Crisis Management Planning as a Management Technique for the Survival of Small and Medium Enterprises (SMES) in Uganda Crisis Management Planning

Elizabeth Nyakato
PhD Candidate, Center for Post Graduate Studies
Limkokwing University of Creative Technology
Cyberjaya, Malaysia

Dr. Imran Ibrahim Alasan
Principle Supervisor, Center for Post Graduate Studies
Limkokwing University of Creative Technology
Cyberjaya, Malaysia

Abstract:- Small and medium-sized firms contribute significantly to the economy of a country, but these SMEs are often characterized by poor performance and a high failure rate. This is typically attributed to a lack of resources, such as capital, land, and skilled labour. Despite the availability of such tools, many company management experts assert that some SMEs nevertheless fail because they lack a crisis management strategy. According to the body of research, crisis management planning improves lifespan and a sustainable business environment since it involves creating a strategy that aids SMEs in anticipating and responding to the turbulent market by deploying their provisions and capabilities appropriately. The study's objectives are to investigate the current condition of SMEs' crisis management planning in Uganda, as well as how SME owners and managers perceive crisis management planning and what factors could necessitate the creation of a successful crisis management plan for their companies. Diffusion of innovation (DOI) and existing literature serve as the study's theoretical foundations. They reveal how crisis management planning has helped SME withstand unanticipated crises. Future research is necessary to validate the conceptual framework used in this study, which will need the collection of empirical data that will be submitted to descriptive and inferential statistics using structural equation modeling (SEM). Thus, the researchers have devised a model that can be applied to actual data to evaluate the survival of SMEs in Uganda.

Keywords:- crisis management planning, small medium enterprises, owners/managers, Uganda, Diffusion of innovation (DOI).

I. INTRODUCTION

Small and medium-sized businesses (SMEs) constitute the foundation of any nation's economy. They contribute significantly to employment creation and are important engines of change and innovation. The SME sector contributed 56.4% of the value added in the EU in 2018 and employed 66.6 percent of all workers. SMEs make up 99 percent of all businesses and provide between 50 and 60 percent of all economic output. Although SMEs are recognised for their contribution to development, they nonetheless are confronted with numerous challenges that prevent them from surviving and growing over the long term. According to the Organization for Economic Co-operation and Development, SMEs are still rarely taken into consideration when it comes to crisis management [28][32][44][45]. The lack of consensus regarding the effectiveness of crisis management for SMEs could be one reason why SMEs have received so little attention in the literature on crisis management. In addition, this could be one of the reasons as to why SMEs have less funding than bigger companies. Likewise, SMEs are easy victims of any sudden, unanticipated catastrophe because of their size related features and hence less the focus of commercial banks and economic policy makers [16]. Furthermore, the rate of failure is higher in Uganda than in the developed world according to research on SME development [8]. Although Uganda has one of the worst rates of business failure in the world, it has nonetheless been ranked second in terms of annual business start-ups. In previous research, scholars such as Bundy et al [21] describes crisis as a behavioural phenomenon where he suggests that crises are socially manufactured by the individuals involved rather than a result of variables in an objective environment [27]. Unlike Bundy et al [21], Jankelová and Min [54]; Kim & Lim [59] suggest that crisis management entails working with stakeholders to shape perceptions/experiences in order to prevent, address, and learn from crises. The relationships between individuals within an organisation as well as those between organisations and external stakeholders are given focus. Doern et al., [29]; Herbane,[44] cite that unexpected occurrences are investable to businesses and the occurrence of these crises is said to be accumulating [77] [103]. Vargo & Seville [103] also highlight that during a crisis decision making is very significant because it frequently involve paradoxes and difficulties, such as the need to act swiftly but carefully while balancing short-term consequences with

long-term outcomes [94]. It is also important to note that Short-term survival costs are lower and can limit chances to build long-term value outcomes [94]. However, a business's response to the crisis may be what determines whether it can manage the problem or not irrespective of size and funding [24]. In regards to the above, the aim of this paper is to look into SME's in Uganda and examine the factors that could necessitate the creation of a successful crisis management plan. Furthermore, the paper goes on to investigate the current condition of SMEs' crisis management plan in Uganda, as well as how SME owners and managers perceive crisis management planning and whether their business continuity management system is sufficient for dealing with rising unforeseen disasters.

A. Crisis management in SMEs

Studies on crisis management in SMEs have only lately begun, and the pandemic has been the catalyst. Basis of previous studies, such as that by Branicki et al. [18], makes the assumption that small enterprises' traits, such as their adaptability and flexibility, can lessen the effects of crises since they make decisions quickly. Relatedly, Morrish,[77], suggests that being adaptable, which relates to how a firm adapts to or resists change, has been identified as another important quality in times of crisis. Additionally, adaptability and quick measures, such as changing company models, receiving technological training, and undergoing digital transformation to gain new abilities, seem essential to deal with the crisis and come out victorious. Furthermore, previous studies have shown that innovation is a potent catalyst for business sustainability in SMEs that are facing a crisis [101][22] Now according to Alves et al. [4], learning enables businesses to handle a crisis. This also relates to Dayour et al. [25] study which was carried out on small business in Ghana. The study proposed that gathering information from a variety of sources, including local and international television, government organisations, and social networks, is a good technique for being aware of and coping with crises in a study of small enterprises. In a further study, Herbane [44] found that small enterprises' crisis management is more focused on discrete crisis occurrences and is accompanied by a belief in the firm's capacity to prepare for such a crisis, such as an IT-related catastrophe. Thukral [98] recently emphasised that the external environment as well as internal elements affect a SME's readiness to act in a crisis. In other words, the resilience of the ecosystem to which SMEs belong affects the resilience of SMEs. Klein and Todesco [61] suggested that Small and medium-sized enterprises (SMEs) find it challenging to adapt to issues, adopt digital technologies, and re-evaluate their operations and business models due to their knowledge gaps in specialised areas, lack of human resources, and poor managerial skills alike. Concentrating on Germany in the same manner, Faghfouri et al. [32] looked into how supervisory boards might help SMEs codify their crisis management processes, while Doern [28] examined owner-managers' experiences in dealing with the crisis associated with the London riots. According to this study, resources, mind-set, and experience all affected how vulnerable or resilient small businesses tended to be. Herbane [45], carried out an investigation on four small British businesses

and discovered that a Lack of authority, a lack of resources, and a limited amount of time to react were all factors that hampered these business.

