

**INFLUENCE OF ENTREPRENEURIAL COMPETENCIES ON MICRO AND
SMALL ENTERPRISE SURVIVAL IN WAKISO DISTRICT, UGANDA**

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**A Thesis Submitted to the Institute of Postgraduate Studies of Kabarak University
in Partial Fulfillment of the Requirements for the Award of Doctor of Philosophy in
Business Administration (Entrepreneurship)**

KABARAK UNIVERSITY

NOVEMBER, 2021

DECLARATION

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The thesis entitled, “**Influence of entrepreneurial competencies on Micro and Small Enterprise Survival in Wakiso district, Uganda**” and written by **Martin Christopher Lubowa** is presented to the Institute of Postgraduate Studies of Kabarak University. We have reviewed the thesis and recommend it be accepted in partial fulfillment of the requirement for award of Doctor of Philosophy in Business Administration (Entrepreneurship).

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DEDICATION

I dedicate this work to my dear wife, Grace Lubowa without whose dedicated support and unfailing love, it would be impossible to put it together; our children, Priscilla Luyiga, Patricia Nanono and Princeton Lubowa; to my niece, Olivia Namugga, my parents, Mr. Stephen Wakubirwa (late) and my mother, Justine Nanyonga Wakubirwa (late), Pr. & Mrs. Sembuusi, my brothers, Sam, Wycliffe, Michael, Ronald, Erisa and above all to the Almighty God, whose grace has been more than sufficient.

ABSTRACT

Micro and Small enterprises (MSEs) in Uganda face survival challenges and many of them collapse before celebrating their first birthday, and those that manage to reach one year still show survival challenges. Prior studies highlight a number of reasons for failure but do not clearly explain how entrepreneurial competencies (ECs) of the owner/manager influence MSE survival. The purpose of the study was to examine the influence of ECs on the MSE survival in Wakiso district, Uganda using the six significant ECs as determined by Morris' model. The specific objectives were to establish the influence of: (social networking, opportunity recognition, risk management, creative problem solving, guerrilla skills and perseverance) on MSE survival in Wakiso district, Uganda. The descriptive survey research design using a pragmatic approach were used. Purposive sampling was used to select five sub-counties from a total of sixteen based on their nature of importance, such as possessing a high record of MSE failure, being rural, peri-urban and urban, and a high concentration of MSEs. From the accessible population of 1,500 MSE owners/managers obtained from Wakiso District records of MSEs as of 2018, questionnaires were distributed to a sample of 306 of which 281 usable questionnaires were returned giving a response rate of 91.8 percent. Sub-counties were stratified from which respondents were obtained using simple random sampling by use of a lottery method. Officers responsible for business operations at each sub-county were the key informants and were interviewed. The study targeted the owners/managers of MSEs within Wakiso district who employed from 0 – 4 people (micro) and from 5 – 50 people (small). Multiple linear regression analysis was used to establish the influence of entrepreneurial competencies on MSE survival in Wakiso district, Uganda and results depicted that social networking, creative problem solving, guerrilla skills, and perseverance had a positive and statistically significant influence on MSE survival in Wakiso district, Uganda. Opportunity recognition had a negative significant influence on MSE survival, while Risk management was found insignificantly influencing MSE survival. Results from interviews also showed that entrepreneurial competencies under study were very important in contributing to MSE survival and elicited for other factors contributing to MSE survival. The study concluded that all the entrepreneurial competencies under study, except for risk management were contributors to MSE survival. It was recommended that MSE owner/managers strive to utilize their social network skills, opportunity recognition skills, creative problem solving skills, guerrilla skills and perseverance skills maximally. They should establish short and long-term networks with relevant stakeholders, should take advantage of opportunities that arise after careful assessment, should utilize their creative problem solving abilities in their product and service offering, employ tactics that are unique low cost tactics, and should persevere at all costs during periods of adversity. MSE owners/managers should establish forums or associations where they could facilitate the development of these competencies further if they want to enhance business survival.

Key Words: *Enterprise Survival, Entrepreneurship and competencies, Micro and Small Enterprises, entrepreneurial competencies.*

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ABBREVIATIONS AND ACRONYMS

ADB	Africa Development Bank Group
BDS	Business Development Services
BUBU	Buy Uganda, Build Uganda
BUDS	Business Uganda Development Scheme
ERM	Enterprise Risk Management
EUG	Enterprise Uganda
EUR	Euro
GDP	Gross Domestic Product
ICEIDA	Icelandic International Development Agency
IPSD	Investment and Private Sector Development
ITC	International Trade Centre
KNBS	Kenya National Bureau of Statistics
MCP	Master Craftsman Program
MFI	Microfinance Institutions
MFPE	Ministry of Finance, Planning and Economic Development
MSE	Micro and Small Enterprise
MSME	Micro Small and Medium Enterprises
MTIC	Ministry of Trade, Industry and Cooperatives
MTTI	Ministry of Tourism, Trade and Industry
NAADS	National Agricultural Advisory Services
NDP	National Development Plan
NPD	New Product Development
NUMA	Northern Uganda Manufacturer's Association
NVTI	Nakawa Vocational Training Institute
OECD	Organization for Economic Cooperation and Development
OWC	Operation Wealth Creation
PIRT	Presidential Investors Round Table
PMA	Plan for Modernization of Agriculture
PMA	Plan for Modernization of Agriculture
PSFs	Professional Service Firms
PSFU	Private Sector Foundation Uganda
R&D	Research and Development

SACCOs	Saving and Credit Cooperatives
SME	Small and Medium Sized Enterprises
TEA	Total Entrepreneurial Activity
UBOS	Uganda Bureau of Statistics
UGX	Uganda Shillings
UIA	Uganda Investment Authority
UMA	Uganda Manufacturer's Association
UNDP	United Nations Development Program
UNYP	Uganda National Youth Policy
USD	United States Dollars
USSIA	Uganda Small Scale Industries Association
USSTA	Uganda Small Scale Traders Association
YLF	Youth Livelihood Fund
YLP	Youth Livelihood Program

OPERATIONAL DEFINITION OF TERMS

Creative Problem Solving: refers to the ability of the MSE owner/manager to relate to previously unrelated objects or variables to handle problems and problems through thoughtful and creative means to produce new and unusual useful outcomes (Saeidah & Nooreen, 2013). Indicators of this attribute included: Problem analysis - ability to notice a problem, analyse it and solve it creatively and tactfully, viable solution identification -ability to generate a working solution that is original in nature, and observing trends while resourcefully using them.

Entrepreneurial Competencies: These refer to a particular set of competencies pertinent to the Micro and Small Enterprise owners/managers to make a business survive. This study adopted six entrepreneurial competencies which were found significant after the pre and post tests and were exclusive to the entrepreneurship discipline by Morris *et al.* (2013). These are social networking, opportunity recognition, risk management, guerilla skills, creative problem solving, and perseverance.

Enterprise Survival: It is the ability of a Micro and Small Enterprise to function constantly despite challenges and hurdles that come their way and endeavoring to operate regularly on a going concern basis while meeting the needs and requirements of the stakeholders (Agbolade, 2014; Mutesigensi, *et al.*, 2017). In view of this study, survival is a function of the individual distinctive capabilities or competencies of the owner/manager of the MSE (Cant, *et al.*, 2014).

Guerilla Skills: refer to the capacity of the Micro and Small enterprise owner/manager to take advantage of his/her surrounding to achieve conventional goals such as profits, stability, going concern, among others by employing tactics that cost less and are unconventional, not easily copied by competitors while leveraging available resources (Levinson, *et al.*, 2010). Indicators of this construct included: Available resource optimization - ability to utilize cheap resources within the surrounding, unique tactic utilization - using unusual tactics in business, originality of ideas, and exceptional service and product offering and low-cost tactics.

Micro and Small Enterprises: According to this study, Micro and Small Enterprises refers to a firm employing from 1 person to a maximum of 49 people; total assets/annual sales turnover of a max. UGX. 100m - approximately USD 28,096.776 (MTIC, 2015). Exchange rate is as of November 01, 2021.

Micro Enterprises: The study adopted the definition by the Uganda Bureau of Statistics which categorizes enterprises in terms of number of employees, annual sales turnover, and capital investment. Micro enterprises are business firms employing less than 5 people, with total assets/annual sales turnover less than or equal to UGX. 10 million - approximately 2,809.6776USD (MTIC, 2015). Exchange rate is as of November 01, 2021.

Opportunity Recognition: refers to the capacity of the Micro and Small Enterprise owner to perceive changed conditions, a set of circumstances that necessitate the creation of a new product or service, taking advantage of the potential business opportunities, and answering customer needs while assessing the potential entrepreneurial activities viability (Kuckert, *et al.*, 2017). Indicators of this construct included: Opportunity alertness by capitalizing on the window of opportunity and being alert to opportunities that arise, opportunity assessment to establish their viability, and opportunity evaluation.

Perseverance: Refers to the ability of the Micro and Small enterprise owner/manager to withstand adversity and challenges while sustaining his/her focus and energy on achieving the long-term goals and desires of the enterprise (Salisu, *et al.*, 2019). Indicators of this construct included: goal achievement focus of the MSE owner, persistence of the MSE owner, setting deadlines and the strong drive to achieving the goals.

Profitability refers to the ability of the micro and small enterprise to generate profit by instigating cost-cutting measures while expanding the income generating streams alongside other profitability measures (OHearn, *et al.*, 2016).

Resource Availability: refers to all the resources and facilities such as physical, financial, material, human and symbolic resources required by the micro and small enterprise all the time to enable it to run smoothly and to survive (Adeogun, 2003).

Risk Management: refers to the ability of the Micro and Small Enterprise owner to identify and evaluate the actual and potential risks and taking of actions that reduce, eliminate and/or mitigate the identified risks or lower the possibility of the occurrence of the risk and the probable impact if the risk occurred to his/her firm (Rao & Goldsby, 2009). Indicators of this construct included: Taking moderate risk by the MSE owner, risk mitigation strategies such as purchase of insurance premiums, taking risks that are manageable and understandable by the owner of the MSE and risk assessment.

Small Enterprises According to the MSME policy guideline by the Ministry of Trade, Industry and Cooperatives of the Republic of Uganda, it is defined as an enterprise employing from 5 to 49 people; and have total assets/annual sales turnover between: UGX. 10 million, but less than or equal to UGX.100 million [approx. 28,096.776 US Dollars or 24,244.164 EUR maximum]. Exchange rate as of November 01, 2021. MTIC (2015).

Social Networking: refers to social interaction skills that enable the Micro and Small Enterprise owner/manager of an MSE to establish, develop, build, use, value and maintain sets of network relationships with others who assist them in advancing their business objectives over the lifetime of their business (Foster & Brindley, 2018). Indicators of this construct included: ability to develop social networks through functions, establishing strong tie-relationships in business, and establishment of strong social interactions such as professional networks, and making friends.

Stability : Refers to the ability of the micro and small enterprise to function soundly in terms of liquidity, being resistant to economic shocks, and being able to maintain its workforce (Rokkanen & Uusitalo, 2010).

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The chapter gives the study background, statement of the problem, objectives, hypotheses, justification, scope, limitations, and assumptions of the study.

1.2 Background of the Study

In the world, many new start-ups collapse before the end of the first year or cannot grow in the long-term, thus remaining small and unprofitable and hence a big threat to their survival. Prior studies show that the survival and growth of Micro Small and Medium enterprises (MSMEs) contribute greatly to economic performance of developing countries such as Uganda (Nangoli, Turinawe, Kituyi, Kusemererwa & Jaaza, 2013). The existence of MSMEs in any nation is so unique and that is why sometimes they are described as the engine of economic growth (Amah & Okoisama, 2017). Namusonge (2014) states that MSMEs greatly contribute to the world economy and according to World Bank report (2014), MSMEs contribute about 90% of all new establishments globally. They contribute to wealth and job creation. Ajose (2010) sees them as the first contact point and the pivot of economic growth.

In the USA, during the year 2004, MSMEs contributed about 20 percent to gross domestic product (GDP) and provided employment to more than 25 million people (Uwonda, Okello & Okello, 2013). In Europe, MSMEs are said to be the engine and the back-borne of the European economy. For example, in the European Union, almost 85% of the net new jobs from 2002-2010 were created by MSMEs (European Union, 2012; European Commission, 2011). In Asia, MSMEs are very important for employment creation and are sources of economic growth and foreign currencies. In Indonesia,

MSMEs are valued for their potential to create employment, to generate foreign currencies through export, and their potential to grow into larger enterprises. In India, MSMEs, constitute over 90% of the total enterprise in most of the economy generating the highest rate of employment growth and account for a major share of industrial production and exports (Uwonda, *et al.*, 2013). MSMEs play a vital role in the wider firm ecosystem. Young firms and new start-ups in various countries are the net creators of jobs and a driving force of new innovations and sustainability (Sobir, 2020).

In Africa, MSMEs are efficient and prolific job creators, the seedbeds of big businesses, and the fuel of national economic engines. MSMEs are not just suppliers, but also consumers (Abor & Quartey, 2010). Minai, *et al.*, (2018) and Amah & Okoisama (2017) state that MSMEs contribute tremendously to employment creation, poverty alleviation and reduction, equitable distribution of wealth, stimulation of economic development and national growth as well as enormously contributing to the Gross Domestic Product (GDP) of the majority of countries. In Ghana, they contribute about 70 percent to Gross Domestic Product (GDP) and 49 percent to employment (Abor & Quartey, 2010). In Nigeria, they contribute about 50 percent to GDP and 70 percent to employment (Kolasiński, 2012). In Amah & Okoisama (2017) posit that MSMEs are responsible for the breakthroughs and advance in new products and processes. Minai, *et al.*, (2018) and Malesios, *et al.*, (2018) state that MSEs contribute to social uplifting, economic development, and towards high productivity. Being involved in all types of economic activities, they are considered pillars of a country economy.

In the East African community, MSMEs play a much bigger role in developing national economy by alleviating poverty and participating in the global economy. In Kenya, MSMEs play a crucial role in its economic and growth strategies and they employ more

than 80 percent of the working age of the population (International Trade Centre [ITC], 2019) and contribute about 40-50 percent to GDP (Mwarari & Ngugi, 2013). In Tanzania, MSMEs contribute about 60 percent to GDP and 20 percent to employment (Muriithi, 2017). On the otherhand, Ngugi & Bwisa (2013) noted that MSMEs accounted for a significant proportion of economic activities in Kenya's urban and rural areas; generating over 70% of all new jobs annually and are estimated to be growing at an annual rate of 12 percent forming one of the fastest growing and most dynamic sectors of the Kenyan economy (Ngugi & Bwisa, 2013).

Coming down to Uganda, MSMEs are viewed as the engine for growth and seedbeds for growth of new firms and important machineries for poverty reduction through wealth and job creation, income generation as well as drivers of innovation (Uwonda, *et al.*, 2013). MSMEs employ over 80% of the population (Sendawula, Turyakira & Alioni, 2018; Onsunsan, Nowak, Mabonga, Pule, Kibirige, & Baliruno, 2015; Abaho, Aarakit, Ntayi, & Kisubi, 2017), constitute up to 90% of private sector, and contribute over 70% to total Gross Domestic Product - GDP (Asiimwe, 2017) and contribute over 80% of manufactured goods output (Turyahikayo, 2015). They serve as a breeding ground for entrepreneurs, enhance economic conversion and have an extraordinary potential for enhancing sustainable development (Harelimana, 2017; Sendawula, *et al.*, 2018).

Furthermore, MSMEs in Uganda create wealth, income distribution, poverty alleviation, regional development and stimulate wider prosperity, promote entrepreneurial spirit, require limited resources, are more flexible thus quick to respond to customer demands and are controllable, (Sebikari, 2019; Abaho, *et al.*, 2017); they play a significant role in economic growth and development through innovation diffusion, employment and resource productivity (Turyahebwa, Sunday & Ssekago, 2013); they serve as a breeding

ground for entrepreneurs, enhance economic conversion and have an extraordinary potential for enhancing sustainable development (Harelimana, 2017; Sendawula, *et al.*, 2018).

Despite the importance of MSMEs in boosting the economy and overcoming challenges, SMEs suffer from weak performance and high failure rates world over (Machirori & Fatoki, 2013). Minai, *et al.* (2018) stated that the failure rate of MSMEs is greater in developing states than developed states. Ajose (2010) asserts that MSMEs spring up in towns and cities almost on a daily basis and no sooner are they established that they fold up mostly within the first few years of operation. Previous studies have identified that a great number of new MSMEs fail within the initial five years of their commercial operations (Hyder & Lussier, 2016). Survival is a great challenge to majority of them that are starting up and even those that are already established. The percentage of failing start-ups fluctuates between 40% and 90% depending on the region and sector (Mutesigensi, Eton, Ebong, & Mwosi, 2017; Okechukwu & Izunwanne, 2014). As especially new firms have high potential to grow and to create employment, their success and survival is an important factor of economic growth and welfare.

In the U.S, according to the Bureau of Labor Statistics ([BoLS], 2020), the failure rate of MSMEs is 20 percent in the first year and 50 percent in fifth year of operation. In the UK, 57.6 percent of small businesses failed before completing five years in operation (Merchant Savvy, 2020). In S. Africa the rate of failure of MSMEs is between 70 and 80 percent (Adeniran & Johnstone, 2011). In Nigeria, the failure rate of MSMEs is between 60 and 70 percent within the first three years of operation (Akingbolu, 2010). In Kenya, 70 percent of MSMEs fail within the first three years of operation (Douglas, *et al.*, 2017).

Likewise, although the Total Entrepreneurship Activity (TEA) is high in Uganda (Nangoli, *et al*, 2013) the business mortality rate is equally high with more than 75% of the start-ups shutting down before completing a year in operation (Turyakira, Sendawula, Turyatunga & Kimuli, 2019; Asimwe, 2017; Mutesigensi, *et al.*, 2017; Turyakira, 2012) characterized by poor performance. In yet another study carried out by (Asimwe, 2017; Turyahikayo 2015), it's estimated that about 2 in every 3 start-ups in Uganda cannot enjoy their first anniversary – Uganda Bureau of Statistics ([UBOS], 2012). In addition, few businesses exist for more than five years – Organization for Economic Cooperation and Development, ([OECD], 2010). It is asserted that in Uganda, entrepreneurship is as a result of inaccessibility to formal employment and poverty (World Bank, 2017). Many Ugandans tend to start businesses in all spheres of operations; unfortunately, many of these businesses, particularly the MSMEs, shut down before even celebrating their third birthday in operation (Abaho, *et al*, 2017; Mayanja, Ntayi, Munene, Kagaari & Balunywa, 2019).

The MSE sector in Uganda is extensive and accounts for about 90% of the private sector, over 80% in manufacturing and contributing about 75% to GDP (Singh, 2017). MSEs are also majorly young and informal with about half the number (50%) being less than five years in age. The mortality rate is high in that for any new established business, another one is closed (Singh, 2017). It is estimated that about 8% of the MSE are able to survive for about 15 years or above. They are highly concentrated in the urban areas such as Kampala and engage in construction, trade, services, manufacturing, hospitality, insurance, finance among others (Singh, 2017). Majority of MSEs (45%) are one person business, followed by private limited liability companies (30%), partnerships (20%) cooperatives (2%), associations (2%) and NGOs (1%). The largest number of MSEs are not registered due to cumbersome access of the process (Singh, 2017).

Various reasons for failure of MSMEs in Uganda have been highlighted such as lack of supportive policies, unfavorable business environment, low entrepreneurial capacity, and high cost of accessing initial capital (Ishengoma & Kappel, 2011; Balunywa, *et al.*, 2010). Most often, Ugandan entrepreneurs exploit what they think is a potentially profitable venture and later realize that they do not have the ability to run it (Rwakakamba, *et al.*, 2014). Other studies mentioned the following as hindering growth of MSMEs in Uganda include the poor saving culture, acts of financial indiscipline, irresponsibility, lack of a desire and commitment to achieve greater heights, lack of a vision, laxity and laziness (Eurostat, 2015; Mayanja, *et al.*, 2019). Another factor mentioned as contributing to low business survival rates in Uganda is the unfortunate education system of Uganda which gives little attention to entrepreneurship education and prepares students for ready office jobs (Nanyondo, 2017). MSMEs in Uganda are more credit constrained as compared to large firms and are highly informal which enhances their vulnerability to corruption, and also getting dragged in their informal and invisible status (Lakuma, *et al.*, 2019).

Although these challenges have been highlighted as contributory to MSE failure in Uganda, and despite the fact that a number of government initiatives that have been put in place do not seem to address the problem, the contribution of entrepreneurial competencies towards business survival has not been given much attention in the entrepreneurship literature. Therefore, this study tested the six entrepreneurial competencies as addressed by Morris, Webb, Fu, & Singbal (2013) which were found significant after the pre and post test to determine their influence on MSE survival in Wakiso district, Uganda. These are social networking, opportunity recognition, risk management, guerilla skills, perseverance, and creative problem solving. The study was to establish their influence on MSE survival in Wakiso district, Uganda.

1.3 Statement of Problem

Despite the fact that Uganda is considered highly entrepreneurial among the countries within the Sub-Saharan Africa, about 50% of the start-ups fail before celebrating one year in operation and even those existing still struggle to reach five years (Turyakira, *et al.*, 2019, Nangoli, *et al.*, 2013). At least 70% of all small businesses that start in Uganda fail in the next three to five years (Mwebaze, 2020). In a related study, only 5% -10% of the new MSEs endure up to 5 years as 90% -95% fail and completely disappear (Sempala, *et al.*, 2018; Baligeya *et al.*, 2021). This problem is wide spread among the Micro and Small enterprises and if it is not addressed, it is likely to have adverse effects on the society and the economy of Uganda at large, by discouraging innovation and creativity among the potential entrepreneurs who want to invest in Uganda, resulting into unemployment, more businesses shutting down, and many other unfavorable conditions or effects associated with business failure.

Many analysts attribute the problem to financial failure, doing business for the sake of doing business, and abandoning current business for a better business opportunity, lack of supportive policies for Micro and Small Enterprises (MSEs) development, intense competition with replication of micro-businesses, unavailability of funding, manager characteristics including lack of skills, experience, and culture, and marketing techniques used including quality of service, financial planning, lack of business plans, lack of business records, deficient corporate governance, short-term business outlook, poor banking and borrowing history, a culture that disrespects business contracts and markets served (Ishengoma & Kappel, 2011; Balunywa, *et al.*, 2010).

Although efforts have been made to train owner/managers of SMEs on how to run business through the Business Development Services (BDS) to provide capacity building

and support their business growth in areas such as training, advice, information business planning, marketing, technology, communications and other services, and the government of Uganda through policies such as Buy Uganda, Build Uganda (BUBU) has endeavored to support SMEs by encouraging Ugandans to buy Ugandan manufactured products by encouraging import substitution, among other policies (Uganda Investment Authority report, 2016), the rate at which businesses are failing is still alarming.

A critical reflection indicates that MSE owner/manager's competencies could be a solution to MSE survival, however, it has not been given due attention. Prior studies looked at have not fully addressed the contribution of the owner/manager's entrepreneurial competencies in regard to business survival. Therefore, this study attempted to investigate the influence of entrepreneurial competencies on Micro and Small enterprise survival in Wakiso district, Uganda.

1.4 Purpose of the Study

To investigate the extent to which entrepreneurial competencies influence Micro and Small Enterprise survival in Wakiso district, Uganda.

1.5 Objectives of the Study

- i. To investigate the influence of Social networking on the Micro and Small Enterprise survival in Wakiso district, Uganda.
- ii. To assess the influence of Opportunity recognition on Micro and Small Enterprise survival in Wakiso district, Uganda.
- iii. To evaluate the influence of Risk management on Micro and Small Enterprise survival in Wakiso district, Uganda.
- iv. To find out the influence of Guerilla Skills on Micro and Small Enterprise survival in Wakiso district, Uganda.

- v. To examine the influence of Creative Problem Solving on Micro and Small Enterprise survival in Wakiso district, Uganda.
- vi. To establish the influence of Perseverance on Micro and Small Enterprise survival in Wakiso district, Uganda.

1.6 Hypotheses

H₀1: Social networking has no statistically significant influence on Micro and Small Enterprise survival in Wakiso district, Uganda.

H₀2: Opportunity recognition has no statistically significant influence on Micro and Small Enterprises survival in Wakiso district, Uganda.

H₀3: Risk management has no statistically significant influence on Micro and Small Enterprise survival in Wakiso district, Uganda.

H₀4: Guerilla Skills has no statistically significant influence on Micro and Small Enterprise survival in Wakiso district, Uganda.

H₀5: Creative Problem Solving has no statistically significant influence on Micro and Small Enterprise Survival in Wakiso district, Uganda.

H₀6: Perseverance has no statistically significant influence on Micro and Small Enterprise Survival in Wakiso district, Uganda.

1.7 Justification of the Study

Uganda is one of the countries in Africa where entrepreneurial activity is very high. The number of new businesses opened up each year grows at a rate of 90%, however, the rate at which these businesses collapse is also very high. Nangoli, *et al.*, (2013) found that more than 75% of small businesses fail to reach their first anniversary. The country is advocating for entrepreneurship to be taught as a course at all levels of the Ugandan education system, i.e. primary, secondary, tertiary and at university with the hope that

this will enhance business performance and hence survival. This is yet to yield fruits. It is unknown as to whether the entrepreneurial competencies an individual possesses as addressed by Morris, *et al.* (2013) Delphi model can have a bearing on his or her ability to succeed in running a business well and make it survive on a going concern basis.

This study was intended to disclose whether the entrepreneurial competencies are vital to success and therefore contributing to survival of Micro and Small Enterprises in Uganda.

1.8 Significance of the Study

This study is to help MSE owner/managers to know which area needs to be emphasized in terms of competence and skill development and utilization in order to enhance business survival. It is also to inform policy makers, educators, and curriculum developers on areas of skills/competence development to enable current and potential entrepreneurs to run their businesses successfully and therefore be able to make them survive. It will also be a great resource to a variety of other stakeholders including Micro, Small and Medium Enterprise support institutions, financial institutions, education and research institutions. Likewise, the results of the study can be used as a basis for further research by other academicians in the field of entrepreneurial competencies and MSE survival.

1.9 Scope of the Study

The study was restricted to the variables within the conceptual framework. This is because the study focused on six significant entrepreneurial competencies of the thirteen core entrepreneurial competencies from the Delphi model by Morris, *et al.* (2013) which are social networking, opportunity recognition, risk management, creative problem solving, guerrilla skills, and perseverance. Survival of the Micro and Small Enterprises was measured using financial and job stability, resource availability and profitability

trends of the business over the years from 2015 to 2019. The study was not specific on a particular sector and therefore included MSEs from the service, trade and the manufacturing sector.

The study was carried out in Wakiso District in Uganda. This is because Wakiso district is one of the districts in Uganda with the highest entrepreneurial activity, and at the same time, it is one of the districts with a high rate of MSE failure, Nangoli, *et al.*, (2013). Similarly, Wakiso District is characterized as being urban, semi urban, and rural in nature, and therefore can fairly represent Uganda.

The study focused on owners/managers of Micro and Small Enterprises in sub-counties of Masulita, Kakiri, Nangabo, Busukuma and Kira Town Council, all found in Wakiso district who employ from 0 to 4 employees (Micro) and from 5 to 50 employees (Small).

1.10 Limitations and Delimitations of the Study

This study specifically excluded the rest of the variables that could have had an influence on the findings of this study such as the macroeconomic factors, governance and others. It was limited to the six significant entrepreneurial competencies as depicted by (Morris, *et al.*, 2013). Furthermore, the study did not categorize the respondents by sectors. This is because within the registry provided by the District Commercial Officer, sectors had not been categorized.

Among the interviewed persons, the experience and the knowledge regarding Micro and Small enterprise activities differs which could have resulted into variations in the outcome of the collected data. Quality data can therefore be challenging to receive credibility due to different experiences among the interviewees.

The sample was based on owner/manager(s) within Wakiso district in Uganda, hence the findings hold specifically within the scope of the sample as well as the region. Therefore generalizations to other parts of Uganda are an area worth exploring.

1.11 Assumptions of the Study

The study assumed the following:

The views of the respondents reflected their real perceptions and disclosed their real views. In other words, the study assumed that the respondents answered questions in a clear, honest and candid manner.

Furthermore, the study assumed that the respondents in the selected locations would cooperate in enabling the study to be carried out as planned. For example, it assumed that the attitude of the respondents would be stable.

Likewise, the inclusion criterion of the sample was appropriate and assured that the participants had all experienced the same or similar phenomenon of the study.

And finally, the study assumed that the participants had a sincere interest in participating in the research study and did not have any other personal motive such as wishing to receive remuneration because of participating in the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter gives a detailed literature review related to the study. It begins with the theoretical literature review, followed by the empirical literature review and lastly by the conceptual framework.

2.2 Theoretical Literature Review

This section shows the theoretical foundations relevant to this study. The study was anchored on the Dynamic Capabilities Theory (DCT). The theory provides the foundation for this study, ideas from other experts who have used it and a demonstration of how the theory informs and guides this study. The theory is further expounded upon as follows:

2.2.1 The Dynamic Capabilities Theory

The Dynamic Capabilities Theory was initially introduced by David Teece and Gary Pisano in 1997. It emerged as an extension to and reaction against the inability of the Resource Based View (RBV) Theory to interpret the development and redevelopment of resources and capabilities to address the rapidly changing environments (Bleady, *et al.*, 2018). It states that dynamic capabilities are the ability to integrate, build, and reconfigure internal and external competencies to address the rapidly changing environments. The capabilities are responsible for enabling organizations to integrate, marshal, and reconfigure their resources and capabilities to rapidly changing environments. They enable an organization to reconfigure its strategy and resources to achieve sustainable competitive advantages and superior performance in the rapidly changing environments (Bleady, *et al.*, 2018). Dynamic capabilities attempt to bridge

the gap created by the RBV Theory which was found inadequate in that it ignored factors surrounding resources, and instead assumed that they exist. The theory adopts a process approach: by acting as the buffer between firm resources and the changing business environment. It is an entrepreneurial approach that emphasizes the importance of business processes, both inside the firm and also in linking the firm to the external environment (Teece, 2014). Dynamic resources help a firm to adjust its resources mix and thereby maintain the sustainability of the firm's competitive advantage, which otherwise might be quickly eroded.

Helfat & Martin (2015) presents dynamic capabilities as capabilities which managers create, extend and modify the ways in which firms make a living – helps explain the relationship between the quality of managerial decisions, strategic change and organizational performance. Adner & Helfat (2003) called it the capabilities which managers build, integrate and reconfigure organizational resources and competencies.

Capability refers to the capacity to utilize resources to perform a task or an activity, against the opposition of circumstance (Teece, 2014). From the strategic view, a firm's capability refers to the actions, processes, systems and relationships that the company can carry out with its own resources (Sanchez, 2011). It also includes factors that contribute to firm's awareness of strategic opportunities and/or threats and its ability to implement strategies (Barney & Arian, 2001). A firm's capability focuses on strategy perception and implementation, which is consistent with the role of firm resources and capabilities in strategy (He, Mahoney, & Wang, 2007). It also looks at the efficiency of companies in solving problems and their ability to use and apply knowledge (Weinstein & Azoulay, 1999).

Most studies framed within the dynamic capabilities view highlight the strong connection between this set of higher order resources and capabilities and the attainment and renewal of competitive advantages (Vivas-López, 2005). For example, Camisón & Forés (2010) and Leal-Rodríguez & Roldán (2013) label dynamic capabilities to refer to the set of organizational competencies that allows firms to generate value and to leverage competitive advantages through strategic management processes, while Martelo-Landroguez, Barroso-Castro, & Cepeda-Carrón (2011) propose that organizations are able to increase customer value by identifying and effectively fostering adequate combinations of dynamic capabilities. Similarly, Chaharbaghi, Adcroft, & Willis (2005) argue that a strategic combination of organizational transformability and dynamic capabilities are vital in explaining the organization's survival and renewal.

The dynamic capabilities theory identifies that a firm's sustainability or survival is primarily determined by its internal resources. The firm's resources are categorized as assets or capabilities. Resources are key to the success of the organization (Abaho, Aarakit, Ntayi, & Kisubi, 2017). The assets can be tangible or intangible. Capabilities are only based on intangible accumulated skills/competencies as well as valuable knowledge and skills of employees, brand names and a firm's reputation are resources of the firm. These resources are essential to achieve success in a business which in turn leads to a firm's survival (Abaho, *et al.*, 2017)

According to the dynamic capabilities theory (Teece, 2014), firm owners/managers' entrepreneurial competencies have a strategic role to play in creating value of the firm capabilities to performance. The focus of this study is on the capabilities in terms of skills, knowledge, and competencies that owner/managers of MSEs in Uganda should have in order to enhance their firm's survival. In linking the dynamic capabilities theory

to enterprise survival, entrepreneurial competencies such as social networking, opportunity recognition, risk management, creative problem solving, guerilla skills, and perseverance play a key role. Entrepreneurial competencies act as a driving force in the generation of profit, enhancing firm stability, and ensuring Resource Availability, thus increasing enterprise survival (Vijay & Ajay, 2011; Abaho, *et al.*, 2017).

2.2.2 The Delphi Framework

This study adopted Morris *et al.* (2013) Delphi study in which they identified 13 competencies unique to the entrepreneurship discipline: The entire process involved two distinct samples and a panel of 20 distinguished entrepreneurs with a track record of employing 100 or more employees. The other group was composed of 20 leading entrepreneurship educators with more than 10 years of experience and whose contribution to the entrepreneurship discipline was immense. In the first round, panelists were sent a survey questionnaire requesting for a compilation of a list of entrepreneurial competencies which they deemed important for starting a venture from which 265 items were generated. These items were collated by two doctoral entrepreneurship students and two entrepreneurship professors and generated a list into a common set of competencies. Each rater came up with about 17-30 items. Considering items that 3 out of 4 had agreed upon, 18 items were generated.

In the second round, the 18 items became the competency items to which the panelists rated 1 = not important, 7 = important competency and 4 = neutral in relation to the relative success in venture creation. Taking items with mean importance of 4.0 and above, 14 competencies were produced as being more entrepreneurial. Consensus among the panelists was reached after the third round when the 14 items earlier generated were reduced to 13 items. These were the competencies identified: opportunity recognition,

opportunity assessment, Risk management, perseverance, guerilla skills, creative problem solving , social networking, conveying a compelling vision, resource leveraging, value creation through innovation, ability to focus yet adapt, resilience, and self-efficacy. Further analysis using the 13 items produced the following results as seen in Table 1.

Table 1: Results for Pre and Posttest Differences

	Competence	Pretest	Posttest	T-Statistic	Significance
1	Opportunity Recognition	4.02	4.13	7.21	0.0003*
2	Opportunity Assessment	3.33	3.48	1.40	0.197
3	Risk Management	3.92	4.18	10.35	0.0007*
4	Conveying a compelling vision/seeing the future	3.65	3.79	2.29	0.074
5	Tenacity/Perseverance	3.43	3.63	3.27	0.005*
6	Creative Problem Solving	3.58	4.02	11.35	0.0001*
7	Resource Leveraging/Bootstrapping	3.05	3.61	3.45	0.432
8	Guerrilla Skills	3.00	3.90	42.97	0.007*
9	Value creation with new products, services, business models	3.50	3.93	2.52	0.234
10	Ability to maintain focus yet adapt	3.24	3.32	1.19	0.143
11	Resilience	3.72	4.12	3.53	0.082
12	Self-efficacy	3.58	3.82	1.14	0.168
13	Social networking	2.95	3.29	6.52	0.0002*

*Significance, < 0.05.

For the purpose of this study, items which were significant were considered and these included opportunity recognition ($p < 0.05$), risk management ($p < 0.05$), perseverance ($p < 0.05$), creative problem solving ($p < 0.05$), guerrilla skills ($p < 0.05$), and social networking ($p < 0.05$).

2.3 Empirical Review

This section contains a critique of past studies relevant to the current study. It highlights the knowledge found already existing in relation to the study problem and the established knowledge gaps.

2.3.1 Social Networking and Enterprise Survival

Ogundo, *et al.*, (2018) defined networking as a deliberate action by an entrepreneur to work together with other entrepreneurs with the intention of gaining business information and other resources for growth. Entrepreneurs in a closer relationship set objectives that are clear and have respect for the contractual scheme (Cisi, *et al.*, 2016). The entrepreneur in this kind of scheme finds support and models to emulate from joint activities such as co-producing, co-marketing, co-purchasing, and cooperating in product or market development (Orengo, 2017).

Mayanja, *et al.*, (2019) on the other hand take social networking to be the formal and informal collaborative relationships between their social, business and institutional contacts. They state that these formal and informal relationships provide information, social support and resources that are useful for exploiting opportunities, hence entrepreneurial networking is a key to opportunity identification, evaluation of tension, exploitation and vital to entrepreneurial process. Entrepreneurial networks create business markets, and resources that can be exploited (Westaby, *et al.*, 2016).

Malecki (2018) posits that social networking plays a crucial role in promoting the development of ecologies of innovation within and across the business. On the other hand, Hyslop (2015) states that social networking is important in accessing knowledge for in-house innovation, diffusion of technological improvements, and learning new ways of operating in a new ecosystem. Engel, *et al.*, (2017) states that entrepreneurs who

establish broad and diverse social networks through stronger ties to suppliers and are able to access skills and information helpful in evaluating an opportunity are likely to have the highest survival rates for their ventures.

In a study where Joserand, *et al.*, (2017) examined the contextual conditions necessary to successfully build and leverage external social client network ties for an individual for business ambidexterity, they found that at the business unit level, individual's social capital contributed to exploration and exploitation. They posit that developing and leveraging external social capital of the individual needed precise organizational context at the level of the business unit that would allow development and nurturing of personal business relationships between employees and clients using team based structures encouraging a culture with a shared social network eventually leading to business unit ambidexterity. Their study shows vividly the underlying importance of social networks on exploration and exploitation of resources available and then on business ambidexterity, however, it fails to mention whether social networks could have an important contribution to business survival.

Likewise, Ogundo, *et al.*, (2018) analysed the influence between networking and risk-taking and concluded that the dimensions of networking were positively correlated to export firm growth of the selected export firms in Kenya. On the other hand, Prapah (2011) emphasizes the importance of networks in contributing to creation of employment, gross domestic product (GDP), and increasing incomes and states that the position of the entrepreneur's network reveals its information access ability and the knowledge necessary for new and existing product improvement. Furthermore, Abaho, *et al.*, (2017) conclude that entrepreneurial competencies such as strong ability in relationship building and social networking can improve a firm's performance to create

new markets and innovatively meet new market needs. They continue to argue that SMEs need to maximize the usage of social networking to be able to access good and economical clients such as government and large corporates.

Shaijumon (2018) analysed the patterns of social networking and its importance in agricultural institutions information diffusion and farmer's capability in India and found that institutions that had appropriate social interventions with local institutions, agricultural professionals, media, friends, extension farm advisers for new technology, peers, and well directed farmer's social networks could enhance agricultural productivity and living standards than agricultural institutions which had formal channels of information sharing (Shaijumon, 2018). The study shows the necessity of social networking among farmers that would accrue if appropriate social network structures are cultivated, however, there's no link between social networks and survival of a firm. Additionally, the study focused on farmers in India and is therefore not localized. The present study's focus is on whether social networking can have an influence on micro and small enterprise survival in a localized setting.

Gayen, *et al.*, (2019) examined the importance of social networks among the unemployed old age workers above the age of 50 years and wanted to regain employment using a Scottish labour market in which they interviewed those who had been unemployed and later were re-employed. They found that old employees who were re-employed to high ranked prestigious jobs had established strong interpersonal relationships with strong ties than those who did not have strong tie relationships (Gayen, *et al.*, 2019). The study clearly depicts the value of strong social networks on older workers' job search and reemployment, but does not address the issue of enterprise

survival. The present study is not addressing employment issues which is assumed here, but targeting micro and small enterprise survival.

Henttonen, *et al.*, (2013) investigated whether the relationship in a social network of a team affected its performance using a descriptive survey methodology selecting 76 teams of workers from 499 employees within 48 organizations. Their findings revealed that employees who were involved in dense network structures improved much more in their work performance compared to employees who were in fragmented network structures (Henttonen, *et al.*, 2013). Their study shows the importance of social networks on team performance, but does not address survival of a firm.

Rossano-Rivero & Wakkee (2019) examined three universities in Mexico, Germany and Netherlands using eight cases to establish the importance of educators's social network towards execution of practices novel teaching using a qualitative inquiry based on a case study approach. Findings showed that educators with entrepreneurial networking behavior were able to acquire key resources that they required, were innovative in their teaching and easily obtained external actors who participated in teaching practice compared to those without network behavior (Rossano-Rivero & Wakkee, 2019). The study highlights the necessity of networking towards the creation of innovative and execution of novel teaching practices, but does not address the involvement of the business sector, leave alone the issues to do with social networking in relation to MSE survival.

Al-Mamun, *et al.*, (2019) collected data through structural interviews from 403 micro enterprises in abid to establish the effect of market orientations, entrepreneurial skills, networking, and sales orientations on entrepreneurial competence of micro enterprises in Malaysia. Findings revealed that networking and entrepreneurial skills had a positive

effect on entrepreneurial competence and enterprise performance (Al-Mamun, *et al.*, 2019). First and foremost, the study addresses networking as a different construct and does not treat it as an entrepreneurial competence, the present study treats networking as one of the entrepreneurial competencies. Although their study acknowledges the contribution of entrepreneurial competencies and networking on enterprise performance, it ignores its influence on MSE survival.

Most of the previous studies seen clearly echo the great importance of social networking on a firm's performance, new market creation, new innovations (Abaho, *et al.*, 2017; Al-Mamun, *et al.*, 2019), business unit level exploitation and exploration, and business ambidexterity (Joserand, *et al.*, 2017), export firm growth (Ogundo, *et al.*, 2018), contribution to GDP, creation of employment and increasing incomes (Prapah, 2011), enhancement of agricultural productivity (Shaijumon, 2018) and work-team performance (Henttonen, *et al.*, 2013), it is evident that enterprise survival has been ignored by earlier studies. This study investigated the influence of social networking of owner/managers on MSE survival in Wakiso district, Uganda.

2.3.2 Opportunity Recognition and Enterprise Survival

Moris, *et al.*, (2013) defines opportunity recognition as the ability to see changed conditions or possibilities that are overlooked in the environment and represents a profit potential or a return on a venture. It can also be taken as the ability to discover prospects in the market place, quickly analyse and assess information regarding marketing and utilize professional and business skills in finance and marketing before others do (Ge, *et al.*, 2016). On the other hand, Mayanja, *et al.*, (2019) states that in as much as opportunity recognition is important, its effective exploitation is even more necessary.

Entrepreneurs must critically think about ecologies of innovation and collaborations to link their businesses. When opportunities are identified, capabilities for innovation and structured support should be in place to create and assess new ideas (Mannan, *et al.*, 2016; Amani, 2016). More scholars affirm to the necessity of exploitation of an opportunity using ecologies of innovation and in addition, the entrepreneur must act quickly upon an identified opportunity to realize value out of that opportunity (Shamsudeen, *et al.*, 2017; Hansen, *et al.*, 2016; Mayanja, *et al.*, 2019).

In the study which evaluated the small and medium enterprise survival strategies in Nigeria, Iorun, (2014) found that survival strategies such as opportunity identification, creativity, and high risk-taking could enable MSEs to thrive. Although the study took place in Africa, and its addressing the importance of opportunities as one of the survival strategies the environmental dynamics might have been different and so the present study is using opportunity recognition in a different context within a localized setting to establish whether a replication of findings could be possible.

In yet another study undertaken by Wang, *et al.*, (2013) used 268 R&D project team members at senior level position and 83 managers in R&D department to examine the relationship between opportunity recognition and innovation performance at individual level. Findings depicted that opportunity recognition contributed highly to innovation performance at individual level. Whereas the study clearly shows the importance of opportunity recognition towards the enhancement of employees' innovative performance level, it fails to address whether opportunity recognition can contribute to survival of the firm.

From the prior studies looked at in the field of opportunity recognition, it is clearly stated that opportunity recognition can be used as a survival strategy by SMEs (Iorun, 2014)

and in this context it is contextualized as a strategy for thriving SMEs and not as a competency. Opportunity recognition can also contribute significantly to individual level innovation (Wang, *et al.*, 2013), and it is suitable for explaining the initiation of service innovations in professional service firms (Fischer, 2011). However, from all these studies, none of them addresses the issue of survival. The present study was intended to establish the influence of opportunity recognition as a competence of owner/managers on the survival of MSEs in Wakiso district, Uganda.

2.3.3 Risk Management and Enterprise Survival

Risk management refers to the practice of ascertaining the maximum level of acceptable overall risk when engaging in activities of the business (Mansor, 2017). It involves techniques of risk assessment to discover the original level of risk and adjust it accordingly to a reduced acceptable level (Mansor, 2017). Perera, *et al.*, (2014) defined risk management as a logical and organized way to identify, assess, evaluate, and rank the risk associated with the business and the allotment of the resources necessary to monitor, control, and reduce any undesirable events' impacts. On the other hand, enterprise risk management could be defined as the practice through which measurement, exploitation, governance, financing, and monitoring of risks can be done in business organizations to increase shareholder's value (Kehinde, *et al.*, 2017).

The goal of risk management is to establish that risk is ascertained with a clear knowledge and understanding to facilitate its measurement and mitigation in an organization (Ekwere, 2016) Risk management should not be viewed as a threat, but as an opportunity embedded within the overall business strategy of a firm that should be identified, measured, responded to, prevented and finally monitored (Games & Rendi, 2019)

Callahan & Soileau (2017) found in their study that businesses which had enterprise risk management processes that were mature performed better than those whose management of risk process was less mature for board governance and other performance metrics closely related to the earnings process. Stan-Maduka (2010) and Callahan & Soileau (2017) also concluded that economic benefits and achievement of operational performance targets are associated with firms that apply risk management in their operations.

Kim & Vonortas, (2014) concluded in their study where they empirically investigated risk management aspects in enterprises which were small and young and had put effort towards survival and growth and found that enterprises that had a sound strategy for risk management survived and achieved long-term success. Firms that have a more precise conceptualization of risk and a strategy that is explicit in mitigating the risk, had a better chance in attracting investors. Their study attempted to empirically relate the influence of various types of risks such as technology risk, market risk, and financial risk of SME mitigation strategies of risk in the European perspective. The present study addresses an individual owner/manager's competence – risk management. There's insufficient literature on the conceptualization of risk management in relation to MSE survival in a localized perspective taking a case of Wakiso district in Uganda.

In a study carried out by Fadel & Al-Ajmi (2017) in the banking sector, the management of risk is taken to be an integral part of managing financial institutions and how the exposure of risk is managed, determines the banks' survival. Reliable measures of risk for resource allocation among activities having very good risk and reward ratios should be used by banks. Management of risk is a prominent and pivotal issue to business success and may negatively affect profitability if not checked (Sifumba, *et al.*, 2017).

The practice of risk management in business is crucial as it can either break or make profits or liquidity. Managing risk supports the identification and potential events' management with assurance that's reasonable to achieve the intended objectives (Sifumba, *et al.*, 2017).

It is important for SMEs to be knowledgeable about the associated risks that affect their businesses (Smit & Watkins, 2012). SMEs which integrate risk management in their operations are always better armed to exploit and leverage resources that relate to the organization (Smit & Watkins, 2012). If a risk occurs on a continuous basis to an SME, it can be a great danger and therefore SMEs need to put it as a top priority to manage risk. This would enable them to guard against a number of threats that would result into problems and reduce the effect of their occurrence (Sifumba, *et al.*, 2017). If risk is not well managed, it will affect several areas of management such as customer relations, operations, financial markets, strategy, legal, supply, fiscal and regulatory requirements, and asset impairment (Lavastre, *et al.*, 2012). Terugwa says that if business owners are unable to instigate acceptable processes of risk management, sustainability of SMEs is likely to be greatly affected. Hence management of risk is an integral part of good government of the business.

