

ASSESSING THE IMPACT OF COVID 19 ON SMALL SCALE ENTERPRISES IN UGANDA:
A CASE STUDY OF KASOKOSO TRADING CENTRE IN KIRA MUNICIPALITY,
WAKISO DISTRICT .

SUBMITTED BY

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EKJ21B05/204

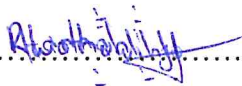
A DISSERTATION SUBMITTED TO SCHOOL OF BUSINESS AND ADMINISTRATION
IN PARTIAL FULFILLMENT OF THE REQUIREMENT TO ATTAIN A BACHELORS
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SEPTEMBER 2023

APPROVAL.

This is to certify that this dissertation entitled Assessing the impact of covid 19 on small scale enterprises in Uganda. A case study of Kasokoso trading center in Kiira municipality, Wakiso district is solely the work of

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And was done under my supervision

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DECLARATION.

I RWOTHUWINJO.E.HANNAH declare that the work submitted in this report is original and as far as I am aware it has never been submitted to any other university or similar institutions of higher learning for the award of a degree or any other academic award.

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Dedication.

I dedicate this dissertation to my family that has been a very supportive force towards the start and completion of this dissertation, I would like to dedicate this dissertation to my class mates of the BBA 2023 class as well as teaching staff for the knowledge rendered in accomplishing this dissertation as well as my supervisor Dr prossie Bbale mukasa for the continuous support and mentoring from the start to the finish of this dissertation.

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LIST OF ACRONYMS.

SME's; – small and medium enterprises.

SSE's- small scale enterprises.

WHO - World health organization.

GDP- Gross domestic product

SSA- sub-Saharan Africa

WTO:-World trade organization.

UN- United nations.

i.e. - that's to say

e.g.:- for example.

NGO: - Non-government organization

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ABSTRACT

This study was primarily intended to highlight the difficulties faced by small scale businesses during and after the extensive corona virus pandemic, which had an impact on all sectors and was felt globally. However, the study will be primarily focused on small scale enterprises in the nation of Uganda. The study employed the use of secondary data for the literature review and mainly focused on data that dated not more than five years prior to the study. And for the field research the researcher used primary data analysis which involved feedback from respondents from the chosen population and this was in accordance with a descriptive research design as its methodology. In addition, both qualitative and quantitative research methods were used to perform this study. The outcome of the secondary data analysis demonstrates that both small and large businesses are facing difficulties, and that the unprecedented coronavirus crisis has destroyed many companies around the world hence most of the businesses both globally and locally are facing similar problems when it comes to the effects of covid 19 pandemic which has made it difficult for these businesses survive with some effects like decreased revenue, lost jobs, slowed-down life, and poor marketing performance.

The study was able to identify some key areas in the operations of SSEs that were affected by the pandemic and also was able to draw conclusions on how these areas were affected by covid 19 pandemic i.e. the key area that was identified and that cut across for all businesses that belong to the category of SSEs was the businesses saving nature. Under the businesses saving nature the researcher further more researched about of the ways in which covid 19 has affected SSEs saving abilities and also the nature of saving as well as the different solutions that can be used by the different stake holders in order to soothe on the implications of these effects

CHAPTER ONE.

INTRODUCTION AND BACK GROUND OF THE STUDY.

1.0 Introduction.

This chapter contains the background of study, problem statement, general objective, and the specific objectives and research question, scope of study, significance of study, limitations to the study and definition of key concepts.

1.1 Background of study.

Covid 19 started China in 2019 and soon spread to other parts of the world and rapidly came to be recognized as one of the known life-threatening diseases that has claimed the lives of numerous people in around half the world (Rajagopal, 2020; OECD, 2020). Within a month or a few months of the World Health Organization (WHO) issuing a statement declaring COVID-19 a global public health emergency of international concern on 30th January 2020 (WHO 2020), The economic impact of the pandemic still spread rapidly across the region despite the announcement of massive stimulus packages around the whole world from various governments in many countries as well as the multilateral development banks which launched rapid policy responses, including support for vulnerable groups of micro, small, and medium enterprises. Different countries had different and unique strategies put in place to handle the covid 19 pandemic with some countries implementing strict laws like total closure/ lockdown while others implemented partial lock down where some activities as well as some relevant businesses were left to run throughout the pandemic.

Covid-19 came with a lot of shock to many sectors which included economic sector and mostly impacted numerous SMES globally. The pandemic caused a deep recession which is expected to create lasting scars with lower scale investment, waste of human capital by loss of work and schooling and crumbling of global trade and supply linkages. (Bartik et al., 2020).The COVID-

19 pandemic has the potential to exacerbate power differences that exist across companies of all sizes, exacerbate gender inequality, and expose the vulnerabilities of export industries. For example, self-employed and microenterprises which account for more than 80% of employment in South Asia, compared to around 50% in East Asia, Europe and Central Asia (Mukhtarova, 2020).

