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Assessing Small Business Management Practices and Financial Performance in the Agricultural and Retail Sectors of Gabiley District

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Abstract: Small businesses operating in agricultural and retail activities contribute to household livelihoods, local employment, market exchange and the circulation of goods in Gabiley District. Their ability to remain viable depends not only on market opportunities but also on the quality of day-to-day management, including financial record keeping, cash and working-capital management, inventory control, planning, marketing and managerial competence. However, the extent to which these practices are adopted by businesses in the two sectors, and how they are associated with financial performance in the local context, requires systematic empirical examination. The proposed study will assess small business management practices and financial performance in the agricultural and retail sectors of Gabiley District. It will pursue four objectives: to establish the level of adoption of selected management practices; to assess the financial performance of sampled businesses; to examine the relationship between management practices and financial performance; and to compare management practices and performance indicators across the agricultural and retail sectors. The study will be guided by a quantitative-dominant, cross-sectional correlational design, supported by a small qualitative component to clarify the experiences of selected owners and managers. The target population will comprise eligible agricultural and retail small businesses operating within the defined geographical boundaries of Gabiley District. A current business listing will be requested from relevant district authorities, business associations and market representatives. If a reliable population size is available, the final sample will be calculated using the finite-population correction; otherwise, Cochran's large-population formula will provide a provisional sample of 384 businesses at 95% confidence, 5% precision and p = .50. An additional allowance will be made for non-response. Stratified sampling will ensure representation of both sectors, followed by random selection within each stratum where a usable sampling frame exists. Structured questionnaires, a short interview guide and a document-review checklist will be used. Quantitative data will be coded and analysed in IBM SPSS Statistics, with Microsoft Excel used for data checking and visual summaries. Descriptive statistics, reliability analysis, correlation and multiple regression will be applied, subject to assumptions and data quality. Interview notes will be analysed thematically. Ethical safeguards will include voluntary informed consent, confidentiality, secure data storage and institutional approval. The study is expected to generate context-specific evidence to inform business training, financial capability initiatives and local SME support. As a proposal, it reports no findings; conclusions will be drawn only after fieldwork and analysis.

Keywords: *Small Businesses; Management Practices; Financial Performance; Agriculture; Retail; Gabiley District; Somaliland.*

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I. INTRODUCTION AND STATEMENT OF THE PROBLEM

➢ *Background to the Study*

Small businesses are widely recognised as important contributors to employment, household income, local supply chains and economic participation. In many developing economies, they provide accessible opportunities for self-employment and serve customers in locations where larger firms may have limited reach. Their contribution, however, does not automatically translate into stability or growth. Small firms commonly operate with limited capital, thin cash reserves, uneven access to formal finance, modest managerial systems and exposure to changing prices and demand. These conditions make effective management practices central to business continuity and financial resilience.

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Management practices refer to the routines and decisions through which owners and managers plan, organise, direct and monitor business resources. For this study, the term covers financial management, bookkeeping and accounting, cash-flow planning, inventory management, marketing and customer relations, business planning, and managerial skills. These practices are interrelated. For example, reliable records can help an owner understand costs and margins; inventory controls can reduce avoidable stock losses; and cash planning can help a business meet supplier and operating obligations. Research on small firms has found associations between inventory management, managerial competence and financial performance (Orobia et al., 2020), while research on cash, receivables and inventory management has also examined their links with performance and competitiveness (Karadağ, 2018).

Financial performance is a multidimensional concept. In a small business, it may be reflected in sales trends, profitability, cash-flow adequacy, ability to meet obligations, asset use and perceived financial stability. Many owner-managed firms do not prepare formal financial statements, and some may be reluctant to disclose exact revenue or profit figures. Consequently, this study will use a combination of carefully worded self-reported indicators and, where voluntarily available, non-sensitive business records. The study will distinguish between objective records and respondents' perceptions rather than treating them as identical measures.

➢ *Sector and Local Context*

Agricultural businesses and retail businesses operate under different but overlapping conditions. Agricultural enterprises may be exposed to seasonality, weather variability, input costs, perishability, transport constraints and fluctuations in market prices. Their financial results may depend on the timing of production, harvesting, storage and sale. Retail businesses, by contrast, may place greater emphasis on stock turnover, supplier credit, daily cash control, pricing, customer service and competition. Some firms may combine activities, such as trading agricultural produce while also operating a retail outlet. These differences make a sector-sensitive assessment important.

Gabiley District is the geographical focus of the proposed research. The study will not assume that all businesses in the district face identical conditions. The local business environment may vary by location, scale, ownership structure, access to roads and markets, business formality and type of goods or services. A preliminary mapping exercise will therefore identify the operational boundaries, relevant market areas and business categories before the final sample is drawn. Local facts such as the number of eligible enterprises, their distribution and their registration status will be verified through field mapping and available administrative records rather than estimated without evidence.

At the national level, recent research on Somali small and medium-sized enterprises has examined accounting practices and their relationship with financial performance. Abdinur and Karcioglu (2024) focus on accounting practices among SMEs in Somalia, providing a relevant national reference point. The findings of studies conducted in other settings, including Uganda and Türkiye, are useful for developing variables and hypotheses, but their results should not be assumed to apply directly to Gabiley. Local evidence is needed because sector composition, business size, market institutions, financial services and operating conditions may differ.

➢ *Conceptual Meaning of Key Terms*

Small business: For this proposal, a small business is an independently operated economic enterprise engaged in agricultural production, agricultural trading or retail activity within Gabiley District. Because a single universally accepted local threshold may not be available, the final operational definition will be aligned with the applicable Somaliland classification, if one is formally documented, and the eligibility rules approved by the university.

Management practices: Repeated managerial activities used to plan and control resources, including bookkeeping, cash management, budgeting, inventory management, marketing and business planning.

Financial performance: The business's financial outcomes and financial condition over a specified recent period, measured through indicators such as sales direction, profit trend, cash sufficiency, payment capacity and owner-assessed stability.

➢ *Statement of the Problem*

Small businesses in agricultural and retail activities may conduct substantial day-to-day transactions while relying on informal systems to record sales, purchases, expenses, stock movements and amounts owed. Where records are incomplete, owners may find it difficult to calculate the actual cost of goods, identify profitable product lines, forecast cash requirements, compare performance across months or make evidence-based decisions. Weak stock control, limited separation of business and household cash, irregular budgeting and insufficient market planning may further complicate the management of working capital. These are plausible management challenges that require measurement in Gabiley rather than assumptions that every local business experiences them.

