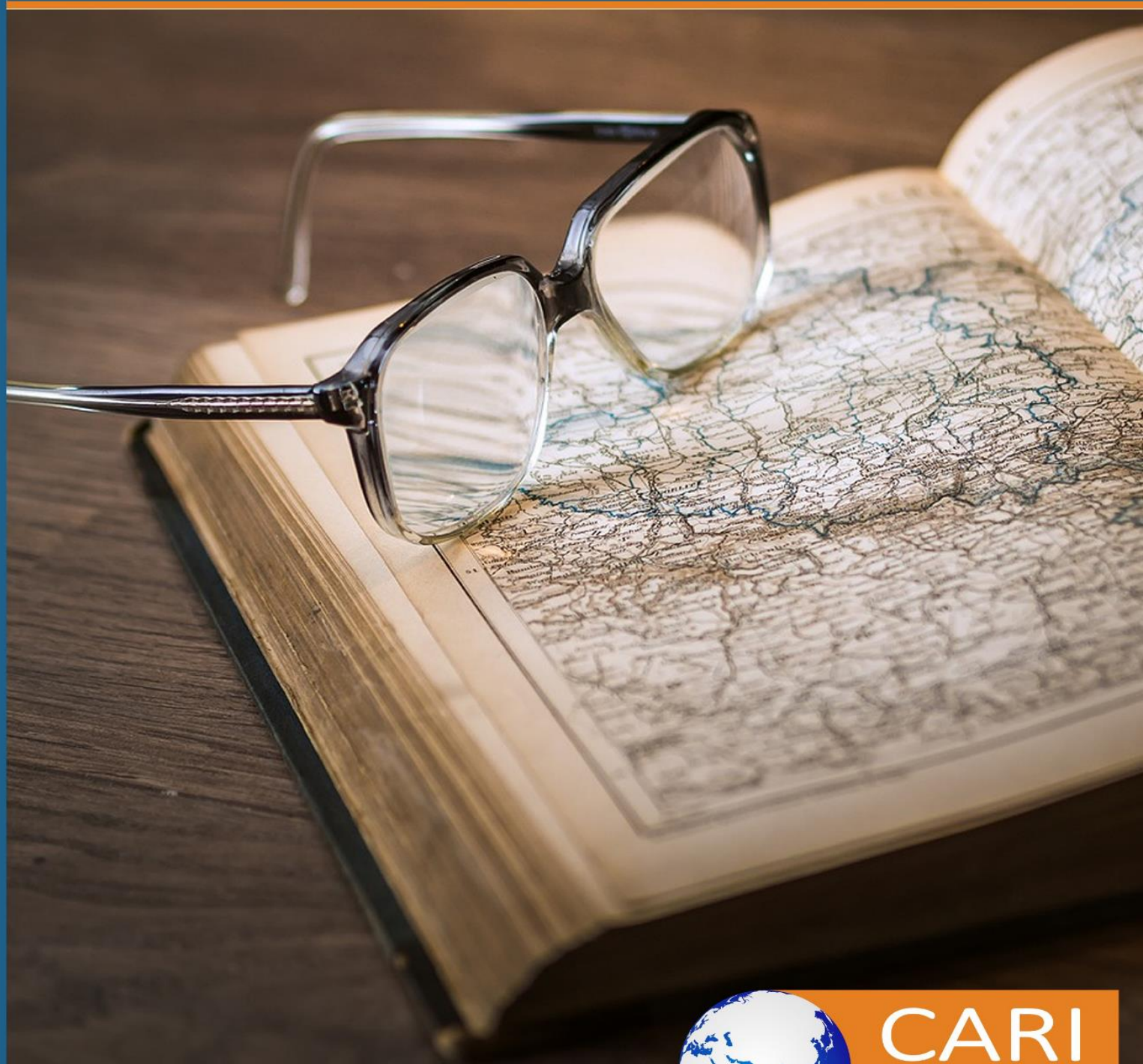


International Journal of Humanity and Social Sciences

(IJHSS) Effects of Insecurity on the Sustainability of Small
Businesses in Webuye Township, Bungoma County, Kenya



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Effects of Insecurity on the Sustainability of Small Businesses in Webuye Township, Bungoma County, Kenya

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Accepted: 12th Aug, 2025, Received in Revised Form: 23rd Aug, 2025, Published 23rd Sep, 2025

ABSTRACT

Purpose: Small businesses are crucial engines of local economic development, yet their sustainability remains vulnerable to various security threats. This study investigated the effects of insecurity on the sustainability of small businesses in Webuye Township, Bungoma County, Kenya. Specifically, it examined the security challenges affecting these enterprises and assessed their impact on operational sustainability.

Methodology: The study adopted a mixed-methods cross-sectional design and targeted 3,000 registered small businesses. A sample of 375 respondents was selected through stratified random sampling. Data were collected using structured questionnaires and interviews, and analyzed through descriptive and inferential statistics.