On the European continent Sweden Instead of enforcing a strict shutdown; they emphasized individual measures Responsibilities between People (Kamerlin and Kasson, 2020). While Museums, art galleries and libraries were temporarily closed they could soon reopen slowly with restrictions which created hope for some businesses to remain on their feet despite the pandemic. But despite the measures the pandemic still affected companies of all sizes and in all industries (Gregurec, Tomičić Furjan, Tomičić-Pupek, 2021).

According to ONE UN Ethiopia (2020) assessment report, Sub-Saharan Africa (SSA), including Ethiopia, was unlikely to escape the direct and indirect effects of the pandemic and the attendant global crisis. Ethiopian SMEs also faced major challenges due to the impact of COVID-19. The macroeconomic and development situation was characterized by slowing but still high growth, the threat of a debt crisis, low domestic resource mobilization, high inflation and high unemployment rates, especially among young people working in economies with high levels of unemployment. , reflected in the opportunity, was difficult.

Sub-Saharan Africa which has a high concentration of businesses, with 44 million MSMEs, 97% of which are micro-enterprises, with Nigerian firms accounting for the largest share (37 million MSMEs) (IFC, 2017). The sub-Saharan Africa is also among the many economies around the world who's SME sector did not escape the pandemics effects.

Companies in Ethiopia's micro sector alone account for a staggering 97% of Ethiopian manufacturing employment (Li & Rama, 2015).

Entrepreneurship and new business creation in South Africa focus on employment opportunities for MSME workers, and the social dimension of poverty reduction approaches goes beyond these economic imperatives (Rambe & Mosweunyane, 2017). In five sub-Saharan countries (Botswana, Kenya, Malawi, Swaziland and Zimbabwe), SME employment absorbs more than

49% of labor force growth. Similarly, informal enterprises account for about 80% of employment growth in Tanzania (Diao et al., 2018).

In Uganda SMEs make up over 70% of the economy and contribute over 20% of GDP, which is very important. Their jobs include providing services, selling goods, information technology, agriculture, and furniture manufacturing. (The independent .2017)

1.2 Statement of the problem

A lot of research has been done on how the pandemic has endangered financial growth. Education, health care systems, personal, economic and mental conditions in different countries as well as various businesses (United Nations: 2020). Research carried out showed more than 5,800 small businesses and found that 43% of businesses were temporarily closed due to Covid19 and there was a 39% decrease in active jobs (*Bartik et al.2020*).

Unemployment rate increased and many projects failed, while the scope of trade decreased by around 32% according to the World Trade Organization in Kenya (WTO) (Nyamboga and Ali, .2021) and a study conducted by the ILO found double-digit GDP declines in most countries, resulting in rising unemployment due to unsustainable SMEs business operations (ILO. 2020). . Industries and businesses of all sizes are severely affected Due to the effects of COVID-19, as many people are struggling to maintain their viability. Nevertheless, some companies are taking advantage of this opportunity to open up new markets. And many small businesses are trying to adapt to the new environment. Small businesses however are more vulnerable to the global crisis due to limited resources and COVID-19 pandemic's bad impact on them. Even though environmental sustainability has become one of the most important factors in the current situation, we still need to develop strategies to ensure long-term survival of these SMEs (Lu et al. 2021).

Making the current studies relevant and necessary as the current study will focus on bringing to light the impacts of covid 19 pandemic as in order for creation of a lasting solution that will aid in achieving sustainable performance that SMEs can use during the COVID-19 pandemic and after the pandemic as well.

1.3. Main objectives.

The main objective or purpose of the study is to assess the impact of covid-19 on small and medium enterprises in Uganda.

1.4. Specific objective.

- i. To find out how covid-19 has affected SMEs saving abilities.
- ii. To establish the extent to which COVID 19 has affected service delivery in SSE's.
- iii. To suggest applicable solutions to the problems faced by the SSE's after the effect of covid 19.

1.5. Research Question.

- i. How has covid 19 affected SME'S Affected saving abilities?
To what extent has covid 19 affected service delivery in smes?

1.1.0 Scope of study.

The study scope comprises of the area scope content scope and time scope.

1.1.1. Geographical scope.

The area to be covered by the research is kasokoso village in particular which is located in kiira municipality, wakiso district which is located in Uganda's central region.

1.2.2. Content scope.

The content to be used in this research is in relation to the issue being researched about which is assessing the impact of covid 19 on the growth and

1.2.3. Time scope.

The research is to take duration of 6 months and will concentrate mostly on data reviews that are no more than 6 years before the time the research is being carried out i.e. 2014-2022

1.1 Significance of study.

- ✓ Organizations may utilize the study's findings to aid in the selection of qualified managers and to closely monitor the performance of those managers who have already been hired.
- ✓ The findings can also be used by universities and other higher institutions of learning to decide what to emphasize more when training their students, especially the managers. The findings can be used by government bodies in the analysis of the factors contributing to the rapid decline or closure of SMES in Uganda.
- ✓ This research will also help the researcher partially fulfill the requirement necessary to be awarded with a bachelor's degree in business administration from Uganda Christian University.