In order to succeed in launching new products successfully, it is necessary for SMEs to take risks, however a strategic action should be taken to mitigate and reduce or avoid risks to prevent the occurrence of adverse effects thereafter. SMEs that possess the ability to access, diagnose risks, and manage risks during the process of developing a new product will likely succeed (Mansor, 2017). When managing risks in projects, it is important to acknowledge the link between managing risk of the project and its success (Teller 2013; Perera, *et al.*, 2014). If risks are not well managed in the R&D projects,

they are likely to lead to low success rates in those projects because of the increased uncertainty (Wang & Yang, 2012; Wang, *et al.*, 2010).

There's evidence to show that many successful organizations realize the benefits associated with managing risk towards project success and performance. Therefore, risk management is taken as one of the core competencies in business and a yardstick for monitoring and evaluation in many organizations (Luppino, *et al.*, 2014). Therefore, the effective management of risks and uncertainties is of paramount importance (Mastroianni, 2011). Previous studies laid much emphasis on risk management/risk management techniques for R&D projects, organizational and firm performance competitiveness, and little emphasis has been put on survival of firms. Furthermore, more of the studies looked at discuss organizational risk management and not the individual owner/manager's risk management skills/competencies. For this reason, the present study aimed at establishing whether the owner/manager possesses this skill/competence and whether he/she uses it to make his/her business to survive.

2.3.4 Guerilla Skills and Enterprise Survival

The term guerrilla skills has been widely applied in the field of marketing. Thus, guerrilla skills in marketing can be drawn back to the atypical tactics that were applied during the war to achieve a goal in unforgiving and competitive environment (Yuksebilgil, 2014). Guerrilla tactics are rational and a business using them is able to gain advantages over one that is not using them at the lowest minimal costs involved. Guerrilla marketing is a strategic method applied by firms in a bid to increase a firm's productivity (Fong & Yazdanifard, 2014). It is a marketing strategy with a high impact at a low cost and enables small firms to operate like large firms.

As mentioned earlier, Guerrilla skills have been most utilized and exhibited in the marketing field and therefore, Fong & Yakdanifard (2014) posits that guerilla marketing positively influences consumer behavior and Tam & Khuong (2015) found guerilla marketing to be positively related to purchase intentions. Gökerik, *et al.*, (2018) found guerrilla marketing to be influential on symbolic and functional brand image and while using structural equation modeling during investigation of the influence of guerrilla marketing on social media.

Likewise, Iqbal & Lodhi (2015) found a positive and significant influence of guerrilla marketing on the buying behavior of the consumers in the Karachi beverage industry. This implied that guerrilla marketing once used can be able to predict consumer behavior towards a company's products and services (Iqbal & Lodhi, 2015). When firms apply guerrilla skills, their business activity can be sustained in the long run. Guerrilla marketing if used effectively, it would result into an efficient, effective and cheaper market (Arslan & Durlu-Ozkaya, 2012)

Since guerilla marketing involves a large number of people going out using word of mouth, it can help reduce the unemployment rate and contribute to development of the nation. This is so, because the larger the number of people employed, the larger the number of services provided and products produced (Fong & Yazdanifard, 2014).

Kamau, *et al.*, (2013) found a relationship existing between skills in guerrilla marketing and growth of business in the study that was carried out in Machakos County, Kenya. The study further revealed that a large number of owners of the beauty shops promoted the business using buzz, posters, word of mouth, and sms. It was also evident from the study that when experiential marketing strategies were used on opinion leaders, there was business growth (Kamau, *et al.*, 2013). According to Jonsson & Belic (2012),

Guerilla marketing campaign contributed greatly to brand attitude, image, and intentions to purchase. Guerrilla marketing is more credible and creative than the traditional marketing campaigns. Mahmooditavana, *et al.* (2014) postulates that guerilla marketing greatly contributes to the development of entrepreneurship. Guerrilla skills in marketing are meant for small firms to enable them to increase profits and enhance competitive advantages (Chen, 2011).

Although previous research on guerilla strategies has been conducted especially through marketing more than any other field, which has seen guerilla marketing positively influencing consumer behavior and essential strategy for survival and success of business (Fong & Yakdanifard, 2014; Iqbal & Lodhi, 2015), positively being related to purchase intentions, brand attitude and brand image (Tam & Khuong, 2015; Gökerik, *et al.*, 2018; Erkan & Evans, 2016; Johnsson & Belic, 2012), is related to business growth (Kamau, *et al.*, 2013), has great effect on entrepreneurial development (Mahmooditavana, *et al.*, 2014) and gives business a competitive edge, the possible impact of guerilla skills on MSE survival has not been addressed. Furthermore, it is to establish whether the owner/manager possess the competency, guerilla skills and if so, to establish how it helps him/her to ensure survival of his/her business.

2.3.5 Creative Problem Solving and Enterprise Survival

Creative problem solving (CPS) is a technique of advancing towards change in an organization where team members are involved or participate in the process of change by contributing their creative and innovative ideas (Millet, 2014). It involves a group of people within an organization coming up together to instigate change through brilliant, innovative and creative ideas (Amran, *et al.*, 2019). These fresh and novel ideas will determine the success of an organization over another that does not engage in creative

problem solving (Amran, *et al.*, 2019). Creative problem solving encourages fresh and new ideas that can transform a problem into an opportunity for the organization (Millet, 2014).

The problem solving process requires a creative approach where a variety of alternatives are considered in establishing the best alternative (Fernando, *et al.*, 2013). A person who is creative generates more ideas and discovers new things alongside boosting his/her curiosity (Kanbay, *et al.*, 2013) Industries and organizations that are successful always prioritize the proper management of creative personnel and nurture a dynamic idea generation culture (Lombardo & Roddy, 2010). Organizations that search for the best techniques in management and innovative design tools always optimize value for their service and product offering. Creative problem solving involves building a culture with dynamic enterprise skills that challenge the status quo and norms of organization (Acs, 2010). Obiwulu, *et al.*, (2019) found that when creativity among team members within the organization is enhanced, it will increase productivity and business success.

Aureli, *et al.*, (2019) found creative problem solving to have a direct contribution to the competitiveness of the firm after taking a study of 113 Italian knowledge intensive companies in which they applied the partial least squares method to establish the impact of CPS on firm competitiveness. They concluded that CPS process increases a firm's capability and hence its competitiveness (Aureli, *et al.*, 2019). The study was done on leading companies in Italy which are of a corporate setting and was not carried out on micro and small enterprises. Furthermore, the structural relations model tested applies to big companies and may not apply to MSEs, hence the present study is aimed at establishing whether a manager's ability to solve a problem creatively can enhance an enterprise's survival.

Another study by Giampaoli, et al (2017) found a strong relationship existing between practices of knowledge management and the speed of creative problem solving. The study applied the partial least squares method to establish the relationship between practices of knowledge management, processes of problem solving, and organizational performance. On the other hand, Katz-Buonincontro & Hektner (2014) carried out a pilot study on student leadership to establish the emotional states associated with problem solving among university students' leadership using the experience sampling methodology, found out that student leaders had a higher intrinsic motivation and cognitive engagement when they were solving new problems as opposed to solving old problems.

Although there is scanty literature on creative problem solving, and the few studies looked at show a strong direct contribution of CPS on firm's competitiveness (Aureli, *et al.*, 2019), CPS has a direct contribution on financial and organizational performance (Giampaoli, *et al.*, 2017). Katz-Buonincontro & Hektner, (2014) also dealt with students showing the different dynamics and methods of how student leaders can creatively solve problems and this being an educational institution, the environmental setting and dynamics differ with the business environment. Of the studies looked, creative problem solving in relation to survival has not been properly addressed in the entrepreneurship literature. Therefore, the present study sought to establish how owner-managers specifically those running micro and small enterprises in Wakiso district, Uganda can creatively solve problems in a business setting.

2.3.6 Perseverance and Enterprise Survival

Perseverance may refer to the ability to stand firm, resist, endure, and persist while staying focused to goal achievement in the period of adversity (Orengo, 2017). It can

also be seen as endurance, striving to maintain focus of the business strategy, and persistence despite the numerous challenges the entrepreneur may be facing (Van Gelderen, 2012). Perseverance may also refer to continuing to perform what one thinks is right while bearing the hardships, complexities, and difficulties and searching for solutions to deal with hardships (Van Gelderen, 2012). Hence, perseverance eventually becomes associated closely with the behavior characteristic of the entrepreneur such as adaptability, flexibility, and proactive and practical approach to certain circumstances (Orengo, 2017).

Orengo, (2017) cites Lumpkin & Birhman (2011) stating that a firm's success is due to a variety of factors including commitment to the future, continuity and perseverance. They emphasize that perseverance helps a firm to survive and also enhances value creation. In family businesses, perseverance has been seen to boost investment in areas where other competitors might fear to invest especially if they are associated with uncertainty in the long-term (Lumpkin & Birhman, 2011). Perseverance is one of the non-cognitive factors that predict different attributes such as long-term goal achievement, goal striving and passion display among people (Bonfiglio, 2017).

Among the factors that Camuffo, *et al.*, (2012) found improving performance is perseverance alongside others such as prior experience of the entrepreneur, education, managerial and industry experience. This study considered these factors as contributing to performance. Perseverance being one of the factors explored by the study was treated as a trait and was found to improve performance in business. In this study perseverance is treated as a competence and there is need to establish whether it can contribute to MSE survival.

In a model designed by Gimeo in Orengo (2017) where he wanted to explain why some firms survive why others fail, findings depict that enterprises earning low incomes could choose to survive due to perseverance. Survival depends on economic results and internal organizational attributes such as perseverance (Orengo, 2017).

Lamine, *et al.*, (2014) found perseverance and social skills important and critical factors to the success of the process of entrepreneurship among nascent entrepreneurs during challenging period. Among the factors mentioned such as social adaptability, social intelligence, obstinacy, and negotiation skills that would lead to success of technology entrepreneurs, tenacity and perseverance were included. Perseverance is manifested in the way entrepreneurs are able to skillfully interact with and manipulate their environment, networks, adaptability to the social context, remain optimistic and flexible, resist opposition, negotiate, persist and endure during difficult times (Lamine, *et al.*, 2014).

There's evidence from prior studies that perseverance is necessary for a firm's success, survival and value creation (Orengo, 2017; Lumpkin & Birhman, 2011), can predict positive outcomes, goal striving and accomplishment of long-term goals (Bonfiglio, 2017), can improve performance (Camuffo, *et al.*, 2012) and important in the success of the process of entrepreneurship particularly the nascent entrepreneurs (Lamine, *et al.*, 2014). Most of these studies were carried out in foreign countries and it is not clear whether the same findings could be replicated to the Ugandan perspective. And although there's mention of survival as a dependent variable, it was not explored to its full potential. The present study treats survival as an individual dependent construct and therefore, establishes the influence of perseverance of owner/manager on survival of micro and small enterprises in Wakiso district, Uganda.

Empirical literature summary is shown in Table 2.

Table 2: Summary of the Empirical Literature

Author	Main Findings
Tehseen & Ramayah (2015)	Firm birth, survival and long-term performance are linked to competencies of the entrepreneur
Mutesigensi, <i>et al.</i> , (2017); Kusi, <i>et al.</i> , (2015)	SME owner or manager's competency is crucial to survival or failure
Abaho, <i>et al.</i> , (2017)	Entrepreneurial competencies positively influence performance. Firm's dynamic capabilities have to work hand-in-hand with competitive entrepreneurial competencies to significantly contribute to SME performance.
Muhamad, <i>et al.</i> , (2011)	Established that competencies of the entrepreneur have a positive contribution to performance of the firm.
Kabir, <i>et al.</i> , (2017)	Appropriate competencies of the entrepreneur are necessary for success of all operations from start to completion, ensure performance and survival of the business
Cant, <i>et al.</i> , (2014)	Entrepreneurial competencies have a causal relationship with venture initiation and success.
Sánchez (2012)	Firm managers with high level of entrepreneur's competencies scrutinize the environment for opportunities and are competitive
Spio-Kwofie, <i>et al.</i> , (2018) Mitchelmore & Rowley, (2010) Oduro-Nyarko & Hervie, (2019) Minai, <i>et al.</i> , (2018)	Revealed that competencies of the entrepreneur positively impact Small Medium Enterprise performance, growth, competitiveness and success.
Sarwoko, (2016)	Competencies of the entrepreneur have an effect on the strategies of growth and performance.
Kusi, <i>et al.</i> , (2015)	The competencies of the person founding the business are crucial since the business is separate from the owner.
Camuffo, <i>et al.</i> , (2012)	Being alert to opportunities is a vital factor that affects the performance of small enterprises through out the entire business cycle.
Joserand, <i>et al.</i> , (2017)	Individual's social connections are very important towards exploration and exploitation of business at unit level and a good shared network structure would lead to business unit ambidexterity.
Ogundo, <i>et al.</i> , (2018)	Found networking was positively related to export firm growth.
Prapah (2011)	Risk-taking to have a negative contribution to firm growth. Networks are important in contributing to creation of employment, gross domestic product, and increasing incomes. Networks facilitate information access and knowledge for product development.

Orengo, (2017)	Organizational survival is related to intrinsic traits of the entrepreneur such as social relationships. Table continued
	...
Abaho, <i>et al.</i> , (2017)	Strong ability networking and relationship building can improve a firm's performance; create new markets and new innovations.
Shaijumon (2018)	Social networking enhances information dissemination among farmers. Well directed social networks enhance productivity of agriculture.
Gayen, <i>et al.</i> , (2019)	Older people who had established strong tie social relationships had a higher possibility of being re-employed than those with weak social networks.
Henttonen, <i>et al.</i> , (2013)	Both dense and fragmented networks among team's social network relationship affected the performance of workers in a team.
Lamine, <i>et al.</i> , (2014)	Social skills are crucial to the success of the entrepreneurial process.
Al-Mamun, <i>et al.</i> , (2019)	Found networking and skills of the entrepreneur were positively affecting performance of the enterprise.
Iorun, (2014)	Opportunity identification is one of the strategies of survival in addition to high risk-taking and creativity.
Wang, <i>et al.</i> , (2013)	Found that being able to recognize the opportunity in business contributed significantly to level of individual innovation.
Fischer, (2011)	Recognizing and opportunity suitably explained the successful initiation of service innovations in professional service firms (PSFs).
Callaham & Soileau (2017), Stan-Maduka (2010), Mastroianni (2011). Kim & Vonortas (2014)	Found that enterprises whose process of enterprise risk management was mature, achieved higher performance in operations and projects. A sound strategy in risk management strategy contributes to survival and venture success in the long-term.
Fadel & Al-Ajmi (2017)	Risk management contributes greatly to the financial institutions' survival since it depends on how they manage their risk exposure.
Sifumba, <i>et al.</i> , (2017)	Risk management enhances business success, profitability and liquidity perspectives and reduces number of threats while minimizing the effects of those that would occur.
Smit & Watkins (2012)	Risk management is vital for business success and makes organizations to get better equipped to exploit resources.
Hsu, <i>et al.</i> , (2013)	Risk management yields positive returns in SMEs through conversion of expenditure activities.
Terungwa (2012)	Risk management is one of the practices of good governance because it enhances the sustainability of SMEs if managed well.
Mansor (2017)	Risk management enhances new product development success as it will moderate the level of risk involved in the entire process.
Teller (2013)	Risk management is one of the core competencies for a successful organization.
Hung, (2012)	
Luppino, <i>et al.</i> , (2014)	Risk management is a good control measure for monitoring and evaluation of activities in many organizations.

Fong & Yakdanifard (2014)	Guerrilla marketing positively influences consumer behavior, reduces unemployment rate and is a contributor to national development.
Tam & Khuong (2015)	Guerrilla marketing is positively related to purchase intentions.
Gökerik, <i>et al.</i> , (2018) Erkan & Evans, (2016)	Found guerilla skills in marketing to be influential in social media on the symbolic and functional brand image.
Iqbal & Lodhi (2015)	Guerrilla marketing significantly contributes to the buying behavior of the consumers. It is an essential strategy for business success and survival. It facilitates the company to get maximum output using limited resources.
Arslan & Durlu-Ozkaya (2012)	Guerrilla marketing causes the market to become cheaper, efficient and effective.
Kamau, <i>et al.</i> , (2013)	Found a relationship existing between guerilla marketing and business growth.
Johnsson & Belic (2012)	Guerrilla marketing greatly affects brand attitude, brand image, and intention to purchase.
Mahmooditavana, <i>et al.</i> , (2014)	Guerrilla marketing has a great effect on entrepreneurial development.
Chen, (2011)	Guerrilla marketing increases competitive advantage for a business.
Aureli, <i>et al.</i> , (2019)	Solving a problem creatively impacted directly on the outcomes of knowledge-intensive business process outcomes leading to firm's competitiveness.
Giampaoli, <i>et al.</i> , (2017)	Found that solving a problem creatively impacted greatly on the financial and organizational performance.
Orengo (2017)	Perseverance alongside other factors such as future commitment, and continuity enhances the success of the firm.
Lumpkin & Birhman (2011)	Organizational survival does not only depend on economic results but also depends on owner's personal attributes such as perseverance. Perseverance is not only necessary for survival, but also on value creation.
Bonfiglio (2017)	Perseverance predicts goal striving and long-term goal achievement
Camuffo, <i>et al.</i> , (2012)	Traits such as perseverance improve performance.
Lamine, <i>et al.</i> , (2014)	Perseverance is a very vital factor in the success of process of entrepreneurship for nascent entrepreneurs.

2.4 Conceptual Framework

From the conceptual framework, it can be argued that the core entrepreneurial competencies as adopted from Morris *et al.* (2013) model for the core entrepreneurial competencies unique to the entrepreneurship discipline. Six most significant

competencies of the thirteen core entrepreneurial competencies were tested in this study. These included: Social networking, opportunity recognition, risk management, perseverance, creative problem solving and guerilla skills. These formed the independent variables. In this study, it was expected that the six variables would influence enterprise survival. This is congruent with Kabir, *et al.*, (2014) who maintains that proper entrepreneurial competencies are required to successfully start, operate and ensure the survival of a new business in the marketplace. The dependent variable was Micro and Small enterprise survival.

The relationship between entrepreneurial competencies and Micro and Small enterprise survival is illustrated in Figure 1.

Independent Variables

Dependent Variable

Entrepreneurial Competencies

MSE Survival

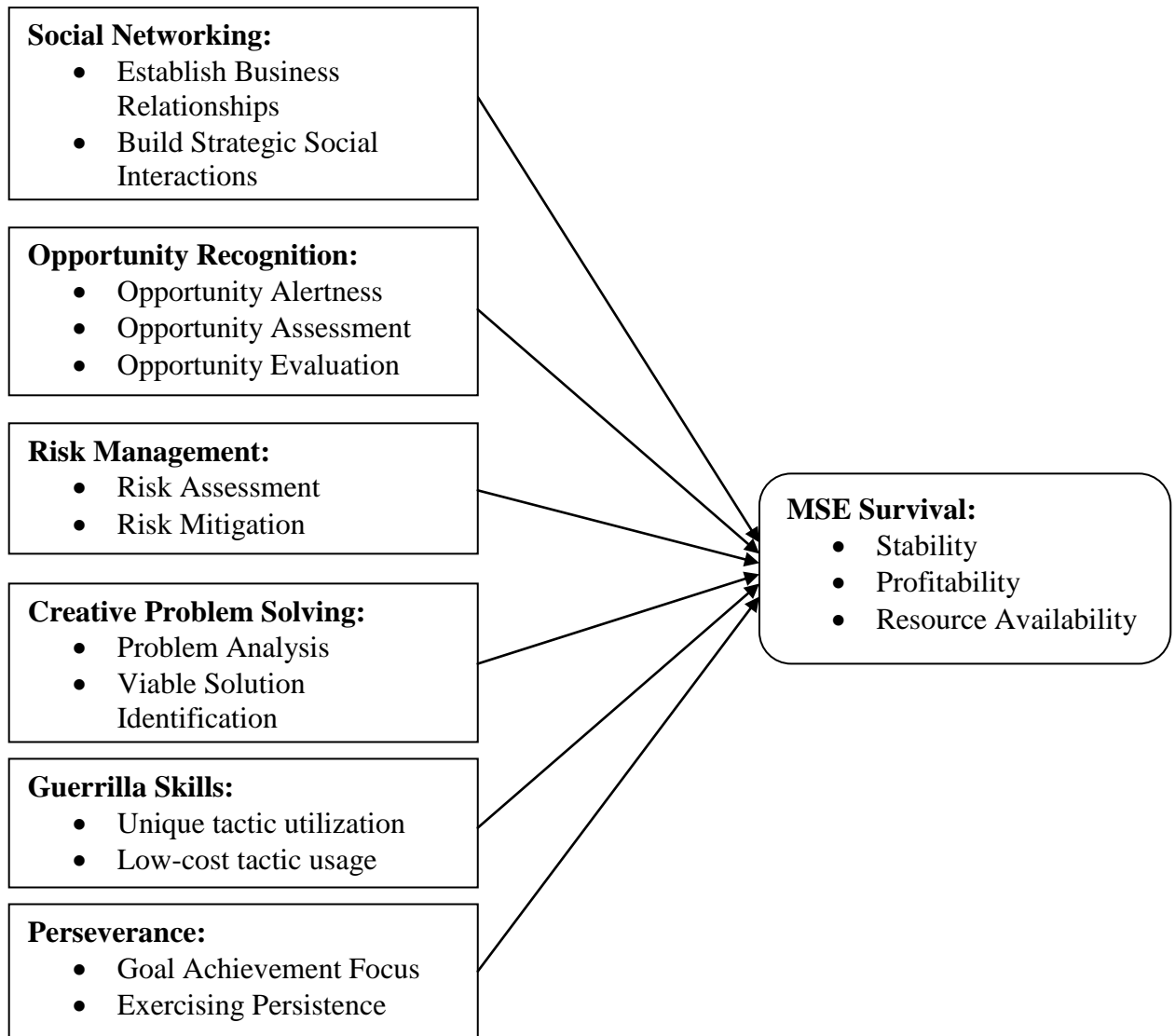


Figure 1: Conceptual Framework

Source: Extracted 6 variables from Morris, *et al.* (2013) Model and modified for this study.

2.5 Summary of Literature Review and Research Gap

The constant throughout the previous theoretical, conceptual and empirical works is that competencies and in particular, the relevant entrepreneurial competencies can have a bearing on business performance, growth and survival. The emphasis, however, has largely been placed on, competency development, SME performance, competencies

relevant for managers in their work, and human resource competencies needed at the workplace in a general context without specifically referring to businesses.

What has not received much attention are the inherent entrepreneurial competencies that entrepreneurs need to have to be able to sustain their businesses and in particular, managers or owners running Micro and Small Enterprises. The empirical studies also do not tell us the extent to which those competencies can predict that MSE survival. Those that have endeavored to establish the entrepreneurial competencies have done so in the context of foreign countries and no research has particularly been identified concerning the Ugandan context.

For instance, majority of studies on social networking clearly show its importance in the entrepreneurship literature such as enhancement of a firm's performance, new market creation, facilitates new innovations (Abaho, *et al.*, 2017; Al-Mamun, *et al.*, 2019), contributes to business ambidexterity (Joserand, *et al.*, 2017), supports firm growth (Ogundo, *et al.*, 2018), and enhances work-team performance (Henttonen, *et al.*, 2013). Among all these studies looked at, none endeavors to address Micro and Small enterprise survival.

Similarly, opportunity recognition can contribute significantly to individual level innovation (Wang, *et al.*, 2013) and has been found to contribute to service innovations in professional service firms (Fischer, 2011). Although it can be used as a survival strategy by SMEs (Iorun, 2014) it was not addressed as a competency that is required by owner/managers to contribute to survival.

Likewise risk management in an organization is associated with many benefits such as improved project performance and success (Teller, 2013; Mastroianni, 2011, Perera, *et al.*, 2014; Hung, 2012), firm competitiveness, R&D project success (Wang & Yang,

2012; Wang *et al.*, 2010; Liu & Han, 2014) and new product development (NPD) performance (Mansor, 2017). This study hasn't come across any other study relating risk management to Micro and Small enterprise survival and most studies are not treating risk management as an individual competency.

Guerrilla skills have majorly been addressed in the field of marketing and not as a competency of the owner of the business. Most of the studies clearly show its importance as a contributor to consumer buying behavior and purchase intentions, brand attitude and brand image (Tam & Khuong, 2015; Gökerik, *et al.*, 2018; Erkan & Evans, 2016; Johnsson & Belic, 2012), essential strategy for survival and success of business (Fong & Yakdanifard, 2014; Iqbal & Lodhi, 2015), contributor to business growth (Kamau, *et al.*, 2013) and fostering entrepreneurial development (Mahmooditavana, *et al.*, 2014). Again, no study has been found addressing guerrilla skills in relation to business survival, and those that have attempted look at survival do not address it as a stand-alone dependent construct and are not addressing MSEs.

Creative problem on the other hand has scanty literature, but a few studies that have endeavored to look at it such as Aureli, *et al.*, (2019) show its importance on firm's competitiveness, Giampaoli, *et al.*, (2017) shows its positive impact on both organizational and financial performance. Studies have still ignored its relation to Micro and Small enterprise survival.

Prior studies on perseverance depict its necessity to a firm's success, survival and value creation (Orengo, 2017; Lumpkin & Birhman, 2011). It has predicted positive outcomes, goal striving and accomplishment of long-term goals (Bonfiglio, 2017), can improve performance (Camuffo, *et al.*, 2012) and is critical to the success of the entrepreneurial process for nascent entrepreneurs (Lamina, *et al.*, 2014), however, among the studies

reviewed, influence of perseverance on Micro and Small enterprise survival has not been given due attention.

This study seeks to fill the knowledge gap regarding the inherent/specific core entrepreneurial competencies that Micro and Small enterprise owners and managers require in order to make their businesses survive, and to establish the extent to which those inherent entrepreneurial competencies predict Micro and Small enterprise survival.

The study was carried out in Wakiso district in Uganda.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.1 Introduction

This chapter presents the philosophical assumptions that underpinned this study as well as the research design, the location of study, target population, sampling procedure, sample size, data collection instruments, data collection procedures and data analysis.

3.2 Research Philosophy

This study employed the pragmatic approach of research philosophy. It made predictions based on observed and explained realities and interrelationships as supported by (Gathii *et al.*, 2019; Creswell, 2014), and also used the interpretivism approach using qualitative analysis from the interviews. This paradigm was used because part of the study involved the use of mixed methods where both quantitative and qualitative approaches were utilized (Bashir, *et al.*, 2017).

Hypothesis testing derived from the research objectives through measurement of the variables was done and that the study had a cause and effect relationship and endeavored to predict outcomes in terms of Micro and Small Enterprise survival and the second part involved exploring other factors leading to Micro and Small Enterprise survival qualitatively through interviews of the key informants. It was assumed that social reality is in the mind of the individual, it is subjective and also multiple (Borg & Korver, 2015). The study used both qualitative and quantitative methods such as survey and the data was statistically analyzed (Gathii, *et al.*, 2019, Maltby, *et al.*, 2010).

3.3 Research Design

This study employed the cross sectional survey research design. This design was appropriate for this research as it sought to describe the various entrepreneurial competencies of the small business owners/managers in Wakiso district and how they influence the survival of the Micro and Small Enterprises (MSEs). It also adopted the triangulation methodology, wherein three types of data were collected: primary data using questionnaires, research literature, semi-structured interviews and observation checklist. Using various data sources helped to increase objectivity of the data sources, investigations, and all methods used and also increased the reliability and validity of the findings (Borg & Korver, 2015). It employed both qualitative and quantitative descriptive methods. Descriptively, data was gathered from a sample of individuals to determine their opinions, attitudes, and habits as supported by (Otuya, 2012).

The study used qualitative descriptive method in order to explore the qualitative factors such as facts and opinions that would contribute to survival of the MSEs. In the process of conducting the interviews of the key informants, other factors that affect MSEs in Wakiso district were also analyzed. This enriched the study with other important information contributing to MSE survival besides the entrepreneurial competencies. In the present study, Wakiso district was selected for the following reasons: It is one of the districts with the highest entrepreneurial activity, high concentration of MSEs and again one of the districts with the highest rate of business failure in Uganda, and the district has urban, peri-urban and rural area characteristics which can fairly represent the rest of the areas in Uganda.

3.4 Location of the Study

This study was located in Wakiso district which is composed of three counties, namely: Kyadondo, Busiro and Entebbe Municipality. It is located in the central southern part of Uganda. It has 16 Sub Counties and is 16 kilometers from Uganda's capital, Kampala, off Hoima road. Wakiso district shares borders with Luwero and Nakseke districts to the North, Mityan district to the North West, Mpigi and Mubende districts to the west, Mukono district to the East, and Kalangala district and L. Victoria to the South. Main activities in the district include: handcraft, metal fabrication, agriculture, wood/carpentry, fishing, textile and garments, pharmaceuticals and chemicals, ICT, ceramics and pottery, groceries, among others. A sketch map of Wakiso district is on Appendix XVIII.

This study area was selected because it is one of the districts with high entrepreneurial activity, high concentration of MSEs, the high rate of business failure in Uganda and the district has urban, peri-urban and rural area characteristics which are unique characteristics relevant to this study and can fairly represent the rest of the areas in Uganda.

3.5 Population of the Study

The study's target population comprised all the MSEs (156,000) in Wakiso district registered with Wakiso District Commercial Office database from sixteen sub-counties as of 2018. However, for easy accessibility as supported by (Amah & Okoisama, 2017) the accessible population (sampling frame) consisted of 1,500 Micro and Small Enterprises from five sub-counties because of their uniqueness to this study. This study targeted owners and managers of Micro and Small enterprises from Kira municipality and four (4) sub-counties of peri-urban and rural nature within Wakiso district namely;

Busukuma, Nangabo, Masulita, and Kakiri. The total population of MSEs in the targeted area was 1500. This became the accessible population of study.

To arrive at the accessible population of 1,500, a list of the licensed Micro and Small businesses was obtained from Wakiso district Commercial Officer's office, and then a total from each sub-county under consideration was added to obtain the grand total.

3.6 Sampling Procedure and Sample Size

3.6.1 Sampling Procedure

Multiple sampling techniques were used in this study where different sampling techniques were applied at various stages. Five sub-counties were purposively selected from a total of 16 sub-counties which are within Wakiso district because of having a high concentration of MSEs with a high entrepreneurial activity, and also have a history of recording the highest business failure, and furthermore, they had characteristics of urban, peri-urban and rural in nature which are unique to this study. These included Kira municipality (Urban), Kakiri and Nangabo which were peri-urban in nature, and lastly Masulita and Busukuma which were rural in nature. In purposive sampling, the number of sample size is comparatively less important to the quality of information they relatively possess (Gathii, *et al*, 2019, and Sharma, 2017).

Then Stratified random sampling was used where the study area was divided into sub-groups/strata or categories in terms of sub-counties, and then the number of respondents to obtain from each sub-county was determined on a proportional basis. After identifying the number of respondents to select from each sub-county (stratum) simple random sampling was used to reach the actual respondents. In using simple random sampling, a lottery approach was applied where numbers corresponding to the businesses on the list supplied from Wakiso district were written down on small pieces of paper and put in a

box. The box was shaken and pieces of paper were picked from the box with eyes closed. Then the business corresponding to the selected number was found and became part of the sample. The process was repeated until the maximum number of businesses within that sub-county (stratum) was reached. In an even where the business selected could not be found or the owner/manager was not present to respond to the questions or was present but very busy and unwilling to participate in the study, another lottery would be performed to replace the one who was not ready to respond. The units of analysis were the Micro and Small Enterprises, while the units of inquiry were the owners of the MSEs. In situations where the owner of the business was absent at the time of the study, the immediate supervisor or attendant would be considered for the study.

3.6.2 Sample Size

A sample of 306 was selected using the pre-determined sample table by Morgan and Krejcie (1970) table at 95% confidence interval and 5% margin error as follows in the Table 3. Then for each category (sub-county), a sample was computed proportionately using the formula, $n_n = \left(\frac{n}{N}\right)N_n$, where n_n is the sample size for each category, N_n is the population for the sub-county, N is the target population of the study area as seen in Table 3.

Table 3: Target Population and Sample size

Nature	Sub-County	Population	Sample $n_n = \left(\frac{n}{N}\right)N_n$	Sampling Technique
RURAL	Busukuma	142	28 1	Stratified & Simple Sampling Purposive sampling (Interview)
	Masulita	93	18 1	Stratified & Simple Sampling Purposive Sampling(Interview)
PERI-URBAN	Nangabo	368	74 1	Stratified & Simple Sampling Purposive Sampling (Interview)
	Kakiri	279	56 1	Stratified & Simple Sampling Purposive Sampling(Interview)
URBAN	Kira Municipality	618	125 1	Stratified & Simple Sampling Purposive Sampling(Interview)
Total		1500	306	

Sample determined using Morgan Table at 5% margin error

Source: Wakiso District Report 2018

3.7 Instrumentation

3.7.1 Data Collection Methods

Tools that were used during data collection, how each instrument was designed, and how they were used is described in this section. For example, questionnaires and interview guide were used to collect the primary data. The questionnaire was designed in such a way that section A requested for the respondents' profile and the business characteristics. It was important to obtain this information because in one way or the other it could have an influence on the kind of entrepreneurial competencies one may possess and how this

could affect the survival of the Micro and Small enterprise. Section B of the questionnaire sought for existence of entrepreneurial competencies that owner-manager(s) of the MSEs possessed, then section C of the questionnaire sought for information on survival of the MSEs, and finally section D sought for qualitative information regarding the entrepreneurial competencies that would lead to survival of the MSEs in Uganda. Questionnaires were personally administered to the respondents with assistance from research assistants.

An interview guide for the key informants such as the District Commercial officer of Wakiso and the officers in charge of monitoring activities of MSEs at the Sub-county or Division level were also designed to obtain information about factors affecting MSEs' survival in Uganda, their mitigation strategies by both the government of Uganda and the MSE owners/managers, exploration of the in-built entrepreneurial competencies, skills, and attributes that business owners/managers possessed and helped them to make their businesses survive, and how they thought MSEs' survival in Uganda could be enhanced. The interview guide was administered face-to-face for those who were easily accessible physically and for those who were not easily accessible physically, a WhatsApp video call was used.

An observation checklist was also attached to the questionnaire to establish the existence of some important and vital documents such as nature of records kept, existence of legal documents such as registration certificates, tax certificates, existence of business documents such as marketing plans, business plans, and strategic plans, growth prospects of the business, possibility of lawsuit, access to major amenities such as water, electricity, roads, among others. For this a tick (√) was used to mark what was available and a cross (x) for what was missing.

3.7.2 Pilot Study

A pilot study was carried out in Nsangi Sub-county which had similar characteristics as the study area. Nsangi sub-county has a high entrepreneurial activity with a high concentration of MSEs and has areas which are urban, peri-urban and rural in nature it is also found in Wakiso district and was also associated with a high failure rate of businesses. This enabled pre-testing the questionnaire for reliability and consistency. Kamau (2016) posits that reliability testing checks for precision or accuracy of the instrument by answering the question “does the questionnaire answer consistently whatever it measures?” In the pre-test, questionnaires were administered to 31 respondents (owners/managers) of Micro and small enterprises within selected trading centres of Nsangi sub-county. This constituted about 10% of the questionnaires designed as the main data collection instrument as supported by (Ronoh, *et al.*, 2018). According to Cooper & Schilder (2011) as a rule of thumb, 10% of the sample should constitute the pilot test taking into consideration, time, cost, and the practicability of the exercise.

Data gathered from the pilot study was statistically analyzed with aid of SPSS version 16. Cronbach’s alpha coefficients were established for each variable. This helped to identify questions which were not consistent measurements. Items which would substantially improve reliability, if deleted, were removed from the questionnaire or modified using expert guidance as supported by (Kamau, 2016). The Cronbach’s alpha ranges from 0 (instrument full of error) to 1 (total absence of error from the instrument). Questions that had a Cronbach’s alpha of 0.7 and above were retained because such questions were considered of acceptable reliability as supported by (Kamau, 2016; Webb *et al.*, 2007). It was found that majority of the items in the questionnaire were valid and reliable. Those that were not constructed well were edited and re-constructed to enhance their reliability. A final questionnaire was reconstructed after pilot testing the earlier one.

For the Interview guide, a preliminary interview was done with the District Commercial Officer (DCO) of Wakiso district to check the relevance of the interview questions, to acquire more knowledge concerning the study, and to set up a list of names and contacts of the key informants to be approached for the study. Questions in the interview guide that had not been constructed well were reconstructed to bring out the relevance of the study. All the five interviews were coded, transcribed and recorded. Transcripts detailing the information from the interviewees were written down yielding a large set of data as in Appendix III.

3.7.3 Validity of the Instrument

Content Validity Index (CVI) was checked using expert opinion and supervisor's advice in refining the instrument. The study instrument was given to four experts and advisors to advise on the content with reference to not relevant, relevant, and very relevant. The quotient of the number of valid items (relevant plus very relevant) and the total number of items gave an overall Content Validity Index (CVI) of 0.814. The instrument was considered valid since the value obtained was above 0.7. According to Sekaran, & Bougie, (2010), a valid research instrument should have the lowest acceptable value ranging from 0.7 onwards.

Construct validity (discriminant and convergent validity) was established by conducting a factor analysis using principle component analysis (PCA) with Varimax rotation method. Items that loaded above 0.50 were considered for further analysis as supported by (Koh & Nam, 2005; Taherdoost, 2016). Items that cross loaded above 0.50 were deleted. For convergent validity, eigen values of 1 and items that loaded above 0.50 were considered for further analysis as supported by (Straub, *et al.*, 2004 in Taherdoost, 2016).

Principle Component Analysis was conducted as a method of data reduction which first extracted a combination of variables that explained the greatest amount of variance and thereafter, those combinations that explained a small amount of Variance as supported by (Nyende, 2017). The number of factors that were extracted was based on Kaiser's normalization criterion which recommended items with eigen values greater than one taken as significant and included in the final solution.

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy for all the variables was above 0.5 which showed that the items were adequate. For example, Social networking had KMO of 0.577 and using principle component analysis, two components were extracted, opportunity recognition had KMO of 0.846 with three components extracted, perseverance had a KMO of 0.712 with two components extracted, risk management had KMO of 0.513 with two components extracted, creative problem solving had KMO of 0.753 with two components extracted, and lastly guerrilla skills had KMO of 0.705 with two components extracted. A summary of the components analysis results is shown in Table 4.

Table 4: Summary of Component Analysis Results:

Constructs	Factor Lables	Eigen Values	% of Variance
Social Networking	Establish Business	2.011	33.518
	Relationships	1.531	25.521
	Strategic Social Interaction		
Opportunity	Opportunity Alertness	4.059	36.904
Recognition	Opportunity Assessment	1.182	10.744
	Opportunity Evaluation	1.052	9.560
Risk Management	Risk Assessment	1.654	41.345
	Risk Mitigation	1.152	28.802
Creative Problem	Problem Identification	2.085	38.104
Solving	Viable Solution Identification	1.201	10.381
Guerrilla Skills	Unique tactic utilization	2.170	36.160
	Low cost tactic usage	1.101	18.350
Perseverance	Goal Achievement Focus	2.342	28.12
	Persistance	1.753	14.87

3.7.4 Reliability of the Instrument

Cronbach's Alpha reliability test was used to test the questionnaire. This test indicated how appropriately the items were positively correlated to each other (Sekaran, & Bougie, 2010). Cronbach's Alpha coefficients were generated for each variable/construct to establish the internal consistency and how appropriately the items of the questionnaire were correlated to each other. The nearer the Cronbach's alpha coefficient was to 1, the greater the internal consistency. Since all the Cronbach's Alpha Coefficients (α) were greater than 0.7, (Sekaran, & Bougie, 2010), the questionnaire was regarded as reliable with an overall Cronbach's considered reliable with an overall Cronbach's alpha of 0.957 as shown in Table 5.

Table 5: Results of the Reliability Test

Variable	Cronbach's Alpha	Number of Items
Social networking	0.705	6
Opportunity recognition	0.899	10
Risk management	0.772	4
Creative Problem Solving	0.892	6
Guerilla Skills	0.758	5
Perseverance	0.889	5
Financial/Job Stability	0.889	5
Continued Resource Availability	0.917	3
Profitability	0.705	5
Overall	0.957	49

From Table 5, it can clearly be seen that the overall reliability test had Cronbach's Alpha of 0.957, while each of the independent variables had for example, Social networking (0.705), Opportunity recognition (0.899), Risk management (0.772), Guerilla skills (0.892), Perseverance (0.758), Creative problem solving (0.889), while the dimensions of the dependent variable each had for example, profitability (0.705), Financial/Job stability (0.889), and Continued resource availability (0.917). Based on the reliability test results, the scale that was used in the present study was considered appropriate and reliable and hence could capture data the variables in the conceptual framework.

3.8 Data Collection Procedures

First, two letters were sought from Kabarak University, Institute of Post Graduate studies: an introductory letter and the Research Ethics Committee letter to the Uganda National Council of Science and Technology (UNCST) to assist in obtaining a research permit. Thereafter, the permit from the UNCST was used to seek permission from Wakiso District Headquarters and the respective Municipalities, Town Councils and Sub-Counties/Divisions where the study was to take place within Wakiso district. This

permit was used to contact other relevant bodies such as the local leaders like the Local Council 1 Chairpersons for further authorization. Upon being granted permission, questionnaires were personally administered to owners and workers in managerial positions or supervisors/attendants of MSEs in absence of the owner at the time of study. By administering the instruments personally, it helped to increase the response rate and to clarify on some issues that the respondents needed clarity. For small enterprises, where the owner was absent, workers in the managerial positions were administered with the questionnaires. The areas under study were, Busukuma, Masulita, Nangabo, and Kakiri sub-counties/divisions and then Kira municipality.

Respondents were requested to respond on each item using a 5-point Likert scale (where 5-indicated strongly agree and 1-indicated strongly disagree).

An Interview guide was also administered to key informants such as officers in charge of SMEs at the sub-county/division level and the District Commercial Officer of Wakiso.

Secondary data sources in form of reports on Micro and small businesses in Wakiso district were obtained from Wakiso district headquarters. The study intended to have company records in form of minutes, financial reports, among others, but these were not available. Majority of the MSEs do not keep records, and for those who keep some records, they do so using counter books recording sales of the day.

3.9 Data Analysis Model

This section described the entire process from the time data was obtained to the time it was analyzed. It also explained the methods used to analyze the data objective-wise and also how data was presented after the analysis.

3.9.1 Data Triangulation

In this study multiple sources of data were used which reduced bias in the sources of data. It also enhanced the reliability and validity of the findings as supported by (Borg & Korver, 2015). The analysis was based on primary data sources. Primary data sources included results from self-administered questionnaires and structured interviews. Observations about the MSEs were also recorded.

3.9.1.1 Analysis of Primary Data from Questionnaires

The returned questionnaires were coded, sorted, arranged, cleaned and organized in the manner that allowed for analysis. Primary data from questionnaires was analyzed statistically with the help of the SPSS version 16. Descriptive statistics such as frequencies and percentages were used to analyze personal and business characteristics of the study. Inferential statistics in form of multiple linear regression analysis was used to establish the association between variables and to determine the influence of each of the entrepreneurial competencies on Micro and Small Enterprise survival. That is, objectives one to six were all analyzed using multiple linear regression analysis with t-tests and the results were presented in tables. The following regression model was adopted in Equation (1):

Equation 1:

$$SVL = \beta_0 + \beta_1 SN + \beta_2 OR + \beta_3 RM + \beta_4 PSV + \beta_5 CPS + \beta_6 GS \dots + \varepsilon \quad (1)$$

Where SVL represented Micro and Small Enterprise survival, SN, represented Social networking, OR represented Opportunity recognition, RM represented Risk management, CPS represented creative problem solving, PSV represented Perseverance,

and GS represented guerrilla skills. The parameters $\beta_i = 1, 2, \dots, n$ represent coefficients to be estimated. β_0 is the vertical axis intercept or where the curve cuts the vertical axis.

All respondents' views and opinions from the interviews were written down, transcribed, put into categories and tallied to establish the most frequent views. Results from interviews were organized in themes where possible.

Testing of the Hypotheses

The Central Limit Theorem was used since large samples were involved. Test of hypothesis was done using the t-test at 95% level of confidence. Using the multiple regression analysis model, the beta coefficients, t-values and the p-values arising from that model were applied to test the hypotheses to establish the influence of each of the entrepreneurial competencies on MSE survival at a level of significance, $\alpha = 0.05$.

If the p-value generated from the analysis was greater than the level of significance, (p-value $> \alpha$), the null hypothesis would be accepted, meaning that it is insignificant, and if p-value is less or equal to the level of significance, (p-value $\leq \alpha$), then the null hypothesis would be rejected, meaning that the assumption is significant at that level.

The following were the hypotheses tested:

H₀1: Social networking has no statistically significant influence on MSE survival in Wakiso district, Uganda, H₀2: Opportunity recognition has no statistically significant influence on MSE survival in Wakiso district, Uganda, H₀3: Risk management has no statistically significant influence on MSE survival in Wakiso district, Uganda, H₀4: Guerilla skills has no statistically significant influence on MSE survival in Wakiso district, Uganda, H₀5: Creative problem solving has no statistically significant influence

on MSE survival in Wakiso district, Uganda and H_06 : Perseverance has no statistically significant influence on MSE survival in Wakiso district, Uganda.

3.9.1.2 Analysis of Interviews

Key informants were interviewed and these included officers from Wakiso district or officers at sub-county or division level whose prime responsibility makes them to constantly interact with Micro and Small enterprises in the district such as the District Commercial officers, and the Sub-County Finance officers. These were used because they were the most appropriate reference on issues regarding MSEs in Wakiso District. The MSEs never had a well established Administrative Structure or Group uniting them within the district, that's why the Commercial and finance officers were the most appropriate reference points, hence key informants.

The structured interview allowed for high quality data to be collected from officials well versed with the operations of MSEs in Wakiso district. At the district, the District Commercial Officer (DCO) interact directly with the MSEs and at the Sub-county or Division levels, the finance officers interact directly with the MSEs. The District Commercial Officer and four finance officers at the sub-county/division were interviewed and the results were recorded, transcribed and coded. A set of questions that acted as a guide for the interviewer were prepared. This allowed and guided the direction of the study. There were six major questions in the interview guide. (See the Appendix VI). A total of five interviews were carried out and each interview took about 40 – 45 minutes. Three interviews were carried out face-to-face while the other two were conducted using WhatsApp video call. The interview questions were emailed to the officers in advance, stipulating the process of how interviews were to be performed, and getting them prepared. One of them whose e-mail had not been obtained in advance, a

hard copy of the interview was delivered to him and given time to go through, and later gave an appointment for the actual interview on the following day. The list of Interviewees is illustrated in Table 6.

Table 6: List of Interviewees

Interviewee	Date And Interview Type
Officer 1	January 24, 2020; Face to face
Officer 2	January 27, 2020; Face to face
Officer 3	January 29, 2020; Face to face
Officer 4	January 31, 2020; WhatsApp Video Call
Officer 5	February 04, 2020; WhatsApp Video Call

During the interviews, brief notes were made and a voice recording machine was used to record all the proceedings during the interview process. Later on, these interviews were recorded in a comprehensive way, in form of transcripts as seen in Appendix III.

After transcribing the interviews, if there arose any doubt or ambiguities, the recording device was used to replay to confirm what had been captured during the interview as advised by (Burnard, 1991 in Borg & Korver, 2015). In order for the respondents to concur with the content, a copy of each transcript was sent and were requested to give feedback in the event that an error was discovered, and where they wanted to provide more clarification.

The transcripts were divided into five different themes based on the interview questions. For each theme different color mark were used in order to identify and categorize different key words. By using different colors for key words, it became easier to put them in different categories. Different answers with common meanings were listed under

the same headings and each key word (statement or phrase) was identified as a code. The codes were collected and counted and finally integrated into frequency/percentage tables.

Transcribe and Coding Steps

This section shows the steps/procedures that were followed when analyzing interviews and this has been illustrated by Table 7.

Table 7: Transcription and Coding Steps

Step 1: Transcript Interviews

Step 2: Theme Development. The following were the themes developed.

- Factors affecting MSE survival
- Recommended measures both to government and by the MSEs.
- Entrepreneurial competency ranking
- Frequently cited competencies among the cases

Advice for a limping business

Step 3: Category Development (using different colors in themes to highlight key words).

Step 4: Collecting and counting key words.

Step 5: Integrating codes into frequency/percentage tables.