The practical problem addressed by this study is the absence of sufficiently localised, comparative evidence showing which management practices are used by agricultural and retail small businesses in Gabiley District and how those practices are associated with their financial performance. Without such evidence, business owners, training providers, financial institutions and local development stakeholders may have difficulty prioritising the most relevant management support. Generic advice may not adequately reflect the different cash cycles, stock characteristics and market risks of the two sectors.

There is also a research gap. Existing studies provide useful evidence on the relationship between accounting,

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inventory management, managerial competence and SME performance in other contexts (Karadağ, 2018; Orobia et al., 2020; Abdinur & Karcioglu, 2024). However, the proposed study will focus specifically on agricultural and retail small businesses in Gabiley District and will examine several management dimensions together while comparing sector patterns. The gap is therefore contextual and comparative: there is a need for primary data from the defined district and for analysis that tests whether the strength and pattern of associations differ between the two sectors.

The study will not claim that management practices cause improved performance because a cross-sectional design cannot establish temporal order or eliminate all alternative explanations. Instead, it will estimate associations, control for selected business characteristics and identify patterns that may guide later longitudinal or intervention research. The problem can be stated as follows: to what extent are financial management, record keeping, inventory control, business planning, marketing and managerial competence practised by small businesses in Gabiley District, and how are these practices associated with their financial performance in the agricultural and retail sectors?

➢ *Research Questions*

- What financial and operational management practices are currently used by agricultural and retail small businesses in Gabiley District?
- What is the reported financial performance of the sampled businesses over the previous 12 months?
- What relationships exist between selected management practices and financial performance?
- Do management practices and financial performance indicators differ between agricultural and retail businesses?
- What barriers do owners and managers identify as limiting the adoption of effective management practices?

➢ *Scope and Delimitations*

Geographical scope: The study will cover eligible small businesses operating within the administrative boundaries of Gabiley District, Somaliland. The final field boundary and selected market locations will be confirmed with local authorities and the university before data collection.

Sectoral scope: The study will focus on two broad categories: (a) agricultural businesses, including small-scale agricultural production and agricultural trading/marketing enterprises that meet the operational eligibility definition; and (b) retail businesses selling goods directly to consumers. Businesses with mixed activities will be classified according to their principal revenue-generating activity, while their secondary activity will be recorded.

Content scope: The independent variables will comprise financial management, record keeping, inventory management, business planning, marketing/customer management and managerial competence. The dependent variable will be financial performance. Business age, size, sector, ownership form and owner/manager experience will be considered as control variables where data are available.

Time scope: Respondents will be asked to report on current management practices and financial performance during the 12 months preceding the survey. This recall period is intended to balance relevance and respondents' ability to remember business conditions. The actual fieldwork period will be determined after institutional approval.

Delimitations: The research will not evaluate large corporations, public institutions, household consumption or the entire Somaliland economy. It will not audit businesses or verify tax compliance. Exact financial disclosure will not be compulsory. Findings will be generalised only to the defined study population and sampling design.

➢ *Significance of the Study*

Business owners and managers may use the findings to identify gaps in record keeping, cash planning, stock control and marketing. Local business associations and training providers may use sector comparisons to design practical training modules. Financial institutions and SME-support organisations may gain a better understanding of the business-management capabilities that owners report and the information barriers that may affect access to suitable financial services.

For local policy and development practice, the study may provide evidence to support targeted enterprise-development initiatives, business advisory services and improved business information systems. For academic work, it will add a district-level case study to the literature on small-business management and financial performance in a Somali context. The study may also provide a baseline for future research, while acknowledging that cross-sectional associations are not proof of causality.

II. RESEARCH OBJECTIVES

➢ *General Objective*

To assess small business management practices and their relationship with financial performance among agricultural and retail businesses in Gabiley District, Somaliland.

➢ *Specific Objectives*

- To determine the extent to which agricultural and retail small businesses in Gabiley District adopt financial management, record-keeping, inventory management, business-planning and marketing practices during the study period.
- To assess the financial performance of sampled businesses using sales trends, profitability trends, cash-flow adequacy, payment capacity and perceived financial stability over the preceding 12 months.
- To examine the association between selected management practices and financial performance among the sampled small businesses.

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- To compare management practices and financial performance indicators between agricultural and retail businesses.
- To identify the principal barriers that owners and managers report as limiting the adoption of effective small-business management practices.

➢ *Alignment of Objectives, Questions and Variables*

The objectives are measurable through questionnaire items, financial-performance indicators and selected interview prompts. Objective 1 will be measured through frequency and Likert-scale items. Objective 2 will be measured through reported trends and indicators for the previous 12 months. Objective 3 will be addressed through correlation and regression analysis. Objective 4 will be addressed through sector comparisons. Objective 5 will be addressed through a ranked list of reported barriers and thematic analysis of interview responses.

Table 1 Alignment of Objectives, Research Questions and Analytical Methods

Specific objective	Main evidence required	Proposed analysis
Measure management practices	Responses on bookkeeping, cash, stock, planning and marketing	Frequencies, percentages, means and standard deviations
Assess financial performance	Sales/profit trends, liquidity and payment capacity indicators	Descriptive statistics and composite score
Examine associations	Practice scores and performance score	Pearson or Spearman correlation; multiple regression
Compare sectors	Sector classification and outcome scores	Independent-samples t-test or Mann–Whitney U; chi-square
Identify barriers	Multiple-response items and interview narratives	Frequency ranking and thematic analysis

➢ *Research Hypotheses*

The quantitative component will test the following null hypotheses at a 5% significance level. The hypotheses are stated in null form to allow statistical testing.

- H01: There is no statistically significant relationship between financial management practices and financial performance among the sampled small businesses in Gabiley District.
- H02: There is no statistically significant relationship between record-keeping practices and financial performance among the sampled small businesses.
- H03: There is no statistically significant relationship between inventory management practices and financial performance among the sampled small businesses.
- H04: There is no statistically significant relationship between business planning and marketing practices and financial performance among the sampled small businesses.
- H05: There is no statistically significant difference in selected management-practice and financial-performance indicators between agricultural and retail businesses.

The hypotheses will be evaluated using the data and the assumptions of the selected tests. A p-value below .05 will be treated as statistically significant, but effect sizes and confidence intervals will also be reported. Statistical significance will not be interpreted as proof of causation or practical importance.