1.2 Limitations to study.

- ❖ Lack of time, particularly when a questionnaire is utilized, for the researcher to collect all the data needed for the study from the respondents. However, this can be resolved by providing the responders with the questionnaire papers early and by making the questions more self-explanatory to assist cut down on the time spent describing what is needed.
- ❖ Lack of participation from various persons, particularly the workers from these firms, for undisclosed reasons, which will be dealt with by being patient with them and consistently attempting to obtain information from them.
- ❖ Suspicion from the respondents: Some respondents, especially the workers, may suspect that we are conducting the research on behalf of their companies and hence may be hesitant to provide the pertinent information.
- ❖ Language barrier as many people might not understand English in which the study is to be carried out.

1.5. Definition of key concepts.

SMEs also known as small and medium enterprises: - according to the European Commission SMEs are defined as businesses with less than 250 employees and with annual income turnover up to 50 million euros (Juergensen, Guimón, and Narula, 2020).

SSEs. - Small scale enterprises are business that is independently owned and run where the owner is the sole decision maker as well as the overall boss (Onuoha, 1944)

Covid-19:-This is a highly infectious disease caused by the new Coronavirus (COVID-19) and can spread from person-to person through sneezing and coughing droplets (Ministry of health fact sheet, 2020)

CHAPTER TWO

LITERATURE REVIEW

2.1. INTRODUCTION

This chapter is to contain literature review from various sources such as journals periodicals and published material in relation to accessing the impact of covid-19 on small and medium enterprises and also a review on what has so far been discovered concerning the impact of the pandemic on SMEs.

2.2. Definition of small and medium enterprises and small scale enterprises.

A small enterprise is a business that is independently owned and run where the owner is the sole decision maker as well as the overall boss (Onuoha, 1944) meaning SSEs are the small version of SMEs as only have a few differences

The proper definition of SMEs varies from country to country based on some special parameters such as fixed assets, sector criteria and employed manpower, and it also depends on the correlations between these parameters. In the case of countries like Bangladesh, there are five types of enterprises such as ‘cottage,’ ‘micro,’ ‘small,’ ‘medium’ and ‘large’ enterprises (SME Foundation BD, 2021).

Some of the definitions from various countries and associations include;

The criteria for defining enterprises established by the European Commission in a guide which comprises the follows the requirements below.

Employee count.

Annual turnover.

Every year's balance sheet.

According to the statement, while the other two financial requirements are up to the business, achieving the requirement for the number of employees is a requirement and a must for all

businesses. The table below shows that as of January 1, 2005, this definition of SMEs was in effect.

Table 1; definition of SMEs

ENTERPRISE CATEGORY	HEAD COUNT: ANNUAL WORK OUT (AWU)	BOTH ANNUAL TURN OVER AND BALANCE SHEET TOTAL
Medium-sized	<250	≤ € 50 million
small	<50	≤ € 10 million

Table 1: Illustration of the definition of small and medium enterprises based on EU Standard

The European Commission defined SMEs as businesses with less than 250 employees and with annual income turnover up to 50 million euros (Juergensen, Guimón, and Narula, 2020).

And, according to the World Bank, an organization to be considered a SME must meet the following requirements centered around three requirements: Number of employees, total assets and revenue in US dollars.

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2.3. The covid-19 pandemic.

The pandemic came as a global surprise as none of the economies in the world were prepared for the setback it caused as it affected the economies worldwide. The pandemic not only came as a surprise to the economy but the labor market, affecting supply as well Production of goods and services, demand for consumption and investment, social disruption first in Asia, second in the US, third in Europe, with Africa least affected (*Jackson et al, 2020*) . The effects of covid 19 pandemic can never be underestimated (*Donthu and Gustafson, 2020*) as the pandemic is

expected to trigger a deep recession, leaving lasting scars from reduced investment, wasted human capital through lost jobs and education, and broken global trade and supply links. (*Bartik et al., 2020*) and since Uganda experienced some of the strictest lockdown measures in the world (*Hartwig and Lakemann 2020*) which involved complete closure of some businesses around the country especially the SMES . This affected most of them a lot.

2.4. Importance of smes and SSEs to the economy of Uganda as well as other economies globally.

(*Brouthers & Nakos, 2004*) claimed that SMEs should not be considered as smaller versions of big companies because they have their own different functionality and have a different management style therefore SMEs must be treated differently. However, SMEs are critical to a country's economic development, and are considered a good source of innovation in the country. SMEs control innovation and competition in the market world and are the pillars of many companies. These small businesses and their entrepreneurial intentions are opportunities for future organic growth hence a Successful Economy (*Christopher and Samuel, 2019*) and Although the contribution of SMEs to overall employment and total employment flows has been underestimated (*Li & Rama, 2015*), SMEs, through their business activities, create jobs in economies like the Nigerian economy Contributing to the growth of the economy (*Matthew et al., 2020*).

