represents +ve correlation. A figure 0.00 represents no connection between the variables being tested.

**Table 4.7: Pearson Correlation**

		Satisfaction	Reliability	Responsiveness	Assurance	Tangibility	Empathy
Satisfaction	Pearson Correlation	1	0.478**	0.466**	0.482**	0.445**	0.646**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000	0.000
	N	100	100	100	100	100	100
Reliability	Pearson Correlation	0.478**	1	0.762**	0.724**	0.655**	0.716**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000	0.000
	N	100	100	100	100	100	100
Responsive	Pearson Correlation	0.466**	.762**	1	0.725**	0.702**	0.750**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000	0.000
	N	100	100	100	100	100	100
Assurance	Pearson Correlation	0.482**	0.724**	0.725**	1	0.758**	0.654**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000	0.000
	N	100	100	100	100	100	100
Tangibility	Pearson Correlation	0.445**	0.655**	0.702**	0.758**	1	0.681**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000		0.000
	N	100	100	100	100	100	100
Empathy	Pearson Correlation	0.646**	0.716**	0.750**	0.654**	0.681**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	
	N	100	100	100	100	100	100

\*\* Correlation is significant at the 0.01 level (2-tailed)

NB \*, \*\*, \*\*\* Significance at 10%, 5% 1% respectively

From the Table 4.6 display the analysis to test the linear customer satisfaction and service quality dimensions. The probability allied with correlation coefficient between customer satisfaction and service dimensions namely reliability, responsive, assurance, tangibility and empathy is 0.000 while the correlation coefficient is greater than 0.4000 of the probability associated. This means that, the relationship between customer satisfaction and dimensions of the service is linear while if is more than 0.10, then no linear relationship in between.

#### 4.3.4.2 Multi-collinearity Test on Independent Variables

As the multi-collinearity increases, the regression model estimates of the coefficients become unstable and the standard errors for the coefficients can get uncontrollably overstated. We used the variance inflation factor(VIF)and tolerance rate to check for multi-collinearity. As a rule of thumb, a variable whose VIF values are greater than 10 may value to extra study. Presence of multi-collinearity inflates the variance of the parameter estimates making them individually statistically irrelevant even though the overall model may be significant. In addition, multi-collinearity causes problems in estimation of the coefficients of independent variables and their interpretation.

**Table 4.8: Multi-collinearity Test between Independent Variables**

<b>Independent variable</b>	<b>Tolerance (1-R<sup>2</sup>)</b>	<b>VIF (Variance Inflating Factors)</b>
Reliability	0.113	4.250
Responsive	0.125	4.251
Assurance	0.138	5.763
Tangibility	0.215	4.797
Empathy	0.201	5.167
N=100		

Source: Field Data (2017)



Table 4.10(a) indicates that the tolerance is greater than 0.1 (10%) and the Variance Inflating Factor (VIF) does not exceed 10. The study concluded that multicollinearity has no any problem among of explanatory variables. Therefore, the associated regression coefficients are clearly estimated and reliable.

#### 4.3.4.3 Multiple Linear Regression Analysis

The data in the table below represent the findings from the multiple linear regression model on assessing service quality and customer satisfaction in supporting Most Vulnerable Children as per Social Action Trust Fund. Among the factors accounting for the determinants of customer satisfaction includes customer service dimension responsiveness, reliability, assurance, tangible and empathy

Table 4.9a presents the results of the estimated model; the coefficient of R is 0.720. In regression, the  $R^2$  coefficient of determination is a statistical measure of how the regression lines approximate the data points. In this case  $R^2$  is high implying that the independent variables explain 72.0 percent of the customer satisfaction.

