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**Project Title: A Model for Organizational Preparedness of SMEs During COVID-19
Pandemic in Kigezi Sub-region in South Western Uganda**

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Abbreviations

COVID-19	Corona Virus Disease
GDP	Gross Domestic Product
ILO	International Labour Organization
IMF	International Monetary Fund
KAB	Kabale University
MFPED	Ministry of Finance, Planning and Economic Development
MUST	Mbarara University of Science and Technology
NSSF	National Social Security Fund
REC	Research Ethics Committee
SAP	Structural Adjustment Programme
SMEs	Small and Medium Enterprises
SPSS	Statistical Package for Social Sciences
UBOS	Uganda Bureau of Statistics
UDB	Uganda Development Bank
UGS	Uganda Shillings
WB	World Bank
WHO	World Health Organization

Abstract

The outbreak of coronavirus disease (COVID-19) has severely affected the global and Uganda economy with major victims being small, and medium-sized enterprises (SMEs). The study examined and developed a model for organizational preparedness and business disaster of SMEs during COVID-19 pandemic in Kigezi sub-region in South Western Uganda. The specific objectives were to: (i) determine the characteristics of decision makers of SMEs during the COVID-19 pandemic; (ii) assess organizational features of SMEs during the COVID-19 pandemic; (iii) examine government response and preparedness of SMEs during the COVID-19 pandemic; and (iv) model the relationship between those factors identified with organizational preparedness and the management of SMEs during the COVID-19 pandemic. A cross-sectional survey research design was employed and interviewer-administered questionnaire as a research tool was used to elicit information from the managers of SMEs across the six (6) districts of Kigezi sub-region. Two-stage cluster sampling technique was used and the sample size was computed using Yamane's sampling formulae based on a 5% level of precision. The value of CVI obtained was 0.840 while the value of reliability obtained was 0.770, which indicated that the questionnaire items were relevant and suitable for the study. Five hundred and ninety one (591) questionnaires were administered to the SME owners/managers while four hundred and seventy six (476) questionnaires were returned, giving the overall return rate as 81%. The study identifies the factors that were significant with organizational preparedness and the management of business during the COVID-19 pandemic in the Kigezi sub-region in South Western Uganda as firm size, firm financial condition, risk perception, government subsidy, help received from NGOs and the loan received from the bank/SACCO; while other factors: firm year of existence, source of initial capital, and gender of owners/managers were found to be insignificant. The results showed that organizational features, characteristics of decision makers and government response accounts for a total of 27.9% improvement on the management of business disaster in the Kigezi sub-region. The results further indicate that organizational features ($\beta=0.163$, $p\text{-value}=0.000$) and characteristics of decision makers ($\beta=0.021$, $p\text{-value}=0.648$) have positive but significant effect while government response ($\beta=-0.780$, $p\text{-value}=0.682$) have negative but no significant effect on the management of business disaster. The study concludes that organizational features and characteristics of decision makers are important factors that affected the organizational preparedness and the management of business during COVID-19 pandemic in Kigezi sub-region in South Western Uganda. The study recommends that SME owners/managers should focus on improving their firms' features; perfect the way they make decision by providing a critical dynamic resilience strategy framework to manage their SMEs during the crisis period. There is also need for government/NGO interventions in the area of subsidy for SME owners/managers during the pandemic to boost their businesses.

Keywords: Organizational Features, Business Disaster, Decision makers, Pandemic, COVID

Introduction

Coronavirus (COVID-19) has continued to spread across the world following the first infections in Wuhan city in Hubei province of China in December 2019. As of 14 October 2020, over 280,000 coronavirus-related deaths had been registered globally, with more than 4 million laboratory-confirmed COVID-19 cases, portraying not only the alarming levels of the spread of the virus, but also its severity (World Health Organization, 2020). COVID-19 has led to severe and acute losses in many economies around the world due to illness and government-mandated social distancing orders. The impact and duration of the economic crisis on individual households, resulting from the pandemic, is difficult to predict as many uncertainties surround the crisis duration, i.e. length of “stay-at-home” orders, as well as impacted industries and the post-crisis consumption and recovery. There is a plethora of ongoing research studies on estimating the economic impact of COVID-19, in both emerging and developed countries. Due to widespread business closures, especially in lower income populations, national economies are expected to contract, leading to a dramatic rise in unemployment and poverty rates. A report from the World Bank estimated that 11 million people could fall into poverty across East Asia and the Pacific (World Bank, 2020). Analysing the effect of the pandemic on poor communities across four continents, Buheji *et al.* (2020) estimate that 49 million individuals will be driven into extreme poverty in 2020 (living on less than \$1.90 per day).

According to the International Monetary Fund (IMF) global economic outlook, the world economy is projected to contract sharply by 3% in 2020 as a result of the pandemic. In the same vein, the Sub-Saharan African economy is expected to contract by 1.6%. The IMF (2020) shows that African businesses are being severely impacted by the COVID-19 crisis. The IMF asserts that four out of five businesses in Africa are significantly affected by the current COVID-19 crisis, rating the effect as highly severe. The proportion of severity is relatively uniform across the size of enterprises and the sector of business.

Furthermore, Kenya’s projected GDP growth in 2020 now stands at 1% from 5.7% due to the gravity of the pandemic; with the economy seeing a decline in tourism activity, export revenues, and a disruption in the supply chain. In Ethiopia, the country is expected to grapple with high unemployment, and GDP growth has been revised to 3.2% from 6.2% in 2020. Similarly, the outlooks in Tanzania and Uganda show a similar trend with GDP growth being revised to 2% and 3.5% respectively (decline in 3.3% and 1.8%). Tanzania is showing waning demand for mineral exports considering global supply chain interruptions. The economy in Uganda is also faced with the disruption of supply chains and weakened global demand for goods. Unemployment is regarded as socio-economic problem that is facing every society in the world at different level and at different rate where 197 million people were unemployed worldwide (ILO, 2012). While Europe’s unemployment rate is 11.7 %, America with 9.6 %, developing countries such as Asia-pacific and Africa have the highest number of unemployment rate with 36.2 % and 32.6 % respectively (Economy, 2011). Uganda with Kigezi region in particular has the rate of unemployment standing at above 50 % and 25.7 % respectively (Nkechi *et al.*, 2012) and (Nyong, 2013).

However, the magnitude of unemployment in the Kigezi sub-region can be traced to the persistent increase in the rate of unemployment over the years. Youths constitute the greater percentage of the unemployed in this sub-region according to UBOS (2016), where the rate stood at 13.2 percent in 2006 and declined in 2007 to 5.9 % and later in 2008 rose to 11.6 %. In recent development between 2014 and 2018, Kigezi sub-region was ranked with the high rate of unemployment among youths and women. The growth in population of the region does not help matters from 1.3 million people in 2006 to 1.5 million people in 2014 without corresponding increase in the job opportunities (UBOS, 2016). Unemployment poses a greater challenge to the youths that are economically active where they faced clearly formidable problems in finding their first employment as well as those labourers that lost their jobs in the Kigezi sub-region in South Western Uganda.

People in Kigezi sub-region grow mainly the following crops successfully: Coffee, Tea, Maize, Irish potatoes, Bananas, Peas, Sweet potatoes, Beans, Ground nuts, Millet, Sorghum, Cassava, Rice, etc. Some of these crops are grown more in some districts than in others. Mono-cropping, zoning them in areas according to better yields produced per season would be encouraged with assistance of Agriculturalists and ministries' officials. Some of these crops are for export, such as coffee and tea, dairy products etc. But others are for domestic consumption but can also be sold to neighbouring countries. The mono-cropping and methods of implementation of land consolidation will be by producer cooperatives or associations. The cooperative societies which have existed in Uganda for a long time have been mainly engaged in producing Agricultural products and marketing and not necessarily in land use management and productivity.

The collapse of most of the industries in the private sector as well as lack of job opportunities in the public sector had contributed greatly in increasing the unemployment rate. For instance, the closure of 8 textile and garment industries that was considered as one of the major employer of labour had contributed in no small measure in rising unemployment rate in Kigezi sub-region of South Western Uganda. Retrenchment of workers in the public and private sectors as a result of government's economic policy of structural adjustment programmes (SAPs) promoted by the World Bank that brought about deregulation and over-regulation, liberalization and devaluation of local currency which contributed in exposing the local industries and locally produced goods to international competition was not favourable to those local industries to compete with the developed economy industries and their cheaper products. This led to decline in the demand of locally produced goods as well as the decline in production of goods and services, which in turn prevented production growth and expansion that could lead to absorption of new entrants into the labour market (World Bank, 2020).

The small businesses, sometimes referred to as small and medium enterprises (SMEs) are by far the engine of growth for Uganda in terms of economic development, innovation and wealth creation. These small businesses are spread all over the various sectors, i.e. Services (50%), Commerce and Trade (33%), Manufacturing (10%) and others (7%). There are over 2.5 million Ugandans (UIA, 2018) employed in the sector and this accounts for over 20% of the country's GDP. Although up to 60 % of informal medium scale enterprises (SMEs) (in the worst-case scenario) are likely to go out of business during COVID-19 in Uganda, the impact on their structure and business potential was limited. With very few assets, reliance on predominantly local raw

materials and labour force, and informal and flexible working arrangements, many enterprises are likely to resume their operation within days after the COVID-19 restriction measures are lifted. This concerns SMEs in trading, services and hospitality that account for about 80 percent of all informal businesses in Uganda. That said, there may be complications such as loss of business location, health challenges, and other potential longer-term consequences of the lockdown that may prevent SMEs from resuming operations.

Statement of the Problem

About 5 million people will be pushed below the extreme poverty line of \$1.90 per day owing to the impact of COVID-19, compared to the baseline 2020 African growth scenario (ILO,2020). Vulnerable households affected by COVID-19 face an increased probability of moving into transient poverty by 17.1 %, a 4.2 % increased probability of staying in poverty for a decade or longer, and a fall in the probability of moving out of poverty by 5.9 % (Ibid). Increased poverty levels will also exacerbate existing income inequalities. For low-income households, which already spend an average of 36 % of their income on health care-related expenses, access to health care will become increasingly unaffordable in the wake of COVID-19, leading to an increase in the number of households falling below the poverty line.

There may also be increased need to access credit to initially re-start business activities for many SMEs that lack working capital. The main consideration for forecasting the recovery time is the period required for demand to pick up since the supply shock is relatively mild and takes much less time to recover given reliance in many cases on easily obtainable local materials. The possibility of inadequate supply, particularly for consumable goods immediately after the lockdown should not be entirely discounted. This may become an issue in cases of wholesalers hoarding goods and hiking prices beyond what is affordable to SMEs who in addition to that are likely to face lack of working capital to resume their operations. However, the suppressed demand takes a longer time to pick up, implying that many of these enterprises may not be able to operate at their full capacity for some time. Informal businesses that depend on imported goods and materials or involved in export operations (such as cross-border trade) are likely to take longer to recover in line with the time required for full resumption of cross-border movement and international trade flows.