SMEs make an important contribution to local growth, employment as well as Serve developing countries by creating jobs for a significant portion of the population Uganda's labor force, which accounts for over 90% of the private sector (*Uganda Bureau of Statistics, 2017*). SMEs not play virtual role in the development of only the economy in Uganda but also in other economies Small and medium-sized enterprises (SMEs) are recognized as engines of socio-economic development around the world as they play a key role in GDP growth, job creation and

entrepreneurship. In many countries, SMEs are seen as major players in national and regional development. There are many studies on the important role of SMEs in the country's economy.

MSEs collectively contribute significantly to the national economy (White, 2018) and account for more than 50% of the GDP of most of Africa, as well as 60% of jobs on average (Muiruri, 2017).

MSEs have led to positive outcomes on the income and livelihood of beneficiaries in Bahir Dar City in Ethiopia (Melese, 2017) as well as other beneficiaries around the world.

CHAPTER THREE.

3.0. Methodologies.

In brief this section will help explain how the research study was taken. It describes which methods which are used, research instruments and source of data Processing as well as data collection procedures. And also discusses some of the challenges encountered during the course of the study.

3.1. Research design

RESEARCH Design is a plan simply created to answer the research question and to control variance. The research design is will provide an appropriate design for the study. This study employed a lot of mixed type of methods of research e.g. well-structured questions where placed on questionnaires for those who can read and write i.e. shop keepers/ retail and wholesale I, interview for those working e.g. restaurant owners and staff who might be busy most of the time Semi structured questions for specific persons especially the government bodies i.e. local council in which the SMEs operate. Interviewing is also another design used especially for the employees who may prefer verbally expressing their opinions.

The study employees a descriptive research design which is a type of research design aimed at systematically obtaining information to explain a phenomenon, situation, or population. Descriptive research portrays an accurate profile of persons, events or situations therefore this research design enable the researcher gather data from a wide range of respondents.

3.2. Study population.

The study will be carried out on the businesses specifically those that are categories as SMEs according the government of uganda.ie In Uganda, a “micro-enterprise” should have 4 or fewer employees and annual turnover or total assets not exceeding 10 million Ugandan shillings. SMEs have between 5 and 49 employees and total assets between 10 million UGX and less than 100 million. Mean While a medium-sized company/ enterprise has to have between 50 and 100 employees and a total balance sheet / total assets of more than 100 million and less than 360 million and after carrying out research on sample SMEs amounting to 10 businesses in number

each not dealing in the same businesses including a sample of around two to three of their customers and suppliers as well as people that relate closely with the business will be sampled. And this will be the case because the people that relate with management have close firsthand information that is needed for the study.

3.3. Sample procedure.

The sampling procedure involved selecting the sampling size sampling techniques and the sampling methods used in carrying out the research.

Cluster sampling technique is used which involves dividing the entire population into clusters or groups. Random samples are then drawn from these clusters, all of which are used in the final sample (Wilson, 2010).

3.3.1. Sample size.

The target population was 20 respondents who were apportioned as follows

Table 3; population size

SECTIONS	AMOUNT
Small scale restaurants & cafes.	15
Retail shops.	15
Beauty salons.	10
Gyms	10
TOTAL	50

∴ Primary Data

3.3.2. Sample techniques/ methods.

The simple random sampling method was used in the selection of respondents both male and female to limit the arise of bias amongst the respondents .in this method the researcher divides the given population or group of respondents into homogenous groups called strata (Sidney, 2001).

3.4.0 DATA SOURCES

3.4.1. Primary sources.

The primary source of the data collection will be SMES in kasokoso village which is located in. Questionnaire will be given to the respondents then their responses gathered and the importance of having data collected from a primary source is that the respondents are on ground and have more updated and reliable information.it also allows the researcher to experience information at a personal level .

3.4.2. Secondary data

Under this we used reviewers contacting data collections by other researchers we checked on what they had to say especially their objectives what they said and written about this topic. Secondary data is important in a way that it saves time and lessens the Barden of too much human contact or looking for persons to respond to different questions

3.5. Data collection method

The researcher collected the data herself and also used help of the third party where necessary this was done by soliciting for the respondent's willingness and Maximum Corporation in filling in the questionnaires handing questionnaires to the target group of respondents then there responses are collected.

3.6.0. Research instruments.

Questionnaires will be used and oral interview will be used where there was need.

3.6.1 QUESTIONNAIRE.

Closed ended questions were designed to fit the needs of the various categories of respondents. The self-administered questionnaire in particular helped a lot in capturing a number of respondents in a short time span.