➢ *Operationalisation of Variables*

The independent variables will be operationalised as multi-item scales. Financial management will include budgeting, cash monitoring, separation of personal and business funds, monitoring of receivables/payables and review of costs. Record keeping will include regular recording of sales, purchases, expenses, stock and debts. Inventory management will include stock counts, reorder decisions, monitoring of slow-moving or perishable stock and loss prevention. Planning and marketing will include written or informal business goals, pricing review, customer feedback and promotional activity. Managerial competence will include experience, training and confidence in interpreting basic business information.

Financial performance will be measured through a composite index of owner-reported performance over the previous 12 months. Items will include direction of sales, perceived profitability, ability to meet routine expenses, ability to pay suppliers on time, cash availability and perceived business stability. Where respondents voluntarily provide approximate bands or records, those data will be recorded separately and not forced into the perception scale. The researcher will pilot the items to check whether the measures are understandable and appropriate across both sectors.

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Table 2 Proposed Operational Definitions and Indicators

Variable	Indicators	Measurement
Financial management	Budgeting, cash monitoring, cost review, separation of funds	5-point frequency/agreement scale
Record keeping	Sales, purchases, expenses, debts and stock records	5-point frequency scale; yes/no record types
Inventory management	Stock counts, reorder levels, expiry/perishability and losses	5-point frequency scale
Planning and marketing	Business goals, pricing, customer feedback, promotion	5-point agreement/frequency scale
Managerial competence	Relevant experience, training and financial-information skills	Categorical and 5-point scale items
Financial performance	Sales/profit direction, liquidity, supplier payment, stability	5-point trend/perception items; optional bands

III. RATIONALE AND JUSTIFICATION

➢ *Practical Rationale*

The research is necessary because small businesses make repeated decisions about purchasing, pricing, cash, stock and the use of limited resources. Where these decisions are made without reliable records or planning, owners may struggle to distinguish revenue from profit, estimate the cost of stock, identify cash shortages or assess whether a business activity is financially sustainable. The study will provide evidence on which practices are commonly adopted and which are less consistently applied in the two sectors. This evidence can help make business-development support more practical and targeted.

The agricultural and retail sectors should not automatically be treated as one homogeneous group. Agricultural businesses may experience seasonal income and product loss risks, while retailers may face frequent stock replenishment, price competition and daily cash transactions. Comparing the sectors can reveal whether the same management practices are equally relevant or whether support should be tailored. The study may also help local stakeholders identify common barriers, such as limited training, record-keeping costs, access to appropriate financial services, market uncertainty or limited time. These barriers will be reported only if supported by collected data.

➢ *Theoretical Relevance*

The study will draw on the resource-based view (RBV), human capital theory and basic management-control concepts. The RBV proposes that valuable organisational resources and capabilities can contribute to differences in firm performance (Barney, 1991). In small firms, managerial routines, information systems, supplier relationships and the ability to use financial information may be viewed as capabilities that support decision-making. The study will not assume that every capability produces the same outcome in every market; rather, it will test whether measured management practices are associated with performance in this local setting.

Human capital theory emphasises the role of knowledge and skills in productive activity (Becker, 1993). Owners' experience, financial literacy and management training may influence their ability to apply bookkeeping, budgeting and inventory controls. The proposed framework therefore includes managerial competence as a predictor or control variable. Management-control perspectives further suggest that planning, measurement and feedback help organisations monitor activities and respond to deviations. Together, these perspectives support an integrated examination of management practices rather than an isolated focus on accounting alone.

➢ *Contribution to Policy, Practice and Literature*

At the practical level, the study may support business training that uses examples relevant to agriculture and retail, including simple cash books, stock cards, monthly summaries, pricing calculations and cash-flow planning. At the institutional level, findings may assist district-level business-support initiatives, relevant ministries, business associations and financial-service providers to identify evidence-based priorities. At the academic level, the study will contribute district-specific evidence and a comparative sector perspective. Its results may also help future researchers develop longitudinal studies or test the impact of targeted training programmes.

The proposed research is feasible because it uses a defined geographical area, a manageable set of measurable variables and standard survey methods. The main feasibility condition is access to a credible listing or mapping of eligible enterprises. If no complete register exists, the researcher will conduct a structured listing exercise with local stakeholders before sampling. The proposal therefore includes a transparent contingency for an incomplete sampling frame.

➢ *Conceptual Framework*

The conceptual framework proposes that management practices are associated with financial performance. The independent-variable domains are financial management, record keeping, inventory management, business planning and marketing, and managerial competence. Financial performance is the dependent variable. Business age, approximate size, sector, ownership form and owner/manager experience may influence both the adoption of management practices and reported performance; these will be considered as control variables where appropriate.

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INDEPENDENT VARIABLES	→	DEPENDENT VARIABLE
Financial management • Budgeting • Cash-flow monitoring • Cost control Record keeping • Sales and purchase records • Expense and debt records Inventory management • Stock counts • Reorder control • Loss monitoring Business planning and marketing • Business goals • Pricing and customer feedback Managerial competence • Experience • Training and financial skills		FINANCIAL PERFORMANCE • Sales trend • Profitability trend • Cash-flow adequacy • Ability to pay suppliers • Perceived financial stability
CONTROL VARIABLES (considered in the analysis): business age • business size • sector (agriculture/retail) • ownership form • owner/manager experience		

Fig 1 Conceptual Framework Linking Management Practices with Financial Performance

- *Note. The framework presents hypothesised associations. Control variables may influence both management-practice adoption and financial performance; the cross-sectional design does not establish causation.*

Independent variables	Expected relationship	Dependent variable
Financial management practices • budgeting • cash-flow monitoring • cost control	→	Financial performance • sales trend • profitability trend • cash adequacy • payment capacity • perceived stability
Record-keeping practices • sales/purchase records • expense records • debt records	→	
Inventory management • stock counts • reorder control • loss monitoring	→	
Business planning and marketing • goals and plans • pricing • customer feedback	→	
Managerial competence • experience • training • financial skills	→	
Control variables: business age, sector, size and ownership form	May affect predictors and outcome	

Fig 2 Conceptual Framework (Text Representation)

The arrows indicate hypothesised statistical associations, not established causal effects. Sector will also be used as a grouping variable to compare agricultural and retail businesses. The researcher will assess whether the proposed scales behave consistently across the two groups before making strong comparisons.

