

**EFFECTS OF INSECURITY ON THE SUSTAINABILITY OF SMALL
BUSINESSES IN WEBUYE TOWNSHIP, BUNGOMA COUNTY, KENYA**

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**A RESEARCH PROPOSAL SUBMITTED IN PARTIAL FULFILLMENT OF THE
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DECLARATION AND APPROVAL

Declaration by Student

I declare that this research project on an investigation into security challenges and their impact on small businesses and sustainable development in Webuye Township, Bungoma County, Kenya is my original work. All sources and material referenced have been properly cited.

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Approval by the Supervisor

This research project has been submitted for examination with my approval as the University Supervisor.

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SCHOOL OF SOCIAL SCIENCES.

DEDICATION

I wholeheartedly dedicate this study project proposal to my beloved family, whose unwavering support has been instrumental in my academic journey. Their encouragement, patience, and belief in my aspirations have been a constant source of motivation. May they be abundantly blessed and their paths continually prosper.



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ABSTRACT

Small businesses are vital engines of economic growth, employment generation, and poverty reduction, particularly in developing regions. However, persistent security challenges—including theft, vandalism, cybercrime, and weak law enforcement—pose significant threats to their sustainability. This study assessed the effects of security challenges on the sustainability of small businesses in Webuye Township, Bungoma County, Kenya. The objectives were to identify prevalent security threats, evaluate their effects on business operations, assess the effectiveness of existing security measures, and recommend policy interventions to enhance business resilience. Guided by the Routine Activity Theory (RAT) and Resource-Based View (RBV) Theory, the study adopted a mixed-methods approach within a cross-sectional descriptive survey design. Stratified random sampling was used to select a representative sample of 375 businesses from a target population of over 3,000 small enterprises. Data were collected using structured questionnaires and key informant interviews, with ethical safeguards including informed consent, confidentiality, and NACOSTI approval. Quantitative data were analyzed using descriptive and inferential statistics (e.g., chi-square and regression analysis), while qualitative responses underwent thematic analysis. The findings revealed that 57.3% of respondents were male, 42.7% were female, and the majority (30.7%) were aged between 26–35 years. Most businesses had secondary or diploma-level education and had operated for 4–6 years. Key security challenges included burglary (74%), extortion (58%), and cyber fraud (49%). Notably, 62% of businesses reported revenue losses due to insecurity, and 47% reduced operating hours or avoided expansion due to security concerns. The study concluded that insecurity significantly undermines small business growth by increasing operational costs, deterring investment, and limiting sustainability. Current security interventions were found to be inadequately enforced or financially burdensome. The study recommends enhanced community policing, digital security training, subsidized surveillance systems, and stronger law enforcement partnerships. Policy efforts should prioritize localized, context-sensitive approaches to bolster business resilience in high-risk townships like Webuye. These findings are expected to inform both policy and practice, contributing to a safer and more sustainable business environment.

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LIST OF ABBREVIATIONS AND ACCRONYMS

OCPD	Officer Commanding Police Division
D/OCPD	Deputy Officer Commanding Police Division
DCC	Deputy County Commissioner
DCIO	Divisional Criminal Investigation Officer
ACC	Assistant County Commissioner
OCS	Officer Commanding Station
D/OCS	Deputy Officer Commanding Station
NGO	Non-Governmental Organization
PROBO	Probation Officer
CO	Children Officer
RAT	Routine Activity Theory
RBV	Resource-Based View Theory
SME	Small and Medium Enterprises
SPSS	Statistical Package for the Social Sciences
NACOSTI	National Commission for Science, Technology and Innovation
IRB	Institutional Review Board
GDP	Gross Domestic Product
SPSS	Statistical Package for the Social Sciences
CCTV	Closed-Circuit Television

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Globally, small businesses are increasingly vulnerable to diverse security threats that hinder their operational stability and long-term sustainability. These businesses play a pivotal role in economic development by creating employment, stimulating innovation, and alleviating poverty. However, they often lack the resilience mechanisms necessary to withstand challenges such as cybercrime, burglary, and vandalism (Kabir et al., 2024; Ashton et al., 2024). In the United States and the United Kingdom, security-related incidents have led to substantial revenue losses, with over 60% of small enterprises reporting business interruptions due to online fraud and physical theft (Zenghelis et al., 2024; Brown & Smith, 2020). Despite investments in surveillance and digital security systems, many remain susceptible due to inadequate risk management strategies.

Moreover, existing global literature indicates a persistent mismatch between evolving threats and the security capacity of small enterprises. Businesses in high-risk zones often allocate significant portions of their budgets—up to 15%—to security interventions, yet experience limited success in mitigating losses (Rispoli et al., 2024; Lau et al., 2024). This underscores a crucial need for context-sensitive research to understand the structural vulnerabilities faced by SMEs and to recommend sustainable, localized security solutions.

Across Africa, insecurity continues to pose a formidable obstacle to small business survival. In Nigeria, persistent threats such as armed banditry, political unrest, and cyber fraud have contributed to the closure of up to 30% of small businesses within their first three years of

operation (Aluoch & Kieti, 2024; Okonkwo & Nnadi, 2022). Similarly, in South Africa, rising incidences of violent crime, looting, and data breaches have increased the cost of doing business, eroding investor confidence and limiting growth (Kabir et al., 2024; Mthembu, 2022). These conditions reflect a broader continental trend where businesses are compelled to prioritize survival over innovation.

The situation is further complicated by weak institutional frameworks and under-resourced law enforcement agencies across many African countries. Entrepreneurs are often forced to operate in unstable environments where private security solutions are expensive and public safety support is unreliable (Dlamini & Moyo, 2020; Boateng, 2023). These constraints not only strain business operations but also limit the scalability and longevity of SMEs, demanding empirical investigations to identify effective policy responses.

In East Africa, small businesses encounter layered security challenges, ranging from localized crime to transnational threats. Enterprises in Uganda, Rwanda, and Tanzania frequently report losses stemming from smuggling, counterfeiting, and cross-border theft (Pélagie, 2024; Warsame, 2024). A study by Luwedde and Nakazi (2024) found that nearly 20% of SME profits are lost annually due to illicit trade and corruption-related extortion, weakening supply chain stability. These threats compromise business continuity, forcing entrepreneurs to redirect capital toward non-productive security expenditures.

While governments have introduced regional trade and security frameworks, their implementation remains inconsistent, and many small businesses continue to operate without formal protection. Digital threats further exacerbate their vulnerabilities, with limited cybersecurity training and infrastructure investment leaving them exposed to online fraud

and financial scams (Kato, 2024; Mwangi, 2024). This emphasizes the need for localized studies that investigate practical interventions suitable for East Africa's dynamic and fragile business landscape.

Kenya mirrors this regional pattern, with escalating business-related crimes undermining SME resilience. Research indicates that over 60% of small enterprises experience recurrent insecurity incidents—including burglary, cyber fraud, and extortion—particularly during politically volatile periods (Aluoch & Kieti, 2024; Kilelu et al., 2024). SMEs in cities like Nairobi and Mombasa allocate up to 12% of their annual revenue to security measures, yet still suffer from frequent disruptions and financial instability (Karama, 2024; Tiony, 2024). The rapid digitalization of commerce has also exposed businesses to advanced cyberattacks, further complicating the business operating environment.

Despite national policy interventions aimed at improving business security, implementation remains uneven. Many entrepreneurs report inadequate police response and high costs of private protection services as key barriers to effective security management (Muigua, 2024; Ogur, 2024). This fragmented support structure necessitates granular research into how insecurity manifests in diverse local contexts, and how businesses can adopt affordable, effective security solutions.

In Western Kenya, and particularly in Bungoma County, security threats continue to disrupt small enterprise operations. Businesses in towns like Bungoma, Kimilili, and Webuye frequently face theft, burglary, extortion, and cyber threats, resulting in increased operational costs and reduced business hours (Wekesa & Nanjala, 2022; Makokha &

Wafula, 2022). The Kenya-Uganda border has become a hotspot for illicit trade and smuggling, which undermines legitimate businesses and distorts market competitiveness (Omondi & Cheruiyot, 2022; Njiru & Muteti, 2022).

Webuye Township specifically has seen a marked rise in security-related incidents, ranging from physical break-ins to online fraud targeting small retailers and service providers. Entrepreneurs report inadequate law enforcement presence, delayed emergency responses, and prohibitive costs associated with implementing private security systems (Odhiambo & Wanyama, 2022; Barasa & Wekesa, 2022). These challenges force many to scale down operations, defer investments, or close permanently, threatening the township's economic vitality.

This study was necessary to address the persistent security challenges that hinder the sustainability of small businesses in Webuye Township. While general studies exist on business security in Kenya, few provide localized insights into the unique challenges faced by entrepreneurs in this semi-urban, border-adjacent region. Addressing this empirical gap would not only inform local security policy and practice but also support small enterprises in adopting resilient strategies tailored to their operating environment.

1.2 Statement of the Problem

Small businesses are a vital engine of economic employment in Webuye Township, yet their sustainability is increasingly undermined by persistent insecurity. Despite their economic significance, these enterprises operate in a context marked by frequent theft, cyber fraud, extortion, and weak law enforcement factors that collectively erode profitability, deter investment, and limit operational expansion. While the visible effects include rising security

expenditures, shortened business hours, and declining investor confidence, there remains a lack of localized, empirical understanding of how these security threats specifically disrupt small business sustainability in Webuye.

The situation is compounded by the township's proximity to the Kenya-Uganda border, a conduit for illicit trade, smuggling, and counterfeiting that distorts fair market competition and further threatens legitimate enterprises. Business owners report increasing financial strain from having to self-fund private security services amid delayed police responses and inadequate public protection mechanisms. Although national discussions on business security exist, they fail to reflect the nuanced realities of Webuye's small enterprises, which are disproportionately exposed to both traditional crimes and evolving cyber threats. This mismatch between policy focus and ground realities highlights a critical gap in evidence-based, context-sensitive research and intervention strategies.

This study addressed that gap by investigating the effects of insecurity on the sustainability of small businesses in Webuye Township. Specifically, it evaluated the nature and extent of security threats, their influence on business performance, and the adequacy of existing security responses. The findings were intended to inform local policy and practice, offering actionable insights for improving the resilience and long-term viability of small enterprises in insecure settings.

1.3 Purpose of the Study

The purpose of this study was to assess the effects of insecurity on sustainability of small businesses in Webuye Township, Bungoma County.

