
**Organizational Preparedness And Business Disasters Of Small And Medium-Sized Enterprises (Smes)
During Covid-19 Pandemic In South Western Uganda**

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Abstract

The outbreak of coronavirus disease (COVID-19) has severely affected the global and Uganda economy with major victims being small, and medium-sized enterprises (SMEs). The study examined the organizational preparedness and business disaster of SMEs during COVID-19 pandemic in Kigezi sub-region in South Western Uganda. The specific objectives were to (i) determine the characteristics of decision makers of SMEs during the COVID-19 pandemics; (ii) assess organizational features of SMEs during the COVID-19 pandemics; and (iii) examine government response and preparedness of SMEs during the COVID-19 pandemics. A cross sectional survey research design was employed and interviewer-administered questionnaire as research tool was used to elicit information from the managers of SMEs across the six (6) districts of Kigezi sub-region. Two-stage cluster sampling technique was used and the sample size was computed using Yamane's sampling formulae based on a 5% level of precision. The value of CVI obtained was 0.840 while the value of reliability obtained was 0.770, which indicates that the questionnaire items were relevant and suitable for the study. Five hundred and ninety-one (591) questionnaires were administered to the SMEs owners/managers while four hundred and seventy-six (476) questionnaires were returned giving the overall return rate as 81%. The study identifies the factors who were significant with organizational preparedness and the management of business during COVID-19 pandemics in Kigezi sub-region in South Western Uganda as firm size, firm financial condition, risk perception, government subsidy, help received from NGOs and the loan received from the bank/SACCO while other factors: firm year of existence, source of initial capital, and gender of owners/managers were found to be insignificant. The study concludes that organization features and characteristics of decision makers are important factors that affect the organizational preparedness and the management of business during COVID-19 pandemics in Kigezi sub-region in South Western Uganda. The study recommends that SMEs owners/managers should focus on improving their firms' features; perfect the way they make decision by providing a critical dynamic resilience strategy framework to manage their SMEs during the crisis period.

Keywords: Organizational preparedness, business disaster, small, and medium-sized enterprises.

Introduction

The coronavirus (COVID-19) continues to spread worldwide following the first infections in the city of Wuhan, Hubei Province, China, in December 2019 (Brighton et al., 2023). As of 14 October 2020, more than 280,000 deaths related to the coronavirus had been registered worldwide, with more than 4 million laboratory-confirmed cases of COVID-19 reflecting not only the alarming levels of spread of the virus, but also its severity (Oromo et al., 2023).

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COVID-19 has led to severe and acute losses in many economies around the world due to disease and government-mandated social distancing orders. The impact and duration of an economic crisis on individual households as a result of a pandemic is difficult to predict because many uncertainties surround the duration of the crisis, i.e. the length of stay-at-home orders, as well as the sectors affected and the period after crisis consumption and recovery (Winny et al., 2023). There is a plethora of ongoing research studies on estimating the economic impact of COVID-19 in both developing and developed countries. As a result of widespread business closures, especially among lower-income populations, national economies are expected to shrink, leading to dramatic increases in unemployment and poverty rates (Shamim et al., 2023). A World Bank report estimates that 11 million people could fall into poverty in East Asia and the Pacific (World Bank 2020). An analysis of the impact of the pandemic on poor communities on four continents (Ntirandekura & Christopher, 2022) estimated that 49 million individuals will be driven into extreme poverty (living on less than US\$1.90 per day) in 2020. According to the IMF's Global Economic Outlook, the world economy is expected to contract sharply by 3% in 2020 due to the pandemic. In the same vein, the economy of sub-Saharan Africa is expected to decline by 1.6%. UNECA (2020) shows that African businesses are severely affected by the COVID-19 crisis. UNECA claims that four out of five businesses in Africa are significantly affected by the current COVID-19 crisis, rating the impact as very serious (Ronald et al., 2023). The proportion of severity is relatively uniform across company sizes and business sectors.