3.6.2 Interview method.

Oral interview method will be used to collect information from the other respondents especially those who were extremely busy to fill in the questionnaires but could still answer questions.

3.7. Reliability and validity

The main tools that were used were the answered questionnaire and the answers on these questionnaires were matched accordingly with answers from other respondents to check for similarities and prove validity and reliability of the collected information.

3.8. Data analysis presentation and interpretation.

Descriptive data was used for data collected, analyzed and presented in tables where necessary. Summarizing of the data purposefully make it less in nature and also bring out meanings to different .excel tool is to be used for analyzing the data obtained from the field.

CHAPTER FOUR

4.0. DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS.

This chapter provides the presentation analysis and discussion of the study findings get from accessing the impact of covid-19 on small scale enterprises in Uganda a case study of kasokoso trading center in wakiso district. It presents findings of the study that were generated from data analysis and its interpretation. The results presented were guided by the research objectives which were to find out how covid-19 has affected SMEs saving abilities. And To establish the extent to which COVID 19 has affected service delivery in SME'S.

4.1. Respondents response rate.

The study was based on vendors (all owners of SME BUSINESS), employees and customers/consumers of the businesses those residing and operating within kasokoso trading center. According to Amin (2005) 70% response rate is sufficient for the study and in the case out of the fifty one questionnaires issued to potential respondents 37 Of them submitted their responses which qualified the data to be sufficient for the research study

4.2. Bio- data of the respondents.

With the help of questionnaires and interview guides beings the main research tools used in the collection of the data from the respondents. This first section is intended to gather data on the Bio data of the respondents which is then presented in tables for analysis.

4.2.1. Sex distribution of respondents.

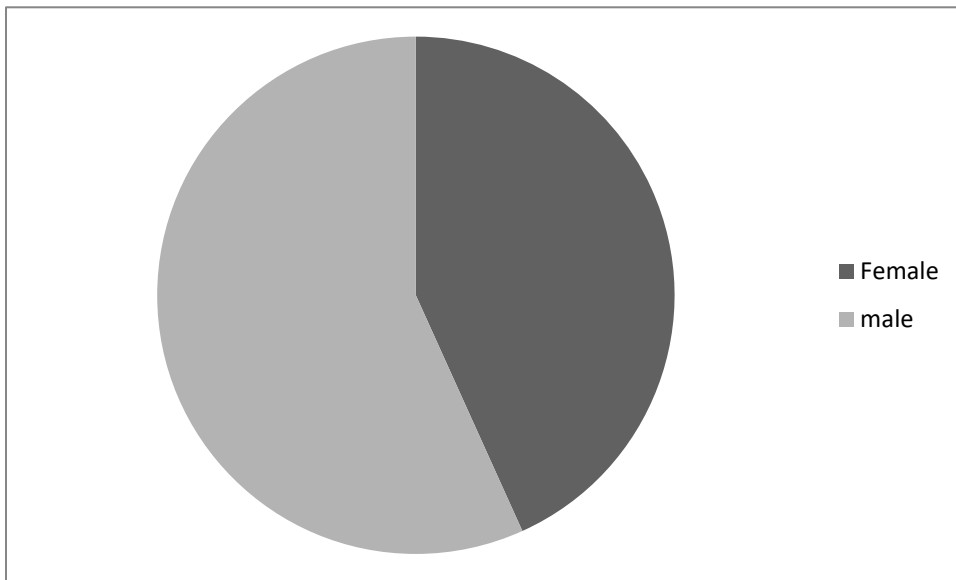
The table below shows the gender of the respondents as well as the number of respondents represented by each gender.

Table 4; Respondents sex distribution

GENDER	NUMBER OF PERSONS	PERCENTAGE (VAIDITY)
Female	16	43.30%
Male	21	56.70%
TOTAL	37	100.00%

Source; primary data. 2023

Chart 1; A pie chart showing the sex distribution of the respondents.



As indicated by the table above that clearly showed how both male and females were represented. Out of the 37 respondents shown in the table 16 persons were female which accounted for 43.3% of the respondents and 21 were male who accounted for 56.7% of the respondents. However the table above shows that majority of the respondents were men with the fewer respondents being women but this unfortunately doesn't account for the total number of businesses or people that were available in the trading center this was however came to show

the effect that covid 19 had on the small scale enterprises is that most of the female entrepreneur that operated small scale enterprises in before the covid 19 where forced to either leave there businesses in order to look after their families at home or had to accompany their children to rural areas during the look down hence most of them were just returning into the business world while majority were forced to quit work completely due to fear of the reoccurrence of the pandemic which are some of the reason for the majority of the businesses being owned by men hence the males also covered the largest percentage in the total number of respondent for this reason as well.