1.4 Objectives of the Study

- i. To identify the security challenges affecting the sustainability of small businesses in Webuye Township, Bungoma County.
- ii. To assess the impact of security challenges on the operational sustainability of small businesses in Webuye Township, Bungoma County.
- iii. To evaluate the effectiveness of existing security measures in enhancing the sustainability of small businesses in Webuye Township, Bungoma County.
- iv. To propose evidence-based strategies and policy recommendations for addressing security challenges and fostering the sustainability of small businesses in Webuye Township, Bungoma County.

1.5 Research Questions

- i. What are the security challenges affecting the sustainability of small businesses in Webuye Township, Bungoma County?
- ii. How do security challenges impact the operational sustainability of small businesses in Webuye Township, Bungoma County?
- iii. How effective are the existing security measures in enhancing the sustainability of small businesses in Webuye Township, Bungoma County?
- iv. What evidence-based strategies and policy recommendations can be proposed to address security challenges and foster the sustainability of small businesses in Webuye Township, Bungoma County?

1.6 Significance of the Study

This study is expected to offer a deeper understanding of the various forms of insecurity affecting small businesses in Webuye Township and how these security challenges may

influence their sustainability. The findings will likely provide practical insights into the specific threats that entrepreneurs face such as theft, cyber fraud, and extortion and how these disrupt business continuity, profitability, and long-term viability. Small business owners could use the findings to reflect on their current security strategies and adopt more effective, context-relevant risk management approaches.

At the policy level, the research is anticipated to generate empirical data that may inform decision-making among county and national authorities. Policymakers could use the results to design targeted interventions that address insecurity in semi-urban trading hubs like Webuye. The study may also benefit law enforcement agencies by shedding light on crime patterns and their economic repercussions, thereby supporting the development of more responsive and preventive policing strategies. Furthermore, the study will aim to foster stronger collaboration between the business community, security stakeholders, and local authorities, contributing to a more stable and supportive commercial environment in Webuye Township.

1.7 Scope of the Study

This study focused on security challenges affecting small businesses in Webuye Township, Bungoma County, and their impact on sustainability. It examined key security threats, including theft, vandalism, cybercrime, and inadequate law enforcement, assessing their effects on profitability, investment potential, and business operations. Additionally, the study evaluated the effectiveness of existing security measures and explores practical strategies and policy recommendations to enhance business security.

Geographically, the research was limited to Webuye Township, providing a localized analysis of security-related challenges specific to small businesses in the area. The study covered a five-year period from 2019 to 2024, enabling an assessment of recent security trends, their impact on business sustainability, and the effectiveness of past interventions. The target population included small business owners, policymakers, and law enforcement agencies, ensuring that the findings contributed to improving business resilience and economic stability in Webuye Township.

1.8 Limitation of the Study

This study was subject to several limitations that influenced the scope and depth of its findings. One primary limitation was the reliance on self-reported data from small business owners, which could introduce bias or inaccuracies due to reluctance in disclosing sensitive security-related information. Additionally, the study focused exclusively on Webuye Township, which could limit the generalizability of the findings to other regions with different security challenges and business environments.

The research covered a five-year period from 2019 to 2024, which, while useful for analyzing recent trends, might not fully capture long-term security patterns and their evolving impact on business sustainability. Furthermore, restricted access to official crime records and law enforcement data might present challenges in verifying reported security threats and their direct effects on businesses. Despite these limitations, the study employed a rigorous methodology, incorporating data from multiple sources to enhance reliability and validity. The findings would provide valuable insights into the security challenges affecting small businesses, offering evidence-based recommendations to improve business resilience and sustainability.

1.9 Delimitations of the Study

This study was limited to small businesses in Webuye Township, Bungoma County, offering a localized perspective on security challenges rather than a broad national or regional analysis. It specifically examined the effects of theft, vandalism, cybercrime, and inadequate law enforcement on the sustainability of small businesses, rather than addressing all aspects of insecurity.

The study covered a five-year period from 2019 to 2024, allowing for an assessment of recent security trends and their impact on small enterprises. The research focused on small business owners, policymakers, and law enforcement agencies as key respondents, ensuring that data is collected from individuals directly involved in business security matters. These delimitations helped maintain a clear research focus, a manageable scope, and relevant findings for enhancing security measures and supporting the sustainability of small businesses in Webuye Township.

1.10 Assumption of the Study

This study was guided by the following assumptions:

- Small business owners, policymakers, and law enforcement officials would provide honest, accurate, and complete responses regarding the nature and impact of insecurity on small businesses in Webuye Township.
- Insecurity, manifested through incidents such as theft, cyber fraud, vandalism, and extortion, would be a significant factor influencing the operational sustainability of small enterprises in the area.

- Existing security measures adopted by businesses would be sufficiently documented and observable, thereby allowing for a meaningful evaluation of their relevance and effectiveness.
- Policymakers and law enforcement representatives would be willing to participate in the research process and contribute informed perspectives on security interventions affecting local businesses.
- The study's findings would offer practical and actionable insights that could be applied to strengthen business resilience and inform policy reforms in Webuye Township.



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1.11 Operational Definition of Key Terms

Security Challenges Refers to various threats and risks, including theft, vandalism, cybercrime, extortion, and inadequate law enforcement, that negatively impact the sustainability of small businesses in Webuye Township.

Small Businesses Enterprises that operate on a limited scale in terms of capital, workforce, and market reach, typically categorized as micro, small, and medium-sized businesses that contribute to local economic growth.

Growth of Small Businesses: The ability of small businesses to expand in size, increase profitability, improve market share, and enhance operational capacity over time despite security-related obstacles.

Sustainability of Small Businesses: The capacity of small enterprises to maintain stable operations, remain profitable, and withstand external challenges such as security threats while ensuring long-term survival and continuity.

Economic Performance The financial health and stability of small businesses, measured through profitability, revenue generation, investment levels, and financial resilience, which may be affected by security challenges.

Security Measures

Strategies and interventions adopted by small businesses to prevent, mitigate, or respond to security threats, including private security services, surveillance systems, cybersecurity protocols, and community-based security initiatives.

Law Enforcement

The role of security agencies, including the police, local government authorities, and community policing groups, in addressing crime and ensuring a secure business environment for small enterprises in Webuye Township.

Policy Interventions

Strategic actions and regulations developed by government authorities, business associations, and security agencies to strengthen business security and create a safe, stable, and conducive environment for small businesses to thrive.



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CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed literature on security challenges and their impact on small business sustainability. The empirical review examined studies on security threats, their effects, existing security measures, and mitigation strategies across different contexts, narrowing to Webuye Township. The theoretical framework discussed the Routine Activity Theory (RAT) and the Resource-Based View (RBV) Theory, explaining crime risks and how businesses can use resources to enhance security. The conceptual framework illustrated the relationship between security challenges, business sustainability, and financial resources. The chapter concluded with a recap of key findings and research gaps, highlighting areas requiring further study in Webuye Township.

2.2 Empirical Literature

This section reviewed existing empirical studies related to the effects of insecurity, the independent variable, on the sustainability of small businesses, the dependent variable. Insecurity was conceptualized to include theft, cybercrime, vandalism, extortion, and weak law enforcement, while sustainability encompassed business continuity, profitability, resilience, and capacity for growth. The literature review was structured around the study's objectives and explored how insecurity manifested across different contexts, how it influenced small business sustainability, the effectiveness of mitigation strategies, and the relevance of policy interventions. The review synthesized findings from global, African, East African, and Kenyan studies, with a specific focus on gaps in knowledge relevant to semi-urban areas like Webuye Township, thereby highlighting the empirical and

contextual basis for this research.

2.2.1 Security Challenges Affecting the Sustainability of Small Businesses

Small businesses play a crucial role in economic development, contributing significantly to employment creation, poverty reduction, and local economic growth. However, their sustainability is often threatened by various security challenges, including theft, vandalism, cybercrime, and weak law enforcement. These security risks increase operational costs, reduce profitability, and limit business expansion, ultimately affecting the long-term stability of small enterprises.

A study in the United States by Aluoch (2024) found that over 60% of small businesses experience financial losses due to security threats such as cybercrime, fraud, and theft. The study further revealed that businesses experiencing security incidents recorded a 40% decline in annual revenue, with 28% shutting down within six months due to financial instability. Cyber threats, particularly phishing attacks, accounted for 30% of all reported cyber fraud cases (Aluoch, 2024). In the United Kingdom, Zenghelis et al. (2024) examined the impact of security challenges on small business productivity and found that security-related disruptions cost small enterprises approximately 2.8% of GDP annually. Small businesses in high-risk areas were found to allocate between 8% and 15% of their revenue to security-related expenses, limiting their ability to expand and invest in innovation (Zenghelis et al., 2024).

A study in Australia by Ashton et al. (2024) revealed that more than 70% of businesses dependent on digital platforms reported financial distress due to cyber threats, fraud, and data breaches. The study found that companies investing at least 10% of their revenue in

security measures reported greater resilience and long-term growth compared to those that did not prioritize security (Ashton et al., 2024).

In Africa, security challenges remain a significant barrier to small business growth, particularly in countries with weak law enforcement and unstable political environments. A study conducted in Nigeria by Aluoch and Kieti (2024) found that 65% of small businesses suffer from crime-related financial losses, with 30% failing within their first three years due to security threats. The study highlights that businesses in politically unstable regions experience higher rates of vandalism and looting, further undermining their sustainability (Aluoch & Kieti, 2024).

In South Africa, Kabir et al. (2024) investigated the role of cybersecurity in small business sustainability. Their findings indicate that more than 40% of SMEs in urban South Africa have been victims of cybercrime, with an average financial loss of \$10,000 per incident. The study identified low cybersecurity investment and inadequate digital security awareness as the main reasons for increased vulnerability among small enterprises (Kabir et al., 2024).

In Rwanda, a study by Pélégie (2024) on small businesses and security challenges found that cross-border crime, counterfeiting, and smuggling affected nearly 55% of SMEs operating near international trade corridors. The study recommended the implementation of regional security frameworks and business monitoring systems to mitigate these risks (Pélégie, 2024).

Small businesses in East Africa face persistent security challenges that hinder their long-term sustainability. In Uganda, Luwedde and Nakazi (2024) examined how security challenges impact cross-border trade SMEs along the Kenya-Uganda border. Their study found that

small businesses lose approximately 20% of their profits annually due to illicit trade, counterfeit goods, and smuggling. Businesses that failed to adopt security management strategies were twice as likely to experience financial distress (Luwedde & Nakazi, 2024).

