Table 1: Questionnaire reliability results

|  |  |  |
| --- | --- | --- |
| Variables | Cronbach alpha | No. of items |
| Nature of enterprise financed by the revolving loan | .721 | 7 |
| Training in business development and financial management | .895 | 6 |
| Loan diversion | .873 | 7 |
| Loan supervision and monitoring | .769 | 5 |
| Mindset toward loan repayment | .818 | 8 |
| Peer pressure toward loan repayment | .886 | 5 |
| Loan repayment | .707 | 4 |

According to Field (2009), Cronbach’s alpha value of 0.7 and above is ideal for a reliable questionnaire for data collection. A higher Cronbach’s alpha value means that the questionnaire used for data collection is reliable and hence similar results can be produced when it is administered the second time.