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**MICRO-CREDIT INSTITUTIONS' SERVICES AND SUSTAINABILITY OF MICRO,
SMALL AND MEDIUM-SCALE ENTERPRISES DURING COVID-19 PANDEMIC IN
KIGEZI REGION, SOUTH WESTERN UGANDA**

**A RESEARCH REPORT SUBMITTED TO THE DIRECTORATE OF RESEARCH AND
PUBLICATIONS AT KABALE UNIVERSITY**

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List of Abbreviations

| | |
|-----------------|--|
| MSMEs | Micro, Small and Medium Enterprises |
| MFPEd | Ministry of Finance, Planning and Economic Development |
| UGS | Uganda Shillings |
| COVID-19 | Corona Virus Disease |
| SACCOs | Savings and Credit Cooperatives |
| NSSF | National Social Security Fund |
| UDB | Uganda Development Bank |
| POT | Pecking Order Theory |
| WBES | World Bank Enterprise Survey |
| SPSS | Statistical Package for Social Sciences |
| REC | Research Ethics Committee |
| KAB | Kabale University |
| MUST | Mbarara University of Science and Technology |

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ABSTRACT

The study examined the effect of Microcredit institutions' services on the sustainability of micro, small and medium-size enterprises of the Kigezi region, South Western Uganda during the Covid-19 pandemic. The specific objectives were to: determine the effect of loan provision by microcredit institutions on the sustainability of MSMEs; determine the effect of the provision of the saving account by microcredit institutions sustainability of MSMEs, and, investigate the effect of the provision of Managerial skills on the sustainability of MSMEs during Covid-19 pandemic in Kigezi Sub-Region, Uganda. The study was conducted in the Kigezi region of Uganda. The region has six (6) districts namely: Kabale, Kisoro, Kanungu, Rukungiri, Rubanda and Rukiga. The Kigezi region is situated in Southwestern Uganda. It is a very hilly, cold and mountainous region bordering the Republic of Rwanda and the Democratic Republic of Congo. Because of its hills, mountains and cold weather, people call it the Switzerland of Africa. It is full of Agricultural Terraces and is home to the world-famous mountain gorillas. According to the National Census of 2014 and the Uganda Bureau of Statistics (UBOS) Household survey of 2016, the region has a population of about 1.5 million people from the six (6) districts (Kabale, Kanungu, Rukungiri, Rubanda, Rukiga and Kisoro). The sample size was computed using Yamane's sampling formulae (Yamane, 1967) and was based on a 5% level of precision. A cluster sampling procedure was applied to select the enterprises' respondents. Enterprise owners and managers were the units of inquiry due to their importance as custodians of information on all the activities taking place in their respective MSMEs (Rhodes, 2009). The research population was divided into clusters (areas or districts) and the required sample was selected using simple random sampling. The study used an interviewer-administered structured questionnaire to collect the data. The value of CVI obtained was 0.78 while the value of reliability obtained was 0.767, which indicates that the questionnaire items were relevant and suitable for the study. Three hundred and twelve (312) questionnaires were administered while a total of two hundred and ninety-four (294) MSMEs returned the filled questionnaires, giving the return rate as 94.2%. The results indicate that a one-unit increase in Loan Provision would cause about 0.048 unit increase in Sustainability of MSMEs; one-unit increase in Saving Account would produce about 0.125 unit increase in Sustainability of MSMEs, and one-unit increase in Training on Managerial Skills would bring about 0.309 unit increase in Sustainability of MSMEs. This suggests that increases in Loan Provision; Saving Accounts; and Training in Managerial Skills help to increase Sustainability. The study concludes that loan provision by microcredit institutions did not sustain MSMEs during the Covid-19 pandemic in Kigezi Sub-Region Uganda; accessing an adequate amount of credit is an important factor in increasing the development and growth of SMEs; and, increasing Saving accounts and Training on Managerial Skills will increase Micro-credit Institutions' Serviceability of MSMEs. The researchers recommend the use of sensitization of the clients and the use of other marketing tools. The researchers also recommend Emphasizing training (managerial skills), especially in financial management to support their clients to improve their business performance regularly and most cases should be tailored toward the training needs of the clients

Key Terms: *Micro-Credit Institutions' Services, Sustainability, Micro, Small and Medium-Scale Enterprises, Covid-19 Pandemic, Kigezi Region, South Western Uganda*

Introduction

Micro, Small and Medium Enterprises (MSMEs) may be commonly defined as businesses with identified objectives and locations. Mustafa and Saat (2012) refer to Small and Medium Enterprises (SMEs) as an engine of job creation and growth in emerging markets that are central to the larger equation of development. MSMEs can be a key part of thriving globally competitive industries, creating the large numbers of jobs needed to reduce poverty. In the right business environment, MSMEs can grow into large firms, changing the game locally, and carving their niche globally. But even if remaining small or medium-size, they can create significant income opportunities for their workers and generate new tax revenues for government services. They do so by boosting their productivity and sales and supplying increasingly valuable goods and services. However, throughout the world, the efforts of SMEs are inhibited by lack of access to financial services such as deposit and credit facilities and other financial services (Eissa, 2013).

Uganda Bureau of Statistics has adopted the categorization of MSMEs based on any of the following criteria: number of employees, capital investment and annual turnover. In quantitative terms, micro enterprises are those businesses employing not more than 5 people and their total assets do not exceed UGX 10 million. On the other hand, small enterprises employ between 5 and 49 people and total assets between UGX 10 million and (but not exceeding) UGX 100 million. The medium enterprises, therefore, employ between 50 and 100 people with total assets of more than UGX 100 million but not exceeding UGX 360 million.

According to the Ministry of Finance, Planning and Economic Development (MFPED), the majority of MSMEs have fewer than 20 employees. MFPED defines a 'Micro Enterprise' as an enterprise employing up to four people, with an annual turnover of UGX 12 million, and a 'Small Enterprise' as an enterprise employing between 5 and 50 people, with an annual sales/revenue turnover total asset of up to UGX 360 million, and a 'Medium Enterprise' as an enterprise that employs more than 50 people with an annual sales turnover or assets of between UGX 360 million and 30 billion.

Micro, Small and Medium Enterprises (MSMEs) are the backbone of Uganda's economy as they represent 90 per cent of the entire private sector and contribute about 18 per cent to the country's GDP. MSMEs also account for the bulk of employment in Uganda. According to the 2015 MSME policy, 2.5 million people are employed by these enterprises, and the policy is cognizant of the substantial contribution that MSMEs make to technological innovation and new products. Thus, MSMEs are regarded as highly significant, with great potential to change Uganda's economy for the better.

Despite their contribution to the economy, MSMEs still face legal, institutional and attitudinal challenges which impede their growth and survival. Recent evidence indicates that the most significant binding constraint to MSME growth is limited access to affordable short-term and long-term financing. For instance, Lakuma et al. (2019) show that Uganda's MSMEs are more credit-constrained than large enterprises, with only 10 per cent of them accessing a bank loan or a line of credit.

Most importantly, this particular challenge has been exacerbated by the economic crisis triggered by the outbreak of the COVID-19 pandemic. Due to the COVID-19-induced uncertainty and its

associated containment measures, most prospective borrowers are afraid to borrow. In addition, the lenders are hesitant to lend to MSMEs because their riskiness has increased. A recent study by the Makerere-based Economic Policy Research Centre confirms that COVID-19 has aggravated the credit and liquidity constraints among MSMEs relative to large businesses – with 69 per cent of businesses reporting a decline in access to credit. Worse still, 65 per cent of the MSMEs having outstanding debts indicated that their Sustainability and ability to service debts declined because of the risk associated with COVID-19.

A recent study by the Economic Policy Research Centre (EPRC) in Uganda reveals that three-quarters of the surveyed businesses have laid off employees due to the risks presented by COVID-19 and subsequent containment measures. Indeed, the results suggest that lockdown measures have reduced business activity by more than a half. In terms of sectors, we find that businesses in agriculture have experienced the largest constraints in access to both inputs and markets for outputs due to control measures such as transport restrictions, quarantine, social distancing, and bans on weekly markets.

The COVID-19 pandemic may have the most severe and wide-reaching social, economic and health impacts in low- and middle-income countries like Uganda (Dahab, 2020). The Covid-19 Pandemic has hit SMEs in Uganda. The quarantines, travel restrictions, market lockdowns, the ban on public transport and social-distancing measures are leading to a fall in consumer spending. Businesses that rely on physical spaces and interpersonal interactions, such as restaurants, supermarkets, markets, hotels, tour operators, bars, and gyms are experiencing a severe drop in sales. Reduced sales are likely to result in a cash flow crunch in these businesses. Many small businesses import inputs or products for sale from China. These will suffer shortages. The ban on public transport will also disrupt domestic supply chains. Due to diminished cash flows, many businesses are struggling to pay their employees and meet their other financial obligations. Moreover, the heightened uncertainty is leading to a reduction in access to credit, as financial institutions are less sure of the businesses' ability to pay back loans (Mahabu, 2019 & Dahab, 2020).

MSMEs have experienced a larger decline in business activity since most of the country's micro and small businesses halted operations due to their inability to implement preventative health measures such as the provision of on-site lodging for employees, sanitisers and handwashing equipment for customers. These preventive measures have resulted in an increase in operating expenses for businesses that continued to stay open. Consequently, a majority of micro and small businesses, particularly in the service sector, predict they will have to close within one to three months if the pandemic persists and current restrictions are maintained.

To ensure MSMEs' recovery from the effects of the pandemic, the government came up with stimulus packages such as the credit facility advanced to the Uganda Development Bank (UDB) to enhance MSMEs' investments in import replacement and export promotion and stimulate businesses operating in the tourism sector. Other interventions include funds advanced to Savings and Credit Cooperatives (SACCOs) through the Microfinance Support Centre, and cheap capital for special groups such as youth and women through the "Emyooga" programme, among others.

Nonetheless, COVID-19 being an existential crisis poses challenging questions in this regard: whether these packages can adequately meet the financing needs given that the exact financing

gap is not known; whether the target beneficiaries are aware of these packages and if they meet the eligibility criteria and the required documentation to apply for them (accessibility); and whether the few enterprises that have accessed these packages will not backslide after servicing them or even whether they will be able to service the loans in the first place (sustainability). Additionally, most of the beneficiary enterprises do not have the requisite financial skills and knowledge to gainfully utilize these packages to enable them pay back within the credit period and meet other terms of the credit.

For instance, as already indicated, the biggest percentage of the private sector is made up of MSMEs, however, details about these enterprises, including who they are, how many they are, their location, ownership, nature of the operation and the actual financing gap are not well understood. More so, how much of the MSME financing gap has been created by the pandemic has not been established. This, therefore, justifies the queries on the adequacy of these packages.

Additionally, according to UDB's requirements in the call for applications for loans directed at businesses engaged in the production of essential goods and services for import replacement and export promotion, applicants are required to be registered and must possess collateral security depending on project specifics and risk, with the current valuation of the assets. Also, among the documents required for loan application are business plans, credit reference bureau and audit reports and proof of compliance with the National Social Security Fund (NSSF) which most MSMEs in Uganda do not possess (Dahab, 2020).

The application procedure further requires the loan applicants to present a bank statement for the past year, yet most of these enterprises have hardly transacted with formal financial institutions. The World Bank Enterprise Survey (WBES) indicates that only 9 per cent of SMEs in Uganda had a line of credit with formal financial institutions by 2020. Moreover, the majority of the MSMEs are unaware of some of these packages, let alone the inability of MSME owners to understand the requirements and application procedures since they are expressed only in English. This automatically pushes the majority of them out of the bracket of eligible beneficiaries for these packages which are specifically meant for them.

Furthermore, the sustainability component of these packages is not very clear. Apart from the collateral security (which most MSME owners do not even have) that is listed as part of the requirements for accessing the loans, sustainability plans if the borrower fails to service the loan due to some unforeseen factors are not addressed. Just like in other similar government programmes, the issue of sustainability has not been given a lot of attention, which partly explains the failure of such initiatives to achieve the intended objectives.

