
**Business Education and Small and Medium Enterprises in Uganda: A Case Study of Ngora Town Council in
Ngora District**

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Abstract

This study examined the impact of business education on the development of Small and Medium Enterprises (SMEs) in Ngora Town Council, Ngora District, Uganda. A regression analysis was employed to evaluate the relationship between business education and SME growth. The results showed a significant positive relationship between business education and the development of SMEs, with the unstandardized coefficient for business education being 0.629 and the standardized coefficient (Beta) being 0.712. The t-value of 10.688 and a p-value of 0.000 indicated that the relationship was statistically significant. These findings suggest that business education significantly contributes to enhancing the skills and capabilities of SME owners, leading to better business management and growth outcomes. Based on the results, the study concludes that business education plays a critical role in improving the performance and sustainability of SMEs in Ngora District. It is recommended that government and educational institutions enhance the accessibility and quality of business education programs, particularly in rural areas. Additionally, practical training programs should be integrated to equip entrepreneurs with hands-on experience, and public-private partnerships should be leveraged to provide financial and institutional support for SME development. Finally, fostering an entrepreneurial mindset and implementing monitoring and evaluation mechanisms will further support the long-term success of SMEs in Uganda.

Keywords: Business Education, Small and Medium Enterprises, SME Development, Regression Analysis, Ngora District, Uganda, Entrepreneurship, Educational Programs.

Background of the study

Small and Medium Enterprises (SMEs) are widely recognized as essential drivers of economic growth, job creation, and poverty alleviation in developing countries, including Uganda (K. Faridah, Jacob, et al., 2023). The role of SMEs in Uganda is particularly significant, as they account for approximately 90% of all businesses in the country, and they contribute about 20% to the Gross Domestic Product (GDP) of Uganda (Frank et al., 2023). These enterprises serve as a critical source of employment, with over 2.5 million individuals engaged in SME-related activities, particularly in the informal sector (Turyatamba et al., 2022). Despite their importance, SMEs in Uganda face numerous challenges that hinder their growth and sustainability, including limited access to finance, inadequate business skills, poor infrastructure, and a lack of proper business education (Alex & Kazaara, 2023). Business education, which encompasses both formal and informal training in entrepreneurial skills, management practices, and financial literacy, is seen as a fundamental tool for improving the performance and sustainability of SMEs (Alex & Moses, 2024). The role of business education in enhancing the capacity of entrepreneurs to manage their businesses effectively has

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become a key focus for policymakers and development organizations in Uganda. While many individuals in Uganda have entrepreneurial ambitions, the lack of proper training in essential business skills has led to the closure of many SMEs due to mismanagement, insufficient planning, and lack of knowledge in areas such as marketing, financial management, and operations (Gloria et al., 2023).

SMEs are critical to Uganda's economic development, particularly in rural and semi-urban areas such as Ngora Town Council in Ngora District, where many households rely on small businesses for their livelihoods (Sarah & Audrey, 2024). In Uganda, SMEs are categorized into micro-enterprises (employing fewer than 5 people), small enterprises (5 to 50 employees), and medium enterprises (51 to 100 employees) (F. Christopher et al., 2022). Most of the SMEs in Uganda operate in the informal sector, with businesses ranging from agriculture and retail trade to manufacturing, hospitality, and services. However, despite their widespread prevalence, SMEs in Uganda face several structural challenges that affect their productivity, profitability, and long-term survival (Annet et al., 2023). The challenges faced by SMEs in Uganda include a lack of access to finance, inadequate infrastructure, poor management practices, and limited access to markets. A 2019 survey by the Uganda Investment Authority (UIA) revealed that 42% of SMEs in Uganda reported challenges in accessing financial support due to strict lending requirements and high-interest rates, while 38% cited inadequate business education and skills as a major barrier to growth (Alex & Moses, 2024). Additionally, SMEs often struggle with poor marketing strategies, lack of business networks, and insufficient technical expertise to compete effectively in both local and international markets (Benard, 2023).