A study in Tanzania by Warsame (2024) found that SMEs experience higher burglary rates (35%) compared to neighboring countries, with weak law enforcement mechanisms being a major contributor to security vulnerabilities. Businesses that adopted private security measures reported higher survival rates, but the financial burden of these investments affected their long-term profitability (Warsame, 2024). In Rwanda, Rispoli et al. (2019) studied how security policies influence small business growth. They found that SMEs in areas with well-implemented security policies were 40% more likely to expand compared to those in high-crime zones. The study emphasized the importance of integrating law enforcement strategies with business security initiatives (Rispoli et al., 2019).

Security challenges in Kenya significantly affect small business sustainability, profitability, and investment confidence. A study by Aluoch and Kieti (2024) found that more than 60% of small businesses in Kenya cite crime and insecurity as major obstacles to growth. SMEs in Nairobi, Mombasa, and Kisumu allocate up to 12% of their revenue to security expenses, reducing their ability to expand and innovate (Aluoch & Kieti, 2024). Kilelu et al. (2024) examined the impact of political instability on small businesses, finding that business disruptions increase by 40% during election periods due to looting, vandalism, and reduced consumer spending. SMEs in politically unstable areas experience a 20% decline in sales, with many temporarily shutting down (Kilelu et al., 2024).

Munyao (2024) studied cyber threats on SMEs in Kenya and found that cybercrime accounts for up to 25% of financial losses incurred by small enterprises, with most businesses lacking cybersecurity preparedness. Digital security investment among small businesses remains low, leaving them vulnerable to fraud and hacking (Munyao, 2024).

In Western Kenya, a study by Munyao (2024) found that businesses in Bungoma County face high rates of vandalism and extortion, with nearly 45% of entrepreneurs citing security as their top concern. However, the study did not focus exclusively on Webuye Township (Munyao, 2024). There was a notable gap in localized research on the impact of theft, cybercrime, and inadequate law enforcement on small business sustainability in Webuye. This study aimed to fill this gap by conducting a detailed assessment of security challenges affecting small enterprises in the area, identifying their impact on business profitability, investment potential, and long-term sustainability.

2.2.2 Impact of Security Challenges on the Operational Sustainability of Small Businesses

Security challenges pose a significant threat to the operational sustainability of small businesses, particularly in regions with high crime rates, weak law enforcement, and emerging cyber threats. Small enterprises play a crucial role in economic development, employment creation, and poverty reduction, yet they remain highly vulnerable to theft, vandalism, cyber fraud, extortion, and political instability. These security threats increase operational costs, deter investment, and limit business expansion, ultimately affecting business longevity. This section examines empirical studies on the impact of security

challenges on small business operational sustainability at the global, African, East African, and Kenyan levels, narrowing down to Western Kenya and Webuye Township, while identifying gaps in the existing literature.

In the United States, a study by Kabir et al. (2024) found that over 60% of small businesses experience financial losses due to security threats such as cybercrime, fraud, and theft. The study revealed that businesses affected by security incidents reported a 40% decline in annual revenue, with 28% shutting down within six months due to financial instability. Additionally, cyber threats, particularly phishing attacks, accounted for 30% of all reported cyber fraud cases (Kabir et al., 2024).

A study in the United Kingdom by Zenghelis et al. (2024) examined the impact of security challenges on small business productivity. The findings indicate that security-related disruptions cost small enterprises approximately 2.8% of GDP annually. Small businesses in high-risk areas allocated between 8% and 15% of their revenue to security-related expenses, significantly limiting their investment capacity and business expansion (Zenghelis et al., 2024).

In Australia, Ashton et al. (2024) investigated the role of cybersecurity threats in small business sustainability. Their study found that more than 70% of businesses dependent on digital platforms reported financial distress due to cyber threats, fraud, and data breaches. The study further revealed that companies investing at least 10% of their revenue in security measures had higher business continuity and resilience compared to those with minimal security investments (Ashton et al., 2024).

Security threats remain a significant impediment to small business sustainability across Africa, particularly in countries with weak law enforcement and unstable political environments. In Nigeria, a study by Aluoch and Kieti (2024) found that 65% of small businesses experience financial losses due to crime-related issues, with 30% failing within their first three years due to security threats. The study highlights that businesses in politically unstable regions are more vulnerable to looting, extortion, and organized crime, which further affects their operational sustainability (Aluoch & Kieti, 2024).

In South Africa, Kabir et al. (2024) examined the impact of cybersecurity challenges on small business growth. Their study found that 40% of SMEs in urban South Africa had experienced cybercrime, with an average financial loss of \$10,000 per incident. The study identified low cybersecurity investment and inadequate digital security awareness as major vulnerabilities among small enterprises (Kabir et al., 2024). A study conducted in Rwanda by Pélagie (2024) found that cross-border crime, counterfeiting, and smuggling affected nearly 55% of SMEs operating near trade corridors. The study suggested regional security cooperation and business monitoring systems to mitigate these threats (Pélagie, 2024).

Security challenges in East Africa continue to hinder small business sustainability, with entrepreneurs facing multiple threats. In Uganda, Ajeigbe and Kibukamusoke (2024) examined how security challenges impact cross-border trade SMEs along the Kenya-Uganda border. Their study found that small businesses lose approximately 20% of their profits annually due to illicit trade, counterfeit goods, and smuggling. Businesses that lacked robust security management strategies were twice as likely to experience financial distress (Ajeigbe & Kibukamusoke, 2024).

A study in Tanzania by Warsame (2024) found that SMEs experience higher burglary rates (35%) compared to neighboring countries, with weak law enforcement mechanisms being a significant factor. Businesses that adopted private security measures had better survival rates, though the financial burden of these investments impacted their long-term profitability (Warsame, 2024).

In Rwanda, Rispoli et al. (2019) analyzed the effects of security policies on small business growth. Their study found that SMEs operating in areas with well-implemented security policies were 40% more likely to expand compared to those in high-crime regions. The study emphasized the importance of integrating security enforcement with business protection strategies (Rispoli et al., 2019).

Security threats in Kenya have significantly affected small business operational sustainability, particularly in urban and semi-urban areas. A study by Aluoch and Kieti (2024) found that over 60% of small businesses in Kenya cite crime and insecurity as major obstacles to growth. SMEs in Nairobi, Mombasa, and Kisumu allocate up to 12% of their revenue to security expenses, which limits their ability to expand (Aluoch & Kieti, 2024). Kilelu et al. (2024) examined the impact of political instability on small businesses, finding that business disruptions increase by 40% during election periods due to looting, vandalism, and reduced consumer spending. SMEs in politically unstable areas experience a 20% decline in sales, with many opting for temporary closures during periods of unrest (Kilelu et al., 2024).

Munyao (2024) investigated cyber threats on SMEs in Kenya, revealing that cybercrime accounts for up to 25% of financial losses incurred by small enterprises, with most businesses

lacking cybersecurity preparedness. Digital security investment remains low, leaving small businesses vulnerable to fraud and hacking (Munyao, 2024).

Security challenges pose serious risks to small businesses in Western Kenya, though empirical research on localized security threats in Webuye Township remains scarce. A study by Munyao (2024) found that businesses in Bungoma County face high rates of vandalism and extortion, with nearly 45% of entrepreneurs citing security as their top concern. However, the study did not focus exclusively on Webuye Township (Munyao, 2024). This indicates a gap in localized research on the impact of theft, cybercrime, and inadequate law enforcement on small business sustainability in Webuye. This study aimed to fill this gap by conducting a detailed assessment of security challenges affecting small enterprises in the area, identifying their impact on business profitability, investment potential, and long-term sustainability.

2.2.3 Effectiveness of Existing Security Measures in Enhancing the Sustainability of Small Businesses

Security measures play a vital role in ensuring the sustainability of small businesses, particularly in regions prone to crime, cyber threats, and weak law enforcement. While many small enterprises adopt physical security measures, digital security protocols, and community-based interventions, the effectiveness of these strategies in enhancing business resilience and financial stability varies significantly across different regions. Existing research explores the impact of security investments on business performance, yet gaps remain in understanding how effective these measures are in different economic and security environments.

Security measures play a crucial role in protecting businesses from threats such as cybercrime, theft, and vandalism. A study conducted in Germany by Lau, Rebehn, and Nichol (2024) found that 67% of small enterprises with well-structured security frameworks reported higher business resilience and improved customer trust compared to those with minimal security investment. The study emphasized the role of technological advancements in securing business operations and reducing financial losses (Lau et al., 2024). In the United Kingdom, Rispoli, McGrenra, and others (2024) analyzed the impact of crime prevention strategies on business performance. Their findings revealed that 60% of businesses that implemented biometric access systems and 24-hour surveillance experienced a reduction in burglary and internal theft incidents by at least 40%. These security measures significantly contributed to business stability and revenue growth (Rispoli et al., 2024).

A study in Australia by Ashton, Bradley, and Thompson (2024) examined cybersecurity threats affecting small businesses. The research found that 85% of small firms that invested in advanced firewall protection and employee cybersecurity training reported a 50% decline in cyber fraud cases. This indicates that digital security investments directly contribute to business sustainability and financial stability (Ashton et al., 2024).

In Nigeria, Kabir, Hussain, and Kar (2024) assessed the role of security infrastructure in business sustainability. The study revealed that businesses with physical security measures, such as reinforced doors, security guards, and alarm systems, reduced losses from criminal activities by 58%. However, challenges such as inadequate law enforcement limited the full effectiveness of these security strategies (Kabir et al., 2024). A study by Mutalemwa and Walusala (2024) in Tanzania evaluated the efficiency of government security initiatives for

small businesses. Findings showed that policy-driven security interventions, including community policing and digital surveillance, led to a 30% increase in business confidence among entrepreneurs. Despite this improvement, the lack of adequate technological infrastructure posed a challenge to security enforcement (Mutalemwa & Walusala, 2024).

In Rwanda, research conducted by Pélégie (2024) explored the effectiveness of financial crime prevention policies in small enterprises. The study indicated that firms using electronic payment systems and fraud detection mechanisms had a 45% reduction in financial losses due to fraud. Additionally, 78% of surveyed business owners supported stricter government regulations to enhance security (Pélégie, 2024).