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➢ *Assumptions and Limitations*

The study assumes that respondents have sufficient knowledge of the business to answer questions about its management practices and recent performance. It also assumes that respondents will provide reasonably accurate information when confidentiality is explained. Possible limitations include recall error, social-desirability bias, reluctance to disclose financial information, seasonal variation and the cross-sectional nature of the design. These limitations will be reduced through clear questions, short recall periods, optional response bands, confidentiality safeguards and cautious interpretation.

The findings may not represent businesses outside Gabiley District or enterprises that do not meet the study's eligibility criteria. If the sampling frame is incomplete, coverage error may occur. The researcher will document how the frame was built, identify areas or categories that may be underrepresented and disclose any limitations in the final report.

IV. METHODOLOGY BLUEPRINT

➢ *Research Philosophy and Approach*

The study will adopt a pragmatic, predominantly positivist orientation for the quantitative component. The positivist element is appropriate because the research will measure defined constructs and test statistical relationships. A pragmatic perspective supports the use of a limited qualitative component to explain how owners understand management practices and what constraints they experience. The overall approach will be quantitative-dominant with qualitative supplementation.

➢ *Research Design*

A cross-sectional correlational survey design will be used. Data will be collected from eligible businesses during one defined fieldwork period. The design is appropriate for estimating the prevalence of reported practices, describing financial-performance indicators and examining associations between variables. A comparative element will assess differences between agricultural and retail businesses. A small number of semi-structured interviews will provide contextual explanations.

Because the data will be collected at one point in time, the study will not claim that management practices cause financial performance. Reverse relationships are possible: businesses with stronger performance may have more resources to invest in systems and training. Other factors, including market conditions, business age, owner experience and access to finance, may also influence performance. These issues will be acknowledged in analysis and discussion.

➢ *Study Area*

The study will be conducted in Gabiley District, Somaliland. Before fieldwork, the researcher will confirm the administrative boundary and identify relevant agricultural and retail business clusters, markets and trading locations with local authorities and community/business representatives. A short reconnaissance visit will be used to assess accessibility, language needs, likely respondent availability and the practicality of the proposed questionnaire.

➢ *Target Population and Unit of Analysis*

The target population will consist of owners or managers of eligible small businesses engaged in agricultural production, agricultural trading or retail activity within Gabiley District. The unit of analysis will be the business enterprise, while the respondent will be the owner or a manager with direct responsibility for routine operations and knowledge of financial and management practices. Only one respondent will be interviewed for each sampled enterprise to avoid duplicate business-level observations.

A business will be eligible if it (a) operates within the study boundary; (b) has been active for at least 12 months, so the respondent can comment on a full business cycle; (c) falls within the study's agreed small-business definition; and (d) has an owner or manager willing and able to provide informed consent. The final size threshold will be confirmed against any applicable local policy or university guidance.

➢ *Sampling Frame and Sampling Technique*

The researcher will request available business lists from the district administration, relevant ministries or offices, market committees, business associations and agricultural stakeholder groups. Lists will be reconciled to remove duplicates and to identify sector, location and business status. Because informal and unregistered enterprises may not appear on official lists, the researcher will supplement administrative records with systematic field mapping in selected business areas. The source and date of each list will be documented.

A proportionate stratified sampling technique will be used. The population will first be divided into two principal strata: agricultural businesses and retail businesses. If the verified numbers in each stratum are N_1 and N_2, the sample allocated to each will be calculated proportionately using $n_h = (N_h/N) \times n$. Within each stratum, simple random sampling will be applied using a numbered list and a computer-generated random selection. If a complete list cannot be obtained, the researcher will use a transparent two-stage approach: map business clusters, select clusters using a documented procedure, and systematically select eligible enterprises within selected clusters. Any departure from simple random selection will be reported.

The study will avoid selecting only easily accessible businesses, because this could overrepresent central or formal enterprises. Field teams will use the prepared sampling list and record non-contact, refusal and ineligibility outcomes. Replacement will follow a pre-generated reserve list within the same stratum, not interviewer discretion.

➢ *Sample Size Determination*

The final sample size depends on the verified number of eligible businesses. If the population is large or not reliably known at the proposal stage, Cochran's formula for a proportion will be used to calculate an initial sample:

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$n_0 = Z^2 p(1 - p) / e^2$

Where n_0 is the initial sample size; Z = 1.96 for 95% confidence; p = 0.50 where the true proportion is unknown (a conservative choice); and e = 0.05 for a 5% margin of error. Substitution gives $n_0 = (1.96^2 \times 0.50 \times 0.50) / 0.05^2 = 384.16$, rounded up to 385. For planning purposes, 384 is commonly reported as the approximate minimum; the final protocol will use the rounded-up value of 385.

To allow for an anticipated 10% non-response rate, the number approached will be 385 / 0.90 = 428 (rounded up). If the verified population is finite and relatively small, the finite-population correction will be applied: $n = n_0 / [1 + (n_0 - 1)/N]$. The final sample will therefore be confirmed after the business listing is completed. Cochran's approach and finite-population adjustment are described in standard survey-sampling guidance (Cochran, 1977; Israel, 1992).

➢ *Sample Allocation and Eligibility*

The following table illustrates the proportional allocation procedure. The figures are hypothetical and are not estimates of the actual number of businesses in Gabiley District. They must be replaced by verified counts from the sampling frame before fieldwork.

Table 3 Illustrative Proportional Allocation by Sector (Not Actual District Counts)

Sector	Illustrative population (N_h)	Share of population	Illustrative sample allocation
Agricultural businesses	300	300/1,000 = 30%	0.30 × 385 = 116
Retail businesses	700	700/1,000 = 70%	0.70 × 385 = 269
Total	1,000	100%	385

➢ *Inclusion Criteria*

- Business operates within the confirmed boundaries of Gabiley District.
- Business belongs to the agricultural or retail category defined in this protocol.
- Business has operated for at least 12 months before the survey date.
- Respondent is the owner or a manager with direct operational responsibility and sufficient knowledge of the business.
- Respondent is able to understand the information sheet and freely provide informed consent.

➢ *Exclusion Criteria*

- Large enterprises that fall outside the agreed small-business definition.
- Businesses located outside the confirmed study boundary.
- Enterprises that have been inactive or permanently closed at the time of data collection.
- Businesses operating for less than 12 months, unless the supervisor approves a justified alternative.
- Employees or casual workers without responsibility for management or access to the required information.
- Duplicate listings of the same enterprise.