Findings: The results showed that 83% of respondents reported a rise in criminal incidents over the past three years, with 75% experiencing theft or vandalism. Business owners highlighted insecurity as a major operational burden: 84% reported increased operating costs due to security measures, and 76% acknowledged reduced ability to reinvest. Approximately 72% supported collaboration with law enforcement, although only 28% found current police response mechanisms effective. Additionally, 80% cited direct financial losses, and 70% reported shortening operating hours due to fear of crime. Operational disruptions included difficulties in staff retention (63%) and temporary closures (60%). Customer confidence was also affected, with 67% of respondents noting customer avoidance due to perceived insecurity. The study concluded that insecurity substantially undermined small business sustainability.

Unique Contribution to Theory, Practice and Policy: Recommendations included enhanced community policing, subsidized surveillance, and targeted digital literacy programs to strengthen resilience.

Keywords: *Insecurity, Small Businesses, Operational Sustainability, Webuye Township, Kenya,*
JEL Codes: L26, D74, O17.

1.0 INTRODUCTION

Small businesses are fundamental to the economic vitality of nations, particularly in developing countries where they account for a significant proportion of employment and gross domestic product. Globally, micro, small, and medium enterprises (MSMEs) constitute over 90% of all businesses and provide more than 60% of employment opportunities (World Bank, 2023). These enterprises contribute substantially to innovation, income distribution, and regional development. However, they are disproportionately vulnerable to external threats, especially insecurity, which remains a persistent obstacle to their growth and sustainability (Zenghelis et al., 2024).

In recent years, security threats such as burglary, vandalism, cybercrime, extortion, and political instability have increasingly disrupted business operations. In the United Kingdom and the United States, small enterprises report an average of 2.8% GDP loss annually due to security-related incidents, despite investing between 8% and 15% of their revenue in risk mitigation (Zenghelis et al., 2024; Brown & Smith, 2020). In the African context, small businesses are particularly exposed due to weak institutional frameworks, under-resourced law enforcement, and limited access to formal protection services. For instance, in Nigeria and South Africa, over 60% of small enterprises experience financial losses within their first three years as a result of crime, extortion, and looting (Aluoch & Kieti, 2024; Kabir et al., 2024).

Across East Africa, cross-border crime, smuggling, and digital fraud have further intensified the vulnerability of SMEs. Studies in Uganda, Rwanda, and Tanzania have revealed that small enterprises lose up to 20% of annual profits to illicit trade, cyber threats, and ineffective policing (Pélagie, 2024; Warsame, 2024). Ajeigbe and Kibukamusoke (2024) found that SMEs operating near trade corridors, particularly along the Kenya-Uganda border, were more prone to threats such as counterfeiting and extortion. These threats not only impact financial performance but also erode customer trust and destabilize supply chains.

In Kenya, insecurity has been a growing concern for SMEs in urban and peri-urban settings. Recent studies estimate that over 60% of SMEs in Nairobi, Kisumu, and Mombasa face frequent incidents of burglary, cybercrime, and vandalism, particularly during election periods and economic downturns (Kilelu et al., 2024; Tiony, 2024). Munyao (2024) observed that cyber fraud accounts for up to 25% of financial losses among small businesses in Kenya, with many lacking the infrastructure or expertise to implement adequate cybersecurity protocols. Despite investments in surveillance and physical security infrastructure, many businesses remain exposed due to enforcement gaps, high private security costs, and limited policy support.

Bungoma County, located in Western Kenya, mirrors these national trends. In towns such as Kimilili, Bungoma, and Webuye, small businesses report recurrent break-ins, extortion by criminal groups, and digital fraud targeting mobile money platforms and point-of-sale systems (Wekesa & Nanjala, 2022; Makokha & Wafula, 2022). The county's proximity to the Kenya-Uganda border has compounded these issues, turning it into a hotspot for smuggling and illicit trade. These dynamics have significantly affected the confidence of investors and entrepreneurs in the region.

Webuye Township, a semi-urban area with a high concentration of SMEs, is particularly affected. Although it serves as a key commercial hub for Bungoma County, local enterprises face structural security challenges including delayed police response, high crime rates, and inadequate infrastructure. Businesses often operated in fear of loss and adopted reactive measures that were financially unsustainable. Odhiambo and Wanyama (2022) reported that security threats in Webuye had led many enterprises to shorten business hours, limit cash transactions, or delay expansion plans.

While national policies such as Kenya's SME Master Plan and the National Police Service Reform Programme aimed to address security-related business concerns, implementation at the local level remained weak. There was a disconnect between policy frameworks and ground-level realities. For example, Ogur (2024) noted that although digital surveillance systems had been introduced in urban Kenya, rural and semi-urban areas like Webuye were still underserved due to poor infrastructure and high installation costs. Similarly, community policing programs were inconsistently implemented, limiting their effectiveness in mitigating local crime.