In addition, Kenya's projected GDP growth in 2020 is now 1% from 5.7% due to the severity of the pandemic; the economy experienced a decline in tourism activity, export earnings and supply chain disruptions (Lydia et al., 2023). In Ethiopia, the country is expected to experience high unemployment and GDP growth has been revised to 3.2% from 6.2% in 2020. Similarly, outlooks in Tanzania and Uganda show a similar trend with GDP growth revised to 2% and 3.5%. % (down 3.3% and 1.8% percentage points) (Frank et al., 2023). Tanzania is showing weakening demand for mineral exports in light of global supply chain disruptions. Uganda's economy is also struggling with supply chain disruptions and weakened global demand for goods. Unemployment is considered a socio-economic problem that every society in the world faces at a different level and to a different extent, where 197 million people were unemployed worldwide (Nelson & Christopher, 2022). Unemployment rate in Europe 11.7 percent, America with 9.6 percent, developing countries like Asia Pacific and Africa have the highest unemployment rate with 36.2 percent and 32.6 percent (Oliver et al., 2023). Uganda with the Kigezi region has unemployment rates above 50 percent and 25.7 percent respectively (Nkechi et al. 2012) and (Nyong, 2013). However, the magnitude of unemployment in the Kigezi region can be traced to a steady increase in the unemployment rate over the years. A higher percentage of the unemployed in this region are young people according to UBOS (2016) (Ronet et al., 2023) where the rate was 13.2 percent in 2006 and decreased to 5.9 percent in 2007 and later increased in 2008 to 11.6 percent. In recent developments between 2014 and 2018, the Kigezi region was rated with high youth and female unemployment rates. It does not help that the region's population has grown from 1.3 million people in 2006 to 1.5

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million people in 2014 without a corresponding increase in job opportunities (UBOS, 2016). Unemployment is a greater challenge for young people who are economically active, where they have faced apparently formidable challenges in finding their first job, as well as those who have lost their jobs in the Kigezi region of southwestern Uganda (Bank et al., 2023).

People in Kigezi region mainly grow the following crops successfully; Coffee, tea, maize, Irish potatoes, bananas, peas, sweet potatoes, beans, groundnuts, millet, sorghum, cassava, rice, etc. Some of these crops are grown more in some areas than others. With the help of farmers and ministry officials, monoculture cultivation would be encouraged, zoning areas according to better yields produced per season. Some of these crops are for export, such as coffee and tea, dairy products, etc. But others are for domestic consumption, but can also be sold to neighboring countries (Allan et al., 2023). Production cooperatives or associations will provide monocultures and land management methods. Cooperative societies, which have existed for a long time in Uganda, focus primarily on agricultural products and marketing, not necessarily on land use management and productivity (Collins et al., 2023).

The collapse of most industries in the private sector as well as the lack of job opportunities in the public sector contributed significantly to the increase in unemployment. For example, the closure of 8 the textile and clothing industry, which was considered one of the main employers of labor, contributed in no small measure to the increase in unemployment in the Kigezi region of Southwestern Uganda (Turyatamba et al., 2022). . Reduction in the number of public and private sector workers as a result of the government's economic policy of the World Bank's Structural Adjustment Program (SAP) (World Bank 1986), which brought about deregulation and over-regulation, liberalization and devaluation of the local currency, contributing to the exposure of local industries and locally produced goods to international competition that was not favorable for these local industries to compete with developed economy industries and their cheaper products. This has led to a decline in demand for locally produced goods as well as a decline in the production of goods and services, hindering the growth and expansion of production that can lead to the absorption of new entrants into the labor market (Kazaara & Christopher, 2023).

Small businesses, sometimes referred to as small and medium enterprises (SMEs) or small and medium enterprises (SMEs), are by far the engine of Uganda's growth in terms of economic development, innovation and wealth creation (Turyatamba et al., 2022). . These small businesses are spread across various sectors, i.e. services (50%), trade and commerce (33%), manufacturing (10%) and others (7%). The sector employs more than 2.5 million Ugandans (Source: UIA 2018), accounting for more than 20% of the country's GDP. Although up to 60 percent of informal medium-sized enterprises (SMEs) (in a worst-case scenario) are likely to cease operations during COVID-19 in Uganda, the impact on their structure and business potential will be limited. With very few assets, reliance on largely local raw materials and labor, and informal and flexible work arrangements, many businesses are likely to resume operations within days of the lifting of COVID-19 restrictions (Emmanuel et al., 2023). This includes small

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and medium-sized enterprises in trade, services and hospitality, which account for about 80 percent of all informal enterprises in Uganda. This means that there can be complications such as loss of business location, health issues and other potential long-term consequences of the lockdown that can prevent small and medium-sized businesses from resuming operations.

Statement of the Problem

The outbreak of coronavirus disease 2019 (COVID-19) has severely affected national and global economies. Different businesses face different problems with certain amount of losses. In particular, MSM businesses face various challenges such as demand decline, supply chain disruptions, export order cancellations, raw material shortages, and transportation disruptions, among others (Moses et al., 2023). However, it is abundantly clear that businesses around the world are experiencing a significant impact on their business from the COVID-19 outbreak. We argue that the main victims of the COVID-19 outbreak are small and medium-sized enterprises (SMEs), as compared to large enterprises, SMEs are usually under-resourced, especially financial and managerial, and are likely to be unprepared for such disruptions. to go longer than expected (Alex & Kazaara, 2023)