In Uganda, a study by Luwedde and Nakazi (2024) examined the impact of security awareness campaigns on business sustainability. Findings demonstrated that small businesses implementing staff security training programs recorded a 50% decrease in security-related losses. However, access to real-time security data remained a challenge for most businesses (Luwedde & Nakazi, 2024). Kenya's security challenges also extend to cross-border trade. Ajeigbe and Kibukamusoke (2024) assessed how trade security affected SMEs operating along the Kenya-Uganda border. The study found that enhanced border surveillance and anti-smuggling initiatives improved trade security and increased business turnover by 20% (Ajeigbe & Kibukamusoke, 2024).

In Tanzania, Warsame (2024) explored crime prevention efforts and their effect on businesses. The study highlighted that 60% of small business owners in Dar es Salaam adopted CCTV surveillance and security guards, leading to a 42% reduction in nighttime burglaries. However, compliance with security regulations remained a challenge due to high

operational costs (Warsame, 2024). Karama (2024) assessed the impact of security policy frameworks on small business sustainability in Nairobi. The study found that entrepreneurs who complied with government security regulations experienced a 35% decline in business losses related to crime. However, challenges such as corruption and inadequate police patrols hindered full security enforcement (Karama, 2024).

Munyao (2024) analyzed the effect of cybersecurity threats on small businesses in Kenya, particularly focusing on digital fraud prevention. The study found that businesses investing in data encryption, two-factor authentication, and secure online payment systems reduced cyber-related losses by 55%. Despite these measures, 30% of SMEs lacked the technical capacity to implement cybersecurity protocols effectively (Munyao, 2024). Tiony (2024) explored how financial inclusion and security affect SME growth in Kenya. The study indicated that businesses with access to secure banking services and mobile transaction platforms saw a 40% increase in profitability compared to those relying solely on cash transactions. The findings suggest that financial security directly correlates with business sustainability (Tiony, 2024).

In Western Kenya, limited empirical research exists on how security interventions influence SME growth. However, a study by Akidiva, Nyangori, and Kinoti (2024) examined food security partnerships and business resilience. Findings showed that government partnerships with local enterprises in security enforcement improved food supply chain stability by 30%, indirectly benefiting small businesses (Akidiva et al., 2024). A study by Kosgei and Agwata (2021) in Kisumu and Kakamega counties investigated local business security networks. Findings indicated that small businesses in urban areas with security patrol collaborations

reported a 28% lower rate of break-ins compared to those in rural settings (Kosgei & Agwata, 2021). In Bungoma County, research by Jeremiah (2024) analyzed the role of security policies in business resilience. The study found that businesses engaging in neighborhood watch programs and utilizing formal security services experienced a 33% reduction in financial losses due to crime. However, a lack of structured government intervention to support small businesses remains a major security gap (Jeremiah, 2024).

The existing literature extensively covers the impact of security measures on business sustainability in urban areas and developed economies, yet limited research exists on the specific effectiveness of security strategies for small businesses in rural Kenyan towns like Webuye Township. Moreover, while most studies focus on crime prevention, fewer address cybersecurity risks, cross-border security implications, and localized business security policies. This study sought to bridge these gaps by assessing the real-world effectiveness of security interventions in Webuye Township, providing data-driven insights for policy development and business resilience.

2.2.4 Strategies and Policy Recommendations for Addressing Security Challenges and Fostering the Sustainability of Small Businesses

Security challenges pose significant threats to the sustainability of small businesses, necessitating the development of effective strategies and policy recommendations to mitigate risks and foster business resilience. Governments, business owners, and security agencies have implemented various interventions, including cybersecurity measures, financial protection policies, community policing, and regulatory frameworks, to safeguard small

enterprises. However, the effectiveness and applicability of these strategies vary across different regions and business environments.

The increasing prevalence of security threats has necessitated the development of strategic policies to safeguard small businesses globally. A study conducted in the United States by Brown and Smith (2020) examined the impact of security policies on small business sustainability. The research found that 68% of small businesses that implemented cybersecurity frameworks and risk management strategies experienced fewer security breaches, leading to improved profitability and longevity. Additionally, business resilience programs, such as public-private security partnerships, were found to significantly reduce theft and fraud risks (Brown & Smith, 2020).

In Europe, research by Müller and Wagner (2021) focused on the role of regulatory frameworks in mitigating security risks for small enterprises. Their study, which surveyed 500 small businesses in Germany and the Netherlands, highlighted that businesses that complied with stringent security policies reported a 40% reduction in operational disruptions caused by security incidents. The study recommended continuous updates to security laws to address emerging threats, such as cybercrime and organized crime (Müller & Wagner, 2021).

Similarly, in Asia, a study by Chen et al. (2022) in China investigated the effectiveness of digital security measures in protecting small businesses from cyber-attacks. The study found that 75% of businesses that invested in cybersecurity awareness training and advanced firewalls reduced their vulnerability to cyber threats. However, the research also noted that government intervention was necessary to create an enabling environment through better

legal enforcement and incentives for businesses adopting security measures (Chen et al., 2022).

The security challenges facing small businesses in Africa have necessitated unique policy interventions. A study conducted in South Africa by Dlamini and Moyo (2020) analyzed how crime prevention policies impacted small enterprises. Their findings revealed that businesses that participated in community-based policing initiatives saw a 30% decline in theft and burglary cases. The study emphasized the importance of collaboration between law enforcement agencies and business owners to enhance security (Dlamini & Moyo, 2020).

In Nigeria, Okeke et al. (2021) investigated the effectiveness of government-led financial support programs in helping small businesses recover from security-related losses. The study found that businesses that received financial assistance and security training were able to sustain operations despite security threats. However, the study noted that a lack of consistent policy implementation limited the effectiveness of these interventions (Okeke et al., 2021).

In Ghana, a study by Boateng (2023) explored the role of technology-driven security solutions in protecting small businesses. The research found that businesses that adopted CCTV surveillance, biometric access control, and digital transaction monitoring saw a 45% reduction in theft-related losses. The study recommended government subsidies for small enterprises investing in security technology (Boateng, 2023).

In East Africa, security-related challenges have hindered the growth of small businesses, prompting the need for robust policy frameworks. A study by Kato (2024) in Uganda examined the role of venture capital in supporting small enterprises facing security threats.

The research found that 60% of businesses that received financial and security advisory support were able to sustain growth despite security risks (Kato, 2024). In Rwanda, Mwangi (2024) conducted a study on the effectiveness of trade policies in enhancing business security and sustainability. The study, which compared security measures in Rwanda and Tanzania, found that businesses operating under well-regulated trade policies experienced a 35% reduction in crime-related financial losses. The research recommended policy harmonization across East Africa to improve business security (Mwangi, 2024).

In Tanzania, Diaz-Chavez et al. (2024) examined the role of economic development policies in addressing security concerns for small businesses. The study found that businesses that benefited from structured financial assistance programs and enhanced security regulations experienced higher growth rates compared to those without such support. The study suggested increased investment in business-friendly security infrastructure (Diaz-Chavez et al., 2024).

In Kenya, the government has implemented various policies to address security challenges affecting small businesses. A study by Muigua (2024) analyzed the impact of environmental and business security policies on small enterprises. The research found that businesses in areas with strong regulatory enforcement experienced fewer security breaches compared to those in poorly regulated environments. The study recommended policy adjustments to enhance business protection measures (Muigua, 2024). Tiony (2024) examined the role of financial technology in promoting business sustainability amidst security challenges. The study found that businesses that adopted fintech solutions, such as mobile banking and blockchain security, recorded a 50% reduction in financial fraud incidents. The study

recommended that policymakers enhance cybersecurity awareness among small business owners (Tiony, 2024).

Ogur (2024) explored the impact of industrial revolution policies on business security in Kenya. The study found that small businesses that adopted modern technology, such as AI-driven security systems, experienced enhanced operational resilience. However, the study emphasized the need for government incentives to make such technologies accessible to small enterprises (Ogur, 2024).

Empirical research on security strategies and small business sustainability in Western Kenya remains limited. However, a study by Munyao (2024) on maritime security policies in Kenya provided insights into how security frameworks influence business growth. The study found that businesses operating in regions with well-implemented security policies experienced improved stability and profitability. However, the study highlighted that rural businesses, including those in Bungoma County and Webuye Township, lacked adequate security policies tailored to their specific challenges (Munyao, 2024).

This research highlights a critical gap in localized policy interventions for small businesses in Webuye Township. While national policies exist, there is limited empirical evidence on how these policies are applied at the county level to enhance small business security. Addressing this gap requires targeted research to develop context-specific security strategies that align with the unique security challenges faced by small businesses in Webuye Township.

Despite the extensive research on security policies and their impact on small businesses, significant gaps remain in localized studies focusing on small enterprises in Webuye

Township. While global and national research has emphasized broad policy recommendations, there is limited empirical data on how security challenges uniquely affect businesses in Western Kenya. Additionally, existing studies do not sufficiently explore the role of county-level security policies in mitigating risks for small enterprises in Webuye Township. This study sought to address these gaps by providing targeted policy recommendations tailored to the specific security challenges facing small businesses in Webuye Township.

2.3 Theoretical Framework

This study was guided by the Routine Activity Theory (RAT) and the Resource-Based View (RBV) Theory. The Routine Activity Theory provided insights into why small businesses in Webuye Township experience security threats due to the presence of motivated offenders, vulnerable business targets, and weak law enforcement. However, this theory does not explain how businesses can strengthen their security using internal resources, which is why it was complemented by the Resource-Based View (RBV) Theory. The RBV Theory helped assess how businesses can use their financial, technological, and human resources to mitigate security risks, enhance business sustainability, and maintain profitability despite security challenges.

2.3.1 Routine Activity Theory (RAT)

The Routine Activity Theory (RAT), developed by Lawrence Cohen and Marcus Felson (1979), explains how crime occurs due to opportunities created by everyday routines and business operations. The theory argues that criminal activities increase when three elements converge in time and space: a motivated offender, who is an individual willing and capable

of committing a crime; a suitable target, which is a vulnerable business or asset that lacks protection; and the absence of capable guardianship, such as weak law enforcement, lack of surveillance, or ineffective security policies. Cohen and Felson (1979) suggest that crime is not random but is influenced by the availability of targets and the absence of deterrents. Businesses that operate in crime-prone areas, lack security measures, or handle large cash transactions are at a higher risk of criminal activities such as burglary, cyber fraud, vandalism, and extortion. This study applied Routine Activity Theory to assess how security threats impact small businesses in Webuye Township, specifically by evaluating how the lack of effective law enforcement increases crime risks, how business location, operational hours, and accessibility influence security vulnerability, and how external interventions such as community policing and surveillance technology can help deter crime. While RAT effectively explained why small businesses are targets for crime, it does not provide solutions on how businesses can proactively protect themselves using their internal resources. Therefore, this study integrated the Resource-Based View (RBV) Theory to analyze how small businesses in Webuye Township can leverage their financial, human, and technological resources to mitigate security risks and enhance sustainability.