B. Crisis Management in Uganda

Complex crisis situations involving large-scale ecological disasters, abrupt political and social shifts, and economic disruptions are something that businesses frequently deal with nowadays. Businesses must respond quickly and effectively to these disruptive occurrences in order to survive and expand in this environment [56]. Small and medium-sized businesses (SMEs), which make up the majority of Uganda's private sector and account for two-thirds of national GDP, are the backbone of the economy [59]. SMEs increase labour skills, provide value, bring in foreign exchange and investment, create jobs, and connect with big businesses [92]. As a result, SMEs cannot achieve sustainable development or employment without the implementation of a Crisis Management Plan. More so, the manufacturing, distribution, and marketing channels of these Small and Medium Sized Enterprises (SMEs) sector cut across all sectoral borders. SME's have been identified as the foundation, primary catalysts, and significant drivers of economic development in recent economic studies conducted in Uganda [9]. It is estimated that there are about 800,000 SMEs in both urban and rural areas which are crucial to the economy, particularly in terms of job generation, innovation, promotion, and subsistence earnings. According to a 2007 research, MSMEs employ over 1.5 million people and make up 90% of the private sector. According to an UBOS study on the Census of Business Establishments 2010/2011, small and medium-sized businesses made up 30% of the 458,106 total businesses, and they employed more than 1 million people. There seems to be a specific lack of research on crisis management in SMEs in Uganda. The few scientific articles on crisis management that have been published tend to be heavily focused on economic crises, such as those described in Tumwine [98], financial implications in particular, Kasekende [56][57], economic growth, Ibrahim [51], Odongo et al [83], or corporate governance, Asiimwe, F. [11]. Politico-economic perspectives appear to be the most prevalent. Exemptions is from a study by Arthur et al [10] that looked at sustainability and operational efficiency aspects for SMEs in Uganda. Akino, S. [3] suggests priorities and recommendations for various tactics that SMEs might apply to deal with unforeseen calamities in a more recent study. SME recovery during and after a crisis depends on them utilising crisis management techniques. In order to effectively utilise their limited resources, SMEs must interact with experienced individuals who possess the necessary knowledge of the strategies and instruments available. For SMEs to succeed, innovation and process improvement are essential.

C. Problem Statement

The preparation for prospective crises has received particular emphasis in the literature on crisis management [27][44]. The idea that planning is essential for success for both individuals and businesses is shared by a number of research [76]. In other words, businesses should prepare for both good things and bad. Some have even claimed that businesses ought to be able to use adversity as an advantage if they have a good plan in place. Despite the potential benefits of crisis plans, numerous studies have shown that SMEs lack formal plans for crises [43], and the preparation strategies used by businesses vary widely. Only 29% of small businesses, according to a study by Woodman and Hutchings (2010), had a crisis management strategy, while 49% of 1000 SME owners and managers surveyed by Herbane [43] said they had no preparations in place to deal with threats to their company. In a study on Managerial Skills and the Performance of Small and Medium Enterprises in Uganda, Annet et al. [107] makes the case that SMEs are crucial for both job generation and economic diversification in Uganda. The author contends that this is the reason why efforts are focused on the growth of these businesses. However, SMEs are developing at a very slow and dwindling rate. SMEs "are afflicted by high failure rates and poor performance levels" notwithstanding their numerous contributions. Despite their important economic impact, studies such as that by Abanis et.al [10] have shown that SMEs across all industries in developing nations like Uganda have a high failure rate, which is estimated to be above 80%. Due to the numerous issues they encounter hence becoming constrained in international situations. Likewise, previous research revealed the vulnerability of firms to failure soon after they embarked on their first year of operations is on an increase [63]. Research also showed that their failure rate was further accelerated by the absence of a crisis management plan, a lack of funding, quick technical advancements, a lack of managerial skills, and low productivity [70]. According to Abanis et.al [10] "SME managers/owners typically start a business with little or no basic business management skills." According to them, SMEs frequently exhibit a lack of coordination, oversight, and crisis management orientation. Planning in SMEs is inconsistent, relying on intuition, and only a tiny percentage of people use planning instruments. These considerations warrant a closer look at the importance of implementing a crisis management plan for SMEs in Uganda. Therefore, the purpose of this study is to examine the factors that would necessitate the creation of a successful crisis management plan within SMEs in Uganda, as well as to find out how important SME owner-managers believe crisis management planning to be. The study's primary research questions are created in order to evaluate these aspects:

- How do SMEs in Uganda create crisis management plans that direct overall operations?
- How do SME owners and managers in Uganda view the significance of crisis management planning?
- What are the factors that would necessitate the creation of a successful crisis management plan within SMEs in Uganda?

D. Significance of the study

By examining crisis management planning in this area, another element that can also have an impact on SMEs' performance, this study adds to the body of knowledge on SMEs. The investigation into planning process elements and the significance of crisis management planning, which may be used to enhance the strategic planning activity will be useful to SME owner/managers and may also assist SMEs. The report will be helpful in making policy decisions about the rule governing SME commerce.

II. LITERATURE REVIEW & THEORETICAL FRAMEWORK

A. Literature Review

In poor nations like Uganda, research on crisis management planning within SMEs is small in number and constrained. The majority of the literature on SMEs places more emphasis on how to better understand the growth process and create sustainable competitive advantage, than it does on how to help SMEs survive, including funding them [95]. As a result, this study aims to determine the extent of SMEs' lack of crisis management planning and whether they are factors that can constitute the implementation of a crisis management plan. Studies by Ghobadian and O'Regan, [82] underline how closely related entrepreneurship and small business are since the latter values the management, who is frequently the owner. It was the sole focus of studies by Temtime and Pansiri [96] to examine the traits of owner managers and how they affect planning. These research cannot be generalised because owner manager qualities differ from firm to firm. The current study has included looking into the function of owner-managers in crisis management planning as well as taking into account other aspects that may affect the formulation of crisis management plan as well as help us to better comprehend the idea. Similarly, a majority of scholars (e.g., Ghobadian and O'Regan, [82]; Pemberton and Stonehouse, [94] focused on certain industry sectors, which lessens the possibility of drawing conclusions that may be applied generally. The type of industry the firm operates in is quite likely to have an impact on the responses, which would also have an impact on the study. This study explores a multi-sectoral method to solve this constraint, which would be helpful the SMEs in many industries as they may analyse and use the results as a self-monitoring tool to improve on their shortcomings. For instance, distinct elements that may not be present in the service or manufacturing industries, to name a few, may drive crisis management in the construction sector. This study will look at all industries since it would be interesting to see if there are variations in the level of crisis management preparation according to industry affiliation. Another thing to consider is that certain research, including those by Adendorff et al. [1], Sharma [102], and Polatoglu [86] only include one case study. When diverse business kinds are considered, it may become harder to distinguish between operational and crisis management planning. Depending on the activities of the organisation, it might be claimed that certain businesses require less strategic planning since they are more adaptable and able to adjust to changes in their immediate environment more quickly. In

order to gain insights from many perspectives, the current study investigates a number of companies rather than concentrating on a single case study. In the industrialised world, a number of research on crisis management planning were carried out. For instance, in the UK [33], Turkey [86], Slovenia [89] and Slovenia [89]. However, due to the political, economic, social, and cultural disparities between the developed and developing worlds, the findings of these research may not be applicable to emerging nations. The conclusions, for instance, cannot be applied to other nations with immature technological advancements and industries, such as Uganda, because the geographic areas where the studies were done are characterised by mature technologies and industries. Thus, this study adds to the scant body of knowledge on crisis management planning by SMEs in developing nations with environments similar to Uganda.