A refusal will not be treated as an exclusion based on business characteristics. It will be recorded as non-response without pressure to participate. No business will lose access to a service or benefit because it declines participation.

➢ *Data Collection Instruments*

- *Structured Questionnaire*

The primary instrument will be a structured questionnaire administered to owners or managers. It will contain sections on respondent and business characteristics; financial management; record keeping; inventory management; business planning and marketing; managerial competence; financial performance; and barriers to effective management. Most attitude and frequency items will use a five-point response scale, with labels tailored to the question. For example, frequency may range from 1 = never to 5 = always, while agreement may range from 1 = strongly disagree to 5 = strongly agree. The scale type will be clearly stated for each section.

- *Semi-Structured Interview Guide*

A short interview guide will be used with a purposively selected subset of owners/managers and, where appropriate, business-support stakeholders. Interviews will explore the reasons behind management practices, seasonal or sector-specific challenges, record-keeping choices, use of financial services and perceived training needs. Interviews will be brief and conducted only with separate consent. Audio recording will not occur unless the participant explicitly agrees and the university approves the procedure.

- *Document-Review Checklist*

Where respondents voluntarily agree, the researcher may review non-sensitive examples of cash books, stock records, sales summaries or budgets. The researcher will not photograph or copy identifiable financial documents unless separate permission is obtained. The checklist will record only whether a type of record exists and whether it is regularly updated; it will not be used as an audit.

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Table 4 Data Collection Instruments and their Purpose

Instrument	Respondent/source	Purpose
Structured questionnaire	Owner or responsible manager	Measure practices, business profile and performance indicators
Interview guide	Selected owners/managers or support stakeholders	Explore explanations, barriers and sector context
Document-review checklist	Voluntarily shared business records	Triangulate existence and regularity of basic records

➢ *Language and Administration*

The questionnaire will be prepared in clear English and translated into Somali by a competent bilingual translator. A second reviewer will check the translation for meaning and consistency. Where possible, back-translation will be used for key items. The interviewer will read questions neutrally and record the respondent's chosen answer without suggesting a preferred response. Respondents may ask for clarification, skip a question or stop the interview.

➢ *Pilot Testing and Data Quality Assurance*

The questionnaire will be piloted with approximately 5% of the planned sample (around 20–22 businesses if the final approach target is about 428) in a nearby location or among eligible businesses that will not be included in the main sample. The pilot will assess clarity, translation, question order, completion time, respondent burden, sensitivity of financial questions and the practicality of the response options. Pilot participants will not be included in the main analysis.

Content validity will be strengthened through review by the research supervisor and at least one person with expertise in SME management, accounting or research methods. Items will be checked against the study objectives and conceptual definitions. Construct validity will be considered by examining whether items designed to measure the same domain show coherent patterns. The researcher will avoid adding many items merely to increase scale length.

Internal consistency will be assessed using Cronbach's alpha for multi-item scales. A value around .70 or higher will generally be treated as an acceptable guide for exploratory research, while interpretation will also consider the number of items and whether the scale is conceptually coherent (DeVellis & Thorpe, 2021). Item-total statistics will be reviewed. Reliability will not be used as a substitute for validity.

Enumerators, if used, will receive training on the purpose of the study, consent, neutral interviewing, confidentiality, question interpretation, skip patterns and safe handling of forms. A field supervisor will review completed questionnaires daily for missing sections, inconsistent answers and duplicate identifiers. Any clarification will be sought promptly and respectfully, without pressuring respondents to change answers.

➢ *Data Quality Procedures*

- Use a standardised questionnaire and interviewer instructions.
- Check translations and conduct a pilot before full deployment.
- Train data collectors and conduct supervised practice interviews.
- Use unique non-identifying codes for each sampled enterprise.
- Review forms daily for completeness and logical consistency.
- Double-check a sample of entered records against original questionnaires.
- Maintain a decision log for corrections, missing values and recoding.
- Report response rates, missingness and any deviations from the sampling plan.

➢ *Fieldwork Procedures*

After receiving university approval and any required local authorisation, the researcher will conduct a reconnaissance visit and confirm the sampling frame. Selected businesses will be approached during reasonable business hours. The researcher will introduce the study, provide an information sheet, explain that participation is voluntary and request informed consent before asking research questions. Interviews will be conducted in a location that allows the respondent to speak without unnecessary observation by customers or other workers.

Each questionnaire is expected to take approximately 20–30 minutes, subject to pilot results. The researcher will not interrupt essential business operations or insist on immediate participation. If the owner or manager is busy, a convenient appointment may be arranged. At the end, respondents may ask questions about the study and may request the researcher's institutional contact details. No promise of direct financial benefit will be made.

Completed paper questionnaires will be placed in sealed envelopes or a locked storage case. If electronic data collection is used, devices will be password-protected and configured to avoid collecting unnecessary identifiers. Data will be transferred to an encrypted, access-restricted storage location as soon as practical. The research team will keep a separate record of consent forms, stored apart from response data.

➢ *Response Rate and Non-Response*

The response rate will be calculated as the number of eligible completed questionnaires divided by the number of eligible businesses approached, multiplied by 100. Refusals, unavailable respondents, ineligible enterprises and partial questionnaires will be recorded separately. The researcher

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will compare available characteristics of respondents and non-respondents, such as sector and location, if those data can be obtained without compromising privacy. Non-response will be reported transparently.

➢ *Methodological Limitations and Mitigation*

Self-reported performance may be affected by recall and social-desirability bias. To mitigate this, the questionnaire will use a defined 12-month period, neutral language and optional response bands. Respondents will not be asked to reveal exact figures unless they freely choose to do so. Seasonal fluctuations may affect agricultural businesses; the survey will therefore ask about the period covered and note the timing of data collection. The cross-sectional design limits causal interpretation, and regression controls cannot eliminate all unobserved confounding.

If a complete sampling frame is not available, probability sampling may be constrained. The researcher will document the mapping and selection procedures, avoid convenience-only recruitment and explain the limits to representativeness. Any changes to the sampling design will be approved by the supervisor and, where required, the ethics committee before implementation.