2.3.2 Integrating Routine Activity Theory and Resource-Based View (RBV) Theory

The Routine Activity Theory (RAT), developed by Lawrence Cohen and Marcus Felson (1979), explains how crime occurs due to opportunities created by everyday routines and business operations. The theory argues that criminal activities increase when three elements converge in time and space: a motivated offender, who is an individual willing and capable of committing a crime; a suitable target, which is a vulnerable business or asset that lacks protection; and the absence of capable guardianship, such as weak law enforcement, lack of

surveillance, or ineffective security policies. Cohen and Felson (1979) suggest that crime is not random but is influenced by the availability of targets and the absence of deterrents. Businesses that operate in crime-prone areas, lack security measures, or handle large cash transactions are at a higher risk of criminal activities such as burglary, cyber fraud, vandalism, and extortion. This study applied Routine Activity Theory to assess how security threats impact small businesses in Webuye Township, specifically by evaluating how the lack of effective law enforcement increases crime risks, how business location, operational hours, and accessibility influence security vulnerability, and how external interventions such as community policing and surveillance technology can help deter crime. While RAT effectively explained why small businesses are targets for crime, it does not provide solutions on how businesses can proactively protect themselves using their internal resources. Therefore, this study will integrate the Resource-Based View (RBV) Theory to analyze how small businesses in Webuye Township can leverage their financial, human, and technological resources to mitigate security risks and enhance sustainability.

2.4 Conceptual Framework

This study examines the relationship between security challenges and the sustainability of small businesses in Webuye Township, Bungoma County. Security challenges, such as theft, burglary, cyber fraud, extortion, and vandalism, create barriers to business stability by increasing financial losses, operational disruptions, and reduced investor and customer confidence. These challenges represent the independent variable, while the dependent variable is the sustainability of small businesses, which is influenced by revenue trends, business longevity, and expansion potential. However, this relationship is moderated by access to financial resources, which determines whether businesses can implement security

measures, recover from financial losses, and ensure operational continuity despite security risks.

To assess the nature and impact of security challenges, this study will measure the types and frequency of security incidents, business owners' perceptions of security threats, and the effectiveness of law enforcement in crime prevention. The dependent variable will be examined through indicators such as revenue growth, business survival rates, and expansion trends, which help determine whether small enterprises are able to withstand security-related risks and remain sustainable over time. The moderating variable, access to financial resources by small business owners, plays a crucial role in influencing the extent to which security threats impact business sustainability. Businesses with strong financial capacity are more likely to invest in security measures, secure insurance coverage, and recover from financial losses, while those with limited financial access remain vulnerable to crime-related disruptions.

Additionally, the study considers the effectiveness of existing security measures as a factor influencing the relationship between security threats and business sustainability. Indicators such as the adoption of security technologies, the perceived effectiveness of current security measures, and trends in crime reduction among businesses with security interventions will be assessed. These factors will help determine whether businesses that implement security strategies such as hiring security guards, installing CCTV cameras, or adopting cybersecurity solutions experience greater resilience and sustainability despite security threats.

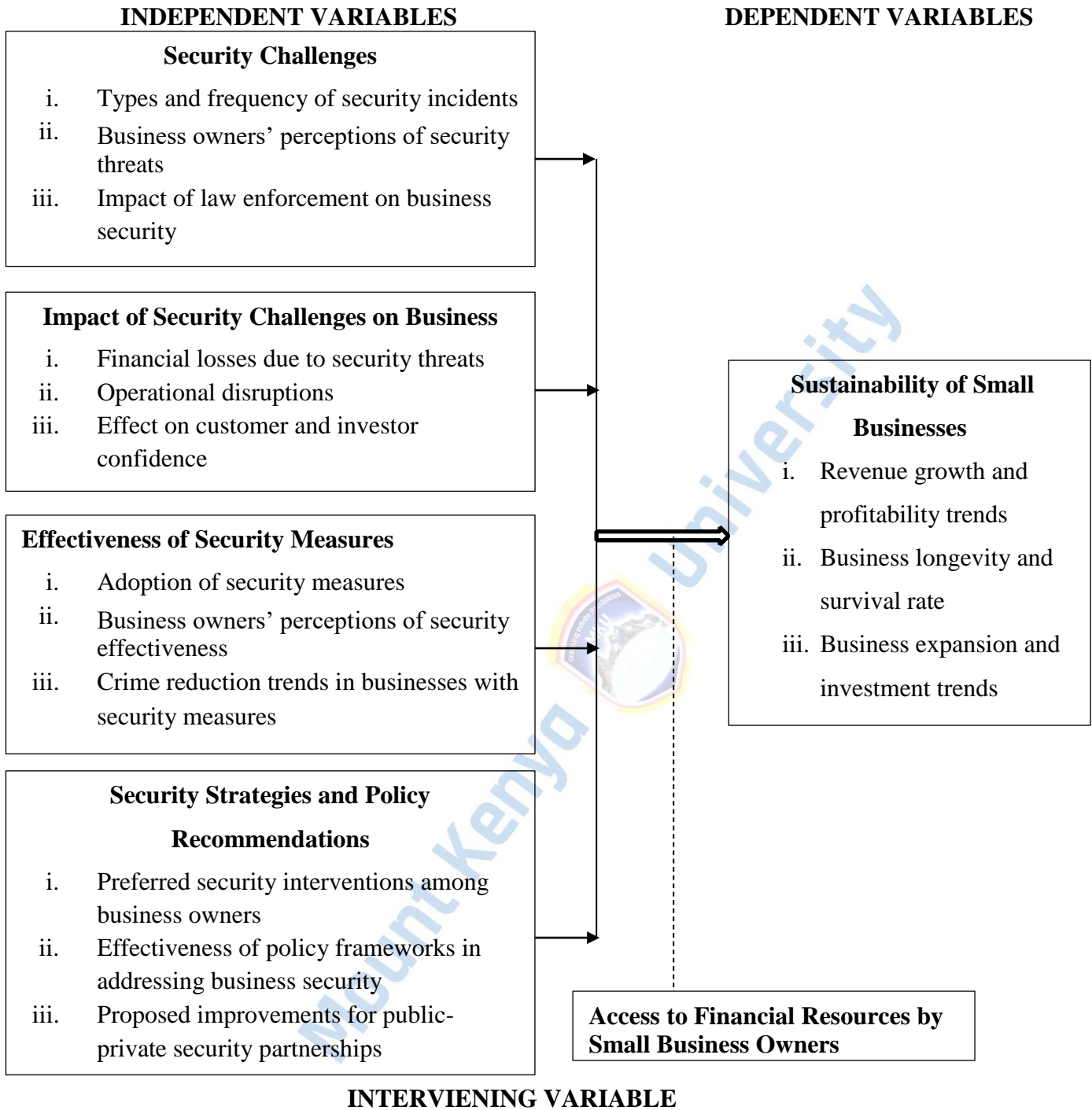


Figure 2. 1: Conceptual framework
Source: Researcher (2025)

2.5 Recap of Literature Review

The empirical literature highlights that security challenges such as theft, vandalism, cybercrime, and weak law enforcement significantly affect the sustainability of small businesses. Globally, studies indicate that small enterprises allocate between 8% and 15% of their revenue to security expenses, which limits their ability to invest in innovation and expansion. In Africa, small businesses experience high crime-related financial losses, with some studies reporting that over 60% of SMEs face security threats, leading to business closures and reduced profitability. East African research suggests that cross-border crime and weak enforcement mechanisms contribute to security vulnerabilities, while Kenyan studies indicate that businesses in urban areas allocate up to 12% of their revenue to security, yet still struggle with persistent threats. However, localized studies on Webuye Township remain limited, presenting a gap in understanding how security challenges specifically impact small businesses in this region.

Security threats not only lead to financial losses but also increase operational disruptions and deter investment. Studies from the United States and the United Kingdom reveal that small businesses experiencing security incidents report a 40% decline in annual revenue, with some shutting down within six months due to financial instability. In Africa, politically unstable regions experience higher rates of vandalism and looting, further undermining business sustainability. Research in East Africa demonstrates that businesses operating in high-crime areas lose approximately 20% of their profits annually, while in Kenya, businesses report a 25% financial loss due to cybercrime, with low cybersecurity preparedness increasing vulnerability. Despite the evidence of security threats affecting

business sustainability, there remains a lack of research on the specific impact of security challenges on small enterprises in Webuye Township, highlighting the need for further study.

Existing research shows that security interventions such as surveillance technology, cybersecurity measures, and community-based policing can reduce business vulnerabilities. Global studies suggest that businesses investing in biometric access systems and round-the-clock surveillance experience a 40% reduction in burglary and internal theft incidents. In Africa, research finds that businesses that participate in community policing and digital security initiatives report a 30% increase in business confidence. However, studies also highlight financial constraints and inadequate technological infrastructure as barriers to security enforcement. In Kenya, businesses that invest in cybersecurity solutions, mobile banking, and digital payment security experience a 40% increase in profitability, yet many small enterprises lack the financial and technical capacity to implement these security measures. Additionally, there is a lack of localized research on the effectiveness of security measures tailored to Webuye Township, necessitating further investigation into their applicability and impact.

The literature underscores the importance of government policies, financial support mechanisms, and business security partnerships in mitigating security risks. Global studies show that 68% of businesses that adopt cybersecurity frameworks and risk management strategies experience fewer security breaches, improving their long-term sustainability. African research highlights the need for government-led financial support programs and policy harmonization to enhance business security. In East Africa, businesses operating under well-regulated trade policies experience a 35% reduction in crime-related financial

losses. Kenyan studies emphasize fintech solutions, modern security technology, and industrial security policies as key to reducing financial fraud and business losses. However, limited empirical research exists on security policies and interventions at the county level in Western Kenya and Webuye Township, underscoring the need for localized policy recommendations to improve small business security and resilience.