B. Theoretical Framework

The researcher used Diffusion of innovation (DOI) to explain the relationship(s) between the variables under consideration in an effort to better understand crisis management planning within SMEs in Uganda.

In times of tragedy, diffusion of innovation (DOI) is particularly complex and nonlinear [88][104]. The themes connected to the innovation process that were drawn from the data are organised in this study using DOI as a theoretical lens. The idea of DOI, which Everett Rogers first introduced in 1962, offers a framework for examining how innovations are disseminated across organisations. The process and causes affecting the acceptance of new ideas are made clear through DOI. Communication is defined as "the process in which participants create and share information with one another in order to reach a mutual understanding," whereas diffusion is defined as "the process in which an innovation is communicated through specific channels over time among the members of a social system" [66]. In more detail, DOI is comprised of four dimensions: invention, communication channels, time, and social systems [66].

A novel concept, object, process, or system is seen to be innovative by the person adopting it. An innovation's relative benefit, compatibility, complexity, trialability, and observability are among its characteristics [66]. Communication channels involve both the unit of adoption (an individual or organisation) that is familiar with the innovation and other units of adoption that are not familiar with the innovation in the process by which individuals spread knowledge about it. The innovation choice process, adopter categories, and adoption rate are the three elements that make up the factor of time [66]. The decision-making process for innovations takes into account the time from when a person or organisation first learns about one until they decide whether to adopt it or not. This process has five steps: information, persuasion, choice, action, and confirmation [66]. The level of propensity a person or organisation has toward the innovation is referred to as an adopter category. Innovators, early adopters, early majority, late majority, and laggards are some categories of adoption. The rate of adoption, in addition, takes into account how quickly a social system adopts a new invention. Rogers

[66] asserts that the adoption rate typically follows an S-shaped curve, with early adoption rates being low, numbers increasing through time, and adoption rates eventually falling. The social system is the last component of DOI. Diffusion takes place in social systems at all times. Individuals, groups, organisations, or other social systems with a common objective may make up the social system [66]. The social system in this study comprises of SMEs in the Republic of Uganda. The qualities of an organisational structure inside a given organisation will have a substantial impact on that organization's capacity for innovation. These traits include interconnections within an organisation, organisational size, levels of formality, organisational centralization, and organisational complexity [66]. The term "centralization" describes the concentration of power among a small group of individuals, which is frequently inversely connected with creativity. Innovation and organisational complexity are positively associated. Organizational complexity takes into account the knowledge and expertise of organisation members. The degree to which an organisation abides by set norms is referred to as its formality level, and it is associated negatively with innovation. Innovation is positively correlated with interconnectedness, which is the degree to which firms are connected to their larger network and social system [66]. Despite not being widely used in management research with a focus on crisis, DOI has been used in other disciplines to discuss innovations in information management, strategic human resource management [39] development studies [88], healthcare [24] travel and hospitality education, and business economics [101].

Vargo et al. [101] studied DOI using an institutional lens and a service-centred ecosystem, which is the study most closely linked to this one. Results showed a framework that views all actors as integrators of the invention rather than privileging one actor as an inventor (s). Groh [39] argued that "modern literature about corporate management during crisis events does not properly cover studying and classifying the actions carried out by a corporation's senior managers at different stages and levels of a crisis, or finding out what constitutes timeliness and the value of the research conducted" in relation to crisis management (p. 2). In order to comprehend the emergent innovations within the SME sector that were born as a result of an unprecedented crisis, this research uses DOI as a theoretical lens.

III. RESEARCH DESIGN & METHODOLOGY

A. Conceptual Framework Development

The existing literature on the Diffusion of Innovation (DOI) served as the foundation for the conceptual framework for the study. The framework shows elements that could enable the successfully creation of a crisis management plan within Ugandan SMEs. Creating a conceptual framework, according to Kumar, Manrai, and Manrai [61], will assist the researcher in generating hypotheses and testing potential relationships to better comprehend the scenario. The independent variable, and dependent variables make up the conceptual framework.

Successful crisis management planning is the dependent variable in this study, while the independent variables are those that can be manipulated to affect how long SMEs in Uganda would survive. The study's independent variables are communication, organisational culture, organisational leadership and Business continuity management all of which are based on the studied theory.

B. Factors that can facilitate the creation of a successful crisis management plan within SMEs in Uganda
   a) Communication
      Communication is a social process for spreading innovations between people (innovation user to non-user) via a communication channel, according to Roger's [66] original DOI theory. (Mass media or interpersonal). Organizational communications are carried out through the "development of corporate strategy, designing directives for internal and external communications, and managing the flow of information." Communication is defined as "the systematic planning, implementing, monitoring, and evaluation of all channels of internal and external communication of an organisation" [5]. The primary determinant of agile approaches' success is effective communication. According to Jiménez-Jiménez et.al [54], communication is a crucial component of learning, hence learning cannot occur without it. Through social media, books, white papers, and photos as well as observations, communication can be vocal or nonverbal. Employees cannot learn from other professionals without information exchange, and the process of knowledge acquisition and sharing will be hindered [14]. According to Luxton, [67], communication is the human activity that forges relationships and brings people together. It is the core of all meaning-making processes. Face-to-face communication is the most efficient of all modes because it offers immediate feedback and numerous indications including facial expression, emotion, and individual focus. A certain amount of knowledge learned through face-to-face contact can be preserved before eventually fading away.

      Therefore, it is possible to save information on various instruments, such as papers, whiteboards, and other surfaces, for later use. When numerous teams (each made up of numerous people) are working on various components of the same project at the same time and communication between them is crucial, these technologies can also be helpful for accessing information about the project. Effective communication and teamwork also heavily rely on the workspace's physical layout. It might be simpler for team members who are physically close to one another to communicate and work together efficiently when necessary to remove ambiguity. Entrepreneurs can build their businesses to the necessary levels of excellence by using effective communication as a key tool. As virtual platforms have been effectively used, technological developments in communication platforms have been noted as being especially important in facilitating the interpersonal communication of innovation. In the business world, using virtual platforms as a crucial part of interpersonal communication has become crucial. Finally, Martin, Kolomitro, and Lam [74] draws the conclusion that organisations should ensure that information is accessible to everyone through training and that there is a lack of awareness regarding the use of available communication methods, but they were quick to add that managers must also set privacy boundaries to keep important and sensitive issues private.