The sustainability of small businesses in insecure environments was further threatened by their limited capacity to absorb shocks. Unlike large firms, SMEs often lacked diversified revenue streams, formal insurance, or access to emergency financing. As a result, a single security incident could result in prolonged operational disruptions or even business closure (Boateng, 2023). This vulnerability underscored the need for localized studies that assessed the nature and impact of insecurity on small business sustainability in specific contexts such as Webuye.

Despite growing academic interest in SME resilience and security in Kenya, empirical research on semi-urban towns remained limited. Most studies focused on major urban centers, overlooking the unique risks faced by enterprises in transition towns. Moreover, there was insufficient data on how insecurity directly affected operational metrics such as revenue, customer base, and hours of operation. This study sought to fill that gap by focusing on Webuye Township, exploring both the types of security challenges and their effects on small business operations. Understanding the specific threats facing small businesses in Webuye was critical for designing targeted interventions. These may include improved public-private security partnerships, investment in affordable surveillance systems, digital security training, and localized policy reforms.

1.1 Problem Statement

Insecurity has emerged as a formidable barrier to the growth and continuity of small businesses in Webuye Township. Persistent incidents of burglary, vandalism, cyber fraud, and extortion have eroded profitability, deterred expansion, and reduced operating hours. Law enforcement inefficiencies and the township's proximity to the Kenya-Uganda border have further exacerbated these risks. Although national policy frameworks exist, they rarely address the localized dynamics in Webuye. This study aimed to bridge this gap by assessing specific security threats and their operational consequences on small businesses.

2.0 LITERATURE REVIEW

2.1 Theoretical Review

This study was anchored on two theoretical perspectives: Routine Activity Theory (RAT) and the Resource-Based View (RBV), each offering a lens through which the nature of insecurity and business resilience was understood.

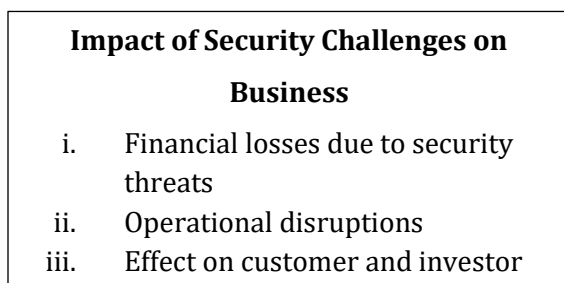
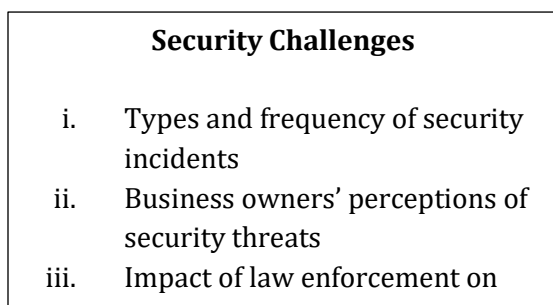
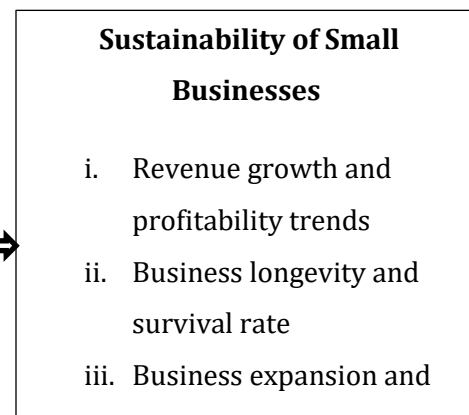
Routine Activity Theory (RAT) was developed by Lawrence E. Cohen and Marcus Felson in 1979. It posits that the likelihood of crime increases when three elements converge: a motivated offender, a suitable target, and the absence of capable guardianship. This theory was applied to explain the physical security threats encountered by small businesses in Webuye. Many of these enterprises operated in environments characterized by limited surveillance, high unemployment, and inadequate policing. These conditions created the ideal setting for crimes such as burglary and extortion, aligning with the tenets of RAT. Businesses became suitable targets due to their exposure, while the lack of visible security or swift police response signified the absence of guardianship. The theory helped in interpreting the findings under Objective 1, particularly the prevalence and patterns of physical security threats.

Resource-Based View (RBV), proposed by Birger Wernerfelt in 1984, argues that firms achieve sustained competitive advantage through the possession and strategic use of resources that are valuable, rare, inimitable, and non-substitutable (VRIN). In this study, RBV was employed to understand the differential resilience of businesses in response to insecurity. Enterprises that had access to financial capital, skilled personnel, and modern technologies were better equipped to install security systems, maintain insurance, and recover from incidents. Conversely, resource-constrained businesses were more likely to reduce operations or delay growth plans. This theory underpinned the analysis under Objective 2, where the sustainability of businesses was linked to their internal capabilities in managing external threats.