2.6 Research Gaps

The existing literature provides extensive insights into the types of security challenges affecting small businesses globally, in Africa, and in Kenya. Studies highlight that theft, cybercrime, vandalism, and weak law enforcement are major threats to small business sustainability. However, most of these studies focus on urban centers and large commercial hubs, with limited empirical evidence on how security challenges affect small enterprises in rural and semi-urban areas such as Webuye Township. There is a lack of localized research on how small businesses in Webuye specifically experience security threats, how frequently these incidents occur, and the extent to which local law enforcement mitigates crime. Understanding these localized security risks is crucial in developing targeted interventions that address the unique security concerns of small businesses in Webuye Township.

While the literature establishes that security challenges negatively affect profitability, business expansion, and investor confidence, most studies focus on quantifying financial losses and business closures in larger economies or politically unstable regions. The specific impact of security threats on business operations, supply chain stability, and employee retention remains underexplored in the context of Webuye Township. Additionally, while studies in Kenya highlight that businesses in urban centers allocate a significant portion of

their revenue to security expenses, there is little research on how security costs impact small businesses in Webuye, where economic resources may be more constrained. There is also limited data on whether security challenges disproportionately affect different types of businesses, such as retail shops, service providers, or manufacturing enterprises. Addressing these gaps will help in understanding the direct and indirect effects of security challenges on small business sustainability in Webuye.

Although the literature reviews various security interventions, such as surveillance systems, cybersecurity tools, and community policing, most studies fail to evaluate the effectiveness of these measures in small business settings. The available research focuses on security technologies and policies in large enterprises or urban business environments, leaving a gap in knowledge on how small businesses, particularly in Webuye Township, implement security measures and whether these interventions are effective. There is no clear documentation on whether small business owners in Webuye rely on formal security mechanisms, private security services, or informal safety networks to protect their businesses. Furthermore, there is a need to assess whether small enterprises can afford these security measures and if their implementation results in measurable improvements in business resilience. This gap makes it difficult to recommend practical and affordable security solutions tailored to small businesses in Webuye.

While global and national studies highlight policy recommendations for improving business security, there is limited research on localized security policies and frameworks that specifically address the needs of small businesses in Webuye Township. Most policy discussions focus on broad regulatory measures at the national level, with little emphasis on

how county governments or local business associations can develop security strategies suited to specific local security challenges. There is also insufficient research on how financial institutions, local law enforcement agencies, and small business owners can collaborate to enhance security in Webuye Township. Additionally, while digital security solutions such as cybersecurity training and secure payment systems have been recommended in broader studies, there is no localized research on whether small businesses in Webuye have the capacity or awareness to implement such measures. Addressing these knowledge gaps will help in developing tailored, evidence-based strategies that strengthen small business security and sustainability in Webuye Township.



Mount Kenya University

CHAPTER THREE

RESEARCH METHODOLOGY

3.1: Introduction

This chapter presents the research methodology, including the research design, study area, target population, sampling techniques, data collection methods, and data analysis procedures. It also outlines the construction, validity, and reliability testing of research instruments, as well as ethical considerations observed in the study.

3.2 Research Methodology

This study adopted a mixed-methods approach, integrating both qualitative and quantitative research methods to provide a comprehensive analysis of how security challenges affect the sustainability of small businesses in Webuye Township, Bungoma County. A mixed-methods approach was appropriate because it allowed for triangulation, enhancing the validity and reliability of findings by combining numerical data with in-depth contextual insights (Creswell & Plano Clark, 2018). The quantitative component facilitated statistical analysis of security-related trends, business performance metrics, and correlations between security challenges and business sustainability. Meanwhile, the qualitative component captured experiences, perceptions, and security concerns from business owners, law enforcement officers, and policymakers, ensuring a richer understanding of the subject (Tashakkori & Teddlie, 2020). This methodology was justified as it addressed the limitations of using a single research approach, enabling a more nuanced and holistic perspective on security threats and their implications for small businesses.

3.3 Research Design

This study adopted a cross-sectional descriptive survey design, which was appropriate for analyzing security challenges and their impact on the sustainability of small businesses in Webuye Township, Bungoma County. A cross-sectional design allowed data to be collected at a single point in time, providing a snapshot of the prevailing security threats and their effects on business operations (Saunders, Lewis, & Thornhill, 2019). This design was preferred because it was cost-effective, time-efficient, and allowed for the collection of data from a large sample within a short duration (Creswell & Creswell, 2023).

A descriptive survey design was suitable for this study as it enabled the systematic collection and analysis of both quantitative and qualitative data, helping to describe, explain, and interpret security challenges faced by small businesses. It allowed the researcher to gather first-hand information from business owners, law enforcement officers, and other stakeholders, ensuring a comprehensive understanding of the security landscape in Webuye Township. The combination of cross-sectional and descriptive survey approaches enhanced the study's ability to identify trends, patterns, and relationships between security threats and business sustainability, making it an effective methodological choice.

3.4 Location of the Study

Webuye Township, located in Bungoma County, Kenya, is a rapidly growing urban center with a population of 42,642 as per the 2019 Kenya Population and Housing Census. The town serves as a key commercial hub along the Eldoret–Malaba Highway, hosting over 3,000 registered small businesses, including retail shops, agro-based enterprises, service providers,

and wholesale outlets. Despite its economic significance, Webuye faces rising security challenges, including burglary, highway robberies, theft, and organized crime, which have negatively impacted business sustainability. Recent reports indicate an increase in violent robberies targeting businesses, with cases of murdered security guards and attacks on traders heightening insecurity concerns. These crime-related disruptions threaten economic stability, investor confidence, and business expansion, making Webuye an ideal study area for assessing the impact of security challenges on small businesses.

3.5 Target Population

The target population for this study consisted of over 3,000 registered small businesses in Webuye Township, including retail shops, agro-based enterprises, service providers, and wholesale outlets. These businesses form the primary focus group, as they are directly impacted by security challenges affecting their sustainability. Additionally, the study included key informants such as business leaders and security chiefs, whose insights will provide a deeper understanding of the security landscape and its effects on business operations. Policymakers and law enforcement officials, including the Officer Commanding Police Division (OCPD), Deputy OCPD, Deputy County Commissioner (DCC), Directorate of Criminal Investigations Officers (DCIO & D/DCIO), and officers from Webuye Police Station, were engaged to assess the effectiveness of security interventions. Furthermore, local administrators, such as chiefs, assistant chiefs, and community policing representatives, were consulted to gain perspectives on crime trends and security management strategies in Webuye Township.

The table below (Table 3.1) outlines the breakdown of the target population:

Table 3. 1: Target Population

Category	Target Population	Rationale for Inclusion
Retail Shops	1,200	Frequently targeted by theft and burglary; represent the largest SME sub-sector.
Agro-Based Enterprises	700	Exposed to extortion and produce theft; contribute significantly to local food systems.
Service Providers	615	Vulnerable to cybercrime and fraud; increasingly reliant on digital transactions.
Wholesale Outlets	455	Prone to organized theft and stock loss; play a key role in supply chain continuity.
Law Enforcement and Security Chiefs	12	Provided insights into crime trends, enforcement capacity, and intervention effectiveness.
Local Administrators	10	Offered contextual understanding of community security dynamics and administrative roles.
Business Leaders/Associations	8	Shared sector-wide perspectives on security challenges and SME resilience strategies.
Total		

3.6 Sampling Procedures and Techniques

This study employed stratified random sampling to ensure a representative selection of small businesses in Webuye Township. Stratification was based on the nature of business, categorizing enterprises into retail shops, agro-based businesses, service providers, and wholesale outlets. This technique was appropriate because different businesses face distinct security threats, such as shoplifting in retail stores, farm produce theft in agrobased

enterprises, and cyber fraud in service-oriented businesses (Saunders, Lewis, & Thornhill, 2019). By dividing the target population into homogeneous subgroups, stratified sampling enhanced accuracy and ensures balanced representation across different business types (Creswell & Creswell, 2023).

After stratification, random sampling was used within each business category to select participants, ensuring that every business has an equal chance of inclusion. This approach reduced selection bias and improved the generalizability of findings regarding the impact of security challenges on business sustainability in Webuye Township. Additionally, key informants, including law enforcement officers, local administrators, and policymakers, were selected through purposive sampling due to their specialized knowledge of security concerns and crime prevention strategies in the area.

3.7 Sample Size

The sample size for this study was determined using Krejcie and Morgan's (1970) sample size determination table, which provides a statistically sound approach for selecting a representative sample from a given population. According to the table, for a population of approximately 3,000 registered small businesses in Webuye Township, the appropriate sample size is 341 businesses (Krejcie & Morgan, 1970). To account for potential nonresponse and incomplete data, a 10% adjustment was applied, bringing the total sample size to 375 small and medium-sized enterprises (SMEs).

This sample size ensured statistical reliability and precision in assessing how security challenges impact small business sustainability (Saunders, Lewis, & Thornhill, 2019). A

well-calculated sample improved the generalizability of findings, ensuring that the insights drawn from the study reflected the broader business environment in Webuye Township.

Additionally, selecting an adequate number of respondents minimized sampling errors and enhanced the validity of the research conclusions.

3.8 Construction of Research Instruments

This study employed two primary research instruments: structured questionnaires and semi-structured interview guides. The structured questionnaire was specifically developed to collect quantitative data from small business owners across various sectors: retail, service, agro-based, and wholesale. It consisted predominantly of closed-ended Likert scale items aligned with the study's objectives, allowing respondents to rate their experiences and perceptions on a standardized scale. This format was selected for its ability to quantify attitudes toward insecurity, assess the impact on business sustainability, and support statistical analysis. Structured questionnaires were ideal for this respondent group as they facilitated efficient data collection across a large sample and allowed for comparison across business categories. The data sets captured included the frequency and type of security incidents, business responses, perceived effectiveness of current security measures, and indicators of sustainability such as operational continuity and profitability.

For key informants, comprising law enforcement officers, local administrators, and selected business leaders, semi-structured interview guides were used. These instruments were designed to elicit qualitative insights on the broader security landscape, crime response mechanisms, enforcement challenges, and policy gaps. The choice of semistructured interviews was deliberate, as it offered the flexibility to probe deeper into complex issues

while maintaining a consistent thematic structure across interviews. This approach enabled participants to elaborate on specific events, share institutional experiences, and suggest targeted interventions. Data from these interviews were particularly valuable for interpreting statistical trends within their administrative and policy contexts and for generating recommendations grounded in practice. Together, the use of both instruments allowed for triangulation, enhancing the study's depth, reliability, and contextual relevance.