Micro, small and medium enterprises are the engine for job creation and growth in emerging markets that are central to the larger equation of development and are regarded as the most powerful economic forces of the developing world, creating the largest number of jobs needed to reduce poverty (IFC, 2011). In developing districts like Kabale, the majority of the households practice micro, small and medium enterprise activities as a way of earning living and contributing to economic growth. Despite the enormous contributions of MSMEs in Kabale, most of the MSMEs are at the point of stagnation and closure. There is a need, therefore, to examine the causes of business failure that require to be addressed.

Statement of the Research Problem

In Kabale, unemployment has worsened due to the risks associated with COVID-19 and a preliminary Survey conducted by investigators in November 2020 indicated that some MSMEs lay off or would lay off some workers temporarily and permanently if the threat of COVID-19 persists for the next six months. In addition to the lower demand and higher costs of safety measures, MSMEs surveyed in Kabale shared other worrying concerns, including lessened production and productivity and credit and liquidity constraints. Indeed, risks associated with COVID-19 have exacerbated pre-existing credit and liquidity constraints among micro, small, and medium enterprises (MSMEs) in Kigezi. Many SMEs struggle to meet the COVID-19 prevention requirements from the local government agencies. Some local governments also push the burden of coronavirus prevention entirely on businesses. If there is a COVID-19 case in a business cluster, the business is closed for a longer period. Third, broken supply chain and logistics: Upstream SME closures are felt by downstream factories that are relying on the parts they produce for SMEs (Hamiza, 2019). In the Kigezi region, South Western Uganda, the majority of the households practice micro, small and medium enterprise activities as a way of earning a living and contributing to economic growth. Despite the enormous contributions of MSMEs in Kabale, most of the MSMEs are at the point of stagnation and closure during Covid-19. There was a need, therefore, to determine the effect of Microcredit institutions' services on the sustainability of micro, small and medium-size enterprises during the Covid-19 pandemic in the Kigezi region, South Western Uganda

General Objective of the Study

This study was about determining the effect of Microcredit institutions' services on the sustainability of micro, small and medium-size enterprises during the Covid-19 pandemic in the Kigezi region, South Western Uganda.

Specific Objectives

The following were the specific objectives:

1. To determine the effect of loan provision by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region Uganda;
2. To determine the effect of the provision of saving accounts by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in the Kigezi Sub-Sub-Region;
3. To investigate the effect of the provision of Managerial skills by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda.

Research Questions

The following were the research questions guiding the study:

1. What is the effect of loan provision by microcredit institutions on the sustainability of MSMEs in the Kigezi Sub-Region, Uganda?
2. What is the effect of the provision of saving accounts by microcredit institutions on the sustainability of MSMEs in the Kigezi Sub-Region, Uganda?

3. What is the effect of the provision of Managerial skills by microcredit institutions on the sustainability of MSMEs in the Kigezi Sub-Region, Uganda?

Scope of the Study

This study largely focused on, Micro-credit Institutions' services and the sustainability of micro, small and medium size enterprises during the Covid-19 Pandemic in the Kigezi sub Region, Uganda. The project was expected to cover a period of one year starting from August 2021 to July 2022.

Significance of the Study

To MSMEs stakeholders in the Kigezi region, Uganda

They would gain skills, expertise, networking, and good practices from the trainers for their business sustainability. MSMEs may find it useful in the successful operation of their enterprises as the study would unveil some of the reasons why some MSMEs fail.

To micro-credit regulators: A study of this nature is very imperative as it would provide the monetary authority with the needed information in designing a policy framework to enhance the development of the MSME industry. It would also enlighten the public on the role microcredit plays in sustaining MSMEs in Kabale district, Uganda.

To researchers:

The study would serve as a source of reference for other researchers or members of the general public who need information on the subject.

The findings will also help the researcher to have an in-depth understanding of how microcredit institutions operate and the challenges facing SMEs and perhaps create a personal initiative in solving some of the challenges.

Rationale/Justification

One of the goals of East African Community Vision 2050 is the sustainability of micro, small and medium-scale enterprises where micro-credit institution's services are the key enabler which is in line with Uganda Vision 2040 to have access to credit services. Ugandans aspire for micro-credit services to be responsive to the market demand. Therefore, this study would help the University achieve its third core mandate of community outreach by encouraging the micro-credit institutions to assist Micro, Small and Medium-Scale Enterprises. This would help to create Sustainability for enterprises during COVID and beyond.

Findings from this research would be used to enable Kabale University to take lead in solving the problems hindering the sustainability of micro, small and medium-scale enterprises.

This information would also be important to firm managers and administrators, and other stakeholders in the enterprises/business sector in the Kigezi region.

The findings may further be used to highlight the capacity-building gaps that are important in formulating a suitable framework to empower business owners to effectively approach micro-credit institutions for credit services.

Literature Review

This section provides a working review of the related theoretical, conceptual and empirical literature conducted by earlier researchers in related studies.

Theoretical Review

The study was guided by the Pecking Order theory (POT). This theory evolved from the work of Myers (1984) and Myers and Majluf (1984). The pecking order theory opined that a firm will prefer to finance its project from internal sources while external sources will be used only when the internal funds from retained earnings are exhausted (Dada & Ukaegbu, 2015). According to this theory, a firm will only go for an external source of financing like debt when the internal source is already exhausted. This is due to the costs and risks associated with external sources of finance. And even when considering the external source of financing, preference is put on debt. Issue of Equity comes as a last resort.

According to Ahmad and Ali (2017), capital structure decision is crucial for a firm, SMEs not being an exception to ensure that credit is not a threat to a firm, instead, it acts as a boosting factor for the company to grow and survive. Besides the trade-off theory, firms normally prefer to use POT to determine their optimal capital structure. POT tends to explain the financial decision of SMEs when it comes to financing business activities, in terms of costs, and risks of intrusion. Profitable SMEs tend to depend less on borrowings from MFIs because of retained earnings. On the other hand, the greater the growth opportunity, the greater the need for external financing when retained earnings can no longer support.

The relationship between corporate leverage and profitability of SMEs as well as growth opportunities support the pecking order theory. The theory prefers sequential choices over funding sources (Adair & Adaskou, 2015). According to the same authors, in line with POT, business leaders adopt a financial policy which aims at minimising the cost associated with asymmetries information, especially adverse selection and prefer internal financing to external financing. This kind of financing policy tends to restrict the distribution of dividends to increase cash flow and reduces the cost of capital by limiting as much as access to loans. Thus profitable SMEs tend to enjoy internal funds available.

The SKS and Non-Banking Finance Company (NBFC) Model

The researcher used the above model to define the scope of MFIs that was used for the study. Fotabong (2011) has pointed out that in India, SKS and Non-Banking Finance Companies (NBFCs) have emerged as the nearest substitute for those MFIs that want to go the for-profit route. The NBFC route is increasingly being chosen by profit-driven MFIs. These institutions get their capital most often from the capital market and believe that since the poor are bankable and lending to them can be commercially viable it is not necessary to depend on low-cost funds to lend to them. Secondly, pioneers of this model believe that since the amounts required are collectively huge, the financial markets are the only way to mobilize resources. This would mean mobilizing debt at market rates of interest. These institutions make use of debts and mezzanine assets. They accept investment from the capital markets, complemented by borrowings from commercial banks and in turn the money is used for the financing of micro projects and activities of the poor that end up pushing the poor further below the poverty line.

The model uses equity investors and lenders for resource mobilization. The coordinating microfinance sets up a megastructure coordinating units where factory-style recruitment and training are made for loan officers. Field offices are then set up through which credits are disbursed to beneficiaries through the loan officers at exorbitant interest rates. The objective of this model since it is investor-driven is the maximization of profit. The SKS microfinance model finances groups and individuals with a contract requiring beneficiaries to do weekly repayments. It is important to note that the researcher does not ignore resource mobilization through individual savings with MFIs.

Microfinance - Credit Lending Models

Hari (2015) categorized the microfinance–credit lending model into further models. The study was guided by the business model, individual model and group model of microfinance – credit lending model. Despite the presence of other models in this literature, Hari (2015) observed that the prevailing vision of the 'informal sector is one of survival, low productivity and very little value added. But this has been changing, as more and more importance is placed on small and medium enterprises (SMEs) - for generating employment, increasing income and providing services which are lacking. Policies have generally focussed on direct interventions in the form of supporting systems such as training, technical advice, management principles etc.; and indirect interventions in the form of an enabling policy and market environment. A key component that is always incorporated as a sort of common denominator has been financed, specifically microcredit - in different forms and for different uses. Microcredit has been provided to SMEs directly, or as a part of a larger enterprise development programme, along with other inputs (Hari, 2015).

Individual Model

This is a straightforward credit lending model where microloans are given directly to the borrower. It does not include the formation of groups or generating peer pressure to ensure repayment. The individual model is, in many cases, a part of a larger 'credit plus' programme, where other socio-economic services such as skill development, education, and other outreach services are provided (Hari, 2015).

Group Model

The Group Model's basic philosophy lies in the fact that shortcomings and weaknesses at the individual level are overcome by the collective responsibility and security afforded by the formation of a group of such individuals. The collective coming together of individual members is used for several purposes: educating and awareness building, collective bargaining power, peer pressure etc. The Group model is closely related to, and has inspired, many other lending models. These include Grameen, community banking, village banking, self-help, solidarity, peer pressure etc. One example of the Group Model is "Joint Liability". When a group takes out a loan, they are jointly liable to repay the loan when one of the group's members defaults on the repayments (Hari, 2015).

Conceptual framework

Micro-credit Institutions Services

Sustainability of MSMEs

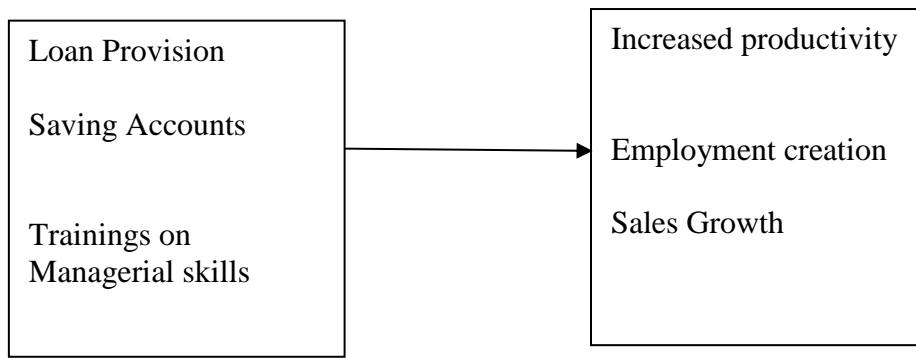


Figure 1: Conceptual Framework

Source: Author's conceptualization (2021)

According to the framework, the growth of SMEs comprises indicators such as an increase in productivity, employment creation and sales growth. The relationship between the two variables is true only under a normal political and economic environment. In Figure 1, Micro-credit Institutions Services (Loan Provision, Savings Account and Training on Managerial Skills) is the Independent Variable (IV) while Sustainability of MSMEs (Increase in Productivity, Employment Creation and Sale Growth) is the Dependent Variable (DV).

Loan provision by Microcredit Institutions and sustainability of MSMEs

Prah (2016) conducted research on microfinance credit facilities and the growth of SMEs in the Cape Coast Metropolis of Ghana where the researcher used a descriptive study design and quantitative data analysis with a sample of 357 respondents. The study finding revealed that most of the SMEs in the Cape Coast Metropolis had contracted Microfinance credit facilities and that there was a positive significant difference in the growth of the SMEs after receiving the microfinance credit. And this had mainly been attributed to the support of MFIs. The study also discovered unfavourable loan recovery mechanisms used against SMEs and high-interest rates. It was therefore recommended that the government should create an enabling environment for

financial institutions (MFIs not being an exception) to advance more of these facilities to people in the SMEs sector.