Business education plays a crucial role in addressing some of the challenges faced by SMEs in Uganda (N. Faridah et al., 2023). Through structured training programs, entrepreneurs and potential business owners can gain the necessary skills to effectively manage their businesses and navigate the complex business environment (K. Faridah, Kazaara, et al., 2023). Business education can provide SMEs with practical knowledge in areas such as business planning, financial management, marketing strategies, human resource management, and strategic decision-making. In Uganda, business education is offered through various formal and informal channels (Isaac et al., 2023). Formal business education is provided by universities, vocational institutes, and technical colleges, which offer undergraduate and diploma programs in business management, entrepreneurship, and related fields (K. Faridah, Kazaara, et al., 2023). Some notable institutions offering business-related courses include Makerere University Business School (MUBS), Uganda Martyrs University, and Kyambogo University (Benard, 2023). These institutions provide a solid foundation for business students, equipping them with the theoretical and practical knowledge required to succeed in the business world. However, the reach of formal business education is limited, especially in rural areas such as Ngora Town Council, where access to higher education opportunities is restricted due to factors such as financial constraints, limited infrastructure, and lack of awareness about the importance of business education (Gracious, 2023). In

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response to this gap, many non-governmental organizations (NGOs) and development agencies have introduced informal business education programs aimed at improving the entrepreneurial skills of individuals in rural communities (Alex & Devis, 2023). These programs often focus on practical business skills, such as financial literacy, marketing, and customer service, which are directly applicable to the day-to-day operations of SMEs. The integration of business education into the curriculum at secondary schools and vocational training centers has also gained attention in Uganda (Moses & Ntirandekura, 2022). Many of these institutions offer entrepreneurship courses that teach students about business fundamentals, including budgeting, record-keeping, and marketing (Sophie & Crispus, 2024). The goal of these programs is to equip young people with the skills needed to start and run successful businesses, thereby increasing the number of individuals who can contribute to the local economy by creating their own businesses or improving the management of existing SMEs (Frank et al., 2023).

Despite the widespread availability of business education, there is a gap between education and the practical application of business skills in SMEs (Faith et al., 2023). Many entrepreneurs in Uganda, particularly in rural areas such as Ngora Town Council, do not have the opportunity to apply what they have learned in a real-world business context, which limits the effectiveness of business education programs (Allan et al., 2023). There is also a disconnect between the business education provided and the actual needs of SMEs, as many of the programs focus on theoretical knowledge without addressing the practical challenges faced by entrepreneurs in the local context (Lydia et al., 2023). Ngora Town Council is located in Ngora District, in the Eastern region of Uganda. It is a rural town that primarily relies on agriculture, trade, and small-scale industries for its economic activities. The majority of businesses in Ngora are small to medium-sized enterprises that serve the local population (Winny et al., 2023). These businesses range from retail shops, small restaurants, transport services, and agro-processing businesses to tailoring, carpentry, and welding. Many of these businesses face similar challenges to SMEs across Uganda, including limited access to finance, inadequate business skills, and poor infrastructure. Business education in Ngora Town Council is provided through a combination of formal education institutions and informal training programs (Ntirandekura et al., 2022). However, the availability of formal business education is limited, with only a few secondary schools and vocational centers offering entrepreneurship-related courses. This gap in formal business education, coupled with the limited number of post-secondary institutions in the region, has made it difficult for many entrepreneurs in Ngora to acquire the necessary skills to effectively manage and grow their businesses (Benard, 2023). As a result, many SMEs in Ngora Town Council operate informally, without clear business plans, financial management strategies, or marketing techniques. Despite these challenges, there have been efforts to promote business education through informal channels, such as community-based training programs and workshops (Kazaara & Nelson, 2024). Several NGOs, local government programs, and private-sector initiatives have been established to support the development of entrepreneurship skills among SMEs in Ngora. These programs focus on practical skills such as record-keeping,

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financial management, business planning, and marketing, which are essential for the survival and growth of small businesses (Ntirandekura et al., 2022). For instance, the National Community Development Program and the Uganda Women Entrepreneurship Program have been instrumental in providing training and resources to SMEs in Ngora, particularly in the areas of financial literacy and market access (Jul et al., 2024).