The interview results for each theme were illustrated through the frequency/percentage tables and are compared to the literature in order to identify similarities or gaps in the body of knowledge as seen in Appendix III

3.10 Analysis of Observations

The study endeavored to establish the existence of the company records in terms of meeting minutes, financial statements, reports and formal assessments of the MSEs through observation checklists and the results of this information are in the third section of the findings.

3.11 Ethical Considerations

In order to guarantee protection of the rights and welfare of the individual research subjects/participants and that they are not compromised, by ensuring that they suffer no harm from the research process and outputs/outcomes, all respondents remained anonymous. No respondent was required to put his/her name on the questionnaire. In this case confidentiality was maintained. In the study also, a consent form soliciting informed consent was attached to the questionnaire where no respondent was forced to respond to the study. Whoever responded to the questionnaire did so willingly after consenting. The research study was also not harmful to the environment since it did not involve complicated scientific experiments which would be harmful to the environment.

During the interviews, ethical concerns were cautiously taken into consideration. For example, no interviewee was forced to respond to the interview or to the questions that were being asked. All key informants received the interview guide via their e-mails well ahead of time to enable them get prepared and also received information on the scheduled time of the interview, details of the research and guaranteed them on issues of confidentiality and anonymity about the research process. This enhanced their response and freedom of expression as supported by (Borg & Korver, 2015). The interview took about 40 – 45 minutes using face-to-face and via whatsapp video call. This is in line with what Borg and Korver, (2015) did in their study when they were qualitatively examining a sustainability network of a Knowledge intensive company operating in Sweden. Because of the confidential matters and agreements, the interviewees in the study were mentioned as Officers, *1, 2... n*.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter presents the findings, interpretations and discussion according to the objectives and hypotheses of the study.

4.2. General and Demographic Information

4.2.1 General Information

This sub-section provided details of the response rate of the study by sub-county and the overall response rate of the entire study. Table 8 provides the details of the response rate of the study.

Table 8: Results Showing the Response Rate of the Respondents by Sub-County

Nature	Sub-County	Population	Sample	Respondents	Percentage	Sampling Technique
Rural	Busukuma	142	29	28	96.6%	Stratified & Simple Random Sampling
	Masulita	93	19	19	100%	Stratified & Simple Random Sampling
Peri-Urban	Nangabo	368	75	73	97.3%	Stratified & Simple Random Sampling
	Kakiri	279	57	55	96.5%	Stratified & Simple Random Sampling
Urban	Kira Municipality	618	126	106	84.1%	Stratified & Simple Random Sampling
Total		1500	306	281	91.8%	

Table 8 portrays that a total of 306 questionnaires were administered and 281 were correctly filled, giving an overall response rate of 91.8 percent. The distribution was as follows: Masulita sub-county had a response rate of 100%, followed by Nangabo sub-

county with 97.3%, followed by Busukuma sub-county with 96.6%, followed by Kakiri sub-county with 96.5% and lastly by Kira Municipality with 84.1%. The rest had some missing information. In fact, Kumar *et al.* (2010) issued 400 questionnaires and received 308 (response rate of 77 percent) while Katwalo & Muhanji (2014) administered 396 questionnaires and received 293 correctly filled (response rate of 73.98 percent). Mugenda and Mugenda (2003) on the other hand observed that a 50% response rate is adequate; a 60% is good and above 70% is very good. This was a very good response rate, and this can be attributed to data collection procedures which were used in the study, that's self-administered questionnaires were dropped, in some cases waited for and picked immediately, or were dropped and respondents waited to complete and questionnaires were picked shortly after.

4.2.2 Demographic Characteristics of the Respondents

Section one of the questionnaire elicited information on respondents' personal and business characteristics. This information was considered necessary in order to obtain the characteristics of the main respondents of the study in terms of age, gender and level of education. It was important to explore and describe these characteristics because in one way or the other they may have a bearing on the kind of entrepreneurial competencies one may possess, and how those competencies could relate to enterprise survival (Kautonen, *et al.*, 2015; Zali *et al.*, 2018; GEM, 2016; Cruz, 2018). Gitau & Otuya (2014) found the entrepreneur's characteristics and organization's characteristics to be strongly associated with internationalization of MSEs in their study where they focused on determinants of internationalization of MSEs in Kenya to illustrate the importance of the MSE sector as an economic actor in international markets. Furthermore, Ahomka, (2015) states that the characteristics of the firm including firm age, size, legal form,

industry type and location are of paramount importance to the survival and growth of SMEs.

4.2.2.1 Respondents Personal Characteristics

Tables 9, 10 and 11 show the personal characteristics of the respondents.

Table 9: Gender of the Respondents

			Gender of the Respondent		
			Male	Female	Total
Sub-county	Busukuma	Count	16	12	28
		% within Sub-county	57.1%	42.9%	100.0%
	Kira Town Council	Count	58	48	106
		% within Sub-county	54.7%	45.3%	100.0%
	Masuliita	Count	10	9	19
		% within Sub-county	52.6%	47.4%	100.0%
	Kakiri	Count	30	25	55
		% within Sub-county	54.5%	45.5%	100.0%
	Nangabo	Count	30	43	73
		% within Sub-county	41.1%	58.9%	100.0%
Total		Count	144	137	281
		% within Sub-county	51.2%	48.8%	100.0%

The findings from Table 9 indicate that a total of 144 males and 137 females participated in the study, hence a total of 281 respondents. Majority of the respondents were male represented by 51.2 percent compared to the female Micro and Small Enterprise owners who were 48.8 percent, except for Nangabo sub-county where female turned out with a higher percentage. The variation in the percentages could be attributed to the fact that more men in the study area tend to own businesses than women. The findings are in line with (Mayanja, *et al*, 2019; Mutesigensi, *et al.*, 2017) who also found male to be more than the female, though with different percentages. Mutesigensi, *et al.*, (2017) carried out a study in Northern Uganda and the male turned out more with 62.6% as opposed to the

female with 37.4%, while Mayanja, *et al.*, (2019) carried out a study on SMEs Kampala and found more male with 62.4% with female being 37.6%.

The difference in percentages may be due to the nature of the businesses that were being handled and the location. Again with the exception of Nangabo Sub-county which had more female (58.9%) as compared to male (41.1%), the rest of the sub-counties had male dominating in the study, namely: Kira Town Council with (54.7%), Busukuma (57.1%), Masuliita (52.6%), and Kakiri with (54.5%). This implies that more men within the sub-counties engage in business.

Table 10: Age of the Respondent

			Age of the respondent				Total
			18-30 years	31-40 years	41-50 years	Above 50 years	
Sub-county	Busukuma	Count	16	7	4	1	28
		% within Sub-county	57.1%	25.0%	14.3%	3.6%	100.0%
	Kira Town Council	Count	54	39	8	5	106
		% within Sub-county	50.9%	36.8%	7.5%	4.7%	100.0%
	Masuliita	Count	13	3	3	0	19
		% within Sub-county	68.4%	15.8%	15.8%	.0%	100.0%
	Kakiri	Count	21	14	14	6	55
		% within Sub-county	38.2%	25.5%	25.5%	10.9%	100.0%
	Nangabo	Count	28	33	10	2	73
		% within Sub-county	38.4%	45.2%	13.7%	2.7%	100.0%
Total		Count	132	96	39	14	281
		% within Sub-county	47.0%	34.2%	13.9%	5.0%	100.0%

The respondents' age ranged from 18 years to 80 years with the majority of respondents recording between 18 and 30 years (47 percent), and between 31 and 40 years (34.2 percent) as indicated in Table 10. This is further depicted by the largest percentage of respondents within sub-counties between 18 and 30 years as follows, Masuliita with 68.4%, followed by Busukuma with 57.1%, followed by Kira Municipality with 50.9%, and lastly Kakiri with 38.2%. On the contrary, Nangabo sub-county had majority of respondents coming from the age range of 31 to 40 years with 45.2%.

This implies that there are more Micro and Small Enterprise owners in the youthful age. These findings are similar to (Zali, *et al*, 2018; GEM, 2016; and Kautonen, *et al*, 2015) who found youths between the age 25 – 34 years to be very actively involved in business start-ups. Mutesigensi, *et al.*, (2017) found 72.7% belonging to 20 – 29 years of age, 13% belonged to 30 – 39 years age group, and 11.1% to 40 – 49 years. While Mayanja, *et al.*, (2019) found 55% aged between 30 – 39 years of age. Furthermore, outside of Uganda, the Global Entrepreneurship Monitor (2016) report showed that Philippino youth aged between 18 and 30 years were actively involved in entrepreneurial endeavors because they see it as a means to sustainable livelihood. This is attributed to the total early-stage activities (TEA) of the entrepreneurs which tend to be very high during the age range of 25 – 34 years. However, TEA percentage tends to decrease as the age goes up and its sharpest decline is seen after the age of 54 years (GEM, 2016).

The results of this study depict the situation talked about in the report, looking at Table 10, it clearly shows that as the age bracket goes upwards, the number of entrepreneurs owning businesses suddenly reduces. For example between the age range of 41 and 50 years, there are only 39 business owners representing 13.9 percent and above 50 years, the number further reduces to 14 business owners representing 5 percent. Furthermore,

Zali *et al*, (2018) states that the higher prevalence of entrepreneurial activity between the ages of 25 and 44 could be attributed to the fact that these individuals have had time to develop their skills and knowledge through education as well as through work experience and building their own abilities. In Uganda, according to Uganda Bureau of Statistics (2017), youth unemployment is one of the major challenges, and possibly because of the various youth interventions, such as the National Youth Policy, Youth Livelihood Fund, among others; this could have triggered many youth to establish their own businesses as compared to adults above 44 years as seen in the Ministry of Trade, Industry and cooperatives report, MTIC, (2015).

Table 11: Level of Education of the Respondent

		Highest Level of Education					Total	
		Cert	Dip	Bachelor's Degree	Master's Degree	Any Other		
Sub-county	Busukuma	Count	4	5	0	0	18	27
		% within Sub-county	14.8%	18.5%	.0%	.0%	66.7%	100.0%
	Kira Town Council	Count	36	20	10	0	40	106
		% within Sub-county	34.0%	18.9%	9.4%	.0%	37.7%	100.0%
	Masuliita	Count	4	2	1	0	12	19
		% within Sub-county	21.1%	10.5%	5.3%	.0%	63.2%	100.0%
	Kakiri	Count	8	14	7	1	25	55
		% within Sub-county	14.5%	25.5%	12.7%	1.8%	45.5%	100.0%
	Nangabo	Count	12	12	15	2	32	73
		% within Sub-county	16.4%	16.4%	20.5%	2.7%	43.8%	100.0%
Total		Count	64	53	33	3	127	280
		% within Sub-county	22.9%	18.9%	11.8%	1.1%	45.4%	100.0%

Table 11 depicts the education level of the Micro and Small Enterprise owner-managers which is clearly shown that majority of the respondents who run business, 127 respondents never went to school or stopped at Primary and high school level representing (45.4 percent), followed by certificate holders 64 representing (22.9 percent), diploma holders 53 representing (18.9), then bachelor's degree 33 representing (11.8 percent) and Masters degree 3 representing 1.1 percent. There was no respondent with PhD owning a business in the study area. This is in line with the findings of Mutesigensi, *et al.*, (2017), though with differing percentages, who carried out a study in Northern Uganda and found majority (58.6%) had diploma, 30.3% were in the others (primary, certificate) section. This implies that the Micro and Small Enterprise sector in the study area is dominated by those who never received formal education and a few who received formal education up to the level of Master's degree. Possibly that could have a link on why many MSEs fail due to lack of technical and entrepreneurial skills.

Oduro-Nyarko & Hervie (2019) attributed business failure to lack of appropriate knowledge and skills, while Ropega (2011) and Griffin (2012) put it on owner-manager's incompetence, inadequacy and inexperience in managing their businesses; Vijay & Ajay, (2011) who say that in SMEs, critical resources are likely to be held by individual entrepreneurs that are reflected in their skills, knowledge, abilities, experience and education. This study agrees with the findings of the Ministry of Trade, Industry and Cooperatives, MTIC (2015) report which cited the dominant informality of the sector as a major challenge for the achievement of growth and expansion of the enterprises. However, on the other hand, the findings of this study differ from those of (Nangoli *et al.*, 2013; and Mayanja, *et al.*, 2019) in terms of the highest academic qualification attained, in that, in Nangoli, *et al.*, (2013) study, those with undergraduate degree formed

the majority (103) with (45.2 percent) followed by those with certificate (85) representing (37.3 percent) .

Likewise, Mayanja, *et al.*, (2019) found majority 83.3% of SMEs studied in Kampala possessing a degree. This could be explained by the type of location of the businesses. The two studies (Mayanja, *et al.*, 2019: Nangoli, *et al.*, 2017) were conducted in Kampala, and Kampala being the Capital City of Uganda, it could be dominated with businesses run by highly qualified people. This could imply that the more urban a location is, the more likely to find owner/managers with a higher qualification and similarly, the study by Nangoli *et al.* (2013) concentrated on employees, which employees may have been recruited with some required minimum qualifications by the owners, as opposed to this study whose main focus was on owner-managers of the MSEs who started a business without necessarily having the qualifications.

4.2.2.2 Characteristics of the Micro and Small Enterprises

Tables 12 and 13 show the characteristics of the Micro and Small enterprises that participated.

Table 12: Characteristics of the Micro and Small Enterprises

Period the Business has been in existence	Frequency	Percent
1 - 5 years	197	70.1
6 – 10 years	55	19.6
11 – 15 years	12	4.3
16 – 20 years	11	3.9
More than 20 years	6	2.1
Total	281	100.0
Legal Business ownership	Frequency	Percent
Sole Proprietorship	243	86.5
Partnership	25	8.9
Private Limited Company	12	4.3
Other	1	0.4
Total	281	100
Nature of the Business	Frequency	Percent
Manufacturing	20	7.1
Services/trade	260	92.5
Farming	1	0.4
Total	281	100
Channel of Distribution	Frequency	Percent
Wholesale	13	4.6
Retail	244	86.8
Both	18	6.4
Not Applicable	6	2.1
Total	281	100.0
Registration Status of the Business	Frequency	Percent
Registered	58	20.6
Not Registered	223	79.4
Total	281	100.0

Data in Table 12 clearly shows that majority (197) of the Micro and Small Enterprises had existed for a period of between 1 and 5 years representing (70.1 percent). This implies that most of the Micro and Small Enterprises were still young. This was followed by those Micro and Small Enterprises that had existed from 6 to 10 years (55) represented by (19.6 percent), followed by those that had existed for a period of from 11-15 years (12) representing (4.3) percent; followed by 16-20 years (11) represented by (3.9) percent. Very few (6) represented by (2.1) percent of the Micro and Small

Enterprises were found to have existed for more than twenty years. This further confirms why many SMEs in Uganda do not live to celebrate their 5th birthday (Nangoli, *et al.*, 2013). However, the findings tend to differ from those of Abaho, *et al.*, (2017) who found the majority of the businesses to have existed for between 5 and 10 years and then over 10 years. The difference in years of existence could be attributed to the registration status of the business and its location. Abaho, *et al.*, (2017) dealt with fully registered businesses in Kampala which is an urban setting, while in this study, mainly licensed businesses were dealt with and in three different settings, that's urban, peri-urban and rural settings. This could possibly imply that the registration status and location could also contribute to the survival of a business. More research could be carried out in this area to establish empirical evidence.

The findings in Table 12 also indicate that majority (243) Micro and Small Enterprises representing (86.5 percent) were sole proprietorships. This means that majority of MSEs are owned, managed and operated by individuals. This was followed by Partnerships (25) representing (8.9) percent, and Private limited companies (12) representing a proportion of (4.3 percent) each. This is further supported by the findings from Ogbe (2017) who stated that most businesses in Uganda are Sole proprietorships and are owned and operated by a single person. Abaho, *et al.*, (2017) in their study also found sole proprietorships being majority with 78.2%, followed by partnerships with 17.9% and then limited liability businesses at 3.9%. This could be because they require little capital to establish and are easy to manage.

Furthermore, majority (260) of the Micro and Small Enterprises under study were predominantly Service providers represented by (92.5 percent). MSEs looked at in this category included groceries, supermarkets, gas/fuel stations, mobile money, stationary,

saloons, boutiques, restaurants/take-aways, manicure and pedicure, hardware, electronics, pharmacies/drug shops, guest houses, health/medical centres, dry cleaning, confectionaries, financial institutions/SACCOs, pubs/bars, transport companies, vet shops, butchery, shoe repairers, car parking, charcoal selling, interior designers, gift shops, plastics, baby shops, and internet cafés, dairy, kitchenware, entertainment centres, textile/tailoring, shoes shops, phones and accessories, food vending, spare parts (both bicycle and cars), cosmetics, poultry feeds, kiosks, animal husbandry, agro/veterinary medicine outlets, drinks, maize mill and mattress business .

This was followed by manufacturing (20) representing (7.1) percent. MSEs in this category included: welding, carpentry, Agro processing, Cottage industries situated in homes, Construction and Tent making. These results are similar to earlier findings from the surveys and reports such as (ADB, 2014; UNDP, 2015; UBOS, 2017; and UIA, 2016). These found Micro, Small and Medium Enterprises, MSMEs to spread across all sectors with 49% in the service sector, 33% in commerce and trade, 10% in manufacturing and 8% in other fields. The difference in percentage could be attributed to the difference in years and the research elements covered by the two studies. There was only 1 (0.4%) MSE involved in farming activities. Though farming is the dominant sector in Uganda (UIA, 2016), the designated research area never had many farmers, possibly because the concentration was in towns/trading centers and not so deep in villages.

The results of the channel of distribution presented in Table 12 clearly indicate that majority (244) of the Micro and Small Enterprises representing (86.8 percent) carry out retail business. Those that do both retailing and wholesaling were (18) representing (6.4 percent). It was found that few (13) MSEs representing (4.6 percent) do wholesaling as a

sole business. This could be attributed to insufficient funding and inadequate capital available for expansion. MSEs still heavily rely on internal funds or retained earnings to meet their long-term financing needs which significantly limits their ability to take advantage of new market opportunities, access new technology and build internal capacity as supported by (Balunywa, *et al.*, 2010). Most businesses would rather prefer to remain predominantly retail businesses because of the little capital available. But as their capital gradually increases, then they can graduate to wholesale business.

Furthermore, Table 12 showed that majority (223) Micro and Small businesses representing (79.4 percent) were not registered. Only (58) Micro and Small Enterprises representing (20.6 percent) had been registered. To emphasize this, a quote from Officer 3:

“As a result of high cost of business formalization, many SMEs have continuously been trapped in the informal sector. Such exorbitant costs are not only choking SMEs but also limiting the potential for upcoming start-ups thus creating an impediment to the intended objective of the BuBu policy and to the survival of these enterprises.”

Similarly, **Officer 4** quotes as follows:

“Setting up a business in Uganda is very challenging. It’s not very easy to set up a business in Uganda because it is so expensive, you have to hire a lawyer to get these documents registered with even Uganda National Bureau of Standards (UNBS), so for MSEs they do find this very difficult.”

These results confirm the findings of the survey by the Uganda Investment Authority through the Ministry of Trade, Industry and Cooperatives, MTIC, (2015) where the report found that majority of Micro, Small and medium sector operate informally. Majority are not legally registered. However, of those which are not registered, some of them are licensed.

Table 13: Characteristics in Terms of Size of the Micro and Small Enterprises

Number of employees in the Business	Frequency	Percent
1 - 4 employees	245	87.2
5 – 10 employees	29	10.3
11 – 15 employees	5	1.8
More than 15 but less than 50 employees	2	0.7
Total	306	100.0

Annual Sales/Revenue	Frequency	Percent
Below 10 million shillings	180	64.1
10 – 100 million shillings	99	35.2
Above 100 million shillings	2	0.7
Total	281	100

Total Assets	Frequency	Percent
Below 10 million shillings	178	63.3
10 – 100 million shillings	98	34.9
Above 100 million shillings	5	1.8
Total	281	100

Likewise, results from Table 13 show that majority (245) of Micro and Small Enterprises representing (87.2 percent) had less than 5 employees. This was followed by MSEs that had 5 to 10 employees (29) representing (10.3 percent). Only 5 MSEs representing (1.8 percent) had employees between 11 but less than 50. The findings of this study are similar to Ishengoma & Kappel (2011) who found many Ugandan enterprises having less than 50 employees, and majority of them having less than 20 employees. This implies that majority of the businesses in the study area are Micro in nature. This is further confirmed from the results regarding annual sales/revenue and total assets. Majority lie below 10 million in terms on annual sales and total assets with 180 MSEs and 178 MSEs, for annual sales revenue and total assets, respectively. This is followed by those that make annual sales revenue (99) and total assets (98) of between 10 million to 100

million shillings, respectively, being categorized as small according to the Ministry of Trade, Industry and Cooperative report, MTIC, (2015).

4.2.2.3 Responses on Utilization of Entrepreneurial Competencies

Tables 14 to 21 show the descriptive statistics about the utilization of the entrepreneurial competencies by the MSEs in Wakiso district.

The study also sought to establish how respondents utilized the entrepreneurial competencies. Table 14 shows the responses on Social networking.

Table 14: Responses on Social Networking

	SD	D	N	A	SA	χ^2	$P > \chi^2$
I always seek opportunities for building relationships for my business	22.78	24.2	13.17	21.71	18.15	11.0	0.03
I always establish and develop social networks for my business	0.36	1.78	9.96	51.6	36.3	292.6	<.0001
These social interactions provide insight and ideas that enable me to make strategic decisions for my business			6.07	43.21	50.71	96.0	<.0001
I make strong-tie business relationships by frequently interacting with my coworkers, friends and spouses	4.63	0.36	10.32	41.64	43.06	241.1	<.0001
I often make weak-tie business relationships characterized by infrequent interaction with friends.	65.71	3.21	5.36	15.36	10.36	378.1	<.0001
I always make casual acquaintances for my business	0.71	0.36	6.05	45.2	47.69	330.7	<.0001

The results in Table 14 indicate that 21.71% agreed ($\chi^2=11$, $P> 0.001$) that they seek opportunities for building relationships for their business, which also showed that majority ($SD = 22.78\%$ and $D = 24.2\%$) did not agree to that attribute, meaning that they build their relationships through other means and not seeking opportunities. Furthermore, 51.6 % of the respondents agreed ($\chi^2=292$, $p \leq 0.0001$) that they always establish and develop social networks for their business. Results also show that 50.71% strongly agreed ($\chi^2=96$, $p \leq 0.0001$) social interactions provide insight and ideas that enable them to make strategic decisions for their business, while 43% strongly agreed ($\chi^2=241$, $p \leq 0.0001$) that they make strong-tie relationships by frequently interacting with their coworkers, friends, and spouses. However, 65.71% disagreed ($\chi^2=378$, $p \leq 0.0001$) that they often make weak-tie business relationships characterized by infrequent interaction with friends. Finally, respondents agreed ($\chi^2=331$, $p \leq 0.0001$) that they always make casual acquaintances for their businesses.

This implies that the owner-managers of MSEs in Wakiso district acknowledge the importance of social networking aimed at enhancing their business operations and SME survival. This is portrayed by the strong-tie relationships that they make with various business stakeholders, frequent interactions for business purposes, except for professional relationships through social functions whose response was so low. The results of this study are similar to Engel, *et al.*, (2017) who posits that entrepreneurs with broad, diverse social networks develop stronger ties to suppliers and are able to access skills, and information that is helpful in evaluating an opportunity and business with strong ties have the highest survival rates compared to ventures with weak-ties.

Furthermore, Mayanja, *et al.*, (2019), Orengo (2017) and Cisi, *et al.*, (2016) maintain that the formal and informal relationships provide information, social support and resources that are useful for exploiting opportunities. Borgatti, *et al.*, (2014) and Meagher (2013) also posit that continuous interaction created through social networks enhance network cohesiveness, increase ties of strength between actors and act as screening devices for selecting for selecting potential collaborations and supporting the process of accessing valuable resources.

Table 15: Responses on Opportunity Recognition

	SD	D	N	A	SA	χ^2	P> χ^2
I am always alert to grab an opportunity that arises and presents possible yield in return for my business before others see it.		0.71	9.96	43.06	46.26	179.2	<.0001
I can be able to assess what is profitable and not profitable for my business.		0.71	5.69	31.67	61.92	266.4	<.0001
I have the ability to select the best opportunity from among multiple alternatives.		1.42	3.91	31.32	63.35	282.2	<.0001
I always exploit the window of opportunity that arises for my business to enter the new market.		1.78	13.17	40.93	44.13	146.0	<.0001
I always observe trends in the market such as consumer buying patterns, disposable income, family and work patterns, globalization of the industry, technological advances, etc for my business		1.07	8.54	53.38	37.01	201.6	<.0001
I spend time understanding the impact of social forces on trends and how they affect my business		2.49	8.9	45.2	43.42	170.1	<.0001
I am able to evaluate opportunities that come my way and are attractive and useful to my business	0.71	2.49	13.17	41.99	41.64	235.6	<.0001
I quickly recognize a need that my consumers have that is not being satisfied by other firms.		2.85	18.15	43.06	35.94	110.6	<.0001
Once I have identified this need I quickly provide a solution to it before other firms do.	0.36	2.85	8.19	49.47	39.15	288.7	<.0001
I am are always alert to see opportunities that others miss	1.07	3.2	8.9	49.11	37.72	270.5	<.0001

The results in Table 15 indicate that 46% of the respondents strongly agreed ($\chi^2=179$, $p \leq 0.0001$) that they are always alert to grab an opportunity that arises and presents possible yield in return to their business before others see it; 61.92% strongly agreed ($\chi^2=266$, $p \leq 0.0001$) that they can be able to assess what is profitable and not

profitable for their business; 63.35% strongly agreed ($\chi^2=282$, $p \leq 0.0001$) that they have the ability to select the best opportunity from among multiple alternatives; then 44.13% strongly agreed ($\chi^2=146$, $p \leq 0.0001$) that they always exploit the the window of opportunity that arises for their business to enter a new market; 53.38% agreed ($\chi^2=202$, $p \leq 0.0001$) that they always observe trends in the market such as consumer buying patterns, disposable income, family and work patterns, globalization of the industry, technological advances, among others for their businesses; 45.2% of the respondents agreed ($\chi^2=170$, $p \leq 0.0001$) that they spend time understanding the impact of social forces on trends and how they affect their businesses; 42% of the respondents strongly agreed ($\chi^2=236$, $p \leq 0.0001$) that they are able to evaluate opportunities that come their way and are attractive and useful to their businesses; 43% of the respondents agreed ($\chi^2=111$, $p \leq 0.0001$) that they quickly recognize a need that their consumers have that is not being satisfied by other firms; 49.5% of the respondents agreed ($\chi^2=289$, $p \leq 0.0001$) that upon the identification of a need they quickly provide a solution to it before other firms do; and lastly 49% of the respondents agreed ($\chi^2=271$, $p \leq 0.0001$) that they are always alert to see opportunities that others miss. This implies that owner-managers of MSEs in Wakiso district recognize the need to establish and utilize business opportunities that they deem important for their businesses's survival. The results are in line with Gel, *et al.*, (2016) and Santos, *et al.*, (2015) say that entrepreneurs, who discover opportunities, analyze marketing information and utilize the professional advantages in marketing and utilize existing opportunities before others do achieve much.

Table 16: Responses on Risk Management

	SD	D	N	A	SA	χ^2	$P > \chi^2$
I always endeavor to moderate the risks that come along during operations of my business	0.36	2.86	4.64	32.5	59.64	370.1	<.0001
I always take risks that I know I can manage and understand		1.08	4.3	36.56	58.06	248.6	<.0001
Where I have a reasonable degree of control in achieving profits for my business, I prefer taking risks that are moderate.	7.12	1.42	8.9	46.98	35.59	225.5	<.0001
I always pay insurance premium for my business every year.	79	1.78	1.07	6.05	12.1	622.3	<.0001
Before taking on a risk, I weigh my ability to see if I am capable of handling it or not	1.07		3.57	27.14	68.21	325.2	<.0001

The results in Table 16 indicate that 59.64% of the respondents strongly agreed ($\chi^2=370$, $p \leq 0.0001$) that they always endeavor to moderate the risks that come along during the operations of their business; 58% of the respondents strongly agreed ($\chi^2=249$, $p \leq 0.0001$) that they always take risks that they know they can manage and understand; 46.98% of the respondents agreed ($\chi^2=226$, $p \leq 0.0001$) that where they have a reasonable degree of control in achieving profits for their business, they prefer taking risks that are moderate; 79% of the respondents strongly disagreed ($\chi^2=622$, $p \leq 0.0001$) to pay insurance premium for their businesses every year; and 68.21% of the respondents strongly agreed ($\chi^2=325$, $p \leq 0.0001$) that before taking on a risk, they weigh their ability to see if they are capable of handling it or not. This implies that owner-managers of MSEs in Wakiso district would prefer to take on a moderate risk which they can manage to handle, however, majority do not pay insurance premiums for

their businesses. The results are consistent with Kreiser, *et al.*, (2010) who posits that risk management involves the ability of the entrepreneur to identify, analyze risks and to ensure that they take calculated risks. Furthermore, Elahi, (2013) states that includes all of the organizational efforts to make the company more resilient to risks of the magnitude of losses, while Rosiawan, *et al.*, (2019) and Longenecker, *et al.*, (2010), Mansor, (2017) and Bucelli, *et al.*, (2018) stated that risk management involves avoiding potential threats and/or impact of unfortunate events from occurring.

Table 17: Responses on Creative Problem Solving

	SD	D	N	A	SA	χ^2	P> χ^2
I notice problems and find a way to solve them tactfully.		1.07	3.57	49.29	46.07	231.3	<.0001
I always notice a problem that others are having and work out a solution to it.	0.36	1.07	6.07	44.64	47.86	325.0	<.0001
I always critically analyse a problem at hand before establishing a solution.		0.71	4.98	48.75	45.55	222.2	<.0001
Whenever I set out to solve a practical problem, I realize that the solution benefits a broader group.		1.42	6.41	47.69	44.48	201.9	<.0001
Some business ideas are clearly initiated from observing trends in the market and the problem is solved.		0.71	4.98	46.26	48.04	221.8	<.0001
I am always resourceful.	0.36	0.72	4.66	28.67	65.59	439.0	<.0001

The results in Table 17 indicate that 49.29% of the respondents agree ($\chi^2=231$, $p \leq 0.0001$) that they notice problems and find ways to solve them tactfully; 47.86% of

the respondents strongly agree ($\chi^2=325$, $p \leq 0.0001$) that they always notice a problem that others are having and work out a solution to it: 48.75% of the respondents agree ($\chi^2=222$, $p \leq 0.0001$) that they always critically analyse a problem at hand before establishing a solution; 47.69% of the respondents agree ($\chi^2=202$, $p \leq 0.0001$) that whenever they set out to solve a practical problem, they realize that the solution benefits a broader group; 48% of the respondents strongly agree ($\chi^2=222$, $p \leq 0.0001$) that they initiated some business ideas by observing trends in the market and solved the problem; and lastly, 65.59% of the respondents strongly agreed ($\chi^2=439$, $p \leq 0.0001$) that they are always resourceful. This implies that owner-managers of Wakiso district were found to be creative in their problem solving initiatives. All the items under this construct scored highly. The results are consistent with Kanbay, *et al.*, (2013) who posit that a creative person is capable of boosting their curiosity as more ideas are generated and new things are discovered, while on the other hand, Amran, *et al.*, (2019) saw that someone involved in creative problem solving (CPS) should be in position to solve problems through the development of creative and brilliant ideas. Millet says that CPS encourages new ideas and approaches, while Barutcu, (2017), Dolgun & Erdoğan, (2012) posit that CPS requires a creative effort, and finally, Fernando, *et al.*, (2013) and David, *et al.*, (2013) state that CPS would involve originality, appropriateness, future orientation and ability to solve problems.

Table 18: Responses on Guerilla Skills

	SD	D	N	A	SA	χ^2	$P > \chi^2$
I always utilize unusual tactics that others cannot easily copy when providing a product or service.	0.36	6.05	8.54	53.02	32.03	273.6	<.0001
I always take advantage of the resources within my surroundings by engaging novel tactics which are cost effective.	2.14	8.54	6.05	49.47	33.81	239.4	<.0001
I can perform more with less resources availed to me at minimal cost.	1.07	15.3	6.41	52.31	24.91	229.5	<.0001
I always generate original ideas and implement them before others do.	3.23	6.09	6.09	47.31	37.28	238.9	<.0001
I always monopolize business in the short run before new entrants come in.	28.57	26.07	4.64	23.21	17.5	50.79	<.0001
I believe that I can develop new products and services at the lowest cost possible thus yielding the greatest return	1.78	4.27	11.39	60.5	22.06	322.9	<.0001

Results in Table 18 indicate that 53% of the respondents agree ($\chi^2=274$, $p \leq 0.0001$) that they always utilize unusual tactics that others cannot easily copy when providing a product or service; 49% of the respondents agree ($\chi^2=239$, $p \leq 0.0001$) that they always take advantage of the resources within their surroundings by engaging novel tactics which are cost effective; 52.3% of the respondents agree ($\chi^2=230$, $p \leq 0.0001$) that they can perform more with less resources availed to them at minimal cost; 47.3% of the respondents agreed ($\chi^2=239$, $p \leq 0.0001$) that they always generate

original ideas and implement them before others do; 28.5% of the respondents strongly disagreed ($\chi^2=51$, $p \leq 0.0001$) that they always strive to monopolize business in the short run before new entrants come in; and lastly, 60.5% of the respondents agreed ($\chi^2=323$, $p \leq 0.0001$) that they believe that they can develop new products and services that generate revenues exceeding their costs and provide sufficient user benefits with a fair return. This implies that owner-managers of MSEs in Wakiso district utilize guerilla skills maximally through making use of unusual or novel tactics that others may not know, utilizing resources within their surroundings, are quick to generate and implement original ideas, and always develop new products and services that contribute to optimal revenue which would enhance SME survival prospects. However, majority of them do not monopolize business. The findings of this study are in line with Levinson, *et al.*, (2010), Yuksekbilgili (2014) and Isöraite (2018) who described guerilla skills as a strategy of achieving conventional goals such as profits and joys with unconventional methods such as investing energy instead of money. It is also linked to the explanation made by (Castronovo & Huang, 2012; Fong & Yazdanifard, 2014; Ay, 2010; Hutter & Hoffmann, 2011; and Kamau, *et al.*, 2013) who describe it as a low-cost, high-impact strategy that allows small firms to act like large firms in an effort to achieve a firm's value and mission.

Table 19: Responses on Perseverance

	SD	D	N	A	SA	χ^2	$P > \chi^2$
I always have full determination in achieving the goals of my business.	1.07		3.57	27.14	68.21	325.2	<.0001
I always persist until I get what I need	0.36	0.71	4.27	34.16	60.5	399.9	<.0001
I never give up on what I want to achieve	0.36	1.07	4.98	28.47	65.12	432.4	<.0001
I set myself deadlines and work towards achieving them.	0.71	4.63	14.23	41.99	38.43	205.9	<.0001
I always have the drive to achieve what I want in my business.		1.79	3.21	39.29	55.71	242.0	<.0001

The results in Table 19 indicate that 68.21% of the respondents strongly agree ($\chi^2=325$, $p \leq 0.0001$) that they always have full determination in achieving the goals of their business; 61% of the respondents strongly agree ($\chi^2=400$, $p \leq 0.0001$) that they always persist until they get what they want; 65% of the respondents strongly agree ($\chi^2=432$, $p \leq 0.0001$) that they never give up on what they want to achieve; 42% of the respondents agree ($\chi^2=206$, $p \leq 0.0001$) that they set themselves deadlines and work towards achieving them; and 55.71% of the respondents strongly agree ($\chi^2=242$, $p \leq 0.0001$) that they always have the drive to achieve what they want in their business. This implies that owner-managers of MSEs in Wakiso district aim to persevere in all circumstances that come along their way with persistence, full-determination, never give up and work towards achievement of their business goals. The results are consistent with Alexander-Passe, (2017) who posit that the path to success is long and remote with

immense amounts of stress and necessitates an entrepreneur with a high degree of personal sacrifice ready to persevere rather than surrender or give up in due process. It is further anchored by Van Gelderen (2012) and Orengo (2017) who take perseverance as a continued goal-striving in spite of adversity.

Table 20: Responses on Profitability

	SD	D	N	A	SA	χ^2	$P > \chi^2$
Over the last 5 years, I have noticed an improvement in the financial position of my business		4.98	9.25	36.65	49.11	153.5	<.0001
The profit margin of my firm has been increasing over the last 5 years.	0.36	4.27	7.47	39.15	48.75	278.7	<.0001
The return on investment in my company is good.	1.07	2.5	8.21	34.29	53.93	302.2	<.0001
The total costs of the business such as operational costs, transportation, and distribution, among others have reduced substantially over the last five years.	19.64	25.71	18.57	22.14	13.93	10.68	<.0003
The overhead costs such as rent, repairs, water bills, travel, insurance, supplies, taxes, telephone, among others have reduced over the last 5 years.	21.79	25.71	17.86	20.71	13.93	10.9	<.0003

Results in Table 20 indicate that 49% of the respondents strongly agree ($\chi^2=154$, $p \leq 0.0001$) that over the last five years, they noticed an improvement in the financial position of their firm; 48.75% of the respondents strongly agreed ($\chi^2=279$, $p \leq 0.0001$) that the profit margins of their firm had improved over the last 5 years; 53.93% of the respondents strongly agreed ($\chi^2=302$, $p \leq 0.0001$) that the return on investment in their company is good; 25.71% of the respondents disagreed ($\chi^2=10.68$,

$p \leq 0.0001$) that in their firm the total cost of the business such as operational costs, transportation, distribution, among others have reduced substantially over the last five years and 25.71% of the respondents disagreed ($\chi^2 = 10.68$, $p \leq 0.0001$) that in their business the total cost of service provision, manufacturing, including labor, maintenance, holding inventory and re-work costs is low compared to competitors. This implies that owner-managers of MSEs in Wakiso district clearly show that their businesses have been making profits over the years and that their return on investment is good; although, in some way or the other they have failed to control the costs of transportation, distribution, maintenance, manufacturing, among others. The results of this study are consistent with Høgevoid & Svensson (2012) who assert that enterprise survival is about a whole demand and supply chain network aimed at reducing costs so that profitability is maintained. On the other hand, financial performance measures such as, profitability, return on capital and sales margins are very important for firm's survival (Okoisama, 2017; Ahmad & Zabri, 2016; Azemina, 2018; and Kotane & Kuzmina-Merlino, 2012).

Table 21: Responses on Stability and Resource Availability

	SD	D	N	A	SA	χ^2	$P > \chi^2$
I and my family can depend on this business for our life time livelihood and employment	5	16.79	12.5	32.86	32.86	87.11	<.0001
All payments for obligations for my business are paid on time	2.5	2.86	8.57	41.43	44.64	251.6	<.0001
The business is able to survive, withstand and is resistant to economic shocks.	1.07	5.71	16.07	35.36	41.79	180.4	<.0001
The business is able to keep and maintain its workforce for the next 10 years without any major challenges.	0.71	2.86	25	31.07	40.36	171.9	<.0001
The business has always had enough resources to enable it run smoothly.	1.07	9.64	10.36	41.43	37.5	185.4	<.0001
I am not worried about capital for my business because it always generates its own.	2.87	13.26	15.77	29.03	39.07	111.9	<.0001
The business has the required capacity and performance taking into account aspects such as normal workloads, contingencies, storage requirements, and technological aspects.	16.1	15.77	15.41	37.28	15.41	52.09	<.0001

The results in Table 21 indicate that 32.86% of the respondents strongly agree ($\chi^2=87$, $p \leq 0.0001$) that their families can depend on the business for their livelihood and employment; 44.64% of the respondents strongly agreed ($\chi^2=252$, $p \leq 0.0001$) that all payments for obligations of their business are paid on time; 41.79% of the respondents strongly agreed ($\chi^2=180$, $p \leq 0.0001$) that the business is able to survive, withstand and resistant to economic shocks; 40.36% of the respondents strongly agreed ($\chi^2=172$, $p \leq 0.0001$) that the business is able to keep and maintain its workforce for the next 10

years without any major challenges; 37.5% of the respondents strongly agreed ($\chi^2=185$, $p \leq 0.0001$) that the business has always had enough resources to enable it run smoothly; 39.07% of the respondents strongly agreed that ($\chi^2=172$, $p \leq 0.0001$) that they were not worried about the capital for the business because it always generates it own; and 37.28% of the respondents agreed ($\chi^2=52$, $p \leq 0.0001$) that the business has the required capacity and performance taking into account aspects such as normal workloads, contingencies, storage requirements, and technological aspects. The results of the study are consistent with Høgevold & Svensson (2012) who stated that a genuine long-term commitment is required to gain benefits in the market.

4.3 Sample Characteristics

In order for multivariate linear regression analysis to be carried out, the following assumptions must hold: existence of a relationship, linearity, normality, independence, homoscedacity/homogeneity, equavalience. This section established whether the sample used was obtained from a normal population.

4.3.1 Testing for Normality

The Normal P-Plot was used to establish whether the data was normal. Figure 2 shows the Normal P-Plot of Regression. The results of the tests are presented in Figure 2.

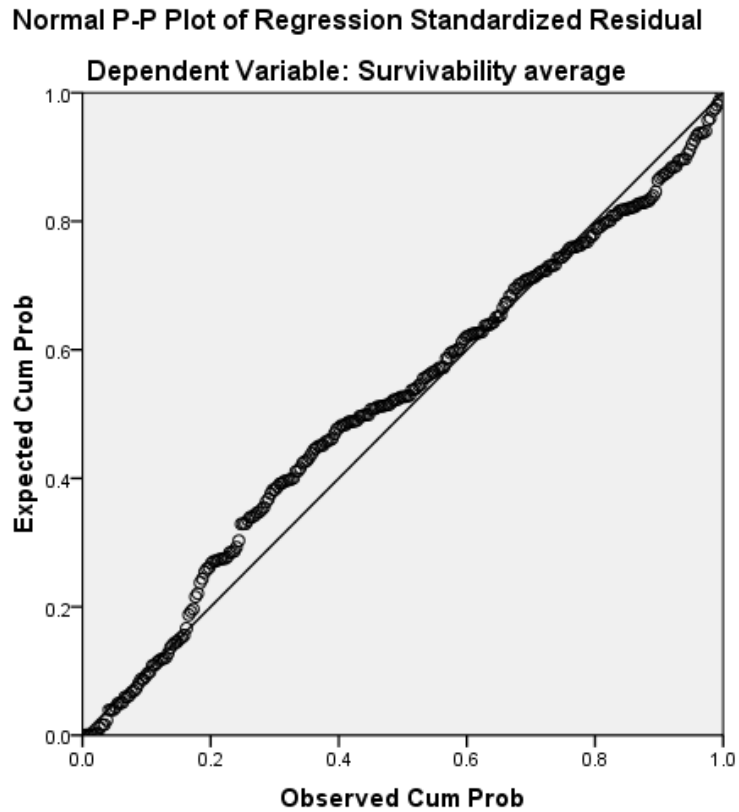


Figure 2: Showing Test of Normality Results

From Figure 2, the distribution of the data values was along the normal line which depicts that the data was normally distributed or approximately normally distributed.

This implies that assumptions of linearity and normality were met.

4.3.2 Test for Heteroscedascity

This section helped to facilitate analysis of data using multiple linear regression analysis.

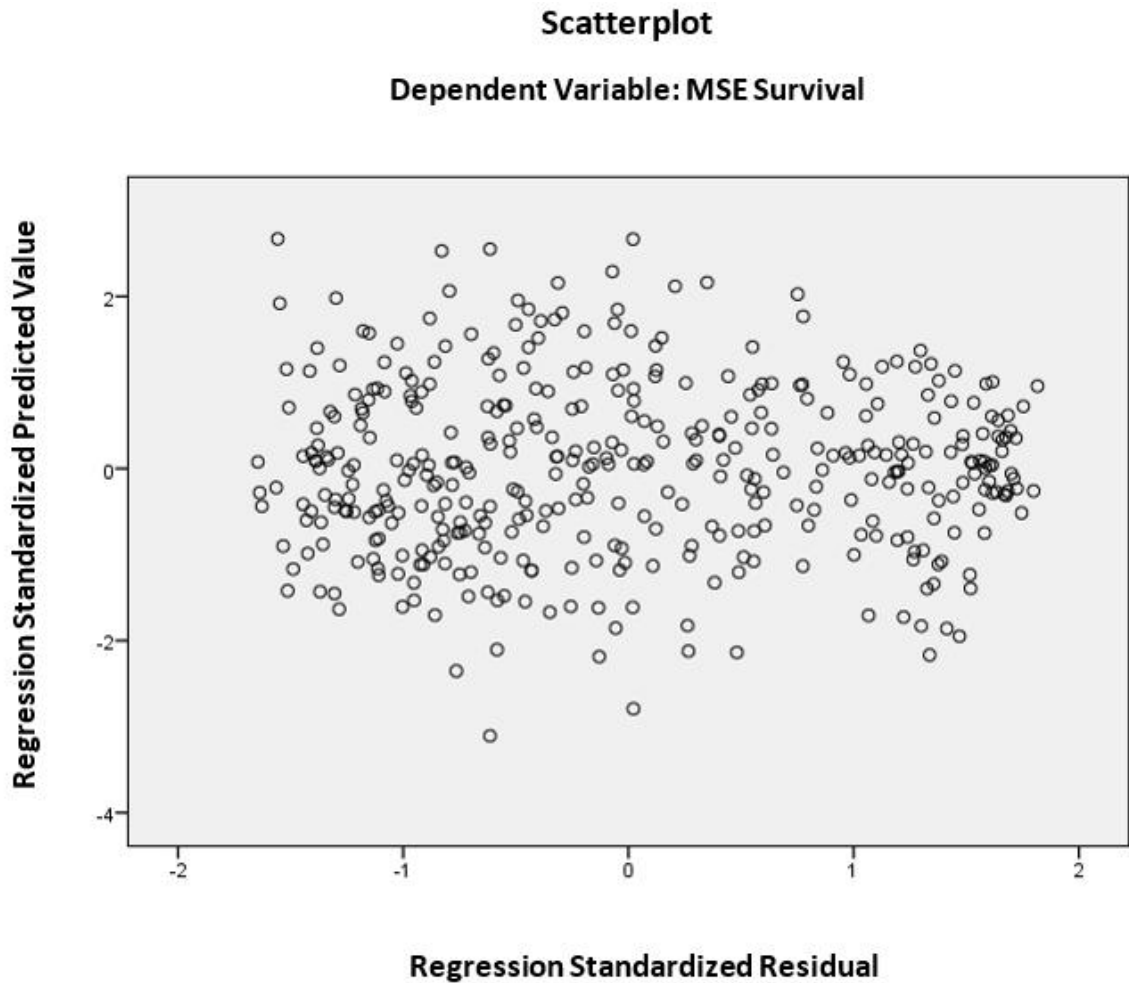


Figure 3: Scatter Plot of the Data

From Figure 3 it was discovered that the plots were equally distributed or scattered implying that there was equal variance in all the data for the dependent variable (Micro and Small enterprise survival). Since the figure shows an equal distribution of plots of data points, there was presence of homoscedacity or homoscedacity.

Since all the assumptions for use of multiple linear regression analysis were satisfied during testing, it was justified to use Multivariate linear regression analysis.

4.4 Inferential Statistics

4.4.1 Test for Multicollinearity

In the study, correlations were conducted to determine the relationship between the study variables. Table 22 shows the correlation matrix of the study variables.

Table 22: Spearman's Correlation Matrix

		SN	OR	RM	Persv	CPS	GS	MSE Surv1
SN	R	1						
	p-value							
OR	R	.141**	1					
	p-value	.018						
RM	R	.258**	.305**	1				
	p-value	.000	.000					
Persv	R	.124*	.397**	.220**	1			
	p-value	.038	.000	.000				
CPS	R	.119*	.616**	.263**	.376**	1		
	p-value	.029	.000	.000	.000			
GS	R	.512**	-.002	.029	.129**	.080*	1	
	p-value	.000	.967	.624	.031	.179		
MSE Surv1	R	.443**	.091	.070	.201**	.201**	.616**	1
	p-value	.000	.127	.245	.001	.001	.000	

N=281

**Correlation is significant at the 0.01 level (2-tailed); correlation is significant at the 0.05 level (2-tailed). SN = Social networking, OR= Opportunty recognition, RM = Risk Management, Persv = Perseverance, CPS = Creative problem solving, GS = Guerrilla Skills, and MSE Surv1 = Micro and Small enterprise survival.