Accessing an adequate amount of credit is considered to be an important factor in increasing the development and growth of SMEs, and it is also known to boost income and employment level and thereby reduce poverty (Alhassan et al, 2016). The same authors carried out research to determine the effects of Microcredit on profitability and the challenges of women-owned SMEs in Northern Ghana. A paired t-test was employed to determine the changes in gross profit over time from a sample of 199 respondents. The results indicated a significant increase in the average monthly gross profit over time. According to Alhassan et al. (2016), profit is one of the important measures of growth that must be considered as it is unlikely that enterprise growth can be sustained without profits being available for reinvestment in the business. Growth can be considered in terms of net profit margins.

In another related study conducted by Awuah and Addaney (2016), the research findings revealed that there was a positive relationship between MFI services and the growth of SMEs in the Sunyani Municipality of Kenya. This was when the researcher investigated the interactions between MFIs and SMEs in the area. According to the findings, the revenue, profits and the asset base of the SMEs targeted increased after benefiting from SMEs' services. The researcher used a survey approach to examine the effects of microfinance services and the products provided by multi-credit Savings and loan limited on the performance of SMEs in the area. To be specific, one of the findings shows that micro-credit from MFI had improved the business status of its clients in form of increased revenue, profit and increased asset base and opening more branches amidst challenges of short loan repayment duration, high-interest rate, insufficient loan amount and high loan processing fees. The researcher, therefore, recommended a reduction in the interest rate, an increase in the loan repayment period and a reduction in loan processing fees to further boost accessibility to SMEs.

Laetitia et al. (2015) also revealed that MFIs provided services such as loan, advice on investment, saving and training on investment to women who owned SMEs in the Kicukiro district in Rwanda. The finding also revealed that business performance after the loan was fairer compared to before receiving MFI loans. This happened when the researchers researched Microfinance and business growth of women SMEs in Kicukiro district, Rwanda, where the researchers used a descriptive research design and qualitative and quantitative research approach with a sample size of 275 respondents. To determine the relationship between the two variables, the researchers used Pearson's correlation coefficient. The finding confirmed the loan as one of the services of MFIs. In general, the findings concluded that MFIs have positive impacts on the growth of selected SMEs owned by women in Kicukiro in Rwanda. The research findings nevertheless noted the challenges of a high-interest rate. Hence it was recommended that government should intervene by means of subsidizing the interest rate.

Abdinor (2013) carried out a research to establish the effects of microfinance institutions' lending on the growth of SMEs in Somalia, by the use of the regression model. The finding showed that MFI lending had an effect on the growth of small and medium enterprises in Somalia and had a positive relationship. The researcher, therefore, recommended that government and other partners facilitate the accessibility of credit for Small and medium enterprises to Microfinance Institutions and minimize the collateral conditions since these had been noted to be some of the challenges.

Finally, the researcher also recommended that to reduce the rate of default, MFIs could research very profitable business lines and offer credit to clients who could exploit such business lines. SMEs should also be encouraged to adopt group financing to avert loan defaulting.

In another similar research conducted by Olowe et al. (2013) in an attempt to investigate the impacts of MFIs and the growth of SMEs in Nigeria, the researchers used a regression model and the results from this study showed that financial services obtained from MFIs had a positive significant impact on SME growth in Nigeria. The results also revealed that the duration of the loan had a positive impact on SME growth but was not statistically significant. The results also showed that high-interest rates, collateral security and frequency of loan repayment could cripple the expansion of SMEs in Nigeria. Therefore, the paper recommended that MFIs should lighten the condition for borrowing and increase the duration of their customers' loans and also spread the repayment over a long period.

Nahamya et al. (2013) conducted a research study that sought to establish the impact of microfinance service delivery on the growth of SMEs in eastern Uganda, by the use of multiple regression and logit model. The findings indicated that although the MFIs had performed below a set standard on average due to some industry-wide challenges, they had had a significant impact in linking SMEs and the poor to sources of credit and contributed to their growth in terms of growth of business capital and stock accumulation. The researchers recommended that there was a need for an institutionalized public-private partnership for creating favourable conditions for the operations of these enterprises. This would reduce the numerous constraints facing SMEs to make the nationals benefit from their overall contribution to poverty reduction. Designed tailor-made products for SMEs are essential through investment in education, setting up an authority or coordination centre for SMEs and promotion of prudential mechanisms by setting a regulatory and supervisory framework for all Microfinance Institutions

Salomey et al. (2013), in their research to determine the impact of MFIs on the growth of SMEs in Ghana, used a regression model for data analyses. The result also revealed that MFIs had a positive effect on the growth of SMEs. As per the research findings, some of the critical contributions of MFIs include: greater access to credit, savings enhancement and provision of business, financial and managerial training. And the researchers recommended that to enhance sustained and accelerated growth in the operations of SMEs, credit should be client-oriented and not product-oriented. Proper and extensive monitoring activities should be provided for clients who are granted loans.

Veronica and Kerongo (2014) conducted similar research on the Effects of Micro-Financing on the Growth of Small and Micro Enterprises in Mombasa County. The researchers adopted a stratified and systematic random sampling method where a descriptive survey method was used and the results indicated that microfinance had positive effects on growth of SMEs. The majority of the owners indicated that microfinance had enabled them to expand businesses and build their business assets. Also, the ability of the business to compete was enhanced. The researchers recommended that credit should be client-oriented and not product-oriented. Proper and extensive monitoring activities should be provided for clients who are granted loans. Microfinance institutions should reduce interest rates and increase the grace period to three to six months. The MFIs demand the payment immediately of the loans advanced to borrowers. The longer the grace period will enable borrowers to pay interest and principal using income generated from the

borrowed money. This will accommodate more start-up MSEs to participate in MFI lending. Finally, the researcher recommended that business and financial training should be provided by MFIs regularly and most cases should be tailored toward the training needs of the clients.

In another related research study, Quaye (2011) conducted research to study the effects of microfinance institutions on the growth of small and medium-scale enterprises among selected SMEs in Kumasi Metropolis. The research finding showed that MFIs had contributed enormously to the growth of the SME sector through several activities as enumerated such as:

Greater access to credit: The MFIs had provided SMEs with greater access to credit than the traditional banks. Most respondents indicated that 100% of their credit demand was granted. Since most of these SMEs were Micro, their credit needs were very small and their credit needs were most of the time met. Most SMEs were found to be dealing with more than one MFI, and the credit granted helped to boost their capital and expand their businesses. The findings also revealed a majority of 86 per cent of respondents indicated that the operations of MFIs had had a positive effect on their businesses.

In another study conducted by Xitian (2013), on the impacts of microfinance on the development of SMEs in Taizhou in China by the use of multiple linear regression models, the finding revealed that SMEs that participated in micro financing had better performance in terms of higher net profit growth and revenue growth. However, it also pointed out that SMEs that had a large portion of capital from microfinancing do not perform as well as expected. The author recommended the use of microfinancing by firms only in unhealthy conditions.

Abiola (2012) carried out related research on the effects of microfinance on Micro and Small business enterprises in Nigeria. The researcher employed panel data and multiple regression analysis to analyse a survey of 502 randomly selected enterprises financed by microfinance banks in Nigeria. A contrabass result between IV and DV was obtained that indicated strong evidence that access to microfinance did not enhance the growth of micro and small enterprises in Nigeria. However, other firm-level characteristics such as business size and business location were considered to be the determinant factors for SME growth.

Provision of saving accounts by Microcredit Institutions and Sustainability of MSMEs

Mulungia and Kwagala (2015) conducted a related study on the accessibility of Microfinance saving services and its effect on business growth of Small scale enterprises in Uganda: a case study of Pride Microfinance branches and their small-scale enterprise clients in Kampala. A descriptive cross-sectional research design and multiple regression with a sample size of 156 respondents was used. The finding revealed that the level of accessibility of the saving services had a positively significant but weak relationship with the business growth that the selected small scale enterprises attained in terms of sales revenue, profit, business expansion and product range. The recommendation the researchers made was to improve this relationship by the use of sensitization of the clients and using other marketing tools like advertisement.

Provision of Managerial skills by Microcredit Institutions and Sustainability of MSMEs

Human Capital and SME Growth: Mel, McKenzie and Woodruff (2008) highlight the importance of human capital in a growth perspective. Mel et al. (2008) suggest that it makes the labour force

more productive and adoptive towards new technology. The study indicates that knowledge and abilities are important in determining returns to capital. Most developing countries have low levels of human capital, in particular evident in the informal sector where people with poor education might see entrepreneurship as a last way out to earn an income.

There are a number of NGOs offering business training to small and medium-scale entrepreneurs in poor countries, though there are few academic studies that investigate the causal effect of entrepreneurial training on enterprise outcome. An important research issue is whether relevant training in business management, such as cost control, accounting, market analysis, marketing, and pricing strategies can stimulate investments in feasible projects and lead to growth and expansion in the long-term (Bjorvatn & Tungodden, 2010). Klinger and Schundeln (2007) find that participation in business-training programmes significantly increases the probability of establishing new enterprises and expansion of existing businesses. However, the findings indicate that there are no impacts from business training on business outcomes, such as sales and profits. Further, by restricting the sample to mature enterprises, they partly ignore the role of financial constraints in entrepreneurial activity.

Karlan and Valdivia (2006) conducted a comparable study in Peru, where they implemented a business-training programme to micro entrepreneurs in two different cities, Lima and Ayacucho. Their study differs from the one by Klinger and Schundeln (2007) in several dimensions. First of all, Karlan and Valdivia examine the impact of providing business training to entrepreneurs with lower operation scale than in the case of Klinger and Schundeln. In addition, by restricting their sample to female microcredit clients, they investigate how injections of both human and financial capital affect the enterprise performance of a group with relatively severe financial and human capital constraints. Finally, the methodology differs in that Karlan and Valdivia conduct a randomized control trial to measure the average treatment effect of their programme.

Karlan and Valdivia (2006) find that microfinance clients subjected to the training programmes are more likely to maintain a clean repayment record compared to untrained clients. They argue that this results from the improved business outcome, which on average is 16 per cent higher for trained clients in terms of sales. The results are, however, not similar to other business outcomes such as profit margins and change in the number of employees. Nor are there significant changes in loan size and cumulative savings due to training. In a different study carried out by Henriken and Svoldal (2010) on the impact of providing business training to microfinance clients in Tanzania, the study uncovered that training was not reflected on the entrepreneur's profits. The general judgement was that business training leads to shifts towards business structures that are associated with higher profitability. This is because entrepreneurs with business training have more often become multiple-business owners (Karlan and Valdivia, 2006). Second, the entrepreneurs offered business training have increased their engagement in commerce at the expense of engagement in manufacturing. Parallel to this, the bulk of indicators rank commerce as the most profitable sector and manufacturing as the least profitable sector, especially in terms of profit per working hour (Bennett, 2007).

A survey report by OECD for determining the relationship between the training and SME competitiveness and productivity shows that the nature and impact of training and skills development in firms is viewed by firm managers as being an important contributor for firm's

development. Small firms continue to have a preference for arranging their own trainings in line with their particular business needs (Henriken & Svoldal, 2010). SMEs lack managerial skills, resources and experience to motivate the potential investors to invest with them. They view them as high-risk business concerns and some well to do SMEs may be hindered from critical financing (Kanichiro & Lacktorin, 2000). SMEs and providers of debt and equity need to have a cordial relationship to avoid the problem of information asymmetry and their conflicts of interests. The MFIs in Cameroon fight to meet the aspirations of their customers by organizing trainings on book-keeping, auditing and providing supervisory techniques. These services are not offered by the regular commercial banks. These activities can have a significant impact on SMEs' human resource development. Bennett (2004) also adds that the clients need to be trained so as to have the skills for specific production and business management as well as better access to markets so as to make profitable use of the financial resource that they receive.