V. DATA MANAGEMENT AND ANALYTICAL FRAMEWORK

➢ *Software Packages*

IBM SPSS Statistics (version available to the university at the time of analysis) will be the primary software for quantitative data entry, cleaning, descriptive statistics, reliability testing, correlation, group comparisons and regression. Microsoft Excel will be used for the initial data-entry template, validation checks, codebook management and simple charts. If electronic data collection is approved, the platform will be selected in consultation with the university and configured to minimise personal data collection. Qualitative interview notes will be organised in Microsoft Word or Excel and coded manually using a documented thematic-analysis framework. NVivo may be used only if a licensed version is available and approved; it is not essential to completing the analysis.

➢ *Data Coding and Entry*

A codebook will be prepared before data entry. Each variable will have a short name, full label, response categories, numeric codes, measurement level and missing-value rule. For example, sector may be coded 1 = agriculture and 2 = retail. Five-point frequency items will be coded from 1 = never to 5 = always, while reverse-worded items, if any, will be recoded before computing scale scores. The researcher will avoid using the same numeric code to represent different meanings across variables.

Each business will receive a unique study identification number. Names, phone numbers, precise addresses and other direct identifiers will not be entered into the analytical dataset. Consent records will be stored separately. Where a follow-up appointment is required, contact details will be kept in a separate, restricted file and destroyed according to the approved retention schedule.

➢ *Data Cleaning*

The dataset will be checked for duplicate records, out-of-range values, inconsistent skip patterns, missing responses and implausible combinations. Frequency tables and descriptive summaries will be inspected before analysis. A random subset of entries will be compared with source questionnaires. All corrections will be documented in a cleaning log; original responses will not be silently overwritten. Missing values will be described by variable and case. The researcher will not automatically replace missing values with the mean.

➢ *Construction of Composite Scores*

Where the pilot and reliability analysis support it, items within each management domain will be combined into a mean scale score. A score will be computed only when a respondent has answered a pre-specified proportion of the items in that scale, such as at least 80%. The rule will be established before final analysis. Higher scores will indicate more frequent or stronger reported use of the relevant practice, provided all items have been coded in the same direction. The financial-performance index will be constructed separately and will not combine objective financial bands with perception items unless a defensible measurement model supports it.

➢ *Quantitative Analysis Plan*

The first stage will use descriptive statistics to summarise respondent and business characteristics. Categorical variables will be presented as frequencies and percentages. Continuous or scale variables will be summarised using means and standard deviations where distributions are reasonably symmetric, or medians and interquartile ranges where distributions are skewed. Management-practice items will be described individually and by domain. Financial-performance indicators will be reported with clear denominators and missing-data counts.

The second stage will assess internal consistency of multi-item scales using Cronbach's alpha and item-total statistics. Distributional characteristics, outliers and scale properties will be inspected. The researcher will assess whether parametric tests are suitable. Pearson correlation will be used for approximately continuous, suitably distributed scale scores with a linear relationship; Spearman's rank correlation will be considered for ordinal or non-normal data. The choice will be justified in the final report.

The third stage will examine sector differences. Independent-samples t-tests may be used for suitable continuous scale scores when assumptions are reasonably met. Mann–Whitney U tests will be considered for ordinal or markedly non-normal scores. Chi-square tests will be used for associations between categorical variables, with Fisher's exact test considered when expected cell counts are small. Effect sizes and confidence intervals will accompany significance tests where possible.

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The fourth stage will use multiple linear regression if the dependent composite performance score is sufficiently continuous and model assumptions are acceptable. The proposed model is:

$$FP_i = \beta_0 + \beta_1 FM_i + \beta_2 RK_i + \beta_3 IM_i + \beta_4 PM_i + \beta_5 MC_i + \beta_6 SECTOR_i + \beta_7 AGE_i + \beta_8 SIZE_i + \varepsilon_i$$

Where FP is the financial-performance score; FM is financial management; RK is record keeping; IM is inventory management; PM is planning and marketing; MC is managerial competence; SECTOR is the sector indicator; AGE and SIZE are business characteristics; β values are regression coefficients; and ε is the error term. The exact model will be adjusted to the final number of observations and distribution of the dependent variable.

➢ *Regression Diagnostics*

The researcher will examine linearity, independence of errors, homoscedasticity, residual distribution, influential observations and multicollinearity. Variance inflation factors and tolerance statistics will be inspected for multicollinearity. If assumptions are seriously violated, transformations, robust standard errors or an alternative model suitable for the outcome will be considered with supervisor guidance. Statistical decisions will be reported transparently, including any deviations from the planned model.

➢ *Qualitative Data Analysis*

Interview notes will be reviewed and organised by question and participant code. The researcher will use a thematic-analysis process informed by Braun and Clarke (2006): familiarisation with the data; initial coding; grouping codes into candidate themes; reviewing themes against the data; defining and naming themes; and writing an analytic account. Possible areas may include the meaning of good management to owners, reasons for keeping or not keeping records, sector-specific cash-flow issues, barriers to training and preferred forms of support. These are sensitising topics, not predetermined findings.

The researcher will maintain a short reflexive journal documenting assumptions, decisions and changes made during coding. Where translation is required, key quotations will be translated carefully and checked for meaning. Quotations used in the report will be anonymised and will not include business names or details that could identify a participant. The qualitative component will be used to explain and contextualise survey patterns, not to claim statistical representativeness.

➢ *Integration of Quantitative and Qualitative Evidence*

Integration will occur during interpretation. For example, if a survey indicates that regular stock records are uncommon in one sector, interview themes may help explain the operational reasons. If the two data sources differ, the researcher will report the divergence rather than force agreement. The final discussion will distinguish descriptive findings, statistical associations and participants' explanations.

➢ *Presentation of Results*

Results will be presented using numbered tables and figures with descriptive titles. Each table will state the sample size, units or response scale where relevant, and any missing-data denominator. The narrative will explain the main pattern without repeating every number. Tables will not be used to imply causal effects. Regression tables will report coefficients, standard errors, confidence intervals, p-values and model-fit statistics. Qualitative themes will be supported by short anonymised extracts where consent and ethics approval permit.