In addition to the effects on informal businesses, COVID-19 is taking its toll on formal businesses in the private sector, as well. According to the Ministry of Trade and Cooperatives, 4,200 companies across Uganda have shut down as a result of the lockdown, and only 215 industries/factories, especially those producing essential commodities, are still operating (*Daily Monitor*, 2020). The 4,200 companies that have since shut down could not maintain the workers and SOPs requiring the factories to keep staff on site if they were to continue operating during the lockdown. As part of a broader socio-economic assessment of COVID-19 undertaken by the United Nations in Uganda, UNCDF in cooperation with Makerere University (the College of Business and Management Sciences) and with the support of the Uganda Revenue Authority (URA) conducted a business survey of Ugandan enterprises in April 2020 and discovered that businesses have been affected by the COVID-19 pandemic as their operations contracted and cash

flows plummeted. The situation is compounded by the relatively low cash flow coverage of most businesses. The results of the business enterprises survey indicate that Ugandan companies are fragile and have relatively low cash flow coverage. Only about 15 % of surveyed companies can sustain more than three months of operation on their current cash flow (UNCDF, 2020).

Therefore, the study examined and developed a model for organizational preparedness and business disaster of small and medium enterprises during the COVID-19 pandemic in Kigezi sub-region in South Western Uganda.

General Objective

The main objective of this study was to examine and model organizational preparedness and business disaster of small and medium enterprises during COVID-19 pandemic in Kigezi sub-region in South Western Uganda.

Specific Objectives

- (1) To determine the characteristics of decision makers of small and medium enterprises during COVID-19 pandemic in Kigezi sub-region in South Western Uganda;
- (2) To assess organizational features of small and medium enterprises during COVID-19 pandemic in Kigezi sub-region in South Western Uganda;
- (3) To examine government response and preparedness of small and medium enterprises during COVID-19 in Kigezi sub-region of South Western Uganda;
- (4) To model the relationship between those factors identified with organizational preparedness and the management of business during COVID-19 pandemic in Kigezi sub-region in South Western Uganda.

Research Questions

- (1) What are the factors affecting organizational preparedness of micro, small and medium enterprises during the COVID-19 pandemics in Kigezi sub-region of South Western Uganda?
- (2) Does any shock emanate whether profit or loss on micro, small and medium enterprises during the COVID-19 pandemic in Kigezi sub-region of South Western Uganda?
- (3) Does government response and preparedness on small and medium enterprises during COVID-19 in Kigezi sub-region of South Western Uganda?

Research Hypothesis

Ho: There is no significant relationship between those factors identified with organizational preparedness and business disaster of small and medium enterprises during the Covid-19 pandemic in Kigezi sub-region in South Western Uganda.

Justification

SMEs are greatly exposed to the economic downturn resulting from COVID-19 because of their size. For example, they typically have relatively low cash reserves and thus only a small cushion with which to weather an economic shock.

SMEs have generally smaller inventories and supplier networks. Sourcing from new suppliers, or absorbing price increases, is more challenging for a smaller firm with limited supply options and capital, meaning that supply chain disruptions can impact SMEs faster and harder than large firms.

SMEs have limited resources with which to navigate the current rapid changes in government policies and to deal with application requirements to access COVID-19 business resources.

Significance

SMEs in developing countries are important socially and economically for a number of reasons, which include: (i) their wide dispersion across rural areas and therefore they are very important for rural economic development; (ii) their ability to absorb a significantly large number of workers; (iii) their role as a place for entrepreneurship and business skill development, especially in rural areas; and (iv) as a source of business opportunities for women

Similarly, with the recent pandemics which lead to lockdown, restrictions order, this study would address the level of organizational preparedness and responses to enable them prepare for future disaster or outbreak and pandemics especially in Kigezi sub-region in South Western Uganda.

The study also contributes to the existing body of knowledge on the subject.

Scope

This section of the research project covers geographical, time, and content scopes.

Geographical Scope

The study covered the six (6) districts of Kigezi sub-region - Kabale, Kisoro, Kanungu, Rukungiri, Rubanda and Rukiga.

Content Scope

The content was on the small and medium enterprises in Kigezi sub-region in South Western Uganda.

Time Scope

The period of consideration was the lockdown resulting from COVID-19 (February - December 2020). Data covering this period was collected from small and medium enterprises in Kigezi sub-region in South Western Uganda with respect to factors affecting their organizational preparedness toward pandemics and future disaster.

Conceptual Framework

Han and Nigg's (2011) developed a conceptual framework by reviewing the past disaster literature. Han and Nigg's (2011) model was modified to suit the present situation preparedness which was divided into three components. The first component is organizational features which refer to firm size, firm age, location patterns, and ownership of property, financial condition, sector differences and previous experiences. The second category is called characteristics of decision makers including risk perception, gender and ethnicity while the third one is government preparedness and responses especially during COVID-19 pandemics towards the firms. Those three components of the model show the independent variables of the framework. To test which factors are influential in business disaster preparedness, the next step was constructing a scientific survey based on conceptual model. By utilizing Han and Nigg's (2011) framework, the modified conceptual model was constructed. The modified conceptual model was the basis for this study. All of the measurements were made and all of the questions in the questionnaire were prepared according to the modified conceptual model. The modified conceptual model contains three parts: organization features, the characteristics of decision makers and government preparedness.

In this study, a survey was conducted involving top-level managers of the SMEs in Kigezi sub-region in South Western Uganda. The survey design is explained in detail in the methodology, but in order to construct a scientific questionnaire to measure which factors are influential, it was needed to have a conceptual model as shown in Figure 1.

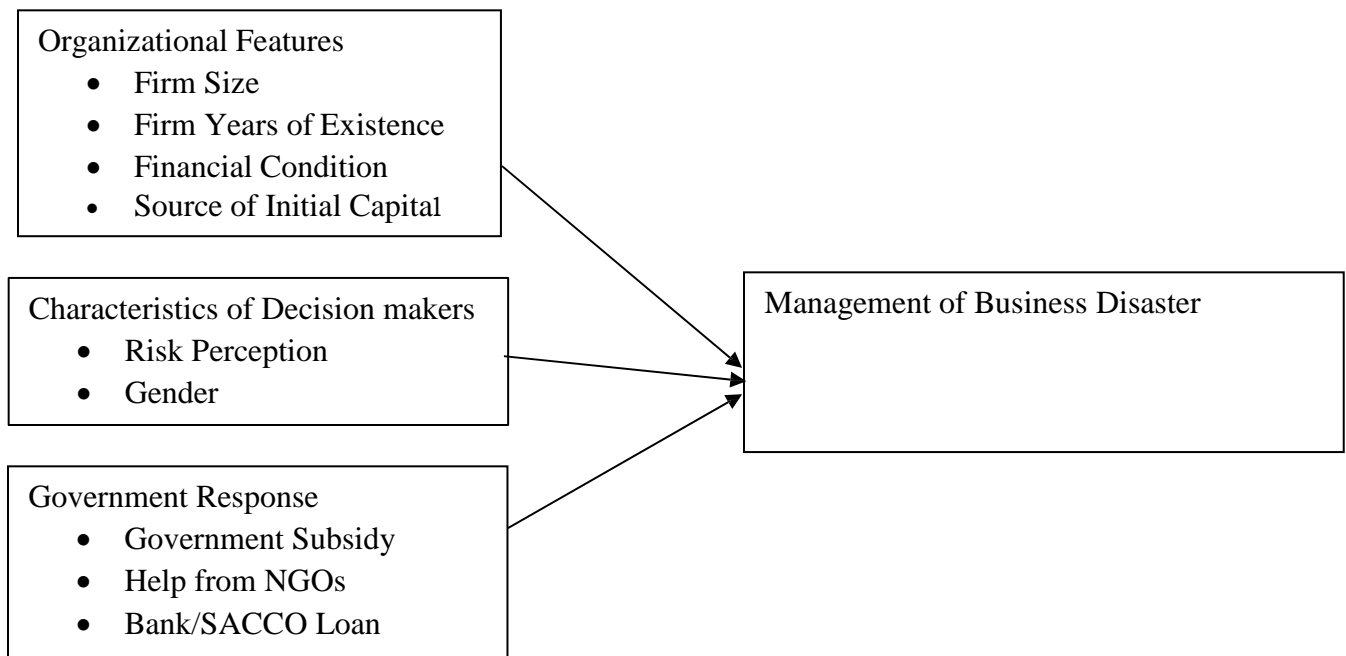


Figure 1 Conceptual Framework

Figure 1: Conceptual Framework

Source: Adapted from Han and Nigg's (2011)

Literature Review

The outbreak of COVID-19 has severely affected national and global economies. In particular, SMEs are facing a variety of problems such as a decrease in demand, supply chain disruptions, cancelation of export orders, raw material shortage, and transportation disruptions, among others. Nevertheless, it is quite clear that enterprises around the globe are experiencing the significant impact of COVID-19 outbreak on their businesses. Major victims of COVID-19 outbreak are the SMEs because they usually do not possess sufficient resources, especially financial and managerial, and are not prepared for such disruptions likely to go longer than expected. Various enterprises are facing different issues with a certain degree of losses (Bartik *et al.*, 2020; Prasad *et al.*, 2015).

It is a major practical problem to find out a pathway for firms to quickly recover from the performance decline in the context of the COVID-19 pandemic and other sudden major business disaster. The COVID-19 pandemic has forced a global blockade and economic shutdown, with a significant negative impact on production, operations and sales of firms, resulting in firm performance decline. Whether SMEs can manage a business disaster situation is arguably rooted in its response to the crisis (Coombs & Holladay, 2002). Decisions made during a business disaster are described as complex because they tend to contain paradoxes, such as having to be made carefully but quickly (Vargo & Seville, 2011), and dilemmas, such as balancing short-term effects against long-term results (Smallbone *et al.*, 2012). Reduced costs for survival in the short-term can hinder opportunities for long-term value creation. Making quick and sound decisions under pressure is therefore a key competence for effective business disaster management. To complement our understanding of the impact of a crisis (see Battisti & Deakins, 2017; Doern, 2016; Herbane, 2013; Smallbone *et al.*, 2012; Vargo & Seville, 2011) and what measures are taken during a crisis (Blundel *et al.*, 2014; Doern, 2016; Kraus *et al.*, 2020; Smallbone *et al.*, 2012). It is therefore valuable to describe the nature of crisis management and to consider how business managers handle crises in practice. In this sense, business disaster management is seen as something people do, and not as something that organizations have (Jarzabkowski, 2004; Johnson *et al.*, 2003; Whittington, 2006), which is why attention is directed towards people and how they act and interact (Kim & Lim, 2020).