Mbaluka (2013) in a related research study investigated the impact of MFIs on the growth and development of SMEs in Machakos, Kenya. The researcher used multiple regression as a way of data analysis for this relationship. In the same manner, the finding reveals that there are significant impacts of the IV on the DV. The research indicates that only financing services have helped SMEs attain growth and development. In most of the statements alluding to the provision of financial literacy, minimal levels of these skills have been offered. Therefore, the researcher recommended that before granting loans to SME owners, they should first be trained on how to account for and manage their businesses. The MFIs should also plan for seminars and workshops to train the SMEs on financial management. Lack of management skills dominates most SME owners and managers. Incompatibility highly occurs when the financing is provided to a reasonable depth and used by people lacking managerial skills. Therefore, MFIs should multiply their efforts in providing managerial skills.

Looking at MFI as a provider of microfinance, Mutua (2017) researched to investigate the effects of microfinance services on poverty reduction in Makueni County in Kenya by the use of descriptive research design, while multivariate regression was also used to determine the relative importance of the variables concerning poverty reduction. The study found that microfinance services (Micro-credit, micro-insurance, saving and training on financial management skills) have positive and significant effects on poverty reduction in Makueni County. Emphasizing training (managerial skills), the researcher recommended that MFIs undertake several courses on financial management to support their clients to improve their business performance.

Awuah and Addaney (2016) in their research to determine the interaction between MFIs and SMEs in Sunyani Municipality of Ghana with a Sample size of 152 respondents, and the study adopted a case study approach. The study revealed that a positive relationship exists between MFIs' services and the growth of SMEs in the Sunyani Municipality of Ghana. Non-financial services and products such as managerial training and business advisory services are the contributors to this relationship. The study, therefore, recommended the intensity of providing these non-financial services for better performance.

Munene (2013) researched to investigate the role of microfinance institutions on the growth of micro and small enterprises (MSE) in Thika Municipality, Kenya, where he used a cross-sectional survey to analyse both secondary and primary data. Through random sampling technique, two

hundred and eighty-five MSEs and sixteen MFIs were selected. This research report presents specific insights on the contribution of microfinance services to the growth of MSEs in developing countries. The researchers' recommendation is not different from that of Olowe et al. (2013).

The Research Gaps

BSS (2013) regards credit extension to be the most critical aspect of SME growth in Africa. Investment Bank (2016) urges that SMEs be strongly restricted in accessing the capital that they require to grow and expand, with nearly half of SMEs in developing countries rating access to finance as a major constraint. Like the rest of the literature on the study high-interest rates, a lack of collateral security, among a few other factors, has been mentioned to be the contributing factor to these constraints/restrictions. But none of the sources has mentioned fear of intrusion by third parties and losing entrepreneurial freedom where SME owners have to work under pressure to recover the loan. However, in this research, these two contributing factors were taken care of. Controversially enough, according to Abiola (2012), access to microfinance does not enhance the growth of micro and small enterprises in Nigeria. Rather, other firm-level characteristics such as business size and business location are considered to be the determinant factors for SMEs growth. Secondly, this topic of the study (Micro-Credit Institution's Services and Sustainability of Micro, Small and Medium Scale Enterprises during Covid-19 Pandemic in Kigezi Region, South Western Uganda) has not been attended to by researchers despite the relevance of micro-credit to MSMEs in poverty eradication and economic growth in the region.

Methodology

This section presents the methods adopted in carrying out this study and training. It covers research design, research instruments, methods of data analysis, and model of training.

Study Design and Methods

Study Area and Period

The study was conducted in the Kigezi Region of Uganda in the following 6 Districts:

Table 1: Districts in Kigezi Region and their 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)

Study Design

The research used both descriptive and cross-sectional surveys to gather information from various MSMEs’ records and panel procedures, as well as a supplementary interview as methods of data collection. Descriptive designs were applied to explain particular individual(s) or group(s) to determine the Micro-Credit Institutions’ Services and Sustainability of Micro, Small and Medium Scale Enterprises during the Covid-19 Pandemic in Kigezi Region, South Western Uganda. The standardized information collected was processed statistically to enable this study to be generalized. The adoption of this research design was a result of the economic and cost-effectiveness of the method. The researchers used questionnaires and supplementary interviews as well as firms' records from the sample size.

Study Population

The population of this study was owners of micro, small and medium enterprises in the six (6) districts of the Kigezi region, Uganda. These districts have a high concentration of MSMEs. The owners and the managers of these MSMEs were the units of enquiry or respondents as a result of their direct involvement in the planning, implementation and management of the firm’s growth and development. The population of firm owners and managers were 1400 MSMEs.

Sampling Technique and Sample Size

A cluster sampling procedure was applied to select the enterprises' respondents. Enterprise owners and managers were the units of inquiry due to their importance as custodians of information on all the activities taking place in their respective MSMEs (Rhodes, 2009). In cluster sampling, the research population shall be divided into clusters (areas or districts) and selected using simple random sampling. The sample size was in line with Kothari (2010) who believes that sample size

should be optimum, that is, one that fulfils the requirements of efficiency, representativeness, reliability and flexibility. The unit of sampling in the study was 312 respondents (MSMEs) in the six (6) districts of the Kigezi region.

Yamane’s sampling formula was used for sample size determination (Yamane, 1967). It was based on a 5% level of precision (e) and the formula below was used to determine the sample size.

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

Where; N is the population of study; n is the sample size and e is the precision level.

This enables the target population of firms to be adequately and sufficiently represented in the sample size as indicated in Table 2:

Table 2: Number of firms for the respective districts in the Kigezi region

| DISTRICT | POPULATION SIZE | SAMPLE SIZE | Sampling Technique |
|------------------|------------------------|--------------------|---------------------------|
| Kabale | 480 | 107 | Cluster Sampling |
| Kisoro | 160 | 36 | Cluster Sampling |
| Kanungu | 190 | 42 | Cluster Sampling |
| Rukungiri | 320 | 71 | Cluster Sampling |
| Rubanda | 130 | 29 | Cluster Sampling |
| Rukiga | 120 | 27 | Cluster Sampling |
| TOTAL | 1400 | 312 | |

Source: UBOS (2016)

Data Collection

We used an interviewer-administered structured questionnaire to obtain information from SMEs by trained interviewers. The criterion of selection was based on the inclusive criteria that the SMEs are registered. The firms that were selected had spent a minimum of one year in business and were categorized as micro, small or medium in their scale of production. The firms were based in any

of the six (6) districts of the Kigezi region and under the selected area of the study. Firm owners and managers were the units of inquiry due to their importance as custodians of information of their respective enterprises.

Three (3) Research Assistants and three (3) Research Officers were hired based on a set of criteria such as expertise and knowledge of the local language. The Research Assistants were trained for two days by the Research Officers on the purpose of the study, data collection tools or instruments, how to interview and how to extract information from firm records and the overall data collection procedures.

Model for the study

The model for estimation is described as follows:

$$BS = \beta_0 + \beta_1 MS + \varepsilon_i$$

$$BS = \beta_0 + \beta_1 LP + \beta_2 SA + \beta_3 TMS + \varepsilon_i$$

Where;

BS: Sustainability of MSMEs

MS: Micro-credit Institutions Services

LP: Loan Provision

SA: Saving Account

TMS: Training on Managerial Skills

Ethical Considerations

The research proposal was approved by the research ethics review committee of Mbarara University of Science and Technology, Mbarara, Uganda before conducting the study. Permission to undertake the study was obtained from all the relevant authorities in the region, district and respective LCs. The applicable consent form and the information sheet were duly integrated along with the respective data collection instruments. All the study participants were informed about the objectives or purposes, procedures, risks and benefits, and privacy and confidentiality issues of the study. Finally, verbal informed consent was obtained from each study participant before the interview. This method of consent was specifically approved by the ethical committee of Mbarara University of Science and Technology, Mbarara, Uganda.

Expected Outcomes and Dissemination

The study findings validate the argument that there is a need to access credit to initially re-start business activities for many MSEs that lack working capital as a result of the COVID-19 pandemic.

The findings would be useful to the managers of Micro, Small and Medium Enterprises in Kigezi region of Uganda who would examine other organizational factors toward supporting micro, small and medium enterprise recovery programmes during the Covid-19 pandemic.

The government can use the research findings as a guide on policy formulation and implementation of the COVID-19 Pandemic and the socio-economic wellbeing of the people.

For the academic environment, the research findings would provide some new knowledge to add to the existing body of knowledge because of the empirical evidence that was provided on the Micro-Credit Institution's Services and Sustainability of Micro, Small and Medium Scale Enterprises during the Covid-19 Pandemic in Kigezi Region, South Western Uganda. The research findings would be useful to future researchers who might want to carry out further research on the same or related topics with relevant literature.

Lastly, at the end of this project, at least two articles would be published from this study and this will increase the research output for Kabale University.

Validity

Mazaki (2009) echoes LoBiondo-wood and Haber (2002) by referring to validity as the extent to which an instrument measures what it is supposed to measure and whether it measures it accurately. 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 among the Principal Investigator and Co-Investigators; and experts were also requested to rate the instrument to assess its structure, contents, clarity, level of consistency and relevance 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.

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

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:

$$CVI = \frac{\text{Number of items rated as relevant}}{\text{Total number of items}} = \frac{23}{28} = 0.821$$

The value of CVI obtained, which is a measure of the validity of the instrument, was interpreted based on George and Mallery's (2003) scale. Accordingly, a value of 0.821 obtained was greater

than the standard value of 0.7 which indicated that the items were extremely relevant for the kind of data that was needed by the study.

Reliability

The reliability of an instrument is the degree of consistency which measures the attribute (Cohen, Manion and Morrison, 2000). It also measures the degree to which a research instrument yields consistent results if administered on different occasions. Reliability can be equated with the stability, consistency, or dependability of a measuring tool.

According to Cohen et al. (2000), a correlation value greater than 0.7 makes possible group predictions that are accurate enough for most purposes. A high degree of stability indicated a high degree of reliability, which meant the results were repeatable (Amin, 2005). The less variation an instrument produces in repeated measurements of an attribute, the higher its reliability.

Researchers administered some copies of questionnaires to respondents who were not part of the final sample for the study. The administered questionnaires were later entered into Statistical Package for Social Sciences (SPSS). Reliability analysis was conducted for the scales using Cronbach's Alpha. Cronbach's coefficient alpha is designed as a measure of internal consistency, that is, do all items within the instrument measure the same thing (George and Mallery, 2003).

Cronbach's alpha is used here to measure the reliability of the questionnaire between each construct. The normal range of Cronbach's coefficient alpha value is between 0.0 and + 1.0. The closer the Alpha is to 1, the greater the internal consistency of items in the instrument is assumed. As the number of items (variables) in the construct increases, the value becomes large. If the inter-correlation between items is large, the corresponding value is also large. Since the alpha value is inflated by a large number of variables then there is no set interpretation as to what is an acceptable alpha value.

A rule of thumb that applies to most situations according to Cohen, Manion and Morrison (2000) and (George and Mallery, 2003) is:

| | | |
|-----------------|-----|----------------|
| Between 0.9 and | 1.0 | - Excellent |
| Between 0.8 and | 0.9 | - Good |
| Between 0.7 and | 0.8 | - Acceptable |
| Between 0.6 and | 0.7 | - Questionable |
| Between 0.5 and | 0.6 | - Poor |
| Between 0.0 and | 0.5 | - Unacceptable |

The Cronbach's coefficient alpha was calculated for each construct of the questionnaire. The most identical values of alpha indicate that the mean and variances in the original construct do not differ

much, and thus standardization does not make a great difference in alpha. The value obtained was 0.857. This value was considered high and acceptable; the result ensured the reliability of each construct of the questionnaire; 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.