      Based on the above discussion, the researcher's hypothesis that:
      H1: Communication has a direct relationship with crisis management planning

   b) Organisational culture
      The "symbols, language, philosophy, beliefs, traditions, and mythology of an organisation" make up organisational culture. Culture permeates every aspect of organisational existence [65]. Corporate culture is a "set of theories combining the norms and values, social views, or convictions of organisational leaders," that is according to Driskill [30]. This suggests that organisational culture has an impact on employee behaviour and hierarchical management systems. Additionally, organisational culture influences how employees think, act, and respond to dynamic situations in light of reality and originality. A "healthy culture, in which expectations and principles are created in the organisation and carefully upheld, boosts the efficiency of the enterprise as personnel try to fulfil common objectives," according to Breakey, Ransome, and Sampford [19]. The advantages of a successful organisation imply increased cooperation between the enterprises, member/employee priorities, and greater contributions from employees, which are the result of high standards and shared values. In this regard, C. C. Lee, Strohl, Fortenberry, and Cho [64] discovered that efforts made by human resources to promote employee participation had a considerable impact on the organisational outcomes. Through the creation of an innovative workplace environment, culture is also believed to encourage innovation. According to Doppelt [29], fostering a creative corporate culture through the implementation of procedures that encourage the adoption of novel ideas is crucial to the advancement and achievement of organisational goals. According to Gutierrez-Gutierrez, Barrales-Molina, and Kaynak [40], evolving corporate environments foster new product creation initiatives. As a result, businesses are encouraged to make corporate social responsibility part of their corporate culture in order to win the support of their stakeholders.

Furthermore, ancestor traditions influence people's perceptions and beliefs, which form the relationship between the community and the corporate organisation and also serve as acceptance criteria for organisational products and services, thereby establishing a strong relationship and understanding between an organisation and its stakeholders [35]. According to the overlay, adhocracy cultures support a horizontal individualism orientation, market cultures parallel a vertical individualism orientation, clan cultures align with a horizontal collectivism orientation, market cultures parallel a vertical individualism orientation, and hierarchy cultures match a vertical collectivist orientation [35]. In conclusion, a person is thought to fit into an organisation more when their social interaction orientation and the organization's cultural values are perceived to be in harmony. Some aspects of an organization's culture may be implicit, and managers' values and personalities may need to align with the culture for the organisation to succeed. When an employee's social orientation matches the corporate culture, such as a horizontal individualistic orientation in an adhocracy culture, the person exhibits higher rates of organisational citizenship behaviour.

Based on the above discussion, the researcher's hypothesis that:
H2: Organisational culture has a direct relationship with crisis management planning.

c) Leadership

These global changes should receive special consideration under the existing small and medium-sized enterprise (SME) policy. SMEs are "forced" to reassess their commitments and the implications of their actions on society by the current environment, which is characterised by the financial crisis, high unemployment, the desire to be more competitive, and social isolation. Given the significance of SMEs in the Ugandan economy and their distinctive characteristics, it is crucial to study the role of leadership in this type of sector. Leaders are followed by those around them, and those around them follow the messages of the leaders. (Tutar, 2004). Leadership is important in the management of SME's. According to Schiemann [37], SMEs support the private sector globally and have a major impact on the Ugandan economy. Owner-managers of SMEs therefore have a significant role in encouraging and supporting individual initiatives as well as optimising processes for the benefit of the business [13]. Intelligence, a potent personality, and insight are necessary for leadership. Being given power does not make someone a leader by default. A leader must not only have the authority, but also the skills to use it [34]. You may describe leadership as a complex, multifaceted performance that depends on the use of influence and does not occur in a vacuum [105] [79]. By its very nature, leadership is a complex, multi-level, and socially constructed activity [35]. Most often, it is associated with leadership and purpose problems that are hard to maintain, a lack of strategic communication and teamwork to boost performance, and a hazy commitment to the learning philosophy. It is believed that a lack of guidance in the development and cultivation of the right leadership style is the main cause of these problems. Additionally, research shows that in order to be an effective leader, one must possess a number of common behaviours and characteristics, including self-assurance, a service mentality, good coaching skills, reliability, expertise, responsibility, good listening skills, being visionary, realistic, having a good sense of priorities, honesty, willingness to share, and strong self-esteem [16]. According to George's research, employees will use their perceived leader's emotions to evaluate a change programme, and they may interpret their leader's bad mood as an indication that the problem is progressing to a really dreadful point [36].

Relatedly, scholars and practitioners are interested in the issues of leadership and innovation because they can have a big impact on organisational performance and competitive advantage [90]. Researchers have been debating whether innovation and leadership encourage greater performance as well as if past success is influenced by these two factors [50][69]. A leader must have a set of leadership qualities, such as being a competent designer, master, mentor, challenger, and integrator, as well as having a clear, enduring shared vision, for a company to become creative. By building competencies centred on learning, on transparent communication that lowers the costs of internal change, and on the development of cohesive cooperation, this leader must promote and encourage creativity and individual initiative. It is important to understand that the cohesion of a team refers to the cooperation of a group of individuals who all possess a variety of complementary skills, are accountable, and are dedicated to a single goal. The organisation can succeed in transforming organisational learning into a leadership quality that is beneficial to the entire organisation, not just to its unique individuals, through collaboration cohesion. To foster organisational innovation, management should, via its encouragement of cooperation and the development of cohesive work teams, stimulate the learning organisation.[17]

Businesses also deal with fierce competition as a result of globalisation, swift market environment changes, and continuously developing information technology. In the past few years, however, it has become increasingly important to comprehend the variables that impact the successful development of firm innovations. Porter [87] first proposed that by the late 20th century, most industrial economies had made the switch to a "innovation-driven" stage, throughout which firms competed on how to innovate quickly and profitably [38] [62]. In order to

adjust to these external changes, an organisation must have the ability to learn. Whether or not an organisation has the capability to do so, leadership is one of the primary factors defining its capacity to learn [54]. How well employees and businesses get along will be directly impacted by the executive's leadership style, which will have a huge impact on the people and how the organisation runs [106]. Effective leadership may inspire employees to be creative by articulating a vision that will increase organisational learning kinetic energy [7][49][41]. In conclusion, In order to accomplish desired goals, an effective leader affects followers in the desired way. The heroes of economic development and modern businesses are entrepreneurs [71]. According to Hargreaves [42], a leader should implement sustainable practises, i.e., he should work to reach an understanding between the company's goals, his team members, and the environment. While there are many ways to define leadership, at its core, it is the act of inspiring others to take action without using force. Effective leadership is crucial for businesses, especially during and before times of crisis, and it's important to distinguish leadership from management [6]. Effective communication is the most important quality of leadership at a time of crisis. In general, crisis management strategies are helpful, but it is clear that certain crisis situations would likely require prioritising different leadership qualities. The focus of this study's researchers was on leadership as a strategy for SMEs survival in Uganda and whether it would foster the development a crisis management plan. It is important for leaders to learn how to respond positively, and doing so is an important part of their professional development. CEOs need to be flexible and adaptable when it comes to organisational culture's values and standards.