Threats of business interruptions are always present (Doern *et al.*, 2019; Herbane, 2010), and the incidence of crises is said to be increasing (Mitroff & Alpaslan, 2003; Vargo & Seville, 2011). Since spring 2020, the world has faced a crisis that is rarely encountered: A previously unknown virus (COVID-19) was discovered, spread globally, and has had an impact that has been difficult to understand, let alone to predict. According to Cortez and Johnston (2020), the situation has been more complicated to deal with than traditional crises. While many previous crises occurred at a specific place and time (such as natural disasters) or had global effects that developed over a long period of time (such as financial crises), the COVID-19 crisis combines a global spread, which significantly complicates the work of dealing with the business disaster.

According to Runyan (2006), Herbane (2013), Doern (2016) and Eggers (2020), one category of companies that is rarely noticed when it comes to crisis management is small- and medium-sized enterprises (SMEs). This is despite SMEs constituting 99% of all companies and generating 50%–

60% of total economic production within the Organisation for Economic Co-operation and Development (OECD, 2019), and their importance for regional economies and the welfare of nations (Björklund *et al.*, 2020; Brown & Cowling, 2021; Doern, 2021; Kraus *et al.*, 2020; Kuckertz *et al.*, 2020; Thorgren & Williams, 2020). A possible explanation for the limited attention to SMEs in the crisis management literature might be the ambiguity about the efficacy of crisis management for SMEs. On the one hand, small businesses might be particularly vulnerable to crises due to a number of size-related characteristics (Battisti & Deakins, 2017; Doern, 2016; Herbane, 2013; Vargo & Seville, 2011). On the other hand, SMEs arguably possess a strategic advantage over larger organizations in their flexibility and adaptability, which means that they can respond quickly to changing environments (Vargo & Seville, 2011). Thus, there are arguments that SMEs may be particularly vulnerable to situations similar to those that have followed in the wake of COVID-19, but there are also arguments that SMEs may be more resilient and better equipped to manage the situation than their larger counterparts. However, OECD (2020) estimates that more than a half of all SMEs have been exposed to serious revenue losses due to the pandemic.

Bundy *et al.* (2017) described business disaster as a behavioural phenomenon, which implies that crises are socially constructed by the involved actors rather than a function of factors in an objective environment (Deverell, 2021). Business disaster management is said to involve shaping perceptions/experiences by interacting with stakeholders to prevent, resolve and learn from crises (Jankelová & Mišún, 2021; Kim & Lim, 2020). Attention is directed to the interactions between actors within the SMEs, interactions among SMEs and external stakeholders, and how these interactions affect business perceptions and experiences. Torres *et al.* (2019) also highlighted the importance of business activities in connection to disaster management, illustrating how small business social networks explain the ability to withstand a disaster and recover. Likewise, Elliott *et al.* (2010) indicated that relationships with others provide access to key resources, such as information, physical and emotional resources. Sauser *et al.* (2018) highlighted that formal and informal social ties are as important as physical resources for the business recovery process. Dahles and Susilowati (2015) showed how interactions with, and connections to, actors outside the current industry can also be decisive for SMEs' resilience—that is, the ability to withstand turbulence and recover from interference. Regardless of where actors come from, on what basis they are involved, and the time they spend on the issue, they shape the interpretation of the business's situation and alternative measures through the concepts and vocabulary they add.

However, which actors are involved depends on which arenas small business managers use. The term 'arena' refers to where the work takes place rather than to the formal organization (Melander *et al.*, 2011). Nordqvist (2005) described an arena as any place in which there is an opportunity to reflect, or interact, regarding business-related issues. Depending on the arenas used, the business leader encounters different types of actors and information. Thus, the understanding of the situation and the activities undertaken cannot be separated from the social context in which they take place (Bogenrieder, 2002; Deverell, 2021; Lave & Wenger, 1991; Lave, 1997; Rouleau, 2005; Wenger, 1998). A specific arena commonly present in the business disaster management literature is the crisis group, which may exist in many variant forms. In their review of the crisis management and resilience literature, Williams *et al.* (2017) testified to the dubious nature of crisis groups, or business crisis management teams. On the one hand, they argued that the 'highly capable teams

and other relational systems embedded in organizations can generate positive outcomes and facilitate a return to (or improvement upon) the status quo' (Williams *et al.*, 2017).

On the other hand, they contended that reactive crisis management groups may fail to make sense of the crisis, thus limiting the recovery of the organization. As such, team composition, experience among significant individuals and shared images are essential for creating effective crisis groups (Deverell, 2021; Spillan & Hough, 2003). The ambiguous nature of the role of crisis groups extends to SMEs, where we have limited knowledge of the arenas and actors involved in crisis management (Hong *et al.*, 2012). Arguably, relationships and networks are of major importance for SMEs and, as such, the existence and composition of crisis groups in SMEs may differ extensively from those of their larger peers (see Hong *et al.*, 2012).

Distinctive to a perspective where business disaster management is seen as contextually bound is the importance attributed to the mediating tools of interaction (Kim & Lim, 2020; Lave & Wenger, 1991; Säljö, 2000). Mediating tools refer to the languages and artifacts—such as newspapers, reports, models and plans—with which the actors involved create a system according to their way of thinking and acting within a context. Humans rely on psychological and physical tools to interact, which affects how the individual perceives reality (Brown-Devlin *et al.*, 2020). Thus, the working methods used in crisis management organize the interaction and reflection of the actors involved (Jarzabkowski, 2004; Jarzabkowski *et al.*, 2007) and influence how those actors perceive and form an understanding of the situation.

The business disaster management literature has paid specific attention to the planning for potential crisis (Doern, 2016; Herbane, 2013; Runyan, 2006; Tyler *et al.*, 2020). Common to several studies is the view that preparation for crises pays off (Corey & Deitch, 2011; Mitroff & Alpaslan, 2003; Pearson & Clair, 1998; Runyan, 2006), and that planning is key to success both for individuals and for companies. In other words, companies should plan for positive events and for adversity. Some have even argued that with an effective plan, companies should be able to turn adversity into an advantage. Despite the potential positive effects of crisis plans, several studies have revealed the absence of formal plans for crisis among SMEs (Herbane, 2010; Runyan, 2006), and that the preparedness measures taken by firms differ greatly (Tyler *et al.*, 2020). A study by Woodman and Hutchings (2010) found that only 29% of small businesses had a crisis management plan, while Herbane (2010) referred to a study of 1000 SME owners/managers in which 49% of them reported that they had no plans to deal with threats to their business.

Other aspects of working methods concern whether business disaster management, when a crisis occurs, takes place systematically or in a more ad hoc manner, and whether decisions are made based on gut feeling or via more structured approaches, such as reports and forecasts. According to Hong *et al.* (2012), successful business disaster management requires a process in which different steps are handled systematically. Similarly, Bourgeois and Eisenhardt (1988) argued that effective leaders deal with the uncertain world by structuring it with rational techniques to identify and evaluate available alternatives. On the other hand, Drabek (1985) and Stallings and Quarantelli (1985) pointed out that effective business disaster management also includes ad hoc abilities, such as improvised decision-making.

Methodology

Study Area

The study was conducted in the six (6) districts in Kigezi sub-region in South Western Uganda namely: Kabale, Kisoro, Kanungu, Rukungiri, Rubanda and Rukiga. The sub-region is a very hilly, cold and mountainous region, bordering the Republic of Rwanda and Democratic Republic of Congo. Because of its hills, mountains and cold weather, people call it the Switzerland of Africa. It largely features many Agricultural Terraces across the hills, and is home of the world-famous mountain gorillas. According to the National Census of 2014 and Uganda Bureau of Statistics (UBOS) of 2016, the sub-region has a population of about 1.5 million people across the six districts as shown in Table 1:

Table 1: Districts in Kigezi Sub-Region and their Population

Table 1 Districts in Kigezi sub-region by Population

S/N	District	Population
1	Kabale	255,600
2	Kisoro	309,600
3	Kanungu	273,000
4	Rukungiri	330,700
5	Rubanda	206,600
6	Rukiga	104,700
	Total	1,480,200

Source: UBOS (2016)

Research Design

Cross-sectional survey data on various SMEs in Kigezi sub-region in South Western Uganda was gathered from 560 SME owners/managers randomly selected from each of the six districts.

Study Population and Sample Size

The population consisted of SME owners/managers in the six districts of Kigezi sub-region in South Western Uganda. They served as the units of enquiry or respondents because of their direct involvement in planning, implementation and management of the firms' growth and development. The sample size was computed using Yamane (1967) formula with 5% margin of error.

$$n = \frac{N}{1+N(e^2)}$$

Where; N and n are the population size and sample size of SME owners/managers in each district and *e* is precision level.

Sampling Procedure

Participants were sampled using a two-staged cluster sampling technique in each district. The first stage involved selecting clusters of municipalities in the district using systematic random sampling with probability proportional to SMEs' size (PPS). The second stage constituted systematic random sampling of SME owners/managers in the selected municipalities. This procedure resulted in 560 SME owners/managers, with the following distribution among the districts: Kabale (n=134); Kisoro (n=110); Kanungu (n=80); Rukungiri (n=154); Rubanda (n=60); and Rukiga (n=53).

Data Collection

The data collection method was interviewer-administered structured questionnaire to obtain information from SMEs by trained research assistants. The criteria of selection were based on the inclusive criteria that the SMEs are registered. The firms that were selected had spent a minimum of three years in business, including the COVID-19 lockdown period and categorized as small or medium in their scale of production. The firms were based in any of the six districts of Kigezi sub-region in South Western Uganda and under the selected area of the study. The firms owners and managers were the units of inquiry due to their importance as custodians of information of all production activities taking place in their respective SMEs.

Validity

To ensure validity, the research instrument covered all the dimensions of the phenomenon under study as clarified in the conceptual framework. The questionnaire was discussed with business experts who rated the instrument to assess its structure, contents, clarity, level of consistency and relevance in relation to the research objectives. The content validity of the instrument was found worthy of execution.

The following formula was used to test the validity index:

$$CVI = \frac{\text{Number of items regarded relevant by judges}}{\text{Total number of items}}$$

According to Amin (2005), Content Validity Index (CVI) must be greater or equal to 0.7 and this was calculated as:

$$CVI = \frac{\text{Number of items rated as relevant}}{\text{Total number of items}} = \frac{27}{32} = 0.840$$

The value of CVI obtained, which is a measure of the validity of the instrument, was interpreted based on George and Mallery (2003) scale. Accordingly, a value of 0.840 obtained was greater than the standard value of 0.7 which indicated that the items were relevant for the kind of data that was needed by the study.

Reliability

Questionnaires were administered to some selected respondents who were not part of the sample for the study. The administered questionnaires were entered into Statistical Package for Social Sciences (SPSS) and a reliability analysis was conducted for the scales using Cronbach's Alpha to measure internal consistency of the items in the questionnaire. The rule of thumb that applies is as given in Table 2.