**Table 4.9(a): Model Summary**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	.688 <sup>a</sup>	0.720	0.415	0.64039
a. Predictors: (Constant), empathy, assurance, reliability, tangible and responsive				
b. Dependent Variable: Customer satisfaction (F)				

**Table 4.9(b): Coefficients**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-0.09	0.121		-.531	0.306
Reliability	1.219	0.07	1.036	10.093	0.000
Responsiveness	-0.58	0.05	-0.265	-4.200	0.000
Assurance	0.17	0.101	0.279	4.167	0.000
Tangible	-0.22	0.009	-0.123	-3.050	0.002
Empathy	-0.15	0.037	-0.086	-1.082	0.101
a. Dependent Variable: customer satisfaction					

Therefore, the estimated model is

$$F = -0.09 + 1.219REL - 0.58RES + 0.17ASS - 0.22TAN - 0.15EMP$$

The specific objective was to examine the relationship between customer satisfaction and service quality. This has been achieved by performing multiple linear regressions. Table 4.9b above shows that the coefficient of empathy is negative 0.15 with t-test equals to -1.082 and standard error equals to 0.037; meaning that 15.0 percent of the reduction in customer satisfaction is explained by Empathy; coefficient of responsiveness is negative 0.58 with t-test -4.200 and standard error 0.05, meaning that 58.0 percent of the reduction in customer satisfaction is explained by responsiveness. While the coefficient of assurance is positive 0.17, t-test is 4.167 and standard error of 0.101, implying that 17.0 percent increase in customer satisfaction is explained by assurance. The coefficient of tangible is negative 0.22, t-test is -3.05 and

standard error of 0.009, implying that 22.0 percent reduction in customer satisfaction is explained by tangible. The coefficient of reliability is 1.219, t-test is 10.093 and standard error of 0.07, implying that 121.9 percent reduction in customer satisfaction is explained by Reliability.

#### **4.4 Implication of the Study**

Assessing service quality and better understanding how various dimensions affect overall provision of service quality would enable organizations to efficiently design the service delivery process. By identifying strengths and weaknesses pertaining to the dimensions of service quality SATF can better allocate resources to provide better service by improving the identified weakness in the two servqual dimensions, i.e. Responsiveness and Empathy.

## **CHAPTER FIVE**

### **DISCUSSION OF FINDINGS/RESULTS**

#### **5.1 Overview**

This chapter presents discussion of the findings and comparison with other studies. The study aimed to explore beneficiaries' response on quality service provided by SATF; factors which affect customer satisfaction; level of customer satisfaction on service provided and the relationship between customer satisfaction and service quality dimensions. This discussion of findings was done based on specific objectives as follows:

#### **5.2 Customers Response on Quality Service Provided by SATF**

The aim was to assess customer's satisfaction on the quality of services provide by the organization in the study area. Majority, were able to rate the quality of the services provided by SATF as satisfactory. It was found that the IPs provide approved support to Most Vulnerable children as per approved agreement with the donor and hence the services reached intended beneficiaries as expected and at the satisfactory level. In terms of the levels of satisfaction results showed higher response were on the acceptability of the quality of service provided, MVC were informed of the approved expenditures for a specific year and any change in the items was communicated to them.

Beneficiaries usually expect their support at every start of the year as first installment and the do receive as per signed agreement between SATF and IPs. Parasuraman *et al.* (1988) pointed out that service quality is affected by the difference between

expectations against what the customer receives. A different judgemental view of the nature of the services provided does affect the pleasure an individual received from the service (Oliver, 1980). Moreover, individual satisfaction is associated with levels, transaction-specific satisfaction and cumulative satisfaction hence provision of the service has to take into consideration of the customers, regular assessment of the customer needs is important in ensuring decayed of the various attributes of the quality of care attributes (Cronin and Taylor 1992).

Theoretically, we recognize the importance of the assimilation theory in this analysis. The findings suggests that consumer makes a sort of perceptive comparison between the expectations regarding the SATF services compared to other services from different donors, existence of higher desire for other services affects the consumer of the services as well as the customer satisfaction (Anderson, 1973).

Some researchers have discovered that the control on the actual performance can lead to a positive relationship between expectations and satisfaction. (Anderson 1973). Consequently, it is assumed that dissatisfaction could never appear unless the evaluation process began with the customers' negative expectations.