In this study, correlations were conducted to determine whether the independent variables were not highly correlated among each other. This was done to find out whether the correlations between the variables were high to justify carrying out more tests. When the correlation matrices were reviewed, there was non-existence of strong correlations amongst the study variables in the respective model constructs which implied that multi-collinearity was absent in the independent variables. Most of the

values were significant, but with very low correlations. Based on the figures in Table 22, there was no multi-collinearity problems identified as this would require correlations between variables to be 0.8 and above (Vatcheva, et al., 2016).

The results in Table 22 depict that Micro and Small Enterprise survival is significantly correlated with social networking ($r = 0.443$, $p < 0.05$), perseverance ($r = 0.201$, $p < 0.05$), creative problem solving ($r = 0.201$, $p < 0.05$), and guerrilla skills ($r = 0.616$, $p < 0.05$) and was not significantly correlated to opportunity recognition ($r = 0.091$, $p > 0.05$) and risk management ($r = 0.070$, $p > 0.05$). The positive correlation implies that as each of the independent variable increases by one unit, Micro and small enterprise survival increases by a given portion. This is consistent with the findings of (Morris, et al., 2013).

4.4.2 Multiple Linear Regression Analysis

This section covers the analysis of the objectives and the results from the study objectives are as follows: Table 23 shows the results of the multiple linear regression analysis.

Table 23: Multiple Linear Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.608 ^a	.370	.356	.53978	.370	26.838	6	274	.000

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.015	.456		-.034	.973
	Social networking	.232	.077	.179	3.002	.003
	Opportunity recognition	-.214	.097	-.147	-2.206	.028
	Risk management	-.104	.077	-.071	-1.354	.177
	Perseverance	.194	.078	.135	2.497	.013
	Creative problem solving	.353	.111	.210	3.186	.002
	Guerilla Skills	.486	.064	.430	7.552	.000

a. Dependent Variable: MSE Survival

From Tables 23, it is evident that five entrepreneurial competencies have a significant influence on MSE survival namely: Social networking with a beta coefficient of (0.179) and a p-value of (0.003), Opportunity recognition with a beta coefficient of (-0.147) and p-value of (0.028), perseverance with a beta coefficient of (0.135) and a p-value of (0.013), creative problem solving with a beta coefficient of (0.210) and a p-value of (0.002), and guerilla skills with a beta coefficient of (0.430) with a p-value of (0.000). Risk management was found to be negatively influencing MSE survival and was also found insignificant with a beta coefficient of (-0.071) and a p-value of (0.177), respectively. The overall regression coefficient was $R = 0.608$, meaning that overall model of all the entrepreneurial competencies under study would predict Micro and Small Enterprise survival by 60.8 percent. As per Muijs' (2007) criteria for assessing the

extent of fit (R^2), the following is noted; <0.1 poor fit; 0.11 – 0.3 modest fit; 0.3 – 0.5 moderate fit; and >0.5 strong fit.

The overall coefficient of determination (R^2) for the influence of entrepreneurial competencies is explained by 35.6 percent of the variation in Micro and Small enterprise survival, significant at $p < 0.05$ level. This suggests that a moderate fit was obtained and that the variation of MSE survival is partially due to the constructs of entrepreneurial competencies used in this study. According to Muijs (2007) this would be a moderate fit since it lies between 0.3 and 0.5, and is therefore good enough. This implies that if the owners of MSEs in Uganda utilize these entrepreneurial competencies, they would increase the probability of their enterprise survival. A quote from **Officer 1** further emphasizes the importance of competencies:

“(1). Creative Problem Solving: Because we are in the world of competition everywhere. How do you solve a problem? You need to be very creative in order to develop products and services that can beat the competition. (2). Opportunity Recognition: You need to recognize an opportunity and then assess its viability and then go ahead to exploit it. (3) Perseverance: This is one of the problems which has led MSEs to fail. If they get any problem, they quit. So perseverance is very important in this aspect. In order to survive in business, one requires to focus on his business goals, be patient and persevere up to the end. (4). Risk Management: It is very important to manage any risk in any business. If you go ahead to employ mitigation measures to your business, you will surely reduce the likelihood of risks occurring and that will help you to survive in business (5). Social networking: In this modern era, social networking is crucial to business survival. You cannot be an ivory tower and expect to succeed in business. One has to interact with others in a similar business, find out how they manage their business challenges, bench mark and learn from the best business practices, get support in terms of expertise, access to affordable finance, among others. (6). Guerilla Skills: One has to always be ahead of the competition by utilizing the resources in his/her surrounding cheaply compared to others. To survive in business, you need to have an ability that can see things before your competitors can see them, synthesize them to establish their viability and act quickly.”

This finding concurs with earlier findings such as that of Morris *et al.* (2013) and Penchev and Salopaju (2011) who in their studies found entrepreneurial competencies

such as Social networking, Opportunity recognition, guerilla skills, perseverance and creative problem solving to be among the essential entrepreneurial competencies one must have in order to run business. Similarly, Mutesigensi, *et al.*, (2017) and Kusi, *et al.*, (2015) posit that the Competency of the SME owner/manager is the ultimate determinant of survival or failure of a business. While Tehseen & Ramayah (2015) state that Firm birth, survival and long-term performance are linked to competencies of the entrepreneur, Kabir, *et al.*, (2017) states that appropriate entrepreneurial competencies are required to successfully start, operate and ensure survival of a new business and to determine the performance.

4.4.2.1 Social Networking and MSE Survival

Objective 1: To establish the Influence of Social networking on Micro and Small Enterprise survival in Wakiso district, Uganda.

The findings from Table 23 depict that there is a significant and positive influence of Social Networking on Enterprise sustainability. This is clearly shown by the positive standardized beta coefficient (0.179) and p-value of 0.003 which is less than the level of significance, $\alpha = 0.05$. This implies that an increase in the dimension, Social networking by one unit, will increase Enterprise survival by 17.9 percent. This means that when the owner/manager(s) of Micro and Small enterprises improve in attending social functions for purposes of building professional relationships for their businesses, improve in establishing and developing social networks, if they take the social networks to provide insight and ideas that would lead them to more business opportunities, make strong-tie relationships by frequently interacting with their co-workers, friends and spouses, and always make casual acquaintances for their businesses, the survival of their businesses will be improved by 17.9 percent.

Hence, the **null hypothesis** which stated that, “Social networking *has no significant influence on MSE survival in Uganda.*” was rejected since p-value =0.003 is less than the significance level, $\alpha = 0.05$. This implies that Social networking has a positive significant influence on MSE survival in Uganda.

To emphasize this a quote with an example from Officer 5 is illustrated as follows:

“In business, it’s very important to establish the social network base of customers because businesses survive because of customers. You need to have the people who can come to buy from you. I take an example of a business that my friend runs. When she had just began the business, she found a lot of challenges almost forcing her to move out of business. She persevered and with time people got trust in her and began giving her more to do. She even began using the social media to promote her products and she made sure that she delivered to her promises with customer care and with time her business picked up because a good number of people now trusted her and began giving her work. And this was through the social networks that she established. She also began to keep all the contacts of her business and sometimes would call them to find out how they were, and also send special wish messages to those who had special days like birthdays, weddings, among others. Right now her business has a lot of customers some of whom are referred to her by other customers and this is done through building social networks.”

Another quote from officer 3:

“Let him or her establish social interactions, do bench marking with businesses which are doing well in that industry. Should ask and benchmark from those who have existed with the business for a long time and should make more social interactions with good friends who could end up his customers.”

The findings are similar to Penchev and Salopaju (2011) who reviewed literature of the frequently cited entrepreneurial competencies to be exhibited by both managers and entrepreneurs with a view of developing a model to test which firstly, the core competencies needed for routine tasks vs. additional competencies needed for non-routine/strategic tasks and secondly, the core entrepreneurial competencies needed already from the venture’s starting stage vs. the additional competencies more necessary for running the established company; networking featured pronouncedly in the two

models. Additionally, Orengo (2017) found organizational survival to be related to intrinsic traits of the entrepreneur such as social relationships, Lamine, *et al.*, (2014) found social skills to be crucial to the success of the entrepreneurial process, Ogundo, (2018) found networking to be positively related to export firm growth, Prapah (2011) stated that networks are important contributors to gross domestic product (GDP), employment creation, raising income levels through the spill-over effects. Joserand, *et al.*, (2017) and Mayanja, *et al.*, (2019) found that entrepreneurial networking or social capital contributed to both exploration and exploitation at business unit level. This means that an owner/manager of a MSE who wishes his business to survive, needs to be keen in establishing social networks.

4.4.2.2 Opportunity Recognition and MSE Survival

Objective 2: To assess the influence of Opportunity recognition on Micro and Small Enterprise survival in Wakiso district, Uganda.

The results of Table 23 clearly show that opportunity recognition negatively and significantly influences Micro and Small enterprise survival. This is depicted by the negative standardized value beta (-0.147) and a p-value of 0.028 which is less than the significance level of $\alpha = 0.05$. This implies that when Opportunity Recognition is improved by one unit, it will reduce enterprise survival by 14.7%. It means that when MSE owner/manager(s) put more effort in grabbing an opportunity that arises in the environment and represents potential sources of profit for the business; if they increase their ability to distinguish between profitable and not so profitable opportunities; if they increase ability to select good opportunities among multiple opportunities; if they capitalize on the window of opportunity; if they observe trends in the market for the business; if they increase their ability to understand trends in the market and how they

affect the business; if they increase their ability to accurately evaluate the content structure of opportunities; if they are quick to recognize the need of consumers that is not being satisfied by other firms; if they are quick to provide a solution to the problem before other businesses do; if they are alert to see opportunities that others miss out, and having a special ability to notice things that will benefit the business without deliberate search. If all of this is done, study results show that survival of their businesses would reduce by 14.7 percent.

The **null hypothesis** which stated that, “*Opportunity recognition has no significant influence on MSE survival in Uganda.*” was rejected since p-value =0.028 is less than the significance level, $\alpha = 0.05$. This implies that Opportunity recognition has a negative significant influence on MSE survival in Uganda.

This rather contradicts with earlier research works done such as that of Morris *et al.* (2013) and Penchev and Salopaju (2011) who in their studies found opportunity recognition to be among the essential entrepreneurial competencies one must have in order to run business; Camuffo, *et al.*, (2012) found alertness to opportunities affecting firm’s performance; Minai, *et al.*, (2018) found that entrepreneurs are always in search for the best opportunities for the betterment of their firms and Mwaniki (2018) who found that Opportunity recognition as a competence to be positively and significantly affecting enterprise success among women entrepreneurs in Bungoma. Fischer (2011) found opportunity recognition suitable for explaining the initiation of service innovations in professional service firms (PSFs), Wang, *et al.*, (2013) found opportunity recognition contributed significantly to individual level innovations, and Iorun, (2014) found opportunity identification to be one of the survival strategies for thriving SMEs.

Results from the interviews concur with earlier findings as expressed in a quote by

Officer 4 as follows:

“It is very important to recognize a business opportunity that exists, because before you even start anything, you have to identify a problem within the community where you intend to do business which becomes an opportunity, look at your ability, what is the gap in the market that you need to find a solution to, then go ahead to establish answers to the problem.”

Officer 2 further confirms this with two examples in the quote as follows:

“Some companies in Uganda have realized that there’s a large number of unemployed work force and yet in the Middle East, there’s great demand for labor force in various areas, so these companies saw an opportunity and began utilizing it. They are ferrying workforce from Uganda and exporting it to Middle East at a commission and many firms are coming up in Uganda as a result of this opportunity recognized and

Secondly, there is a big group of people that do not cook but need to eat quick food at a cheaper price, so some people (entrepreneurs) identified that as an opportunity and began preparing tea, making chapati with eggs, chips, among others commonly known as “Kikomando,” in Uganda. This is prepared in the late evening hours of the day to serve those who cannot prepare supper for themselves at a very cheap price. Most times the buyer will stand while eating because the business does not require a large capital outlay. You do not have to buy chairs for customers. Customers find their own way. It is now a booming business in most of the areas in Uganda, because of the opportunity that was recognized and exploited to provide a solution.”

The contradiction of the findings might be that not all the opportunities that come may be fruitful to the business. One has to be very keen before taking up any opportunity that

arises, because some may look to be good opportunities, but may later result into failing a business. Alternatively, further research in this area is required to establish the distinction.

4.4.2.3 Risk Management and MSE Survival

Objective 3: To evaluate the Influence of Risk management on Micro and Small Enterprise survival in Wakiso district, Uganda.

Similarly, results from Table 23 clearly show that Risk management is insignificantly and negatively influencing MSE survival with a p-value of $0.177 > \alpha = 0.05$ and a standardized beta coefficient of (-0.071), respectively. Hence, the **null hypothesis** which stated that, “*Risk management has no significant influence on MSE survival in Uganda.*” was accepted since p-value =0.177 is greater than the significance level, $\alpha = 0.05$. This implies that there’s a negative and insignificant influence of Risk management on MSE survival in Uganda.

These findings, however contradict earlier results from researchers such as Mitchelmore, *et al.* (2014) who identified risk-taking as one of the entrepreneurial competencies that women SME owners perceived to be important to the success of their business. Likewise, Callam & Soileau (2017), Stan-Maduka (2010) and Mastroianni (2011) found that firms with mature enterprise risk management processes achieved greater operational and project performance, Kim & Vonortas (2014) state that having a sound risk management strategy goes a long way toward survival and long-term success of a venture. Fadel & Al-Ajmi (2017) found risk management to be an integral part of managing financial institutions’ survival since it depends on how they manage their risk exposure. Risk management is pivotal to success of business and may adversely affect its profitability and liquidity perspectives, reduces or minimizes the occurrence of threats,

makes organizations get equipped to exploit resources (Sifumba, *et al.*, 2017; Smit & Watkins, 2012), converts an expenditure activity into one that can yield a positive return (Hsu, *et al.*, 2013), is an integral part of good governance (Terungwa, 2012), very crucial during new product development process (Mansor, 2017) and one of the core competencies for a successful organization (Teller, 2013; Hung, 2012; and Luppino, *et al.*, 2014).

Results from interviews show that risk management is important and this can be emphasized by a quote from **Officer 4**:

“Risk management is very important because it can protect the business against unforeseen calamities that would occur. It also helps them to mitigate against losses, although small business owners do not usually take it as a priority.”

Thus, from the previous researches done and interviews which show the immense contribution by risk management, it is surprising to note that risk management is insignificantly influencing enterprise survival. A recommendation for further research in this area is suggested to establish why a change in the trend.

4.4.2.4 Guerrilla Skills and MSE Survival

Objective 4: To find out the influence of Guerilla Skills on Micro and Small Enterprise survival in Wakiso district, Uganda.

Likewise, results in Table 23 depict that there's a positive and highly significant influence of Guerilla skills on MSE survival in Wakiso district. This is shown by the p-value = 0.000 which is less than the level of significance, $\alpha = 0.05$, and the positive standardized beta value of 0.430. This means that when MSE owner/managers increase their effort in the use of Guerilla skills by one unit, MSE survival will be increased by 43 percent. More specifically, if business owners/managers put more effort in utilizing

unusual tactics that others cannot easily copy when providing a product or service, taking advantage of the resources within their surroundings by employing unconventional low cost tactics not recognized by others, doing more with less resources available to them, generating original ideas and implementing them before others do, monopolizing business in the short run before new entrants come in, and developing new products and services that generate revenues exceeding their costs and provide sufficient user benefits with a fair return, they will improve Enterprise survival by 43 percent. The probability value of 0.000 which is less than the level of significance ($\alpha = 0.05$), clearly shows that there is a significant influence between Guerilla Skills and MSE survival.

To emphasize this, interview results also are in support as depicted by the quote from Officer 1:

“Businesses that apply low cost tactics can have a competitive edge, for example, Ham Cola in Uganda, adopted the new Chinese model called, “Imitation.” Ham copied Coca-cola (Market leader) in everything from colors to packaging and even made further improvements. By doing this Ham Cola avoided the initial costs that the developer went through by copying what he did. It only changed the name. In so doing, they avoided the initial costs. Another example is Tomato source in most of the shelves in Kampala is as a result of product imitation, most of the bar soaps are copying White bar soap by Mukwano Group of Companies.”

This finding concurs with earlier findings such as that of Morris *et al.* (2013) and Penchev and Salopaju (2011) who in their studies found Guerilla skills to be among the essential entrepreneurial competencies one must have in order to run business. Previous findings on guerrilla skills such as Iqbal & Lodhi (2015) found guerilla skills used by marketers to have a significant impact on consumer’s buying behavior and being an essential strategy for survival and success of businesses by facilitating businesses to get maximum output using limited resources (Tam & Khuong, 2015; Fong & Yakdanifard,

2014). Arslan & Durlu-Ozkaya (2012) on the other hand found guerilla skills enabling marketers to make their markets cheaper, efficient and effective, while Chen (2011) found marketers using guerilla skills enhancing the competitive advantage of their businesses. Furthermore, Mahmooditavana, *et al.*, (2014) found that guerilla skills during marketing has a great effect on entrepreneurial development, Kamau, *et al.*, (2013) found a great impact on business growth, then Johnsson & Belic, (2012) found an effect on brand image, brand attitude and purchase intention which could have a link on enterprise survival.

Therefore, the **null hypothesis** which stated that, “*Guerilla skills has no significant influence on MSE survival in Uganda.*” was rejected since p-value =0.000 is less than the significance level, $\alpha = 0.05$. This implies that Guerilla skills have a positive significant influence of on MSE survival in Uganda.

4.4.2.5 Creative Problem Solving and MSE Survival

Objective 5: To examine the influence of Creative Problem Solving on Micro and Small Enterprise Survival in Wakiso district, Uganda.

In the same way, results from Table 23 show that there's a positive and significant influence of creative problem solving on MSE survival as shown by the standardized beta value (0.210) and p-value = 0.002 which is less than the level of significance, $\alpha = 0.05$. With a beta value of 0.210, it means that, when creative problem solving increases by one unit, the variation in MSE survival will increase by 21 percent. It further implies that when owners/managers of MSE in the study area enhance their creativity in problem solving in terms of noticing problems and finding ways to solve them tactfully, noticing problems that others are having and work out a solution to it, being creative when working with limited resources, solving a practical problem which benefits a broader

group, observing trends in the market and the problem and solving a problem and being resourceful, will significantly increase MSE survival.

The probability value of 0.002 which is less than the level of significance ($\alpha = 0.05$), clearly shows that there is a significant influence between Creative Problem Solving and MSE survival. To emphasize this, Officer 4 illustrates this with an example as follows:

“For example, With ABX Manufacturing (not real name), this company was doing a turnover of about \$100,000 way back in 2015. They were importing paper from China, India and S. Korea and cutting it and selling it to the Ugandan market. It was in form of art paper, art board, duplex board. They used to import paper in huge reels, then cut it and sell it to the market. In order to expand business further, they got a loan from Uganda Development Bank and bought a machine which helped them to add value to what they were doing, they put the machine into a ware house, employed more people, and started manufacturing exercise books, The margins in exercise books was much higher than just cutting and selling with about \$4 billion turnover annually. They were able to creatively design customized book covers for their customers like they would print the names and logos of the schools on the book covers for the schools that had made an order and that was done through creative problem solving.”

This finding concurs with earlier findings such as that of Morris *et al.* (2013) and Penchev and Salopaju (2011) who in their studies found Creative problem solving to be among the essential entrepreneurial competencies one must have in order to run business. Mwaniki (2018) also studied creative problem solving as a managerial competence and found it to be positively significant to enterprise success. Likewise, Giampaoli, *et al.*, (2017) found that creative problem solving had a direct impact on both organizational and financial performance. On the other hand, Aureli, *et al.*, (2019) found that creative problem solving had a strong direct impact on the outcomes of knowledge-intensive

business processes leading to the firm's competitiveness. All these linked together could in one way or the other contribute to enterprise survival.

Hence, the **null hypothesis** which stated that, "*Creative problem solving has no significant influence on MSE survival in Uganda.*" was rejected since p-value =0.002 is less than the significance level, $\alpha = 0.05$. This implies that creative problem solving has a positive significant influence of on MSE survival.

4.4.2.6 Perseverance and MSE Survival

Objective 6: To establish the influence of Perseverance on Micro and Small Enterprise Survival in Wakiso district, Uganda.

It is evident that the results from Table 23 clearly shows that there's a positive and significant influence of Perseverance on MSE survival in the study area. This is depicted from the positive standardized beta value of (0.135) and a p-value of 0.013 which is less than the level of significance, $\alpha = 0.05$. This means that when perseverance is increased by one unit, it will increase MSE survival by 13.5 percent. Furthermore, when owners of MSEs in Wakiso district put more effort in having full determination in achieving their business goals, always persisting until they get what they need, never giving up on what they want to achieve, setting themselves deadlines and working towards achieving them, and always having the drive to achieve what they want in their business, they will increase MSE survival. The probability value of 0.013 which is less than the level of significance ($\alpha = 0.05$), clearly shows that there is a significant influence between Perseverance and MSE survival.

To emphasize this, a quote from **Officer 2** is illustrated as follows:

“They need to learn how to persevere. They should not keep jumping from business to business when they get a small challenge in one business. They need to stick to that business and find out what failed so that they can rectify it.”

Another quote from **Officer 3**:

“If one wishes his/her business to survive, he or she needs to persist because business requires patience and every business has a period of economic boom, recess and depression. He should stay focused and also persevere. He should not give up. They need to remove fear and face the situation head on, i.e. they need to have a mindset of winning, going forward, and also to have a bigger picture for their businesses.”

This finding concurs with earlier findings such as that of Morris *et al.* (2013) and Penchev and Salopaju (2011) who in their studies found Creative problem solving to be among the essential entrepreneurial competencies one must have in order to run business. Mitchelmore & Rowley (2013) while compiling an empirical research of the entrepreneurial competences reported by female entrepreneurs who are committed to the growth of their businesses in England and Wales, found perseverance/perseverance which they categorized in the cluster of Conceptual and relationship competencies as one of the competencies that would lead to business growth and survival. Similar findings are seen in the studies carried out by (Camuffo *et al.*, 2012; and Mwaniki, 2018). Likewise Orengo, (2017) and Lumpkin & Birhman (2011) posit that a firm’s success is due to continuity, commitment to the future and perseverance and that organizational survival does not only depend on economic results, but also on the owner’s personal attributes such as perseverance. Similarly, perseverance is one of the many non-cognitive factors that predict positive outcomes, goal striving and accomplishment of long term goals (Bonfiglio, 2017). Perseverance is also seen as being crucial to the success of the entrepreneurial process for nascent entrepreneurs (Lamine, *et al.*, 2014).

Thus, **the null hypothesis** which stated that, “Perseverance *has no significant influence of on MSE survival in Uganda.*” was rejected since p-value =0.013 is less than the significance level, $\alpha = 0.05$. This implies that Perseverance has a positive significant influence of on MSE survival.

In order to establish the impact of the entrepreneurial competencies, a Stepwise regression analysis was run to establish the impact of each individual competency as seen in Table 24.

Table 24: Stepwise Multiple Regression Analysis to Establish the Impact of Each Entrepreneurial Competence on MSE Survival

Model	Variables Entered	Method
1	Guerilla Skills	Stepwise (Criteria: Probability-of-F-to-enter $\leq .050$, Probability-of-F-to-remove $\geq .100$).
2	Creative problem solving	Stepwise (Criteria: Probability-of-F-to-enter $\leq .050$, Probability-of-F-to-remove $\geq .100$).
3	Social networking	Stepwise (Criteria: Probability-of-F-to-enter $\leq .050$, Probability-of-F-to-remove $\geq .100$).
4	Perseverance	Stepwise (Criteria: Probability-of-F-to-enter $\leq .050$, Probability-of-F-to-remove $\geq .100$).
5	Opportunity recognition	Stepwise (Criteria: Probability-of-F-to-enter $\leq .050$, Probability-of-F-to-remove $\geq .100$).

Results from the step-wise regression analysis in Table 24 clearly depict that when all the entrepreneurial competencies under study are grouped together as a bundle, Guerrilla skills has the largest impact, followed by creative problem solving, then social networking, followed by perseverance and lastly by opportunity recognition. Risk management was dropped from the model because it was insignificant influencing MSE survival.

This implies that all the five entrepreneurial competencies have a significant influence on MSE survival, except one, Risk management. These findings therefore appear to confirm that apart from Risk management, all the other five posited explanatory variables for MSE survival and are significant at $p < 0.05$. Therefore, the findings to a large extent agree with earlier studies of Penchev and Salopaju (2011) who found that all the variables were significantly influencing firm performance and enterprise success. However, it also differs with their studies, because they had all found that Risk management was also significant. This may be a subject of further research enquiry. On the overall, these findings support the Dynamic Capabilities theory and the Delphi model by Morris *et al*, (2013) in that all the five entrepreneurial competencies are good predictors of Micro and Small Enterprise survival in Uganda, except Risk Management which came out as insignificant.

When compared with rankings from the interviews, Table 25 depicts slight differences in the perceptions of Owner/managers and the officers.

Table 25: Entrepreneurial Competency Ranking

Competency:	Officer 1	Officer 2	Officer 3	Officer 4	Officer 5	Average Rank
1. Social Networking	5	3	6	5	2	4.2
2. Opportunity Recognition	2	1	4	1	5	2.6
3. Risk management	4	2	5	4	4	3.8
4. Creative Problem Solving	1	5	1	2	3	2.4
5. Guerilla Skills	6	6	2	3	6	4.6
6. Perseverance	3	4	3	6	1	3.4

From Table 25, looking at the average rank, interviewees ranked creative problem solving as having the strongest influence on MSE survival with an average rank of (2.4), followed by opportunity recognition with (2.6), followed by perseverance with (3.4), followed by risk management with (3.8), followed by social networking with (4.2) and finally by guerilla skills with (4.6). The evaluation of the entrepreneurial competencies by the District Officers was different from the findings of owner/managers on attributes like guerilla skills. Whereas owners/managers of MSEs found guerilla skills to have the greatest impact towards MSE survival, the district officers ranked it last. The difference could be associated with the level of involvement in running of the business, in that the owners/managers run the daily activities of their business, whereas the district officers on the other hand observe what is happening. Likewise, whereas risk management was found insignificant among the owners/managers of MSEs, it is seen to have influence by the district officers with an average rank of (3.8). Though there are differences seen in the evaluation by the two groups, on the overall, the results show that district officers acknowledge the influence of the entrepreneurial competences on MSE survival in

Wakiso district. The results of this study are in line with prior studies such as Morris, *et al.*, (2013) who found that all these entrepreneurial competencies significant influence entrepreneurship activity.

4.5 Hypothesis Testing Summary

This section provides the synthesis of the findings from the hypotheses on the study about the influence of entrepreneurial competencies on survival of Micro and Small enterprises in Wakiso district, Uganda. Table 26 shows the summary of the results of the hypotheses.

Table 26: Summary of Hypothesis Testing

Hypothesis	Test/Result	Comment/ Conclusion
H₀₁ : Social networking has no significant influence on MSE survival in Uganda.	$t = 3.002$; $P\text{-value} = 0.003 < \alpha = 0.05$, <i>Significant</i>	Reject H_0
H₀₂ : Opportunity recognition has no significant influence on MSE survival in Uganda.	$t = -2.206$; $p\text{-value} = 0.028 < \alpha = 0.05$, <i>Significant</i>	Reject H_0
H₀₃ : Risk management has no significant influence on MSE survival in Uganda.	$t = -1.354$; $p\text{-value} = 0.177 > \alpha = 0.05$, <i>Insignificant</i>	Fail to reject H_0 .
H₀₄ : Guerilla skills have no significant influence on MSE survival in Uganda.	$t = 7.552$; $p\text{-value} = 0.000 < \alpha = 0.05$, <i>Significant</i>	Reject H_0 .
H₀₅ : Creative problem solving has no significant influence on MSE survival in Uganda.	$t = 3.186$; $p\text{-value} = 0.002 < \alpha = 0.05$, <i>Significant</i>	Reject H_0 .
H₀₆ : Perseverance has no significant influence on MSE survival in Uganda.	$t = 2.497$; $p\text{-value} = 0.013 < \alpha = 0.05$, <i>Significant</i>	Reject H_0 .

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The study was required by the quest to establish the entrepreneurial competencies that micro and small enterprise owners and managers in Uganda need to possess in order to make their enterprises survive. This chapter therefore begins by presenting the study findings summary, conclusions drawn, recommendations, and suggestions for further research.

Primary data were obtained by administering questionnaires to a total of 306 Micro and Small Enterprise owners and managers within Wakiso district, Uganda of which 281 usable questionnaires were returned and interview of the key informants in Wakiso district such as the District Commercial officer and the Sub-county Finance officers, while secondary data was obtained through the use of various company records and some records from the District Commercial office, Wakiso district, together with Ugandan SME reports. Data analysis was done with the aid of SPSS version 16.

5.2 Summary of Major Findings

The purpose of the study was to assess the influence of entrepreneurial competencies on Micro and Small Enterprises survival in Uganda. The study area was Wakiso district, where five sub-counties of urban, peri-urban and rural setting were selected for study. It was hypothesized that there was no significant influence of the entrepreneurial competencies (Social networking, opportunity recognition, risk management, creative problem solving, perseverance and guerilla skills) on Micro and Small Enterprise survival in Uganda. In general, the results of the analysis provide empirical support for the role played by the entrepreneurial competencies in influencing Micro and Small

Enterprise survival in Uganda, thus all the five null hypotheses were rejected. The hypothesis which stated that, “*there is no significant influence of Risk management on MSE survival,*” was accepted since the p-value was greater than the level of significance, $\alpha = 0.05$. Since majority of the hypotheses found to be significantly influencing MSE survival, the findings are in line with those of the Delphi model by Morris *et al.* (2013) who identified thirteen entrepreneurial competencies as being key competencies unique to the entrepreneurship discipline of which the six that were tested are among.

The Dynamic Capabilities theory adopted by this study was supported by the results. The dimensions tested depict the capabilities of owner/managers in the attainment of Micro and Small enterprise survival. This is in agreement with Chaharbaghi, Adroft, & Willis (2005) who argued that a strategic combination of organizational transformability and dynamic capabilities are vital in explaining the organization’s survival and renewal. All the entrepreneurial competencies were found to be positively related to micro and small enterprise survival, except for Opportunity recognition which was found negatively influencing MSE survival. Thus, if owner/manager (s) of the Micro and Small Enterprises put much emphasis in utilizing and exploiting these competencies to their fullest potential, Micro and Small Enterprise survival would be enhanced. Of the entrepreneurial competencies that were tested in this study, Guerilla skills had a higher impact than the rest of the competencies, followed by creative problem solving, followed by Social networking, followed by Perseverance, and lastly Opportunity recognition.

5.2.1 Social Networking

Social networking was found to have a positive and statistically significant influence on Micro and Small Enterprise survival. The null hypothesis was rejected. This was further supported by results from interviews which showed that it’s very important for business

owners to establish social networks which can help them to enhance their customer base and this could also facilitate benchmarks for best practices. Social networking was number 3 out of 5 in its contribution, when a stepwise regression analysis was conducted to establish its influence on MSE survival.

5.2.2 Opportuntiy Recognition

Opportunity recognition was found to have a negative and statistically significant influence on Micro and Small Enterprise survival. This received further support from interviews which showd that it is so important to recognize oppotunities exisiting in the environment, assess their viability, and go ahead to provide a solution. If the rightful solution is provided, its likely to enhance survival rates of MSEs. The null hypothesis was rejected. Opportunity recognition was the lowest contributing predictor with number 5 out of 5, when a stepwise regression analysis was conducted to establish its contribution on MSE survival.

5.2.3 Risk Management

Risk management had a negative insignificant influence on Micro and Small Enterprise survival. The null hypothesis was accepted. On the contrary, although this attribute was insignificant, results from interviews took risk management to be a very important construct because businesses that apply it can be protected against unforeseen calamities and would also help to mitigate against losses. When a stepwise regression analysis was run for the entire model, Risk management was excluded meaning that it does not have any influence on MSE survival.

5.2.4 Guerrilla Skills

Guerilla skills was found to have a positive and statistically significant influence on Micro and Small Enterprise survival. This received further support from interviews

which showed that it is important for the business to apply unique tactics such as low cost tactics not easily copied by others and should also be in position to quickly respond to underlying customer needs if they are to survive. The null hypothesis was rejected. Guerilla skills was found to be the greatest contributing predictor on MSE survival. It ranked number 1 out of 5, when a stepwise regression analysis was run for the entire model. This implies that among all variables that were under study, it had the greatest contribution towards survival of MSEs.

5.2.5 Creative Problem Solving

Similarly, creative problem solving was found to have a positive and statistically significant influence on Micro and Small Enterprise survival. Results from interviews also showed that being creative in providing a solution to the problem can give the business a competitive edge. In this case, the null hypothesis was rejected. Creative problem solving was found to be the second greatest contributor to MSE survival and was therefore ranked number 2 out of 5 when a stepwise regression was run to establish the impact of its influence on MSE survival.

5.2.6 Perseverance

Perseverance was found to have a positive and statistically significant influence on Micro and Small Enterprise survival. Results from interviews showed that in order for businesses to survive, they need to be patient, stay focused, not give up along the way, persist, avoid jumping from one business to another, but should aim at establishing the cause of the problem and then rectify it. The null hypothesis was rejected. Likewise, perseverance was ranked the fourth contributor out of five, when a stepwise regression was conducted to establish the impact of its influence on MSE survival.

Results also show that the overall coefficient of determination (R^2) for the influence of entrepreneurial competencies is explained by 35.6 percent of the variation in Micro and Small enterprise survival, with a p-value <0.05 (level of significance) which implies a moderate fit and that MSE survival is partially due to the constructs of entrepreneurial competencies used in this study.

5.3 Conclusions

This section provides the conclusions on each of the findings. All objectives of this study were examined and the following are the conclusions that were drawn.

The study concludes that social networking is statistically significant in influencing Micro and Small Enterprise survival in Wakiso district, Uganda. It is therefore very important for owner/managers of MSEs to establish social networks which can help them to enhance their enterprise survival.

Whereas prior studies on entrepreneurial competencies found opportunity recognition positively and significantly influencing entrepreneurial activity, the present study found it negatively and statistically significant in influencing Micro and Small enterprise survival. Therefore, the study concludes that opportunity recognition is vital in terms of influencing MSE survival; however owner/managers need to be keen as to evaluate opportunities that come their way. Not every opportunity that comes their way would contribute to MSE survival.

On the contrary, the study concluded that risk management was negative and statistically insignificant in influencing micro and small enterprise survival. This is contradicting with prior studies that showed a positive and significant influence in the entrepreneurial literature. However, although owner/managers perceived it as insignificantly affecting MSE survival, results from the interviews of the key informants found risk management

to be useful. This calls for further investigation by future research to establish why the trend is different.

Similarly, the study concluded that creative problem solving was positive and statistically significant in influencing MSE survival in Wakiso district, Uganda. This is also a key entrepreneurial competency that owner/managers of MSEs need to utilize when running their enterprises if they want their businesses to survive.

Likewise, the study concluded that guerilla skills were positive and statistically significant in influencing MSE survival. This was seen to have the greatest influence out of the entrepreneurial competencies under study. This is very essential in enhancing the MSE survival and owner/managers need to utilize this competence if they want their enterprises to survive.

In the same way, the study concluded that perseverance was positive and statistically significant in influencing MSE survival. It is also very crucial and vital for the owner/managers of MSEs to persevere under periods of adversity. It is important that they learn how to withstand the challenges that come along their way, persist and stay focused on their goal achievement.

On the overall, it was concluded that all the entrepreneurial competencies under study with the exception of risk management explained the variation in Micro and Small enterprise survival and basing on the overall coefficient of determination (R^2) which explained 35.6 percent of the variation in MSE survival, it is concluded that the variation of MSE survival is partly due to the constructs of entrepreneurial competencies used in this study. There are other factors which were not considered by this study which could explain the rest of the variation in MSE survival. Further research into the explanation of the unexplained variation is recommended.

This means that these competencies are vital and if well utilized by the owners/managers of the Micro and Small Enterprises, they can lead to MSE survival. Any positive change in any of these entrepreneurial competencies would lead to a positive change in survival of the enterprise.

In addition, from the interviews it was discovered that all the entrepreneurial competencies under study were very useful in contributing to enterprise survival. However, other factors affecting MSE survival were identified such as unskilled human resource, high cost of business formalization, business environment and policy issues, unfriendly tax regimes, high cost of operation, dependency and negative mindset of MSE owners, among others.

The findings have brought new knowledge that the Dynamic Capabilities Theory can be applied to business survival in the context of Micro and Small enterprises. Secondly, unlike prior studies which regarded risk management as a core competence in entrepreneurship literature, this study rather found it insignificantly affecting Micro and Small enterprise survival, likewise, unlike opportunity recognition which was found positively influencing performance of firms, this study found it negatively influencing MSE survival and guerrilla skills was found to have the greatest influence on SME survival as compared to the rest of the other attributes.

This study makes a significant contribution to the body of literature having found that entrepreneurial competencies are a true driving force of MSE survival, it highlights the need for the MSE owners/managers to develop and nurture skills in social networking, creative problem solving, perseverance, and guerrilla skills in order to enhance their business survival. MSEs should therefore invest in establishing social networks, utilizing guerrilla skills, persevering in periods of adversity and solving problems creatively.

5.4 Recommendations

From the findings of the study, it is evident that entrepreneurial competencies (Social networking, opportunity recognition, guerilla skills, creative problem solving and perseverance) have a significant influence on MSE survival in Uganda. Therefore based on the findings of the study, the following recommendations are made:

MSE owners/managers need to establish short and long-term relationships with all stakeholders such as suppliers, financiers, customers, large corporations for benchmarks and among themselves. They should strive to improve their skills in social interactions. They should form Small Enterprise Associations and groups through which they could organize workshops, and forums where they can meet together share their experiences, expertise, important business information on how to best run business and best practices and through such networks they will be able to build capacity. This is key in terms of building network for the Micro and Small enterprises to be able to enhance their survival.

Furthermore, MSE owners/managers should be keen to recognize opportunities that arise within their environment. Some of these may present themselves as problems or challenges that need to be solved. They should capitalize on the window of opportunity, observe trends in the marketplace, and assess whether the problems or challenges identified are worth exploring, and upon establishing their viability, they should assess their ability to offer the solution, and if they possess the ability, they should go ahead to exploit and find solutions to the existing need in the society by providing appropriate products or service. MSE owners/managers should also take advantage of the opportunities provided by government of Uganda which may come in form of subsidies on fees and taxes, and within the policy framework that supports MSEs. By doing so, this will enhance survival of their businesses.

Likewise, MSE owner/managers should utilize their inherent creative abilities when solving problems concerning their service and product offering. They should apply a lot of creative and innovative ideas in everything they do so that they can look unique and relevant in the market place. In case of deficiency of the creative problem solving skill, MSE owners/managers should develop the creative problem solving skills by participating in trainings or refresher courses on creativity and innovation in workshops, webinars and forums that are organized. This will help them to grasp the various ways in which they can serve their customers creatively and by so doing enhance survival of their businesses.

In the same way, MSEs should endeavor as much as possible to utilize their guerrilla skills. They should take advantage of their surrounding by employing tactics that cost less and are unique or unconventional, not easily copied by competitors while leveraging available resources. For example, they should use the power of imagination while performing their business activities on a very low budget such as minimizing costs of advertising and promotional activities, focus on increasing their business productivity at minimum cost possible, can make use of eye catching street graphics, surprising product placements, and memorable events to customers. This will enhance the survival of their businesses.

Lastly, but not the least, MSE owners/managers should strive to persevere at all costs in the period of adversity. They need to stay focused on their goals, and put more effort and energy on achieving their short and long term goals. They need to remove fear, anxiety and should face the situation head on. They need to have a mindset of winning, going forward and also have a bigger picture for their business. They should not jump from

business to business when they get a challenge, but stick to that one and find out what failed and how it can be rectified.

5.4.1 Policy Recommendations

Policy makers should come up with policies that enable the development of entrepreneurial competencies among potential entrepreneurs. For example such policies should encourage the establishment of various Business Incubation Centres within the country where MSE owners/managers can receive hands-on training in various skills, knowledge and attributes. By so doing, this will enhance the development of the required skills in entrepreneurship which will give them a competitive edge.

Policy makers need to come up with policies that create an enabling environment for MSEs that protect, encourage and support MSE owners/managers to utilize entrepreneurial competencies in a bid to make their businesses survive.

Though policies such as the Liberalization policy and Buy Uganda Build Uganda (BUBU) are already in place, these need to be made more effective by implementing what is embodied in them rather than putting them on shelf and MSEs need to be better prepared through awareness to be more competitive in order to survive. Through the liberalization policy, MSEs need to be prepared and nurtured through training how to face external competition and through the BUBU policy, people should be encouraged to buy domestically produced goods and only import those that cannot be locally produced.

Similarly, the Import Substitution Policy needs to be re-introduced and implemented to promote Micro and Small enterprises. This policy will enable goods that were formerly imported into Uganda to be domestically produced by local businesses. Incentives to protect the MSEs in their initial establishment such as access to cheap and affordable

finance, subsidy on tax regimes and ease of business formalization process, among others can be implemented to enable MSEs gain traction.

5.4.2 Recommendations for Further Research

Findings from the study revealed a number of areas that call for further study. The following are suggestions for further research:

Results show that the dimensions used could not explain the entire variation in MSE survival, meaning that there are other factors that were not considered in this study. Further research is recommended to establish the other factors affecting MSE survival in Uganda.

Furthermore, this study was carried out in Wakiso district and therefore may not be possible to generalize it to the entire country. Further research needs to be expanded to other parts of Uganda in order to determine the situation, hence allowing for the generalization of the findings.

Likewise, the study was not specific to a particular sector. It dealt with all Micro and Small Enterprises without singling out a specific sector. Another study could be carried out using a specific sector.

Most of the respondents were between 18 and 30 years and the survival rate is low. Further research can be carried out to establish whether the effect is due to generation Y where the youth tend to be very impatient and hence quit easily.

Lastly, but not the least, risk management was found to insignificantly affect enterprise survival which is contrary to the findings of prior studies, a further investigation into why there's a change in the trend is suggested.

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APPENDICES

Appendix I: Letter of Introduction

Dear Participant,

I am a postgraduate student pursuing a PhD in Entrepreneurship in the School of Business and Economics of Kabarak University. I am conducting a field study entitled **“Influence of entrepreneurial competencies on Micro and Small Enterprise survival in Wakiso district, Uganda.”**

You have been identified as one of the respondents from whom to collect data regarding this study. In this respect, I kindly request you to answer the questions in the attached questionnaire to the best of your ability.

The information you provide will be strictly kept confidential and purely used for academic purposes.

Thank you so much for your contribution towards this study and for the time put in.

Yours sincerely,

Martin Lubowa

GDB/M/1332/09/11

(Researcher)

Appendix II: Questionnaire

Responses from Micro and Small Enterprise Owners

(Please, tick (✓) what is most appropriate to you)

Section A: Respondent Profile

1. Sub-County: a. Busukuma b. Kira Town Council c. Masulita d.Kakiri e.
Nangabo

Gender: Male [] Female []

2. Age bracket:

18 -30 yrs []

31- 40 yrs []

40- 50 yrs []

Above 50 yrs []

Any other (specify).....

3. Highest Level of Education attained:

Certificate []

Diploma []

Under graduate degree []

Master degree []

Doctor of Philosophy []

Any other (specify).....

4. How long has your business been in existence?

< 1 year []

1 – < 6 years []

6 – < 11 years []

11- < 16 years []

16 – < 20 years []

20+ years []

5. Legal Business ownership:

Sole Proprietorship []

Private limited company []

Partnership []

Any Other (specify).....

6. Nature of Business:

Manufacturing []

Services []

Farming []

Trade []

7. Kind of Business: a. Grocery b. Supermarket c. Welding d. Carpentry e. Fuel station f. Mobile money g. Agro processing h. Any other (please specify).....

8. Channel of Distribution:

Wholesale []

Retail []

Both []

Not Applicable []

9. Business Status:

Registered []

Not Registered []

(Please tick).....

10. Number of employees in the business:

1- 4 []

5 -10 []

11-49 []

50 and above []

11. What is your annual sales/revenue turnover?

Below 10.0 million []

10.0 million – 100.0 million []

Above 100.0 million []

12. What are your total assets?

Below 10.0 million []

10.0 million – 100.0 million []

Above 100.0 million []

Section B: Entrepreneurial Competencies

For this section, kindly tick (✓) according to how you agree or disagree with the phrases using the Likert-Scale below:

5– Strongly Agree (SA), 4 – Agree (A), 3 – Neutral (N), 2 – Disagree (D), 1 – Strongly Disagree (SD).

Social Networking		Rate (Tick your best choice)				
	Establish Business Relationships:	S D	D	N	A	S A
1 2	I always establish and develop social networks for my business	1	2	3	4	5
1 3	I always make casual acquaintances for my business	1	2	3	4	5
1 4	I always seek opportunities for building relationships for my business	1	2	3	4	5
Buidling Strategic Social Interactions						
1 5	I make strong-tie business relationships by frequently interacting with my coworkers, friends and spouses	1	2	3	4	5
1 6	These social interactions provide insight and ideas that enable me to make strategic decisions for my business	1	2	3	4	5
1 7	I often make weak-tie business relationships characterized by infrequent interaction with friends.	1	2	3	4	5
Opportunity Recognition						
Opportunity Alertness:						
1 8	I quickly recognize a need that my consumers have that is not being satisfied by other firms.	1	2	3	4	5
1 9	I am always alert to grab an opportunity that arises and presents possible yield in return for my business before others see it.	1	2	3	4	5
2 0	I always exploit the window of opportunity that arises for my business to enter the new market.	1	2	3	4	5
2 1	I am are always alert to see opportunities that others miss	1	2	3	4	5
2 2	Once I have identified this need I quickly provide a solution to it before other firms do.	1	2	3	4	5
Opportunity Assessment						
2 3	I have the ability to select the best opportunity from among multiple alternatives.	1	2	3	4	5
2 4	I always observe trends in the market such as consumer buying patterns, disposable income, family and work patterns, globalization of the industry, technological advances, etc for my business	1	2	3	4	5
2 5	I can be able to assess what is profitable and not profitable for my business.	1	2	3	4	5
Opportunity Evaluation						
2	I spend time understanding the impact of social forces on trends	1	2	3	4	5

6	and how they affect my business					
2 7	I am able to evaluate opportunities that come my way and are attractive and useful to my business.	1	2	3	4	5
2 8	I have a special ability (innate/cognate skill) to notice things and evaluate that which will benefit my business without engaging in deliberate search.	1	2	3	4	5
Risk Management						
Risk Assessment						
29	I always take risks that I know I can manage and understand	1	2	3	4	5
30	Before taking on a risk, I weigh my ability to see if I am capable of handling it or not	1	2	3	4	5
Risk Mitigation						
31	Where I have a reasonable degree of control in achieving profits for my business, I prefer taking risks that are moderate in nature.	1	2	3	4	5
32	I always pay insurance premium for my business every year.	1	2	3	4	5
33	I always endeavor to moderate the risks that come along my way during business operations.	1	2	3	4	5
Perseverance						
Goal Achievement Focus						
3 4	I always have full determination in achieving the goals of my business.	1	2	3	4	5
3 5	I never give up on what I want to achieve	1	2	3	4	5
3 6	I set myself deadlines and work towards achieving them.	1	2	3	4	5
Exercising Persistence						
3 7	I always persist until I get what I need	1	2	3	4	5
3 8	I have the tenacity to carry out what I want in my business despite the opposing forces	1	2	3	4	5
Creative Problem Solving						
Problem Analysis						
3 9	I always critically analyse a problem at hand before establishing a solution	1	2	3	4	5
4 0	Some business ideas are clearly initiated from observing trends in the market and the problem is solved.	1	2	3	4	5
Viable Solution Identification						
4 1	I notice problems and find a way to solve them tactfully.	1	2	3	4	5
4 2	I always notice a problem that others are having and work out a solution to it.	1	2	3	4	5
4 3	Whenever I set out to solve a practical problem, I realize that the solution benefits a broader group.	1	2	3	4	5
4 4	I am always resourceful in identifying solutions to the problems	1	2	3	4	5
Guerilla Skills						
Unique Tactic Utization						

4 5	I always strive to monopolize business in the short run before new entrants come in.	1	2	3	4	5
4 6	I always utilize unusual tactics that others cannot easily copy when providing a product or service.	1	2	3	4	5
4 7	I always generate original ideas and implement them before others do.					
Low Cost Tactic Usage						
4 8	I always take advantage of the resources within my surroundings by engaging novel tactics which are cost effective.	1	2	3	4	5
4 9	I can perform more with fewer resources available to me at minimal cost.	1	2	3	4	5
5 0	I believe that I can develop new products and services at the lowest possible cost yielding the greatest return.	1	2	3	4	5

Section C: Enterprise Survival

For this section, kindly tick (√) according to how you agree or disagree with the phrases using the Likert-Scale below:

5– Strongly Agree (**SA**), 4 – Agree (**A**), 3 – Neutral (**N**), 2 – Disagree (**D**), 1 – Strongly Disagree (**SD**).