4.2.2. CATEGORIES OF THE RESPONDENTS.

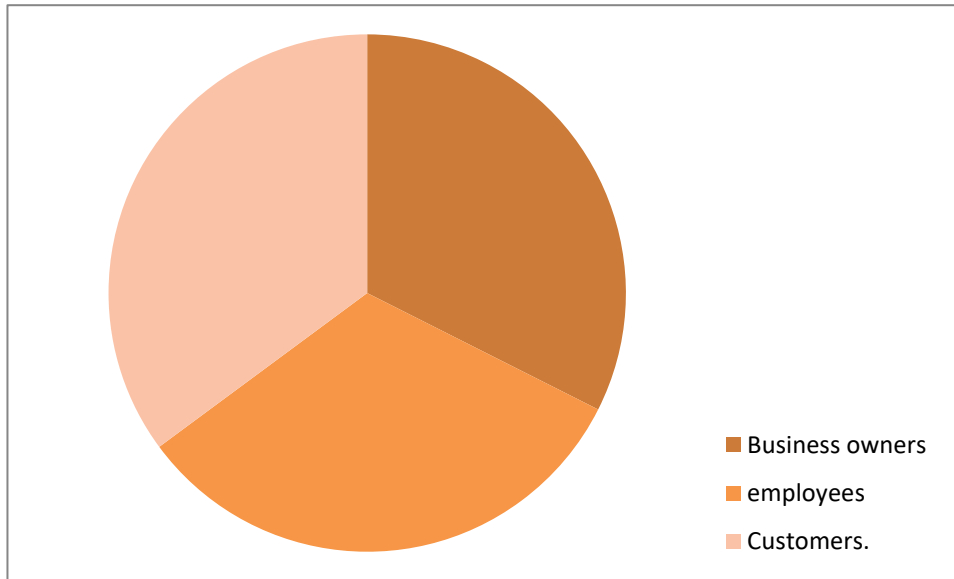
The table below shows or presents the findings on the different categories of respondents that where involved in this research.

Table 5; Respondents categories.

CATEGORIES	NUMBER OF PERSONS	PERCENTAGE (VALIDITY)
Business owners	12	32.40%
employees(Workers)	12	32.50%
Customers/consumers.	13	35.10%
TOTALS	37	100.00%

Source; primary data. 2023.

Chart 2:- A pie chart showing the categories of respondents.



The study findings indicate that most of the respondents were the customers who accounted for 35% of the total percentage of respondents. the customer in this case are the life of the business hence having responses from them will help the SSEs and other businesses know which aspects are lagging and where to put more emphasis on to ensure customer satisfaction hence the enterprise sustainability despite the effects of the pandemic. The customers

4.2.3. RESPONDENTS MARITAL STATUS.

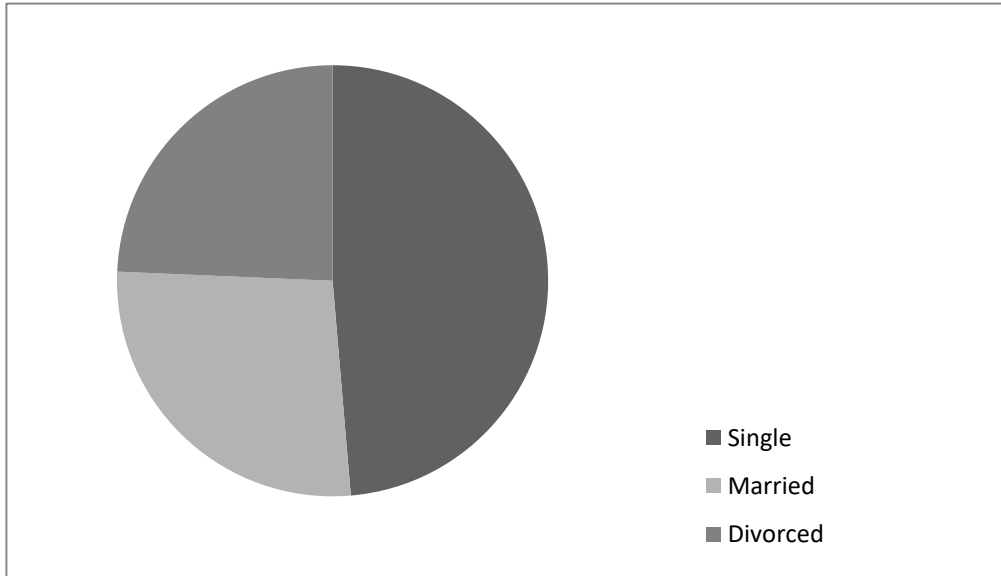
The respondents had different marital statuses as shown in the table below.

Table 6: Respondent’s marital statuses.

MARITAL STATUS	NUMBER OF PEOPLE	PERCENTAGE (VALIDITY)
Single	18	48.60%
Married	10	27.00%
Divorced	9	24.40%
TOTAL	37	100.00%

Source; primary data. 2023

Chart3; Pie chart showing the marital statuses of the respondents.