Table 2: Rule of Thumb for Reliability

Table 2 Rule of Thumb for Reliability

Range	Description
0.9 to 1.0	Excellent
0.8 to 0.9	Good
0.7 to 0.8	Acceptable
0.6 to 0.7	Questionable
0.5 to 0.6	Poor
0.0 to 0.5	Unacceptable

Results in Table 3 indicate the values of Cronbach's alpha for each construct of the questionnaire. The values obtained were 0.767, 0.755 and 0.787 for Characteristics of Decision Makers, Organizational Features and Government Response respectively. This range was considered high and acceptable and indicated a good degree of reliability of the entire questionnaire, as supported by Cohen, Manion and Morrison (2000) and George and Mallery (2003). Hence, it was proved that the questionnaire was valid, reliable and suitable for the study.

Table 3: Reliability Analysis using Cronbach's Alpha

Table 3 Reliability Analysis using Crocbach's Alpha

Construct	Cronbach's Alpha	Number of Items
Characteristics of Decision Makers	0.767	5
Organizational Features	0.755	19
Government Response	0.787	3
Average	0.770	

Source: Primary Data (2022)

Statistical Analysis

The data was analysed using quantitative approach involving descriptive statistics (simple frequencies and percentages) and inferential statistics (Pearson Product Moment correlation statistics). Data were coded, categorized and grouped following responses in accordance to their respective themes which fall under respective research questions informed by research objectives for easy interpretation.

Regression analysis was used to model the relationship between those factors identified to affect organization preparedness and SMEs disaster management during the COVID-19 pandemic. Two (2) models were developed -- logistic regression model and multiple regression model.

The logistic regression model developed is of the form:

$$BD = f(\text{FS, FY, FF, SC, RP, G, GS, HN, BL})$$

Where;

FS: Firm Size

FY: Firm Years of Existence

FF: Firm Financial Condition

SC: Source of Initial Capital

RP: Risk Perception

G: Gender

GS: Government Subsidy

HN: Help from NGOs

BL: Bank/SACCO Loan

BD: Management of Business Disaster

The multiple regression model developed is of the form:

$$BD = \beta_0 + \beta_1 F + \beta_2 C + \beta_3 G + \varepsilon_i$$

Where;

F: Organization Features

C: Characteristics of Decision Makers

G: Government Response

BD: Management of Business Disaster

Ethical Considerations

Three (3) Research Assistants (RAs) were trained to collect data. The training oriented them on the purpose of the study, ethical considerations, data collection methods and tool. The training also involved pre-testing of the data collection tool among purposively selected SME owners/managers from districts neighbouring but not included in the main study. Slight adjustments were made to the data collection tool following this exercise.

All the study participants were clearly informed about the objectives or purposes, procedures, risks and benefits, privacy and confidentiality issues of the study, emphasizing that participation was voluntary, and giving the participant liberty to choose whether he/she preferred another time.

The study was approved by the Mbarara University of Science and Technology, Mbarara Research Ethics Committee (MUSTREC) and the Uganda National Council of Science and Technology (UNCST) before conducting the study. Additionally, permission to undertake the study was also obtained from all the relevant authorities in the region, districts and respective LCs. Applicable consent form and the information sheet were duly integrated along with the respective data collection instruments.

Results

Response Rate

Before the analysis of the data collected, an assessment of the return rate for the questionnaire as presented in Table 4 was made.

Table 4: Response rate for the questionnaire

Table 4 Response rate for the questionnaires

Number of questionnaires administered	Number returned	Return rate (%)
591	476	81%

Source: Primary Data (2022)

From Table 4, five hundred and ninety one (591) questionnaires were administered while four hundred and seventy six (476) questionnaires were returned, giving the overall return rate as 81%. According to Babble (2001), a response rate that is above 60% is appropriate to make conclusions. The return rate was a clear indication that a good number of respondents (managers and owners of SMEs) participated in the study. Amin (2005) argued that a high return rate ensures more accurate survey results. Therefore, it was concluded that the results obtained were representative and could be relied on for modelling the organizational preparedness and business disaster of SMEs during COVID-19 pandemic in Kigezi sub-region in South Western Uganda.

Demographic Characteristics of Participants

Study participants were distributed across the six districts Kigezi sub-region in South Western Uganda as presented in Table 5.

Table 5: Socio-demographic characteristics of the respondents (n=476)

Table 5 Socio-Demographic characteristics of respondents

Characteristics		Frequency	Percent (%)
Gender	Male	225	47.3
	Female	251	52.7
Age	19-25years	140	29.4
	26-40 years	224	47.1
	Above 40 years	112	23.5
Level of Education	No Formal Education	82	17.2
	Primary	58	12.2

	Secondary	114	23.9
	Vocational School	111	23.3
	University	111	23.3
Year of Experience with the firm	3 and below	110	23.1
	4-6	225	47.3
	7-9	84	17.6
	10 and above	57	12.0

Source: Primary Data (2022)

Results in Table 5 reveal that 47.3% of the SME managers/owners were males while 52.7% were females. This implies that more women SMEs managers/owners participated in the study. This is in agreement with Opande (2013) who found that majority of the SME managers/owners were women as compared to their men counterparts.

Similarly, the results show that simple majority 47.1% of the SMEs managers/owners were between 26 and 40 years, followed by 19-25 years with 29.4% while 23.5% were above the age of 40 years. This implies that SME managers/owners in Kigezi sub-region in South Western Uganda were above 25 years. Hence, they are old enough to handle business.

The results on the level of education revealed that: the majority of the respondents (70.5%) attained secondary education and above, 12.2% attained primary education and 17.2% did not have formal education. Thus, the SMEs managers/owners had secondary education and could adequately read and write to enable them get some information regarding government preparedness and other programmes that could benefit their businesses.

Furthermore, the researcher also investigated the level of experience of SME managers/owners. It was found out that the majority (47.3%) had 4-6 years of experience, 23.1% had 3 and below years of experience, 17.6% had 7-9 years of experience, and lastly 12% had above 9 years of experience. This implies that SME managers/owners had experience of 4 years and above. They had good years of experience to be able to manage their business during disaster and pandemic.

Objective One

To assess characteristics of decision makers of small and medium enterprises during the Covid-19 pandemic in Kigezi sub-region in South Western Uganda

Table 6: Responses on Characteristics of Decision makers

Table 6 responses on characteristics of decision makers

Statement		Disagreement		Undecided	Agreement		Total
		SD	D	U	A	SA	
Impetuous (Reckless)	Freq	364	84	28	0	0	476
	Percent	76.5	17.6	5.9	0	0	100
Sensitive	Freq	0	55	165	118	138	476
	Percent	0	11.6	34.7	24.8	29.0	100
Talkative	Freq	82	250	0	114	30	476
	Percent	17.2	52.5	0	23.9	6.3	100
Self-Assured	Freq	0	0	195	165	116	476
	Percent	0	0	41.0	34.7	24.4	100
Cold (Unfriendly)	Freq	225	110	28	85	28	476
	Percent	47.3	23.1	5.9	17.9	5.9	100
Shy	Freq	84	254	82	56	0	476
	Percent	17.6	53.4	17.2	11.8	0	100
Sharer (Generous)	Freq	0	56	167	171	82	476
	Percent	0	11.8	35.1	35.9	17.2	100
Easygoing (Relaxed)	Freq	28	82	193	141	32	476
	Percent	5.9	17.2	40.5	29.6	6.7	100
Brave	Freq	0	0	55	170	251	476
	Percent	0	0	11.6	35.7	52.7	100
Aggressive	Freq	193	110	57	2	114	476
	Percent	40.5	23.1	12.0	.4	23.9	100
Hard-working	Freq	0	0	0	167	309	476
	Percent	0	0	0	35.1	64.9	100
Enterprising	Freq	0	27	167	169	113	476
	Percent	0	5.7	35.1	35.5	23.7	100
Well intentioned	Freq	0	0	193	227	56	476
	Percent	0	0	40.5	47.7	11.8	100
Sincere	Freq	0	0	56	224	196	476
	Percent	0	0	11.8	47.1	41.2	100
Self-Confident	Freq	0	28	28	137	283	476
	Percent	0	5.9	5.9	28.8	59.5	100
Temperamental (Unpredictable)	Freq	55	55	362	4	0	476
	Percent	11.6	11.6	76.1	.8	0	100

Philanthropic	Freq	138	56	251	31	0	476
	Percent	29.0	11.8	52.7	6.5	0	100
Capable	Freq	29	56	0	333	58	476
	Percent	6.1	11.8	0	70.0	12.2	100
Lazy	Freq	198	223	55	0	0	476
	Percent	41.6	46.8	11.6	0	0	100
Irresponsible	Freq	255	165	0	28	28	476
	Percent	53.6	34.7	0	5.9	5.9	100
Compassionate	Freq	0	0	28	222	226	476
	Percent	0	0	5.9	46.6	47.5	100

Source: Primary Data (2022)

Results in Table 6 show findings on the characteristics of decision makers. Results reveal that the majority (76.5%) of the SME managers/owners were in disagreement that they were hotheaded, 17.6% were in agreement, while 5.9% were undecided. This therefore implies SME managers/owners were not impetuous.

Similarly, results reveal that the majority (53.8%) of the SME managers/owners were in agreement that they were sensitive in decision making, (11.6%) were in disagreement while (34.7%) were undecided. This implies that the majority of the SME managers/owners were sensitive to the environment while carrying out their businesses.

Also, the majority (69.7%) of SME managers/owners were in disagreement that they were talkative, (30.2%) were in agreement. This means that SME managers/owners consider themselves not talkative.

The majority (59.1%) of SME managers/owners were in agreement that they were self-assured, whereas none disagreed and (41%) were undecided. This implies that SME decision makers are characterized as self-assured.

The majority (70.4%) of SME managers/owners were in disagreement that they possessed the characteristic of being unfriendly, 23.8% were in agreement while 5.9% were undecided. This implies that SME managers/owners are friendly.

The majority (71%) of SME managers/owners were in disagreement that they felt shy, (11.8%) were in agreement while (17.2%) were undecided. This implies that SME decision makers are not shy.

The majority (53.1%) of SME managers/owners were in agreement that they were generous, 11.8% were in disagreement while 35.1% were undecided. This means that most decision makers are generous in doing their businesses.

A simple majority (40.5%) of SME managers/owners were undecided as to whether they were relaxed or not, (36.3%) were in agreement while 23.1% were in disagreement. This implies that SME decision makers are indecisive regarding whether they are relaxed or not.

Similarly, results reveal that the majority (88.4%) of the SMEs managers/owners were in agreement that they were brave, none of them disagreed, but (11.6%) were undecided. Thus, SME managers/owners are brave.

The majority (63.6%) of SME managers/owners were in disagreement that they are aggressive, (24.3%) were in agreement while (12.1%) were undecided. This connotes that SME managers/owners/decision makers are not aggressive by characteristic.

All (100%) SME managers/owners were in agreement that they were hard-working. This means that SMEs managers/owners are hard-working in their businesses.

A simple majority (59.2%) of SME managers/owners were in agreement that they possessed the characteristic of being enterprising, (5.7%) were in disagreement while (35.1%) were undecided. This implies that SME decision makers possess the characteristic of being enterprising.