### **5.3 Factors which affect Customer Satisfaction with SATF Service**

A number of factors in this study were found to affect customer satisfaction with SATF services through Implementing partners. Feedback has proved that responsiveness and empathy significantly do affect customer satisfaction with service provision to the MVC. Findings related to a study which was conducted in Nigeria to investigate the relationship between service quality and customer satisfaction found a

positive relationship between service quality and customer satisfaction (Ojo, 2010). Recently, the study which was conducted in Malaysia using the SERVQUAL model to examine the impact of service quality dimensions on customer satisfaction showed that all service quality dimensions positively influenced customer satisfaction in terms of faithfulness and attitudes (Arokiasamy and Abdullah, 2013). The similarity to the findings in the study has shown that all the dimensions of service quality influence customer satisfaction.

#### **5.4 Level of Customer Satisfaction on Service Provided by SATF**

To ensure customer satisfaction level in high organization must first of all know the expectations of the customers and how they can meet such expectations. It has been discovered that the cost of attracting new beneficiaries/MVC in the implementation of education projects is by retaining existing ones. A significant positive relationship was found between level of customer satisfaction and retention while a poor association was noticed between satisfaction/retention and loyalty.

The level of customer satisfaction does vary depending on other options the customer may have and other products against which the customer can compare the organizations product. Customers' level of satisfaction has now become major concern of the support service provision to MVC through IPs. providers in our country (Siddiquee, 2012).

#### **5.5 The Relationship between Customer Satisfaction and Service Quality Dimensions**

In this particular study, the significant of relationship between customer satisfaction and service dimensions (Tangible, Reliability and Assurance), other dimensions

(Empathy, Responsiveness) had a negative relationship. Respondents show to lack prompt support once faced any problem while at either school or home and that the service provider (SATF) doesn't know their historical background like names which highlights the distance between beneficiaries and sponsor though the IP who represents them at the implementation site.

This is different from the study by Hishamuddin Fitri Abu Hasan et al (2008) who studied Service Quality and Student Satisfaction at Private Higher Education Institutions to examine the relationship between service quality dimensions and overall service quality and student's satisfaction who found a positive relationship between service quality dimensions and customer satisfaction as Mahiah. S. et al. (2006). This might be due to the analysis pattern as well as sample size of the study. Our findings are similar to the one by Jarmila Klementova et al of *Procedia Economics and Finance* 26 (2015) studied the measurement and evaluation of the service quality through customers 'satisfaction in Slovakia who determined areas of the process of providing services needed to be improved which were related to responsiveness and empathy dimensions to have significant effect on customer satisfaction.

Also, the study by Ojo (2010) who investigated the relationship between service quality and customer satisfaction in Telecommunication industry in Nigeria found a positive relationship between service quality dimensions and customer satisfaction. Furthermore, the findings somehow related to the one by Mushi (2013) who found responsiveness, assurance and tangibles dimensions to have significant effect on customer satisfaction.

## **5.6 Conclusion**

Given that any service providing organization plan and implement their plans, almost every organization would also arrange for monitoring and evaluation of their projects in order to tap the feedback about the trend, status, quality and the progress of their working for the accomplishment and achievement of the intended objectives. In this regard, the assessment of the service quality and MVC satisfaction formed an important part of seeking and communicating feedback about the service quality provided by SATF in order to find out where and what SATF should meliorate and what should be improved.

The assessment was done using the SERVQUAL Model which measures the quality by reflecting five dimensions which are; tangibility, assurance, reliability, empathy and responsiveness. The results of the study show that organizations can at least assess five dimensions of service quality. Each of the dimensions of the SERVQUAL Model was found to be represented by a scale which was valid and reliable and that they can be summarized as mean scores.

The general reflection of the combination of such dimensions as reliability, tangible and assurance seemed to form a bond of perfection yielding positive outcomes as far as provision of service by SATF was to concern. The roles played by the IPs and other SATF representatives at the respective schools topped up with timely response and their commitment to helping the MVC have contributed greatly to the great deal of customer satisfaction and appreciation and this show that, the organization works systematically and is focused to quality service provision.



However, a close analysis revealed that, SATF has to keep improving the levels of responsiveness and empathy in their day-to-day service provision to the MVC. The organization should with other things- view and establish a well-defined channel of communication in order to communicate its objectives and receive back the feedback accurately in order to promote its growth bearing in mind effective communication forms the most important pattern in service provision. As a matter of fact, SATF has demonstrated a higher level of response to the government policy of cooperate social responsibility (CSR) which requires the non-governmental entities to take part in development projects in to whatever possible extent.