Items Profitability		Rate (Tick your best choice)				
		SD	D	N	A	SA
32	Over the last 5 years, I have noticed an improvement in the financial position of my firm.	1	2	3	4	5
33	The profit margin of my business has been increasing over the last 5 years.	1	2	3	4	5
34	The return on investment in my company is good.	1	2	3	4	5
35	The total costs of the business such as operational costs, transportation, distribution costs, among others have reduced substantially over the last five years.	1	2	3	4	5
36	The overhead costs such as rent, repairs, water bills, travel, telephone bills, insurance, supplies, water bills, taxes, among others have reduced substantially over the last five years.	1	2	3	4	5
Stability (Business & Job)						
37	I and my family can depend on this business for our life time livelihood and employment	1	2	3	4	5
38	All payments for obligations for my business are paid on time	1	2	3	4	5
39	The business is able to survive, withstand and is resistant to economic shocks.	1	2	3	4	5
40	The business is able to keep and maintain its workforce for the next 10 years without any major challenges.	1	2	3	4	5
c. Resource Availability						
41	The business has always had enough (financial, physical, human, and symbolic) resources to enable it run smoothly.	1	2	3	4	5

42	I am not worried about capital for my business because it always generates its own.	1	2	3	4	5
43	The business has all the resource and capacity needs such as storage, normal work loads, technological aspects and contingencies.	1	2	3	4	5

Section D: Influence of Perseverance on Enterprise Survival.

44. In what ways do you think determination and persistence in what you want to achieve can help you to make profits and also make your business stable?

45. What scenario ever happened to you and was almost making you lose your business, but insisted on your goal and later worn.

46. How did you go about it in order not to lose business?

47. What advice would you give to someone who is facing a business challenge and is about to give up on it?

Section E: Influence of Creative Problem Solving on Enterprise Survival

48. Share circumstances when you have noticed a problem, a business opportunity, or a need in the market before others noticed it.

49. What did you do about it?

50. How did a solution you came up with solve the problem, grab the opportunity or answer a need in the marketplace?

51. What advice would you give to someone who is stuck in a problem concerning business and does not know what to do about it?

Thank you so much for your time and responses given

Appendix III: Results from Interviews - Interview Scripts

Interview transcript 1

The first interview was conducted on the Wakiso District Commercial officer who in this study is referred to as **Officer 1**.

Officer 1

Interviewer: Martin Lubowa

Friday, January 24, 2020, 12:10 – 12: 55 p.m.

Question 1: What are the factors affecting Micro and Small Enterprise survival in Uganda?

Let me attempt to give you the factors in the Wakiso District situation and not Uganda at large because these could differ as you move from one region to another: SMEs are struggling and dying because of:

1. Failure of SMEs to adapt or respond to the environment that is created by the policies that the government of Uganda has put in place such as East African Market Protocol, Buy Uganda Build Uganda (BUBU), PPDA Act, all these are creating opportunities for SMEs. That failure is mainly attributed to either the SMEs themselves or some other environmental hindrances that policy does not address.
2. Most SMEs are family centered and because of that, most of the human resource is lacking. The owner is the boss, the marketer, the accountant, and literary runs everything single handedly. There are no management systems, they lack competent staff who can run the businesses competently and proficiently.
3. The cost of finance is high. You want to get a loan so that you can supply commodities in the market but the interest rates are too high. You cannot actually compete favorably in the market.
4. Access to finance is another hindrance. To access finance you need collateral which collateral is in terms of assets, huge capital, etc. How many SMEs can afford that? Very few. That 's killing SMEs.
5. Tax regimes are a bit unfriendly especially on Value Added Products particularly to those SMES attempting to supply supermarkets.
6. The cost of formalization as well is high because if a business is not formalized, there are certain things you cannot access such as government tenders, you will not be able to transact across the border even if you have the contract, submitting returns will also be very tedious for the SMEs, so this cost discourages most of the SMEs to stay informal. And staying informal comes with so many challenges such as lack of proper book keeping, there's no serious auditing, there's no competition, you stay where you are. You cannot compete with the formal sector.
7. The Liberalization policy which was taken up by the government of Uganda. Most SMEs were not prepared and nurtured to face the external competition like the businesses which are already well prepared. Protection of the domestic industry should be done through Buy Uganda, Build Uganda (BUBU) but still that protection is not yet effective. It is still lacking, so the local industry is not protected.
8. The mindset of the entrepreneurs is also a very big problem; they don't plan for the future, they quit easily. The mindset is negative; they see challenges rather than opportunities; they keep lamenting, they don't work hard, they like government to give them financial hand outs, so the dependency mindset is killing most SMEs.

Question 2: How do you think these factors can be mitigated by:

2.1 Government of Uganda?

Some of them the government has already tried for example the policies that create an enabling environment are there. The problem is actually the response of the private sector. Much as you would like the government to mitigate, but it is also the duty of the SMEs to step up. However the government should focus on:

1. Building the capacity of SMEs through training of the SMEs.
2. Offer Incentives to SMEs the way investors are given incentives. SMEs can also be given incentives in the area of business formalization, low interest rates on finance, revive the cooperatives and empower SACCOs by providing low cost finance.
3. Introduce import substitution policies for example we import rice, but we can grow rice, so that government may say no more importing of rice. Grow it locally. The money that would go to importing rice would instead boost local production of rice. So SMEs in the rice business would benefit from that.

2.2. Micro and Small Business Owners?

1. They need to recruit competent staff. Every department must have a competent person, i.e. Accountant, Marketer, among others.
2. Improve on record keeping because banks look at records before they issue out loans.
3. They need to carry out strategic planning. They need to plan what they are going to do in a given year, then have a work plan and have a budget for it.
4. They need to tap into available opportunities. They shouldn't hesitate.
5. They need to embark onto training of staff.
6. They need to embrace technology as an enabler

Question 3. In your own opinion, which of the following in-built entrepreneurial competencies, characteristics or skills would help the owners of Micro and Small Enterprises in Uganda to sustain their businesses? Rank them according to how you persevere their order of importance to MSE survival.

All are good, but I would rank them in the following way from the largest contributor to the least contributor.

Officer 1: Creative Problem Solving. Because we are in the world of competition everywhere. How do you solve a problem? You need to be very creative in order to develop products and services that can beat the competition.

2. Opportunity Recognition. You need to recognize an opportunity and then assess its viability and then go ahead to exploit it.

3. Perseverance. This is one of the problems which has led MSEs to fail. If they get any problem, they quit. So perseverance is very important in this aspect. In order to survive in business, one requires to focus on his/her business goal, be patient and persevere up to the end.

4. Risk Management: It is very important to manage any risk in any business. If you go ahead to employ mitigation measures to your business, you will surely reduce the likelihood of risks occurring and that will help you to survive in business.

5. Social networking: In this modern era, social networking is crucial to business survival. You cannot be an ivory tower and expect to succeed in business. One has to interact with others in a similar business, find out how they manage their business challenges, bench mark and learn from the best business practices, get support in terms of expertise, access to affordable finance, among others.

6. Guerilla Skills. One has to always be ahead of the competition by utilizing the resources in his/her surrounding cheaply compared to others. To survive in business, you

need to have an ability that can see things before your competitors can see them, synthesize them to establish their viability and act quickly

Question 4: Share with me circumstances when business people have practiced competencies you mentioned in (3) above and were successful in their businesses.

I share with you an example of Mukwano Group of Companies producing JESA milk, Fresh Dairy among others. These have gone through a lot of challenges, but through creative problem solving, they have kept rebranding their product from fresh dairy which went, then came back as JESA milk, we see them being able to persevere; they never quit the market. They have been there for ages despite the challenges. They were able to manage the risks that they came across, among others.

Question 5: In which ways do you think survival of businesses in Uganda can be enhanced?

1. Through continuous training, planning and making projections of today and also tomorrow.
2. Embracing technology
3. Business formalization
4. Tapping into existing opportunities.

Question 6: What advice would you give to a person whose business is limping and is not performing well and does not know what to do about it?

1. It starts with realistic self-evaluation or self assessment, i.e. find out what went wrong for us to get where we are, and how can we move forward.
2. Experience sharing: Learn from other people in the same industry
3. Adopt the new Chinese model, businesses that apply low cost tactics can have a competitive edge, for example, Ham Cola in Uganda, adopted the new Chinese model called, "Imitation." Ham copied Coca-cola (Market leader) in everything from colors to packaging and even made further improvements. By doing this Ham Cola avoided the initial costs that the developer went through by copying what he did. It only changed the name. In so doing, they avoided the initial costs. Another example is Tomato source in most of the shelves in Kampala is as a result of product imitation, most of the bar soaps are copying White bar soap by Mukwano Group of Companies.
4. We need to be thinking of Joint Ventures with foreign counterparts for example local MSEs can provide land for business establishment and the foreign counterparts bring in the capital, skills, and other amenities. By doing that we could learn from the foreign counterparts about how to run business.
5. Branding their products and services. If things are bad you rebrand. For example when Celtel first came to Uganda, it charged premium prices because it was a monopoly and it managed to reap of Ugandans so badly, when MTN came everyone left Celtel and went to MTN because MTN came in with lower priced products and better network. What Celtel had to do was to change the name to Zain, and when Zain never picked up, they came up with Airtel. With Airtel name, they reworked on their product offering and pricing through a total re-engineering process and right now they are able to compete favorably with MTN Uganda.

Interview transcript 2

The second interview was conducted on the Commercial officer of Kira municipality who in this study is referred to as **Officer 2**.

Officer 2

Interviewer: Martin Lubowa

Monday, January 27, 2020, 3:00 – 3: 45 p.m.

Question 1: What are the factors affecting Micro and Small Enterprise survival in Uganda?

There are a number of factors that determine the survival rate of the Micro and Small businesses. The biggest challenge that we have is to lead them with the business environment:

1. The business environment concerning the nature of taxation: When an entrepreneur has just opened a shop today, tomorrow officers from the Municipality will come and ask for a License, business permit, among others, so this discourages SMEs.

For example, some of the MSEs are in garages of peoples' houses and so are unable to have the minimum statutory requirements to start business and so in that instance you find that most of the MSEs are not helped like one would say that if someone is to start a business enterprise, let's give him/her a tax holiday of let say two years before we can adequately start taxing him or her.

2. The cost of utilities to the starting business is so high such as the cost of electricity, water, among other things. These discourage the entrepreneur.

3. Untrained labor/not skilled and high labor turnover. For example if I am to start a Samosa business and I employe lets say youths to distribute the Samosas, after one week, most of them might disappear because they do not know what to do and sometimes even disappear with your money. Most of these workers train on job. This gives a setback to most of the SMEs.

4. Lack of consistence in the products that these SMEs produce. You find that someone begins by putting a very good product or service on the market, and after a year, its no longer having the same quality it began with. They begin to compromise the quality of their products or services. This becomes a very big challenge to SMEs because they will begin to lose business for lack of consistence.

5. The high cost of certifying their products. If you want the products to go on to the supermarkets and so on they need to be certified to affirm the quality of the product, however the cost of certifying is so high and this affects them negatively. So many of these SMEs make very good products but cannot even put a brand on them because they fear taxation and certification costs involved which are so high.

6. Lack of assurance about the market. When SMEs put out a product, marketing becomes a challenge because they lack skilled personnel to do the job. How do we market the product, when do we put it out on the market, who is the target customer, and all these things are a challenge to the SMEs. In this case, MSEs fail to advertise their products and this affects them negatively.

7. Lack the skills and competencies of how to raise capital.

8. Cost of doing business in most of these SMEs is still very high.

9. Most of the SMEs quit very first once they face a challenge. They do not persevere.

Question 2: How do you think these factors can be mitigated by:**2.1 Government of Uganda?**

There are those that can be worked on by government through legislation such as:

1. The government could give a tax holiday to SMEs for at least a year to allow them to first establish themselves, then the government starts taxing them after a tax holiday.
2. Make the business formalization process easier in as far as registration of businesses is concerned. For example, the government can reduce on the bureaucratic process involved and the fees charged and can have a one stop centre in each region where a business can be registered and all issues concerned with it completed within that one stop centre. Certification of products can also be done easily by moving offices from only UNBS, Nakawa to different regions within the country to take services nearer to the customers. By establishing the regional offices, it will be easier for business owners to certify their products from wherever they are using the regional offices, and it will also be easier for government to train people from those regional offices about the importance of certifying their products.
3. Training of the SMEs about the things they need to know and understand if they are to run their businesses properly.
4. The government can help SMEs by provide capital loans or zero interest loans in order to boost their start-up capital.
5. The government can provide platforms to SMEs to make them visible.

2.2. Micro and Small Business Owners?

1. They need to learn how to persevere. They should not keep jumping from business to business when they get a small challenge in one business. They need to stick to that business and find out what failed so that they can rectify it.
2. They need a lot of training for them to become efficient in what they are offering the market.
3. They need to bench mark from those who have succeeded in a similar business, what are the industry players doing? What are their peers doing?

Question 3. In your own opinion, which of the following in-built entrepreneurial competencies, characteristics or skills would help the owners of MSEs in Uganda to sustain their businesses? Rank them according to how you perseve their order of importance to MSE survival.

I would arrange them in this order:

1. Opportunity recognition and assessment
2. Risk Management
3. Social networking
4. Perseverance
5. Creative Problem Solving.
6. Guerilla Skills.

Question 4: Share with me circumstances when business people have practiced competencies you mentioned in (3) above and were successful in their businesses.

Firstly, the up-coming new bricks and pavers. These have realized a need in the market by seeing an opportunity that most of the people prefer to use the modern bricks and pavers when constructing their house compounds and so the business is now booming in Uganda.

Secondary, people into furniture and metal fabrication, they realized a need in the market that majority of people wanted metallic doors to lock the outside of the house instead of wooden doors and used it as an opportunity to begin making metallic doors for locking outside of the house. This has increased demand for metallic doors outside house instead of wooden doors which have been reserved for locking within the inside of the houses. Outside of the houses, the trend has totally changed.

So many people have set up businesses about metal fabrication basing on the opportunity recognized in the market. These include fabrication of gates, outside metallic doors, outside metallic windows, among others.

Thirdly, some companies in Uganda have realized that there's a large number of unemployed work force and yet in the Middle East, there's great demand for labor force in various areas, so these companies saw an opportunity and began utilizing it. They are ferrying workforce from Uganda and exporting it to Middle East at a commission and many firms are coming up in Uganda as a result of this.

Fourth, there is a big group of people that do not cook but need to eat quick food at a cheaper price, so some people (entrepreneurs) identified that as an opportunity and began cooking tea, making chapati with eggs, chips, among others commonly known as "Kikomando," in Uganda. This is prepared in the late evening hours of the day to serve those who cannot prepare supper for themselves at a very cheap price. Most times the buyer just stand while eating because the business does not require a large capital outlay. You do not have to possess chairs for customers. Customers find their own way. It is now a booming market in most of the areas in Uganda.

Question 5: In which ways do you think survival of businesses in Uganda can be enhanced?

1. By finding ways of lowering the cost of doing business, i.e. lowering the cost of utilities such as electricity, water, among others.
2. Creating awareness in a way of making information available for these businesses packaged in a more user-friendly and usable by the SMEs. Because most of the time the information is not user friendly because of its complexity. SME owners fail to pick out the meaning. How do you make SMEs demand for the information that they need? Do they understand it?

Question 6: What advice would you give to a person whose business is limping and is not performing well and does not know what to do about it?

1. Obtain external help and assistance from those who can do the business better. If fact, if possible distance yourself from management of the business and leave the experts to help you run the business as you learn from them. Of course in this case you stand a risk of losing it to them, but its better the business runs well in the hands of others than failing in the hands of the owner. This can be done by making proper contractual documentation about how each will share the proceeds if the business is booming.
2. Learn to work together and pooling resources and expertise from other colleagues of similar interest. By working and pooling together, you become more powerful than working as an individual.
3. Continuous learning by getting information that is vital to the business. Learn from those who are successful and are in a similar business.

Interview transcript 3

The third interview was conducted on the Assistant Wakiso District Commercial officer who in this study is referred to as **Officer 3**.

Officer 3

Interviewer: Martin Lubowa

Wednesday, January 29, 2020, 9:05 – 9: 41 a.m.

Question 1: What are the factors affecting Micro and Small Enterprise survival in Uganda?

A. There are so many factors, but to respond to your question, let me use the current policy called the BUBU policy – Buy Uganda Build Uganda which was launched in 2014 by the government of Uganda through the Ministry of Trade, Industry and Cooperatives (MTIC). This policy promotes the use of locally manufactured goods. The BUBU policy through the BUBU expo has advocated for supermarket shelf space for the locally produced goods.

Although this has been done,

1. Most of the SMEs are still finding it difficult to meet the cost of shelf space in the supermarkets.
2. Majority of SMEs have given up in the process because of the tedious and bureaucratic processes involved and the very high operational costs that they need to incur.

For example, an SME dealing in G. nuts and wishing to display its products in a supermarket will be required to process the following documents:

A registration certificate, VAT certificate, trading license, Tax Identification Number (TIN), certificate from the Uganda Bureau of Standards (UNBS) and a bank account .

All these requirements require spending a lot of money for an SME that is still in its initial stages of establishment. That is why such SMEs will find it a hurdle to survive in business. In order for the business to be registered, the following are required:

1. Should have share capital of Ugx. 2 million shillings.
2. Should reserve a business name at Ugx. 25,000/=
3. Should pay legal fees which range between Ugx. 800,000/= and Ugx. 1.2 million. (These will cater for MOUs and Articles of Association including drafting Board resolutions)
4. Should possess a stamp duty from the Uganda Registration Services Bureau - Ugx. 200,000/=
5. Trading license from Kampala Capital City Authority (KCCA) at Ugx. 260,000/=
6. Should open a bank account at processing fees of Ugx. 100,000/= and minimum balance of Ugx. 100,000/=.
7. Search fees for banks ranging between Ugx. 50,000 – Ugx. 60,000/=.
8. Costs associated with the supermarket:
 - i) Presentable Packaging bags – Ugx. 700,000/= for the initial 2 consignments.
 - ii) Printing stickers and Labels – Ugx. 500,000/=
 - iii) GSI listed barcodes – Ugx. 900,000/= (paid annually)
9. VAT requirements:

- i) Minimum sales turnover requirement per year to qualify – Ugx. 150 million.
- ii) Kintu kidogo (Non-Tax revenue) – minimum at Ugx. 500,000/=
- iii) Certificate from Uganda National Bureau of Standards – Ugx. 850,000/=
- iv) Payment from supermarket is given after one month or so having deducted withholding tax of 6% of the gross pay.
- v) Monthly filing of VAT returns minimum cost – Ugx. 30,000/= per filing.
- vi) An SME with share capital of Ugx. 2 million needs 5,015,000/= minimum in

business

business formalization costs and Ugx. 2,060,000/= in tax related deductions.

Because of the hurdle of the high costs involved, majority of SMEs remain in the informal sector and the chocking costs limit their potential and also limit the potential start-ups and an impediment to the BUBU policy objectives.

B. The other issue I would want to point out is that the mindset of the proprietors is negative. They do not have a mindset of winning, a mindset of going forward. They lack that pig picture for their business. They are always crying for the government to help them. They have not come out vividly to face the situation aggressively with a heart of winning. That has also affected them negatively and has led them to opening up one business, and closing it the next day, then jumping to another one, and the like.

C. The third issue is that these lack competent human resource. They tend to recruit unqualified personnel whom they can pay small amount of money to do work which requires qualified personnel for fear of paying huge salaries to the qualified. This has also negatively affected SMEs in Uganda.

D. Attitude of majority of proprietors is negative. Most look at getting money first and ignore small things which they need to do for their customers, such as customer care. They do not know how to handle their customers with courtesy, and so they end up losing business to those who handle their customers better.

E. Most SMEs have not embraced technology in their operations and therefore cannot compete favorably with foreign companies which are well established technologically and can transact business online.

Question 2: How do you think these factors can be mitigated by:

2.1 Government of Uganda?

The following are recommended measures to the Government of Uganda.

1. Costs of formalizing business need to be reduced.
2. Support development of products and promote agro processing by providing affordable and accessible finance.
3. Facilitate the making of legal documentation for registration purposes at minimal costs.
4. Tax incentives and withholding taxes waivers should be provided.
5. Establish a one-stop centre where all activities can be accessed easily.
6. Removing the Non-Tax Revenue (Kintu kidogo) which raises business formalization costs at most of the agencies.

2.2. Micro and Small Business Owners?

1. They need to remove fear and face the situation head on, i.e. they need to have a mindset of winning, going forward, and also to have a bigger picture for their businesses.
2. They need to formalize their businesses.
3. Most SMEs do not keep records, they need to work on their records keeping if they want credit facilitation from banks and other lending agencies.
4. They need to recruit qualified staff or embark onto training of their staff.
5. They need to embrace technology for example being able to transact online through mobile digital commerce. They need to be able to sell items online.

Question 3. In your own opinion, which of the following in-built entrepreneurial competencies, characteristics or skills would help the owners of Micro and Small Enterprises in Uganda to sustain their businesses? Rank them according to how you perceive their order of importance to MSE survival.

This would be my ranking:

1. Creative Problem Solving.
2. Guerilla Skills.
3. Perseverance
4. Opportunity Recognition.
5. Risk Management:
6. Social networking:

Question 4: Share with me circumstances when business people have practiced competencies you mentioned in (3) above and were successful in their businesses.

I want to share with you a lady whose story I request you to download from Google. She is called Benedicta Nanyonga. She used to work with the Bank of Uganda and after her retirement, she began making products from plastic straws and later began a company known as Kinawataka Women Initiatives (KIWOI) which trains women from Gulu, northern Uganda, how to make the straw products out of used plastic drinking straws.

This is an extract of her story downloaded from Google:

A lady by the names of Nanyonga Benedicta identified a very big challenge in the community around Kinawattaka where many plastic bottles and straws filled up a ditch and prevented smooth water flow in the water passages becoming a menace to the environment. She developed an idea of turning the plastic waste such as plastic straws, bottles that had been littered everywhere into useful stuff. They began picking and collecting these plastic wastes, cleaning them and began making or weaving out useful products in form of mats, bags, belts, among other products. Her first product was a mat that she weaved from the plastic flaps by spending only Ugx. 500 on water and dye and later sold it at Ugx. 7,000/=. This is what kicked off the project and she began to mobilize a number of women within the community around Kinnawattaka and formed the Kinawattaka Women Initiative to which she is a director.

Using this group, Benedicta has told her story and is teaching the youth and young women about the need to become creative and innovative because money is within the surrounding . Through her initiatives, a number of women and youths have been economically empowered to become self-reliant and these has made Benedicta gain satisfaction because she is giving back to the community. At first, neighbors thought that Benedicta had lost her mind and sanity having resigned from a high paying job at the

Bank of Uganda to picking waste and garbage. Benedicta never gave up despite the insults against her, she remained resilient and persevered and today she is very happy and satisfied with her work while empowering the vulnerable groups within Kinawattaka and never regrets having left her high paying job, because her current job is paying her much more than what she used to obtain from Bank of Uganda.

Below is the photograph when Benedicta Nanyonga (Centre in a Gomesi), the Director of KIWOI is being recognized as one of the top 40 most inspirational women in Uganda. Some of her products that she makes out of plastic waste straws are also displayed.



Picture downloaded from <http://www.advocacynet.org/page/kiwoi>

From this story, Benedicta saw a very big problem of garbage litter along the roads to Kinawataka, she creatively came up with a solution to solve the problem, this was also an opportunity recognized that she can pick these straws which were free of charge, washed them, and began weaving mats, and other straw products, in doing so, she persisted despite the abuses she got from the neighbors who thought that she had got mad walking while picking straws (imagining someone who has been working in a high profile job in the Bank of Uganda), she had already created social networks where she began selling her products to the extent of becoming a public figure and being recognized with an award, and even took risks by going into that business, who knew that her novel products would sell like a hot cake? He also uses guerilla skills by going into business without fear, the way she promotes her products, she will reach anywhere without fear so longer as she can make awareness for her products, be it a conference of high dignitaries, she will be there to display her products, be it at the exhibitions, she is always there.

Question 5: In which ways do you think survival of businesses in Uganda can be enhanced?

1. Businesses need to be formalized.

2. Through continuous training. Through this training workers will gain skills and competencies of how to run businesses.
3. Adapting to technology. Serious MSEs should embrace technological advancement in order to compete with the rest favorably.
4. Take advantage of existing opportunities.
5. Owners themselves should have a positive attitude towards running business. They need to take advantage of or integrate things that can promote their business instead of looking at only making money.

Question 6: What advice would you give to a person whose business is limping and is not performing well and does not know what to do about it?

1. Should carry out a research about the cause of the problem. Take a SWOT analysis. Find out where the problem is coming from, for example, is it financial, human resource – i.e. handling of workers, or something else?
2. Let him or her do bench marking with businesses which are doing well in that industry. Should ask and benchmark from those who have existed with the business for a long time.
3. He or she needs to persist because business requires patience and every business has a period of economic boom, recess and depression. He should stay focused and also persevere. He should not give up.
4. Let him or her change the way he/she does things especially the way he/she handles customers.
5. Recruit experienced workers; recruit workers who can do accounting and record keeping and get enough capital for your business.
6. Let him or her pay much attention to quality of what he/she is selling.
7. Learn the society in which your business is situated and find out what they need. After this, think about the possibility of providing other various items that are on demand in the area and could bring in more sales or revenue. He or she can also think of other lines of viable business based on the needs of the customers.
8. Pray to God about the problem and should always have his/her trust in the Lord.
9. Should attend continuous refresher courses and business trainings, workshops, and business incubation workshops, business development and management workshops to gain knowledge on how to manage business.
10. He or she could change the location of the business.
11. Should make more social interactions with good friends who could end up his customers.
12. Let him/her be patient.

Interview transcript 4

The fourth interview was conducted on the Kakiri Sub-county finance officer who in this study is referred to as **Officer 4**.

Officer 4

Interviewer: Martin Lubowa

Friday, January 31, 2020, 9:00 – 9.45a.m.

Question 1: What are the factors affecting Micro and Small Enterprise survival in Uganda?

Most of the issues facing MSEs are:

1. Lack of access to affordable initial capital.
2. **Lack of working capital for operations. Most of these people do not have that working capital to be able to drive the business operational-wise.**
3. Lack of basic skills such as financial literacy skills like book keeping.
4. Compliance issues. That's having a registered business and being compliant to the regulations. For example there are a number of challenges that MSEs find with compliance such as understanding the tax system like filing returns, among others. These are a bit complicated for the MSEs. Majority of these businesses are not registered and this limits their scope of transacting business.
5. The ease of setting up a business in Uganda. This is a very big challenge. Its not very easy to set up a business in Uganda because it is so expensive, you have to hire a lawyer to get these documents registered with even Uganda National Bureau of Standards (UNBS), so for MSEs they do find this very difficult.
6. High costs of operation, that's high costs of rent, registration fees, among others are so high. Yet we are net importers of the products that we get, so you find that if you are going to sell a product, there's a minimum you can sell it to be able to get money, and if your costs of operation are quite high, then your margins are very low, so you find that this kind of discourages them and drives them out of business.
7. The flow in of cheap materials especially from China and the fact that our doors are really open and the government is not putting in place measures to protect these MSEs, so they are vulnerable, people come in as so-called investors and then just bring in their smaller companies from China which end up swallowing up the MSEs. Most of the MSEs are being swallowed by the cheap material are being imported, so this is a serious issue.

Question 2: How do you think these factors can be mitigated by:

2.1 Government of Uganda?

What can be done by government is:

1. The government can ease fees on small businesses to allow them to gain traction like they do to investors who are coming in. They give them grace period, tax free holidays, they give them incentives like land, among other. There should be something devised for the MSEs to allow them also gain traction by having subsidies in Fees, Uganda Revenue Authority (URA) taxes, electricity and water, among others, such that when you set up an MSEs you should be able to qualify for some of those subsidies.

2. Creation of off-take markets for MSEs products especially agri-business since we are 80% agricultural. There should be markets for these people's produce. The government can also come in to buy these products just like it is done in other countries. The government can buy maize just like World Food Program buys maize from the farmers, so the government can buy this produce, sell it to wider markets and that would be a sure deal market for the MSEs.

3. The government has to improve on the infrastructure especially the feeder roads that connect the markets to the farmers and also provide electricity, water, among others. The government has already created a few regional markets but the rent charged to these MSEs is too high and even some of the markets that have been created are in places without good prior research in terms of accessibility and some of these have collapsed in the end.

4. Creation of a specialized agricultural bank. Most of the banks in Uganda deal in a lot of different products and do not have specialized skills in agribusiness, but if we have a bank which is specialized in agribusiness, it will be able to understand the sector very well, employ specialists who will be able to understand the challenges the farmers are going through and be able to design products around their needs and not the other way round.

5. The government should subsidize the premium on crop insurance so that farmers can be able to access money from banks much more easily, banks will have more appetite to lend this sector without fear of risks involved.

2.2. Micro and Small Business Owners?

1. They need to up-skill, improve their skills especially financial literacy skills.

2. The owners need to add value to their products (innovation) such that they can be able to compete better. This can also mean improving on their customer service delivery. Just adding value to the service or whatever they are selling can give them an edge over competition and have a better platform in business.

3. Since they are small, they should come together pool resources through savings associations, cooperatives, SACCOs, and be able to lend each other at lower interest rates and even be able to lobby government to get support and even be able to create the collateral that the financial institutions would look at and be able to lend them.

4. Work on compliance and corporate governance.

5. They need to embrace information technology to enhance their services to the broader market and also make life easier for them. With IT, MSEs will be able to move money easily, communicate easily, access markets easily, so they should adopt the modern techniques to access markets, for example, the Jumias of these days, most of these MSEs should be able to access markets through SMS, social media, face-book, among others.

Question 3. In your own opinion, which of the following in-built entrepreneurial competencies, characteristics or skills would help the owners of Micro and Small Enterprises in Uganda to sustain their businesses? Rank them according to how you perceive their order of importance to MSE survival.

All are good, but I would rank them in the following way from the largest contributor to the least contributor.

1. Opportunity Recognition. It is very important to recognize an business opportunity that exists, because before you even start anything, you have to identify a problem within the community where you intend to do business which becomes an opportunity, look at your ability, what is the gap in the market that you need to find a solution to, then go ahead to establish answers to the problem

2. Creative Problem Solving. Once you see a problem, then you should be able to create a solution to that problem.
3. Guerilla Skills. Then this would come next
4. Risk Management: It is very important in order to be able to protect the little money you have made.
5. Building Social networks: This is very important in order to be able to widen your network.
6. Perseverance. Obviously you have to persevere. Keep your head above the water.

Question 4: Share with me circumstances when business people have practiced competencies you mentioned in (3) above and were successful in their businesses.

1. Hardware World:

I share with you an example of Hardware World well known for trading concrete products such as cement and now have gone into paint, manufacture of pavers, and other concrete based products. The managing director is Mr. Simon Sekajja when he was establishing this business, he identified an opportunity of supplying cement to Quality Mall in Kampala which was being constructed just opposite his outlet and another opportunity around the same time of the developing of the Nalya Estates which required not only cement, but all hardware items like iron bars, nails, and all the things required to build.

Through his networks from most of the people in Nalya were actually the middle class people who work in companies, banks, and can get mortgages. He was able to use those networks to get more clientele to actually buy from him. He got this opportunity through networks at Nalya. Being a bank manager, he was also able to manage risks of his business by automating his business and through the creative problem solving he was able to create more lines, more income streams like he decided to create a One-stop shop where people can get all the materials they need from nails, to paints, to pavers. He also improved the credit terms to his customers, he used technology to make the ordering systems fluid, he had an automated ordering and payments system and basically improved his customer service, he created delivery channels where a customer did not have to go to his shop and he would deliver items to the clients site, that's why he had to increase his fleet of delivery vehicles.

2. MM Manufacturing:

With MM Manufacturing, this company was doing a turnover of about \$100,000 way back in 2015. They were importing paper from China, India and S. Korea and cutting it and selling it to the Ugandan market. It was in form of art paper, art board, duplex board. They used to import paper in huge reels, then cut it and sell it to the market. They got a loan from Uganda Development Bank and bought a machine which helped them to add value to what they were doing, they put the machine into a ware house, employed more people, and started manufacturing exercise books, The margins in exercise books was much higher than just cutting and selling. They were able to creatively design customized book covers for their customers like they would print the names and logos of the schools on the book covers for the schools that had made an order and that was done through creative problem solving. They looked at the opportunity in the education sector which is a priority to the government of Uganda and the growth in the private tertiary institutions and universities that were coming up. They also realized another opportunity for making paper bags for countries like Kenya and Rwanda which had banned Kaveera (polythene bag) and began exporting those paper bags to those countries, and they have persevered through thick and thin. Right now they are having a turnover of about \$4

billion a year from \$100,000. They had challenges with regulations and many other challenges, but because of perseverance, they have been able to understand their business. They have also been able to manage their risk by employing experts on a temporary basis to guide them on what to do. Risk management is very important because it can protect the business against unforeseen calamities that would occur. It also helps them to mitigate against losses, although small business owners do not usually take it as a priority. They have also established regional networks which are helping them greatly to sell their products. So the company has been able to grow significantly, has been able to attract funding from private equity companies which are willing to lend them money to grow the sector because of the opportunity that is there in the education sector, and the institutions have the appetite to lend them because they have market for their books and materials.

3. Conpro Builders Ltd

This is a Construction Company which initially started with manufacturing Foil Paper and had invested quite a lot in machinery and were outcompeted by the companies in Dubai and China, lost a lot of money and the factory closed. So they persevered by diversifying their energy into another business. They sold some of their assets and focused their energy on a sector which is growing, the construction sector. After selling off their machines, they were able to buy a machine from S. Africa which was an All-purpose machine. It would mix cement, mould products and they created a number of income streams like pavers, tiles, blocks, and because of the steady growth in the sector, most of these malls that were coming up bought the items, and being people from the corporate world, they were able to use their networks to get a number of contacts to whom they would supply some of their materials. The company has grown significantly and has also opened other businesses such as real estate, they buy and sell land, They have been able to manage their risk, they did assessment at the beginning and saw that they needed to switch to a different sector, then they were able to carry out creative problem solving through restructuring the business and selling some of the assets to recoup into the new sector.

4. St. John Nursing School.

It is a limited company found in Ntungamo. It is a training Institute for the young nurses who eventually come to the market. They needed a bus to transport the nurses under the internship program to various places within the neighboring districts of Ntungamo, Kibale, and some of the rural areas and they got a loan from UDB and got a bus. This helped them to boost numbers when they eased the problem of transport. There was also a problem of management which had majority of workers being non-skilled especially in the Finance Department, so the Institute put most of its top management workers on the on-job training by up-skilling them in financial and risk management and because of growth in the number of students, there was a need for more accommodation facilities for which they had to access another loan to build another dormitory which could accommodate both the male and female nurses, and because of the opportunity that exists in the healthy sector, most of the health centers do not have adequate number of doctors, so the nurses who graduate from these institutes fill up the gaps where there are no doctors, and the nurses take up a very big role because for every doctor in a healthy sector has to be supported by a big number of nurses to cover that gap. Though the institute is located in a rural area, they have been able to establish regional networks with larger hospitals in the region, they have also liaised with banks for the banking matters

for which they were not very conversant and funding, tracking of the facilities they have and the growth prospects.

Question 5: In which ways do you think survival of businesses in Uganda can be enhanced?

1. Seeking professional technical advice
2. Breaking the big problem into smaller bits that can be easily handled.
3. Restructuring and diversification.
4. Creating more income streams.
5. Being able to accept responsibility of the situation, being able to release some assets in order to recapitalize internally without having to borrow.

Question 6: What advice would you give to a person whose business is limping and is not performing well and does not know what to do about it?

1. I would advise them to seek professional and technical advice.
2. I would advise them to break the problem into small bits so that they solve the problem bit by bit rather than thinking that they can handle a bigger chunk. That's usually very difficult to handle and you can end up giving up.
3. Depending on the problem at hand, they may have to release some assets to generate some income or working capital that they need in order to move forward.
4. They have to restructure their business which may involve changing the organizational structure completely, downsizing, restructuring the loan facility for example if you have been getting short term and expensive loans, you could rethink of getting a longer-term loan which might be cheaper. So there's a combination of many factors that involve restructuring a business.

Interview transcript 5

The fifth interview was conducted on the Masulita Sub-county finance officer who in this study is referred to as **Officer 5**.

Officer 5

Interviewer: Martin Lubowa

Tuesday, February 04, 2020, 2:00 – 2.45 p.m.

Question 1: What are the factors affecting Micro and Small Enterprise survival in Uganda?

Most small business are failing because of the following:

- 1.Lack of knowledge of how to run the business.
- 2.Lack of personal involvement into the business which is established.
- 3.Lack of education or skills to run business. They only begin business as a default.

Question 2: How do you think these factors can be mitigated by:

2.1 Government of Uganda?

What can be done by government is:

- 1.The government could introduce courses at the grass root level i.e. how to start a business and maintain it.

2.2. Micro and Small Business Owners?

- 1.Employ people who are skilled to do the work. Those who are skilled.
- 2.Establish the social network base of customers because businesses survive because of customers. You need to have the people who can come to buy from you.
3. Its also very important to develop the technological skills of having to sell online since everything is going digital. Business is shifting from physical to virtual.

Question 3. In your own opinion, which of the following in-built entrepreneurial competencies, characteristics or skills would help the owners of Micro and Small Enterprises in Uganda to sustain their businesses? Rank them according to how you perceive their order of importance to MSE survival.

All are good, but I would rank them in the following way from the largest contributor to the least contributor. Perseverance,

- 1.Perseverance. For any business to succeed you need to persevere
- 2.Building Social networks: You need to relate well with people in order to succeed in business.
- 3.Creative Problem Solving. Once you see a problem, then you should be able to create a solution to that problem.
- 4.Risk Management: You need risk management as you grow in your business.
- 5.Opportunity recognition
- 6.Guerilla Skills. Then this would come next

Question 4: Share with me circumstances when business people have practiced competencies you mentioned in (3) above and were successful in their businesses.

I take an example of a business that my friend runs. When she had just began the business, she found a lot of challenges almost forcing her to move out of business. She persevered and with time people got trust in her and began giving her more to do. She even began using the social media to promote her products and she made sure that she

delivered to her promises with customer care and with time her business picked up because a good number of people now trusted her and began giving her work. And this was through creative problem solving. She also began to keep all the contacts of her business and sometimes would call them to find out how they were, and also send special wish messages to those who had special days like birthdays, weddings, among others. Right now her business has a lot of customers some of whom are referred to her by other customers and this is done through building social networks.

Question 5: In which ways do you think survival of businesses in Uganda can be enhanced?

1. Owners of the businesses should be trained in business management, financial literacy, among other things.

Question 6: What advice would you give to a person whose business is limping and is not performing well and does not know what to do about it?

1. I would advise them to go back to gain more skills on how to run the business.

2. Let him/her try another business which might be prospering at that time.

Appendix IV: Interview Guide

Letter of Introduction

Dear Respondent,

I am a postgraduate student pursuing a PhD in Entrepreneurship in the School of Business and Economics of Kabarak University. I am conducting a field study entitled **“Influence of entrepreneurial competencies on Micro and Small Enterprise survival in Wakiso District, Uganda.”**

You have been identified as one of the respondents from whom to collect data regarding this study. In this respect, I kindly request you to allow me use about 45 minutes to ask you some questions in the attached interview guide. The information you provide will be strictly kept confidential and purely used for academic purposes.

Thank you so much for your contribution to this study.

Yours sincerely,

Martin Lubowa

GDB/M/1332/09/11

(Researcher)

Actual Interview

Introduction: Good morning /good afternoon Sir/Madam.

I appreciate you for giving me time to ask you some questions on the influence of entrepreneurial competencies on Micro and Small Enterprise survival in Uganda. I assure you that ethical considerations regarding ethical considerations regarding this study are being considered as clearly stated in the letter of introduction.

Questions:

1. Which factors are affecting Micro and Small Enterprise survival in Uganda?
2. How do you think these factors can be mitigated by:
 - i. The government of Uganda?
 - ii. The Micro and Small business owners?
3. In your own opinion, which in-built entrepreneurial competencies, characteristics or skills would help the owners of Micro and Small Enterprises in Uganda to sustain their businesses? Kindly rank them according to how you perceive their order of importance to the MSE survival.
4. Share with me circumstances when business people have practiced competencies you mentioned in (2) above and were successful in their business.
5. In which ways do you think survival of businesses in Uganda can be enhanced?
6. What advice would you give to a person whose business is limping and is not performing well and does not know what to do about it?

Thank you so much for your contribution towards this study and for the the time put in.

Appendix V: Observation Checklist

Things to look out for:

1. Nature of the business i.e. whether service or manufacturing
2. Number of employees in the business
3. Nature of records kept
4. Existence of legal documents such as registration certificates, tax certificates, etc.
5. Existence of marketing plans, business plans or strategic plans
6. Location of the business whether urban or peri-urban
7. Access to major amenities such as water, electricity, roads, etc
8. Qualification of business owner
9. Qualification of employees
10. Growth prospects of the firm
11. Possibility of law suit

**Appendix VI: Interview Results on Factors Affecting MSE Survival in Wakiso
District, Uganda**

	Fre q.	Percent (%)
1. Business environment and policy issues	4	11.1
2. Unskilled Human Resource	5	13.9
3. High costs of finance/inaccessibility to finance	2	5.5
4. Unfriendly tax regimes	4	11.1
5. High cost of formalization	5	13.9
6. Dependency and negative mindset of business owners	3	8.3
7. High cost of operation	3	8.3
8. Lack of technology capacity	1	2.8
9. Theft of workers	1	2.8
10. Product/service quality inconsistency	1	2.8
11. Lack of market for their products and services	1	2.8
12. MSE owners quit easily under period of adversity	2	5.5
13. Negative attitude and lack of customer care of the proprietors	1	2.8
14. Lack of adequate working capital for operations	1	2.8
15. Stiff competition from foreign investors	1	2.8
16. Inadequate time put in by owner's involvement	1	2.8
Total	36	100.0

**Appendix VII: Results on the Recommended Government and MSE Measures
to Enhance MSE Survival**

1. To Government:

	Frequency	Percent
1. Building Capacity through training	3	15
2. Offering incentives to MSEs	4	20
3. Strengthening the implementation of Import Substitution Policies	1	5
4. Easing formalization of business processes	5	25
5. Provision of convenient and cheap access to finance	3	15
6. Enhancing visibility of MSEs	1	5
7. Creation of off-take markets for MSEs' products and services	1	5
8. Improvement of the business support infrastructure	1	5
9. Creation of Specialized financing institutions to support MSE financing	1	5
Total	20	100

2. To Micro And Small Enterprise Owners/Managers

	Frequency	Percent
1. Recruitment of skilled and competent staff	4	19
2. Improve on record keeping	2	10
3. Tap into available opportunities	1	5
4. Establish a social network base of customers	1	5
5. Work on compliance and corporate governance issues	1	5
6. Training of staff	4	19
7. Embrace technology as an enabler	4	19
8. Persevere and have a winning mindset	1	5
9. Benchmark for best practices from those who are already successful	1	5
10. Add value to products/services through innovation	1	5
11. Pool resources together	1	5
Total	21	100

Appendix VIII: Results on EC Ranking and Frequently Cited ECs

Entrepreneurial Competency (EC) Ranking						
Competency:	Office r 1	Office r 2	Office r 3	Office r 4	Office r 5	Average Rank
1. Social Networking	5	3	6	5	2	4.2
2. Opportunity Recognition	2	1	4	1	5	2.6
3. Risk management	4	2	5	4	4	3.8
4. Creative Problem Solving	1	5	1	2	3	2.4
5. Guerilla Skills	6	6	2	3	6	4.6
6. Perseverance	3	4	3	6	1	3.4

Frequently cited as used Entrepreneurial Competencies (ECs) in the Cases

	Freq	Percent (%)
1. Social Networking	5	13
2. Opportunity Recognition	7	18
3. Risk Management	5	13
4. Creative Problem Solving	8	21
5. Guerilla skills	9	24
6. Perseverance	4	11
Total	38	100

Appendix IX: Advice to a Limping Business

Advice for a Limping Business

	Freq	Percent (%)
1. Take a realistic self-evaluation to establish the cause of the problem	2	8
2. Experience sharing with people in the same industry	1	4
3. Carry out product/service imitation/transfer technology	1	4
4. Establish joint ventures with foreign counterparts to learn from them	1	4
5. Branding of products/services	1	4
6. Obtain help from people who can run business better than you	4	15
7. Pool resources and expertise from other colleagues with similar interests	1	4
8. Should be patient, persevere and stay focused	2	8
9. Enhance customer service delivery/customer care	1	4
10. Recruit experienced and competent workers	1	4
11. Enhance product/service quality	1	4
12. Learn what your customers want and provide a variety	1	4
13. Seek divine intervention from God	1	4
14. Attend continuous refresher courses and trainings	2	8
15. Consider changing location of the business	1	4
16. Establish social networks who will become your customers	1	4
17. Break the big problem into small bits and solve bit by bit	1	4
18. If possible sell assets and recapitalize	1	4
19. Consider restructuring of the business	1	4
20. Consider changing to another business which might prosper at that time	1	4
	26	100

Appendix X: Letter of Permission from Kabarak University



KABARAK UNIVERSITY

INSTITUTE OF POST GRADUATE STUDIES & RESEARCH

Private Bag - 20157
KABARAK, KENYA
E-mail: directorpostgraduate@kabarak.ac.ke

Tel: 0773265999

12th January, 2015

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: LUBOWA MARTIN

The above named student of admission number GDB/M/1332/09/11 is our PhD student at Kabarak University specializing in Business Administration (Entrepreneurship). He is carrying out research entitled "An Analysis of the Core Entrepreneurial Competences and their Impact on the Micro and Small Enterprise Sustainability in Uganda". He is currently in proposal writing stage.

Any assistance accorded to him will be highly appreciated.

Thank you.

Yours faithfully,

Dr. Betty Tikoko
Director Post Graduate Studies & Research



Kabarak University Moral Code

As members of Kabarak University family, we purpose at all times and in all places, to set apart in one's heart, Jesus as Lord. (1 Peter 3:15)

Appendix XI: Renewal of Research Permit Letter

KABARAK



UNIVERSITY

Private Bag - 20157
KABARAK, KENYA
<http://kabarak.ac.ke/institute-postgraduate-studies/>

Tel: 0773 265 999
E-mail: directorpostgraduate@kabarak.ac.ke

BOARD OF POSTGRADUATE STUDIES

3rd Dec, 2019.

Ref No KABU/01/POSTG/028/ 2018

The Executive Secretary,
Uganda National Council for Science and Technology (UNCST)
P. O. Box 6884, Kampala, Uganda.
PLOT 6 Kimera Road, Ntinda.