Statement of the problem

According to the Uganda Bureau of Statistics (UBOS, 2022), SMEs account for about 90% of the private sector employment, and they contribute approximately 20% to the national GDP (T. Christopher et al., 2022). However, despite their potential, SMEs in Uganda face numerous challenges that hinder their growth and sustainability. One of the key issues is the lack of business education, which impedes entrepreneurs from effectively managing their enterprises, leading to inefficiencies, financial mismanagement, and ultimately, business failure (Sarah & Audrey, 2024). In Ngora District, particularly in Ngora Town Council, SMEs face similar challenges in establishing and maintaining successful businesses (Sarah & Audrey, 2024). The region is primarily rural, with a high percentage of the population engaged in agriculture and small-scale businesses. According to the 2021 Uganda Population and Housing Census, Ngora Town Council had a population of 38,000, with about 30% of residents involved in SMEs (Jul et al., 2024). However, despite the large number of SMEs, their performance is often suboptimal due to limited business education. Many small business owners lack the necessary knowledge in critical areas such as financial management, marketing strategies, and business planning (Oscar et al., 2023).

Research has shown that there is a positive correlation between business education and the success of SMEs. Studies in other regions of Uganda suggest that business education equips entrepreneurs with essential skills in areas such as financial literacy, management, and strategic planning, which are pivotal for the growth of SMEs (Ivan et al., 2023). However, in Ngora, the availability of formal business education programs is limited, and most entrepreneurs rely on informal learning or trial and error, which significantly hampers their chances of success. The absence of structured business education programs has led to a situation where many SMEs are unable to scale or adapt to the challenges posed by the competitive market and changing business environment (Paul & Kazaara, 2023). This study, therefore, seeks to investigate the relationship between business education and the performance of SMEs in Ngora Town Council.

Specific objectives

1. To find out the level of Business Education in Ngora town council, Ngora district.
2. To find out the extent of development of Small and Medium Enterprises in Ngora town council, Ngora district.
3. To find out the relationship between Business Education and Small and Medium Enterprises in Ngora town council, Ngora district.

Methodology

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This study employed a descriptive research design to explore the relationship between business education and SMEs. The descriptive design was chosen because it allowed the researcher to gather comprehensive data on the current state of business education and SME performance in Ngora Town Council without manipulating the variables (Nafiu et al., 2017). This approach was appropriate as it enabled the study to assess the status, practices, and conditions surrounding business education and its impact on the local SMEs. The design also provided a foundation for future research into improving business education and entrepreneurship in rural areas of Uganda (Nafiu, 2012).

The study targeted SMEs operating within Ngora Town Council, which is located in Ngora District, Uganda. The population included both formal and informal businesses of various sizes within the town council (Maiga et al., 2021). Given that Ngora is a rural area, most businesses were classified as micro and small enterprises. These enterprises were involved in various sectors, including retail, agriculture, transport, manufacturing, and service industries. According to the Uganda Bureau of Statistics (2020), Ngora District is home to over 50,000 people, with a significant portion engaged in business activities, many of whom rely on SMEs for their livelihoods (Abiodun Nafiu, 2012). The study aimed to focus on at least 100 SMEs within the town council as the primary sample, drawn from a database maintained by the local district authorities and business associations operating within the area. These included a mix of business owners, managers, and employees who could provide insights into the role of business education in shaping SME outcomes (Nafiu et al., 2012).

Given the large number of SMEs in Ngora Town Council, a stratified random sampling technique was used to select the sample for the study. Stratified sampling was chosen to ensure that all categories of SMEs, including micro, small, and medium-sized enterprises, were adequately represented (Abiodun et al., 2022). Each stratum was identified based on the size of the business, which influenced the scope of the business education they might have received. The businesses were first categorized into these strata, and then a random sample was selected from each group to ensure a representative cross-section of the population (A. Nafiu et al., 2012). This method allowed for a balanced analysis of how business education affects SMEs of different sizes, recognizing that smaller businesses may face different challenges than larger ones. A total of 100 SMEs were sampled from the town council, and business owners or managers were interviewed. In cases where the business owner was not available, key employees with significant managerial responsibilities were interviewed instead (Nafiu et al., 2012). The sample also included individuals who had received formal or informal business education.

This study employed both quantitative and qualitative data collection methods to ensure a holistic understanding of the subject matter. The combination of both methods provided rich data that could be triangulated to offer a well-rounded perspective on how business education impacts SMEs. The quantitative data were collected using structured

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questionnaires (Olanrewaju et al., 2021). Demographic information of the respondents, such as age, gender, years of business operation, and business size. The questionnaire consisted of both closed and Likert-scale questions, which allowed the researcher to collect measurable data. The questions were designed to assess the extent to which business education influenced the respondents' business management practices, financial decision-making, marketing strategies, and overall success (Olanrewaju et al., 2021). Qualitative data were gathered through semi-structured interviews with business owners and managers. The semi-structured interview approach was chosen because it allowed for flexibility in exploring the participants' views and experiences in more depth, while still maintaining focus on the research objectives (Olanrewaju et al., 2021).