### **5.7 Recommendation for Addressing the Critical Dimensions**

Though Maslow is of the view that any satisfied need is no longer a motivator (Maslow H. A. 1970), it remains of a paramount importance that, satisfied beneficiaries may always have a great impact on the development of the service providing organization. This may be possible when the satisfied beneficiaries may invite new customer, colleagues, friends and associates. Remaining on the same baseline, it is crucial that the provision of quality education to the MVC be given the importance it deserve since not only because it may attract some more donors into the program but also will help realize the key objective which is to transform the MVC lives from hopeless to hopeful humans.

The concept of improving the service quality for the MVC may –in a critical view – be regarded as two-sided coin in that, while there is an actual classroom teaching and learning which the school ought to improve on the one hand, Then on-teaching and learning service provider such as the government, parents or organization have to

improve the services that befall their shoulders. As for SATF –our case study-, it is important that they meliorate the shortcomings reflected in the two dimensions of the SERVQUAL model, that is, ‘responsiveness’ and ‘empathy’.

### **5.7.1 Responsiveness**

The Oxford Advanced Learners Dictionary (7<sup>th</sup> edition) defines the term responsive as an adjective that implies a quick and positive reaction towards somebody or something. The second meaning of the same refers to the term as reacting with interest or enthusiasm, whereby the same source defines enthusiasm as a strong feeling of pleasure and interest in something and the desire to become involved in it. Precise responsiveness delivers an excellent experience. An effective response strategy towards beneficiary’s needs should be employed by SATF since it may enable the organization to deliver the highest standards of care to the respective beneficiaries at a time when beneficiaries need it the most. That level of care makes an important contribution to beneficiary satisfaction and long-term faithfulness. A beneficiary response strategy sets out procedures and quality standards for handling beneficiary incidents, inquiries and identifies the essential infrastructure (communication tools to provide a rapid response to beneficiary enquiries and put the service into operation) and skills. The strategy must provide highest levels of beneficiary support during an incident and minimize inconvenience for the beneficiaries. It must ensure that incidents are resolved promptly within agreed timescale and provide beneficiary with quality response.

To have it done, SATF may have a number of options at hand. Pupil or student progress tracking and feedback network can be established in order to enable the

organization tap and respond to day-to-day matters that the children encounter in their course of study. Train support team (especially program department and IPs) on personal skills and beneficiary service to deliver beneficiary service to provide the right level of beneficiary's care. Beneficiaries who know that their problems are taken care of are fully satisfied and will be happy to deal with SATF/IP in the future.

### **5.7.2 Empathy**

In itself, empathy means the ability to understand other person's feelings or experience (Oxford Advanced Learner's Dictionary, 7<sup>th</sup> edition). When a beneficiary is confronted in any way, SATF should know and plan immediate action to resolve the issue. The Program Officer/Coordinator in charge for the area for example can be one of the possible options. He /she can work on challenges facing the MVC in collaboration with school focal person identified by SATF.

SATF should establish a means to help the handicapped beneficiaries who may fall victim of such situations as segregation, bullying and inferiority complex since such situations have direct and negative impacts on learning. Varieties of supports should be planned to range from provision of hearing aids for hearing impaired, wheels chairs for lames, just to highlight some. Moral supports and behavioral motivations can be arranged for them to help them realize their future dreams. These arrangements should be made by SATF in collaboration with the school responsible IP since those are the persons who are at grassroots level; SATF should have a focal person as the school who will communicates the status of the recruited beneficiaries. This will show that SATF empathizes with the beneficiaries. After that, proceed with what SATF does best which is to fix the problem for their beneficiary. The presence of empathy is the

pathway leading to sympathy, mercy and joy therefore, making for a better and more educated for transforming them to become productive members of the society.

### **5.8 Limitation of the Study**

Despite valuable insight uncovered by this study, some limitation were encountered, as a matter of fact, data was collected from a 4 Regions out of 12 covered by Social action trust fund which is 33.33% and met with only 100 out of 566 beneficiaries supported for first installment grant from 5 out of 18 IPs. The sample size was relatively small which may not represent a real size of the population of SATF beneficiaries and this is due to shortage of resources as per Moser & Kalton, 1971. In future, sample size may be improved.