A simple majority (59.5%) of SME managers/owners were in agreement that they were well intentioned in decision making, while (40.5%) were undecided. This implies that SME managers/owners have direction, strategy and very intentional when taking decisions.

An overwhelming majority (88.3%) of SMEs managers/owners were in agreement that they were self-confident, 5.9% were in disagreement and 5.8% undecided. This means that SMEs managers/owners possess the characteristic of being self-confident in decision making.

The majority (76.1%) of SME managers/owners were undecided that they possessed the characteristic of being temperamental, (23.2%) were in disagreement and 8% were in agreement. This implies that SME decision makers are indecisive of whether they are temperamental or not.

A simple majority (52.7%) of SMEs managers/owners were undecided that they were philanthropic, 40.8% were in disagreement, 6.5% were in agreement. This means that SME managers/owners are indecisive of whether they are philanthropic or not.

An overwhelming majority (82.2%) of SME managers/owners were in agreement that they were capable, 17.9% were in disagreement. This means that SME managers/owners possess the characteristic of being capable to take decisions.

An overwhelming majority (88.4%) of SMEs managers/owners were in disagreement that they were lazy, while (11.6%) were undecided. This means that SME managers/owners are not lazy at doing their businesses.

An overwhelming majority (82.3%) of SME managers/owners were in disagreement that they were irresponsible, while (11.8%) were in agreement. This indicates that SME managers/owners are responsible in their businesses.

An overwhelming majority (94.1%) of SME managers/owners were in agreement that they were compassionate, while 5.9% were undecided. This shows that SME managers/owners are compassionate in their businesses.

Objective Two

To assess organizational features of SMEs during COVID-19 pandemic in Kigezi sub-region in South Western Uganda

Table 7: Number of full-time staff working before the Covid-19 lockdown

Table 7 Number of full-time staff working before Covid-19 lockdown

Category	Frequency	Percentage
2 and below	111	23.3
3-5	194	40.8
6-8	113	23.7
9 and above	58	12.2
Total	476	100.0

Source: Primary Data (2022)

Results in Table 7 depict the findings on number of full-time staff working before the COVID-19 lockdown. Results revealed that a simple majority of 40.8% of the SMEs had 3-5 staff who worked full-time before the COVID-19 lockdown period, 23.7% had 6-8 staff who worked full-time, 23.3% had up to 2 staff, while 12.2% had at least 9 staff. This implies that SMEs had at least 3 staff who were working on full time before the COVID-19 lockdown.

Table 8: Number of full-time staff working after the Covid-19 lockdown

Table 8 Number of full-time staff working after Covid-19 lockdown

2 and below	225	47.3
3-5	165	34.7
6-8	58	12.2
9 and above	28	5.9
Total	476	100.0

Source: Primary Data (2022)

Results in Table 8 depict the findings on number of full-time staff working after the COVID-19 lockdown. Results revealed that a simple majority of 47.3% of the SMEs had up to 2 staff who were still working on full-time basis after the COVID-19 lockdown period, 34.7% had 3-5 staff, 12.2% had 6-8 staff, while 5.9% had at least 9 staff. This implies that SMEs had less number of staff who were still working on full-time after the COVID-19 lockdown.

Table 9: How long has your business being running?

Table 9 How long the business has been running

Up to 3 years	136	40.1
4-10	257	54.0
Above 10 years	28	5.9
Total	476	100.0

Source: Primary Data (2022)

Results in Table 9 depict findings on duration of business operation. Results revealed that: a simple majority (54.0%) of the businesses had been running for between 4 to 10 years, 40.1% of the businesses had been running for up to 3 years, while 5.9% of the businesses had been running for at least 10 years. This implies that SMEs considered had been running between 3 and 10 years.

Table 10: How would you describe your business?

Table 10 Description of business by owner

Category	Frequency	Percentage
Start-up stage	82	17.2
Pre-profit	112	23.5
Profitable and growing	114	23.9
Established and growing	56	11.8
Established and stable	112	23.5
Total	476	100.0

Source: Primary Data (2022)

Results in Table 10 depict findings from analysis on description of business. Results revealed that: 23.9% of the businesses were profitable and growing, 23.5% of the businesses were established and stable and at pre-profit, 17.2% of the business were at start-up stage, 11.2% of the business were established and growing. This implies the businesses were profitable and growing.

Table 11: What sector does your business operate in?

Table 11 Sector that the business operates in

Category	Frequency	Percentage
Construction	27	5.7
Education	83	17.4
Entertainment	28	5.9

Food	30	6.3
Health Care	28	5.9
Hospitality and tourism	28	5.9
Real Estate	28	5.9
Retail	87	18.3
Technology	137	28.8
Total	476	100.0

Source: Primary Data (2022)

Results in Table 11 show findings from analysis on which sector does respondents' business operate in. Results revealed that: 28.8% of the respondents operate in the technology sector, 18.3% of the respondents operate in retail sector, 17.4% of the respondents operate in education sector, 6.3% of the respondents operate in food sector, 5.9% of the respondents operate in four sectors namely: entertainment, health centre, hospitality and tourism, and real estate and 5.7% of the respondents operate in the construction sector. This implies that most of the businesses operate in technology and retail sectors.

Table 12: What is the approximate turnover of your business on a monthly basis?

Table 12 Approximate monthly turnover of the business

Category	Frequency	Percentage
Under ugx100,000	83	17.4
Between ugx100,000 and ugx200,000	54	11.3
Between ugx200,000 and ugx500,000	166	34.9
Between ugx500,000 and ugx1,000,000	90	18.9
Between ugx1,000,000 and ugx2,000,000	55	11.6
Above ugx2,000,000	28	5.9
Total	476	100.0

Source: Primary Data (2022)

Results in Table 12 show findings from analysis on approximate turnover of business on a monthly basis. Results revealed that: 34.9% of the SMEs make an approximate turnover between ugx200,000 and ugx500,000, 17.4% of the respondents are under ugx 100,000, 11.6% make between ugx 1,000,000 and ugx 2,000,000, 11.3% make between ugx 100,000 and ugx 200,000, 18.9% make between ugx 500,000 and ugx 1,000,000 and 5.9% make above ugx 2,000,000. This implies that the SMEs make an approximate turnover above ugx 200,000 on monthly basis.

Table 13: What percentage of your turnover (gross) is approximately spent on rents, salaries or other overhead costs?

Table 13 Percentage of business turnover spent of rent, salaries & other overhead costs

Category	Frequency	Percent
Under 25%	223	46.8
Between 25% and 50%	225	47.3
Between 50% and 75%	28	5.9
Total	476	100.0

Source: Primary Data (2022)

Results in Table 13 show findings from analysis on approximate percentage of turnover (gross) spend on rents, salaries or other overhead costs. Results revealed that; 47.3% of the SMEs spend between 25% and 50%, 46.8% spend under 25% while 5.9% spend between 50% and 75% on their rents, salaries or other overhead costs. This indicates that SMEs spend at most 50% of their turnover (gross) on rent, salaries, and other related overhead costs.

Table 14: Was personal money the source of capital when the firm started to operate?

Table 14 Was personal money source of capital when the firm started?

Category	Frequency	Percent
Yes	476	100.0
No	0	0
Total	476	100.0

Source: Primary Data (2022)

Results in Table 14 show findings from analysis on personal money having been the source of capital when the firm started to operate. Results revealed that all the SMEs affirmed that personal money was the source of capital when the firm started to operate, This shows that SME owners started their business operations with personal savings.

Table 15: Was there any financial support from the Ministry of Industry when the firm started to operate?

Table 15 Was there financial support from the Ministry of Industry when the firm started to operate?

Category	Frequency	Percent
Yes	84	17.6
No	392	82.4
Total	476	100.0

Source: Primary Data (2022)

Results in Table 15 show findings from analysis on whether there was any support from the Ministry of Industry when the firm started to operate. Results revealed that the majority (82.4%) said no while 17.6% said yes. This signifies that SME owners did not receive financial support from the Ministry of Industry to start their business operations.

Table 16: Was family support the source of capital when the firm started to operate?

Table 16 Family support as source of capital

Category	Frequency	Percent
Yes	364	76.5
No	112	23.5
Total	476	100.0

Source: Primary Data (2022)

Table 16 shows findings from analysis on whether family support was the source of capital when the firm started to operate. Results revealed that the majority (76.5%) said yes while 23.5% said no. This signifies that SMEs received family support to supplement their source of capital when the firm started operation.

Table 17: Was bank / SACCO loan the source of capital when the firm started to operate?

Table 17 Was bank/SACCO loan a source of capital when the firm started to operate?

Category	Frequency	Percent
Yes	276	58.0
No	200	42.0
Total	476	100.0

Source: Primary Data (2022)

Table 17 shows findings from analysis on whether bank loan was part of the source of capital when the firm started operation. Results revealed that a simple majority (58%) said yes, while 42% said no. This signifies that SMEs confirmed that bank / SACCO loan was part of their financial source of capital when the business started operation.

Table 18: Were grants a source of capital when the firm started to operate?

Table 18 Were grants a source of capital to the firm?

Category	Frequency	Percent
Yes	164	34.5
No	312	65.5
Total	476	100.0

Source: Primary Data (2022)

Table 18 shows findings from analysis on whether grants were the source of capital when the firm started to operate. Results revealed that the majority (65.5%) said no and 34.5% said yes. This signifies that the majority of the respondents said no that the business did not start its operation using a grant.

Table 19: Do you utilize bank support (overdraft etc) as the investment tool for business?

Table 19 Do you utilize bank support as the investment tool for your business?

Category	Frequency	Percent
Yes	170	35.7
No	306	64.3
Total	476	100.0

Source: Primary Data (2022)

Table 19 shows findings from analysis on whether the company utilizes bank support (bank Overdraft) as an investment tool for business. Results revealed that the majority (64.3%) said no and 35.7% said yes. This implies that the majority of the respondents said no, indicating that the company does not utilize bank support (bank Overdraft) as an investment tool for business.

Table 20: Do you utilize share as the investment tool for business?

Table 20 Do you utilize share as the investment tool for business?

Category	Frequency	Percent
Yes	304	63.9
No	172	36.1
Total	476	100.0

Source: Primary Data (2022)

Table 20 shows findings from analysis on whether the company utilizes share as the investment tool for business. Results revealed that the majority (63.9%) of the respondents said yes and 36.1% of the respondents said no. This implies that the majority of the respondents said yes that the company does utilize shares as the investment tool for business.

Table 21: Do you have optional pandemics/disaster risk insurance for your company?

Table 21 Do you have optional pandemic/disaster risk insurance for your company?

Category	Frequency	Percent
Yes	223	46.8
No	253	53.2
Total	476	100.0

Source: Primary Data (2022)

Results in Table 21 show findings from analysis on whether the company has optional pandemics/disaster risk insurance or not. Results revealed that simple majority (53.2%) of the SMEs do not have optional pandemics/disaster risk insurance while 46.8% have. This implies that SMEs do not have optional pandemics/disaster risk insurance.