Impacts on informal businesses, COVID-19 is also taking its toll on formal businesses in the private sector. According to the Ministry of Commerce and Cooperatives, 4,200 companies across the country have shut down as a result of the lockdown, and only 215 industries/factories, mainly those producing essential commodities, are still operating (Faridah et al., 2023). The 4,200 companies that have since shut down could not keep workers and SOPs required factories to keep workers in place if they were to continue operating during the lockdown. As part of the broader socio-economic assessment of COVID-19 carried out by the United Nations in Uganda, UNCDF in collaboration with Makerere University (College of Business and Management Sciences) and with the support of the Uganda Revenue Authority (URA) conducted a business survey of Ugandan businesses in April 2020. that businesses were affected by the COVID-19 pandemic as their operations contracted and cash flows plummeted. The situation is worsened by the relatively low cash flow coverage of most businesses. The results of the Business Enterprises Survey indicate that Ugandan companies are fragile and have relatively low cash flow coverage. Only about 15 percent of companies surveyed can sustain more than three months of operations with current cash flow (UNCDF, 2020). This study therefore assessed the factors influencing the organizational preparedness of SMEs during the Covid-19 pandemic in south-western Uganda (Oromo et al., 2023).

Objectives of the Study

- (1) To assess organizational features of small and medium enterprises during the Covid-19 pandemics in Kigezi sub-region in South Western Uganda.
- (2) To examine government responses toward small and medium enterprises during the Covid-19 pandemics in Kigezi sub-region in South Western Uganda.

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(3) To assess characteristics of decision makers of small and medium enterprises during the Covid-19 pandemics in Kigezi sub-region in South Western Uganda.

Research Questions

(1) What are the factors affecting organizational preparedness of micro, small and medium enterprises during the Covid-19 pandemics in Kigezi region of South Western Uganda?

(2) Does any shock emanate whether profit or loss on micro, small and medium enterprises during the Covid-19 pandemics in Kigezi region of South Western Uganda?

(3) Does government response and preparedness impact on the micro, small and medium enterprises during Covid-19 in Kigezi region of South Western Uganda?

Methodology

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

The researcher used cross sectional survey to gather information from various SMEs records and panel procedures as well as supplementary interview as methods of data collection. However, descriptive design was also applied to explain a particular individual(s) or group(s) in order to determine the extent of government preparedness and responses especially during Covid-19 pandemics towards the firms in Kigezi sub-region in South Western Uganda. The standardized information collected were processed statistically to enable this study to be generalized. The adoption of this research design is as a result of the economic and cost effectiveness of the method. This researcher used questionnaire and supplementary interview as well as firms' records from the sample size. The population of

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this study were micro, small and medium enterprises in the six (6) districts of Kigezi region of South Western Uganda. These districts have high concentration of SMEs. The owners and the managers of these SMEs were the units of enquiry or respondents as a result of their direct involvement in planning, implementation and management of the firms' growth and development. The sample size required for quantitative survey was computed using Yamane (1967) formula of calculating single population proportions with the assumption of 5% margin of error, 95% confidence level. In view of the number of SMEs in the six (6) districts of the region, a minimum and appropriate sample size shall be drawn from the target population as follows:

$$n = \frac{N}{1+N(e^2)}, \text{ Where; } N \text{ is the population of study; } n \text{ is the sample size and } e \text{ is precision level.}$$

This will enable the target population of firms to be adequately and sufficiently represented in the sample size as indicated in Table 1.

A proportional stratification procedure was applied to select the firms' respondents. Firms' owners and managers were the units of inquires due to their importance as custodian of information of all the activities taking place in their respective SMEs (Rhodes, 2009). In proportional stratification, the research population is divided into districts

DISTRICT	POPULATION SIZE	SAMPLE SIZE	Sampling Technique
Kabale	250	220	Proportional stratification
Kisoro	70	60	Proportional stratification
Kanungu	80	70	Proportional stratification
Rukungiri	160	140	Proportional stratification
Rubanda	50	40	Proportional stratification
Rukiga	40	30	Proportional stratification
TOTAL	650	560	

and SMEs selected using simple random sampling. This enabled 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 Kigezi region

Source: UBOS (2016)

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

Table 3: Responses on Characteristics of Decision Makers

Statement		Disagreement		Undecided	Agreement		Total
		SD	D	U	A	SA	
Impetuous (Reckless)	Freq	364	84	28	0	0	476