### **5.9 Area for Future Research**

Service providing organizations will always face continued challenges which would require them to keep striving for excellence and effectiveness. What, when and how to improve service provision and meet the required standards, would require more researches in the future. This study has just covered one angle leaving a room for further researches. In the future it might be important to study the gap that exists between the expected quality of service and the quality of the perceived service at SATF. This study should involve beneficiaries, IPs and SATF staff. Having studied the qualitative status of the service provided by SATF to the MVC on the one hand may have unearthed any importance of curiosity over any possibility of taking to study the quantitative status of the service provided by SATF to the same category of beneficiaries on the other hand.

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## APPENDICES

### Appendix I: Scalability Results for the Five Dimensions

#### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.922	.927	3

#### Inter-Item Correlation Matrix

	The most important services are provided to the client in need	The items provided are in good condition	The items are provided timely
The most important services are provided to the client in need	1.000	.718	.809
The items provided are in good condition	.718	1.000	.903
The items are provided timely	.809	.903	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
The most important services are provided to the client in need	3.9688	7.386	.781	.656	.947
The items provided are in good condition	3.5000	5.226	.862	.815	.883
The items are provided timely	3.6563	5.523	.929	.868	.813

Source: Field Data (2017)

As seen in Table 6, Cronbach's Alpha was 0.922 which is well above the 0.60 benchmark. The inter-item correlation ranged from 0.718 to 0.903, which is also within the required range. Also, Cronbach's Alpha for the item-total correlations was above 0.6. According to Paas & Sijtsma (2008), the desirable Cronbach's Alpha is between 0.6 to 0.9 and the inter-item correlation should be at least  $\geq 0.3$ . This indicates that the scores on the tangibility dimensions can indeed be summarized as mean scores.

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.960	.961	4

**Inter-Item Correlation Matrix**

	A response promised in a certain time happens	Response promised happen timely	The level of services is same at all times for all clients	The organization guarantee its service
A response promised in a certain time happens	1.000	.926	.899	.757
Response promised happen timely	.926	1.000	.980	.811
The level of services is same at all times for all clients	.899	.980	1.000	.783
The organization guarantee its service	.757	.811	.783	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
A response promised in a certain time happens	12.4700	21.585	.903	.860	.946
Response promised happen timely	12.4300	21.116	.967	.974	.928
The level of services is same at all times for all clients	12.3900	21.493	.940	.962	.935
The organization guarantee its service	12.3300	22.062	.801	.662	.977

Source: Field Data (2017)

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.987	.987	4

**Inter-Item Correlation Matrix**

	Staff members are willing to help the clients timely	Specific times for services accomplishments are given to the client	Service provider is ready to visit the client at home	Service access points are located conveniently
Staff members are willing to help the clients timely	1.000	.927	.929	.890
Specific times for services accomplishments are given to the client	.927	1.000	.994	.983
Service provider is ready to visit the client at home	.929	.994	1.000	.980
Service access points are located conveniently	.890	.983	.980	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Staff members are willing to help the clients timely	12.2700	22.644	.920	.880	.995
Specific times for services accomplishments are given to the client	12.2500	22.068	.990	.991	.976
Service provider is ready to visit the client at home	12.2400	22.225	.990	.989	.977
Service access points are located conveniently	12.2000	22.626	.967	.971	.983

Source: Field Data (2017)



**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.977	.977	5

**Inter-Item Correlation Matrix**

	The level of services and cost of services consistence with what the client requires and can afford	Services provided show respect, politeness and friendliness	Staff members have a pleasant demeanor	Services provided kindly encourage the clients towards studying hard	The services provider calls for the clients suggestions about the services
The level of services and cost of services consistence with what the client requires and can afford	1.000	.889	.897	.838	.899
Services provided show respect, politeness and friendliness	.889	1.000	.927	.903	.842
Staff members have a pleasant demeanor	.897	.927	1.000	.936	.889
Services provided kindly encourage the clients towards studying hard	.838	.903	.936	1.000	.936
The services provider calls for the clients suggestions about the services	.899	.842	.889	.936	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
The level of services and cost of services consistence with what the client requires and can afford	16.2400	38.972	.914	.926	.974
Services provided show respect, politeness and friendliness	16.2100	38.713	.927	.913	.972
Staff members have a pleasant demeanor	16.1300	38.619	.955	.931	.968
Services provided kindly encourage the clients towards studying hard	16.0500	39.482	.942	.961	.970
The services provider calls for the clients suggestions about the services	16.0500	39.725	.927	.947	.972