Dear Sir/Madam,


RENEWAL OF RESEARCH PERMIT FOR MARTIN LUBOWA (GDB/M/1332/09/11)

Martin Lubowa is a PhD student at Kabarak University pursuing a Doctor of Philosophy Degree in Business Administration (Entrepreneurship). He is carrying out a research study on the topic, "*Impact of Entrepreneurial Competencies on Micro and Small Enterprise Survivability in Uganda.*" He partially collected information on the same, but never completed data collection. Accordingly, the Research Permit given to him expired on 27th April 2016. However, he is yet to interview the key informants in Wakiso District.

The purpose of this letter therefore is to request you to renew his research authorization permit to enable him to interview the said key informants.

Any assistance accorded to him is highly appreciated.

Sincerely yours,


Dr. Betty W. Ikoko J.
DIRECTOR POSTGRADUATE STUDIES



Kabarak University Moral Code

*As members of Kabarak University family, we purpose at all times and in all place to set apart in one's heart, Jesus as Lord.
(1 Peter 3:15)*



Kabarak University is ISO 9001:2015 Certified

Appendix XII: Research Permit Renewal –UNCST



Uganda National Council for Science and Technology
(Established by Act of Parliament of the Republic of Uganda)

Our Ref: SS 3775

28th January 2020

Mr. Martin Lubowa
Principal Investigator
Bugema University
Kampala

**RE: THE IMPACT OF ENTREPRENEURIAL COMPETENCIES ON
MICRO AND SMALL ENTERPRISE SUSTAINABILITY IN
UGANDA**

This is to inform you that on **28th January 2020**, Uganda National Council for Science and Technology (UNCST) reviewed the progress report and application for renewal and approved the continuation of the above study.

UNCST granted continuing approval valid until **27th April 2020**. If, however, it is necessary to continue with the study beyond the expiry date, a request for continuation should be made to the Executive Secretary, UNCST.

Yours sincerely,

Isaac Makuwa
for: Executive Secretary

UGANDA NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

LOCATION/CORRESPONDENCE

*Plot 6 Kimera Road, Ntinda
P. O. Box 6884
KAMPALA, UGANDA*

COMMUNICATION

TEL: (256) 414 705500
FAX: (256) 414-234579
EMAIL: info@uncst.go.ug
WEBSITE: <http://www.uncst.go.ug>

Appendix XIII: First Research Permit Issued



Uganda National Council for Science and Technology (Established by Act of Parliament of the Republic of Uganda)

Our Ref: SS 3775

6th May 2015

Mr. Martin Lubowa
Bugema University
Kampala

Re: Research Approval: The Impact of Entrepreneurial Competencies on Micro and Small Enterprise Sustainability in Uganda

I am pleased to inform you that on 27/04/2015, the Uganda National Council for Science and Technology (UNCST) approved the above referenced research project. The Approval of the research project is for the period of 27/04/2015 to 27/04/2016.

Your research registration number with the UNCST is **SS 3775**. Please, cite this number in all your future correspondences with UNCST in respect of the above research project.

As Principal Investigator of the research project, you are responsible for fulfilling the following requirements of approval:

1. All co-investigators must be kept informed of the status of the research.
2. Changes, amendments, and addenda to the research protocol or the consent form (where applicable) must be submitted to the designated Research Ethics Committee (REC) or Lead Agency for re-review and approval prior to the activation of the changes. UNCST must be notified of the approved changes within five working days.
3. For clinical trials, all serious adverse events must be reported promptly to the designated local REC for review with copies to the National Drug Authority.
4. Unanticipated problems involving risks to research subjects/participants or other must be reported promptly to the UNCST. New information that becomes available which could change the risk/benefit ratio must be submitted promptly for UNCST review.
5. Only approved study procedures are to be implemented. The UNCST may conduct impromptu audits of all study records.
6. A progress report must be submitted electronically to UNCST within four weeks after every 12 months. Failure to do so may result in termination of the research project.

Below is a list of documents approved with this application:

	Document Title	Language	Version	Version Date
1	Research proposal	English	N/A	March 2015
2	Observation checklist	English	N/A	N/A
3	Letter of introduction	English	N/A	N/A
4	Questionnaire	English	N/A	N/A

Yours sincerely,


Helle N Opolot
for: Executive Secretary
UGANDA NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

LOCATION/CORRESPONDENCE

Plot 6 Kimera Road, Ninda
P. O. Box 6884
KAMPALA, UGANDA

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TEL: (256) 414 705500, (256) 312 314800
FAX: (256) 414-234579
EMAIL: info@uncst.go.ug
WEBSITE: <http://www.uncst.go.ug>

Appendix XIV: Research Permit Receipt



Uganda National Council for Science and Technology

P.O.Box 6884 Kampala Tel: +256-414-250499 Fax:

RECEIPT

No. **8179**

Date: 04/05/15

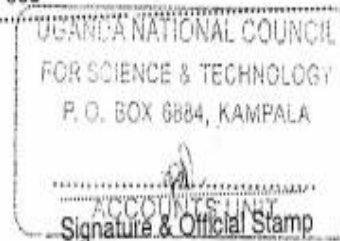
Received with thanks from Bugema University (SS 3775)

The sum of Shillings/US Dollars **** FIFTY USD AND 0 CENTS ONLY ****

Being payment for..... S & T Research & Admin Clearance Fees

Cash/Cheque No. :

USD



Appendix XV: Wakiso District Local Government Letter



WAKISO DISTRICT LOCAL GOVERNMENT

P.O. Box 7218, Kampala Uganda. Tel: 0772-536-002
Email: wakiso@wakiso.go.ug | Website: www.wakiso.go.ug



In any correspondence on the subject please quote file REF: UR.079/2015

OFFICE OF THE DISTRICT COMMERCIAL OFFICER

12th May 2015

Lubowa Martin,
C/o Bugema University

TO WHOM IT MAY CONCERN

This is to introduce to you Mr. Lubowa Martin – a Phd. Student. He is carrying out field research as part of the requirements for his award on *“The impact of Micro Small and Medium Enterprises sustainability in Uganda”*. The student intends to carry out the study in the Sub Counties of: Nsangi, Masulita, Kakiri, Busukuma, Nangabo and Kira Town Council of Wakiso District.

You have been identified as key respondent to this study and kindly please send the required information to the researcher to support his study. The information shall only be used for academic purpose.

Thank you for your cooperation.

Mpakibi Waiswa Robert
DISTRICT COMMERCIAL OFFICER

forwarded



NAMIRO ROSETTE
SUB-COUNTY CHIEF
0772-510032

Appendix XVI: Wakiso District Local Government Letter



WAKISO DISTRICT LOCAL GOVERNMENT

P.O. Box 7218, Kampala Uganda, Tel: 0772-536-002
Email: wakiso@wakiso.go.ug | Website: www.wakiso.go.ug



In any correspondence on this subject please quote No REF. UR.079/2015

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You have been identified as key respondent to this study and kindly please avail the required information to the researcher to support his study. The information shall only be used for academic purpose.

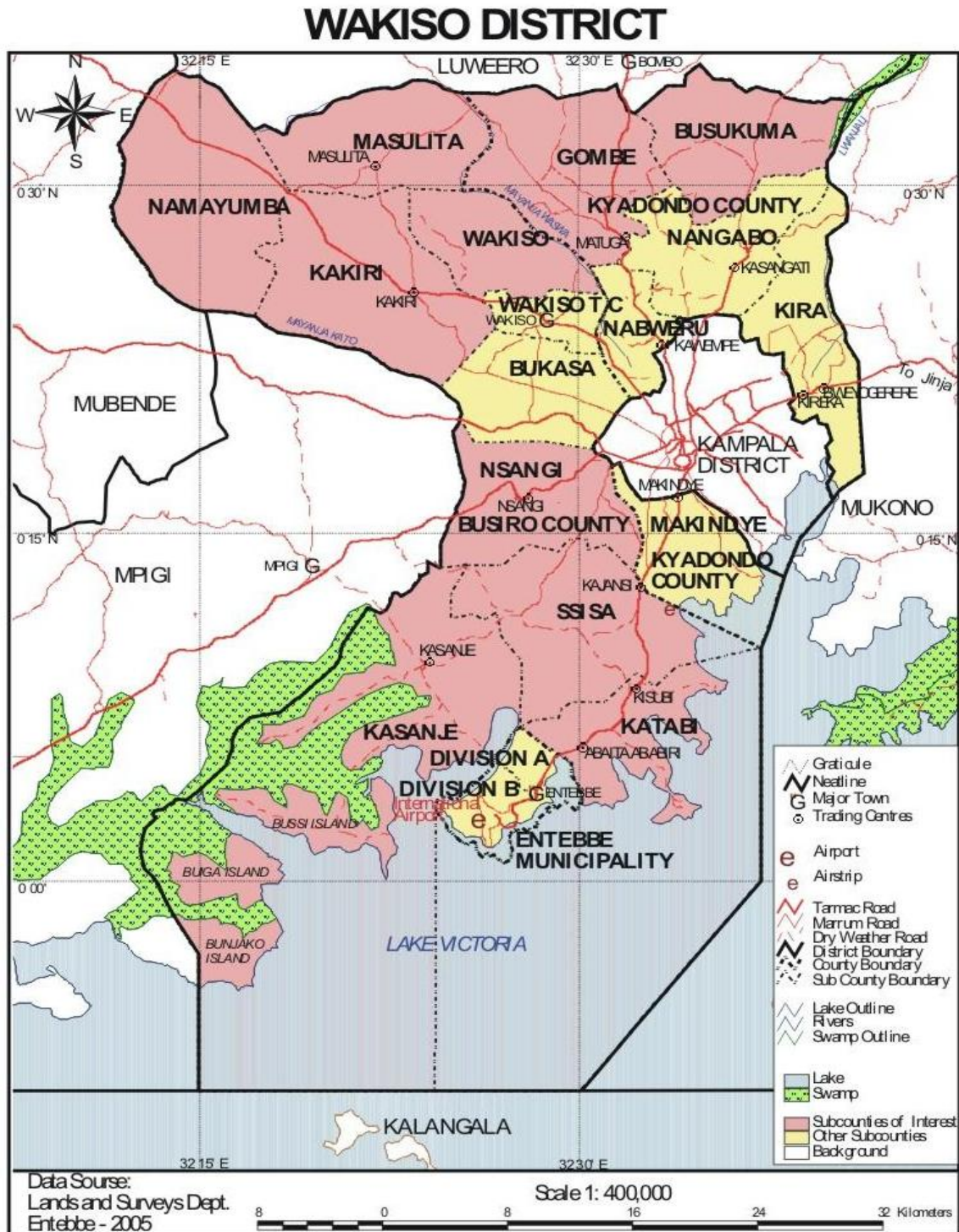
Thank you for your cooperation.

Mpakibi Waiswa Robert
DISTRICT COMMERCIAL OFFICER

Appendix XVII: Morgan & Krejcie Sample Size Table (1970)

		Required Sample Size†							
		Confidence = 95.0%				Confidence = 99.0%			
		3.841				6.634			
		459				897			
Population Size	Prob. of Success	Degree of Accuracy/Margin of Error				Degree of Accuracy/Margin of Error			
		0.05	0.035	0.025	0.01	0.05	0.035	0.025	0.01
10		10	10	10	10	10	10	10	10
15		14	15	15	15	15	15	15	15
20		19	20	20	20	19	20	20	20
25		24	24	25	25	24	25	25	25
75		63	69	72	74	67	71	73	75
127		96	109	117	125	107	116	121	126
150		108	126	137	148	122	135	142	149
219		140	171	192	214	165	189	202	216
250		152	190	215	244	182	211	229	246
338		180	236	277	327	224	271	300	331
400		196	265	318	384	250	309	348	391
500		217	306	377	475	285	365	421	485
600		234	340	432	565	315	416	490	579
700		248	370	481	653	341	462	554	672
800		260	396	526	739	363	503	615	763
900		269	419	568	823	382	541	672	854
1,000		278	440	606	906	399	575	727	943
1,200		291	474	674	1067	427	636	827	1119
1,500		306	515	759	1297	460	712	959	1376
2,000		322	563	869	1655	498	808	1141	1785
2,500		333	597	952	1984	524	879	1288	2173
3,500		346	641	1068	2565	558	977	1510	2890
5,000		357	678	1176	3288	586	1066	1734	3842
7,500		365	710	1275	4211	610	1147	1960	5165
10,000		370	727	1332	4899	622	1193	2098	6239
25,000		378	760	1448	6939	646	1285	2399	9972
50,000		381	772	1491	8056	655	1318	2520	1245
75,000		382	776	1506	8514	658	1330	2563	5
100,000		383	778	1513	8762	659	1336	2585	1358
250,000		384	782	1527	9248	662	1347	2626	3
500,000		384	783	1532	9423	663	1350	2640	1422
1,000,000		384	783	1534	9512	663	1352	2647	7
2,500,000		384	784	1536	9567	663	1353	2651	1555
10,000,000		384	784	1536	9594	663	1354	2653	5
100,000,00		384	784	1537	9603	663	1354	2654	1605
264,000,00		384	784	1537	9603	663	1354	2654	5
									1631
									1647
									7
									1647
									8
									1656
									0
									1658
									4
									1658
									6

Appendix XVIII: Map of Wakiso District



Source: <http://schoolandorphanagerofhope.files.wordpress.com/2010/11/scan0001.jpg>

Appendix XIX: List of Sub-Counties in Wakiso District

URBAN:

1. Entebbe Municipality
2. Kira Municipality

PERI-URBAN:

3. Kakiri
4. Makindye
5. Nansana
6. Nsangi
7. Wakiso
8. Nabweru
9. Nangabo

RURAL:

10. Busukuma
11. Gombe
12. Katabi
13. Namayumba
14. Masulita
15. Ssisa
16. Gombe
17. Kasanje

Appendix XX: List of Publications



Editon Consortium Journal of Business and Management Studies (ECJBMS)

Volume: 02 Issue: 01 | Sep-2020

ISSN: 2664-9470

Received: 01.09.2020; Accepted 05.09.2020; Published: 30.09.2020 at

www.editonpublishing.org Lubowa, M., et al., Editon Cons. J. Bus. Manag.

Stud.–Blind Peer Reviewed Journal

Influence of Guerrilla Skills on Micro and Small Enterprise Survival in Wakiso District, Uganda.

Martin Lubowa¹; Peter Kibas²; Geoffrey Kamau³

^{1,2,3} Kabarak University, Kenya

Main author email: mclubowa@gmail.com

Abstract

This study examined the influence of Guerrilla skills on Micro and Small Enterprise (MSE) survival in Wakiso district, Uganda. The objective of the study was to establish the influence of guerrilla skills on profitability, stability and continuous resource availability of the Micro and Small Enterprises in Wakiso District, Uganda. Multiple sampling methods were used to derive a sample of 306 MSEs and a cross-sectional survey research design was used and adopted a positivist approach. The study used quantitative approaches which involved descriptive analysis (frequencies, percentages tables) and

inferential statistics (linear regression). Raw data was captured into SPSS (version 16). Results revealed that Guerrilla skills had a positive and statistically significant influence on profitability, stability and continuous resource availability leading to increased enterprise survival. It also revealed that guerrilla skills have a positive and statistically significant influence on the survival of MSEs in Wakiso district, Uganda and accounted for 29.6 per cent of the variation in Micro and Small enterprise survival. MSE owner/managers need to develop, improve and utilize guerrilla skills in running their businesses. They should utilize resources within their surrounding maximally and be ahead of the competitors by utilizing unconventional low-cost tactics not known to their competitors and are difficult to copy. Similarly, programs to improve MSE owners/managers' guerrilla skills be implemented to enhance MSE survival. Curriculum developers need to design programs that will involve learners to apply guerrilla skills.

Key Terms: Enterprise survival, micro and small enterprises, guerrilla skills.

How to cite this article in APA (6th Edition)

Lubowa, M., Kibas P., Kamau, G. (2020). Influence of Guerrilla Skills on Micro and Small Enterprise Survival in Wakiso District, Uganda. *Editon Cons. J. Bus. Manag. Stud.*, 2(1), 69-80.

69

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International License. | Website: www.editonpublishing.org

**The Joint Effect of Creative Problem Solving and Perseverance on
Micro and Small Enterprise Survival in Wakiso District, Uganda**

Martin Lubowa¹, Geoffrey Kamau², Peter Kibas³

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Kabarak, 20157, Nakuru, Kenya Tel: + 254 721 319 897, Email:
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Nairobi, Kenya Tel: + 254 727 048 528, Email:
peter.kibas@zetech.ac.ke

*Submitted: 17st September 2020; Accepted: 26th September 2020; published online:
29th September 2020 October 2020*

Abstract

This study examined the joint effect of creative problem solving (CPS) and perseverance on Micro and Small Enterprise (MSE) survival in Wakiso district, Uganda. Multiple sampling methods were used to derive a sample of 306 MSEs from the accessible population of 1,500 MSEs and a cross-sectional survey research design using a positivist approach were used. Questionnaires were filled out by owners/managers as units of enquiry whereas the firm was the unit of analysis. Correlation and regression analysis were used. Results revealed that CPS, perseverance and MSE survival were significant and positively related and equally accounted for 7% variance in MSE survival. MSE owner/managers need to enhance their CPS and perseverance abilities. They should utilize their inherent creative and innovative ideas when solving problems concerning their product and service offering. Similarly, they should strive to persevere at all costs during the period of adversity, stay focused on goal achievement, and face the situation head on with a winning mindset. Policies/programs to improve MSE owner/managers' skills in perseverance and CPS abilities should also be implemented.

Key words: Enterprise survival, micro and small enterprises, creative problem solving, perseverance.

Appendix XXI: Factor Analysis Results

1. Social Networking:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.577
Bartlett's Test of Sphericity	Approx. Chi-Square	274.192
	Df	15
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.011	33.518	33.518	2.011	33.518	33.518	1.989	33.150	33.150
2	1.531	25.521	59.039	1.531	25.521	59.039	1.553	25.889	59.039
3	.821	13.685	72.724						
4	.736	12.275	84.999						
5	.516	8.593	93.591						
6	.385	6.409	100.000						

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component	
	1	2
I always attend social functions for purposes of building professional relationships for my business		.833
I always establish and develop social networks for my business		.759
These social networks provide insight and ideas that lead me to business opportunities		.740
I make strong tie business relationships by frequently interacting with my coworkers, friends and spouses		.629
I often make weak-tie business relationships characterized by infrequent interaction with friends		.791
I always make casual acquaintances for my business		.594

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

2. Opportunity Recognition

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			.846
Bartlett's Test of Sphericity	Approx. Chi-Square	Df	812.424
		Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.059	36.904	36.904	4.059	36.904	36.904	2.909	26.443	26.443
2	1.182	10.744	47.648	1.182	10.744	47.648	1.958	17.802	44.245
3	1.052	9.560	57.207	1.052	9.560	57.207	1.426	12.962	57.207
4	.917	8.340	65.547						
5	.780	7.089	72.637						
6	.699	6.357	78.994						
7	.558	5.077	84.071						
8	.501	4.557	88.627						
9	.476	4.323	92.950						
10	.419	3.812	96.762						
11	.356	3.238	100.000						

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component		
	1	2	3
I often grab an opportunity that arises in the environment and represents potential sources of profit or a return to my business before others see it	.579		
I can distinguish between profitable opportunities and not so profitable opportunities for my business	.719		
When facing multiple opportunities, I am able to select the good ones for my business	.768		
I always capitalize on the window of opportunity - the time period in which my firm can realistically enter a new market			.670

I always spend time understanding the impact of social forces and how they impact our business, observing trends in the market such as consumer buying patterns, disposable income, family and work patterns, globalization of the industry, technological advances, etc for my business	.507
I have the ability to evaluate the content structure of opportunities to accurately determine their relative attractiveness to my business.	.690
I quickly recognize a need that my consumers have that is not being satisfied by others	.627
Once I have identified this need I quickly provide a solution to it before other firms do.	.501
I am always alert to see opportunities that others miss	.679
I have a special ability (innate/cognate skill) to notice things that will benefit my business without engaging in deliberate search	.704
I am more of a risk avoider than a risk manager	.600

Extraction Method: Principal Component Analysis.

3 components extracted.

3. Perseverance:

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.712
Bartlett's Test of Sphericity	Approx. Chi-Square	274.289
	Df	10
	Sig.	.000

Component Matrix^a

	Component	
	1	2
I always have full determination in achieving my business goals	.628	
Even if I get a very big challenge to the extent of losing my goal, I persist until I get where I want to go	.755	
I never give up on what I want to achieve	.718	
I set myself deadlines and work towards achieving them		.452
I always have the drive to achieve what I want in my business		.816

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

4. Risk Management

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.513
Bartlett's Test of Sphericity	Approx. Chi-Square	113.595
	Df	6
	Sig.	.000

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.654	41.345	41.345	1.654	41.345	41.345	1.409	35.233	35.233
2	1.152	28.802	70.147	1.152	28.802	70.147	1.397	34.914	70.147
3	.694	17.339	87.486						
4	.501	12.514	100.000						

Extraction Method:
Principal Component Analysis.

Component Matrix^a

	Component	
	1	2
I am more of a risk avoider than a risk manager	.555	.662
Before taking on a risk, I weigh my ability to see if I am capable of handling it or not	.727	
I prefer taking moderate risk in situations where I possess a degree of control and skills in realizing profits, i.e. I take on risks that I can manage and understand	.673	
I always pay insurance premium for my business every year.		.545

Extraction Method: Principal Component Analysis.

2 components extracted.

5. Creative Problem Solving

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.753
Bartlett's Test of Sphericity	Approx. Chi-Square	214.870
	Df	15
	Sig.	.000

Component Matrix^a

	Component	
	1	2
I notice problems and find a way to solve them tactfully	.583	
I always notice a problem that others are having and work out a solution to it	.710	
I am creative when asked to work with limited resources	.593	
Whenever I set out to solve a practical problem, I realize that the solution benefits a broader group		.661
Some business ideas are clearly initiated from observing trends in the market and the problem is solved		.606
I am always resourceful		.569

Extraction Method: Principal Component Analysis.

2 components extracted.

6. Guerrilla Skills

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.705
Bartlett's Test of Sphericity	Approx. Chi-Square	195.418
	Df	15
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.170	36.160	36.160	2.170	36.160	36.160	2.168	36.136	36.136
2	1.101	18.350	54.510	1.101	18.350	54.510	1.102	18.373	54.510

3	.818	13.638	68.148
4	.715	11.920	80.068
5	.681	11.345	91.413
6	.515	8.587	100.00 0

Extraction Method: Principal
Component Analysis.

Component Matrix^a

	Component	
	1	2
I always utilize unusual tactics that others cannot easiliy copy when providing a product or service	.635	.
I always take advantage of the resources withing my surrounding by employing unconventional low cost tactics not recognized by others	.672	
I am able to do more with less resources availed to me	.758	
I always generate original ideas and implement them before others do		
I always strive to monopolize business in the short run before new entrants come in		.806
I believe that I can develop new products and services that generate revenues exceeding their costs and provide sufficient user benefits with a fair return		.610

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

Appendix XXII: Licensed Businesses

S/No.	Customer	Trading Licence Classification
	BUSUKUMA SUB-COUNTY (DIVISION)	
	JOLLITY CREATIONS UGANDA LIMITED	
1	(K3CUR19000012377)	
2	ERIC BWIRE (K3CUR19000000349)	Retailers
3	GLORIA TWINOMUJUNI (K3CUR20000004703)	Bar/pub/inn etc
4	Peace Rwandarugali (K3CUR17000031041)	Boutique/Beauty/saloon
5	STEPHEN WANDERA (K3CUR18000003378)	Bar/pub/inn etc
6	2474 HOLDINGS LIMITED (K3CUR19000003392)	Consultants
7	2CCENG GROUPOF COMPANIES LIMITED (K3CUR18000010860)	Auctioneers/courtblockers, bailiff
8	2CCENG GROUPOF COMPANIES LIMITED (K3CUR18000010860)	Electronics
9	Robinah Kimono (K3CUR18000020513)	Restaurant
10	BUSUUYI HARRIET (K3CUR17000030761)	Boutique/Beauty/saloon
11	35EKL INVESTMENT CLUB LIMITED (K3CUR20000000354)	Money lending and money saving institution
12	3PALS INVESTMENT LIMITED (K3CUR18000001661)	Car washing bay
13	Annette Matovu (K3CUR17000036834)	Office
14	MARTHA NAMPIJJA (K3CUR20000004893)	Health club
15	Samuel Arinaitwe (K3CUR17000009211)	Retailers
16	Osbert Abimanya (K3CUR19000000406)	Bar/pub/inn etc
17	Saudah Taatu Nabinene (K3CUR17000020291)	Retailers
18	Robert Kabiito (K3CUR18000012684)	Retailers
19	Fabian Ssuuna (K3CUR17000032452)	Retailers
20	Gerald Musasizi (K3CUR17000044119)	Boutique/Beauty/saloon
21	John Mwesigye (K3CUR17000020697)	Boutique/Beauty/saloon
22	Norah Birungi (K3CUR17000022404)	Retailers
23	ANDREW ARINAITWE (K3CUR20000000156)	Cafe
24	ANDREW ARINAITWE (K3CUR20000000156)	Car washing bay
25	A & A PLUS LIMITED (K3CUR17000020283)	Hardware
26	A & E MONEYLABEL INVESTMENTS LIMITED (K3CUR17000026462)	Mobile Money Operators
27	Prossy Kwagala (K3CUR18000010662)	Book shop
28	ABIA KANSIIME (K3CUR20000008654)	Tailoring
29	Racheal Sempa (K3CUR17000007967)	Boutique/Beauty/saloon
30	Rhose Asimwe (K3CUR17000008502)	Hardware
31	KASIM KIBIRA (K3CUR17000027247)	Hardware
32	A-WASTE LTD (K3CUR19000004606)	Garbage collection
33	A.K. ESTATES LIMITED (K3CUR18000012742)	Constructors
34	Isa Ziwa Tuzinde (K3CUR20000003044)	Contractors permit
35	Dorothy Asio (K3CUR17000031132)	Grocery
36	AA GLOBEN CONSTRUCTION LIMITED (K3CUR18000015935)	Contractors permit
37	Musa Magumba (K3CUR18000018590)	Boutique/Beauty/saloon
38	Loy Musimenta (K3CUR18000013385)	Retailers

39	Denis Otim (K3CUR19000014209)	Produce
40	AAWOP INVESTMENT LIMITED (K3CUR19000014803)	Contractors permit
41	Nasser Luwano (K3CUR18000019119)	Mobile Money Operators
42	ABAAS BIRALO BAHIGAIN (K3CUR20000007672)	Contractors permit
43	Nahia Nantongo (K3CUR17000039473)	Boutique/Beauty/saloon
44	PATRICIA ABALO (K3CUR18000019424)	Mobile Money Operators
45	ABEL MUKWASIBWE (K3CUR18000015802)	Wood workshop
46	Abas Kalara (K3CUR17000007090)	Tailoring
47	Hilary Abaasa (K3CUR20000009496)	Contractors permit
48	FATUMA ABASI (K3CUR18000022147)	Mobile Money Operators
49	Abasi Misanvu (K3CUR18000018244)	Boutique/Beauty/saloon
50	ABBA HOTEL LIMITED (K3CUR17000044234)	Hotel business(with less than 3 stars)
51	Jude Mwassa (K3CUR17000031652)	Supermarket
52	DEBRA NYEBAZA (K3CUR19000005876)	Retailers
53	BERNAD BANAGA (K3CUR18000004467)	Wood workshop
54	Barbara Nabuguzi (K3CUR17000000251)	Boutique/Beauty/saloon
55	Barbara Nabuguzi (K3CUR17000000251)	Boutique/Beauty/saloon
56	Abbey Kiirya (K3CUR17000021182)	Eating house
57	ALI-ABDALLAH NSUBUGA (K3CUR17000030688)	Hardware
58	ABDALLAH MUKASA (K3CUR19000013037)	Herbal/local medicine
59	Susan Naigulu (K3CUR17000035448)	Video libraries/club
60	Abdul Bazara Byakagaba (K3CUR19000005553)	Wholesalers
61	Sharifah Nalubwama (K3CUR17000036636)	Mobile Money Operators
62	ABDUL TABANI (K3CUR18000019226)	Mobile Money Operators
63	Zainab Abdulsamad (K3CUR17000018956)	Retailers
64	Kafeero Kutegeka (K3CUR17000035687)	Hardware
65	ABEL KWESIGA (K3CUR18000022717)	Retailers
66	Claire Tumushabe (K3CUR18000008575)	Boutique/Beauty/saloon
67	Teddy Nalwoga (K3CUR17000038244)	Retailers
68	Collins Nuwagaba (K3CUR17000038350)	Boutique/Beauty/saloon
69	Nuwahereza Abuazi (K3CUR17000031728)	Retailers
70	Nuwahereza Abiazi (K3CUR17000003560)	Retailers
71	VICENT ABIGABA (K3CUR19000005181)	Other repair workshop
72	Aidah Kyakuhaire (K3CUR17000039986)	Kiosk
73	Babra Apili (K3CUR17000008387)	Animal Food
74	SAMUEL SSERUNJOGI (K3CUR18000019960)	Hardware
75	RICHARD KASIRIVU (K3CUR20000002095)	Boutique/Beauty/saloon
76	SERA BATUMA (K3CUR18000001893)	Video libraries/club
77	ABIA ATUKWATSE (K3CUR20000003770)	Boutique/Beauty/saloon
78	Allan Bucyana (K3CUR20000009694)	Contractors permit
79	Innocent Abong	Retailers
80	CATHERINE AGABIRWE (K3CUR18000016149)	Fumigators
81	ABSOLUTE WASTE MANAGEMENT SOLUTIONS LIMITED (K3CUR20000002541)	business/cleaningfirm
82	Catherine Ndagire (K3CUR20000002988)	Garbage collection
		Boutique/Beauty/saloon

83	Abubakar Ddamulira (K3CUR17000036891)	Retailers
84	Abubaker Ndawula (K3CUR17000018543)	Electronics
85	Abubaker Ndawula (K3CUR17000018543)	Electronics
86	ABUBAKER MAWANDA (K3CUR19000015156)	Clinic Motor vehicle repair garage
87	Abud Matovu (K3CUR17000034417)	Other repair workshop
88	Abubakari Bisaso	Electrical Spares Shop
89	Abubakari Bisaso (K3CUR17000006258)	Mobile Money Operators
90	Ceaser Abwetera (K3CUR18000010381)	Other repair workshop
91	ABEL WANYAKALA (K3CUR18000002149)	Mobile Money Operators
92	Moses Acak (K3CUR18000009201)	Retailers
93	William Wasajja (K3CUR17000044309)	Tailoring
94	Patriciah Wanyana (K3CUR17000042139)	Retailers
95	Agnes Acen (K3CUR17000044606)	Nursery school
96	Deborah Chomi (K3CUR20000009082)	Retailers
97	Juliet Namawejje (K3CUR18000009649)	Retailers
98	Norine Achupo (K3CUR17000017065)	Mobile Money Operators
99	Catherine Acom (K3CUR18000004483) ACORN REAL ESTATES MANAGEMENT LIMITED	
100	(K3CUR17000024475)	Contractors permit
101	ACQ CONSORTIUM LIMITED (K3CUR19000017202)	Consultants
102	Ernest Kaffu (K3CUR17000038137) ACTIVE PERFORMANCE SYSTEMS LIMITED	Eating house
103	(K3CUR18000004087)	Consultants
104	ACTON UGANDA LIMITED (K3CUR19000011403)	Contractors permit
105	CONNIE ADAKUN (K3CUR19000002840)	Retailers
106	Adam Ssemujju (K3CUR17000022321)	Office
107	Adam Abila (K3CUR18000002032)	Restaurant
108	Aida Acupo (K3CUR17000014914) ADCUS CONSTRUCTION COMPANY(U)LIMITED	Retailers
109	(K3CUR18000002446)	Constructors
110	Addah Mushabe (K3CUR20000008449)	Mobile Money Operators
111	Hellen Nankya (K3CUR17000045736)	Boutique/Beauty/saloon
112	SANDULA ADEPI (K3CUR19000005231)	Retailers
113	Caroline Adikin (K3CUR17000040505)	Retailers
114	Sylvia Adit (K3CUR17000015788)	Retailers
115	Zipporah Lunkuse (K3CUR17000003206)	Video libraries/club
116	ADJUVAK SERVICES LIMITED (K3CUR18000002586)	Electronics
117	ADJUVAK SERVICES LIMITED (K3CUR18000002586)	Electronics
118	FRANCIS ATWIJUKYE (K3CUR20000006013)	Restaurant
119	ADNET GENERAL STATIONERY LTD (K3CUR18000016610)	Secretarial services
120	Adolph Stuart Tulyasingura (K3CUR19000014654)	Retailers
121	Adonia Birikwija (K3CUR20000005965)	Retailers
122	Damal Apero (K3CUR18000010472)	Tailoring Money lending and money saving institution
123	ADONAI FINANCE LIMITED (K3CUR19000000356)	
124	MERCY ADIKIN (K3CUR18000012148)	Retailers
125	ADS SIGNS & CONSTRUCTION LIMITED	Contractors permit

	(K3CUR20000001485)	
	ADTEL COMMUNICATIONS (U) LIMITED	
126	(K3CUR20000004547)	Office
127	SPECIOZA ADUBANGO (K3CUR19000001644)	Retailers
128	George Kalema (K3CUR17000027551)	Wood workshop
129	Raymond Kakuru (K3CUR19000002089)	
	ADVENTURERS AGENCY AND CONTRACTORS LIMITED	
130	(K3CUR18000019440)	Mobile Money Operators
	ADVENTURERS AGENCY AND CONTRACTORS LIMITED	
131	(K3CUR18000019440)	Mobile Money Operators
132	Andrew Ssenabulya (K3CUR17000009781)	Retailers
133	Helen Tekereza (K3CUR17000021323)	Retailers
134	AEKON MEDIA LTD (K3CUR20000009595)	Consultants
135	Solomon Rugunda (K3CUR17000003776)	Mobile Money Operators
136	Richard Too-Rom (K3CUR17000004501)	Tailoring
137	Richard Too-Rom (K3CUR17000004501)	Tailoring
138	Emmanuel Kisawuzi (K3CUR17000007439)	Tailoring
139	Allen Ruhangataremwa (K3CUR17000028260)	Retailers
140	Martha Nabadda (K3CUR17000033831)	Boutique/Beauty/saloon
141	Twaibu Hassan Kabogoza (K3CUR19000010447)	Retailers
	AFOM ENGINEERING SERVICES LIMITED	
142	(K3CUR18000001000)	Contractors permit
	KAKIRI SUB-COUNTY	
143	AMINA MUSENERO (K3CUR19000012450)	Retailers
144	AFRI TECHNOLOGIES LIMITED (K3CUR18000011728)	Contractors permit
145	Grace Namirembe (K3CUR17000027510)	Boutique/Beauty/saloon
146	AFRICA ART INNOVATIONS LIMITED (K3CUR18000008807)	Agencies
	AFRICA EXQUISITE TOURS AND TRAVEL UGANDA	
147	LIMITED (K3CUR19000014332)	Travelandtour Agent
148	AFRICA GORILLA WILD LIMITED (K3CUR17000043251)	Travelandtour Agent
149	IVAN IBANDA (K3CUR17000028575)	Electronics
		Printing and publishing firm
150	Africa Road Furniture limited (K3CUR17000012330)	
151	AFRICA RUNNERS CO. LIMITED (K3CUR17000009906)	Travelandtour Agent
		Motor vehicle repair garage
152	AFRICA RUNNERS CO. LIMITED (K3CUR17000009906)	
153	AFRICA RUNNERS CO. LIMITED (K3CUR17000009906)	Hardware
154	Thomas Okello (K3CUR18000013252)	Contractors permit
155	Anthony Okurut (K3CUR18000015836)	Craft shop
156	Isaac Mwebe (K3CUR17000003438)	Restaurant
	AFRICAN CENTRE FOR INSTITUTIONAL DEVELOPMENT	
157	(ACIDS) LIMITED (K3CUR18000012635)	Consultants
158	AFRICAN DAISY LTD (K3CUR20000008639)	Tailoring
	AFRICAN INSTITUTE OF HAIR & OPEN	
159	TECHNOLOGIES LIMITED (K3CUR17000004543)	Institute
	AFRICAN INSTITUTE OF HAIR & OPEN	
160	TECHNOLOGIES LIMITED (K3CUR17000004543)	Institute
	AFRICAN INSTITUTE OF TECHNOLOGY AND	
161	MANAGEMENT (K3CUR18000021446)	Private tertiary institution
162	Florence Namutosi (K3CUR17000040497)	Boutique/Beauty/saloon
163	AFRICAN SCHOOL OF INNOVATIONS SCIENCE AND	Institute

	TECHNOLOGY LIMITED (K3CUR18000022568)	
	AFRICAN SKY INVESTMENTS LIMITED	
164	(K3CUR17000018212)	Fish processing
165	Nicholas Ayagawo (K3CUR17000040588)	Radio/TV repairs
166	NORBERT KAYONDO (K3CUR18000022600)	Mobile Money Operators
167	Moses Kiwanuka (K3CUR17000011829)	Bar/pub/inn etc
168	Catherine Nantongo (K3CUR20000001352)	Boutique/Beauty/saloon
169	Jafari Bulwadda (K3CUR17000034953)	Retailers
170	Grace Adyero (K3CUR17000024368)	Bar/pub/inn etc
171	FAITH NAIKAYU (K3CUR19000016683)	Retailers
172	ESTHER MUZAALE (K3CUR19000017319)	Retailers
173	ESTHER MUZAALE (K3CUR19000017319)	Retailers
174	Collins Agaba (K3CUR17000038798)	Boutique/Beauty/saloon
175	James Agaba	Retailers
176	Karimu Kasadha (K3CUR17000005136)	Retailers
177	REBECCA AGABA (K3CUR18000002883)	Retailers
178	AGASEKE HOUSE LIMITED (K3CUR18000003576)	Wholesalers
179	AGATHA ARINAITWE (K3CUR18000020935)	Boutique/Beauty/saloon
180	Agatha Atuhairwe (K3CUR17000037675)	Retailers
181	Agenda 2000 Hotels Limited (K3CUR17000003040)	Hotel business(with less than 3 stars)
182	Agenda 2000 Hotels Limited (K3CUR17000003040)	Bar/pub/inn etc Hotel business(with less than 3 stars)
183	Agenda 2000 Hotels Limited (K3CUR17000003040)	Hotel business(with less than 3 stars)
184	FREDDIE ZAGYENDA (K3CUR17000043384)	Bar/pub/inn etc
185	JOHNBOSCO KAYONGO (K3CUR19000016485)	Retailers
186	Winfred Kiyemba (K3CUR17000023097)	Boutique/Beauty/saloon
187	GERALD AMPAMIZE (K3CUR18000014573)	Retailers
188	AGNES NANTALE (K3CUR19000006601)	Retailers
189	AGNES MUKASA (K3CUR19000002204)	Boutique/Beauty/saloon
190	Agnes Nabisere (K3CUR17000045793)	Kiosk
191	ALEX MUCUNGUZI (K3CUR18000002925)	Retailers
192	AGILE HOLDINGS LIMITED (K3CUR18000000408)	Contractors permit
193	ARINDA AGIRA (K3CUR18000023921)	Tailoring
194	AGKIKA SUPPLIES LIMITED (K3CUR20000004596)	Events management
195	Jane Busingye (K3CUR18000007387)	Mobile Money Operators
196	AGNES KIKOMEKO (K3CUR18000012064)	Mobile Money Operators
197	Agnes Nagasha (K3CUR18000019457)	Retailers
198	Agnes Nakayenga (K3CUR17000019095)	Retailers
199	AGNES NAKYANJA (K3CUR18000002909)	Boutique/Beauty/saloon
200	Agnes Isina (K3CUR17000010102)	Retailers
201	Agnes Isina (K3CUR17000015283)	Retailers
202	AGNES NALUWEMBE (K3CUR17000038434)	Secretarial services
203	Agnes Nabbala (K3CUR18000010548)	Eating house
204	Joseph Ssekiziyivu (K3CUR19000000430)	Motor Spare Parts
205	Joseph Ssekiziyivu (K3CUR19000000430)	Motor Spare Parts
206	AGNES NAIGA (K3CUR19000005413)	Retailers

207	Agnes Nabasumba (K3CUR17000024335)	Retailers
208	NORAH AGUMO (K3CUR20000002269)	Hardware
209	Deng Awel (K3CUR17000018261)	Boutique/Beauty/saloon
210	AGRIBIZ UGANDA LIMITED (K3CUR19000010637)	Mobile Money Operators
211	AGRIC-CARE UGANDA LIMITED (K3CUR20000007649)	Mobile Money Operators
212	AGRO VET SOLUTIONS EAST AFRICA LIMITED (K3CUR18000002396)	Animal Food
213	AGROSTRECH LIMITED (K3CUR18000011785)	Small cottage industry
214	Sarah Aguti (K3CUR17000008619)	Retailers
215	AHAMED MUBIRU (K3CUR17000034342)	Electronics
216	VICENT AHIMBISIBWE (K3CUR19000006213)	Retailers
217	Caleb Ahimbisibwe (K3CUR17000033336)	Retailers
218	Caleb Ahimbisibwe (K3CUR17000033336)	Retailers
219	PATRICK AHIMBISIBWE (K3CUR19000005942)	Retailers
220	Ahimbisibwe Sailas (K3CUR17000025803)	Retailers
221	Steven Rwiburingi Ahimbisibwe (K3CUR17000023394)	Hardware
222	Phionah Ahumuza (K3CUR17000022479)	Retailers
223	Aidah Kyoshabire (K3CUR17000039556)	Restaurant
224	AIDAH NAKIRAYI (K3CUR18000004004)	Retailers
225	Aida Bakanyaga (K3CUR17000018808)	Retailers
226	Aidah Nalubega (K3CUR17000042733)	Retailers
227	AIDUK CONSULTING LIMITED (K3CUR19000003202)	Contractors permit
228	AIM ENGINEERING (U) LIMITED (K3CUR17000031827)	Consultants
229	Mugide Aisha (K3CUR17000012504)	Boutique/Beauty/saloon
230	Dickens Ainebyoona (K3CUR20000010312)	Retailers
231	James Tumusiime (K3CUR20000002616)	Tailoring
232	Zack Kabagambe (K3CUR17000026744)	Retailers
233	Savious Ainembabazi (K3CUR19000015222)	Mobile Money Operators
234	Annet Ainembabazi (K3CUR20000007003)	Retailers
235	Alex Ainomugisha (K3CUR18000008369)	Mobile Money Operators
236	Joweria Nantume (K3CUR17000000442)	Office
237	Sandra Namirembe (K3CUR17000010011)	Boutique/Beauty/saloon
238	Rose Namusisi (K3CUR18000019556)	Mobile Money Operators
239	Innocent Ainomugisha (K3CUR17000025241)	Retailers
240	Airco Electronics limited (K3CUR17000013767)	Mobile Money Operators
241	Abudallah Kasagga (K3CUR17000000905)	Boutique/Beauty/saloon
242	Emmanuel Baguma (K3CUR17000032726)	Mobile Money Operators
243	Aisha Namugambe (K3CUR17000042626)	Retailers
244	AISHA NANSUBUGA (K3CUR18000021040)	Retailers
245	Aisha Nabukeera (K3CUR18000009573)	Boutique/Beauty/saloon
246	Christine Namukasa (K3CUR18000008401)	Boutique/Beauty/saloon
247	Aisha Nalubega (K3CUR17000026090)	Wholesalers
248	Aisha Nanfuka (K3CUR18000016305)	Mobile Money Operators
249	HUSSEIN SSEMAMBO (K3CUR19000015008)	Boutique/Beauty/saloon
250	AISHA NAMBI (K3CUR18000020406)	Retailers
251	AISHA NABAGALA (K3CUR17000031967)	Boutique/Beauty/saloon

252	Aisha Naiwumbwe (K3CUR18000007189)	Retailers
253	Aisha Nanteza (K3CUR17000002505)	Bar/pub/inn etc
254	Aisha Nabwire (K3CUR18000008708)	Boutique/Beauty/saloon
255	Patience Kiconco (K3CUR17000044150)	Boutique/Beauty/saloon
256	Sanyu Nakigulu (K3CUR17000039317)	Retailers
257	JOHN AISIA (K3CUR20000000586)	Photography
258	DAPHINE ASIGO (K3CUR18000002941)	Boutique/Beauty/saloon
259	Aivan Arineitwe (K3CUR18000018343)	Retailers
260	Julius Ayebare (K3CUR17000004519)	Dairy
261	Julius Ayebare (K3CUR17000004519)	Dairy
262	SIMON AGABA (K3CUR19000011056)	Retailers
263	Jackline Ajiambo (K3CUR19000007377)	Retailers
264	Fred Ajje (K3CUR17000005060)	Retailers
265	AKAAO FOOD SUPPLIES LIMITED (K3CUR19000005694)	Contractors permit
266	Bosco Byamukama (K3CUR19000016550)	Restaurant
267	Patrick Akankwasa (K3CUR17000043681)	Retailers
268	DAVIS AKANKWASA (K3CUR18000002040)	Clinic
269	Daniel Akwankwasa (K3CUR17000017669)	Retailers
270	Milliam Akankwasa (K3CUR17000016620)	Retailers
271	Ronald Akankwasa (K3CUR17000006753)	Retailers
272	Abdul Kato (K3CUR17000005698)	Electronics
273	Turingomaki Stephen (K3CUR17000019772)	Retailers
274	Augustine Akatuhurira	Boutique/Beauty/saloon
275	Edrine Akatukwasa (K3CUR17000016570)	Retailers
276	Akeezimbira Co-operative savings And Credit Society Limited (K3CUR17000006894)	Money lending and money saving institution
277	Evaline Akello (K3CUR20000006088)	Retailers
278	FLORENCE AKELLO (K3CUR18000005480)	Retailers
279	Suzan Akello (K3CUR17000014401)	Kiosk
280	Ketty Karungi (K3CUR17000039564)	Secretarial services
281	George Okoboi (K3CUR18000006330)	Retailers
282	GLORIA NANYANZI (K3CUR19000012039)	Boutique/Beauty/saloon
283	Lillian Akiiki Nalubega (K3CUR20000005098)	Retailers
284	Akiimu Musiimenta (K3CUR17000040984)	Retailers
285	AKIRAM KASIBANTE (K3CUR19000005868)	Retailers
286	Christine Akirapa (K3CUR19000004457)	Boutique/Beauty/saloon
287	Faith Akiru (K3CUR17000012744)	Retailers
288	Julian Banura Akite (K3CUR20000000149)	Retailers
289	Abdul Kirumba Mukasa (K3CUR20000000933)	Retailers
290	Betty Akol (K3CUR17000038046)	Kiosk
291	Faith Asio (K3CUR19000011627)	Agencies
292	RICHAPD PATRICK AKOL (K3CUR19000018093)	Retailers
293	Grace Akol (K3CUR18000008542)	Boutique/Beauty/saloon
294	Florence Akoth (K3CUR18000007163)	Tailoring
295	AKS KLEANING SERVICES LIMITED (K3CUR19000010579)	Contractors permit
296	AKSHARAM TRADERS LTD (K3CUR18000002263)	Electronics