3.9 Testing for Validity and Reliability

To ensure the accuracy and dependability of the research instruments, this study conducted validity and reliability tests. Content validity was assessed to ensure that the questionnaire and interview guides adequately capture all relevant aspects of security challenges and their impact on business sustainability. This was achieved through expert review, where academic researchers and professionals in business security, law enforcement, and economic development evaluated the instruments for clarity, relevance, and appropriateness (Creswell & Creswell, 2023). Any ambiguous or unclear items were refined based on expert feedback, ensuring that the tools effectively address the study objectives (Saunders, Lewis, & Thornhill, 2019).

Reliability was tested using the test-retest method, where the questionnaire was administered to a pilot group of small business owners within Webuye Township. The responses were analyzed for internal consistency using Cronbach's Alpha, with a coefficient of 0.7 or higher indicating acceptable reliability (Bryman, 2016). The pilot test also helped identify and correct potential weaknesses in the instruments, ensuring they generated consistent and reliable data. This approach enhanced the credibility of the study, allowing for accurate

measurement of security challenges and their effects on small businesses in Webuye Township.

3.10 Data Collection Methods and Procedures

This study employed both primary and secondary data collection methods to ensure a comprehensive understanding of security challenges and their impact on small business sustainability in Webuye Township. Primary data was collected using structured questionnaires and interview guides, while secondary data was obtained from official reports, crime records, business statistics, and relevant literature (Saunders, Lewis, & Thornhill, 2019).

The structured questionnaire, designed with Likert scale questions, was administered to small business owners to gather quantitative data on security threats, financial losses, and business sustainability. The questionnaire approach was justified as it allowed for standardized responses, making it easier to compare and analyze trends statistically (Creswell & Creswell, 2023). In addition, semi-structured interviews were conducted with law enforcement officers, policymakers, and local administrators to capture qualitative insights on crime patterns, security policies, and intervention strategies. These interviews provided in-depth perspectives that might not be fully captured in the questionnaire responses.

To ensure data accuracy and consistency, trained research assistants were engaged in administering the questionnaires and conducting interviews. The interviews were audiorecorded (with participants' consent) and later transcribed for thematic analysis. Additionally, official documents, including police reports and county business security

assessments, were reviewed to corroborate primary data findings. The combination of quantitative and qualitative approaches ensured methodological triangulation, enhancing the validity and reliability of the study findings.

3.11 Data Analysis Techniques and Procedures

This study employed both quantitative and qualitative data analysis techniques to provide a comprehensive understanding of security challenges and their impact on the sustainability of small businesses in Webuye Township. Quantitative data, collected through structured questionnaires, was analyzed using descriptive and inferential statistics. Descriptive statistics such as mean, frequency distributions, and percentages were summarize data on types of security threats, financial losses, and business resilience (Saunders, Lewis, & Thornhill, 2019). Inferential statistics, including regression analysis and chi-square tests, assessed the relationship between security challenges and business sustainability, identifying key predictors of business survival (Creswell & Creswell, 2023).

For qualitative data, collected from interviews with law enforcement officers, policymakers, and local administrators, thematic analysis were used. This involved transcribing, coding, and categorizing responses to identify recurring themes related to security threats, policy effectiveness, and business coping strategies. This approach was justified as it allowed for an in-depth exploration of complex security dynamics that might not be quantifiable (Bryman, 2016). To ensure accuracy and reliability, data was crossvalidated by comparing primary responses with secondary sources, such as police crime reports and business performance records. Additionally, statistical analysis software, such as SPSS or Stata, was used to enhance efficiency and accuracy in data interpretation.

3.12 Ethical Consideration

This study adhered to ethical research principles to ensure the rights, dignity, and privacy of participants are upheld. Informed consent was obtained from all participants after being fully briefed on the study's objectives, procedures, potential risks, and benefits. For participants under 18 years, consent was sought from parents or guardians. Confidentiality and anonymity was maintained by ensuring that personal identities and responses remain undisclosed in the published findings. Participation in the study was voluntary, with respondents having the right to withdraw at any stage without any consequences. The research also respected cultural sensitivity, ensuring that local traditions, values, and community norms are upheld. Trained data collectors and translators were engaged to facilitate effective communication and accurate data collection. Additionally, Institutional Review Board (IRB) approval was obtained from Mount Kenya University and the National Commission for Science, Technology, and Innovation (NACOSTI) before conducting the study, ensuring compliance with internationally recognized ethical standards for research.

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter presents the findings of the study, guided by the research objectives. It offers an analytical overview of the response rate and explores the socio-demographic characteristics of the respondents. These foundational elements are critical in contextualizing the subsequent analysis on the impact of security challenges on the sustainability of small businesses in Webuye Township, Bungoma County. The findings are based on both quantitative data collected through structured questionnaires and qualitative insights from interviews with key stakeholders.

4.2 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 4.1.

Table 4. 1: Response Rate

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

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. The demographic details are summarized in Table 4.2.

Table 4. 2: Demographic Characteristics of the Respondents

CATEGORY	FREQUENCY	PERCENTAGE
Gender		
Male	172	57.30%
Female	128	42.70%
Age Bracket		
18 – 25 years	54	18.00%
26 – 35 years	92	30.70%
36 – 45 years	68	22.70%
46 – 55 years	53	17.70%
56 years and above	33	11.00%
Education Level		
No Formal Education	12	4.00%
Primary School	49	16.30%
Secondary School	87	29.00%
College Diploma	71	23.70%
Bachelor’s Degree	59	19.70%
Postgraduate Degree	22	7.30%
Years in Business		
Less than 1 year	28	9.30%
1 – 3 years	63	21.00%
4 – 6 years	74	24.70%

7 – 10 years	68	22.70%
More than 10 years	67	22.30%
Number of Employees		
1 – 5 employees	178	59.30%
6 – 10 employees	59	19.70%
11 – 20 employees	41	13.70%
More than 20 employees	22	7.30%
Nature and Type of Business		
Retail Shop	93	31.00%
Agro-based Business	46	15.30%
Service-Based Business	84	28.00%
Wholesale Trade	24	8.00%
Hospitality	38	12.70%
Manufacturing/Processing	15	5.00%
Annual Net Income (KES)		
Below 100,000	62	20.70%
100,000 – 500,000	102	34.00%
500,001 – 1,000,000	66	22.00%
1,000,001 – 5,000,000	49	16.30%
Above 5,000,000	21	7.00%
Annual Sales (KES)		
Below 500,000	57	19.00%
500,000 – 1,000,000	74	24.70%
1,000,001 – 5,000,000	92	30.70%
5,000,001 – 10,000,000	49	16.30%
Above 10,000,000	28	9.30%
Number of Branches		

1 (Main Branch Only)	183	61.00%
2 – 3 Branches	74	24.70%
4 – 5 Branches	25	8.30%
More than 5 Branches	18	6.00%
Branches in Other Towns?		
Yes	117	39.00%
No	183	61.00%

The demographic data was relatively balanced by gender, with 57.3% male and 42.7% female participants. This near-equitable gender distribution is consistent with findings by Kabir et al. (2024), who noted a similar trend in SME ownership in peri-urban Africa. Such diversity not only ensures representativeness but also enriches the data by integrating both male and female perspectives on insecurity and business resilience. The majority of respondents (30.7%) were aged between 26 and 35 years—a demographic typically associated with high entrepreneurial activity and digital adaptability, which is especially relevant in addressing cyber threats. This age pattern mirrors observations by Ashton et al. (2024), who identified young adults as key drivers of innovation and digital engagement in small enterprise ecosystems.

Educational attainment among respondents was notably high, with over 70% having achieved secondary education or higher. This contrasts positively with findings from similar rural-based studies (Warsame, 2024) where a majority of business owners lacked post-primary education. In this context, higher education levels imply better capacity for interpreting regulations, adopting technology-based security tools, and engaging meaningfully with policy frameworks. Furthermore, the majority of respondents had operated their businesses for four years or more, indicating the presence of experienced

entrepreneurs familiar with the security terrain of Webuye. Their insights likely added depth to the study's findings on operational risk and strategic resilience. The concentration of respondents in retail (31%) and service-based (28%) businesses also reflects the broader structure of Kenya's SME sector, as noted by Tiony (2024), and helps anchor this study's findings within national trends. Overall, the demographic profile of the sample enhances the robustness and credibility of the research outcomes, offering grounded and diverse perspectives on how insecurity affects business sustainability.

4.4 Security Challenges Affecting the Sustainability of Small Businesses in Webuye Township, Bungoma County.

This section presents the findings of the first objective of the study, which sought to examine the security challenges affecting the sustainability of small businesses in Webuye Township, Bungoma County. The section is organized into three key thematic areas, namely: the types and frequency of security incidents, business owners' perceptions of security threats, and the impact of law enforcement on business security.

4.4.1 Types and Frequency of Security Incidents

The study examined the types and frequency of security incidents experienced by small business owners in Webuye Township, Bungoma County. The results offer insights into the prevalence and nature of security threats that local entrepreneurs contend with and are presented in Figure 4.1.