Source: Field Data (2017)

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.980	.980	4

**Inter-Item Correlation Matrix**

	Services are provided without fumbling around	Materials provided are appropriate and up to date	The services provider have good reputation	The service provider follows-up academic progress of the client
Services are provided without fumbling around	1.000	.947	.926	.854
Materials provided are appropriate and up to date	.947	1.000	.983	.905
The services provider have good reputation	.926	.983	1.000	.923
The service provider follows-up academic progress of the client	.854	.905	.923	1.000

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Services are provided without fumbling around	12.2900	22.269	.929	.898	.978
Materials provided are appropriate and up to date	12.2700	21.654	.978	.976	.964
The services provider have good reputation	12.2800	21.759	.976	.973	.965
The service provider follows-up academic progress of the client	12.1500	23.240	.908	.851	.983

Source: Field Data (2017)

## Appendix II: Questions for Social Action Trust Fund Support

Dear Students, the study is aiming at assessing the quality of services provided by Social Action Trust Fund. Your participation for this study is voluntary. By returning this survey you agree that collected data can be used for the improvement of the services provided by Social Action Trust Fund. Only the researcher and the supervisor will have access to the answer sheet. If you have questions, feel free to ask and please return the questionnaire as soon as possible.

### PART I

#### CLIENT INFORMATION

Kindly fill your personal information

1. School/College .....

2. Implementing Partner .....

2. Age

a) 10-14yrs  b) 15-19yrs  c) 20-24 yrs  d) above 24yrs

3. Gender Status

a) Female  b) Male

4. Which Support Installment

a) 1  b) 2  c) 3  d) 4

4. Class/level of study

a) I  b) II  c) III  d) IV  e) V  f) VI  g) College/University

### QUESTIONS ON SERVICE QUALITY

The following set of statements relate to your feelings about SATF. For each of the statement, please show the extent to which you believe SATF has the feature described by the statement. Do this by ticking one of the 5 numbers next to each statement. If you strongly agree that this organization possesses the feature, tick number 5. If you strongly disagree that this organization should possess the feature tick number 1. If your feelings are not strong, tick one of the numbers that are in the middle. There are no right or wrong answers. All we are interested in is a number that best shows your perception about SATF.

#### The Tangibles

No	Statement	1	2	3	4	5
1	The most important services are provided to the client in need					
2	The items provided are in good condition					
3	The items are provided timely					

**Empathy**

No	Statement	1	2	3	4	5
1	Staff members recognize clients by names					
2	The level of services and cost of services consistence with what the client requires and can afford					
3	Services provided show respect, politeness and friendliness					
4	Staff members have a pleasant demeanor					
5	Services provided kindly encourage the clients towards studying hard					
6	The services provider calls for the client's suggestions about the services					

**Responsiveness**

No	Statement	1	2	3	4	5
1	When there is a problem, the school responds promptly					
2	Staff members are willing to help the clients timely					
3	Specific times for services accomplishments are given to the client					
4	Service provider is ready to visit the client at home					

5	Service access points are located conveniently					
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**Reliability**

No	Statement	1	2	3	4	5
1	A response promised in a certain time happens					
2	Response promised happen timely					
3	The level of services is same at all times for all clients					
4	The organization guarantee its services					

**Assurance**

No	Statement	1	2	3	4	5
1	Services are provided without fumbling around					
2	Materials provided are appropriate and up to date					
3	The services providers have good reputation					
4	The service provider follows-up academic progress of the client					

*Thank you for your co-operation. Your opinions are highly appreciated. Please be assured that your answers will remain secret.*