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	Percent	76.5	17.6	5.9	0	0	100
Sensitive	Freq	0	55	165	118	138	476
	Percent	0	11.6	34.7	24.8	29.0	100
Talkative	Freq	82	250	0	114	30	476
	Percent	17.2	52.5	0	23.9	6.3	100
Self-Assured	Freq	0	0	195	165	116	476
	Percent	0	0	41.0	34.7	24.4	100
Cold (Unfriendly)	Freq	225	110	28	85	28	476
	Percent	47.3	23.1	5.9	17.9	5.9	100
Shy	Freq	84	254	82	56	0	476
	Percent	17.6	53.4	17.2	11.8	0	100
Sharer (Generous)	Freq	0	56	167	171	82	476
	Percent	0	11.8	35.1	35.9	17.2	100
Easygoing (Relaxed)	Freq	28	82	193	141	32	476
	Percent	5.9	17.2	40.5	29.6	6.7	100
Brave	Freq	0	0	55	170	251	476
	Percent	0	0	11.6	35.7	52.7	100
Aggressive	Freq	193	110	57	2	114	476
	Percent	40.5	23.1	12.0	.4	23.9	100
Hard-Working	Freq	0	0	0	167	309	476
	Percent	0	0	0	35.1	64.9	100
Enterprising	Freq	0	27	167	169	113	476
	Percent	0	5.7	35.1	35.5	23.7	100
Well Intentioned	Freq	0	0	193	227	56	476
	Percent	0	0	40.5	47.7	11.8	100
Sincere	Freq	0	0	56	224	196	476
	Percent	0	0	11.8	47.1	41.2	100
Self-Confident	Freq	0	28	28	137	283	476
	Percent	0	5.9	5.9	28.8	59.5	100
Temperamental (Unpredictable)	Freq	55	55	362	4	0	476
	Percent	11.6	11.6	76.1	.8	0	100
Philanthropic	Freq	138	56	251	31	0	476

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

Source: Primary Data (2023)

Results in Table 3 show findings on the characteristics of decision makers. Results reveal that majority (76.5%) of the SMEs managers/owners were in disagreement that they are hotheaded, 17.6% were in agreement, while 5.9% were undecided. This therefore implies SMEs managers/owners are not impetuous (Turyatamba et al., 2022).

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

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

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

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

Majority (71%) of SMEs managers/owners were in disagreement that they feel shy, (11.8%) were in agreement while (17.2%) were undecided. This implies that SMEs decision makers are not shy.

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

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

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

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

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

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

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

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

Majority (76.1%) of SMEs managers/owners were undecided that they possess the feature of being temperamental, (23.2%) were in disagreement and 8% were in agreement. This implies that SMEs decision makers are indecisive of whether they are temperamental or not.

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

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

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

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

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

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

Table 4: Number of full time staff working before the COVID-19 lockdown

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

Source: Primary Data (2023)

Results in Table 4 depict the findings on number of full time staff working before the COVID-19 lockdown. Results revealed that simple majority 40.8% of the SMEs have 3-5 staff who worked full time before the COVID-19 lockdown period, 23.7% have 6-8 staff who worked full time, 23.3% have up to 2 staff while 12.2% have at least 9 staff. This implies that SMEs have at least 3 staff who were working on full time before the COVID-19 lock down.

Table 5: Number of full time staff working after the COVID-19 lockdown

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

Source: Primary Data (2023)

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

Table 6: How long has your business being running?

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

Source: Primary Data (2023)

Results in Table 6 depicts findings on duration of business operation. Results revealed that; simple majority (54.0%) of the businesses have been running between 4 to 10 years, 40.1% of the businesses have been running between up to 3 years, while 5.9% of the business have been running for at least 10 years. This implies that SMEs considered have been running between 3 to 10 years.

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Table 7: How would you describe your business?

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

Source: Primary Data (2023)

Results in Table 7 depicts findings from analysis on description of business. Results revealed that; 23.9% of the businesses are profitable and growing, 23.5% of the businesses are established and stable and at pre-profit, 17.2% of the business are at start up stage, 11.2% of the business are established and growing. This implies the businesses are profitable and growing.

Table 8: What sector does your business operate in?

Category	Frequency	Percent
Construction	27	5.7
Education	83	17.4
Entertainment	28	5.9
Food	30	6.3
Health Care	28	5.9
Hospitality and tourism	28	5.9
Real Estate	28	5.9
Retail	87	18.3
Technology	137	28.8
Total	476	100.0

Source: Primary Data (2023)

Results in Table 8 shows findings from analysis on which sector does respondents' business operate in. Results revealed that; 28.8% of the respondents operate in the technology sector, 18.3% of the respondents operate in retail sector, 17.4% of the respondents operate in education sector, 6.3% of the respondents operate in food sector, 5.9% of the respondents operate in four sectors namely; entertainment, health centre, hospitality and tourism, and real estates and 5.7% of the respondents operate in construction sector. This implies that most of the businesses operate in technology and retail sectors.