Results

Response Rate

According to Amin (2005), response rate refers to the number of respondents who answered the questionnaires divided by the number of respondents in the sample who received the questionnaires. It is normally expressed in form of percentages. Before the researchers embarked on the analysis of the data collected, an assessment of the return rate was done by dividing the number of respondents who were involved in answering the questionnaire by the targeted categories of the respondents in each case and multiplied by 100 as presented in Table 3:

Table 3: Response rate for the questionnaire

| Category of the respondents | Number of questionnaires administered | Number returned | Return rate (%) |
|-----------------------------|---------------------------------------|-----------------|-----------------|
| | 312 | 294 | 94.2% |

Source: Primary Data (2021)

From Table 3, three hundred and twelve (312) questionnaires were administered but the number of respondents (MSMEs) who returned the filled questionnaires was two hundred and ninety-four (294), giving the overall return rate of 94.2%. According to Babble (2001), a response rate that is above 94.2% is appropriate to make conclusions. The return rate was a clear indication that a good number of respondents (MSMEs) participated in the study. Amin (2005) argued that a high return rate ensures more accurate survey results. Therefore, the results obtained were representative and relied on for investigating the Micro-Credit Institution's Services and Sustainability of Micro, Small and Medium Scale Enterprises during the Covid-19 Pandemic in Kigezi Region, South Western Uganda.

Social demographic characteristics of the respondents

Table 4: Social demographic characteristics of the respondents

| Characteristics | | Frequency | Percentage (%) |
|--------------------------------------|--------------------------|------------------|-----------------------|
| Gender | | | |
| | Female | 162 | 55.1 |
| | Male | 132 | 44.9 |
| | Total | 294 | 100.0 |
| Level of Education | | | |
| | Informal | 74 | 25.2 |
| | Primary | 56 | 19.0 |
| | Secondary | 81 | 27.6 |
| | Vocational School | 55 | 18.7 |
| | University | 28 | 9.5 |
| | Total | 294 | 100.0 |
| Years of Experience with MFIs | | | |
| | 2 years and below | 73 | 24.8 |
| | 3-5 years | 112 | 38.1 |
| | 6-8 years | 29 | 9.9 |

| | | | |
|---|----------------------------|------------|--------------|
| | 9 years and above | 80 | 27.2 |
| | Total | 294 | 100.0 |
| Type of Enterprise (to stakeholders) | | | |
| | Trade | 160 | 54.4 |
| | Small Scale Farming | 63 | 21.4 |
| | Creative Design | 71 | 24.1 |
| | Total | 294 | 100.0 |

Results in Table 4 indicate more females, 162 (55.1%), participated than males, 132(44.9%). Respondents at an informal level of education were 74 (25.2%); primary level was 56 (19.0%); secondary level was 81 (27.6%); vocational school were 55 (18.7%); and University level was 28 (9.5%). Close to 25% of the respondents (24.8%) had experience of 2 years; 38.1% had experience of 3-5 years; 9.9% had experience of 6-8 years; and 27.2% had experience of above 9 years. This implies that most respondents had experience of up to 5 years with MFIs. Over 54% of the respondents (54.4%) engaged in trade enterprise; 21.4% of the respondents engaged in small-scale farming; and 24.1% of the respondents engaged in creative design. This implies that most respondents engaged in trade and small-scale farming.

Therefore, the respondents were mostly females (55.1%); with secondary level and below (71.8%); those who had up to 5 years of business experience were (62.9%); and were involved in trade and small-scale farming.

Effect of loan provision by microcredit institutions on the sustainability of the MSMEs

Objective One: To determine the effect of loan provision by microcredit institutions on the sustainability of the MSMEs during the Covid-19 pandemic in Kigezi Sub-Region

Regarding objective one, the following results were obtained as presented in Tables 5 to 21.

Table 5: The loans MSMEs receive from MIs are reasonable for the operation of my business

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 61 | 20.7 |
| Disagree | 52 | 17.7 |
| Agree | 115 | 39.1 |
| Strongly Agree | 66 | 22.4 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 5 show the findings on whether the loans MSMEs receive from MIs are reasonable for the operation of a business or not. Findings reveal that 61.5% were in agreement while 38.4% were in disagreement that the loans MSMEs receive from MIs were reasonable for the operation of their businesses. This means that the loans MSMEs received from MIs were reasonable for the operation of their businesses.

Table 6: MIs focus on both group guarantors and collateral for loan recovery

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 64 | 21.8 |
| Disagree | 37 | 12.6 |
| Agree | 107 | 36.4 |
| Strongly Agree | 86 | 29.3 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 6 depict findings on MIs' focus on both the group and guarantors and collateral for loan recovery. Results revealed that the majority (65.7%) of the respondents agreed while 34.4% disagreed. This implies that MIs focused on both the group and guarantors and collateral for loan recovery.

Table 7: Interest charged by MIs is relatively affordable for timely repayment

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 70 | 23.8 |
| Disagree | 78 | 26.5 |
| Agree | 93 | 31.6 |
| Strongly Agree | 53 | 18.0 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 7 show the findings on whether interest charged by MIs is affordable for timely repayment. Results revealed that a simple majority (50.3%) of the respondents disagreed whereas 49.6% agreed. This implies that interest charged by MIs was relatively not affordable for timely repayment.

Table 8: The grace periods offered by MIs are customer-friendly for loan repayment

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 81 | 27.6 |
| Disagree | 77 | 26.2 |

| | | |
|-----------------------|------------|--------------|
| Agree | 93 | 31.6 |
| Strongly Agree | 43 | 14.6 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 8 show findings on whether the grace periods offered by MIs were customer-friendly for loan repayment. Results revealed that a simple majority (53.8%) of the respondents disagreed whereas 46.2% agreed. This connotes that the grace periods offered by MIs were not customer-friendly for loan repayment.

Table 9: Through the support of prospective trainers I can fully train my employee (operations daily operation) as I focus on key business activities

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 14 | 4.8 |
| Disagree | 42 | 14.3 |
| Agree | 152 | 51.7 |
| Strongly Agree | 86 | 29.3 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 9 depict findings on whether through the support of prospective trainers, employees can run daily operations of businesses. Results revealed that the majority (81%) of the respondents agreed whereas 19.1% disagreed. This implies that through the support of prospective trainers, employers could fully train their employees to run daily operations as they focus on key business activities.

Table 10: Through the support of prospective trainers in my business it will be possible for me to make my customers satisfied

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 16 | 5.4 |
| Disagree | 45 | 15.3 |
| Agree | 148 | 50.3 |
| Strongly Agree | 85 | 28.9 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 10 show the findings on whether through the support of prospective trainers, businesses can able to make customers satisfied. Results revealed that the majority (79.2%) agreed while 20.7% disagreed. This implies that through the support of prospective trainers, businesses could make customers satisfied.

Table 11: Prospective trainers contribute to cost reduction in the way the MSME owners run their businesses

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 15 | 5.1 |
| Disagree | 60 | 20.4 |
| Agree | 148 | 50.3 |
| Strongly Agree | 71 | 24.1 |

| | | |
|--------------|------------|--------------|
| Total | 294 | 100.0 |
|--------------|------------|--------------|

Source: Primary Data (2022)

Results in Table 11 show the findings on prospective trainers' contribution to cost reduction in the way MSME owners run their businesses. Results revealed that the majority (74.4%) agreed while 25.5% disagreed. This implies that prospective trainers contributed to cost reduction in the way the MSME owners run their businesses.

Table 12: The support of prospective trainers makes it possible for me as an MSME owner to minimize wastage and spoilage of stock

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 19 | 6.5 |
| Disagree | 46 | 15.6 |
| Agree | 153 | 52.0 |
| Strongly Agree | 76 | 25.9 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 12 show the findings of the support of prospective trainers towards MSME owners helping to minimize wastage and spoilage of stock. Results revealed that the majority (78.8%) agreed while 22.15 disagreed. This implies that the support of prospective trainers made it possible for MSME owners to minimize wastage and spoilage of stock.

Table 13: Business MSMEs become an important actor in employment creation among the local community

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 15 | 5.1 |
| Disagree | 40 | 13.6 |
| Agree | 120 | 40.8 |
| Strongly Agree | 119 | 40.5 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 13 show the findings on how MSMEs businesses became an important actor in employment creation among the local community. Results revealed that the majority (81.3%) of the respondents agreed while 18.7% disagreed. This implies that MSMEs were the important actors in the creation of employment in the local community.

Table 14: Small and medium enterprises contribute to improved standards of living for me as an MSME owner

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 15 | 5.1 |
| Disagree | 39 | 13.3 |
| Agree | 125 | 42.5 |
| Strongly Agree | 115 | 39.1 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 14 show the findings on the contribution of small and medium enterprises to improved standards of living for MSME owners. Results revealed that the majority (81.6%) agreed whereas 18.4% disagreed. This implies that small and medium enterprises contributed to improved standards of living for MSME owners.

Table 15: Small and medium enterprises contribute to an increase in the level of income for me as an MSME owner and others

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 14 | 4.8 |
| Disagree | 41 | 13.9 |
| Agree | 134 | 45.6 |
| Strongly Agree | 105 | 35.7 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 15 show the findings on how small and medium enterprises contributed to an increase in the level of income for MSME owners and others. Results revealed that the majority (81.3%) agreed while 18.7% disagreed. This implies that small and medium enterprises increased income levels for MSME owners and others.

Table 16: MSME owners through the effort of prospective trainers on businesses, meet social responsibilities

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 16 | 5.4 |
| Disagree | 41 | 13.9 |

| | | |
|-----------------------|------------|--------------|
| Agree | 124 | 42.2 |
| Strongly Agree | 113 | 38.4 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 16 show the findings on whether MSMEs owners could meet social responsibilities through the effort of prospective trainers in their businesses; Findings revealed that the majority (80.6%) of the respondents agreed whereas 19.3% disagreed. This connotes that MSMEs owners could meet social responsibilities through the effort of prospective trainers.

Table 17: Prospective trainer's training will contribute to improved marketing skills like pricing for my products for me as an MSMEs owner

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 16 | 5.4 |
| Disagree | 55 | 18.7 |
| Agree | 135 | 45.9 |
| Strongly Agree | 88 | 29.9 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 17 depict the findings on whether prospective training would contribute to improved marketing skills like pricing for MSMEs owners. Results revealed that the majority (75.8%) agreed whereas 24.1% disagreed. This implies that prospective trainers' training would surely contribute to improved marketing skills like pricing for products by MSMEs owners.

Table 18: Prospective trainers will contribute to customer creation skills in the way I run my business as a small and medium enterprise

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 22 | 7.5 |
| Disagree | 44 | 15.0 |
| Agree | 140 | 47.6 |
| Strongly Agree | 88 | 29.9 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 18 show the findings on whether prospective trainers would contribute to customer creation skills in how small and medium enterprises run business. Results revealed that the majority (77.5%) of the respondents agreed whereas 22.5% disagreed. This implies that the prospective trainers would contribute to customer creation skills in how small and medium enterprises run business.

Table 19: Prospective trainers will contribute to an improved level of my business revenue as a small and medium enterprise

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 16 | 5.4 |
| Disagree | 47 | 16.0 |
| Agree | 137 | 46.6 |
| Strongly Agree | 94 | 32.0 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 19 revealed that the majority (78.6%) of the respondents agreed whereas 21.4% disagreed. This implies that prospective trainers would contribute to an improved level of business revenue in small and medium enterprises.

Table 20: The support of prospective trainers will contribute to an increased rate of stock turnover in my business as MSME

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 17 | 5.8 |
| Disagree | 36 | 12.2 |
| Agree | 142 | 48.3 |
| Strongly Agree | 99 | 33.7 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 20 revealed the findings on the support of prospective trainers' contribution to an increased rate of stock turnover in the MSME business. Results show that the majority (82%) of the respondents agreed whereas 18% disagreed. This implies that the support of prospective trainers would contribute to an increased rate of stock turnover in the MSME business.

Table 21: Pearson product-moment correlation between the Loan Provision by microcredit institutions and the Sustainability of MSMEs

| Variables Computed index | | Loan provision by microcredit institutions | Sustainability of MSMEs |
|---------------------------------|----------------------------|---|--------------------------------|
| | Pearson Correlation | 1 | 0.163 |

| | | | |
|---|----------------------------|--------------|--------------|
| Loan provision by microcredit institutions | Sig. (2-tailed) | | 0.025 |
| | N | 294 | 294 |
| Sustainability of MSMEs | Pearson Correlation | 0.163 | 1 |
| | Sig. (2-tailed) | 0.025 | |
| | N | 294 | 294 |

Correlation is not significant at the 0.05 level (2-tailed)

Source: Primary Data (2022)

Results in Table 21 revealed that the Pearson product moment correlation was applied to establish the effect of loan provision by microcredit institutions on the sustainability of MSME during the Covid-19 pandemic in Kigezi Sub-Region, Uganda. The results show a weak and positive but not statistically significant relationship between loan provision by microcredit institutions and the sustainability of MSMEs during the Covid-19 pandemic ($r=0.163^{**}$, $p>0.05$). Thus, the null hypothesis was not rejected. This implies that there was a low, positive but non-significant effect of loan provision by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda.