2.2 Conceptual Framework

The conceptual framework that guided this study illustrated the relationship between security challenges, their impact on business operations, and the sustainability of small businesses, while recognizing access to financial resources as a moderating factor. The framework identified two major independent variables. The first was security challenges, examined through three indicators. These included the types and frequency of security incidents, the perceptions of business owners regarding security threats, and the perceived effectiveness of law enforcement in addressing these issues. The second independent variable was the impact of these security challenges, which was assessed through financial losses, operational disruptions, and changes in customer and investor confidence. These factors collectively influenced the dependent variable, which was the sustainability of small businesses. This was measured using indicators such as revenue growth and profitability trends, business longevity and survival rate, and the trends in business expansion and investment. Access to financial resources was considered a moderating variable that shaped how

small businesses responded to and recovered from the effects of insecurity. The conceptual framework was anchored in the Resource Based View theory and the Routine Activity theory, both of which explained how internal capacity and external conditions affected resilience. It offered a structured approach to analyze business sustainability in Webuye Township.

Independent Variable**Dependent Variable**

81

**Access to Financial Resources by
Small Business Owners**

Figure 2. 1: Conceptual Framework

2.3 Research Gaps

Despite a growing body of literature on small and medium enterprise (SME) performance in Kenya, research on the intersection between insecurity and business sustainability in semi-urban areas remains limited. Existing studies have disproportionately focused on urban centers such as Nairobi, Kisumu, and Mombasa (Kilelu et al., 2024; Tiony, 2024), where the infrastructure, policing strategies, and business environments differ significantly from those of smaller towns. As such, the unique insecurity dynamics affecting SMEs in transition areas like Webuye Township remain underexplored.

Moreover, while previous research has documented general crime trends and business closure rates, few studies have operationalized security threats into measurable indicators such as burglary, cyber fraud, or extortion. This lack of disaggregation limits the ability of policymakers to design targeted interventions. The present study addresses this by analyzing three distinct categories of security threats and their direct implications on business operations.

Another notable gap is the limited integration of conceptual frameworks that link external threats to internal business sustainability. Although theories such as the Resource-Based View and Routine Activity Theory are well-established, they have rarely been applied concurrently to explain SME vulnerability in high-risk environments. This study bridged that gap by utilizing both theories to examine the relationship between environmental threats and business resilience capacities.

Furthermore, empirical data on the effects of insecurity on key business sustainability metrics—such as revenue loss, customer trust erosion, and operating hour reduction—are scarce, particularly in rural and border-adjacent counties. Existing government and NGO reports focus largely on infrastructure, taxation, and market access, often neglecting security as a core determinant of enterprise viability.

Lastly, while the Kenyan government and private sector have initiated interventions such as digital security awareness and community policing, there is minimal evidence evaluating their effectiveness among small businesses in towns like Webuye. This research therefore provides localized evidence to inform policy, programming, and resource allocation for small enterprise protection.

3.0 MATERIALS AND METHODS

3.1 Study Design

The study employed a cross-sectional descriptive survey design, which is widely used in business and social sciences for examining relationships among variables at a single point in time (Creswell & Creswell, 2018). This design was appropriate for investigating the types and effects of insecurity on small businesses without manipulating any variables.

3.2 Study Location

This research was conducted in Webuye Township, Bungoma County, Kenya. The township is a commercial and transport hub located along the Eldoret–Malaba highway, characterized by high informal business activity and exposure to both physical and cyber insecurity (Makokha & Wafula, 2022). Its strategic location near the Kenya–Uganda border further amplifies risks linked to smuggling and extortion.

3.3 Population

The target population consisted of 3,000 registered small enterprises within Webuye Township, as recorded by the Bungoma County Trade Department (County Trade Office, 2024). The businesses ranged from retail shops to mobile money agents, salons, eateries, and service-based enterprises. Respondents included business owners and managers with direct operational knowledge and decision-making authority.

3.4 Sampling Techniques

A stratified random sampling technique was adopted to ensure representation across various business categories. According to Krejcie and Morgan (1970), for a population of 3,000, a minimum sample of 375 is statistically sufficient for generalizability. Stratification was based on sector (e.g., retail, hospitality, services), and random sampling within each stratum minimized selection bias (Mugenda & Mugenda, 2003).

3.5 Data Collection Instruments

The study utilized structured questionnaires and key informant interviews (KIIs) to collect both quantitative and qualitative data. The questionnaire included closed- and open-ended questions covering demographic data, types of insecurity, business impacts, and coping mechanisms. This mixed-format approach is widely recommended for capturing both standardized responses and nuanced views (Bryman, 2016). Instruments were pre-tested in Kimilili Town among 20 respondents to assess clarity, reliability, and internal consistency (Orodho, 2009). Feedback informed refinement before full deployment.