Table 9: What is your approximate turnover of your business on a monthly basis?**Received: 18.02.2024****Accepted: 21.02.2024****Published on: 29.02.2024**

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

Source: Primary Data (2023)

Results in Table 9 shows findings from analysis on approximate turnover of business on a monthly basis. Results revealed that; 34.9% of the SMEs make an approximate turnover between ugx200,000 and ugx500,000, 17.4% of the respondents are Under ugx100,000, 11.6% make between ugx1,000,000 and ugx2,000,000, 11.3% make between ugx100,000 and ugx200,000, 18.9% make between ugx500,000 and ugx1,000,000 and 5.9% make above ugx2,000,000. This implies that the SMEs make an approximately turnover on monthly basis above ugx200,000 on monthly basis.

Table 10: What percentage of your turnover (gross) is approximately spent on rents, salaries or other overhead costs?

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

Source: Primary Data (2023)

Results in Table 10 shows findings from analysis on approximate percentage of turnover (gross) spend on rents, salaries or other overhead costs. Results revealed that; 47.3% of the SMEs spend between 25% and 50%, 46.8% spend under 25% while 5.9% spend between 50% and 75% on their on rents, salaries or other overhead costs. This indicates that SMEs spend approximately at most 50% of their turnover (gross) on rent, salaries, and other related overhead costs.

Table 11: Was the personal money the source of capital when the firm started to operate?

Category	Frequency	Percent
Yes	476	100.0
No	0	0

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Total	476	100.0

Source: Primary Data (2023)

Results in Table 11 shows findings from analysis on personal money was the source of capital when the firm started to operate Results revealed that all the SMEs affirmed that personal money was the source of capital when the firm started to operate, This shows that SMEs owners started their business operations with personal savings.

Table 12: Was there any financial support from the Ministry of Industry when the firm started to operate?

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

Source: Primary Data (2023)

Results in Table 12 shows findings from analysis on whether there was any support from the Ministry of industry when the firm started to operation. Results revealed that majority (82.4%) said no while 17.6% said yes. This signifies that SMEs owners did not receive financial support from the Ministry of Industry to start their business operations.

Table 13: Was family support the source of capital when the firm started to operate?

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

Source: Primary Data (2023)

Table 13 shows findings from analysis on whether family support was the source of capital when the firm started to operate. Results revealed that majority (76.5%) said yes while 23.5% said no. This signifies that SMEs received family support to supplement their source of capital when the firm started operation.

Table 14: Was bank / SACCO loan the source of capital when the firm started to operate?

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

Source: Primary Data (2023)

Table 14 shows findings from analysis on whether bank loan was part of the source of capital when the firm started operation. Results revealed that simple majority (58%) said yes while 42% said no. This signifies that SMEs confirmed that bank / SACCO loan was part of their financial source of capital when the business started operation.

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Table 15: Was grants a source of capital when the firm started to operate?

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

Source: Primary Data (2023)

Table 15 shows findings from analysis on whether grants was the source of capital when the firm started to operate. Results revealed that Majority 65.5% said no and 34.5% said yes. This signifies that majority of the respondents said no that the business did not start it's operation using a grant.

Table 16: Do you utilize bank support (overdraft etc) as the investment tool for business?

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

Source: Primary Data (2023)

Table 16 shows findings from analysis on whether the company utilizes bank support (bank Overdraft) as an investment tool for business. Results revealed that Majority 64.3% said no and 35.7% said yes. This implies that majority of the respondents said no that the company does not utilize bank support (bank Overdraft) as an investment tool for business.

Table 17: Do you utilize share as the investment tool for business?

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

Source: Primary Data (2023)

Table 17 shows findings from analysis on whether the company utilizes share as the investment tool for business. Results revealed that Majority 63.9% of the respondents said yes and 36.1% of the respondents said no. This implies that majority of the respondents said yes that the company does utilize shares as the investment tool for business.

Table 18: Do you have optional pandemics/disaster risk insurance for your company?

Category	Frequency	Percent
Yes	223	46.8
No	253	53.2

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Total	476	100.0
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Source: Primary Data (2023)

Results in Table 18 shows findings from analysis on whether the company has optional pandemics/disaster risk insurance or not. Results revealed that simple majority (53.2%) of the SMEs do not have optional pandemics/disaster risk insurance while 46.8% have. This implies that SMEs do not have optional pandemics/disaster risk insurance.

Table 19: Is optional pandemics/disaster risk insurance very expensive?

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

Source: Primary Data (2023)

Results in Table 19 shows investigations to determine if optional pandemics/disaster risk insurance is very expensive for those SMEs with pandemics/disaster risk insurance. Results revealed that majority (41.2%) of the SMEs owners/decision makers affirmed that pandemics/disaster risk insurance is very expensive while 5.7% said not expensive. This implies that optional pandemics/disaster risk insurance is very expensive for the SMEs.