Based on the above discussion, the researcher's hypothesis that:
H3: Organisational Leadership has a direct relationship with crisis management planning.

d) Business Continuity Management
Using the business continuity management (BCM) strategy, organisations can systematize and categorise their resources and supplies to handle any disaster. Since BCM processes mirror the chronological, sociotechnical, learning, and stakeholder perspectives found in the literature on crisis management, and since it shares many of the goals of crisis management (prevention, improved response, reduced impact, learning to prevent reoccurrence), it is crucial to consider in the context of crisis management. Similarly, national standards expressly integrate BCM with crisis management and government organisations, by-laws, and legislation all require BCM [43]. Business continuity management (BCM) is the culmination of three decades of planning and management practise development. Its origins can be traced back to the

1970s, when businesses began using information technology (IT) contingency planning and disaster recovery planning approaches [45]. Since then, it has evolved into a constant procedure with support from senior management. BCM is a management process with a broader scope than the IT-centric disaster recovery planning approach that "distinguishes possible future areas of risk and the affects to business operations, offers a framework for building organisational resilience with the capability for an effective solution that secures the preferences of its key stakeholders, reputation, brand, and value-creating activities."

Many different industries employ BCM, including financial services [43], construction, government organisations, utilities, health care, and logistics. BCM's importance for SMEs has also come to be more widely recognised [43]. For instance, the US Financial Industry Regulatory Authority requires small-member firms to create business continuity plans (BCPs), whereas local government and other organisations in Uganda encourage SMEs to do so [12]. Academics have mostly concentrated their attention over the years on management techniques for handling the occurrence of crises and operational disturbances in large organisations. However, there are scattered references to the idea of crisis management in smaller corporate organisations in the early literature on small business management. For instance, crisis management was characterised as an intuition-driven process "focused on day-to-day decisions with very limited time spans" that may serve as a forerunner to formal strategic planning. The present understanding of systematic prevention and recovery tactics used to address a wide range of risks is at conflict with such viewpoints on crisis management. Failure and fragile, conflicting, durable, and comprehensive types of success can both result from a catastrophe. It is rare for recovery after an interruption to be 100 percent complete. It is for this very reason that this study has employed Business Continuity Management as one for its variable.

Based on the above discussion, the researcher's hypothesis that:
H4: Business continuity management has a direct relationship with crisis management planning.

e) Review of Empirical Findings on crisis management planning and Survival of SMEs
A crisis management strategy's main objective is to reduce failures or closures among Ugandan SMEs. This section discusses pertinent empirical results from other researchers that are connected to the study.

Hong et al. [47] investigated the crisis management techniques employed by SMEs in a study that was released in 2012. Five SMEs' actual crisis management practices are examined in a

multiple-case study. It makes use of a general crisis management model that depicts the detection, incidence, recovery, and resolution phases of crisis management processes. The case study results show that SMEs have strong market responsiveness despite having limited resources and inferior market positions. The report further argued that effective crisis management of SMEs required proactive business mindsets for long-term expansion and sustainable growth.

Furthermore, Herbane [44] notes that managers' assessments of whether planning may be utilised to address crisis prevention and lower effect depend on the experience of crisis and the sort of crisis encountered. He continues by saying that SME managers adopt a conservative approach to crisis management because of resource limitations, focusing on the crises they perceive to be the most real and foreseeable and for which restoration plans may be created and implemented. Similar findings from the Burhan, et.al [21] study revealed that many Pakistani restaurants lacked preparedness to handle a crisis situation because small enterprises tended to place a disproportionately greater emphasis on short-term objectives. Since small enterprises are known for their flexibility in the adoption of transitory or contingency processes, this mind-set affected the nature of immediate reactions when they were faced with a long term crisis [74].

Additionally, Parnell [84] notes that compared to the United States, Mexico and Peru had much greater levels of SME crisis worry. The study's further findings show that crisis management in Mexico and Peru, notably the effectiveness of crisis preparation and response in both countries' settings, was a cause for considerable concern. The organisations that had prepared for various crises were given special attention. Agreeing to a study by Manning [72], owners and managers of small and medium-sized firms viewed the creation of a crisis management model as an essential management tool to help them fight for their company's survival after a crisis. Even those business owners who concluded that the company could not be rescued for any reason required to create a modified strategy that strategically handled the owners' exit from the company. Work in crisis management takes into account a variety of factors, including the consequences of the recession, a strategic vision and direction, risk management, and professional skills [2]. Despite having limited cash and weak market positioning, SMEs have strong business sensibility. Additionally, a strategic market strategy is needed for balanced development and resolution in SME crisis management planning. Lack of effective crisis management plans in small businesses could lead to an early small business closure [103]. The development of survival strategies, as well as transparency, open communication, relationship building, and creative thinking, are essential for SMEs. In order to assure top-notch performance, SMEs are also urged to take proactive measures, such as obtaining proper insurance coverage, investing in a worker's compensation policy, and keeping open and fluid contacts with suppliers and clients. Equally as importantly, small business owners that adopt survival tactics like crisis management strategies may support constructive social change by continuing to generate job possibilities that enhance local communities' economic situations [103].

f) Conclusion and Implications
In summary, this study aims to examine the factors that will empower SMEs in Uganda to develop a crisis management strategy for their businesses. A crisis management plan can be adopted as a result of four factors: communication, organisational culture, organisational leadership, and business continuity management. These factors, which are supported by the Diffusion of Innovation (DOI) theory, can also contribute to the survival and sustainability of SmEs. Future work on this conceptual framework will necessitate the gathering of empirical data that will be subjected to structural equation modelling (SEM)-based descriptive and inferential statistics in order to validate the model. The literature has demonstrated the importance of considering each and every one of the study's factors. Therefore, the researchers recommend SMEs' managing directors and business owners to implement survival strategies which may contribute to positive social change by creating employment opportunities that improve economic conditions in local communities

REFERENCES

[1.] Adendorff, C., Appels, G., & Botha, B. (2011). Strategic management: An Eastern Cape construction SME case study. Acta Structilia, 18(2), 40-63.