3.6 Statistical Analysis

Quantitative data were analyzed using Statistical Package for Social Sciences (SPSS) Version 25. Descriptive statistics such as frequencies, means, and standard deviations summarized the data,

while chi-square tests were applied to determine associations between variables (Field, 2013). A significance threshold of $p < 0.05$ was used. Qualitative data from KIIs were subjected to thematic content analysis, allowing triangulation and interpretation of findings in context.

4.0 FINDINGS

4.1 Response Rate

The study employed a stratified random sampling approach to distribute a total of 375 structured questionnaires to small business owners across Webuye Township. Out of these, 300 were correctly filled and returned, yielding a response rate of 80%, as detailed in Table

Table 1 Response Rate

Response	Frequency	Percentage
Returned questionnaires	300	80.0%
Unreturned questionnaires	75	20.0%

Note: Data based on responses from 375 small business owners.

This response rate significantly exceeds the minimum threshold recommended for scholarly research. According to Creswell (2014), a response rate above 60% is generally regarded as sufficient for ensuring data quality and research validity. The achieved rate of 80% underscores the high level of participant engagement and affirms the credibility and robustness of the data collected.

4.3 Demographic Characteristics of the Respondents

Understanding the demographic composition of respondents is essential in interpreting the dynamics of security challenges in the context of small businesses. This study focused on four key demographic variables: gender, age, education level, and years in business.

In terms of gender, the majority of respondents were male, accounting for 57.3% of the total, while females represented 42.7%. This near-equitable gender distribution provides a representative view of both male and female entrepreneurial experiences within the township. Regarding age, a significant portion of respondents (30.7%) were aged between 26 and 35 years, followed by those in the 36–45 age group (22.7%). This pattern suggests a youthful and economically active population at the core of the township's business community.

Educational attainment among respondents was relatively high. Most had at least a secondary school education, with 29.0% reporting secondary school as their highest level, 23.7% holding a college diploma, and 19.7% a bachelor's degree. This indicates a fairly educated business population, with implications for digital literacy and policy engagement. Additionally, many

business owners had substantial experience, with 24.7% having operated for 4–6 years, and over 45% in business for more than 6 years. This longevity reflects established entrepreneurship and deeper understanding of local security dynamics. These demographic results are presented in Table 4.2.

Table 2 Demographic Characteristics of Respondents (N = 300)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	172	57.3
	Female	128	42.7
Age Bracket	18 – 25 years	54	18.0
	26 – 35 years	92	30.7
	36 – 45 years	68	22.7
	46 – 55 years	53	17.7
	56 years and above	33	11.0
Education Level	No Formal Education	12	4.0
	Primary School	49	16.3
	Secondary School	87	29.0
	College Diploma	71	23.7
	Bachelor's Degree	59	19.7
	Postgraduate Degree	22	7.3
Years in Business	Less than 1 year	28	9.3
	1 – 3 years	63	21.0
	4 – 6 years	74	24.7
	7 – 10 years	68	22.7
	More than 10 years	67	22.3

4.4 Security Challenges Affecting the Sustainability of Small Businesses

4.4.1 Types and Frequency of Security Incidents

A striking majority of respondents reported a significant increase in business-related crime over the past three years. Specifically, 83% of business owners either agreed (33%) or strongly agreed (50%) that crime frequency had risen. This aligns with Munyao (2024) and Zenghelis et al. (2024), who identified rising theft and vandalism as central threats to small businesses in economically strained areas.

About 79% reported that these incidents negatively affected financial stability and daily operations. Furthermore, 66% acknowledged extortion or intimidation by criminal elements, confirming the prevalence of coercive tactics in the township (Kabir et al., 2024). On cybercrime, 75% of respondents cited digital fraud as a growing threat. Lastly, 75% of respondents indicated experiences of theft or vandalism in the past year, supporting Aluoch and Kieti's (2024) findings linking insecurity to financial loss and decreased consumer trust. The results are presented in figure 4.1.