The study results in the table above indicate that most of the respondents that participated in the study were single, representing a percentage of 48.60%, and only 27.00% were married, with the remaining 24.40% being divorced. The majority of the respondents being single was also attributed to their age as well as levels of education, where some had to put their studies on hold in order to collect funds for continuing, while others quit completely. Hence, information from this group was also crucial and beneficial, as well as relevant for this study. The levels of school dropouts were also very evident, hence the need for support from NGOs as well as the government to enable these people to continue with their studies, for them to start up businesses from an informed point of view.

4.3. How COVID-19 Changed SSES Saving and Spending Habits.

The SSE owners changed their saving habits after the wide spread of COVID-19, leading to an abrupt shut down of businesses, which meant little income for some, while others, especially those that were totally locked down, while the rest experienced abundance, especially for those that remained open and functional.

Some of the respondents claimed that the pandemic enabled them to shed more light on the importance of having budget as these enabled them plan for the little they had hence reducing on the over expenditure during the period hence there increase in the amount of saving they were initially depositing for their businesses.

Other respondent gave a reasons of that there business received a lot of customers during this season especially for the business that where into products delivery which helped them increase their cash base hence increase in the amount of cash they have to save for their businesses.

Most of the respondents testified of how helpful the saving where during the covid period where they had almost nothing to sustain the businesses during those times and also where the customers where rear. Saving also helped a lot of SSEs get back on their feet after the pandemic especially for those that were completely not operational during the pandemic which stressed the importance of saving as well as the importance of regulation of expenditure while conducting business hence the increase in saving habit among most of the SSEs.

Meanwhile most of the businesses where increasing the saving amounts others where reducing there saving amounts with others completely quitting the habit of saving for future use. Some of the respondents attributed their reduction of saving to the increased financial debts that left them nearly bankrupt and unable to save up any portion of money as they were busy paying off debts that the businesses incurred during and after the covid 19 pandemic.

Other SSE Owners attributed there lack of funds to put onto their saving accounts to the total lockdown that was bb passed that saw it most businesses especially service providing businesses remained totally closed and operational during the pandemic hence they were not generating any income or revenue that could enable them continue with their saving habits.

CHAPTER FIVE

DISCUSSION OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter highlights the summary conclusions and recommendations based on the researchers personal findings. The researcher carried out the research with the aim of accessing the impact of covid-19 on small and medium enterprises in Uganda a case study of kasokoso trading Centre in kiira municipality. Some of the objectives of the study involved to find out how covid-19 has affected SSEs saving abilities. And To establish the extent to which COVID 19 has affected service delivery in SSE'S.

5.1. Summary of findings

This section offers a summary of the findings presented in the chapter four in relation to the study objectives as shown below.

5.1.1. The SSEs saving nature before and after covid 19 pandemic and the reasons for of saving SSEs after the covid period.

The study sought to find the SSES saving nature as well as the importance of saving to SSEs after the COVID 19 period. Savings is the money that remains after expenses and other commitments have been subtracted from income. It is revealed that SSE owners as well as their employees had different saving natures before and also have different ones after the covid 19 period the it is shown that the respondent had different saving patterns before the covid 19 period which where (A) 9 respondents used to save between 10% -20% of their income, (B) 20%- 25% were 12 respondents, (C)50% and above were 10 respondents and (D) 6 respondents confirmed they didn't save at all. Also with in the same respondents the following results were acquired of the saving patterns after covid saving between 10%-20% (A) were 5 respondents, between 20%-25% (B) were 13 respondent, 50% and above where 16 respondents and only 3

respondents were not saving at all. The reasons by respondents for the difference in saving patterns between before covid 19 and after covid 19 pandemic is the pandemic that affected the flow of income where some SSEs were not operational and others were partially operational hence the income they got was either small or much hence the different saving patterns shown above. Personal traits can also be a reason for the different saving patterns of the respondents i.e. some respondents already had either very poor / good saving habits hence the pandemic just worsened the already existent situation hence the pandemic is not considered a root cause of the shift in saving patterns of the respondents

5.2. Conclusion.

The study concluded that the study covid 19 wasn't the sole route cause of the different failures or problems faced by the SSEs as during the study a lot of issues were discovered which also attributed to the negative impacts to the development of majority of the SSEs some of them included inexperience which shown in the respondents levels of education which showed that even before covid some people were illiterate and had problems managing their businesses, other problems like marital problems as well were seen to be a problem that the SSE were facing given the number of the people in the population that were divorced which also meant marital problem are likely to have contributed to the lack of mentally and physical stability go the owner to handle their businesses .

5.3. Recommendations

The government and other societal players should provide financing for school-age children to enable them to complete their education and invest in them to acquire business management skills, which are essential for business growth.

The financial institutions should also lengthen the loan repayment period for defaulters to give them more time to save money for their businesses. They should also lower the interest rates they charge SSE owners to give them more time to save money for their enterprises.