Effect of saving accounts by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic

Objective Two: To determine the effect of saving accounts by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in the Kigezi Sub-Region, Uganda

Concerning objective two, the following results were obtained as presented in Tables 22 to 26.

Table 22: MIs tend to so much encourage group or individual saving among micro, small and medium enterprises

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 44 | 15.0 |

| | | |
|-----------------------|------------|--------------|
| Disagree | 51 | 17.3 |
| Agree | 130 | 44.2 |
| Strongly Agree | 69 | 23.5 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 22 show the findings on MIs' tendencies to encourage group or individual savings among micro, small and medium enterprises. Results revealed that the majority (67.7%) agreed whereas 32.3% disagreed. This implies that MIs encouraged group or individual saving among micro, small and medium enterprises.

Table 23: MIs tend to facilitate the process of saving group formation among micro, small and medium enterprises

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 46 | 15.6 |
| Disagree | 58 | 19.7 |
| Agree | 132 | 44.9 |
| Strongly Agree | 58 | 19.7 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 23 show the findings on MIs' tendencies to facilitate the process of saving group formation among micro, small and medium enterprises. A simple majority (64.6%) of the respondents agreed while 35.4% disagreed. This means that MIs tended to facilitate the process of saving group formation among micro, small and medium enterprises.

Table 24: The fines or penalties levied on MSMEs for non-compliance on savings among small and medium enterprises are moderate

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 55 | 18.7 |
| Disagree | 70 | 23.8 |
| Agree | 122 | 41.5 |
| Strongly Agree | 47 | 16.0 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 24 show the findings on whether the fines or penalties levied on MSMEs for non-compliance on savings and medium enterprises were moderate or not. Results revealed that a simple majority (57.5%) agreed whereas 42.5% disagreed. This implies that the fines or penalties levied on MSMEs for non-compliance with savings among small and medium enterprises were moderate.

Table 25: Group or individual savings of MSMEs are primarily intended to expand the business

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 57 | 19.4 |
| Disagree | 52 | 17.7 |
| Agree | 97 | 33.0 |
| Strongly Agree | 88 | 29.9 |

| | | |
|--------------|------------|--------------|
| Total | 294 | 100.0 |
|--------------|------------|--------------|

Source: Primary Data (2022)

Results in Table 25 show the findings on whether group or individual savings of MSMEs were primarily intended to expand the business or not. Results revealed that a simple majority (62.9%) of the respondents agreed whereas 37.1% disagreed. This implies that group or individual savings of MSMEs were primarily intended to expand their businesses.

Table 26: Pearson product moment correlation between the Provision of saving accounts by microcredit institutions and the Sustainability of MSMEs

| Variables Computed index | | Provision of savings accounts by microcredit institutions | Sustainability of MSMEs |
|--|---------------------|---|-------------------------|
| Provision of saving accounts by microcredit institutions | Pearson Correlation | 1 | 0.326** |
| | Sig. (2-tailed) | | 0.000 |
| | N | 294 | 294 |
| Sustainability of MSMEs | Pearson Correlation | 0.326** | 1 |
| | Sig. (2-tailed) | 0.000 | |
| | N | 294 | 294 |

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

Source: Primary Data (2022)

Results in Table 26 reveal the results for Pearson product moment correlation when applied to determine the effect of the provision of saving accounts by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda. The results show a statistically moderate positive and significant relationship between the provision of saving accounts by microcredit institutions and the sustainability of MSMEs ($r=0.326^{**}$, $p<0.01$). Thus, the null hypothesis was rejected. This implies that the provision of saving accounts by microcredit institutions was significantly and moderately related to the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda.

Effect of the provision of Managerial skills by microcredit institutions on the sustainability of MSMEs

Objective Three: To investigate the effect of the provision of Managerial skills by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in the Kigezi Sub-Region, Uganda

Concerning objective three, the following results were obtained as presented in Tables 27 to 30.

Table 27: Do the managerial skills for training micro, small and medium enterprise stakeholders help in running businesses?

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 25 | 8.5 |
| Disagree | 38 | 12.9 |
| Agree | 143 | 48.6 |
| Strongly Agree | 88 | 29.9 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 27 show the findings on whether the managerial skills training for micro, small and medium enterprise stakeholders helped in running businesses. Results revealed that the majority (78.5%) agreed whereas 21.4% disagreed. This implies that managerial skills training for micro, small and medium enterprise stakeholders helped in running their businesses.

Table 28: Prospective trainers needed to make followup on managerial training skills implementation by small and medium enterprises

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 21 | 7.1 |

| | | |
|-----------------------|------------|--------------|
| Disagree | 46 | 15.7 |
| Agree | 141 | 48.0 |
| Strongly Agree | 86 | 29.3 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 28 revealed the findings on whether the prospective trainers made follow-up on managerial training skills implementation by small and medium enterprises. Results showed that the majority (77.3%) agreed whereas 22.8% disagreed. This implies that prospective trainers needed to make followup on managerial training skills implementation by small and medium enterprises.

Table 29: SMEs usually have the time to attend the managerial skills training organized by prospective Trainers

| Opinion | Frequency | Percentage |
|--------------------------|------------------|-------------------|
| Strongly Disagree | 24 | 8.2 |
| Disagree | 51 | 17.3 |
| Agree | 137 | 46.6 |
| Strongly Agree | 82 | 27.9 |
| Total | 294 | 100.0 |

Source: Primary Data (2022)

Results in Table 29 show the findings on whether SMEs had time to attend the managerial skills training organized by prospective trainers. Results revealed that the majority (74.5%) agreed whereas 25.5% disagreed. This implies that SMEs usually had the time to attend the managerial skills training organized by prospective Trainers.

Table 30: Pearson product moment correlation between the Provision of Managerial skills by microcredit institutions and the Sustainability of MSMEs

| Variables Computed index | | Provision of Managerial skill by microcredit institutions | Sustainability of MSMEs |
|---|---------------------|---|-------------------------|
| Provision of Managerial skill by microcredit institutions | Pearson Correlation | 1 | 0.479** |
| | Sig. (2-tailed) | | 0.001 |
| | N | 294 | 294 |
| Sustainability of MSMEs | Pearson Correlation | 0.479** | 1 |
| | Sig. (2-tailed) | 0.001 | |
| | N | 294 | 294 |

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

Source: Primary Data (2022)

Results in Table 30 reveal the results for the Pearson product moment correlation as applied to investigate the effect of the provision of managerial skills by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda. The results show a statistically moderate positive and significant relationship between the provision of managerial skills by microcredit institutions on the sustainability of MSMEs ($r=0.479^{**}$, $p<0.01$). Thus, the null hypothesis was rejected. This implies that the provision of managerial skills by microcredit institutions had a positive effect on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda.

Regression Analysis

Regression Model for the Study

The model for estimation is described as follows:

$$BS = \beta_0 + \beta_1 MS + \varepsilon_i$$

$$BS = \beta_0 + \beta_1 LP + \beta_2 SA + \beta_3 TMS + \varepsilon_i$$

Where;

BS: Sustainability of MSMEs,

MS: Micro-credit Institutions Services,

LP: Loan Provision,

SA: Saving Account, and

TMS: Training on Managerial Skills.

Table 31: Regression Analysis

| Variables Regressed | Adjusted R ² | F-value | Sig. | Interpretation | Decision on H ₀ |
|---|-------------------------|---------|-------|-----------------------|----------------------------|
| Sustainability of MSMEs Vs Micro-credit Institutions Services | 0.238 | 31.217 | 0.000 | Significant effect | Rejected |
| Coefficients | Beta | t-value | Sig. | | |
| (Constant) | 1.921 | 14.830 | 0.000 | Significant Effect | Rejected |
| Loan Provision | 0.048 | -1.084 | 0.279 | No Significant Effect | Not Rejected |

| | | | | | |
|-------------------------------|-------|-------|-------|--------------------|----------|
| Saving Account | 0.125 | 2.416 | 0.001 | Significant Effect | Rejected |
| Training on Managerial Skills | 0.309 | 7.176 | 0.000 | Significant Effect | Rejected |

Source: Primary Data (2022)

Results in Table 31 reveal the regression analysis carried out to model the BS: Sustainability of MSMEs on MS: Micro-credit Institutions Services (LP: Loan Provision; SA: Saving Account and TMS: Training on Managerial Skills). The results show that Micro-credit Institutions Services (LP: Loan Provision; SA: Saving Account and TMS: Training on Managerial Skills) accounted for a 23.8% increase in the Sustainability of MSMEs. Concerning the coefficients, results further indicate that of the aspects of Sustainability of MSMEs, Loan Provision had no significant effect ($\beta=0.048$, Sig=0.279); Saving Account had a significant effect ($\beta=0.125$, Sig=0.001); and Training on Managerial Skills had a significant effect ($\beta=0.309$, Sig=0.000).

The model for estimation is given as:

$$\widehat{BS} = 1.921 + 0.279LP + 0.125SA + 0.309TMS$$

The coefficients indicate that a one-unit increase in Loan Provision would cause about 0.048 unit increase in Sustainability of MSMEs; one-unit increase in Saving Account would produce about 0.125 unit increase in Sustainability of MSMEs, and one-unit increase in Training on Managerial Skills would bring about 0.309 unit increase in Sustainability of MSMEs. This suggests that increases in Loan Provision; Saving Accounts; and Training in Managerial Skills helped to increase the Sustainability of MSMEs.

Discussion and Findings

The study was set up to determine the effect of micro-credit institutions' services and the sustainability of micro, small and medium-scale enterprises during the Covid-19 pandemic in the Kigezi region, southwestern Uganda.

The effect of loan provision by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda

The results revealed that the Pearson product-moment correlation was applied to establish the effect of loan provision by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda. The results showed a weak and positive but not statistically significant relationship between loan provision by microcredit institutions and the sustainability of MSMEs during the Covid-19 pandemic ($r=0.163^{**}$, $p>0.05$). Thus, the null hypothesis was not rejected. This implies that there was a low, positive but non-significant effect

of loan provision by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda.

The results of this research are not in accord with Prah (2016) who researched microfinance credit facilities and the growth of SMEs in the Cape Coast Metropolis of Ghana where the study finding revealed that most of the SMEs in the Cape Coast Metropolis had contracted Microfinance credit facilities and that there was a positive significant difference in the growth of the SMEs after receiving the microfinance credit.

In addition, this research disagrees with Alhassan et al. (2016) who carried out research to determine the effects of Microcredit on profitability and the challenges of women-owned SMEs in Northern Ghana. The results indicated a significant increase in the average monthly gross profit over time.

However, this research is supported by Awuah and Addaney (2016), whose research findings revealed that there was a positive relationship between MFI services and the growth of SMEs in the Sunyani Municipality of Kenya. This was when the researcher investigated the interactions between MFIs and SMEs in the area. According to the findings, the revenue, profits, and asset base of the SMEs targeted increased after benefiting from SMEs' services.

The effect of the provision of saving accounts by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in the Kigezi Sub-Region Uganda

The results show a statistically moderate positive and significant relationship between the provision of saving accounts by microcredit in accounts on the sustainability of MSMEs ($r=0.326^{**}$, $p<0.01$). Thus, the null hypothesis was rejected. This implies that the provision of saving accounts by microcredit institutions was significantly and moderately related to the sustainability of MSMEs during the Covid-19 pandemic in the Kigezi Sub- Region, Uganda

The findings are supported by Mulungi and Kwagala (2015) who conducted a related study on the accessibility of Microfinance saving services and its effect on business growth of Small scale enterprises in Uganda: a case study of Pride Microfinance branches and their small-scale enterprise clients in Kampala. Their findings revealed that the level of accessibility of the saving services had a positively significant but weak relationship with the business growth that the selected small-scale enterprises attained in terms of sales revenue, profit, business expansion and product range.