Table 22: Is optional pandemics/disaster risk insurance very expensive?

Table 22 Cost of optional pandemic/disaster risk insurance

Category		Frequency	Percent
	Yes	196	41.2
	No	27	5.7
	Total	223	46.8
	SMEs with no pandemics/disaster risk insurance	253	53.2
Total		476	100.0

Source: Primary Data (2022)

Results in Table 22 show findings from investigations to determine if optional pandemics/disaster risk insurance is very expensive for SMEs with it . Results revealed that the majority (41.2%) of the SME owners/decision makers affirmed that pandemics/disaster risk insurance is very expensive while 5.7% said not expensive. This implies that optional pandemics/disaster risk insurance is very expensive for the SMEs.

Table 23: Do you trust optional pandemic/disaster risk insurance?

Table 23 Do you trust optional pandemic/disaster risk insurance?

Category		Frequency	Percent
	Yes	141	29.6
	No	82	17.2
	Total	223	46.8
	SMEs with no pandemics/disaster risk insurance	253	53.2
Total		476	100.0

Source: Primary Data (2022)

Results in Table 23 show findings from investigations to determine the trust SME owners/decision makers have in the optional pandemics/disaster risk insurance. Results revealed that (29.6%) of the SME owners/decision makers have trust in the pandemics/disaster risk insurance while 17.2% said no. This implies that SME owners/decision makers have trust in the optional pandemics/disaster risk insurance.

Table 24: Do you believe that the optional pandemic/disaster risk insurance will cover the damages or loss in your business?

Table 24 Would optional pandemic/disaster risk insurance cover loss in the business?

Category	Frequency	Percent
Yes	141	29.6
No	82	17.2
Total	223	46.8
SMEs with no pandemics/disaster risk insurance	253	53.2
Total	476	100.0

Source: Primary Data (2022)

Results in Table 24 show findings on the belief that SME owners/decision makers have as to whether the optional pandemic/disaster risk insurance will cover the damages or loss in business. Results revealed that 29.6% of the SME owners/decision makers said yes whereas 17.2% said no. This implies that SME owners/decision makers believe that the optional pandemic/disaster risk insurance will cover the damages or loss in business.

Table 25: Do you find optional pandemic/disaster risk insurance real and practical?

Table 25 Do you find optional pandemic/disaster risk insurance real and practical?

Category	Frequency	Percent
Yes	84	17.6
No	139	29.2
Total	223	46.8
SMEs with no pandemics/disaster risk insurance	253	53.2
Total	476	100.0

Source: Primary Data (2022)

Results in Table 25 show findings on if SMEs owners/decision makers find the optional pandemic/disaster risk insurance real and practical. Results revealed that (29.6%) of SME owners/decision makers said no whereas 17.6% said yes. This implies that SMEs owners/decision makers do not find optional pandemic/disaster risk insurance real and practical, because it takes a lot of time and a lot of documents required.

Table 26: Does optional pandemics/disaster risk insurance attract any sanctions?

Table 26 Does optional pandemic/disaster risk insurance attract any sanctions?

Category	Frequency	Percent
Yes	85	17.9
No	138	29.0
Total	223	46.8
SMEs with no pandemics/disaster risk insurance	253	53.2
Total	476	100.0

Source: Primary Data (2022)

Results in Table 26 show findings on whether optional pandemics/disaster risk insurance attracts any sanctions. Results revealed that 29.0% of the SME owners/decision makers said no, whereas 17.9% said yes. This implies that optional pandemics/disaster risk insurance does not attract any sanctions.

Table 27: Do you have enough knowledge about the optional pandemics/disaster risk insurance?

Table 27 Do you have enough knowledge about optional/disaster risk insurance?

Category	Frequency	Percent
Yes	223	46.8
No	253	53.2
Total	476	100.0

Source: Primary Data (2022)

Results in Table 27 show findings on the knowledge the SME owners/decision makers have about the optional pandemics/disaster risk insurance. Results revealed that 53.2% of the SME owners/decision makers said no, whereas 46.8% of the respondents said yes. This implies that SME owners/decision makers do not have enough knowledge about the optional pandemics/disaster risk insurance.

Table 28: Do you think you took appropriate decision insuring your firm/business?

Table 28 Do you think you took appropriate decision insuring your firm?

Category	Frequency	Percent
Yes	253	53.2
No	223	46.8
Total	476	100.0

Source: Primary Data (2022)

Results in Table 28 show findings on whether the SME owners/decision makers took appropriate decision insuring their firms/businesses. Results showed that 53.2% of the SME owners/decision makers said yes whereas 46.8% said no. This implies that SME owners/decision makers affirmed that they took appropriate decisions in insuring their firms/businesses.

Table 29: Have you attended meetings or seminars or workshops or received information regarding pandemics/disaster risk insurance?

Table 29 Have you attended meetings/seminars regarding pandemics/disaster risk management?

Category	Frequency	Percent
Yes	332	69.7
No	144	30.3
Total	476	100.0

Source: Primary Data (2022)

Results in Table 29 show findings on attendance of meetings or seminars or workshops or received information regarding optional pandemic/disaster risk insurance. Results showed that (69.7%) of the SME owners/decision makers said yes whereas 30.3% said no. This implies that SMEs owners/decision makers have attended meetings, seminars, workshops and received information regarding the optional pandemic/disaster risk insurance.

Table 30: Have you enlightened your co-workers on how to strategize in the event of future pandemics/disaster?

Table 30 Have you sensitized co-workers on how to strategize for future pandemics/disasters?

Category	Frequency	Percent
Yes	366	76.9
No	110	23.1
Total	476	100.0

Source: Primary Data (2022)

Results in Table 30 show findings on whether the SME owners/decision makers have enlightened their co-workers on how to strategize in the event of future pandemics/disaster. Results indicated that 76.9% of the SME owners/decision makers said yes whereas 23.1% said no. This implies that SME owners/decision makers have enlightened their co-workers on how to strategize in the event of future pandemics/disaster.

Table 31: Have you ever purchased pandemics/ disaster insurance damage cover to your business?

Table 31 have you purchased pandemics/disaster insurance cover for your business?

Category	Frequency	Percent
Yes	137	28.8
No	339	71.2
Total	476	100.0

Source: Primary Data (2022)

Results in Table 31 show findings on whether the SME owners/decision makers have ever purchased pandemics/ disaster insurance damage cover to their businesses. Results revealed that 28.8% of the SME owners/decision makers said yes whereas 71.2% said no. This implies that the SME owners/decision makers have not purchased pandemics/ disaster insurance damage cover to their businesses

Table 32: Have you ever purchased business interruption insurance?

Table 32 Have you ever purchased business interruption insurance?

Category	Frequency	Percent
Yes	222	46.6
No	254	53.4
Total	476	100.0

Source: Primary Data (2022)

Results in Table 32 show findings on whether the SME owners/decision makers have purchased business interruption insurance. Results revealed that 46.6% of the SME owners/decision makers said yes whereas 53.4% said no. This implies that the SME owners/decision makers have not purchased business interruption insurance.

Table 33: Have you developed a business emergency plan, covering what to do if disaster or pandemics strikes?

Table 33 Do you have a business emergency plan?

Category	Frequency	Percent
Yes	310	65.1
No	166	34.9
Total	476	100.0

Source: Primary Data (2022)

Results in Table 33 show findings on whether the SME owners/decision makers have developed a business emergency plan to cover what to do if disaster or pandemic strikes. Results revealed that 65.1% of the SME owners/decision makers said yes whereas 34.9% said no. This implies that the SME owners/decision makers have developed business emergency plans, to cover what to do if disaster or pandemic strikes.

Table 34: Have you been involved in business preparedness towards pandemics/disaster or response training programmes for your employees?

Table 34 Participation in business preparedness toward pandemics/disaster response programs

Category	Frequency	Percent
Yes	363	76.3
No	113	23.7
Total	476	100.0

Source: Primary Data (2022)

Results in Table 34 show findings on whether the SME owners/decision makers have been involved in business preparedness towards pandemics/disaster or response training programmes for their employees. Results revealed that 76.3% of the SMEs owners/decision makers said yes whereas 23.7% said no. This implies that the SME owners/decision makers have been involved in business preparedness towards pandemics/disaster or response training programmes for their employees.

Table 35: Have you taken a precaution against bankruptcy risk?

Table 35 Taken precaution against bankruptcy

Category	Frequency	Percent
Yes	310	65.1
No	166	34.9
Total	476	100.0

Source: Primary Data (2022)

Results in Table 35 show findings on whether the SME owners/decision makers have taken precautions against bankruptcy risks. Results reveal that 65.1% of the SMEs owners/decision makers said yes whereas 34.9% said no. This implies that the SME owners/decision makers have taken precautions against bankruptcy risks.

Table 36: Do you think about the bankruptcy of your business within the next 10 years?

Table 36 Do you think about bankruptcy on the next 10 years?

Category	Frequency	Percent
Yes	174	36.6

No	302	63.4
Total	476	100.0

Source: Primary Data (2022)

Results in Table 36 show findings on whether the SME owners/decision makers think about the bankruptcy of their businesses within the next 10 years. Results revealed that 65.1% of the SME owners/decision makers said no whereas 34.9% said yes. This implies that SME owners/decision makers do not think about the bankruptcy of their businesses within the next 10 years.

Objective Three

To examine government response and preparedness of small and medium enterprises during COVID-19 in Kigezi sub-region in South Western Uganda

Table 37: During the last two (2) years (COVID-19 period), what was the level of your company profit?

Table 37 Level of company profit in the last two years

Category	Frequency	Percent
Increased	84	17.6
Remain Constant	85	17.9
Decreased	307	64.5
Total	476	100.0

Source: Primary Data (2022)

Results in Table 37 show findings on the level of company profit during the last two years (COVID-19 period). Results revealed that 64.5% of the SMEs had decrease in their profit level, 17.6% maintained a constant profit level and 17.6% had an increase in their profit level. This implies that the majority of the respondents had a decrease in their profit level during the last two years of COVID-19 period.

Table 38: Reason for company's decrease in profit was due to less production or sales

Table 38 Decrease in profit due to less production or sales

Category	Frequency	Percent
Yes	337	70.8
No	139	29.2
Total	476	100.0

Source: Primary Data (2022)

Results in Table 38 show findings on whether the reason for company's decrease in profit was due to less production or less sales. Results indicated that 70.8% of the SME owners/decision makers

said yes, whereas 29.2% said no. This implies that the reason for decrease in profit level in their businesses was due to less production or less sales during the last two years of COVID-19 period.