5.4. Limitations to study.

Since some respondents lacked the necessary time to devote to a lengthy period of questioning about the research in issue, it was challenging to get information from some of them.

Some respondent had trust issues which arouse bias in them to answer some question thinking it was government spying.

5.5. Areas for further research.

Areas for that would recommend for further research are the following.

The impact of covid-19 on customer purchasing patterns in Uganda.

The effect of covid 19 on the small scale enterprises involved in import of goods and services in Uganda.

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APPENDIX 1

QUESTIONNAIRE

A QUESTIONNAIRE TO HELP IN THE ACCESSMENT OF THE IMPACT OF COVID 19 ON SMALL SCALE ENTERPRISES IN UGANDA: A CASE STUDY OF KASOKOSO TRADING CENTRE IN KIRA MUNICIPALITY, WAKISO DISTRICT

Dear sir/ madam.

You are humbly invited to participate in the above research pertaining the above project as the information collected from this study will be used for solely academic purposes by the researcher.

Your participation and opinions are highly appreciated.

Circle the most appropriate i answer.

Demographic Information:

1. WHATS YOUR Age:

- a. 18-25 years.
- b. 25-35 years.
- c. 35-40 years.
- d. 40 years and above

2. Gender

- a. Male
- b. Female

3. Marital status.

- a. Married.
 - b. Single.
- 4. Working status of spouse (if married)**
- a. one spouse works
 - b. Both work.
- 5. Employment status :**
- a. Self -employed
 - b. Employed by another business.
- 6. Education level:**
- a. P.7
 - b. “O” LEVEL
 - c. “A” LEVEL
 - d. UNIVERSITY GRADUTE AND ABOVE
- 7. To what percentage do you think covid 19 affected business?**
- a. 0%
 - b. 10%
 - c. 50%
 - d. 100%
- 8. Do you think other factors other than covid 19 are responsible for the change in service providing of SSE businesses**

- a. Not sure
- b. Fairly
- c. Definitely

9. How can you describe nature of your business?

- a. Service providing
- b. Product providing

10. IN WHAT WAYS HAVE SERVICE DELIVERY BEEN AFFECTED DURING AND AFTER THE COVID 19 PANDEMIC.

- a. Remained the same
- b. Changed to online
- c. Became mobile(house to house)
- d. Completely stopped and scrapped off services provided
- e. None of the above.

11. What was your saving nature before the covid 19 pandemic?

- a. 10% -20%
- b. 20%-25%
- c. 50% and above

12. What was your saving nature after the covid 19 pandemic?

- d. 10%-20%
- e. 20%-25%

f. 50% and above

13. Do you believe the government has done anything to deal with the effects of covid 19 on SSEs

a. No

b. Yes

c. Not sure.

14. Do you believe the government can do something about the issues facing SSEs?

a) Yes

b) No

c) Not sure

APPENDIX II)

INTERVIEW GUIDE

INTERVIEW QUESTIONS TO HELP IN THE ASSESSMENT THE IMPACT OF COVID 19 ON SMALL SCALE ENTERPRISES IN UGANDA: A CASE STUDY OF KASOKOSO TRADING CENTER IN KIIRA MUNICIPALITY, WAKISO DISTRICT

Dear sir/ madam.

You are humbly invited to participate in the above research pertaining the above project as the information collected from this study will be used for solely academic purposes by the researcher and

Your participation and opinions are highly appreciated.

- I. What is your age?
- II. What is your gender?
- III. What is your marital status?
- IV. What is the working status of spouse?
- V. What is your employment status?
- VI. What your educational level?
- VII. To what percentage do you think covid 19 has affected SSEs businesses?
- VIII. Do you think other factors other than covid 19 are responsible for the change in service providing of SSEs businesses
- IX. How can you describe nature of your business?
- X. In what ways have service delivery been affected during and after the covid 19 pandemic.

- XI. What was your saving nature before the covid 19 pandemic?
- XII. What was your saving nature after the covid 19 pandemic?
- XIII. Do you believe the government has done anything to deal with the effects of covid 19 on SSEs
- XIV. Do you believe the government can do something about the issues facing SSEs?



UGANDA CHRISTIAN UNIVERSITY

A Centre of Excellence in the Heart of Africa

School of Business

25th July 2023

TO WHOM IT MAY CONCERN

RWOTHUWINJO. E. HANNAH Reg. No. EKJ21BO5/204

Greetings from Uganda Christian University, School of Business.

A bachelor's student who is seeking permission from your office to collect data for her dissertation titled "*ACCESSING THE IMPACT OF COVID-19 ON SMALL AND MEDIUM ENTERPRISES IN UGANDA: A CASE STUDY OF KASOKOSO IN KIRA MUNICIPALITY, WAKISO DISTRICT.*"

We shall be grateful if you could render assistance to her in collecting the necessary data for her dissertation

Thanks you in advance

Mukisa Simon Peter
Research coordinator



A Complete Education for A Complete Person