[2.] Aggarwal, P. K. (2020). Analysis of Small and Medium Enterprises' Crisis Management: A Multi-case Study. PalArch's Journal of Archaeology of Egypt/Egyptology, 17(7), 7267-7279.

[3.] Akino, S. (2021). SMEs and Entrepreneurship Development Determinants in Practice: Case of Uganda. In Handbook of Research on Sustaining SMEs and Entrepreneurial Innovation in the Post-COVID-19 Era (pp. 352-372). IGI Global.

[4.] Alves, J. C., Lok, T. C., Luo, Y., & Hao, W. (2020). Crisis management for small business during the COVID-19 outbreak: Survival, resilience and renewal strategies of firms in Macau.

[5.] Andersson, R. (2019). Employee communication responsibility: Its antecedents and implications for strategic communication management. International Journal of Strategic Communication, 13(1), 60-75.

[6.] Anwar, K. (2017). The Role of Effective Leadership in Crisis Management: Study of Private Companies in Kurdistan. QALAAI ZANIST JOURNAL, 2(4), 326-338.

[7.] Aragón-Correa, J. A., García-Morales, V. J., & Cordón-Pozo, E. (2007). Leadership and organizational learning's role on innovation and performance: Lessons from Spain. Industrial marketing management, 36(3), 349-359.

[8.] Arinaitwe, M. (2014). Electronic business system adoption and growth of small and medium enterprises in selected companies in Nakawa division, Kampala Uganda (Doctoral dissertation, Kampala International University, College of Economics and Management).

[9.] Ariyo, A., & Jerome, A. (1999). Privatization in Africa: an appraisal. World Development, 27(1), 201-213.

[10.] Arthur, S., Caleb, T., Abanis, T., Siraje, K., & Eliab Mpora, B. (2021). Analysis of the effects of COVID 19 on the operations and sustainability of SMEs in South Western region, Uganda.

[11.] Asiimwe, F. (2017). Corporate governance and performance of SMEs in Uganda. International Journal of Technology and Management, 2(1), 14-14.

[12.] Atuhirwe, A. (2019). Assessing the role of operational risk management in Uganda's banking sector: a case study of NC Bank Uganda (Doctoral dissertation, Makerere University).

[13.] Azanza, G., Moriano, J. A., & Molero, F. (2013). Authentic leadership and organizational culture as drivers of employees' job satisfaction. Revista de Psicología del Trabajo y de las Organizaciones, 29(2), 45-50.

[14.] Badawy, M., Abd El-Aziz, A. A., Idress, A. M., Hefny, H., & Hossam, S. (2016). A survey on exploring key performance indicators. Future Computing and Informatics Journal, 1(1-2), 47-52.

[15.] Battisti, M., & Deakins, D. (2017). The relationship between dynamic capabilities, the firm's resource base and performance in a post-disaster environment. International Small Business Journal, 35(1), 78-98.

[16.] Bennis, W. G., Nanus, B., & Bennis, S. (1985). Leaders: Strategies for taking charge (Vol. 200). New York: Harper & Row.

[17.] Bettis-Outland, H. (2012). Decision-making's impact on organizational learning and information overload. Journal of Business Research, 65(6), 814-820.

[18.] Branicki, L., Sullivan-Taylor, B., & Brammer, S. (2021). Towards crisis protection (ism)? COVID-19 and selective de-globalization. critical perspectives on international business.

[19.] Breakey, H., Ransome, W., & Sampford, C. (2019). The ethical significance of migrating health professionals' legitimate expectations: Canadian and Australian pathways to nowhere? New York, NY: Emerald Publishing Limited

[20.] Bundy, J., Pfarrer, M. D., Short, C. E., & Coombs, W. T. (2017). Crises and crisis management: Integration, interpretation, and research development. Journal of management, 43(6), 1661-1692.

[21.] Burhan, M., Salam, M. T., Abou Hamdan, O., & Tariq, H. (2021). Crisis management in the hospitality sector SMEs in Pakistan during COVID-19. International Journal of Hospitality Management, 98, 103037.

[22.] Caballero-Morales, S. O. (2021). Innovation as recovery strategy for SMEs in emerging economies during the COVID-19 pandemic. Research in international business and finance, 57, 101396.

[23.] Coombs, W. T., & Holladay, S. J. (2002). Helping crisis managers protect reputational assets: Initial tests of the situational crisis communication theory. Management communication quarterly, 16(2), 165-186.

[24.] Currie, G., & Spyridonidis, D. (2019). Sharing leadership for diffusion of innovation in professionalized settings. Human Relations, 72(7), 1209-1233.

[25.] Dayour, F., Adongo, C. A., Amuquandoh, F. E., & Adam, I. (2020). Managing the COVID-19 crisis: coping and post-recovery strategies for hospitality and tourism businesses in Ghana. Journal of Hospitality and Tourism Insights.

[26.] Deverell, E. (2021). Professionalization of crisis management: A case study of local-level crisis communicators in Sweden. Journal of Contingencies and Crisis Management, 29(2), 131-142.

[27.] Doern, R. (2016). Entrepreneurship and crisis management: The experiences of small businesses during the London 2011 riots. International Small Business Journal, 34(3), 276-302.

[28.] Doern, R., Williams, N., & Vorley, T. (2019). Special issue on entrepreneurship and crises: business as usual? An introduction and review of the literature. Entrepreneurship & Regional Development, 31(5-6), 400-412.

[29.] Doppelt, B., & McDonough, W. (2017). Leading change toward sustainability: A change-management guide for business, government and civil society. Routledge.

[30.] Driskill, G. W. (2018). Organizational culture in action: A cultural analysis workbook. Routledge.

[31.] Eggers, F. (2020). Masters of disasters? Challenges and opportunities for SMEs in times of crisis. Journal of business Research, 116, 199-208.

[32.] Faghfouri, P., Kraiczy, N. D., Hack, A., & Kellermanns, F. W. (2015). Ready for a crisis? How supervisory boards affect the formalized crisis procedures of small and medium-sized family firms in Germany. Review of Managerial Science, 9(2), 317-338.

[33.] Falshaw, J. R., Glaister, K. W., & Tatoglu, E. (2006). Evidence on formal strategic planning and company performance. Management decision, 44(1), 9-30.

[34.] Fener, T., & Cevik, T. (2015). Leadership in crisis management: Separation of leadership and executive concepts. Procedia Economics and Finance, 26, 695-701.

[35.] Gardner, W. L., Lowe, K. B., Moss, T. W., Mahoney, K. T., & Cogliser, C. C. (2010). Scholarly

leadership of the study of leadership: A review of The Leadership Quarterly's second decade, 2000–2009. The leadership quarterly, 21(6), 922-958.