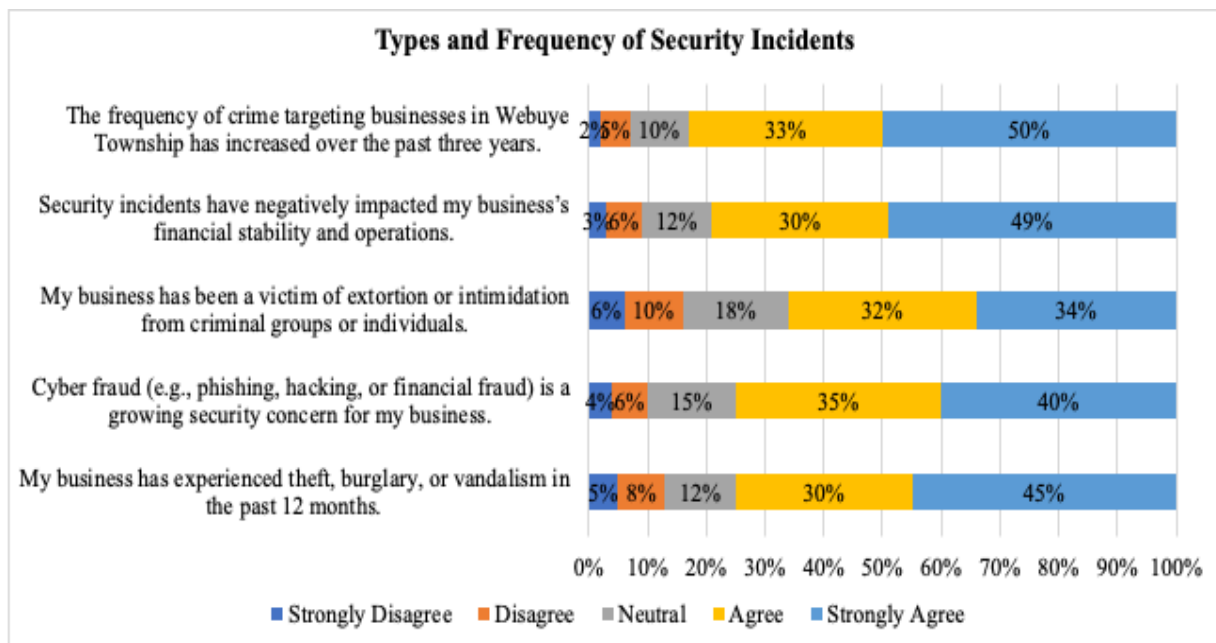


Figure 1: Types and Frequency of Security Incidents

4.4.2 Business Owners' Perceptions of Security Threats

About 78% of respondents reported feeling unsafe handling cash or valuable goods. Furthermore, 69% believed their business location exposed them to higher crime risk, consistent with Kabir et al. (2024). Additionally, 84% reported increased operating costs due to security investments. Moreover, 76% said fear of crime reduced operating hours, mirroring Kilelu et al. (2024). Finally, 82% saw security as a major obstacle to business growth. These findings reinforce how insecurity

shapes both financial and emotional dimensions of entrepreneurship. The results are presented in figure 4.2.



Figure 2: Business Owners' Perceptions of Security Threats

4.4.3 Impact of Law Enforcement on Business Security

While 72% of respondents endorsed collaboration with law enforcement as a positive step, only 26% affirmed regular patrols. Likewise, just 28% believed that reporting procedures were effective, and 52% indicated that police rarely responded promptly. Only 32% expressed confidence in police capacity. These findings echo those by Okeke et al. (2021) and Karama (2024), revealing a significant trust gap. Interpreted via Routine Activity Theory (RAT), this reflects a deficiency in capable guardianship. From the RBV lens, it suggests firms must reallocate limited internal resources to self-protection. The results are presented in figure 4.3.