Table 20: Do you trust optional pandemic/disaster risk insurance?

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

Source: Primary Data (2023)

Results in Table 20 shows investigations to determine the trust SMEs owners/decision makers have in the optional pandemics/disaster risk insurance. Results revealed that (29.6%) of the SMEs owners/decision makers have trust in the pandemics/disaster risk insurance while 17.2% said no. This implies that SMEs owners/decision makers have trust in the optional pandemics/disaster risk insurance.

Table 21: Do you believe that the optional pandemic/disaster risk insurance will cover the damages or loss in your business?

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

Source: Primary Data (2023)

Results in Table 21 shows findings on the belief that SMEs owners/decision makers have as to whether the optional pandemic/disaster risk insurance will cover the damages or loss in business. Results revealed that 29.6% of the SMEs owners/decision makers said yes whereas 17.2% said no. This implies that SMEs owners/decision makers believe that the optional pandemic/disaster risk insurance will cover the damages or loss in business.

Table 22: Do you find optional pandemic/disaster risk insurance real and practical?

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

Source: Primary Data (2023)

Results in Table 22 shows findings on if SMEs owners/decision makers find the optional pandemic/disaster risk insurance real and practical. Results reveal that (29.6%) of SMEs owners/decision makers said no whereas 17.6% said yes. This implies that SMEs owners/decision makers do not find optional pandemic/disaster risk insurance real and practical, because it takes a lot of time and a lot of documents asked

Table 23: Does optional pandemics/disaster risk insurance attract any sanctions?

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

Source: Primary Data (2023)

Results in Table 23 shows findings on whether optional pandemics/disaster risk insurance attract any sanctions. Results revealed that (29.0%) of the SMEs owners/decision makers said no whereas 17.9% said yes. This implies that optional pandemics/disaster risk insurance does not attract any sanctions.

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Table 24: Do not have enough knowledge about the optional pandemics/disaster risk insurance?

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

Source: Primary Data (2023)

Results in Table 24 shows findings on the knowledge the SMEs owners/decision makers have about the optional pandemics/disaster risk insurance. Results revealed that (53.2%) of the SMEs owners/decision makers said no whereas 46.8% of the respondents said yes. This implies that SMEs owners/decision makers do not have enough knowledge about the optional pandemics/disaster risk insurance.

Table 25: Do you think you took appropriate decision insuring your firm/business?

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

Source: Primary Data (2023)

Results in Table 25 shows findings on whether the SMEs owners/decision makers took appropriate decision insuring their firms/businesses. Results showed that (53.2%) of the SMEs owners/decision makers said yes whereas 46.8% said no. This implies that SMEs owners/decision makers affirmed that they took appropriate decisions in insuring their firms/businesses.

Table 26: Have you attended meetings or seminars or workshops or received information regarding pandemics/disaster risk insurance?

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

Source: Primary Data (2023)

Results in Table 26 shows findings on attendance of meetings or seminars or workshops or received information regarding optional pandemic/disaster risk insurance. Results showed that (69.7%) of the SMEs owners/decision makers said yes whereas 30.3% said no. This implies that SMEs owners/decision makers have attended meetings, seminars, workshops and received information regarding the optional pandemic/disaster risk insurance.

Table 27: Have you enlightened your coworkers on how to strategize in the advent of future pandemics/disaster?**Received: 18.02.2024****Accepted: 21.02.2024****Published on: 29.02.2024**

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

Source: Primary Data (2023)

Results in Table 27 shows findings on whether the SMEs owners/decision makers have enlightened their co-workers on how to strategize in the advent of future pandemics/disaster. Results indicated that (76.9%) of the SMEs owners/decision makers said yes whereas 23.1% said no. This implies that SMEs owners/decision makers have enlightened their co-workers on how to strategize in the advent of future pandemics/disaster.

Table 28: Have you ever purchased pandemics/ disaster insurance damage cover to your business?

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

Source: Primary Data (2023)

Results in Table 28 shows findings on whether the SMEs owners/decision makers have ever purchased pandemics/ disaster insurance damage cover to their businesses. Results revealed that (71.2%) of the SMEs owners/decision makers said no whereas 28.8% said yes. This implies that the SMEs owners/decision makers have not purchased pandemics/ disaster insurance damage cover to their businesses

Table 29: Have you ever purchased business interruption insurance?

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

Source: Primary Data (2023)

Results in Table 29 shows findings on whether the SMEs owners/decision makers have purchased business interruption insurance. Results reveal that (53.4%) of the SMEs owners/decision makers said yes whereas 46.6% said no. This implies that the SMEs owners/decision makers have not purchased business interruption insurance.