[36.] George, J. M. (2000). Emotions and leadership: The role of emotional intelligence. Human relations, 53(8), 1027-1055.

[37.] Graen, G. B., & Schiemann, W. A. (2013). Leadership-motivated excellence theory: an extension of LMX. Journal of managerial psychology.

[38.] Groeger, L., & Schweitzer, J. (2014, July). Transformational leadership, design thinking and the innovative organization. In European Group for Organizational Studies Conference, At Rotterdam, Netherlands.

[39.] Groh, M. (2014). Strategic management in times of crisis.

[40.] Gutierrez-Gutierrez, L. J., Barrales-Molina, V., & Kaynak, H. (2018). The role of human resource-related quality management practices in new product development: A dynamic capability perspective. International Journal of Operations & Production Management.

[41.] Haase, H., Franco, M., & Félix, M. (2015). Organisational learning and intrapreneurship: evidence of interrelated concepts. Leadership & Organization Development Journal.

[42.] Hargreaves, A., & Fink, D. (2006). Redistributed leadership for sustainable professional learning communities. Journal of school leadership, 16(5), 550-565.

[43.] Herbane, B. (2010). Small business research: Time for a crisis-based view. International small business journal, 28(1), 43-64.

[44.] Herbane, B. (2013). Exploring crisis management in UK small-and medium-sized enterprises. Journal of Contingencies and Crisis Management, 21(2), 82-95.

[45.] Herbane, B. (2020). Locational contiguity and business continuity: perceived organizational resilience of small-and medium-sized enterprises in UK business parks. SAGE Open, 10(2), 2158244020927417.

[46.] Ho, J. P. Y., Victor Chen, D. T., & Ng, D. (2016). Distributed leadership through the lens of activity theory. Educational Management Administration & Leadership, 44(5), 814-836.

[47.] Hong, P., Huang, C., & Li, B. (2012). Crisis management for SMEs: insights from a multiple-case study. International Journal of Business Excellence, 5(5), 535-553.

[48.] Hong, P., Huang, C., & Li, B. (2012). Crisis management for SMEs: insights from a multiple-case study. International Journal of Business Excellence, 5(5), 535-553.

[49.] Hsiao, H. C., & Chang, J. C. (2011). The role of organizational learning in transformational leadership and organizational innovation. Asia Pacific Education Review, 12(4), 621-631.

[50.] Huertas-Valdivia, I., Gallego-Burín, A. R., & Lloréns-Montes, F. J. (2019). Effects of different leadership styles on hospitality workers. Tourism management, 71, 402-420.

[51.] Ibrahim, W., Turyakira, P., & Katumba, P. M. (2019). E-commerce adoption and growth of SMEs in Uganda. International Journal of Business and Management, 14(1), 46-54.

[52.] Ihua, U. B. (2009). SMEs key failure-factors: a comparison between the United Kingdom and Nigeria. Journal of social sciences, 18(3), 199-207.

[53.] Jankelová, N., & Joniaková, Z. (2021, March). Communication skills and transformational leadership style of first-line nurse managers in relation to job satisfaction of nurses and moderators of this relationship. In Healthcare (Vol. 9, No. 3, p. 346). MDPI.

[54.] Jiménez-Jiménez, D., & Sanz-Valle, R. (2011). Innovation, organizational learning, and performance. Journal of business research, 64(4), 408-417.

[55.] Kaluperuma, T. R., & Munasinghe, T. T. (2016). Successful crisis recovery through leadership: The case of Stafford Motor Company (Pvt) Ltd (Doctoral dissertation).

[56.] Kasekende, L. (2003). Financing Small and Medium-scale Enterprises (SMEs).

[57.] Kasekende, L., & Opondo, H. (2003). Financing Small and Medium-scale Enterprises (SMEs): Uganda's Experience By.

[58.] Kim, Y., & Lim, H. (2020). Activating constructive employee behavioural responses in a crisis: Examining the effects of pre-crisis reputation and crisis communication strategies on employee voice behaviours. Journal of Contingencies and Crisis Management, 28(2), 141-157.

[59.] Kisaame, J. (2002). Financing of Small and Medium-Sized Enterprises. In a United Nations Conference.

[60.] Klein, V. B., & Todesco, J. L. (2021). COVID-19 crisis and SMEs responses: The role of digital transformation. Knowledge and Process Management, 28(2), 117-133.

[61.] Kumar, B., Manrai, A. K., & Manrai, L. A. (2017). Purchasing behaviour for environmentally sustainable products: A conceptual framework and empirical study. Journal of Retailing and Consumer Services, 34, 1-9.

[62.] Latemore, G. (2014). The Pursuit of Sustainable Leadership: Becoming a Successful Strategic Leader Through Principles, Perspectives and Professional Development. Leadership & Organization Development Journal.

[63.] Leboea, S. T. (2017). The factors influencing SME failure in South Africa (Master's thesis, University of Cape Town).

[64.] Lee, C. C., Strohl, K., Fortenberry, M., & Cho, C. Y. S. (2017). Impacts of human resources management innovations on productivity and effectiveness in a medium-size non-profit organization. Global Journal of Management and Marketing, 1(1), 36-55.

[65.] Lee, J. C., Shiue, Y. C., & Chen, C. Y. (2016). Examining the impacts of organizational culture and

top management support of knowledge sharing on the success of software process improvement. Computers in Human Behavior, 54, 462-474.

[66.] Lundblad, J. P. (2003). A review and critique of Rogers' diffusion of innovation theory as it applies to organizations. Organization Development Journal, 21(4), 50.

[67.] Luxton, S., Reid, M., & Mavondo, F. (2015). Integrated marketing communication capability and brand performance. Journal of Advertising, 44(1), 37-46.

[68.] Luxton, S., Reid, M., & Mavondo, F. (2015). Integrated marketing communication capability and brand performance. Journal of Advertising, 44(1), 37-46.

[69.] Lyons, S., Urick, M., Kuron, L., & Schweitzer, L. (2015). Generational differences in the workplace: There is complexity beyond the stereotypes. Industrial and Organizational Psychology, 8(3), 346-356.

[70.] Majama, N. S., & Magang, T. I. (2017). Strategic planning in small and medium enterprises (SMEs): A case study of Botswana SMEs. Journal of Management and Strategy, 8(1), 74-103.

[71.] Malik, A., Khan, N., Faisal, S., Javed, S., & Faridi, M. R. (2020). AN INVESTIGATION ON LEADERSHIP STYLES FOR THE BUSINESS PRODUCTIVITY AND SUSTAINABILITY OF SMALL MEDIUM ENTERPRISES (SME'S). International Journal of Entrepreneurship, 24(5), 1-10.