Table 39: Reason for company’s decrease in profit was due to shut-down

Table 39 Decrease in company profit due to shut-down

Category	Frequency	Percent
Yes	364	76.5
No	112	23.5
Total	476	100.0

Source: Primary Data (2022)

Results in Table 39 show findings on whether the reason for company’s decrease in profit was due to shut-down during the last two years of COVID-19 period. Results revealed that 76.5% of the SMEs said yes whereas 23.5% said no. This implies that the reason for decrease in profit level in their businesses was due to shut-down during the last two years of COVID-19 period.

Table 40: Reason for company’s decrease in profit was due to sickness, serious accident or death of members of the company during COVID-19 period

Table 40 Decrease in company p[rofit was due to sickness, accident, death of member of the company during Covid-19 period

Category	Frequency	Percent
Yes	174	36.6
No	302	63.4
Total	476	100.0

Source: Primary Data (2022)

Results in Table 40 show findings on whether the reason for company’s decrease in profit was due to sickness, serious accident or death of members of the company during the last two years of COVID-19 period. Results revealed that 63.4% of the SME owners/decision makers said no, whereas 36.6 % said yes. This implies that the reason for decrease in profit level in their businesses was not due to sickness, serious accident or death of members of the company during the last two years of COVID-19 period.

Table 41: Reason for company’s decrease in profit was due to the restriction of movement which affected the company production and sales

Table 41 Decrease in profit due to restriction of movement of persons

Category	Frequency	Percent
Yes	476	100.0
Total	476	100.0

Source: Primary Data (2022)

Table 41 shows the results of analysis on whether the reason for company's decrease in profit was due to the restriction of movement which affected the company sales and production. Results revealed that all the SME owners/decision makers said that the profit decrease of the company was as a result of the restricted movement which affected the company's production and sales during the last two years of COVID-19 period.

Table 42: In response to the decrease in profit of company's profit, the savings was spent

Table 42 effect of decrease of profit on savings

Category	Frequency	Percent
Yes	282	59.2
No	194	40.8
Total	476	100.0

Source: Primary Data (2022)

Table 42 shows the results of analysis on the action taken regarding savings by the SME owners/decision makers in response to the decrease in their profit. Results revealed that (59.2%) said the savings were spent while 40.8% said they kept their savings despite the decrease in profit level. This implies that SME owners/decision makers spent their savings in response to the decrease in the profits during the last two years of COVID-19 period.

Table 43: In response to the decrease in profit, the company went into debt/loan

Table 43 In response to decrease in profit, the company went into debt

Category	Frequency	Percent
Yes	308	64.7
No	168	35.3
Total	476	100.0

Source: Primary Data (2022)

Table 43 shows the results of analysis on the action taken regarding debt/loan by the SME owners/decision makers in response to the decrease in their profit. Results revealed that 64.7% of the SME owners/decision makers said the the company went into debt/loan while 35.3% said they did not take loan despite the decrease in the profit level. This implies that SME owners/decision makers said the companies went into debts/loans in response to the decrease in the profits during the last two years of COVID-19 period.

Table 44: In response to the decrease in profit, the company received subsidy from the government

Table 44 In response to the decrease in profit, the company received subsidy from the government

Category	Frequency	Percent
Yes	28	5.9
No	448	94.1
Total	476	100.0

Source: Primary Data (2022)

Table 44 shows the results of analysis on the support in terms of subsidy received from the government in response to the decrease in profit. Results revealed that 94.1% of the SME owners/decision makers said they did not receive subsidy from the government, whereas 5.9% said they received subsidy. This implies that SME owners/decision makers did not receive subsidy from the government in response to the decrease in their profits during the last two years of COVID-19 period.

Table 45: In response to the decrease in profit, the company received help from the NGOs

Table 45 In response to the decrease in profit the company received help from NGOs

Category	Frequency	Percent
Yes	2	0.4
No	474	99.6
Total	476	100.0

Source: Primary Data (2022)

Results in Table 45 shows the support in terms of help received from the NGOs in response to the decrease in profit. Results revealed that 99.6% of the SME owners/decision makers said they did not receive help from the NGOs, whereas 0.4% said they received help. This implies that SME owners/decision makers did not receive help from the NGOs in response to the decrease in their profits during the last two years of COVID-19 period.

Table 46: In response to the decrease in profit, the company received help from family or other people/relatives

Table 46 In response to the decrease in profit, the company received help from family/relatives

Category	Frequency	Percent
Yes	421	88.4
No	55	11.6
Total	476	100.0

Source: Primary Data (2022)

Results in Table 46 shows the help received from the family and other people/relatives in response to the decrease in profit. Results revealed that 84.4% of the SME owners/decision makers said they received help whereas 11.6% said they did not receive help. This implies that SME owners/decision makers received help from the family and other people/relatives in response to the decrease in their profits during the last two years of COVID-19 period.

Table 47: In response to the decrease in profit, the company sold assets/ furniture/etc

Table 47 In response to the decrease in profit, the company sold assets

Category	Frequency	Percent
Yes	143	30.0
No	333	70.0
Total	476	100.0

Source: Primary Data (2022)

Results in Table 47 show whether the company sold assets/ furniture in response to the decrease in their level of profits. Results revealed that 30.0% of the SME owners/decision makers said their companies/firms sold their assets whereas 70.0% said they did not sale assets/furniture. This implies that SME owners/decision makers said their company(s)/firms did not sell their assets/furniture in response to the decrease in their profits during the last two years of COVID-19 period.

Objective Four

To model the relationship between those factors identified with organizational preparedness and the management of business during COVID-19 pandemic in Kigezi sub-region in South Western Uganda

Table 48: Logistic Regression Model

Table 48 Logistics Regression Model

Variable	Model
Dependent Variable	Management of Business Disaster
Independent Variables	
Firm Size (Medium) (Small)	1.214* (0.001)
Firm Year of Existence (Above 4 years) (Less than 4 years)	1.237 (0.162)
Firm Financial Condition (Established and growing) (Profitable and growing) (Pre-profit) (Start-up stage)	1.219* (0.000) 1.187* (0.001) 1.175* (0.001)
Source of Initial Capital (Grants) (Family support)	1.002 (0.130) 1.001 (0.070)

(Personal money)		
Risk Perception (Yes)	(No)	1.198* (0.000)
Gender	(Female) (Male)	1.213(0.067)
Government Subsidy	(Yes) (No)	1.383* (0.001)
Help from NGOs	(Yes) (No)	1.164*(0.001)
Bank/SACCO Loan	(Yes) (No)	1.439*(0.000)
Number of Respondents		476
Pseudo R ²		0.821
Prob > chi ²		0.001

The results in Table 48 indicate that management of business disaster levels increased significantly by firm size (AOR=1.214; p_value=0.001); increased insignificantly by firm year of existence (AOR=1.237; p_value=0.0162); increased significantly by firm financial condition (AOR=1.219; p_value=0.000); increased insignificantly by source of initial capital (AOR=1.002; p_value=0.130); increased significantly by risk perception (AOR=1.198; p_value=0.000); increased insignificantly by the gender of owners/managers (AOR=1.213; p_value=0.067); increased significantly by government subsidy (AOR=1.383; p_value=0.001); increased significantly by the help received from NGOs (AOR=1.164; p_value=0.001); and increased significantly by the loan received from the bank/SACCO (AOR=1.439; p_value=0.000). The likelihood ratio (LR) chi-square with a p-value of 0.001 indicates that the model fits significantly.

Therefore, the factors identified to be significant with organizational preparedness and the management of business during COVID-19 pandemics in Kigezi sub-region in South Western Uganda were firm size, firm financial condition, risk perception, government subsidy, help received from NGOs and the loan received from the bank/SACCO while other factors: firm year of existence, source of initial capital, and gender of owners/managers were found to be insignificant.

Table 49: Multiple Regression Model*Table 49 Multiple Regression Model*

Variables Regressed	Adjusted R²	Standard Error	F-value	Sig.	Interpretation	Decision on H₀
Management of Business Disaster Vs Organization Features, Characteristics of Decision Makers, Government Response	0.279	0.1343	6.175	0.000	Significant effect	Rejected
Coefficients	Beta	Standard Error	t-value	Sig.		
(Constant)	1.425	0.446	4.322	0.001	Significant Effect	Rejected
Organization Features	0.163	0.142	3.449	0.000	Significant Effect	Rejected
Characteristics of Decision Makers	0.021	0.058	4.260	0.004	Significant Effect	Rejected
Government Response	-0.780	0.056	-6.090	0.682	No Significant Effect	Not Rejected

Results in Table 49 indicate the multiple regression analysis carried out to model the management of business disaster on organization features, characteristics of decision makers and government response. The results showed that organization features, characteristics of decision makers and government response account for a total of 27.9% improvement on the management of business disaster in Kigezi sub-region. The results further indicate that organization features ($\beta=0.163$, p-value=0.000) and characteristics of decision makers ($\beta=0.021$, p-value=0.648) have positive but significant effect while government response ($\beta=-0.780$, p-value=0.682) has negative but no significant effect on the management of business disaster.

The multiple regression model for the estimation is given as:

$$\hat{BD} = 1.425 + 0.163F + 0.021C - 0.780G$$

The results indicate that a unit increase in F (Organization Features), brings about 16.3% increase in BD (Management of Business Disaster); a unit increase in C (Characteristics of Decision Makers), brings about 0.21% increase in BD (Management of Business Disaster); and a unit increase in G (Government Response), brings about 78.0% decrease in BD (Management of Business Disaster).

Table 50: ANOVA*Table 50 ANOVA*

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	0.320	3	0.107	6.175	0.000
Residual	3.783	219	0.017		
Total	4.103	222			
a. Dependent Variable: BD (Management of Business Disaster)					
b. Predictors: (Constant), F (Organization Features), C (Characteristics of Decision Makers), and G (Government Response)					

Results in Table 50 validate the model for the management of business disaster on organization features, characteristics of decision makers and government response. The p-value of 0.000 indicates that the model is significant and suitable to predict the level of business disaster management based on the organization features, characteristics of decision makers and government response.

Discussion

The results obtained indicate that organizational features help the SMEs owners/managers prepare well for pandemics such as COVID-19. Planning is very important to achieve this. Shrivastava (1993) asserted that business disaster management is moving towards a more anticipatory stance. This observation was rooted in the sense that SMEs were increasingly planning and preparing for business disaster and emergencies. Furthermore, as a complement to the procedural approach, SMEs were developing crisis skills through vigilance training of personnel, interdisciplinary crisis management teams, emergency drills and decentralized decision-making. However, our study testifies to the difference between a model of business disaster management that is built on planning, preparation, inferred decision-making, and formalized procedures. More evidence is gathered and reported about the experience of COVID-19 among SMEs (such as recent contributions by Fairlie and Fossen (2021) and Belghitar *et al.* (2021)), we gradually develop our understanding of the policies, preparatory steps and procedures that are best suited in a global type of crisis such as COVID-19.

Louis Pasteur famously declared that ‘chance favours the prepared mind’, and this dictum might also apply to unfortunate unforeseen events—that is, a ‘prepared mind’ is potentially more effective than a fully developed business disaster management routine when responding to a crisis situation. For SMEs, this is particularly true, since resources of time and money are often scarce and are deployed where they are most needed at a particular moment in time (Herbane, 2013; Smallbone *et al.*, 2012).