Table 30: Have you developed a business emergency plan, covering what to do if disaster or pandemics strikes?

Category	Frequency	Percent
Yes	310	65.1

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No	166	34.9
Total	476	100.0

Source: Primary Data (2023)

Results in Table 30 shows findings on whether the SMEs owners/decision makers have developed a business emergency plan, to cover what to do if disaster or pandemics strikes. Results revealed that (65.1%) of the SMEs owners/decision makers said yes whereas 34.9% said no. This implies that the SMEs owners/decision makers have developed business emergency plans, to cover what to do if disaster or pandemics strikes.

Table 31: Have you been involved in business preparedness towards pandemics/disaster or response training programs for your employees?

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

Source: Primary Data (2023)

Results in Table 31 shows findings on whether the SMEs owners/decision makers have been involved in business preparedness towards pandemics/disaster or response training programs for their employees Results revealed that (76.3%) of the SMEs owners/decision makers said yes whereas 23.7% said no. This implies that the SMEs owners/decision makers have been involved in business preparedness towards pandemics/disaster or response training programs for their employees.

Table 32: Have you taken a precaution against bankruptcy risk?

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

Source: Primary Data (2023)

Results in Table 32 shows findings on whether the SMEs owners/decision makers have taken precautions against bankruptcy risks. Results reveal that (65.1%) of the SMEs owners/decision makers said yes whereas 34.9% said no. This implies that the SMEs owners/decision makers have taken precautions against bankruptcy risks.

Table 33: Do you think about the bankruptcy of your business within the next 10years?

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

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Source: Primary Data (2023)

Results in Table 33 shows findings on whether the SMEs owners/decision makers think about the bankruptcy of their businesses within the next 10 years. Results revealed that (65.1%) of the SMEs owners/decision makers said no whereas 34.9% said yes. This implies that SMEs owners/decision makers do not think about the bankruptcy of their businesses within the next 10 years.

Objective Three: To examine government response and preparedness of small and medium enterprises during COVID-19 in Kigezi region in South Western Uganda**Table 34: During the last two (2) years (COVID-19 period), what was the level of your company profit?**

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

Source: Primary Data (2023)

Results in Table 34 shows findings on level of company profit during the last two years (COVID-19 period). Results revealed that (64.5%) of the SMEs had decrease in their profit level, 17.6% maintained a constant profit level and 17.6% had in increase in their profit level. This implies that majority of the respondents had decrease in their profit level during the last two years of COVID-19 period.

Table 35: Reason for company's decrease in profit was due to less production or sales

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

Source: Primary Data (2023)

Results in Table 35 shows findings on whether the reason for company's decrease in profit was due to less production or less sales. Results indicated that (70.8%) of the SMEs owners/decision makers said yes whereas 29.2% said no. This implies that the reason for decrease in profit level in their businesses was due to less production or less sales during the last two years of COVID-19 period.

Table 36: Reason for company's decrease in profit was due to shut-down

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

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Source: Primary Data (2023)

Results in Table 4.36 shows findings on whether the reason for company's decrease in profit was due to shut-down during the last two years of COVID-19 period. Results revealed that (76.5%) of the SMEs said yes whereas 23.5% said no. This implies that the reason for decrease in profit level in their businesses was due to shut-down during the last two years of COVID-19 period.

Table 37: Reason for company's decrease in profit was due to sickness, serious accident or death of members of the company during COVID-19 period

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

Source: Primary Data (2023)

Results in Table 37 shows findings on whether the reason for company's decrease in profit was due to sickness, serious accident or death of members of the company during the last two years of COVID-19 period. Results revealed that (63.4%) of the SMEs owners/decision makers said no whereas 36.6 % said yes. This implies that the reason for decrease in profit level in their businesses was not due to sickness, serious accident or death of members of the company during the last two years of COVID-19 period.

Table 38: Reason for company's decrease in profit was due to the restriction of movement which affected the company production and sales

Category	Frequency	Percent
Yes	476	100.0
Total	476	100.0

Source: Primary Data (2023)

Results in Table 38 shows the results of analysis on whether the reason for company's decrease in profit was due to the restriction of movement which affected the company sales and production Results revealed that all the SMEs owners/decision makers said that the profit decrease of the company was as a result of the restricted movement which affected the company's production and sale during the last two years of COVID-19 period.

Table 39: In response to the decrease in profit of company's profit, the savings was spent

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

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Results in Table 39 shows the results of analysis on the action taken regarding savings by the SMEs owners/decision makers in response to the decrease in their profit. Results revealed that (59.2%) said the savings were spent while 40.8% said they kept their savings despite the decrease in profit level. This implies that SMEs owners/decision makers spent their savings in response to the decrease in the profits during the last two years of COVID-19 period.