297	Abudu Kakoto (K3CUR17000016695)	Motor vehicle repair garage
298	AGNES NAMONO (K3CUR18000020976)	Retailers
299	Nakanwagi Sarah (K3CUR17000010078)	Eating house
300	Violet Namaleeya (K3CUR17000009088)	Clinic
301	TEDDY NANGOONZI (K3CUR19000013524)	Retailers
302	Florence Nayiga (K3CUR17000042188)	Eating house
303	Joyce Akwii	Retailers
304	Tito Ssaka (K3CUR19000011346)	Retailers
305	Sumayia Kizza (K3CUR19000014704)	Boutique/Beauty/saloon
306	Ali Siraj (K3CUR17000006977)	Hardware
307	MUSA MAGALA (K3CUR19000009928)	Butchery
308	Ali Kasumba (K3CUR17000036941)	Retailers
309	ALAKARA EXTRA (U) LIMITED (K3CUR19000012575)	Consultants
310	Rachael Wakabi (K3CUR17000002851)	Bar/pub/inn etc
311	Rachael Wakabi (K3CUR17000002851)	Retailers
312	MOGAS UGANDA LIMITED (K3CUR17000034581)	Grocery
313	Aramanzan Mukiibi (K3CUR19000018309)	Retailers
314	Elizabeth Acapo (K3CUR18000017261)	Mobile Money Operators
315	Fahiimah Isa Naluwugge (K3CUR20000005627)	Drug store
316	ALECCOM LIMITED (K3CUR18000004509)	Constructors
317	ALECCOM LIMITED (K3CUR18000004509)	Consultants
318	Ali Kyazze (K3CUR17000015176)	Retailers
319	Nabaasa Allen (K3CUR17000027585)	Book shop
320	JEROMEY BIRUNGI (K3CUR19000012013)	Tailoring
321	Male Ssentumbwe (K3CUR17000016323)	Wholesalers
322	ALEX SSENGENDO (K3CUR19000015479)	Retailers
323	ALEX LWESIBAWA (K3CUR18000024234)	Motorcycle generator rapier garage
324	Alex Mukasa (K3CUR19000013300)	Boutique/Beauty/saloon
325	Alex Turinawe (K3CUR19000016576)	Mobile Money Operators
326	Alex Walugembe (K3CUR17000038939)	Boutique/Beauty/saloon
327	Alex Walugembe (K3CUR17000038939)	Mobile Money Operators
328	Betty Namwanje (K3CUR18000001364)	Bar/pub/inn etc
329	Alex Ngenda	Depot Shop
330	Alex Nuwasiiima (K3CUR20000001006)	Mobile Money Operators
331	AISHA NALUYANGE (K3CUR18000017386)	Retailers
332	Alfred Ecilu (K3CUR17000042709)	Boutique/Beauty/saloon
333	ALI BABA INVESTMENTS LTD (K3CUR20000003192)	Restaurant
334	Ali Mubiru (K3CUR17000000566)	Wood workshop
335	ALI-VIN MULTIPLE AGENCIES LIMITED (K3CUR19000008920)	Contractors permit
336	John Baptist Malinzi (K3CUR17000011233)	Retailers
337	Johnbaptist Malinzi	Retailers
338	Alice Nasolo (K3CUR18000009334)	Boutique/Beauty/saloon
339	ALICE NALULE (K3CUR18000024259)	Retailers
340	Alice Nandera (K3CUR18000007916)	Retailers

341	Alice Namusisi (K3CUR20000006658)	Retailers
342	Alice Kobusingye (K3CUR17000029904)	Boutique/Beauty/saloon
343	ALICE NANDYOSE (K3CUR19000010165)	Boutique/Beauty/saloon
344	MADRINE NAMUYANJA (K3CUR18000005316)	Retailers
345	Gad Apollo Achura (K3CUR19000013474)	Restaurant
346	Aligo Associates Limited (K3CUR17000019699)	Wholesalers
347	ALII-FA GENERAL ENTERPRISES LIMITED (K3CUR18000010050)	Bakery
348	Elizabeth Namanda (K3CUR17000032999)	Boutique/Beauty/saloon
349	Patrick Alinaitwe (K3CUR19000004747)	Mobile Money Operators
350	ALINYIKIRA GENERAL ENTERPRISES (K3CUR17000002794)	Hardware
351	ALINYIKIRA GENERAL ENTERPRISES (K3CUR17000002794)	Retailers
352	ALINYIKIRA GENERAL ENTERPRISES (K3CUR17000002794)	Hardware
353	ALINYIKIRA GENERAL ENTERPRISES (K3CUR17000002794)	Retailers
354	Alice Muwanga (K3CUR17000004220)	Boutique/Beauty/saloon
355	Mariat Nabanenya (K3CUR17000019608)	Retailers
356	ALICE KAWOOZO (K3CUR18000000903)	Tailoring
357	ALL ACROSS AFRICA (K3CUR17000019368)	Craft shop
358	William Kafuruka (K3CUR18000015620)	Boutique/Beauty/saloon
359	Boaz Mugume (K3CUR18000023244)	Car washing bay
360	SIMON MIRIMU (K3CUR19000012849)	Secretarial services
361	RONALD RWAMAKUBA (K3CUR19000006049)	Private primary school
362	Isaac Senkandwa (K3CUR17000006589)	Restaurant
363	Richard Ssempijja (K3CUR18000021719)	Retailers
364	Medinah Kasoma (K3CUR17000037014)	Clinic
365	AISHA NASSIWA (K3CUR19000016543)	Boutique/Beauty/saloon
366	Sarah Nakalembe (K3CUR17000037774)	Retailers
367	Juma Batte (K3CUR17000024897)	Butchery
368	Shakirah Nakate (K3CUR18000020299)	Retailers
369	Allan Ssegawa (K3CUR17000003958)	Boutique/Beauty/saloon
370	Allan Ssegawa (K3CUR17000003958)	Boutique/Beauty/saloon Motorcycle generator rapier garage
371	ALLAN KIBERU (K3CUR20000001469)	
372	ALLAN MWEBEMBEZI (K3CUR20000002566)	Retailers
373	Allan Ssentongo (K3CUR17000013122)	Welding Workshops
374	ALLAN SSEMANDA (K3CUR18000018210)	Retailers
375	Francis Odeke (K3CUR17000043673)	Retailers
376	ALLAN CANDIA (K3CUR19000008805)	Boutique/Beauty/saloon
377	Agnes Nakku (K3CUR19000010587)	Motor Spare Parts
378	ALLEN NAMPIIJA (K3CUR19000012930)	Retailers
379	Johnson Byaruhanga (K3CUR18000008161)	Bar/pub/inn etc
380	Allen Busingye (K3CUR17000032510)	Boutique/Beauty/saloon
381	Allen Nakitende (K3CUR17000037907)	Mobile Money Operators
382	Allen Nakitende (K3CUR17000037907)	Mobile Money Operators
383	Alma Pharmacy U Ltd (K3CUR17000006217)	Pharmacy
384	GORRETTI NABUKONDE (K3CUR19000015529)	Boutique/Beauty/saloon
385	Alone Hajebe (K3CUR17000037378)	Dobie

386	ALPEER HARDWARE (U) LIMITED (K3CUR18000014854)	Hardware
387	HUSSEIN DHIKUSOOKA (K3CUR19000001305)	Consultants
388	Joseph Kibirige (K3CUR17000020390)	Boutique/Beauty/saloon
389	Olivia Nankunda (K3CUR17000036578)	Boutique/Beauty/saloon
390	Olivia Nankunda (K3CUR17000014609)	Boutique/Beauty/saloon
391	Germain Muuma Kambale (K3CUR20000004968)	Boutique/Beauty/saloon
392	Justine Nabirye (K3CUR18000020356)	Clinic
393	SULA KAMOGA (K3CUR17000028435)	Video libraries/club
394	Rebeccah Nabukeera (K3CUR17000038087)	Kiosk
395	Hajarah Nakitende (K3CUR17000014641)	Pool table
396	Hajarah Nakitende (K3CUR17000014641)	Retailers
397	ALPRO VENTURES LIMITED (K3CUR19000016055)	Contractors permit
398	ALSI GENERAL ENTERPRISES LIMITED (K3CUR19000004408)	Other repair workshop
399	RITA KABASEKERA (K3CUR18000000739)	Retailers
400	Benjamin Emuron (K3CUR17000028120)	Retailers
401	Dickson Eli Dabuke (K3CUR19000004630)	Other repair workshop
402	BEATRICE ALUM (K3CUR18000011629)	Interior Design
403	BEATRICE ALUM (K3CUR18000011629)	Interior Design
404	Judith Alum (K3CUR18000009987)	Tailoring
405	ALUMICO ENGINEERING LTD (K3CUR18000017188)	Metal workshop
406	Grace Alupo (K3CUR17000012645)	Retailers
407	Maliza Alupot (K3CUR20000005957)	Retailers
408	KENNETH SSEMANDA (K3CUR17000029888)	Photography
409	ALVAR LIMITED (K3CUR19000000588)	Apartments
410	Wellen Kigundu (K3CUR17000017701)	Boutique/Beauty/saloon
411	Betty Alweny (K3CUR17000024814)	Retailers
412	Alice Akite (K3CUR18000001679)	Retailers
413	Florence Amoit (K3CUR20000008126)	Retailers
414	AMA TECH SERVICES COMPANY SMC LIMITED (K3CUR19000013284)	Motorcycle generator rapier garage
415	Nakiwala Malagala (K3CUR17000033039)	Boutique/Beauty/saloon
416	David Kule (K3CUR17000021984)	Retailers
417	AMANS AFRIQUE LTD (K3CUR19000011098)	Travelandtour Agent
418	Ramathan Amanyire (K3CUR20000007284)	Retailers
419	Prisca Aligoi (K3CUR17000011274)	Boutique/Beauty/saloon
420	AMARIE COMMUNICATIONS LIMITED (K3CUR18000002420)	Office
421	Doreen Birungi (K3CUR17000041107)	Boutique/Beauty/saloon
	KIRA MUNICIPALITY	
422	AMARZ COLLECTIONS LIMITED (K3CUR18000001505)	Boutique/Beauty/saloon
423	Alex Matsiko (K3CUR17000039770)	Meat roasters
424	Annet Nyonga Kansiime (K3CUR20000005411)	Retailers
425	AMAZING GRACE JUNIOR NURSERY AND PRIMARY SCHOOL (K3CUR19000000745)	Private primary school
426	AMAZING GRACE LABOUR SERVICES LIMITED (K3CUR18000003444)	Contractors permit
427	Collins Echodu (K3CUR17000032114)	Clinic

428	Collins Echodu (K3CUR17000032114)	Clinic
429	Richard Ayazika (K3CUR17000022180)	Retailers
430	Nashibah Naggitta (K3CUR18000022535)	Boutique/Beauty/saloon
431	Richard Kibirige (K3CUR17000029672)	Boutique/Beauty/saloon
432	AMAZING RICHMON CO. LIMITED (K3CUR19000011619)	Hardware
433	AMAZING SOLUTIONS LIMITED (K3CUR20000008183)	Retailers
434	AMAZONE CHEMICAL INDUSTRIES (U) LIMITED (K3CUR19000013748)	Manufacturers Agent
435	Agnes Nansamba (K3CUR17000008007)	Boutique/Beauty/saloon
436	Syliver Amberese (K3CUR17000016653)	Retailers
437	Syliver Amberese (K3CUR17000016653)	Bar/pub/inn etc
438	Justus Devis Ntihabose (K3CUR20000000073)	Hardware
439	AMBITIOUS CLEANING SERVICES LIMITED (K3CUR18000002487)	Fumigators business/cleaningfirm
440	Ambrose Natureeba (K3CUR17000029391)	Secretarial services
441	Ambrose Natureeba (K3CUR17000029391)	Driving school
442	AMBROSE TUMWEBAZE (K3CUR18000017030)	Bar/pub/inn etc
443	AMBUS & M COMPANY LTD (K3CUR18000016602)	Agencies
444	AMEA TECHNOLOGIES (U) LIMITED (K3CUR18000021230)	Agencies
445	HAMIIRAH NASSEJJE (K3CUR19000001719)	Boutique/Beauty/saloon
446	Stanley Sendegeya (K3CUR17000026629)	Mobile Money Operators
447	DENIS MUTONTO (K3CUR18000021560)	Retailers
448	Dan Mujuni (K3CUR18000022998)	Boutique/Beauty/saloon
449	Aminah Nakanwagi (K3CUR17000004410)	Boutique/Beauty/saloon
450	AMINAH NAMUGGA (K3CUR19000014589)	Boutique/Beauty/saloon
451	Aminah Nakyanzi (K3CUR18000005787)	Retailers
452	Amisa Katume (K3CUR17000016331)	Boutique/Beauty/saloon
453	Alice Katume (K3CUR17000033799)	Boutique/Beauty/saloon
454	AMIYAL SEFER LIMITED (K3CUR17000040752)	Contractors permit
455	ROBERT KINYERA (K3CUR20000000479)	Electronics
456	AMMA TIDINGS LIMITED (K3CUR18000013468)	Car washing bay
457	Amos Mugaya Kalera (K3CUR19000010736)	Retailers
458	Amon Tugume (K3CUR17000017982)	Retailers
459	Gift Angua (K3CUR19000003707)	Retailers
460	AMOOT CONSULTS (U) LIMITED (K3CUR20000008191)	Travelandtour Agent
461	Joyce Kahunde (K3CUR17000026777)	Business secretarial bureau
462	Annet Kusiima (K3CUR20000008787)	Events management
463	Margret Mbabazi (K3CUR18000001315)	Eating house
464	AMORE SERVICES LIMITED (K3CUR18000011611)	Contractors permit
465	AMORE SERVICES LIMITED (K3CUR18000011611)	Contractors permit
466	Harriet Nabaasa (K3CUR18000006298)	Bar/pub/inn etc
467	Emily Ampeire	Retailers
468	Yusifu Ampeire (K3CUR19000015321)	Retailers
469	Evas Musiimenta (K3CUR17000013981)	Retailers
470	Ahumedi Waibale (K3CUR17000015523)	Shoe repair/shinner
471	GOLDROCK HOTEL LIMITED (K3CUR18000002974)	Brick/block/concreteprodu ctshop

472	Prossy Nanono (K3CUR17000046403)	Retailers
473	Sarah Amuron (K3CUR17000042253)	Tailoring Fumigators
474	AMUDAK LOGISTICS LIMITED (K3CUR19000001156)	business/cleaningfirm
475	CISSY AMUKUJJE (K3CUR18000002602)	Mobile Money Operators
476	Onen Kibwota (K3CUR18000013955)	Boutique/Beauty/saloon
477	Aminah Ninsiima (K3CUR19000003426)	Boutique/Beauty/saloon
478	PEACE ATWIJUKIRE (K3CUR19000014431)	Boutique/Beauty/saloon
479	Raymond Anang (K3CUR18000009763)	Retailers
480	Jacob Nyilimbabazi (K3CUR18000021347)	Retailers
481	Anatoli Byamukama (K3CUR19000015925)	Retailers
482	Anatolian Star Group Ltd (K3CUR17000000947)	Manufacturers Agent
483	ANATORY BALUKU (K3CUR19000015768)	Retailers Money lending and money saving institution
484	Anchor Credit Limited (K3CUR17000020507) ANCHOR PREMIUM WORKS CO. LIMITED	
485	(K3CUR19000001552)	Wood workshop
486	ANDREW ARYATWIZIKA (K3CUR18000014912)	Boutique/Beauty/saloon
487	MARTIN NSENGIYUNVA (K3CUR17000041529)	Bar/pub/inn etc
488	MARTIN NSENGIYUNVA (K3CUR17000041529)	Meat roasters
489	MARTIN NSENGIYUNVA (K3CUR17000041529)	Car washing bay
490	MARTIN NSENGIYUNVA (K3CUR17000041529)	Restaurant
491	Joseline Andera	Boutique/Beauty/saloon
492	Scovia Andera (K3CUR19000002626)	Mobile Money Operators
493	Julius Kakinda (K3CUR17000042931)	Tailoring
494	Damari Andinda (K3CUR19000000083)	Grocery
495	Andrew Allans Mutambo (K3CUR19000015651)	Kiosk
496	Andrew SSenono (K3CUR18000021586)	Boutique/Beauty/saloon
497	Andrew Suubi (K3CUR20000001808)	Retailers
498	Andrew Lukenge (K3CUR17000012777)	Car washing bay
499	Andrew Ssenabulya (K3CUR17000009781)	Electronics
500	Andy Wampamba (K3CUR17000035307)	Motor Spare Parts
501	Andrew Wagoloza (K3CUR20000004455)	Bar/pub/inn etc
502	Viola Angala (K3CUR17000022727)	Retailers
503	NASSUUNA ANGEL (K3CUR20000009462)	Mobile Money Operators
504	Maria Mugabe (K3CUR17000031405)	Boutique/Beauty/saloon
505	Angellah Kenyangi (K3CUR17000012876)	Retailers
506	Esther Nakagiri (K3CUR17000001127)	Retailers
507	Angel Walakira (K3CUR18000012528)	Metal workshop
508	ANGELLA NAMUGABO (K3CUR18000016107)	Boutique/Beauty/saloon
509	ANGELLA MBABAZI (K3CUR18000003857)	Boutique/Beauty/saloon
510	ANGELLA MBABAZI (K3CUR18000003857)	Retailers
511	ANGELLA MIREMBE (K3CUR18000018269)	Boutique/Beauty/saloon
512	ANGELLA NAKIMBUGWE (K3CUR18000021131)	Retailers Lodge/guest house(less than 20 rooms)
513	Matia Kalule (K3CUR18000006066)	
514	ANGEL MUCHOPE (K3CUR18000022121)	Retailers

515	LILLIAN MUSENERO (K3CUR2000004414)	Retailers
516	ANGELLA AKURUT (K3CUR1800003212)	Retailers
517	Bonaventure Byaruhanga (K3CUR17000006951)	Boutique/Beauty/saloon
518	Angella Namusisi (K3CUR17000031462)	Kiosk
519	Angelo Iteriteka (K3CUR20000005718)	Slot machine
520	David Ssekaayi	Boutique/Beauty/saloon
521	Raymond Kakuru (K3CUR19000002089)	Retailers
522	Anik Industries U Limited (K3CUR17000038715)	Manufacturers Agent
523	Sarah Nassuna (K3CUR17000005987)	Mobile Money Operators
524	Sarah Nassuna (K3CUR17000005987)	Kiosk
525	Sarah Nassuna (K3CUR17000005987)	Boutique/Beauty/saloon
526	Sarah Nassuna (K3CUR17000005987)	Boutique/Beauty/saloon
527	Esther Nakadama (K3CUR19000004689)	Boutique/Beauty/saloon
528	Annet Chemutai (K3CUR20000003028)	Retailers
529	WILBERFORCE MUTUNZI (K3CUR18000009631)	Boutique/Beauty/saloon
530	JOAN NAKIGUDDE (K3CUR19000017129)	Boutique/Beauty/saloon
531	Anitah Kabarere (K3CUR17000044416)	Dairy
532	Mackline Tukamuhebwa (K3CUR17000032445)	Kiosk
533	IBURAHIM SSENKONGA (K3CUR18000015208)	Retailers
534	Brian Amanywa (K3CUR19000007880)	Retailers
535	ANNET KILWANA (K3CUR19000012443)	Boutique/Beauty/saloon
536	Mike Tebyasa (K3CUR17000032767)	Boutique/Beauty/saloon
537	Hildah Kyarisima (K3CUR17000015853)	Drug store
538	Anne Nakato (K3CUR17000031942)	Retailers
539	Rogers Waako (K3CUR17000019004)	Retailers
540	Annah Tumuhimbise (K3CUR18000009664)	Retailers
541	Anna Auma (K3CUR17000035760)	Boutique/Beauty/saloon
542	ANNET NANYONGA (K3CUR19000013417)	Boutique/Beauty/saloon
543	Anne Cheptoo (K3CUR17000017081)	Retailers
544	ANNELICOM INVESTMENTS LIMITED (K3CUR18000023640)	Mobile Money Operators
545	Annet Nanfuka (K3CUR17000002166)	Boutique/Beauty/saloon
546	Annet Asaba (K3CUR18000005225)	Mobile Money Operators
547	Annet Nalubega (K3CUR17000008494)	Boutique/Beauty/saloon
548	ANNET KATUSHABE (K3CUR20000002228)	Boutique/Beauty/saloon
549	Halary Nanyonjo (K3CUR17000008379)	Boutique/Beauty/saloon
550	Annet Nafuna (K3CUR19000012799)	Retailers
551	Christine Ikilai (K3CUR17000006555)	Kiosk
552	Annet Nakayima (K3CUR17000005045)	Kiosk
553	Annet Babirye (K3CUR17000034383)	Boutique/Beauty/saloon
554	ANNET TAMUGONZA (K3CUR19000016436)	Boutique/Beauty/saloon
555	ANNET NATUKUNDA (K3CUR18000019184)	Bar/pub/inn etc
556	Waalu Annet (K3CUR17000009039)	Bar/pub/inn etc
557	Annet Kyakwa (K3CUR17000040646)	Dairy
558	ANNET KITIMBO (K3CUR19000012716)	Boutique/Beauty/saloon
559	Annet Nanteza (K3CUR19000007104)	Mobile Money Operators
560	Annet Mudondo (K3CUR19000007625)	Retailers

561	Annet Kyazze (K3CUR17000004246)	Video libraries/club
562	Dinah Akurut (K3CUR17000027767)	Video libraries/club
563	ANNE AMONG (K3CUR18000018467)	Restaurant
564	Joseph Ssematimba (K3CUR17000012314)	Retailers
565	IRENE LUBOYERA (K3CUR18000012650)	Boutique/Beauty/saloon
566	IRENE LUBOYERA (K3CUR18000012650)	Boutique/Beauty/saloon
567	ANTONNITA NAKATO (K3CUR19000016782)	Tailoring
568	Annet Namalwa (K3CUR17000031371)	Retailers
569	EDINA AMALI (K3CUR18000022519)	Retailers
570	MARIAM KULABAKO (K3CUR19000002576)	Retailers
571	Annet Nadunga (K3CUR17000029565)	Boutique/Beauty/saloon
572	Anold Begumanya (K3CUR18000004848)	Motor Spare Parts
573	ANOMA GROUP PVT. CO LIMITED (K3CUR19000003723)	Wholesalers
574	Anon Nankwasa (K3CUR17000009310)	Mobile Money Operators
575	Jesca Birungi (K3CUR17000010573)	Kiosk
576	ANTO EVENTS,FASHION WORLD AND LOGISTICS (U) LIMITED (K3CUR20000008837)	Contractors permit
577	Anna Namulinde (K3CUR17000018493)	Retailers
578	Anna Namulinde (K3CUR17000018493)	Mobile Money Operators
579	Margret Anviko (K3CUR17000022149)	Retailers
580	Margret Anviko (K3CUR17000022149)	Retailers
581	Praceda Anyokot (K3CUR17000023022)	Retailers
582	AOG ENGINEERING COMPANY LTD (K3CUR19000002782)	Contractors permit
583	SUSAN ARIOKOT (K3CUR20000004042)	Retailers
584	WINNIE AWUOR (K3CUR20000007946)	Boutique/Beauty/saloon
585	Alice Aparo (K3CUR18000007775)	Retailers
586	Alice Aparo (K3CUR18000007775)	Retailers
587	Alice Aparo (K3CUR18000007775)	Retailers
588	Margret Nagawa (K3CUR17000002448)	Apartments
589	Ibra Lukyamuzi (K3CUR17000046528)	Boutique/Beauty/saloon
590	Yazin Sanya (K3CUR18000009060)	Health club
591	Eliab Amugambe (K3CUR17000018634)	Hotel business(with less than 3 stars)
592	APEX EDUCATION CENTRE LIMITED (K3CUR18000018848)	Private primary school
593	Patrick John Hyangaya (K3CUR17000013601)	Retailers
594	Dorcus Apio (K3CUR20000007458)	Retailers
595	APKK Office Solutions Company Ltd (K3CUR17000018816)	Retailers
596	Apophia Atukunda (K3CUR17000037923)	Boutique/Beauty/saloon
597	Sharon Apwoyo (K3CUR19000001677)	Boutique/Beauty/saloon
598	Agnes Apod (K3CUR19000004242)	Retailers
599	Apollo Muhumure (K3CUR17000004659)	Retailers
600	Peace Apolot (K3CUR17000022644)	Retailers
601	HELLEN APOLOT (K3CUR19000005934)	Boutique/Beauty/saloon
602	HELLEN APOLOT (K3CUR19000013904)	Retailers
603	MARY APOLOT (K3CUR18000001331)	Retailers
604	JULIANO NUWAGABA (K3CUR19000017830)	Mobile Money Operators
605	APRINA INVESTMENTS LIMITED (K3CUR19000013532)	Garbage collection

606	APTERN ENGINEERING LIMITED (K3CUR18000012767)	Constructors
607	AQUA THIRSTY LTD (K3CUR17000038186)	Manufacturers Agent
608	Aquapure limited (K3CUR17000040000)	Manufacturers Agent
609	PAMELLAH ARACH (K3CUR19000011551)	Retailers
610	ARAGAN FAMILY INVESTMENT LTD (K3CUR20000008241)	Contractors permit
611	Christine Luwedde (K3CUR17000000889)	Mobile Money Operators
612	ARANID UGANDA LIMITED (K3CUR17000006514)	Car rental services
613	ARB AGENCIES LIMITED (K3CUR17000046056)	Drug store
614	Scovia Natocho (K3CUR17000008346)	Drug store
615	Gladys Nakimuli (K3CUR18000014979) ARD FAMILY INVESTMENTS LIMITED	Retailers
616	(K3CUR19000014217)	Boutique/Beauty/saloon
617	GLORIA AREBO (K3CUR19000006718)	Retailers
618	Everlyn Arem (K3CUR20000007854)	Mobile Money Operators
619	VERONICA NANFUKA (K3CUR20000001725)	Boutique/Beauty/saloon
620	ARGRO LIMITED (K3CUR17000012397)	Wholesalers
621	IRENE NAMUKASA (K3CUR18000011868)	Retailers
622	Constance Arinaitwe (K3CUR17000031835)	Grocery
623	Pharidah Nakazibwe (K3CUR17000004774)	Boutique/Beauty/saloon
624	EDWARD HABASA (K3CUR18000006660)	Retailers
625	Sauda Arinaitwe	Retailers
626	Alen Tuhayirwe (K3CUR17000010359)	Retailers
627	Oscar Arinda (K3CUR19000016006)	Retailers
628	Simon Atuhaire (K3CUR17000030639)	Retailers
629	Sylvia Arionget (K3CUR17000002521)	Restaurant
630	EMILY MBABAZI (K3CUR18000017170)	Secretarial services
631	Ronald Musoke (K3CUR19000001974)	Bar/pub/inn etc
632	ARK OF HOPE ENTERPRISES LIMITED (K3CUR17000008189)	Manufacturers Agent
633	Twinomujuni Ampeire (K3CUR17000008601)	Retailers
634	AGNES OSINDE (K3CUR19000003632)	Retailers
635	ARMPASS STONES CENTRE LIMITED (K3CUR17000021976) ARMPASS TECHNICAL SERVICES LIMITED	Contractors permit
636	(K3CUR17000002760) ARMPASS TECHNICAL SERVICES LIMITED	Contractors permit
637	(K3CUR17000002760)	Contractors permit
638	Mercy Carol Nabukalu (K3CUR17000013114)	Retailers
639	ARMUK UGANDA LIMITED (K3CUR18000004905)	Contractors permit
640	ARMUK UGANDA LIMITED (K3CUR18000004905)	Contractors permit
641	Maureen Nanziri (K3CUR17000034490)	Boutique/Beauty/saloon
642	Maureen Nanziri (K3CUR17000034490)	Retailers
643	HARISON MUJUNI (K3CUR19000002592)	Retailers
644	Arnold Akatwijuka (K3CUR19000008276)	Retailers
645	Anne Obbo (K3CUR17000032684)	Boutique/Beauty/saloon
646	Suzan Aromorach (K3CUR17000014856)	Retailers
647	Felix Turyabaho (K3CUR17000031165)	Boutique/Beauty/saloon
648	ARRAY SERVICES LIMITED (K3CUR19000005025)	Contractors permit
649	ALEXANDER ARAIRE (K3CUR19000001784)	Agencies

650	Lydia Aheebwa (K3CUR17000033351)	Boutique/Beauty/saloon
651	Nyiraneza Octavia (K3CUR17000002927)	Boutique/Beauty/saloon
652	ARK OF HOPE ENTERPRISES LIMITED (K3CUR17000008189)	Retailers
653	ARTICHOKES LOGISTICS (K3CUR18000021412)	Mobile Money Operators
654	ARTIS (U) LIMITED (K3CUR17000042923)	Agencies
655	ARTIS (U) LIMITED (K3CUR17000042923)	Constructors Fumigators business/cleaningfirm
656	Joseph Mayanja (K3CUR17000032387)	Other repair workshop
657	Joseph Mayanja (K3CUR17000032387)	Other repair workshop
658	ARUA CASINO LIMITED (K3CUR19000001347)	Slot machine
659	ARUA CASINO LIMITED (K3CUR19000001347)	Slot machine
660	ARUA CASINO LIMITED (K3CUR19000001347)	Slot machine
661	Jadress Aryemo (K3CUR18000010266)	Retailers
662	ASAGO INVESTMENTS LIMITED (K3CUR20000000958)	Car washing bay
663	CHRISTINE ASAGURU (K3CUR18000020133)	Retailers
664	Justus Alustus Rugyengye (K3CUR20000000628)	Bar/pub/inn etc
665	John Alex Okumu (K3CUR19000001099)	Retailers
666	Asaph Tuhairwe (K3CUR17000006340)	Retailers
667	Asaph Tuhairwe (K3CUR17000006340)	Retailers
668	Asaph Ahimbisibwe (K3CUR20000007961)	Retailers
669	Agnes Asasiira (K3CUR17000015689)	Retailers
670	Doreen Doreen (K3CUR17000032460)	Retailers
671	Hawa Birungi (K3CUR17000023360)	Retailers
672	ASENSE SERVICES LIMITED (K3CUR18000011207)	Consultants
673	Asha Katamba (K3CUR17000015291)	Retailers
674	Asha Katamba (K3CUR17000015291)	Retailers
675	Aisha Namambwe (K3CUR17000024723)	Retailers
676	John Okede (K3CUR19000001651)	Retailers
677	Annet Ashaba (K3CUR17000038681)	Kiosk
678	Anitah Ashalituha	Boutique/Beauty/saloon
679	AGNES APIO (K3CUR18000014250)	Boutique/Beauty/saloon
680	Rebecca Nakkazi (K3CUR17000007629)	Electronics
681	Devis Ssendagire (K3CUR18000005696)	Retailers
682	VICENT KIZZA (K3CUR18000011181)	Retailers
683	FAITH NANGOMA (K3CUR18000001521)	Retailers
684	Zaituni Sseninde	Boutique/Beauty/saloon
685	ASHA MAGUMBA (K3CUR19000013375)	Retailers
686	ASHAH KOBUSINGYE (K3CUR18000002669)	Mobile Money Operators
687	Grace Nagadya (K3CUR18000022014)	Mobile Money Operators
688	Asiite Kayakuwa (K3CUR17000033922)	Retailers
689	Asiima Agri Concern Limited (K3CUR17000015796)	Retailers
690	Asimwe Grace (K3CUR17000013056)	Retailers
691	Mariam Kasibante (K3CUR18000019705)	Electronics
692	EVALINE ASIIMWE (K3CUR18000016933)	Tailoring
693	CIARA AKANKUNDA (K3CUR19000014530)	Mobile Money Operators
694	PRIZE ASIIMWE (K3CUR19000011023)	Retailers

695	Maria Gorret Asiimwe (K3CUR18000008377)	Tailoring
696	Juliet Asiimwe	Bar/pub/inn etc
697	Justine Asiimwe (K3CUR17000017875)	Kiosk
698	Lynnte Assimwe (K3CUR17000014005)	Retailers
699	AMBROSE ASIIMWE (K3CUR18000019804)	Video libraries/club
700	Justine Asiimwe (K3CUR17000007405)	Boutique/Beauty/saloon
701	Patrice Asimbakari (K3CUR17000015655)	Retailers
702	Annette Muhindo (K3CUR17000005482)	Boutique/Beauty/saloon
703	Annette Muhindo (K3CUR17000005482)	Boutique/Beauty/saloon
704	Annette Muhindo (K3CUR17000005482)	Boutique/Beauty/saloon
705	Caroline Asio (K3CUR19000004937)	Retailers
706	Stella Asio (K3CUR19000000752)	Retailers
707	ASIYA NALUGUNJU (K3CUR17000043103)	Retailers
708	ASLI VENTURES (U) LTD (K3CUR19000005264)	Clearing firms
709	Shifah Nalumansi (K3CUR17000023576)	Private primary school
710	Justine Nabakiibi (K3CUR17000032270)	Boutique/Beauty/saloon
711	Asanairi Karabyo (K3CUR20000000594)	Retailers
712	Beatrice Atyanga (K3CUR18000009474)	Retailers
713	Aspire Services Limited (K3CUR17000021372)	Contractors permit
714	ASSET MICROFINANCE LIMITED (K3CUR17000029383)	Money lending and money saving institution
715	Natamba Mbabazi (K3CUR17000033492)	Retailers
716	BERNADETTE NAKUBULWA (K3CUR18000018889)	Bar/pub/inn etc
717	BERNADETTE NAKUBULWA (K3CUR18000018889)	
718	Paul Ategeka (K3CUR17000030308)	Car washing bay
719	Esther Ssemakula Nabatanzi (K3CUR20000002178)	Boutique/Beauty/saloon
720	KASADHA KIYEGGA (K3CUR19000017491)	Retailers
721	ASUWA INTERNATIONAL LIMITED (K3CUR18000021016)	Mobile Money Operators
722	ASUWA INTERNATIONAL LIMITED (K3CUR18000021016)	Mobile Money Operators
723	ASUWA INTERNATIONAL LIMITED (K3CUR18000021016)	Mobile Money Operators
724	Doreen Kimono (K3CUR18000009425)	Bar/pub/inn etc
725	Racheal Taaka (K3CUR17000040265)	Bar/pub/inn etc
726	SOPHIE NAKAYIZA (K3CUR17000033682)	Bar/pub/inn etc
727	Darius Atwine (K3CUR17000006928)	Retailers
728	BRIMAT LOGISTICS LTD (K3CUR18000014904)	Fumigators
729	ASHA GWEBALIBATYA (K3CUR17000041388)	business/cleaningfirm
730	ATAREBO COMPANY LTD (K3CUR19000011767)	Retailers
731	Julius Odela (K3CUR18000020802)	Wholesalers
732	JOLLY NAMBOOZE (K3CUR19000015545)	Wood workshop
733	Gerald Atenia (K3CUR19000009456)	Boutique/Beauty/saloon
734	DAVIS ATUHEIRE (K3CUR18000000523)	Mobile Money Operators
735	Atgiltone enterprises (Å¼) ltd (K3CUR17000002091)	Retailers
736	Atgiltone enterprises (Å¼) ltd (K3CUR17000002091)	Boutique/Beauty/saloon
737	Rose Athieno (K3CUR19000004424)	Mobile Money Operators
738	ATII & KATI LIMITED (K3CUR18000017816)	Retailers
739	ATIMOX ENTERPRISES LIMITED (K3CUR18000005043)	Events management
		Fumigators

		business/cleaningfirm
740	Prossy Atolere (K3CUR17000046502) ATOM LOGISTICS COMPANY LIMITED	Retailers
741	(K3CUR19000002667)	Transport and Logistics
742	Asia Naluhuba (K3CUR17000011217)	Video libraries/club
743	Shakirah Yaabe (K3CUR17000033195)	Retailers
744	ATONGA ENTERTAINMENT LIMITED (K3CUR18000003014)	Cinema/theatre/video hall
745	Robert Ssejjengo (K3CUR17000045512)	Boutique/Beauty/saloon
746	ELVIS SEREMBA (K3CUR18000001745)	Clinic
747	Sharon Musuya (K3CUR17000004618)	Events management
748	Mystica Echobu (K3CUR17000040083)	Restaurant
749	Dianah Nakimuli (K3CUR17000034938)	Boutique/Beauty/saloon
750	ISA KATO (K3CUR18000002776)	Retailers
751	Florence Atuheire (K3CUR17000036990)	Kiosk
752	Gorret Atugonza (K3CUR17000009625)	Tailoring
753	Vivian Atugonza (K3CUR17000003123)	Boutique/Beauty/saloon
754	Harriet Atuhair (K3CUR18000008567)	Retailers
755	Patience Mariam Atuhair (K3CUR20000000214)	Retailers
756	Caroline Atuhair (K3CUR20000006252)	Retailers
757	Agatha Atuheire (K3CUR17000016133)	Restaurant
758	MOUREEN ATUKWASE (K3CUR20000004240)	Boutique/Beauty/saloon
759	JOSEPHINE ATUKI (K3CUR18000016198)	Boutique/Beauty/saloon
760	DICKENS ATUKUNDA (K3CUR19000001537)	Retailers
761	Eddie galiwango (K3CUR19000016725)	Book shop
762	Scovia Atukunda (K3CUR17000025837)	Retailers
763	Shifra Atukwase (K3CUR17000017818)	Retailers
764	Faith Aturinda (K3CUR17000013072)	Boutique/Beauty/saloon
765	Winnie Atuhair (K3CUR17000033575)	Mobile Money Operators
766	Winnie Atuhair (K3CUR17000033575)	Retailers
767	TWAHA KWEHANGANA (K3CUR18000004749)	Retailers
768	Doreen Atwebembaire (K3CUR17000020408)	Retailers
769	Herbert Atwine (K3CUR20000004851)	Retailers
770	Stuart Atwine (K3CUR19000014118)	Retailers
771	Beteth Atwongirwe (K3CUR17000022966)	Mobile Money Operators
772	HARRIET KAYESU (K3CUR19000012955)	Wholesalers
773	Prossie Nabatanzi (K3CUR17000027098)	Retailers
774	Gladys Auma (K3CUR19000008524)	Retailers
775	Esther Asio (K3CUR18000006140)	Boutique/Beauty/saloon
776	RUTH NAKIMULI (K3CUR18000017733)	Restaurant
777	Vincent Nakibuuka (K3CUR17000043301)	Kiosk
778	AUNTIE MO LIMITED (K3CUR20000002244)	Consultants
779	Robbinah Wanyenze (K3CUR17000013999)	Restaurant
780	AURA (U) LIMITED (K3CUR17000021109)	Printing and publishing firm
781	Aussie forex bureau limited (K3CUR17000009849)	Forex Bureaus
782	Roy Nansunkusa (K3CUR17000037667)	Retailers
783	Anthony Tisasirana (K3CUR18000014474)	Boutique/Beauty/saloon

784	Peter Ssebuuma (K3CUR17000020937)	Wood workshop
785	Peter Ssebuuma (K3CUR17000020937)	Wood workshop
786	AUTO MAGIC BODY SHOP (K3CUR17000021091)	Motor vehicle repair garage
787	Yu Long (K3CUR17000000897)	Car washing bay
788	John Peter Sentongo (K3CUR18000022865)	Car washing bay
789	Autocom Japan Uganda Limited (K3CUR17000002919)	Warehouse
790	AUTOMIX INVESTMENTS LIMITED (K3CUR17000021869) Autonet transporters and engineering limited	Motor Spare Parts
791	(K3CUR17000016430)	Retailers
792	NATHAN MAGOOLA (K3CUR20000008548)	Photography
793	AVALEX - SMC LIMITED (K3CUR18000024150)	Contractors permit
794	AVALEX - SMC LIMITED (K3CUR18000024150)	Contractors permit
795	Samuel Nakabago (K3CUR18000008534)	Drug store
796	Suzan Nabujja (K3CUR17000014187)	Business secretarial bureau
797	Maureen Babirye (K3CUR17000006845)	Eating house
798	AVEMARIA HEALTH CARE LTD (K3CUR17000041594)	Clinic
799	Avenue Investments Limited (K3CUR17000021356)	Contractors permit
800	Paul Muwanguzi (K3CUR17000001895)	Metal workshop
801	AVOTIM TECHNIQUES LIMITED (K3CUR20000001212)	Wood workshop
802	AVS DISTRIBUTORS LIMITED (K3CUR19000001438)	Electrical Spares Shop
803	Jackie Sabano (K3CUR18000018442)	Retailers
804	Stella Nakkazi (K3CUR19000017483)	Retailers
805	Paul Mwanje (K3CUR18000014029)	Private car park
806	Godfrey Serukwaya (K3CUR18000013443)	Other repair workshop
807	AXXELA FINANCIAL SOLUTION LTD (K3CUR18000018657)	Money lending and money saving institution
808	Stella Ayado (K3CUR17000007678)	Kiosk
809	Bob Ayebale (K3CUR17000015473)	Retailers
810	Nickson Kamsamu Ayebare (K3CUR19000013052)	Retailers
811	RUTH AYEBALE (K3CUR18000013583)	Boutique/Beauty/saloon
812	FRANCIS AYEBAZIBWE (K3CUR20000002806)	Retailers
813	PATIENCE AYEBAZIBWE (K3CUR19000013896)	Retailers
814	Grace Ayenya (K3CUR18000007312)	Retailers
815	Ayesiga Edison (K3CUR18000006496)	Secretarial services
816	Posiano Mutunge (K3CUR17000026926)	Retailers
817	Posiano Mutunge (K3CUR17000026926)	Retailers
818	AYISI BUSINESS SYSTEMS LIMITED (K3CUR19000004473)	Electronics
819	Mary Ayisibwe (K3CUR17000025522)	Bar/pub/inn etc
820	Topista Ayo Namukasa (K3CUR17000025043)	Bar/pub/inn etc
821	Ayonah Ainembabazi (K3CUR18000014847)	Retailers
822	Brenda Ayubu (K3CUR17000004956)	Retailers
823	AZ PLUMBING COMPANY LIMITED (K3CUR19000001362)	Retailers
824	Zeridah Nattabi (K3CUR17000011241)	Retailers
825	AZA SECURITY COMPANY LTD (K3CUR20000003127)	Security investigation
826	Flavia Nakhabala	Tailoring
827	Flavia Azonia Nakhabala (K3CUR17000009328)	Tailoring

828	Mubarak Zimula (K3CUR17000018469) AZIZA TECHNICAL SERVICES LIMITED	Retailers
829	(K3CUR18000013021) AZIZA TECHNICAL SERVICES LIMITED	Constructors
830	(K3CUR18000013021)	Constructors
831	AZOM ENTERPRISES LIMITED (K3CUR19000000133)	Constructors
832	Barbra Nshuti (K3CUR17000003180)	Bar/pub/inn etc
833	SHEILA NABUTITI (K3CUR19000011742)	Bar/pub/inn etc
834	HOPE MULINDWA (K3CUR18000003527)	Clinic
835	B.S GENERAL SERVICES LIMITED (K3CUR17000039671)	Retailers
836	Zamu Nabakiibi (K3CUR18000005811)	Retailers
837	Kizito Nsamba (K3CUR17000030878)	Boutique/Beauty/saloon
838	Alex Ssenteza (K3CUR17000034110)	Mobile Money Operators
839	Godgrey Kipanda (K3CUR18000000929)	Retailers
840	ALICE MUSISI (K3CUR18000002370)	Eating house
841	Ibrahim Kasadha (K3CUR18000006439)	Boutique/Beauty/saloon
842	Hope Allen Mbambu (K3CUR20000001063)	Retailers
843	Mary Bamwesigye (K3CUR17000005094)	Bar/pub/inn etc
844	WAMPERO SAMUEL (K3CUR17000036594)	Retailers
845	BARBARA BODYO (K3CUR19000013227)	Retailers
846	RICHARD BALIKUDEMBE (K3CUR19000014605)	Tailoring
847	CHARLES BABIGUMIRA (K3CUR20000002590)	Bar/pub/inn etc
848	Jase Babinona (K3CUR17000041461)	Kiosk
849	Jase Babinona (K3CUR17000001804)	Boutique/Beauty/saloon
850	ANNET BABIRYE (K3CUR19000005371)	Retailers
851	Florence Babirye (K3CUR17000005763)	Boutique/Beauty/saloon
852	Florence Babirye (K3CUR17000005763)	Boutique/Beauty/saloon
853	Florence Babirye (K3CUR17000005763)	
854	Rose Babirye (K3CUR17000030225)	Tailoring
855	Babra Kagoya (K3CUR17000028443)	Boutique/Beauty/saloon
856	Babra Musimenta (K3CUR17000043053)	Mobile Money Operators
857	BABSON E.A LTD (K3CUR18000016909)	Contractors permit
858	BABSON E.A LTD (K3CUR18000016909)	Contractors permit
859	Bahenera Leo Leslie Zikanga (K3CUR20000002699)	Retailers
860	Sharifa Nakaibale (K3CUR17000001689)	Boutique/Beauty/saloon
861	Jovannah Nandutu (K3CUR18000017519)	Boutique/Beauty/saloon
862	FATUMA NANSIMBE (K3CUR17000028583) BACRISHA INVESTMENTS UGANDA LIMITED	Boutique/Beauty/saloon
863	(K3CUR19000008755)	Consultants
864	BADABO INVESTMENTS LIMITED (K3CUR20000007540)	Contractors permit
865	Deborah Babirye (K3CUR17000037220)	Kiosk
866	Ayubu Badhube (K3CUR17000024772)	Retailers
867	Badiru Kaggwa (K3CUR17000016802)	Retailers
868	Najibu Mulondo (K3CUR20000005981)	Retailers
869	Hindu Nakabugo (K3CUR20000007151)	Motorcycle generator rapier garage
870	Badru Mwanje (K3CUR17000028914)	Butchery

871	Badru Mwanje (K3CUR17000028914)	Butchery
872	Esther Bagala (K3CUR17000025365)	Boutique/Beauty/saloon
873	Peter Bagambe (K3CUR17000017180)	Retailers
874	Gerald Bagenyi	Retailers
875	Eunice Baggaya (K3CUR19000008318)	Boutique/Beauty/saloon
876	John Grace Bagiire (K3CUR20000001667)	Retailers
877	Stephen Bagonza (K3CUR18000012353)	Mobile Money Operators
878	BAGOOKA AND ARUHO SONS LIMITED (K3CUR18000023095)	Mobile Money Operators
879	Pius Baguma (K3CUR17000038525)	Boutique/Beauty/saloon
880	Charles Baguma (K3CUR18000008914)	Retailers
881	JORRAM BAGUMA (K3CUR19000011924)	Retailers
882	ROSE BAGUMA (K3CUR19000006338)	Boutique/Beauty/saloon
883	JOHN BAGUMA (K3CUR19000018168)	Meat roasters
884	Kassimu Kakembo (K3CUR18000012874)	Retailers
885	Kassimu Kakembo (K3CUR18000012874)	Private car park
886	Mugirya Abubaker (K3CUR17000033427)	Retailers
887	ANNETTE BAHANDAGIRA (K3CUR18000020422)	Retailers
888	BAILLOR LIMITED (K3CUR19000000562)	Constructors Motorcycle generator rapier garage
889	Nicholas Baise (K3CUR18000010571)	Retailers
890	Adam Mutimba (K3CUR18000015190)	Retailers
891	FIONA KABASOMI (K3CUR18000003048)	Boutique/Beauty/saloon
892	BAJ SERVICE STATIONS LIMITED (K3CUR20000007334)	Petroleum Firm
893	George Kalema (K3CUR17000027551)	Retailers
894	BAJAN CONSTRUCTION LIMITED (K3CUR18000012981)	Constructors
895	BAJAN CONSTRUCTION LIMITED (K3CUR18000012981)	Constructors
896	BAKA SYNERGIES' LTD (K3CUR19000000315)	Contractors permit
897	James Bakabulindi (K3CUR18000009888)	Retailers
898	Bakali Kaswali (K3CUR19000017624)	Wood workshop
899	Saidi Muyomba	Consultants
900	Hellen Ashaba (K3CUR19000014936)	Retailers
901	Shibber Nduhukire (K3CUR17000043517)	Retailers
902	Denis Sseruwagi (K3CUR17000013544)	Mobile Money Operators
903	Denis Sseruwagi (K3CUR17000013544)	Mobile Money Operators
904	Denis Sseruwagi (K3CUR17000013544)	Mobile Money Operators
905	Anita Karyabakabo Ninsiima (K3CUR19000014100)	Boutique/Beauty/saloon
906	Godfrey Bakanzewa (K3CUR18000018087)	Video libraries/club
907	Prisca Nanyonjo (K3CUR18000016339)	Bakery
908	Lwegaba Katongole (K3CUR17000036651)	Showroom
909	BAKERS BOULEVARD LIMITED (K3CUR17000045751)	Retailers
910	Baker Katongole (K3CUR17000013163)	Craft shop
911	Bakhita Twase Produce Limited (K3CUR17000015861)	Cottage industry
912	Francis Bagonza (K3CUR19000003400)	Wood workshop
913	VANANSIO RUBARITA (K3CUR18000015299)	Bar/pub/inn etc
914	VANANSIO RUBARITA (K3CUR18000015299)	Retailers
915	Deogracious Bakiri (K3CUR17000003677)	Retailers