The effect of the provision of Managerial skills by microcredit institutions on the sustainability of the MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda

The results show a statistically moderate positive and significant relationship between the provision of managerial skills by microcredit institutions on the sustainability of MSMEs ($r=0.479^{**}$, $p<0.01$). Thus, the null hypothesis was rejected. This implies that the provision of managerial skills by microcredit institutions has a positive effect on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda.

Looking at MFI as a provider of microfinance, Mutua (2017) researched to investigate the effects of microfinance services on poverty reduction in Makueni County in Kenya by the use of descriptive research design; and multivariate regression was also used to determine the relative importance of the variables concerning poverty reductions. The study found that microfinance services (Micro-credit, micro-insurance, saving and training on financial management skills) had positive and significant effects on poverty reduction in Makueni County.

Conclusion

The study was set up to determine the effect of micro-credit institution's services and the sustainability of micro, small and medium-scale enterprises during the Covid-19 pandemic in the Kigezi Sub-region, Southwestern Uganda. Specifically, the study sought to determine the effect of loan provision by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region; the effect of the provision of saving accounts by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in the Kigezi Sub-Region Uganda; and, the effect of the provision of Managerial skills by microcredit institutions on the sustainability of MSMEs during the Covid-19 pandemic in Kigezi Sub-Region, Uganda by evaluating responses obtained through questionnaires using descriptive analysis and multiple regression analysis. From the analysis of respondents, the percentage of targeted respondents that responded to the questionnaire was 94%. From the preliminary analysis conducted in the study, the majority of respondents in this study had the following attributes

1. Secondary level education
2. Were Females
3. Aged between 36 and 45 years
4. Type of enterprise was trade.

The results show that Micro-credit Institutions Services (LP: Loan Provision; SA: Saving Account and TMS: Training on Managerial Skills) accounted for a 23.8% increase in the Sustainability of MSMEs. Concerning the coefficients, results further indicated that of the aspects of Sustainability of MSMEs, Loan Provision had no significant effect ($\beta=0.048$, Sig=0.279); Saving Account had a significant effect ($\beta=0.125$, Sig=0.001); and Training on Managerial Skills had a significant effect ($\beta=0.309$, Sig=0.000).

Therefore, the study concludes that loan provision by microcredit institutions did not sustain MSMEs during the Covid-19 pandemic in Kigezi Sub- Region, Uganda.

The study further concludes that Accessing an adequate amount of credit was an important factor in increasing the development and growth of SMEs boost of employment levels, hence reducing poverty

The study concludes that increasing Saving Accounts and Training in Managerial Skills will increase Micro-Credit Institutions Services.

The government of Uganda can use the finding of this study to develop appropriate strategies to support MSMEs' businesses in a bid to rescue them since they are the greatest contributors to the Ugandan economy. Finally, this report highlights the voice of both entrepreneurs and managers on the effect of business lockdown and this may aid in diagnosing the required remedies, given the gravity of the challenges MSMEs faced during COVID-19

Recommendations

It is therefore recommended that the government should create an enabling environment for MSMEs to advance more financial facilities to people in the SME sector.

The researchers recommend the use of sensitization of the clients and the use of other marketing tools like advertisements.

The researchers recommend Emphasizing training (managerial skills), especially in financial management to support their clients to improve their business performance regularly and most cases should be tailored in line with the training needs of the clients.

The researchers recommend that Proper and extensive monitoring activities should be provided for clients who are granted loans. Microfinance institutions should reduce interest rates and increase the payback period from three to six months.

The researchers, therefore, recommend that government and other partners should facilitate the accessibility of credit for Small and medium enterprises to Microfinance Institutions and minimize the collateral conditions since these have been noted as some of the challenges.

Finally, the researchers also recommend that to reduce the rate of default, MFIs can research very profitable business lines and offer credit to clients who can exploit such business lines. SMEs should also be encouraged to adopt group financing to avert loan defaulting.

Recommendations for Further Research

While this study was carried out in Kigezi Sub-Region, it can be applicable to many other regions in Uganda with the same level of development. Other studies can also be conducted on the formal and informal institutions' lending policies from small-scale to credit enterprises in Kigezi Sub-Region.

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APPENDICES

QUESTIONNAIRE

Dear Respondents;

We are staff of Kabale University undertaking a study on Micro-credit Institutions' Services on sustainability of Medium, Small and Medium Enterprises in Kabale District Uganda. We kindly request you to sacrifice some time for us and answer the following questions in the questionnaires, the information will be treated with due confidentiality.

The information which will be secured from you is to help us plan for provision of various training through: conferences, seminars, works to business owners on MSMEs sustainability, academic and policy purposes only.

Direction: Please tick in the blanks provided as you response

SECTION A: Profile of the respondents

Gender

a) Male b) Female

Level of Education

Non b) Primary c) Secondary
d) Vocational School d) University

Year of Experience with MFIs

a) 2 and below b) 3-5
c) 6-8 d) 9 and above

Type of Enterprise (to stakeholders)

What type of enterprise are you engaged in

- a) Trade, b) Small scale farming
 c) Creative design
 others please specify.....

SECTION B: Micro-credit Institutions’ Services (MIS)

Please write your answer to the statements below. Kindly use the rating guide as below

- 4.Strongly agree you agree with no doubt
- 3. Agree you agree with some doubt
- 2. Disagree you disagree with some doubt
- 1. Strongly Disagree you disagree with no doubt

Please tick in the blank provided

| No | Scale | Strongly Agree 4 | Agree 3 | Disagree 2 | Strongly Disagree 1 |
|----|---|---------------------|------------|---------------|------------------------|
| | Loan Provision | | | | |
| 1 | the loan MSMEs receive from MIs are reasonable for the operation of my business | | | | |
| 2 | MIs focus on both group guarantors and collateral for loan recovery. | | | | |
| 3 | interest charged by MIs are relatively affordable for timely repayment | | | | |
| 4 | the grace period offered by MIs are customer friendly for loan repayment | | | | |

| | | | | | |
|----|--|--|--|--|--|
| | Saving Account | | | | |
| 5 | MIIs tend to so much encourage group or individual saving among micro, small and medium enterprises | | | | |
| 6 | MIIs tends to facilitate in the process of saving group formation among micro, small and medium enterprises | | | | |
| 7 | the fines or penalties levy on MSMEs for none compliance on savings among small and medium enterprises are moderate | | | | |
| 8 | group or individual savings of MSMEs are primarily intended to expand the business | | | | |
| | Managerial Skills Training | | | | |
| 9 | Does the managerial skills training to micro, small and medium enterprise stakeholders help in running businesses | | | | |
| 10 | Do you need the prospective trainers (Researcher) to make follow up on managerial training skills implementation by small and medium enterprises | | | | |
| 11 | SMEs usually have the time to attend to the managerial skills training organised by prospective Trainers | | | | |

SECTION C: Sustainability of Micro, Small and Medium Enterprises

Please write your answer to the statements below. Kindly use the rating guide as above

Please tick in the blank provided

| No | Scale | Strongly Agree 4 | Agree 3 | Disagree 2 | Strongly Disagree 1 |
|----|---|---------------------|------------|---------------|------------------------|
| | Increase in Productivity | | | | |
| 1 | through the supports of prospective trainers I am able to fully train my employee(s) to run daily operation as I focus on key business activities | | | | |
| 2 | through the support of prospective trainers, my business it will possible for to me to make my customers satisfied | | | | |
| 3 | prospective trainers will contribute to cost reduction in the way I run my business as MSME owner | | | | |
| 4 | the supports of prospective trainers will make it possible for me as MSME owner to minimize wastage and spoilage of stock | | | | |
| | Employment Creation | | | | |
| 5 | My business MSME will become an important actor in employment creation among the local community | | | | |
| 6 | my small and medium enterprise will contribute to improved standards of living for me as MSME owner | | | | |
| 7 | my small and medium enterprise will contribute to increase level of income for me as MSME owner and others | | | | |

| | | | | | |
|----|---|--|--|--|--|
| 8 | As MSME owner through the effort of prospective trainers on my business, I will be able to meet my social responsibilities | | | | |
| | Sales Growth | | | | |
| 9 | prospective trainers training will contribute to improved marketing skills like pricing for my products for me as MSMEs owner | | | | |
| 10 | prospective trainers will contribute to customer creation skills in the way I run my business as small and medium enterprise | | | | |
| 11 | prospective trainers will contribute to improved level of my business revenue as small and medium enterprise | | | | |
| 12 | the supports of prospective trainers will contribute to increased rate of stock turnover in my business as MSME | | | | |



MBARARA UNIVERSITY OF SCIENCE AND TECHNOLOGY

RESEARCH ETHICS COMMITTEE

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E-mail: irc@must.ac.ug, mustirb@gmail.com

INFORMED CONSENT FORM

This document outlines the research study and expectations for potential participants. It should be written in layman terms and typed on MUST-REC letterhead.

Instructions

1. The wording of this document should be directed to the potential participant not MUST-REC.
2. If a technical term must be used, then define it the first time it is used and any acronyms or abbreviations used should be spelled out the first time they are used.
3. All the sections of this document must be completed without any editing or deletions.
4. Please use a typing font that is easily distinguishable from the questions of this form. Preferably the font size should be 12.

Study title– This should be the same as on all other documents related to the study.

Micro-credit Institution’s Services and Sustainability of Micro, Small and Medium Scale Enterprises during COVID-19 Pandemic in Kigezi Region, South Western Uganda

Principal Investigator(s)

Dr Agaba Moses

Introduction

What you should know about this study:

1. You are being asked to join a research study.
2. This consent form explains the research study and your part in the study.
3. Please read it carefully and take as much time as you need.
4. You are a volunteer. You can choose not to take part and if you join, you may quit at any time. There will be no penalty if you decide to quit the study.

Brief background to the study

Micro, Small and Medium Enterprises (MSMEs) may be commonly defined as businesses with identified objectives and locations. Mustafa and Saat (2012) refer to Small and Medium Enterprises (SMEs), on the other hand, as engine of job creation and growth in emerging markets that are central to the larger equation of development. SMEs can be key part of thriving globally competitive industries, creating the large numbers of jobs needed to reduce poverty. In the right business environment, SMEs can grow into large firms, changing the game locally, carving their niche globally. But even if remaining small or medium-size, they can create significant income opportunities for their workers and generate new tax revenues for government services. They do so by boosting their productivity and sales, and supplying increasingly valuable goods and services. However, throughout the world the efforts of SMEs are inhibited by lack of access to financial services such as deposit and credit facilities and other financial services (Eissa, 2013).

According to International Finance Corporation (2011), SMEs are strongly restricted in accessing the capital that they require to grow and expand, with nearly half of SMEs in developing countries rating access to finance as a major constraint. In some African countries like Nigeria, Ghana, Kenya and Uganda the governments are doing what is necessary to raise this sector to its full potential. The governments in these countries do this through and with MFIs. But the reverse is true in South Sudan where the SME sector is never given adequate attention compared to these aforementioned African countries.

The importance of microfinance institutions (MFIs) in eradication poverty cannot be over-emphasised. Although systems of credit provision for poor people have a long history, a new wave of microfinance provision has emerged in the past thirty years, inspired by Nobel Peace Prize winner Muhammad Yunus with the aim of reducing poverty by providing small loans to the country's rural poor (Yunus 1999). MFIs does not only provide credit to the poor, but also now spans a myriad of other services including savings, insurance, remittances and non-financial services such as financial literacy training and skills development programmes (Duvendack, Palmer-Jones, Copestake, Hooper, Loke & Rao, 2011). MFIs offer these financial and non-financial services to active poor who are traditionally neglected by conventional banks with a view to lift them out of poverty. MFIs have not only become important in the fight against poverty but are also growing worldwide in number of organisations and clients, and amount of donor funding.