Table 5 Planned Statistical Analyses

Research question/objective	Variables	Analysis	Planned output
Extent of management practices	Management domain items	Frequencies, percentages, mean/SD or median/IQR	Practice profile by sector
Financial performance	Performance indicators and composite score	Descriptive statistics	Performance profile
Relationship between practices and performance	Practice scores and performance score	Pearson/Spearman correlation	Correlation matrix
Predictors of performance	Performance score and predictors/control variables	Multiple regression, if assumptions permit	Regression coefficients and model fit
Differences by sector	Sector and management/performance measures	t-test/Mann–Whitney/chi-square	Sector comparison table

VI. ETHICAL CONSIDERATIONS

➢ *Ethical Approval and Local Authorisation*

Before recruitment or data collection, the researcher will obtain approval from the relevant university research ethics committee or institutional review board. Any additional authorisation required by the Gabiley District administration or relevant local authority will also be obtained. The researcher will not begin fieldwork until all required approvals are in place. Any material changes to the protocol, questionnaire, recruitment procedure or data storage plan will be submitted for approval before implementation.

➢ *Informed Consent and Voluntary Participation*

Potential participants will receive an information sheet explaining the study purpose, procedures, expected time, types of questions, foreseeable risks, confidentiality measures, voluntary nature of participation and contact

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details for the researcher and supervisor. The researcher will explain the information in a language the participant understands and allow time for questions. Written consent will be obtained where appropriate. If literacy or practical circumstances make written consent unsuitable, an ethics-approved verbal-consent process will be used and documented.

Participation will be voluntary. Respondents may decline any question or stop the interview at any time without penalty. There will be no coercion, undue influence or misleading promise of benefit. The researcher will clarify that the study is academic and does not determine access to loans, government services, licences or business assistance.

➢ *Confidentiality and Anonymity*

The questionnaire will not request a participant's name unless strictly necessary for an approved follow-up process. Business names and direct identifiers will not appear in the analytical dataset or final report. Each enterprise will be assigned a study code. Results will be reported in aggregate form, and small categories will be combined or suppressed where disclosure could identify an individual business. Interview quotations will be attributed using broad labels such as 'agricultural business owner' rather than names or precise locations.

➢ *Data Security and Retention*

Paper questionnaires and signed consent forms will be stored separately in locked locations accessible only to the researcher and authorised supervisor or research team. Electronic files will be password-protected and stored on encrypted or institutionally approved storage. Data will not be shared through public links or personal messaging groups. The retention period and destruction method will follow university policy and ethics approval. At the end of the approved retention period, identifiable materials will be securely destroyed.

➢ *Risks, Benefits and Respect*

The study is expected to involve minimal risk, but questions about income, profit, debt or business difficulties may cause discomfort. Respondents may skip such questions, use response bands or decline to provide financial details. The researcher will avoid collecting account numbers, passwords, customer identities or other unnecessary sensitive information. There may be no direct benefit to participants; potential indirect benefits include improved understanding of local business-management needs. Respect for participants' time, privacy, language and business responsibilities will guide all fieldwork.

➢ *Research Integrity and Conflict of Interest*

The researcher will present methods and results honestly, avoid fabrication or falsification, cite all sources and distinguish the researcher's interpretation from participants' statements. Data will not be altered to obtain statistically significant results. All assistance from enumerators, translators or other contributors will be acknowledged in accordance with institutional rules. Any actual or perceived conflict of interest will be disclosed to the supervisor and ethics committee.

➢ *Data Sharing and Dissemination*

The final dissertation or proposal report will be submitted to the university in accordance with programme requirements. A summary of findings may be shared with relevant local stakeholders, provided that it does not reveal identifiable information. Any public presentation or publication will use aggregate results and anonymised quotations. Raw data will not be released publicly unless the consent process, ethics approval and institutional policy explicitly permit it.

➢ *Ethical Principles*

The study will be guided by respect for persons, beneficence, non-maleficence and justice. Respect for persons requires informed and voluntary participation. Beneficence requires maximising the value of the research while minimising burden. Non-maleficence requires avoiding unnecessary exposure of commercially sensitive information. Justice requires fair recruitment across eligible sectors and locations, without excluding groups merely because they are less accessible.

➢ *Researcher Responsibilities*

The researcher will maintain professional conduct, communicate clearly, protect participant information, follow the approved protocol and seek advice when an unexpected ethical issue arises. Enumerators will sign confidentiality commitments and will not retain copies of questionnaires or participant details. Any complaint, data breach or adverse event will be reported promptly through the university's designated process.

➢ *Ethical Approval Checklist*

- University ethics approval obtained before recruitment.
- Local administrative permissions obtained where required.
- Participant information sheet and consent form approved.
- Somali translation reviewed and pilot-tested.
- Secure storage and retention plan approved.
- Separate storage of consent records and survey data arranged.
- Procedures for withdrawal, skipped questions and complaints explained.

VII. CONCLUSION

This proposal presents a structured plan to assess small business management practices and financial performance in the agricultural and retail sectors of Gabiley District. It responds to a practical need for locally grounded evidence on the management routines used by small enterprises and a contextual research gap concerning how those routines are associated with reported financial performance across two distinct sectors. The study focuses on financial management, record keeping, inventory management, business planning and marketing, and managerial competence.

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A cross-sectional correlational design, supported by a limited qualitative component, is proposed because it can describe current practices, compare sector patterns and estimate statistical associations within the available time and resources. The sampling plan prioritises stratification by sector and random selection where a reliable sampling frame exists. The sample-size calculation is provisional until the number of eligible enterprises is verified; this avoids presenting an invented population figure as fact. Data quality will be supported through expert review, translation checks, piloting, enumerator training, daily field checks and documented data cleaning.

The proposed analytical framework combines descriptive statistics, reliability assessment, correlation, sector comparisons and multiple regression where assumptions permit. Interview data will be analysed thematically and integrated with the survey findings during interpretation. Ethical safeguards will protect voluntary participation, confidentiality and commercially sensitive information. The study will report associations rather than causal effects and will clearly acknowledge limitations arising from self-reporting, non-response, seasonality and the cross-sectional design.

In conclusion, the proposed research is expected to provide useful evidence for small-business owners, local business-support organisations, relevant institutions and future researchers. Its contribution will depend on careful implementation, transparent reporting and conclusions that remain within the limits of the data. Once the sampling frame is verified and institutional approval is secured, the study can proceed to pilot testing and field data collection.

➢ *Expected Outputs*

- A profile of management practices used by eligible agricultural and retail small businesses.
- A descriptive assessment of selected financial-performance indicators.
- Evidence on the statistical association between management practices and financial performance.
- A comparison of selected indicators across the two sectors.
- An evidence-informed set of recommendations for business training and local SME support.