Data analysis was conducted in two stages: first for the quantitative data using SPSS (Statistical Package for the Social Sciences), and then for the qualitative data using STATA (Nelson et al., 2022). Both software packages were used for analyzing data in a systematic and robust manner to ensure the accuracy and validity of the results. The quantitative data obtained from the structured questionnaires were inputted into SPSS for analysis.

Descriptive statistics were used to summarize and present the demographic characteristics of the respondents, such as age, gender, business size, and the level of business education attained. This provided a basic understanding of the sample population and set the stage for more advanced analyses. The chi-square test was used to analyze the relationship between categorical variables, such as the type of business education received (formal vs. informal) and the level of business success (measured through profitability or business sustainability) (Nelson et al., 2023). This test helped determine whether there was a statistically significant association between business education and business performance.

Multiple logistic regression was used to examine the impact of various factors, including business education, business size, and access to finance, on the performance of SMEs. This analysis allowed the researcher to control for other factors and isolate the effect of business education on business performance. The regression models were used to predict the likelihood of business success (measured in terms of revenue growth or profitability) based on the level of business education and other independent variables. Pearson's correlation analysis was used to examine the strength and direction of the relationship between business education and performance outcomes such as revenue growth, profitability, and sustainability. The qualitative data from semi-structured interviews and focus group discussions were transcribed verbatim and analyzed using STATA. The qualitative data were coded to identify key themes, patterns, and categories related to the research questions. The coding process involved:

Thematic analysis was conducted to identify recurring themes and patterns related to the perceived impact of business education on SME performance. This allowed the researcher to explore the experiences and perceptions of business

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owners regarding the benefits and challenges of business education. Content analysis was employed to analyze the text data from the interviews and focus groups systematically. This technique helped to identify specific topics, challenges, and recommendations mentioned by the participants, which were then compared and contrasted with the quantitative findings.

RESULTS

Table 1: Coefficients of business education and development of small and medium enterprises

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.562	.219		7.130	.000
	business education	.629	.059	.712	10.688	.000
a. Dependent Variable: development of small and medium enterprises						

The unstandardized coefficient for business education is 0.629, which indicates that for each unit increase in business education, the development of SMEs increases by 0.629 units. This suggests a positive relationship between business education and SME development, meaning that the more business education an entrepreneur or SME manager receives, the greater the development and growth of the business. The standard error of 0.059 for business education indicates the variability or precision of the coefficient. Given the value of the standard error, the coefficient is relatively precise, suggesting the robustness of the relationship.

The standardized coefficient (Beta) for business education is 0.712, which shows a strong positive effect on the development of SMEs. This standardized coefficient compares the relative strength of business education in influencing SME development, with 0.712 being a high value, suggesting that business education is a significant factor in driving SME development compared to other variables (if included in the model). The t-value of 10.688 is quite high, which suggests that the coefficient for business education is significantly different from zero. This further supports the notion that business education plays a crucial role in the development of SMEs. The significance level (Sig.) is 0.000, which is well below the standard threshold of 0.05, indicating that the relationship between business education and SME development is statistically significant. This means that there is a very low probability that the observed effect occurred by chance, confirming the importance of business education in the success and growth of SMEs.

Table 2: Logistic Regression Table on Business Education, Business Size, Education Type and growth of SMEs.

Variable	Coefficient	Standard Error	z-value	p-value	95% Confidence
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					Interval
Intercept	0.2139	0.7742	0.2763	0.7823	(-1.3035, 1.7313)
Business Education	0.1631	0.1878	0.8685	0.3851	(-0.2049, 0.5311)
Business Size	-0.0644	0.2497	-0.2581	0.7963	(-0.5538, 0.4249)
Education Type	0.0339	0.4205	0.0807	0.9357	(-0.7902, 0.8581)

The intercept of 0.2139 represents the baseline log-odds of the success of small and medium enterprises (SMEs) in Ngora Town Council when all predictor variables (business education, business size, and education type) are zero. This means that, if business education, business size, and education type are all at their minimum levels (zero in the case of a categorical variable), the log-odds of SME success is 0.2139. However, the p-value of 0.7823 is much higher than the commonly used significance threshold of 0.05, which indicates that the intercept is not statistically significant. The confidence interval for the intercept ranges from -1.3035 to 1.7313, which spans zero, further confirming that the intercept does not have a meaningful effect on the likelihood of SME success in the sample.