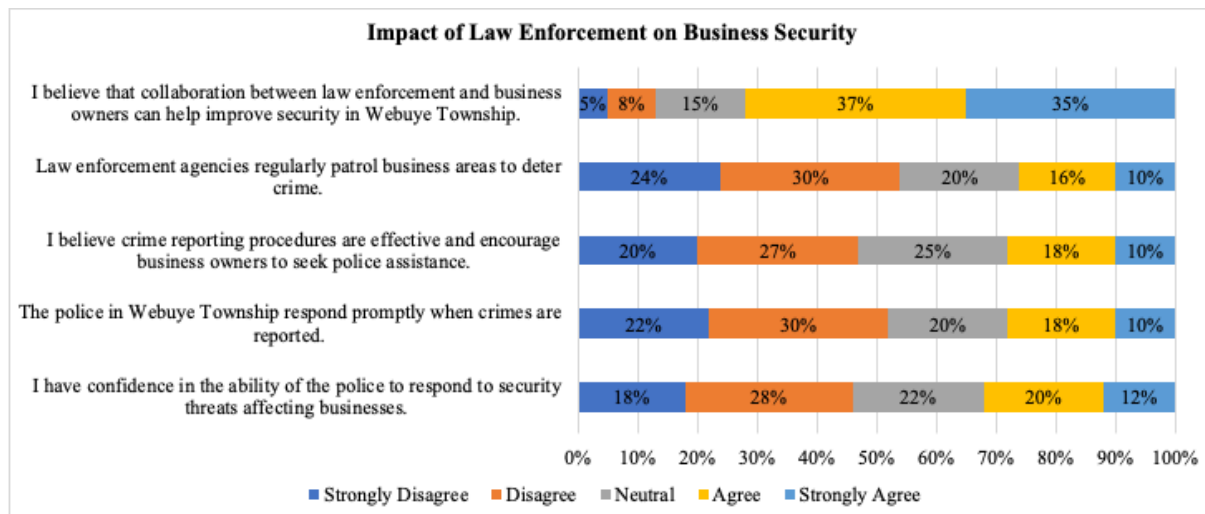


Figure 3: Impact of Law Enforcement on Business Security

4.5 Impact of Security Challenges on Operational Sustainability

4.5.1 Financial Losses Due to Security Threats

About 68% of business owners reported reduced access to credit due to security threats. Additionally, 73% were forced to raise prices or cut costs. Similarly, 76% cited constrained reinvestment ability, and 80% noted increased costs from hiring guards or installing security systems. These findings are consistent with Diaz-Chavez et al. (2024) and Kabir et al. (2024). Direct financial losses from theft, fraud, or vandalism were reported by 80% of participants. The results are presented in figure 4.4.

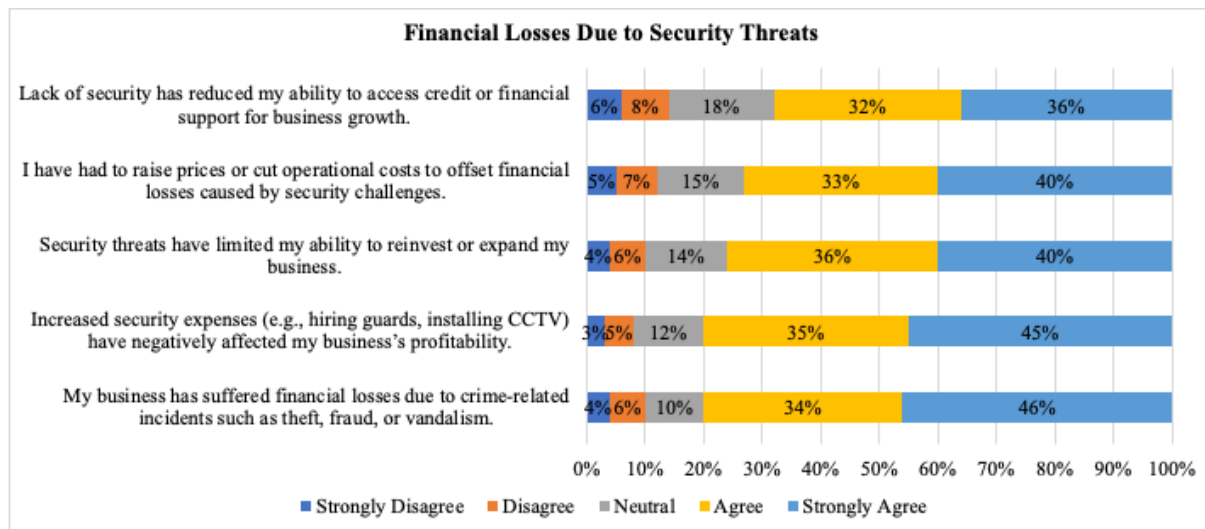
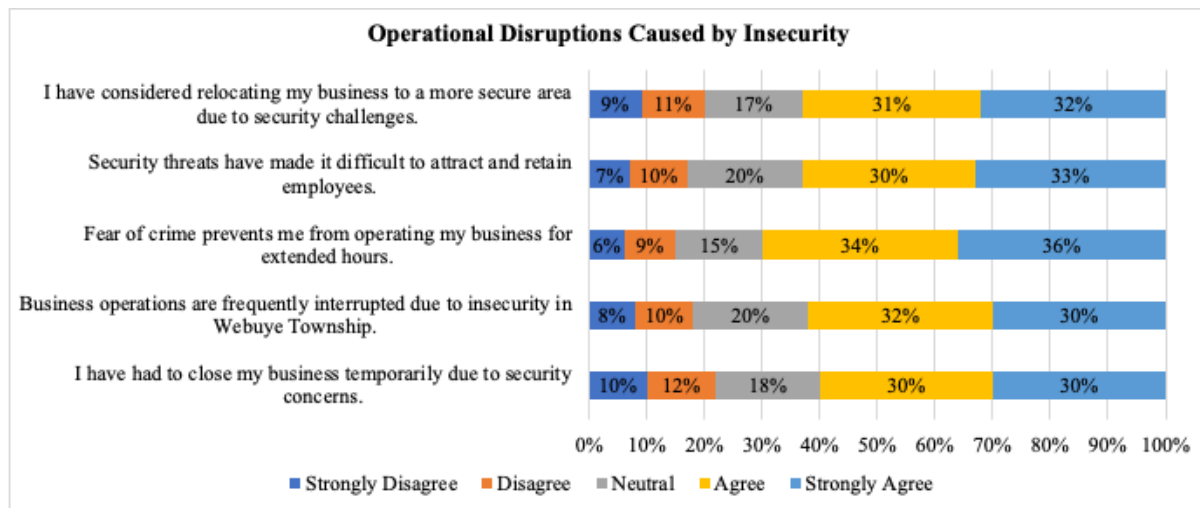