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APPENDIX A: DRAFT QUESTIONNAIRE

- Study title: Assessing Small Business Management Practices and Financial Performance in the Agricultural and Retail Sectors of Gabiley District.
- Instructions: Participation is voluntary. Do not write your name or the business name on this questionnaire. Your responses will be kept confidential and used for academic research only. You may skip any question you do not wish to answer.

➢ *Section A: Respondent and Business Profile*

- Respondent's role: (1) Owner (2) Manager (3) Other authorised person.
- Main business sector: (1) Agricultural production (2) Agricultural trading/marketing (3) Retail trade.
- Approximate years in operation: (1) 1–2 (2) 3–5 (3) 6–10 (4) More than 10.
- Approximate number of workers, including owner: (1) 1–2 (2) 3–5 (3) 6–10 (4) More than 10.
- Business ownership: (1) Sole owner (2) Family-owned (3) Partnership (4) Other.
- Does the business operate throughout the year or seasonally? (1) Throughout the year (2) Mainly seasonal (3) Both.

➢ *Section B: Financial Management and Record Keeping*

- Does the business prepare a budget or spending plan? (1) Yes (2) No.
- How often are cash inflows and outflows reviewed? (1) Never (2) Rarely (3) Sometimes (4) Often (5) Always.
- Are business and household funds kept separately? (1) Never to 5) Always.
- How often are sales recorded? (1) Never to 5) Always.
- How often are purchases and operating expenses recorded? (1) Never to 5) Always.
- Does the business keep records of amounts owed by customers or to suppliers? (1) Yes (2) No.
- How often are costs and selling prices reviewed? (1) Never to 5) Always.

➢ *Section C: Inventory, Planning and Marketing*

- How often does the business physically count or check stock? (1) Never to 5) Always.
- Does the business use a minimum stock or reorder point? (1) Yes (2) No.
- How often are damaged, expired, spoiled or slow-moving items checked? (1) Never to 5) Always (where relevant).
- Does the business set goals or targets for the coming months? (1) Yes (2) No.
- How often does the business seek or review customer feedback? (1) Never to 5) Always.
- How often are prices reviewed in response to costs or market conditions? (1) Never to 5) Always.
- Has the owner or manager received business-management or financial training in the last three years? (1) Yes (2) No.

➢ *Section D: Financial Performance (Previous 12 Months)*

For each item, select the response that best describes the business. The questionnaire will clarify whether the item asks for a trend or an assessment.

- Compared with the previous 12 months, sales have: (1) Decreased substantially (2) Decreased slightly (3) Stayed about the same (4) Increased slightly (5) Increased substantially.
- The business's profitability over the previous 12 months has: (1) Worsened substantially to (5) Improved substantially.
- The business has had sufficient cash to meet routine operating expenses: (1) Never to (5) Always.
- The business has been able to pay suppliers on time: (1) Never to (5) Always.
- Overall, the financial condition of the business is: (1) Very weak (2) Weak (3) Fair (4) Good (5) Very good.
- If comfortable, may the researcher record an approximate sales or profit band rather than an exact amount? (1) Yes (2) No (3) Prefer not to say.

➢ *Section E: Barriers and Support Needs*

- Which factors make business management difficult? (Select all that apply): limited capital; limited management training; market-price changes; seasonal demand; transport or storage constraints; limited record-keeping skills; access to finance; competition; other; prefer not to say.
- What type of training or support would be most useful? (Open response).
- Is there anything else you would like to share about managing this business? (Open response).

- Scale note: The final questionnaire will use consistent response labels and will be revised after supervisor review and pilot testing. The researcher will not compute a composite score until item direction, missing-data rules and scale reliability have been assessed.

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APPENDIX B: SEMI-STRUCTURED INTERVIEW GUIDE

➢ *Purpose:*

To obtain contextual explanations of management practices and business-performance experiences. Interview duration is expected to be approximately 15–25 minutes. Participation is voluntary and separate consent is required.

- How do you normally plan the business's activities and spending?
- What records do you keep for sales, purchases, expenses, stock or money owed? Why?
- What methods do you use to monitor cash and ensure that the business can meet its obligations?
- What are the main stock or inventory challenges in your sector?
- How do market changes, seasonality, transport, storage or supplier conditions affect the business?
- How do you assess whether the business is performing well financially?
- What management or financial skills would help you manage the business more effectively?
- What type of support or training would be most useful to businesses in this sector?
- Is there any issue about management or financial performance that the questionnaire did not cover?

➢ *Interviewer Reminders*

- Obtain consent before beginning and remind participants that they may stop.
- Use neutral probes such as 'Could you explain further?'
- Do not ask for passwords, account numbers or customer-identifying information.
- Do not record audio unless explicit consent and ethics approval are in place.
- Use participant codes and remove identifying details from notes.

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APPENDIX C: PROPOSED WORK PLAN

The following schedule is indicative and should be adjusted to the university calendar, ethics-review timelines and local field conditions.

Table 6. Indicative Research Work Plan

Activity	Month 1	Month 2	Month 3	Month 4	Month 5
Finalise proposal and supervisor review	✓				
Ethics approval and local permissions	✓	✓			
Business mapping and sampling-frame preparation		✓			
Questionnaire translation and pilot		✓			
Main data collection			✓		
Data entry, cleaning and analysis				✓	
Writing, review and final submission				✓	✓

➢ *Indicative Budget Headings*

A detailed budget will be prepared using current local quotations. Budget headings may include transport to business locations, printing and stationery, translation and back-translation, enumerator training and field allowances (if applicable), communication, data entry, transcription, software access (if not institutionally provided) and report production. No cost estimates are inserted here because they must be based on current quotations and the approved fieldwork plan.

Table 7 Proposed Budget Template

Budget item	Unit	Quantity	Unit cost	Total
Local transport	Trip			
Printing and stationery	Set			
Translation/review	Service			
Enumerator training	Session			
Data collection support	Person/day			
Data processing/report production	Lump sum			
Contingency (if permitted)	Lump sum			

➢ *Submission Checklist*

- Replace all square-bracket placeholders on the title page.
- Confirm the university's exact formatting and research-proposal rules.
- Confirm the local definition of a small business and the study boundary.
- Obtain a verified sampling frame and replace the illustrative Table 3 figures.
- Recalculate the finite-population sample size if the eligible population is known.
- Have the supervisor review the questionnaire, hypotheses and conceptual framework.
- Obtain ethics approval and local permissions before collecting data.
- Update the table of contents and page numbers in Microsoft Word.
- Check the final document's page count after adding institutional details and applying university formatting.