Table 40: In response to the decrease in profit, the company went into debt/loan

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

Source: Primary Data (2023)

Results in Table 40 shows the results of analysis on the action taken regarding debt/loan by the SMEs owners/decision makers in response to the decrease in their profit. Results revealed that (64.7%) of the SMEs owners/decision makers said the the company went into debt/loan while 35.3% said they did not take loan despite the decrease in the profit level. This implies that SMEs owners/decision makers said the companies went into debts/loans in response to the decrease in the profits during the last two years of COVID-19 period.

Table 41: In response to the decrease in profit, the company received subsidy from the government

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

Source: Primary Data (2023)

Results in Table 41 shows the results of analysis on the support in terms of subsidy received from the government in response to the decrease in profit. Results revealed that (94.1%) of the SMEs owners/decision makers said they did not receive subsidy from the government whereas 5.9% said they received. This implies that SMEs owners/decision makers did not receive subsidy from the government in response to the decrease in their profits during the last two years of COVID-19 period.

Table 42: In response to the decrease in profit, the company received help from the NGOs

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

Source: Primary Data (2023)

Results in Table 42 shows the support in terms of help received from the NGOs in response to the decrease in profit. Results revealed that (99.6%) of the SMEs owners/decision makers said they did not receive help from the NGOs whereas 0.4% said they received. This implies that SMEs owners/decision makers did not receive help from the NGOs in response to the decrease in their profits during the last two years of COVID-19 period.

Table 43: In response to the decrease in profit, the company received help from family or other people/relatives

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

Source: Primary Data (2023)

Results in Table 43 shows the help received from the family and other people/relatives in response to the decrease in profit. Results revealed that (84.4%) of the SMEs owners/decision makers said they received help whereas 11.6% said they did not receive. This implies that SMEs owners/decision makers received help from the family and other people/relatives in response to the decrease in their profits during the last two years of COVID-19 period.

Table 44: In response to the decrease in profit, the company sold assets/ furniture/etc

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

Source: Primary Data (2023)

Results in Table 44 shows whether the company sold assets/ furniture in response to the decrease in their level of profits. Results revealed that (30.0%) of the SMEs owners/decision makers said their companies/firms did not sell whereas 70.0% said they sold assets/furniture. This implies that SMEs owners/decision makers said their companies/firms did not sell their assets/furniture in response to the decrease in their profits during the last two years of COVID-19 period (Nelson et al., 2023).

Discussion of Findings

The results obtained indicate that organizational features are help the SMEs owners/managers prepare well for pandemic such as COVID-19. Planning is very important to achieve this. Shrivastava (1993) asserted that business disaster management is moving towards a more anticipatory stance. This observation was rooted in the sense that SMEs were increasingly planning and preparing for business disaster and emergencies. Furthermore, as a complement to the procedural approach, SMEs were developing crisis skills through vigilance training of personnel, interdisciplinary crisis management teams, emergency drills and decentralized decision-making. However, our study

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testifies to the difference between a model of business disaster management that is built on planning, preparation, inferred decision-making, and formalized procedures. More evidence is gathered and reported about the experience of COVID-19 among SMEs (such as recent contributions by Fairlie and Fossen (2021) and Belghitar *et al.* (2021)), we gradually develop our understanding of the policies, preparatory steps and procedures that are best suited in a global type of crisis such as COVID-19.

Conclusions

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

SMEs have at least 3 staff who were working on full time before the COVID-19 lock down but have less number of staff who are still working on full time after the COVID-19 lock down. The businesses are profitable and growing, operate in technology and retail sectors, make approximately turnover on monthly basis above ugx200000, spend approximately at least 50% of their turnover (gross) on rent, salaries, and other related overhead costs. Personal money was the source of capital when the businesses started to operate. The SMEs owners/managers did not receive financial support from the Ministry of Industry and grants to start their business operations but received family support to supplement their source of capital when the firm started operation. However, Bank / SACCO loan was part of their financial source of capital when the business started operation. They utilize shares as the investment tool for business. They do not have optional pandemics/disaster risk insurance because it is very expensive, no trust and no enough knowledge about it. Therefore, they have not purchased pandemics/ disaster insurance damage to cover their businesses.

SMEs had decrease in their profit level during the last two years of COVID-19 period. The reason for decrease in profit level in their businesses was due to less production or less sale, shut-downs and restricted movement during the last two years of COVID-19 period. They spent their savings in response to the decrease in the profits, went into debts/loans because they did not receive any subsidy from the government, no help from the NGOs. They however, received help from the family and other people/relatives

Recommendations

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

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