Purpose of the research project

Include a statement that the study involves research, estimated number of participants, an explanation of the purpose(s) of the research procedure and the expected duration of the subject's participation.

The purpose of this study is to find solutions in training the stakeholders on how to manage their businesses and the borrowed funds for sustainability.

Why you are being asked to participate?

Explain why you have selected the individual to participate in the study.

You have been invited to participate because you are an entrepreneur who is eligible for the study.

Procedures

Provide a description of the procedures to be followed and identification of any procedures that are experimental, clinical etc. If there is need for storage of biological (body) specimens, explain why, and include a statement requesting for consent to store the specimens and state the duration of storage.

This study is being done to find solutions in training the stakeholders on how to manage their businesses and the borrowed funds for sustainability in Kigezi region. We shall use a questionnaire to take record information from the respondents.

Risks or discomforts

Describe any reasonably foreseeable risks or discomforts-physical, psychological, social, legal or other associated with the procedure, and include information about their likelihood and seriousness. Discuss the procedures for protecting against or minimizing any potential risks to the subject. Discuss the risks in relation to the anticipated benefits to the subjects and to society.

There will be no invasive procedures done on the participants. The only discomfort will be just a few minutes of your time that we will take getting information from you. You have a right to answer or not to answer any question you may not feel comfortable with, and if you feel you cannot go on with the interview you have a right to stop to rest or withdraw from the study

Benefits

Describe any benefits to the subject or other benefits that may reasonably be expected from the research. If the subject is not likely to benefit personally from the experimental protocol note this in the statement of benefits.

Since this is study is a basic research i.e. for knowledge advancement and generation, benefits may not be realized immediately. You may benefit directly or indirectly when your ideas become of help to other people in your community, the policy makers and eventually people in other communities.

Incentives or rewards for participating

It is assumed that there are no costs to subjects enrolled in research protocols. Any payments to be made to the subject, e.g., travel expenses, token of appreciation for time spent, must also be stated, including when the payment will be made.

During the interview, the researcher will verbally appreciate you for the opportunity given to share issues. You will be given one (1) bar of soap as a token of appreciation for participating in the study.

Protecting data confidentiality

Provide a statement describing the extent, if any, to which confidentiality or records identifying the subjects will be maintained. If data is in form of tape recordings, photographs, movies or videotapes, researcher should describe period of time they will be retained before destruction. Showing or playing of such data must be disclosed, including instructional purposes.

If you accept to take part in this study, we will make every effort to keep your information confidential. We will store all of your research records in locked cabinets and secure computer files. We will not put your name on any research data. Instead, we will label your information with a study number. We will only use your information for research purposes.

Protecting subject privacy during data collection

Describe how the privacy of the participant will be ensured during the process of data collection.

During data collection we shall try to protect your privacy. We shall conduct the interview in a private place and away from others so your answers cannot be overheard by any outsider or colleague.

Right to refuse or withdraw

Include a statement that participation is voluntary and that refusal to participate will involve no penalty or loss of benefits to which the subject is otherwise entitled.

Participation in this study is entirely voluntary. You may choose not to participate or you may withdraw at any time without any consequence or risk involved. Just inform us right away if you wish to stop taking part in the study.

What happens if you leave the study?

Include a statement that the subject may discontinue participation at any time without penalty or loss of benefits.

You may choose to withdraw from the study anytime. If you do so, there will be no penalty incurred.

Who do I ask/call if I have questions or a problem?

Include contact for the researcher and Chairperson, MUST-REC.

Dr. Agaba Moses

Principal Investigator

0772358987/0752719492

Dr. Francis Bajunirwe

Chairman, MUST-REC

P.O. Box 1410 Mbarara

Tel: 0485433795/0772 576 396

What does your signature or thumbprint on this consent form mean?

Your signature on this form means

- You have been informed about this study’s purpose, procedures, possible benefits and risks
- You have been given the chance to ask questions before you sign
- You have voluntarily agreed to be in this study

| | | |
|--|--------------------------------------|----------------|
| ----- ----- | ----- ----- | ----- ----- |
| Name of adult participant Parent/Guardian/Next of Kin | Signature/Thumbprint of participant/ | Date |

| | | |
|----------------------------------|----------------|----------------|
| ----- ----- | ----- ----- | ----- ----- |
| Name of person obtaining consent | Signature | Date |

| | | |
|-----------------------|---------------------------------|----------------|
| ----- ----- | ----- ----- | ----- ----- |
| Print Name of witness | Signature or thumbprint or mark | Date |

3.Consent form (Runyankole Rukiga)



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EKIHANDIIKO KY'OKWEJUMBIRA OMU KUCONDooZA OMANYISIIBWE

Omutwe gw'okucondooza:

obuhangazi bwe bibiina byebyobushuubuzi ebikye nebiriganire omubwire bwa senyiga rwita bantu (COVID-19) omuri distrikiti Omu kyanga kya Kigezi

Abarikukurira okucondooza oku:

Dr. Agaba Moses

OKWANJURA ENSHONGA:

Eky' oshemereire kumany' aha kucondooza oku

1. Noshabwa kwejumbira omu mushomo gw'okucondooza
2. Ekihandiiko ky'okwikiriza eki nikishoboorira aha mushomo gw'okucondooza oku noku oragwejumbiremu.
3. Nyaburawe kishome n'obwegyendesereza kandi otware obwiire bwona obu orikwenda.
4. Ori nyekundiire. Nobaasa kusharamu obutagwejumbiramu, kandi waba wagutahiremu nobaasa kugurugamu ah'orikwendera. Tiharikwiija kubaho kiheneso ky'okuruga omu kucondooza.

5. Ekirikugyemesereza okucondooza oku

Ebyobushubuzi ebikye nebiringanire, nibikira kumanywa nke'byobushubuzi ebine ebigyendererwa, nahibirikukorera obushubuzi . musatafa hamwe na saat (2012) niba gyira ngu ebyobushubuzi ebikye nebiringanire nomuringo gwokuhangaho nokukuza akatare. Omurundi ogundi Ebyobushubuzi ebikye nebiringanire nibiretaho emirimo netunguka omubantu hamwe nokumaraho obworo omubiceka bwona bwo muni

Ebyobushubuzi ebikye nebiringanire, nibireta entuguka hanwe netasya omubantu kandi bituma na gavumenti zatunga emishooro ekyo kireta emisharuro yayeyogera hamwe namagooba gabashubuzi. Konka omumahanga mingi Ebyobushubuzi ebikye nebiringanire nibikira kubungana ebizibu byo kuboona esente zo kukozeza omu bushubuzi (Eissa, 2013).

Kurugirara ahari International Finance Corporation (2011), Ebyobushubuzi ebikye nebiringanire nibikira kubura esente zokukozeza kutuma obushubuzi bwa kura munonga omumahanga amaingi ka Nigeria, Ghana, Kenya and Uganda.

Ebyobushubuzi ebikye nebiringanire nibikira kuyambwa na bwa banki obukye. Omushomo ugu kugugyezaho kumanya oku Ebyobushubuzi ebikye nebiringanire bibasize kubahoo omubiro bwa COVID-19 hamwe nebizibu bibirikurabamu omukyanga kya Kigezi

Ekigyendererwa ky'okucondooza oku:

Ekigyendererwa ky'okucondooza oku nokumanya Obuhangazi bwe bibiina byebyobushubuzi ebikye nebiringanire omubwire bwa senyiga rwita bantu (COVID-19) Omu kyanga kya Kigezi

Ahabwenki noshabwa kwejumbira omu kucondooza oku?

Watoranwa kwejumbira omu kucondooza oku ahabwokuba ori omwe omubashubuzi hamwe nabakama ba bibiina byebyobushubuzi ebikye nebiringanire omuri Kigezi

Ebirikuza kukorwa:

Okucondooza oku nikukorwa ahabw'okwenda kuronda omubazi ngo kuyamba abarikurebera ebyobushubuzi obukye nobuhango oku bokubaasa kukozeza sente ezibarikwiha omu bwa banka

obucwe kugiira ngu mbamare obwire buraigwa nobuhangazi omu murimo gwabo omu kyanga kya Kigezi

Ebihikirizi nari okuguubwa kubi

Ekirikubaasa kubagwiisa kubi n'edakiika nkye zaanyu ezituraamare nitubabuza ebibuuzo. Oyine obugabe bw'okugarukamu nari obutagarukamu ekibuuzo kyoona ekitakukuha busingye, kandi wahurira otarikubaasa kugumizamu kubuuzibwa, oyine obugabe bw'okukurekyeraho kugarukamu ebibuuzo ninga kuruga omu kucondooza.

Amagoba

Okucondooza oku n'okw'okwongyera aha kumanya n'obwengye, nahabw'ekyo amagoba g'okukwejumbiramu nigabaasa obutareebwa juba. Nobaasa kukugobamu nk'omuntu nari ori kurabira omu bandi ebi wabaganaho naitwe kubyakuhweera abandi bantu omukyanga kyaawe, omu barikuhandiika engyenderwaho z'ihanga kandi n'abantu ab'omu byanga ebindi.

Ebihembo nari okushashurwa ahabw' okwejumbira omu kucondooza

Aha shaaha y'okubuuzibwa, omucondooza naija kukusiima ahabw'okwikiriza kubagana ebirikubakwataho

Okurinda ebihama ebirikuruga omu kucondooza

Ku orayenjumbire omu kucondooza oku, nitwiija kukora kyona ekirikubasika kureeba ngu twarinda ebihama byaawe. Nitwiija kubiika ebihandiiko byona ebirikukukwataho omu mwanya ogurikumwa n'omuri karimagyezi etari ya buri omwe. Titurikwiija kuhandiika iziina ryaawe aha kihandiiko ky'okucondooza kyona, kureka nitwiija kutaho enamba yaawe y'omushomo. Ebi oratugambire nitwiija kubikozesa ahabw'okucondooza kwonka.

Okurinda ebihama by' abarikucondoozibwaho baaba nibabuuzibwa

Nitwiija kugyezaho kukuta aheekikire twaba nitukubuuza ebibuuzo, abantu abandi batakaahurira ebi orikugarukamu.

Obugabe bw'okwanga nari okurugamu

Okwejumbira omu kucondooza oku n’okwekundira kwonka. Nobaasa kusharamu obure kukwejumbiramumu nari nobaasa kukurugamu ah’orikwendera hoona. Tihariho kiheneso nari ekihikirizi kyona ekirakuhikyeho. Tugambirireho washaramu kurekyer’aho kwejumbira omu kucondooza.

Nihabaho ki waruga omu kucondooza?

Nobaasa kusharamu kuruga omu kucondooza oku obwiire bwona. Washaramu kurugamu, tihariho kiheneso kyona eki orikwija kuheebwa.

Nimbuuza oha ninga ninterera oha kunakuba nyin’ ekibuuzo nari ekizibu?

Dr . Agaba Moses

Omucondoozi mukuru

0772358987/0752719492

Dr. Francis Bajunirwe

Mukuru w’entebe y’eby’okucondooza omuri Mbarara Univasite.

P.O. Box 1410 Mbarara

Tel: 0485433795/0772 576 396

Omukono gwaawe nari ekinkumu kyaawe aha kihandiiko ky’okwikiriza eki nikimanyisa ki?

Omukono gwaawe aha kihandiiko eki nikimanyisa ngu:

- Wamanyisibwa ekigyendererwa ky’okucondooza oku, ebirikuza kukorwa, ebi wakugobamu kandi n’ebihikirizi
- Waheebwa omugisha gw’okubuuza ebibuuzo otakateireho mukono
- Wayekundira kwejumbira omu kucondooza oku

Amaziina g’orikwejumbiramumu omukuru Omukono gw’orikwejumbiramumu nari/

Ebiro

Ori kumwemererera oheirwe obushoborozi

Amaziina g'orikubuuza

Omukono

Ebiro

Amaziina ga kareebi

Omukono/ Ekinkumu

Ebiro