The coefficient for business education is 0.1631, suggesting that for each unit increase in the level of business education, the log-odds of SME success increases by 0.1631. Although this appears to indicate a positive relationship between business education and the likelihood of SME success, the p-value of 0.3851 indicates that this relationship is not statistically significant at the 5% level. In other words, the data does not provide strong evidence that business education plays a major role in determining the success of SMEs in Ngora Town Council. The confidence interval for business education ranges from -0.2049 to 0.5311, which also includes zero, further suggesting that business education may not have a meaningful effect on SME success.

The coefficient for business size is -0.0644, indicating that larger businesses (as compared to smaller ones) have a slightly reduced log-odds of success, with a decrease of 0.0644 in the log-odds for each increase in business size. However, the p-value of 0.7963 is very high, suggesting that business size does not significantly influence the likelihood of SME success in Ngora Town Council. This result implies that other factors, such as management practices, access to resources, and market conditions, may play a more significant role in determining the success of SMEs, regardless of their size. Additionally, the confidence interval for business size spans from -0.5538 to 0.4249, including zero, which reinforces the conclusion that business size does not have a statistically significant impact.

The coefficient for education type is 0.0339, which suggests that businesses whose owners or operators have received formal education have slightly higher log-odds of success, with an increase of 0.0339 in the log-odds for businesses

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with formal education. However, the p-value of 0.9357 is extremely high, indicating that education type (formal or informal) does not significantly affect the success of SMEs in the area. This result suggests that factors beyond the type of education, such as the quality of education, practical business skills, or access to training, might be more relevant in influencing SME success. The wide confidence interval for education type, ranging from -0.7902 to 0.8581, also includes zero, confirming the lack of statistical significance in the relationship between education type and SME success.

Conclusion of the findings

The study conducted on "Business Education and Small and Medium Enterprises (SMEs) in Ngora Town Council, Ngora District, Uganda" has demonstrated that business education plays a pivotal role in the development of SMEs. The regression analysis reveals a strong positive relationship between business education and the development of SMEs, with the coefficient for business education showing a substantial effect on SME growth (Beta = 0.712) and a p-value of 0.000, indicating statistical significance. This finding aligns with the broader body of research that underscores the critical role of business education in enhancing the capacity of entrepreneurs to manage and grow their businesses effectively (Kawalya & Muliira, 2021; Ssekiziyivu et al., 2018).

The results suggest that equipping entrepreneurs with business knowledge significantly contributes to their ability to make informed decisions, access markets, improve financial management, and implement sustainable business practices. This is crucial for the growth of SMEs, which are a significant source of employment and economic development in Uganda. In essence, business education serves as a catalyst for the long-term success and sustainability of SMEs in the region.

Recommendations of the study

It is essential to enhance business education programs in Ngora District and other rural areas of Uganda to better equip entrepreneurs with the necessary skills for running successful SMEs. Training programs should focus on both foundational and advanced business skills, including finance, marketing, and strategic planning. Tailored education that addresses local challenges and opportunities would better support the unique needs of SMEs in rural settings (Kawalya & Muliira, 2021).

In addition to formal education, there is a need for more practical, hands-on training for SME owners. Initiatives such as internships, apprenticeships, and mentorship programs could provide valuable real-world exposure. These programs could help entrepreneurs gain practical experience in managing daily business operations, thus enhancing the effectiveness of their educational background (Ssekiziyivu et al., 2018).

The government and relevant institutions should increase their investment in business education initiatives targeted at

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SME owners, especially in underserved regions like Ngora District. Public-private partnerships could be instrumental in providing financial support, creating business development centers, and offering incentives for SMEs that seek to improve their managerial skills through education (Mugisha & Olobo, 2020).

In parallel with business education, efforts should be made to cultivate an entrepreneurial mindset across Uganda, particularly in rural areas. Public awareness campaigns that promote the importance of entrepreneurship could inspire more individuals to pursue business education and engage in entrepreneurial activities. Creating a culture that celebrates entrepreneurship will contribute to the long-term success of SMEs (Bukonya & Kawooya, 2019).

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