[72.] Manning, A. (2004). Strategic management of crises in small and medium businesses (Doctoral dissertation, Victoria University).

[73.] Martin, B. O., Kolomitro, K., & Lam, T. C. (2014). Training methods: A review and analysis. Human Resource Development Review, 13(1), 11-35.

[74.] Martinelli, E., Tagliazucchi, G., & Marchi, G. (2018). The resilient retail entrepreneur: dynamic capabilities for facing natural disasters. International Journal of Entrepreneurial Behavior & Research, 24(7), 1222-1243.

[75.] Menzel, D., & Günther, L. (2012, March). Formal and informal strategizing in a SME. In Proceedings of the International Symposium on Innovation Methods and Innovation Management, Chemnitz, Germany (Vol. 29, p. 30).

[76.] Mitroff, I. I., & Alpaslan, M. C. (2003). Preparing for evil (Vol. 81, pp. 109-115). Boston, MA, USA: Harvard Business School Pub.

[77.] Morrish, S. C., & Jones, R. (2020). Post-disaster business recovery: An entrepreneurial marketing perspective. Journal of Business Research, 113, 83-92.

[78.] Mugizi, F., Ayorekire, J., & Obua, J. (2021). Uganda Tourism Sector COVID-19 Response, Recovery and Sustainability Strategies: Lessons from Previous Virus Disease Outbreaks. In Tourism Destination Management in a Post-Pandemic Context (pp. 99-112). Emerald Publishing Limited.

[79.] Mumford, M. D., & Fried, Y. (2014). Give them what they want or give them what they need? Ideology in the study of leadership. Journal of Organizational Behavior, 35(5), 622-634.

[80.] Muriithi, S. M. (2017). African small and medium enterprises (SMEs) contributions, challenges and solutions.

[81.] Naranjo-Valencia, J. C., Jiménez-Jiménez, D., & Sanz-Valle, R. (2011). Innovation or imitation? The role of organizational culture. Management decision.

[82.] O'Regan, N., & Ghobadian, A. (2002). Effective strategic planning in small and medium sized firms. Management decision.

[83.] Odongo, W., Dora, M. K., Molnar, A., Ongeng, D., & Gellynck, X. (2017). Role of power in supply chain performance: evidence from agribusiness SMEs in Uganda. Journal of Agribusiness in Developing and Emerging Economies.

[84.] Parnell, J. A. (2015). Crisis Management and Strategic Orientation in Small and Medium-Sized Enterprises (SMEs) in Peru, Mexico and the United States. Journal of Contingencies and Crisis Management, 23(4), 221-233.

[85.] Peter, T., & Cathy, I. M. (2015). Networking for SMES in Uganda: A conceptual paper. African Journal of Business Management, 9(2), 43-49.

[86.] Polatoglu, V. N. (2007). Strategies that work–the case of an e-retailer in an emerging market. International Journal of Emerging Markets.

[87.] Porter, L. W., & McLaughlin, G. B. (2006). Leadership and the organizational context: like the weather? The Leadership Quarterly, 17(6), 559-576.

[88.] Robertson, M., Swan, J., & Newell, S. (1996). The role of networks in the diffusion of technological innovation. Journal of management studies, 33(3), 333-359.

[89.] Ruzzier, M., Antoncic, B., Hisrich, R. D., & Konecnik, M. (2007). Human capital and SME internationalization: A structural equation modeling study. Canadian Journal of Administrative Sciences/Revue Canadienne des Sciences de l'Administration, 24(1), 15-29.

[90.] Samad, S. (2012). The influence of innovation and transformational leadership on organizational performance. Procedia-Social and Behavioral Sciences, 57, 486-493.

[91.] Sarapaivanich, N., & Kotey, B. (2007). The effect of demand-side factors on accessing external finance and performance of SMEs in Thailand.

[92.] Smallbone, D., Deakins, D., Battisti, M., & Kitching, J. (2012). Small business responses to a major economic downturn: Empirical perspectives from New Zealand and the United Kingdom. International Small Business Journal, 30(7), 754-777.

[93.] Stein, C. H., Hoffmann, E., Bonar, E. E., Leith, J. E., Abraham, K. M., Hamill, A. C., ... & Fogo, W. R. (2013). The United States economic crisis: Young adults' reports of economic pressures, financial and religious coping and psychological well-being.

Journal of family and economic issues, 34(2), 200-210.

[94.] Stonehouse, G., & Pemberton, J. (2002). Strategic planning in SMEs–some empirical findings. Management decision.

[95.] Storey, D. J. (2016). Understanding the small business sector. Routledge.

[96.] Temtime, ZT & Pansiri, J. (2006). Proactive marketing and financial management for small and medium enterprises. Botswana Institute of Administration & Commerce Journal, 3(1), 53-67.

[97.] Thukral, E. (2021). COVID-19: Small and medium enterprises challenges and responses with creativity, innovation, and entrepreneurship. Strategic Change, 30(2), 153-158.

[98.] Tumwine, S., Akisimire, R., Kamukama, N., & Mutaremwa, G. (2015). A borrowing cost model for effective performance of SMEs in Uganda. World Journal of Entrepreneurship, Management and Sustainable Development.

[99.] Ucaktürk, A., Bekmezci, M., & Ucaktürk, T. (2011). Prevailing during the periods of economical crisis and recession through business model innovation. Procedia-Social and Behavioral Sciences, 24, 89-100.

[100.] Vargo, J., & Seville, E. (2011). Crisis strategic planning for SMEs: finding the silver lining. International Journal of production research, 49(18), 5619-5635.

[101.] Vargo, S. L., Akaka, M. A., & Wieland, H. (2020). Rethinking the process of diffusion in innovation: A service-ecosystems and institutional perspective. Journal of Business Research, 116, 526-534.

[102.] Verma, N., & Sharma, V. (2017). Sustainable competitive advantage by implementing lean manufacturing "A Case study for Indian SME". Materials Today: Proceedings, 4(8), 9210-9217.

[103.] Wilson, D. (2016). Small Business Crisis Management Strategies (Doctoral dissertation, Walden University).

[104.] Wolfe, R. A. (1994). Organizational innovation: Review, critique and suggested research directions. Journal of management studies, 31(3), 405-431.

[105.] Yukl, G. (2012). Leadership: What is it. Cases in Leadership (3rd. ed. pp. 1–42). Thousand Oaks, CA: Sage.

[106.] Zacher, H., & Rosing, K. (2015). Ambidextrous leadership and team innovation. Leadership & Organization Development Journal.

[107.] Annet, B. V. (2018). The effects of microfinance services on the development of small and medium enterprise in Makindye Division, Kampala District.