Our study also indicates that characteristics of SME owners/managers contribute to the level of preparedness for any pandemic. This finding is in line with contemporary research on business disaster management (Alonso *et al.*, 2021; Kim & Lim, 2020; Kuckertz *et al.*, 2020; Tyler *et al.*, 2020), whose results show clearly that characteristics of SMEs have shown to be a success factor in crisis management.

Organizational features and owners/managers' characteristics are both critical for SMEs to develop and improve processes, products and strategies to generate new ideas and creative solutions (Cabrales *et al.*, 2009; Kim & Lim, 2020; Rasheed *et al.*, 2017). There are also indications that new knowledge structures develop primarily in the periphery where employees interact, while managers with a distance from everyday life tend to resort to exploitative strategies within existing knowledge structures (Regnér, 2003).

The finding also indicates that SMEs often react in the exact opposite way, by switching to deductive techniques in times of uncertainty and turbulence (Regnér, 2003). This is similar to our finding that SMEs during COVID-19 made greater use of their characters to manage their business during pandemic such as COVID-19. This indicates that although procedural and interactive crisis management approaches differ from each other, they are also complementary working methods used by SME owners/managers to understand and manage business crises.

Conclusions

SME managers/owners are sensitive to the environment while carrying out their businesses; they are self-assured, brave, friendly, generous in doing their businesses; possess the characteristic of being enterprising; have direction, strategy and are very intentional when taking decisions; possess the characteristic of being self-confident in decision making; possess the characteristic of being capable to take decisions; and are responsible and compassionate in their businesses. They are not impetuous, not talkative, not shy, not aggressive by characteristic, not lazy at doing their businesses. However, they are uncertain of whether relaxed, temperamental, philanthropic or not.

SMEs had at least 3 staff who were working full-time before the COVID-19 lockdown but have less number of staff who are still working full-time after the COVID-19 lockdown. The businesses are profitable and growing; operate in the technology and retail sectors; make approximately monthly turnover above Ugx 200,000; spend approximately at least 50% of their turnover (gross) on rent, salaries, and other related overhead costs. Personal money was the source of capital when the businesses started to operate. The SME owners/managers did not receive financial support from the Ministry of Industry and grants to start their business operations but received family support to supplement their source of capital when the firm started operation. However, Bank / SACCO loan was part of their financial source of capital when the business started operation. They utilize shares as the investment tool for business. They do not have optional pandemics/disaster risk insurance because it is very expensive, no trust and no enough knowledge about it. Therefore, they have not purchased pandemics/ disaster insurance damage to cover their businesses.

SMEs had decrease in their profit level during the last two years of COVID-19 period. The reason for decrease in profit level in their businesses was due to less production or less sale; shutdowns and restricted movement during the last two years of the COVID-19 period. They spent their savings in response to the decrease in the profits; went into debts/loans because they neither

received any subsidy from the government nor help from the NGOs. They, however, received help from the family and other people/relatives

The factors identified to be significant with organizational preparedness and the management of business during COVID-19 pandemics in Kigezi sub-region in South Western Uganda were firm size; firm financial condition; risk perception; government subsidy; help received from NGOs and the loan received from the bank/SACCO. Other factors: firm year of existence; source of initial capital; and gender of owners/managers were found to be insignificant. Organization features, characteristics of decision makers and government response account for a total of 27.9% improvement on the management of business disaster in the sub region. Both organization features and characteristics of decision makers have significant positive effect, while government response has negative but no significant effect on the management of business disaster. The developed model is significant, suitable and fits well to predict the level of business disaster management based on the organizational features, characteristics of decision makers and government response.

Recommendations

The study recommends that SME owners/managers should focus on improving their firms' features and the way they make decisions by providing a critical dynamic resilience strategy framework to manage their SMEs during the crisis period.

The study further recommends that SME owners/managers should ensure adequate planning and preparation towards a robust management of business disaster.

Finally, the study recommends that there is need for government interventions in the area of subsidy and NGO support for SMEs during pandemic to cushion and boost their businesses.

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Questionnaire

SECTION A: Characteristics of Decision Makers

1. Gender

a) Male b) Female

2. What is your age?

a) 19-25years

b) 26-40 years c) Above 40 years

3. Level of Education

a) Informal Education b) Primary c) Secondary

d) Vocational School d) University

4. Year of Experience with the firm

b) 2 and below b) 3-5

c) 6-8 d) 9 and above

5. There are many personal characteristics which may or may not fit you as listed below. Circle the characteristics that fit your personality.

Characteristics	Not at all suitable	Not Suitable	I am undecided	Suitable	Very Suitable
Impetuous (Reckless)					
Sensitive					
Talkative					
Self-Assured					
Cold (Unfriendly)					

Shy					
Sharer (Generous)					
Easygoing (Relaxed)					
Brave					
Aggressive					
Hard-Working					
Enterprising					
Well Intentioned					
Sincere					
Self-Confident					
Temperamental (Unpredictable)					
Philanthropic					
Capable					
Lazy					
Irresponsible					
Compassionate					

SECTION B: Organizational Features

1. Number of full time staff working before the covid-19 lockdown

c) 2 and below b) 3-5

c) 6-8 d) 9 and above

2. Number of full time staff working after the covid-19 lockdown

a) 2 and below b) 3-5

c) 6-8 d) 9 and above

3. How long has your business being running?() () ()

a) Less than 1 year b) 1-3 years

c) 4-10 d) Above 10 years

4. How would you describe your business?

Start-up stage () Pre-profit () Profitable and growing ()

Established and growing () Established and stable () Established but stressed ()

5. What sector does your business operate in?

Computer () Construction () Education () Entertainment ()

Financial Services () Food () Health Care () Hospitality and tourism ()

Media () Real Estate () Retail () Technology ()

6. What is your approximate turnover of your business on a monthly basis?

Under ugx100,000() Between ugx100,000 and ugx200,000 ()

Between ugx200,000 and ugx500,000() Between ugx500,000 and ugx1,000,000 ()

Between ugx1,000,000 and ugx2,000,000() Above ugx2,000,000 ()

7. What percentage of your turnover (gross) is approximately spent on rents, salaries or other overhead costs?

Under 25%() Between 25% and 50% ()

Between 50% and 75%() Above 75% ()

8. What are the sources of capital when the firm started to operate?

- a) Personal Money Yes () No ()
- b) Ministry of industry support Yes () No ()
- c) Family support Yes () No ()
- d) Bank loan Yes () No ()
- e) Grants Yes () No ()

9. What kind of investment tools do you utilize for your business?

- a) Bank support (overdraft etc) Yes () No ()
- b) Shares Yes () No ()

10. Do you have optional pandemics/disaster risk insurance for your company?

Yes () No ()

11. What are the reasons for not having optional pandemics/disaster risk insurance?

- a) Very expensive Yes () No ()
- b) I do not trust optional pandemic/disaster risk insurance Yes () No ()
- c) I do not believe that the optional pandemic/disaster risk insurance will cover the damages or loss in my business Yes () No ()
- d) I do not find it real and practical, it takes time, a lot of documents are asked. Yes () No ()
- e) It does not attract any sanctions Yes () No ()
- f) I do not have enough knowledge about the topic Yes () No ()
- g) I think I took appropriate decision insuring my company Yes () No ()

12. Have you attended meetings or seminars or workshops or received information regarding pandemics/disaster risk insurance. Yes () No ()

13. Have enlightened your coworkers on how to strategize in the advent of future pandemics/disaster. Yes () No ()

14. Have ever purchased pandemics/ disaster insurance damage cover to your business before? Yes () No ()

15. Have ever purchased business interruption insurance? Yes () No ()

16. Have you developed a business emergency plan, covering what to do if disaster or pandemics strikes? Yes () No ()

17. Have been involved in business preparedness towards pandemics/disaster or response training programs for your employees? Yes () No ()

18. Have you taken a precaution against bankruptcy risk? Yes () No ()

19. Do you think about the bankruptcy of your business within the next 10years? Yes () No ()

SECTION C: Business Disaster Management During Covid-19 Pandemic

1. During the last two (2) years (covid-19 period), did your company profit increase?

Increased () Remain Constant () Decreased ()

2. What are the reasons for your company's decrease in profit?

a) Had less sales or there is less production, but they were still working.

Yes () No ()

b) Shut-down or bankruptcy of the company Yes () No ()

c) Sickness, serious accident or death of members of the company during covid-19 period.

Yes () No ()

d) Restriction of movement affected the company sales and production. Yes () No ()

3. What did you do in response to the decrease in profit of your company's profit?

a) Spent savings/sold assets/ furniture/etc Yes () No ()

b) Went into debt or loan Yes () No ()

c) Received a state subsidy Yes () No ()

d) Received help from an NGO Yes () No ()

e) Received help from family or other people Yes () No ()

The project was completed with the following activities and outputs:

S/N	ACTIVITIES	DATE	AMOUNT	OUTPUT
1	Members met and revised the research proposal in line with the recommendations from the Directorate of Research and Publications Advisory Board and align the budget accordingly	20 th May, 2022	NIL	Revised Research Proposal
2	Members met and filled/completed the application form to seek approval for the research and data collection tool	26 th May, 2022	NIL	Research Tools (Questionnaire)
4	Payment for Ethical Protocols application with MUST REC	01 st -13 th June, 2022	1,400,000	Receipts of Payment for Ethical Approval
5	Printing and photocopying (Research protocol, Data collection tools). Payment for stationery (pens, notebooks), photocopies and transport to Mbarara	14 th - 18 th June, 2022	900,000	Receipts of Payment for Stationery
6	Ethical Protocol submission to MUST REC	13 th -23 rd June, 2022	NIL	MUST REC Acknowledgement
7	Communication (Coordination Activities during data collection)	01 st - 13 th June, 2022	660,000	Coordination Report
8	Training of Research Assistants	24 th -26 th June, 2022	1,020,000	Trained Research Assistants
9	Piloting of Research Instruments/Tools	28 th June-3 rd July, 2022	1,020,000	Validity and Reliability Report
10	Reviewers' Comments were received from MUST REC		NIL	Provisional Letter
11	Corrections were made and re submission was done	11 th August, 2022	NIL	Revised Protocol and Compliance Report
12	Ethical approval was received from Mbarara Research Ethics Committee	28 th August, 2022	NIL	Approval Letter

13	Data Collection (Supervision and monitoring) and Transport (Hiring 4 trips)	24 th -26 th August, 2022	3,200,000	Filled Questionnaires
14	Data Entry, Data Analysis and Draft Report	24 th -26 th August, 2022	1,000,000	SPSS Data
15	Proof Reading	24 th -26 th August, 2022	800,000	Final Report
	Total		10,000,000	

Prof. Caleb Tamwesigire
Principal Investigator