Figure 4: Financial Losses due to Security Threats

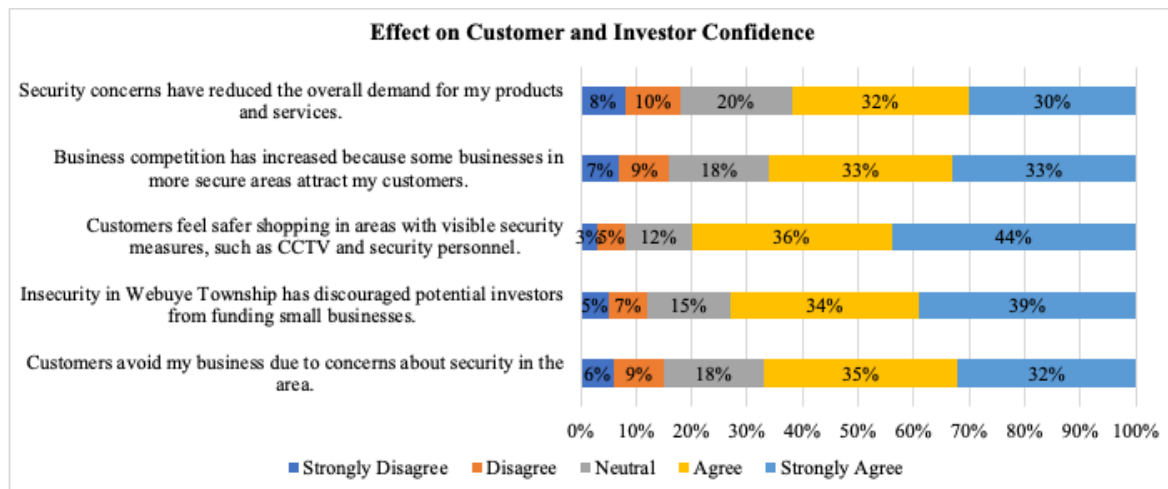
4.5.2 Operational Disruptions

A total of 63% of respondents had considered relocating due to persistent insecurity, while an equal percentage found it difficult to attract or retain staff. In addition, 70% shortened operating hours due to fear of crime, and 62% reported frequent operational interruptions. Moreover, 60% temporarily closed operations at some point. These operational inefficiencies were noted by Rispoli et al. (2019) and Mutalemwa & Walusala (2024) in similar high-risk business environments. The results are presented in figure 4.5.

**Figure 5: Operational Disruptions**

4.5.3 Effect on Customer and Investor Confidence

Security concerns reduced product demand for 62% of respondents. About 66% reported customer migration to safer areas, and 80% confirmed that visible security (e.g., CCTV) increased customer retention. Investor confidence was low—73% believed insecurity discouraged investors. Additionally, 67% said customers avoided their businesses altogether. These perceptions align with findings by Mwangi (2024), Boateng (2023), and Rispoli et al. (2024). The results are presented in figure 4.6.

**Figure 6: Effect on Customer and Investor Confidence**

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusions

The study established that security challenges posed a serious threat to the sustainability of small businesses in Webuye Township. Frequent incidents of crime, coupled with low trust in the effectiveness of law enforcement, created a climate of fear and operational uncertainty. These

conditions disrupted routine business activities, strained financial resources, and limited opportunities for growth. Beyond material losses, insecurity affected the mental well-being of entrepreneurs and employees, discouraged customer engagement, and diminished investor confidence. The study concluded that meaningful progress would require a combination of external measures such as improved policing and safety programs, alongside internal strategies that strengthen business resilience and resource management.

5.2 Recommendations

To improve the security landscape for small businesses, the study recommends a multifaceted approach anchored in collaboration, capacity building, and infrastructure development. Strengthening police presence in commercial areas and enhancing community policing efforts would foster trust and improve crime prevention. To encourage timely reporting, crime documentation systems should be simplified and digitized, supported by consistent feedback mechanisms. Financial institutions and public agencies are urged to provide accessible funding to support investment in security technologies, including surveillance tools and secure transaction platforms. Equipping entrepreneurs with training in risk management and business continuity would further enhance their ability to anticipate and respond to threats. Additionally, upgrading public infrastructure such as street lighting and access roads is essential in creating a safer and more business-friendly environment. Together, these strategies aim to reduce vulnerability and support the long-term sustainability of enterprises in insecure contexts.

5.5 Suggestions for Further Research

This study focused on small businesses within Webuye Township. Future research could explore comparative studies across different counties or urban and rural settings to understand variations in security challenges. In addition, longitudinal studies would help track the long-term effects of security measures on business sustainability.

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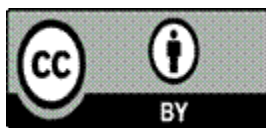
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