

**CAUSES AND EFFECT OF CRIMES ON SMALL BUSINESSES IN
GARISSA TOWN**

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ABSTRACT

Criminal behaviors involve the use of force or fraud to obtain material or symbolic resources. Small scale enterprise refers to small types businesses. Crime hits both the smallest and the most successful entrepreneurs hardest. Lately Garissa town has experienced increase rate of crime. The security agents have been blamed on lack of effective strategies in solving the problem. The local communities have been blamed of being reluctant in giving information to security agent. This research aimed at investigating the causes and effects of crime in small businesses in Garissa town. The study used cross-sectional field survey method to achieve its objectives. Purposeful and stratified sampling techniques were used in choosing appropriate sample size for a target population of nine hundred people. Two hundred and seventy small scale business owners responded to a self administered questionnaire. Percentages calculated using excel programme were used in data comparisons and analysis. Data were presented using tables and bar graphs. Terrorism according to this study is the main cause of crime and murder is the most frequent form of crime. According to responses from the respondents, profit margin has gone down and morale to continue doing business and investing in town is low.