916	Nicholas Turyahebwa (K3CUR17000038723)	Retailers
917	BAKOZI INVESTMENTS LIMITED (K3CUR18000024457)	Retailers
918	Moses Kakooza (K3CUR17000019509)	Mobile Money Operators
919	Maria Bakyazi (K3CUR17000016208)	Tailoring
920	BALE CONSTRUCTION COMPANY LIMITED (K3CUR18000003741)	Metal workshop
921	Peterson Baliita (K3CUR17000016182)	Boutique/Beauty/saloon
922	BALIJJADA DEVELOPMENT GROUP (K3CUR19000017723)	Contractors permit Motorcycle generator rapier garage
923	Steven Kigozi (K3CUR17000039903)	Boutique/Beauty/saloon
924	Sharlot Nalubowa (K3CUR17000005003)	Boutique/Beauty/saloon
925	Margret Baluka (K3CUR17000012553)	Metal workshop
926	Nathan Were (K3CUR18000011124)	Retailers
927	BALOCH INVESTMENTS LIMITED (K3CUR17000041917)	Mobile Money Operators
928	BALOCH INVESTMENTS LIMITED (K3CUR17000041917)	Hardware
929	FELIX BOMA (K3CUR18000017055)	Boutique/Beauty/saloon
930	BALTIC TEXTILE TRADING LIMITED (K3CUR17000027445)	Retailers
931	Margret Baluka (K3CUR17000012553)	Tailoring
932	Constance Tabulya (K3CUR17000010565)	Mobile Money Operators
933	Ronald Balyedhusa (K3CUR18000021206)	Metal workshop
934	Dennis Byaruhanga (K3CUR19000005728)	Clinic
935	ISA KABOYO (K3CUR17000029961)	Retailers
936	Gertrude Namboozo (K3CUR17000022883)	Retailers
937	BAMPO (U) LTD (K3CUR19000016337)	Retailers
938	RACHEAL NANZALA (K3CUR20000002129)	Retailers
939	Rachael Nabagala (K3CUR17000016737)	Electronics
940	Allan Mpoza (K3CUR17000030894)	Boutique/Beauty/saloon
941	Rosemary Nansikombi (K3CUR17000034912)	Hardware
942	CHRISTOPHER BAMULEKE (K3CUR19000015552)	Retailers
943	Robert Bamutala (K3CUR19000004788)	Retailers
944	Barnabas Ashaba (K3CUR18000000499)	Motorcycle generator rapier garage
945	Moses Kateregga (K3CUR17000005102)	Retailers
946	Robinah Nabadda (K3CUR17000020036)	Hostels(100 rooms more)
947	Vanansio Babweyaka (K3CUR18000012130)	Wood workshop
948	Ronald Magala (K3CUR17000000657)	Retailers
949	Judith Nabanja (K3CUR17000044002)	Clearing firms
950	Angella Komuhangi (K3CUR17000003321)	Butchery
951	Abas Ssenyange (K3CUR19000017517)	Retailers
952	Bright Mulindwa (K3CUR17000018584)	Boutique/Beauty/saloon
953	Barnabas Busisa (K3CUR20000008514)	Retailers
954	Rose Mugeni (K3CUR17000011977)	Kiosk
955	Timothy Ssempebwa (K3CUR17000043913)	Retailers
956	WYCLIFF BANURA (K3CUR18000022618)	Video libraries/club
957	MARTIN NYANZI (K3CUR17000041339)	Supermarket
958	BANYO INVESTMENTS-SMC LIMITED (K3CUR19000010561)	Motor Spare Parts
959	Robert Nyombi (K3CUR17000005391)	

960	Robert Nyombi (K3CUR17000005391) BAO FINANCIL & CONTRACTORS (U) LIMITED	Motor Spare Parts
961	(K3CUR20000009215)	Retailers
962	Phoebe Nabaggala (K3CUR17000029748)	Tailoring
963	Juliet Nassuna (K3CUR17000032213)	Bar/pub/inn etc
964	CLUB WIN (U) LIMITED (K3CUR17000044382)	Slot machine
965	FRANCIS AYELLA (K3CUR18000016784)	Mineral dealers
966	FRANCIS AYELLA (K3CUR18000016784) BARAKA LOGISTICS (EAST AFRICA) LTD	Bar/pub/inn etc
967	(K3CUR20000009090)	Clearing firms
968	Said Sedi (K3CUR17000008742)	Mini Supermarket
969	Said Sedi (K3CUR17000008742)	Mini Supermarket
970	BARAKA MLO - KARIBU LTD (K3CUR17000006886)	Manufacturers Agent
971	Kevin Barasa (K3CUR20000009199)	Mobile Money Operators
972	Barbra Birungi (K3CUR17000012090)	Boutique/Beauty/saloon
973	Dennis Indevu (K3CUR18000005647)	Boutique/Beauty/saloon
974	Barbra Nasolo (K3CUR19000013383)	Boutique/Beauty/saloon
975	KEVIN NANYONJO (K3CUR19000004952) BARBIE DEALS AND COMMUNICATION SERVICES	Boutique/Beauty/saloon
976	LIMITED (K3CUR18000020281)	Mobile Money Operators
977	Barbra Kyazike (K3CUR18000022790)	Retailers
978	Barclays Bank of Uganda Limited (K3CUR17000041636)	Banks
979	Barclays Bank of Uganda Limited (K3CUR17000041636)	ATM Machinery facilities
980	Isaac Ndiwalana (K3CUR18000014631)	Hardware
981	Flavia Kicoonco (K3CUR17000021315)	Retailers
982	Roland Barigye (K3CUR17000009419)	Retailers
983	Beatrice Barirere (K3CUR17000009146)	Mobile Money Operators
984	ROSEMARY BABIRYE (K3CUR18000009086)	Kiosk
985	BARON INTERNATIONAL LIMITED (K3CUR17000040596)	Pharmacy
986	Johnson Batibwe (K3CUR17000005938)	
987	Baruga Technical Services Limited (K3CUR17000044085)	Retailers
988	BARYADO ENTERPRISES LIMITED (K3CUR19000002998)	Mobile Money Operators
989	Sarah Barungi (K3CUR19000017087)	Electrical Spares Shop
990	GEOFREY BASALIRWA (K3CUR18000018004)	Retailers
991	Victor Barozi (K3CUR17000010946)	Events management
992	Base Umoja Hills Electricals U Ltd (K3CUR17000004238)	Mobile Money Operators
993	Base Umoja Hills Electricals U Ltd (K3CUR17000004238)	Electronics
994	Base Umoja Hills Electricals U Ltd (K3CUR17000004238)	Mobile Money Operators
995	Jackson Ntale (K3CUR17000034961)	Events management
996	Deo Ssamula (K3CUR17000041974)	Bar/pub/inn etc
997	JOY BASEMERA (K3CUR19000018101)	Boutique/Beauty/saloon
998	Maureen Basemera (K3CUR18000010522)	Retailers
999	ALEX KYEYUNE (K3CUR19000000620)	Boutique/Beauty/saloon
1000	Christine Namulindwa (K3CUR17000009922)	Restaurant
1001	Christine Namulindwa (K3CUR17000034847)	Restaurant
1002	Saleh Rwabuzaire (K3CUR17000039879)	Dairy
1003	Basir Kajoba (K3CUR17000036693)	Retailers

1004	Dennis Natumanya (K3CUR17000030456)	Retailers
1005	Saddam Kintu (K3CUR18000018681)	Showroom
1006	Matia Mubiru (K3CUR17000038699)	Eating house
1007	SARAH NABITOSI (K3CUR18000003402)	Business secretarial bureau
1008	Baata Engineering company Limited (K3CUR17000019707)	Consultants
1009	RESTY BABIRYE (K3CUR17000032007)	Retailers
1010	Charles Mande Bata (K3CUR20000009041)	Retailers
1011	Adam Lubanga (K3CUR17000003404)	Showroom
1012	BATA SHOE COMPANY UGANDA LIMITED (K3CUR17000017438)	Manufacturers Agent
1013	BATA SHOE COMPANY UGANDA LIMITED (K3CUR17000017438)	Manufacturers Agent Lodge/guest house(less than 20 rooms)
1014	Billy Kigonya (K3CUR17000012405)	Retailers
1015	Athnes Akeri (K3CUR19000003046)	Retailers
1016	Kenneth Batiibwe (K3CUR17000012926)	Bar/pub/inn etc
1017	Faisal Batte (K3CUR17000020192)	Metal workshop Motor vehicle repair garage
1018	VICTOR JAKISA (K3CUR20000004943)	Electronics
1019	Simon Kintu (K3CUR17000041008)	Electronics
1020	Simon Kintu (K3CUR17000013643)	Hardware
1021	BAU TECHNICAL SERVICES LIMITED (K3CUR19000008631) BAWAKAIMA MOBILE INVESTMENTS LIMITED	Mobile Money Operators
1022	(K3CUR18000022493)	Retailers
1023	WILLIAM NTUYO (K3CUR18000018319)	Retailers
1024	Ruth Nagawa (K3CUR17000037493)	Boutique/Beauty/saloon
1025	Farida Gimono (K3CUR17000003032)	Boutique/Beauty/saloon
1026	Farida Gimono (K3CUR17000003032)	Boutique/Beauty/saloon
1027	Bazirio Tibejuka (K3CUR18000020711)	Boutique/Beauty/saloon
1028	Bazibu Bazira (K3CUR17000023501)	Boutique/Beauty/saloon
1029	Salim Bazibu (K3CUR17000018394)	Boutique/Beauty/saloon
1030	Samson Bazigu (K3CUR18000010746)	Butchery
1031	Bazibu Bazira (K3CUR17000023501)	Boutique/Beauty/saloon
1032	Henry Okiria (K3CUR17000008882)	Wood workshop
1033	PETER BAYIRA (K3CUR18000017790)	Herbal/local medicine
1034	Isma Ssekiwala (K3CUR17000032809)	Electrical Spares Shop
1035	Ali Bbale BBM INTERGRATED TECHNICAL SERVICES LIMITED	Contractors permit
1036	(K3CUR18000024093)	Private car park
1037	Zackaria Bbosa (K3CUR19000017343)	Business secretarial bureau
1038	Julius Okullo (K3CUR18000020091)	Retailers
1039	Christine Anne Basaanya (K3CUR19000018242)	
	MASULITA SUB-COUNTY	
1040	ISAAC SERWAMBA (K3CUR19000001875)	Wholesalers
1041	BEATRICE NAMUDDU (K3CUR18000018558)	Secretarial services
1042	Beatrice Akankwasa (K3CUR19000017277)	Boutique/Beauty/saloon
1043	Beatrice Nampeera (K3CUR17000004949)	Retailers
1044	Beatrice Nambooze (K3CUR17000032585)	Boutique/Beauty/saloon

1045	Judith Birungi (K3CUR19000003814)	Boutique/Beauty/saloon
1046	SAIDAT NAKITENDE (K3CUR18000014466)	Retailers
1047	PROSSY NAKIGUDDE (K3CUR18000002412)	Retailers
1048	HASIFAH NANYUMBA (K3CUR18000016230)	Boutique/Beauty/saloon
1049	Doreen Baluka (K3CUR17000005110)	Boutique/Beauty/saloon
1050	SHEILA AMPUMUZA (K3CUR18000017964)	Boutique/Beauty/saloon
1051	Rebecca Nakkazi (K3CUR18000015703)	Retailers
1052	Becca Contractors (U) Ltd (K3CUR17000015127)	Consultants
1053	Becca Mwesigwa (K3CUR17000044572)	Retailers
1054	Becca Contractors (U) Ltd (K3CUR17000015127)	Hardware
1055	Rebeccah Nandawula (K3CUR17000020028)	Retailers
1056	Rebecca Kwagala (K3CUR17000040612)	Boutique/Beauty/saloon
1057	Rebecca Nakigude (K3CUR18000020653)	Boutique/Beauty/saloon
1058	HANDS UGANDA LIMITED (K3CUR17000021687)	Boutique/Beauty/saloon
1059	REBECCA NABUMBOYI (K3CUR19000002352)	Boutique/Beauty/saloon
1060	Rebecca Nankwalu (K3CUR17000002711)	Restaurant
1061	STEVEN KAKANDE (K3CUR19000008599)	Retailers
1062	Rebecca Nabiryo (K3CUR17000000673)	Grocery
1063	Duncan Turyatunga (K3CUR17000036008)	Wholesalers
1064	Benon Karuhanga (K3CUR19000005645)	Retailers
1065	CHARLES BEGIRIRA (K3CUR18000003931)	Retailers
1066	Solome Suda Nalumansi (K3CUR19000012260)	Boutique/Beauty/saloon
1067	BEJAYA UGANDA (K3CUR18000003337)	Agencies
1068	BEK INTEGRATED SUPPLIERS LIMITED (K3CUR19000003897)	Mobile Money Operators
1069	BENON TUMWINE (K3CUR18000000135)	Consultants
1070	Abubakar Bekalaze	Retailers
1071	Benedicto Kiwanuka (K3CUR17000000525)	Boutique/Beauty/saloon
1072	Joshua Opolot (K3CUR17000021539)	Boutique/Beauty/saloon
1073	Henry Magoba (K3CUR17000030019)	Restaurant Lodge/guest house(less than 20 rooms)
1074	Simon Wobusobozi (K3CUR18000013617)	Boutique/Beauty/saloon
1075	ASIRAFU KINTU (K3CUR19000005074)	Boutique/Beauty/saloon
1076	Paul Ategeka (K3CUR17000030308)	Eating house
1077	Belinda Kimbowa (K3CUR19000011635)	Retailers
1078	BELINDA LOGISTICS LTD (K3CUR20000003143)	Transport and Logistics
1079	Robert Kabali (K3CUR17000000756)	Mobile Money Operators
1080	Anita Wonderful (K3CUR17000029144)	Retailers
1081	Beatrice Nakajiri (K3CUR17000026447)	Retailers
1082	Betty Nalubwama (K3CUR18000015729)	Boutique/Beauty/saloon
1083	Beatrice Ndibulyawa (K3CUR17000026835)	Restaurant
1084	Ben Sserugo (K3CUR19000011981)	Wood workshop
1085	Serena Nalwoga (K3CUR17000008569)	Bar/pub/inn etc
1086	Benard Muwangi (K3CUR19000013854)	Retailers
1087	BENARD NAHABWE (K3CUR19000015644)	Retailers
1088	Benard Mutuma (K3CUR20000010015)	Bar/pub/inn etc
1089	Richard Akol (K3CUR17000032536)	Retailers

1090	Ben Bukenya (K3CUR17000030001)	Wood workshop
1091	Rchard Bengo (K3CUR17000014310)	Retailers
1092	BENIO CONSULT (UGANDA) LIMITED (K3CUR19000016972)	Consultants
1093	CISSY NABACHWA (K3CUR17000040174)	Retailers
1094	JOYCE NAIGAGA (K3CUR18000000119)	Retailers
1095	Benjamin Muganzi (K3CUR19000002147)	Business secretarial bureau
1096	Kanyesigye Benjamin (K3CUR17000011803)	Retailers
1097	BENARD YIGA (K3CUR18000021289)	Mobile Money Operators
1098	BEN NKATA (K3CUR19000003780)	Retailers
1099	Benon Mugambe (K3CUR19000018184)	Retailers
1100	Benoni Ssekyanzi (K3CUR17000046122)	Welding Workshops
1101	Benson Mujuni (K3CUR17000016075)	Kiosk
1102	BENWAN MANAGEMENT CONSULTANCY (K3CUR20000001592)	Consultants
1103	BARBARA NAGITTA (K3CUR17000030845)	Boutique/Beauty/saloon
1104	Joweria Nakasolya (K3CUR17000011795)	Boutique/Beauty/saloon
1105	BERRYHILLS INFRASTRUCTURE LIMITED (K3CUR19000008672)	Constructors
1106	Cuthbert Gaffa Atuhairwe (K3CUR19000017111)	Contractors permit
1107	BERUTESSAZA TRADERS LIMITED (K3CUR18000021701)	Dairy
1108	Rashid Lukoda (K3CUR17000000103)	Wood workshop
1109	BEST BAKE (K3CUR17000013247)	Bakery
1110	Posiano Tibesigwa (K3CUR18000006553)	Retailers
1111	Dorothy Mugambe (K3CUR18000018756)	Agencies
1112	AISHA NANSUBUGA (K3CUR18000019614)	Boutique/Beauty/saloon
1113	AISHA NANSUBUGA (K3CUR18000019614)	Retailers
1114	Mansoor Kasumba (K3CUR19000004861)	Dobie
1115	Herbert Ssebuyungo (K3CUR20000006435)	Retailers
1116	BEST-AFRICA CONSULT (K3CUR17000021174)	Consultants
1117	Florence Aciro (K3CUR17000041982)	Retailers
1118	Milly Natembo (K3CUR17000028526)	Retailers
1119	Jude Mugalu (K3CUR17000001333)	Retailers
1120	MUHAMMAD TWAZAGYE (K3CUR19000005835)	Clinic
1121	MUHAMMAD TWAZAGYE (K3CUR19000005835)	Retailers
1122	Andrew Lutaaya	Secretarial services
1123	Beth Gwokyalya (K3CUR18000016818)	Mobile Money Operators
1124	Aishah Ndagire (K3CUR17000009187)	Boutique/Beauty/saloon
1125	Bethany Company Limited (K3CUR17000014724)	Private secondary school
1126	Rose Omonya (K3CUR17000013379)	Retailers
1127	Samuel Matovu (K3CUR17000020242)	Herbal/local medicine
1128	Alice Nsimbi (K3CUR17000000772)	Retailers
1129	Peter Kasujja (K3CUR18000016990)	Retailers
1130	Eve Mashoo (K3CUR17000009831)	Boutique/Beauty/saloon
1131	BETIN UGANDA (K3CUR18000002628)	Betting Company
1132	BETIN UGANDA (K3CUR18000002628)	Betting Company
	NANGABO SUB-COUNTY	
1133	Betty Nakayiki (K3CUR17000034995)	Retailers

1134	Samuel Othieno (K3CUR19000007708)	Metal workshop
1135	Josephine Namuyiga (K3CUR20000004190)	Tailoring
1136	Resty Namubiru (K3CUR17000045728)	Boutique/Beauty/saloon
1137	BETTY RACKKARA (K3CUR19000018119)	Boutique/Beauty/saloon
1138	Betty Atwine (K3CUR17000012371)	Retailers
1139	BETTY KIZAMBA (K3CUR18000003964)	Retailers
1140	Betty Nambogo (K3CUR17000039119)	Retailers
1141	Betty Tumushabe (K3CUR17000017016)	Retailers
1142	JOSHUA KIRYA (K3CUR18000000168)	Boutique/Beauty/saloon
1143	BETTY AMOJONG (K3CUR19000003541)	Boutique/Beauty/saloon
1144	BETTY UWASE (K3CUR18000020430)	Retailers
1145	Betty Nakisuyi (K3CUR17000036305)	Bar/pub/inn etc
1146	BETTY NABIRYE (K3CUR18000016891)	Retailers
1147	Betty Nansubuga (K3CUR17000026264)	Eating house
1148	Betty Nalugya (K3CUR19000007815)	Retailers
1149	Sylvia Namirembe (K3CUR17000012108)	Boutique/Beauty/saloon
1150	Hope Malayi Beyeza (K3CUR20000005502)	Retailers
1151	Francis Byaniko (K3CUR17000018600)	Restaurant
1152	Olivia Nagadya (K3CUR17000008726)	Tailoring
1153	Isma Kibudde (K3CUR17000039721)	Retailers Hostels(less than 50 rooms)
1154	Patrick Aziku (K3CUR18000023756)	
1155	Henry Mugambi (K3CUR19000004838)	Mobile Money Operators
1156	TARASISI BIDAFASHE (K3CUR19000006817)	Retailers
1157	BIFRAD AGENCIES LTD (K3CUR18000002131)	Agencies
1158	GEORGE OKIROR (K3CUR19000017756)	Motor Spare Parts
1159	Harriet Bukirwa (K3CUR17000019897)	Restaurant
1160	Harriet Nakyazze (K3CUR17000042865)	Eating house
1161	Leonia Kembaga (K3CUR17000006746)	Retailers
1162	REBECCA AMANYIRE (K3CUR19000006056)	Bar/pub/inn etc
1163	Cynthia Lingamila (K3CUR18000013088)	Boutique/Beauty/saloon
1164	Paul Luyima (K3CUR17000043590)	Boutique/Beauty/saloon
1165	Denis Wananda (K3CUR17000001994)	Wood workshop
1166	SANDRA NAMBUYA (K3CUR18000012627)	Boutique/Beauty/saloon
1167	Andrew Isabirye (K3CUR17000014823)	Metal workshop
1168	Eva Biira (K3CUR18000008435)	Retailers
1169	Eva Biira (K3CUR18000008435)	Retailers
1170	SAFIA BIIRA (K3CUR19000006569)	Retailers
1171	Michael Lugaire (K3CUR18000008211)	Video libraries/club
1172	JENNIFER MULINDWA (K3CUR18000003055)	Boutique/Beauty/saloon
1173	STEVEN BIKUMBI (K3CUR19000004978)	Eating house
1174	BILL BODA ADS LIMITED (K3CUR19000011494)	Contractors permit
1175	AMBROSE BWONYO (K3CUR17000028088)	Mobile Money Operators
1176	AMBROSE BWONYO (K3CUR17000028088)	Supermarket
1177	Eunice Kisekka (K3CUR17000017750)	Events management
1178	Jacque Namirimu (K3CUR17000033807)	Boutique/Beauty/saloon

1179	Vincent Bingana (K3CUR17000029557)	Retailers
1180	Rukayya Namale (K3CUR17000017545)	Boutique/Beauty/saloon
1181	Grace Nakibuuka (K3CUR17000021604)	Bar/pub/inn etc
1182	BIOMART EXPERTS LIMITED (K3CUR17000018873)	Consultants
1183	BIOTRED-INTERNATIONAL LIMITED (K3CUR17000039713)	Events management
1184	BIRA AND OWIN INVESTMENT LIMITED (K3CUR18000021461)	Mobile Money Operators
1185	Zaharah Birabwa (K3CUR17000022941)	Retailers
1186	Edson Birakwate	Boutique/Beauty/saloon
1187	Joseph Mageni (K3CUR18000020968)	Retailers
1188	PATRICK NAGOMBWA	Retailers
1189	Safari Kirunda	Wood workshop
1190	Safari Kirunda (K3CUR17000042063)	Showroom
1191	Dissan Kakande (K3CUR17000042394)	Wood workshop
1192	Aisha Birungi (K3CUR17000022859)	Eating house
1193	Annet Birungi (K3CUR19000007948)	Bar/pub/inn etc
1194	SHIPRA BIRUNGI (K3CUR18000015364)	Boutique/Beauty/saloon
1195	Silver Tumusime (K3CUR17000037071)	Dry cleaner
1196	Silver Kyamutufu Tumusiime (K3CUR17000005631)	Dry cleaner
1197	GOREET BIRUNGI (K3CUR20000002640)	Retailers
1198	Juliet Birungi (K3CUR19000010330)	Retailers
1199	JUSTINE BIRUNGI (K3CUR19000011585)	Retailers
1200	Justine Nassali (K3CUR18000022238)	Mobile Money Operators
1201	ANGELLA NAKIBUUKA (K3CUR19000013045)	Mobile Money Operators
1202	BIRUNGI JULIUS (K3CUR18000011884)	Scrap dealers
1203	Brenda Birungi (K3CUR20000005122)	Retailers
1204	BISASA TECHNICAL SERVICES-SMC LIMITED (K3CUR19000002618)	Retailers
1205	Lamula Nakyanzi (K3CUR20000006377)	Boutique/Beauty/saloon
1206	Umar Ssekamatte (K3CUR18000012478)	Showroom
1207	Lausa Muzalilehe (K3CUR17000024822)	Boutique/Beauty/saloon
1208	Dauda Kasule (K3CUR17000037980)	Butchery
1209	Dauda Kasule (K3CUR17000037980)	Butchery
1210	Dauda Kasule (K3CUR17000037980)	Butchery
1211	Dauda Kasule (K3CUR17000037980)	Butchery
1212	Dauda Kasule (K3CUR17000037980)	Butchery
1213	Sumayia Nankumba (K3CUR17000012892)	Restaurant
1214	Hadija Bitalo (K3CUR17000001390)	Boutique/Beauty/saloon
1215	Gordon Popoti Tukwasiibwe (K3CUR19000014613)	Restaurant
1216	Robinah Nakato (K3CUR17000036487)	Boutique/Beauty/saloon
1217	Faruk Biwoma (K3CUR17000007207)	Electrical Spares Shop
1218	Faruk Biwoma (K3CUR17000007207)	Boutique/Beauty/saloon
1219	ANNET NAMUKUBA (K3CUR17000037725)	Boutique/Beauty/saloon
1220	BIYINZIKA POULTRY INTERNATIONAL LIMITED (K3CUR18000016040)	Animal Food
1221	Didas Tusiime (K3CUR17000011852)	Dairy
1222	Didas Tusiime (K3CUR17000011852)	Dairy

1223	Sandrah Akello (K3CUR17000023220)	Retailers
1224	BIZNET GLOBAL LIMITED (K3CUR17000019756)	Supermarket
1225	Sam Muwonge (K3CUR17000019863)	Other repair workshop
1226	Gladys Nakangu (K3CUR19000008326)	Hardware Printing and publishing firm
1227	BK SWIFT GRAPHICS LIMITED (K3CUR19000000893)	Retailers
1228	William Bukenya (K3CUR18000013666)	Agencies
1229	BLACK ACE TECHNOLOGY LIMITED (K3CUR18000024606) BLACK HEBREW INVESTMENTS - SMC LTD	Small cottage industry
1230	(K3CUR19000011858)	Retailers
1231	Ronald Musisi (K3CUR18000005704)	Eating house
1232	Michael Mutembeya (K3CUR17000017826)	Retailers
1233	Michael Mutembeya (K3CUR17000017826) BLAIR AND CLAIRE (BC) HEALTH CARE SERVICES LTD	Occupational Health & Safety
1234	(K3CUR20000003234)	Boutique/Beauty/saloon
1235	Beatrice Amoiti (K3CUR18000019341)	Consultants
1236	Ismael Munir (K3CUR19000003228)	Mobile Money Operators
1237	Bless Byamugisha (K3CUR18000008484)	Boutique/Beauty/saloon
1238	Brian Ochwo	Clinic
1239	Christine Adongpiny	Clinic
1240	Rovenance Mukite (K3CUR18000010308)	Retailers
1241	Agnes Nakiganda (K3CUR18000016941)	Retailers
1242	Brenda Nansamba (K3CUR18000008344)	Mobile Money Operators
1243	Joanita Naava (K3CUR20000008811)	Drug store
1244	LYDIA BABIRYE (K3CUR19000006544)	Drug store
1245	Scovia Nayebale (K3CUR17000017206)	Boutique/Beauty/saloon
1246	Veronica Nakakeeto (K3CUR17000016554)	Retailers
1247	Mildred Nalwanga (K3CUR17000018386)	Mobile Money Operators
1248	Mildred Nalwanga (K3CUR17000018386)	Mobile Money Operators
1249	Mildred Nalwanga (K3CUR17000018386)	Wood workshop
1250	Ivan Nyombi (K3CUR20000005791)	Dry cleaner
1251	Shila Kyomuhendo (K3CUR17000020812) BLESSED TREE PLANTERS AND AGRO--DISTRIBUTORS	Electronics
1252	LIMITED (K3CUR17000026579)	Bar/pub/inn etc
1253	Rose Nanyondo (K3CUR18000021503)	Drug store
1254	CHRISTINE NANKYA (K3CUR19000006528)	Retailers
1255	Aisha Nanyonjo (K3CUR17000004667)	Interior Design
1256	Edith Nabirye (K3CUR17000030498)	Mobile Money Operators
1257	Blesstiny investments Limited (K3CUR17000020374)	Small cottage industry
1258	Miriam Akwenyu (K3CUR20000002186)	Agencies
1259	Blitz Communications And Marketing (K3CUR17000030803)	Brick/block/concreteproductshop
1260	BLOCKSTREAM CONCRETE (U) LTD (K3CUR19000001354)	Boutique/Beauty/saloon
1261	Susan Kaijabwango (K3CUR20000000289)	Lodge/guest house(less than 20 rooms)
1262	Ahmed Tamale (K3CUR19000007120)	Car washing bay
1263	RICHARD LUTALO (K3CUR18000008005)	Retailers
1264	Stephen Agaba (K3CUR18000023798)	

1265	BLUE FINCH LIMITED (K3CUR20000001915)	Agencies
1266	Isaac Tamale Luyinda (K3CUR20000000982)	Lodge/guest house(less than 20 rooms)
1267	Fauzia Kembabazi (K3CUR18000001562)	Metal workshop
1268	Juliet Nakawuma (K3CUR17000001143)	Bar/pub/inn etc
1269	Juliet Nakawuma (K3CUR17000001143)	Bar/pub/inn etc
1270	Blue Print Junior School (K3CUR17000008585)	Private primary school
1271	Lumbert Kaliba (K3CUR17000015317)	Dry cleaner
1272	BLUE-SHINE CONSULTS (U) LIMITED (K3CUR20000001881)	Garbage collection
1273	Blueswan Products Limited (K3CUR17000041305)	Cottage industry
1274	BLUSTAR HOLDINGS LIMITED (K3CUR19000017954)	Retailers
1275	Jane Amukuny (K3CUR17000019194) BM PLANS AND CONSTRUCTION SERVICES LTD	Boutique/Beauty/saloon
1276	(K3CUR19000012708)	Contractors permit
1277	Betty Mubezi (K3CUR18000010654)	Retailers
1278	Patricia Musana (K3CUR17000014930)	Boutique/Beauty/saloon
1279	Khalifan Ntulume (K3CUR17000041016)	Video libraries/club
1280	Stephen Odika (K3CUR17000043582)	Boutique/Beauty/saloon
1281	BOEA INVESTMENTS LIMITED (K3CUR18000003295)	Mobile Money Operators
1282	Julius Bogere (K3CUR20000007698)	Retailers
1283	BOK PETROLEUM LIMITED (K3CUR18000002826)	Petroleum Firm
1284	Aidah Nakiganda (K3CUR17000026025)	Bar/pub/inn etc
1285	BOLD CASHERS LIMITED (K3CUR18000019713) BOLD EDGE CONSTRUCTION CO. LIMITED	Contractors permit
1286	(K3CUR17000032825)	Contractors permit
1287	Sophie Gidongo (K3CUR17000007975)	Retailers
1288	SHELLLA BUSINGE (K3CUR20000004984)	Boutique/Beauty/saloon
1289	Sylvia Tukala (K3CUR17000016125)	Private primary school
1290	BOLTS PETROLEUM (U) LIMITED (K3CUR17000040463)	Petroleum Firm
1291	BOME INTERNATIONAL LIMITED (K3CUR19000001818)	Contractors permit
1292	Gabriel Turamyomwe (K3CUR17000007728)	Retailers
1293	Gabriel Turamyimwe	Retailers
1294	Diana Ninsiima (K3CUR17000026785)	Boutique/Beauty/saloon
1295	Jailet Bonan (K3CUR17000010995)	Retailers
1296	BOND TOURS AND TRAVEL LIMITED (K3CUR19000010769) BONDFORD FINANCIAL SERVICES LIMITED	Travelandtour Agent
1297	(K3CUR20000009769)	Money lending and money saving institution
1298	Rose Bongho (K3CUR17000008239)	Retailers
1299	Simon Oligo (K3CUR17000033013)	Retailers
1300	BONIFACE WANJA (K3CUR18000001851)	Boutique/Beauty/saloon
1301	NICOLAS AYEBARE (K3CUR18000024242)	Retailers
1302	WINNIE NAMATOVU (K3CUR20000003978)	Boutique/Beauty/saloon
1303	Bonny Ocen (K3CUR19000002642)	Retailers
1304	Bonne Mubangizi (K3CUR17000044671)	Scrap dealers
1305	Bonny Nyamwiza (K3CUR18000009938)	Tailoring
1306	Moses Ogwang (K3CUR17000005219)	Hardware
1307	Moses Ogwang (K3CUR17000005219)	Retailers

1308	BONUS FARMERS LIMITED (K3CUR20000003432)	Agencies
1309	Booker Ponsian Matyabire (K3CUR20000006732)	Boutique/Beauty/saloon
1310	BOOM REAL ESTATES&CONSTRUCTION COMPANY LIMITED (K3CUR20000005114)	Constructors
1311	BOB ONYONA (K3CUR18000023038)	Retailers
1312	Frank Tugume (K3CUR17000045017)	Retailers
1313	John Bosco Mwesige (K3CUR18000016701)	Boutique/Beauty/saloon
1314	John Mugwanya (K3CUR17000045256)	Retailers
1315	Boss beverages International Ltd (K3CUR17000000277)	Manufacturers Agent
1316	BOSTONTIN LIMITED (K3CUR18000005928)	Contractors permit
1317	Josephine Kisakye (K3CUR17000037584)	Boutique/Beauty/saloon
1318	Angella Auma (K3CUR17000038665)	Boutique/Beauty/saloon
1319	Angella Auma (K3CUR17000038665)	Boutique/Beauty/saloon
1320	Annet Nakaggwa (K3CUR17000030670)	Boutique/Beauty/saloon Money lending and money saving institution
1321	Brac Uganda Microfinance Ltd (K3CUR17000005896)	Money lending and money saving institution
1322	Brian Musakala (K3CUR18000021271)	Retailers
1323	Brian Suubi (K3CUR18000007825)	Metal workshop
1324	Allan Agaba (K3CUR17000001168)	Retailers
1325	BRAND 7D (U) LIMITED (K3CUR18000023392)	Events management
1326	BRAND MASTERS KIBUKU LIMITED (K3CUR18000003188)	Mobile Money Operators
1327	SHAFIK LUTAAYA (K3CUR18000008781)	Video libraries/club
1328	Brian Mugisha (K3CUR17000035588)	Wholesalers
1329	Mukiibi Rosco (K3CUR17000038129)	Contractors permit
1330	Brian Ibanda (K3CUR20000000305)	Glass Mart
1331	Diana Namuyimba (K3CUR18000017766)	Boutique/Beauty/saloon
1332	AZABO OLODIO (K3CUR19000012492)	Retailers
1333	Diana Nassozi (K3CUR19000000273)	Boutique/Beauty/saloon
1334	Brenda Komugisha (K3CUR17000013742)	Kiosk
1335	Reagan Ricky Nuagaba (K3CUR17000032379)	Wood workshop
1336	Joanita Nakafeero (K3CUR17000030795)	Retailers
1337	Brenda Abbo (K3CUR19000015297)	Mobile Money Operators
1338	John Sendagi (K3CUR17000009500)	Retailers
1339	BRENDA KUSIIMA (K3CUR18000014425)	Retailers
1340	BRENDA NABAKKA (K3CUR19000014415)	Boutique/Beauty/saloon
1341	Brenda Nantongo (K3CUR17000019798)	Boutique/Beauty/saloon
1342	Brenda Kesiime (K3CUR17000029466)	Boutique/Beauty/saloon
1343	Grace Kyosiimire (K3CUR20000006682)	Bar/pub/inn etc
1344	Brenda Nakiranda (K3CUR17000002430)	Tailoring
1345	Brenda Nakiranda (K3CUR17000002430)	Tailoring
1346	BRENDAH KYOMUGISHA (K3CUR18000010910)	Boutique/Beauty/saloon
1347	BRENDAH KYOMUGISHA (K3CUR18000010910)	Boutique/Beauty/saloon
1348	Annet Nakyanzi (K3CUR17000010300)	Boutique/Beauty/saloon
1349	Annet Nakyanzi (K3CUR17000010300)	Boutique/Beauty/saloon
1350	Brendah Nakayima (K3CUR18000008328)	Electronics
1351	BREX CONTRACT SERVICES UGANDA LIMITED (K3CUR18000015844)	Secretarial services

1352	Brian Woira (K3CUR17000004717)	Wood workshop
1353	Brian Woira	Wood workshop
1354	Brian Kiggundu (K3CUR17000039895)	Boutique/Beauty/saloon
1355	Brian Kanyolo (K3CUR17000040851)	Boutique/Beauty/saloon Motorcycle generator rapier garage
1356	BRIAN SSELUGO (K3CUR18000019754)	Retailers
1357	Brian Musakala (K3CUR18000021271)	Retailers
1358	Robert Asimwe (K3CUR18000007585)	Retailers
1359	Brian Anwkasta (K3CUR17000012587)	Retailers
1360	Brian Galiwango (K3CUR19000008359)	Retailers
1361	Florence Okusaru (K3CUR18000006884)	Boutique/Beauty/saloon
1362	Florence Nakaddu (K3CUR17000033633)	Boutique/Beauty/saloon
1363	BRICER INVESTMENTS LIMITED (K3CUR18000017550)	Contractors permit
1364	Christine Babra Ogol (K3CUR20000004232) BRIDGE BROTHERS AUTO GARAGE - SMC LTD	Retailers Motor vehicle repair garage
1365	(K3CUR19000009332)	
1366	Maureen Ochen (K3CUR18000006421) BRIDGE UNION OF TAXI DRIVERS AND CONDUCTORS	Private primary school
1367	ASSOCIATION NAMUGONGO (K3CUR19000000190)	Contractors permit
1368	JANET NABUKONDE (K3CUR20000002558)	Boutique/Beauty/saloon
1369	Bridget Kabajasi (K3CUR20000002202)	Boutique/Beauty/saloon
1370	Bridget Nabukeera (K3CUR20000001345)	Retailers
1371	Bridget Ainembabazi (K3CUR18000003238)	Hardware
1372	Bright Tushemereirwe (K3CUR17000015408)	Retailers
1373	Sylvia Namaganda (K3CUR17000000533) BRIGHT HORIZON CHILD CARE LEARNING CENTRE LTD	Herbal/local medicine
1374	(K3CUR19000012203)	Day care centre
1375	MUHAMAD GAFFA (K3CUR17000043566)	Private primary school
1376	Bosco Damulira (K3CUR17000045405)	Car washing bay
1377	Brighton Tusiime (K3CUR19000003731)	Mobile Money Operators
1378	Brighton Nuhwera (K3CUR17000002190)	Kiosk
1379	DIANA KABASINGUZI (K3CUR18000014672)	Boutique/Beauty/saloon
1380	Lillian Akania (K3CUR17000000293)	Boutique/Beauty/saloon
1381	BRIMAH SERVICES LIMITED (K3CUR20000003119)	Book shop
1382	BRIMART LIMITED (K3CUR17000039168)	Consultants Fumigators business/cleaningfirm
1383	BRIMAT LOGISTICS LTD (K3CUR18000014904)	
1384	BRITEX ENTERPRISE LIMITED (K3CUR19000012005)	Garbage collection
1385	Aaron Bigabwomwe (K3CUR20000000115)	Retailers
1386	Adrine Keneema (K3CUR18000016917)	Clinic
1387	BRONAS UGANDA LIMITED (K3CUR18000019267)	Retailers
1388	BRONET SYSTEMS (U) LIMITED (K3CUR17000045025)	Contractors permit
1389	PROSCOVIA ANYANGO (K3CUR19000010439) BROSS FIRE SOLUTIONS AND SAFETY SUPPLY LIMITED	Boutique/Beauty/saloon
1390	(K3CUR19000007138)	Agencies
1391	Teddy Luzira Gambe (K3CUR19000011932) NOON TRADING & SERVICES CO. LIMITED	Secretarial services
1392	(K3CUR17000033732)	Supermarket
1393	BROTHERHOOD LIFE (U) LTD (K3CUR18000001133)	Contractors permit

1394	BROVIAT TRADERS LTD (K3CUR1900000281)	Contractors permit
1395	Josephine Nakyanja (K3CUR18000007080)	Retailers
1396	Bruno Ngabirano (K3CUR17000029037)	Retailers
1397	BRUSSEL UGANDA LIMITED (K3CUR18000015091)	Custom bonded warehouse
1398	Barnabas Kirungi (K3CUR18000004418)	Boutique/Beauty/saloon
1399	JEFF KIRWANA (K3CUR19000015990)	Electronics
1400	BT LOGISTICS LTD (K3CUR18000020612)	Transport and Logistics
1401	JOANITA KOMUHANGI (K3CUR20000004679)	Retailers Lodge/guest house(less than 20 rooms)
1402	David Kato (K3CUR17000003198)	
1403	Bob Bucha (K3CUR19000013581)	Retailers
1404	Stella Atuheire (K3CUR18000012338)	Nursery school
1405	Stella Atuheire (K3CUR18000012338)	Retailers Fumigators
1406	Isaac Buga (K3CUR17000039572)	business/cleaningfirm
1407	Francis Bugabo (K3CUR18000022543)	Retailers
1408	Angel Bukirwa (K3CUR18000016404)	Boutique/Beauty/saloon
1409	Sarah Namazzi (K3CUR17000005151)	Boutique/Beauty/saloon
1410	SAADI KASADHA (K3CUR17000045223)	Retailers
1411	BUILD GLOBE LIMITED (K3CUR17000021828)	Retailers
1412	Nathan Okecho (K3CUR17000031884)	Contractors permit
1413	BUJENJE (U) LIMITED (K3CUR20000009470)	Constructors
1414	BUKAMA INVESTMENTS CO. LTD (K3CUR17000025696)	Boutique/Beauty/saloon
1415	Alex Bukenya (K3CUR17000007702)	Retailers
1416	Alex Bukenya (K3CUR17000007702)	Retailers
1417	Alex Bukenya (K3CUR17000007702)	Retailers
1418	Hebert Bukenya (K3CUR17000007132)	Hardware
1419	Justine Athieno (K3CUR17000022735)	Depot Shop
1420	MUHAMMED BUKENYA (K3CUR18000021487)	Retailers
1421	Vincent Bukenya (K3CUR17000002125)	Retailers Motorcycle generator rapier garage
1422	Vicent Bukenya (K3CUR17000034003)	
1423	Wilson Bukenya	Retailers
1424	Hamida Bukirwa (K3CUR17000046494)	Retailers
1425	ABDUKALIM KIYINGI (K3CUR17000034482)	Boutique/Beauty/saloon
1426	SIMON LWERERE (K3CUR18000016693)	Retailers
1427	RHONAH NATUKUNDA (K3CUR18000018632)	Retailers
1428	Buluhanan Kawuuki (K3CUR17000000111)	Showroom
1429	Bumali Investments Limited (K3CUR17000020838)	Hardware
1430	Sadam Bumba	Boutique/Beauty/saloon
1431	Daniel Sedrick Bumba (K3CUR19000017186)	Bar/pub/inn etc
1432	5. POINT INVESTMENTS LIMITED (K3CUR19000004556)	Betting Company
1433	Christopher Nkoba Nyaika (K3CUR19000018192)	Retailers
1434	Proscovia Nagawa (K3CUR17000005862)	Boutique/Beauty/saloon
1435	Amos Kibwika Kankunda (K3CUR19000014324)	Milling Machines
1436	Martin Juuko (K3CUR17000034805)	Restaurant
1437	SEDRACH BUSHAARA (K3CUR19000013961)	Boutique/Beauty/saloon

1438	Baram Nankunda (K3CUR17000045595)	Retailers
1439	ALFRED BUSIKU (K3CUR17000035752)	Retailers
1440	Provia Busingye (K3CUR17000023485)	Boutique/Beauty/saloon
1441	Joy Rwakasore (K3CUR17000031348)	Retailers
1442	Eunice Busingye (K3CUR17000026322)	Retailers
1443	Jacinta Kainaki (K3CUR17000043939)	Retailers
1444	Aminah Busuulwa (K3CUR17000024145)	Hardware
1445	Bashir Busuulwa (K3CUR18000008104)	Milling Machines
1446	Harriet Namiyagi (K3CUR17000004790)	Retailers
1447	Bobic Jjagwe (K3CUR17000035877)	Showroom
1448	Sylvia Nabbira (K3CUR17000039218)	Drug store
1449	Ivan Ddamba (K3CUR17000034029)	Lodge/guest house(less than 20 rooms)
1450	KATE NAMBALIRWA (K3CUR18000019853)	Retailers
1451	Mary Buyeka (K3CUR17000024855)	Mobile Money Operators
1452	Ibrahim Sserubidde (K3CUR19000003566)	Mobile Money Operators
1453	James Buyondo (K3CUR18000001042)	Motor Spare Parts
1454	Habib Kyambadde (K3CUR19000000059)	Car rental services
1455	Jamidah Nabakka (K3CUR17000035166)	Boutique/Beauty/saloon
1456	Jamidah Nabakka (K3CUR17000035166)	Boutique/Beauty/saloon
1457	Rose Nakaayi (K3CUR17000020713)	Retailers
1458	GEOFFREY NGOBI (K3CUR18000001604)	Retailers
1459	Godfrey Male (K3CUR19000008664)	Motor Spare Parts
1460	Wyclif Bwango (K3CUR17000024749)	Retailers
1461	Richard Bwayayi Malisa (K3CUR20000006864)	Retailers
1462	Florence Nambuya (K3CUR17000019251)	Tailoring
1463	BWENDA FOOD TECHNOLOGIES LIMITED (K3CUR19000013946)	Mobile Money Operators
1464	Fasouk Masereka (K3CUR17000029763)	Boutique/Beauty/saloon
1465	Jimmy Mivule (K3CUR17000014419)	Retailers
1466	Sam Wandera (K3CUR17000001184)	Retailers
1467	BWINO AFRICAN VENTURES LIMITED (K3CUR170000031249)	Pharmacy
1468	Michael Bwire (K3CUR17000025050)	Mobile Money Operators
1469	Ibrahim Bwire (K3CUR18000010753)	Retailers
1470	BWITICS INVESTMENTS LIMITED (K3CUR18000024515)	Mobile Money Operators
1471	Brian Ssendikadiwa (K3CUR17000020549)	Consultants
1472	Robert Mwebe Bwogi (K3CUR19000017418)	Wood workshop
1473	David Byakagaba (K3CUR20000003101)	Produce
1474	John Byakatonda (K3CUR17000033419)	Boutique/Beauty/saloon
1475	NEHEMIAH KABINGA (K3CUR17000029441)	Lodge/guest house(less than 20 rooms)
1476	NEHEMIAH KABINGA (K3CUR17000029441)	Lodge/guest house(less than 20 rooms)
1477	NEHEMIAH KABINGA (K3CUR17000029441)	Lodge/guest house(less than 20 rooms)
1478	NEHEMIAH KABINGA (K3CUR17000029441)	Boutique/Beauty/saloon
1479	Yasin Byamugisha (K3CUR18000006199)	Retailers

1480	Benson Byamugisha (K3CUR20000005692)	Wood workshop
1481	SWIZIN BYAMUGISHA (K3CUR19000003251)	Mobile Money Operators
1482	AMOS BYAMUKAMA (K3CUR18000019903)	Mobile Money Operators
1483	Dan Byamukama (K3CUR18000022469)	Mobile Money Operators
1484	EMMANUEL BYAMUKAMA (K3CUR18000021214)	Mobile Money Operators
1485	SIMON BYAMUKAMA (K3CUR19000002691)	Scrap dealers
1486	Ronald Byansi (K3CUR17000008080)	Eating house
1487	Tumwesigye Byaruhanga (K3CUR17000026363)	Pool table
1488	Tumwesigye Byaruhanga (K3CUR17000026363)	Pool table
1489	Tumwesigye Byaruhanga (K3CUR17000026363)	Pool table
1490	Ivan Byarugaba (K3CUR17000045587)	Retailers
1491	Everest Byaruhanga (K3CUR18000005753)	Bar/pub/inn etc
1492	John Bosco Byaruhanga (K3CUR17000020226)	Mobile Money Operators
1493	John Bosco Byaruhanga (K3CUR17000020226)	Mobile Money Operators
1494	John Bosco Byaruhanga (K3CUR17000020226)	Mobile Money Operators
1495	Faridah Byaruhanga (K3CUR18000017246)	Retailers
1496	Chris Byaruhanga (K3CUR18000007338)	Retailers
1497	James Byaruhanga (K3CUR20000006443)	Boutique/Beauty/saloon
1498	Maureen Byenkya (K3CUR17000009468)	Retailers
1499	Milly Nakanjako (K3CUR17000033245)	Retailers
1500	CODE BASE(U) LIMITED (K3CUR18000003113)	Electronics