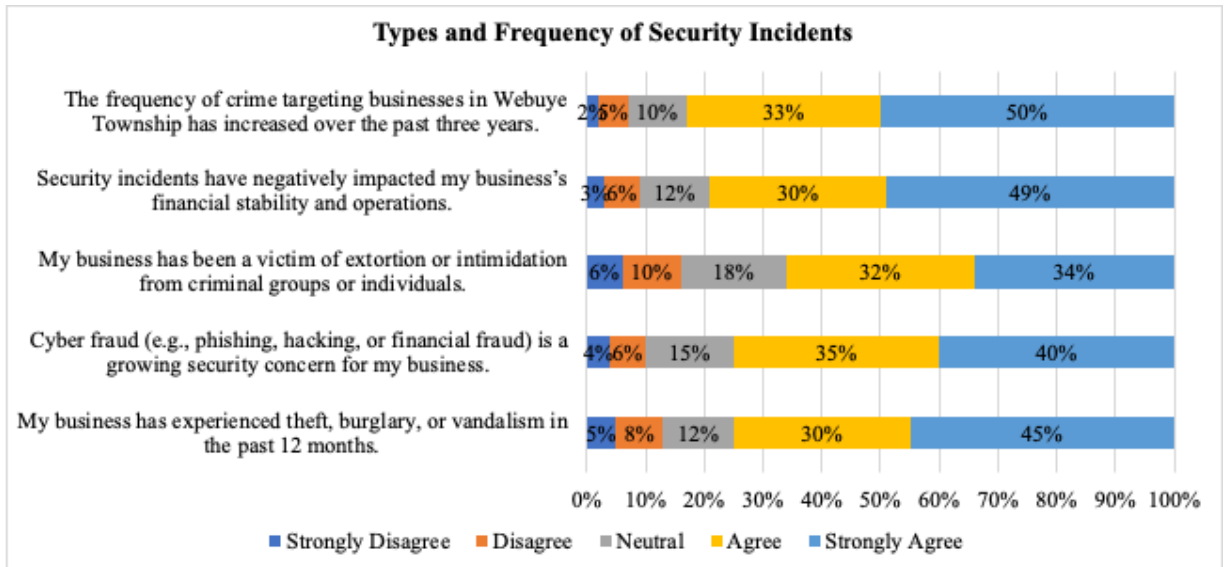


Figure 4. 1: Types and Frequency of Security Incidents

A striking majority of respondents reported that the frequency of crime targeting businesses in Webuye Township has significantly increased over the past three years. Specifically, 83% of business owners either agreed (33%) or strongly agreed (50%) with this statement, indicating a widespread recognition of worsening security conditions. Only a marginal 2% strongly disagreed, and 5% disagreed, with 10% remaining neutral. This suggests that insecurity is not a sporadic concern but a persistent and escalating issue affecting the majority of businesses. These findings resonate with previous studies, such as those by Munyao (2024), who observed that business-related crimes including theft, vandalism, and burglary are becoming more frequent in Western Kenya. Globally, Zenghelis et al. (2024) similarly reported a sustained rise in crime in economically constrained regions, which disproportionately affects the small business sector due to their limited capacity to absorb external shocks.

Equally concerning is the degree to which these security incidents have translated into tangible financial setbacks for small businesses. A combined 79% of respondents affirmed

that security incidents had negatively impacted their business's financial stability and daily operations, with 30% agreeing and 49% strongly agreeing. Only a small minority, totaling 9%, expressed disagreement or strong disagreement. This finding suggests that crime in Webuye does not merely create fear—it materially undermines profitability, disrupts routine operations, and constrains growth. These patterns are consistent with global findings by Aluoch (2024), who noted that up to 60% of small enterprises experiencing security threats report significant financial losses, and with Ashton et al. (2024), who linked reduced revenue to frequent crime exposure among digitally dependent SMEs.

When asked whether their businesses had been victims of extortion or intimidation by criminal groups or individuals, 66% of participants responded affirmatively—32% agreed and 34% strongly agreed. While 18% remained neutral, 16% disagreed to varying degrees. During an interview, a local administrator explained that, *“Insecurity in Webuye remains a serious challenge, particularly for small traders. The biggest threats right now are nighttime thefts, vandalism, and harassment by youth gangs demanding protection fees in some areas.”* This data underscores the prevalence of coercive criminal tactics in Webuye's business environment, revealing that threats go beyond physical theft and extend into psychological and financial manipulation. This aligns with findings by Kabir et al. (2024) in South Africa, where intimidation and extortion are common forms of business-related crime, especially in regions where law enforcement presence is inadequate or compromised.

Cybercrime has also emerged as a serious concern among local business owners. In this study, 75% of respondents acknowledged that cyber fraud—including phishing, hacking, or other forms of financial fraud—posed a growing threat to their businesses, with 35% agreeing and 40% strongly agreeing. Only 10% disagreed or strongly disagreed, while 15%

were neutral. This trend reflects increasing digital vulnerabilities among small enterprises in Webuye, many of which have adopted online platforms without comprehensive cybersecurity frameworks. These findings echo research by Munyao (2024), who found that cybercrime accounted for up to 25% of financial losses in small Kenyan enterprises, particularly among those lacking technical safeguards.

The reality of security threats was further illustrated by responses to incidents of direct physical crime. When asked whether their businesses had experienced theft, burglary, or vandalism in the past year, 75% of respondents agreed (30%) or strongly agreed (45%). Only 13% disagreed or strongly disagreed, while 12% remained neutral. In addition, during an interview a local business owner stated that *“In the past year alone, I’ve experienced two break-ins and one instance of cyber fraud where someone hacked into our mobile payment platform. Theft is still the most common, especially during power outages or weekends when patrols are scarce.”* This points to a high prevalence of direct criminal incidents, which likely contribute to financial losses, shortened business hours, and deteriorating consumer confidence. As documented by Aluoch and Kieti (2024), such security incidents impose not only financial costs but also reduce employee morale and client trust, both of which are essential for business continuity and growth.

In conclusion, these findings reflect a multifaceted security crisis in Webuye Township that has serious implications for small business sustainability. Using the Routine Activity Theory (RAT), this data confirms that the convergence of motivated offenders, vulnerable businesses, and a lack of effective guardianship—manifested in poor law enforcement—creates ideal conditions for crime. Meanwhile, the Resource-Based View (RBV) Theory provides a complementary perspective by emphasizing that businesses with limited internal

resources—such as capital for cybersecurity or physical protection—struggle to adapt and shield themselves from these threats. These theoretical lenses underscore that without both external security interventions and internal capacity building, small businesses in Webuye remain highly exposed to crime, which in turn threatens their longterm viability

4.4.2 Business Owners' Perceptions of Security Threats

The study examined the perceptions of small business owners regarding security threats in Webuye Township, Bungoma County. The results reveal how business owners interpret and respond to the prevailing security environment, reflecting both experiential and psychological dimensions of insecurity. These findings are presented in Figure 4.2.

A notable finding is that a combined 78% of respondents agreed (35%) or strongly agreed (43%) that they feel unsafe handling large amounts of cash or valuable goods due to security risks. Only 8% expressed disagreement, while 14% remained neutral. A policymaker added that, *“There’s a worrying trend of rising cybercrime alongside traditional theft. The township lacks sufficient surveillance, and that makes small businesses soft targets.”* This widespread perception of vulnerability highlights the personal toll that insecurity exerts on entrepreneurs, influencing not just operational decisions but also day-to-day anxiety and stress. This sentiment echoes empirical findings by Ashton et al. (2024), who reported that fear of crime can disrupt routine business operations, particularly in areas where cash transactions dominate and banking infrastructure is limited.

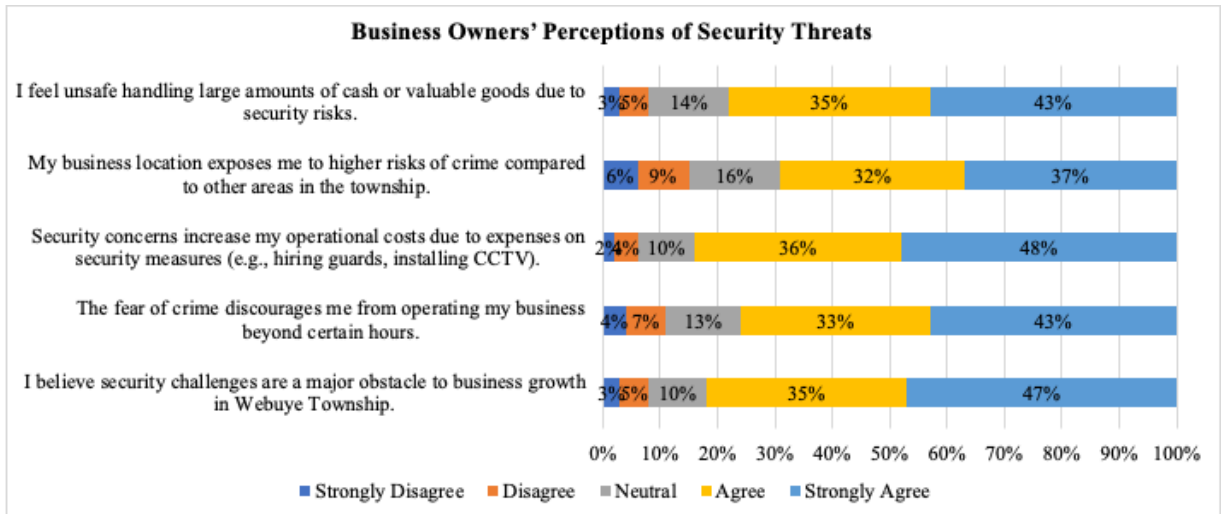


Figure 4. 2: Business Owners' Perceptions of Security Threats

Further, 69% of respondents either agreed (32%) or strongly agreed (37%) that their business location exposes them to higher risks of crime compared to other areas in the township. An additional 16% remained neutral, while only 15% disagreed. This suggests that spatial disparities in crime prevalence are well recognized among local entrepreneurs. The finding aligns with the work of Kabir et al. (2024), who noted that businesses situated in poorly policed or economically depressed zones are more frequently targeted by criminals. In Webuye, this could reflect proximity to high-crime corridors or commercial areas with limited surveillance.

The cost of security also emerged as a critical concern, with 84% of respondents affirming that security concerns have increased their operational costs—36% agreed and 48% strongly agreed. Only 6% disagreed or strongly disagreed, while 10% were neutral. These figures indicate that small businesses are bearing significant financial burdens to ensure safety, whether through hiring guards, installing CCTV, or adopting other preventive measures. Similar trends have been documented by Aluoch and Kieti (2024), who found that SMEs in

Kenya allocate up to 12% of their revenue to security-related expenses, limiting their capacity for reinvestment and innovation.

Equally important is the psychological impact of crime, with 76% of respondents reporting that the fear of crime discourages them from operating their businesses beyond certain hours—33% agreed and 43% strongly agreed. Only 11% disagreed or strongly disagreed, and 13% were neutral. These findings suggest that security concerns not only affect business operations directly through crime but also indirectly by curtailing trading hours and reducing potential revenue. This mirrors observations by Kilelu et al. (2024), who linked early business closures to insecurity during politically unstable periods in Kenya.

Lastly, 82% of business owners agreed (35%) or strongly agreed (47%) that security challenges are a major obstacle to business growth in Webuye Township. Only 7% disagreed or strongly disagreed. This overwhelming majority indicates a consensus among entrepreneurs that security is not just a side issue, but a central barrier to sustainable business development. This finding supports the literature by Munyao (2024) and Warsame (2024), who emphasized that without a secure operating environment, small enterprises are unable to thrive, expand, or attract investment.

Collectively, these findings reflect deep-seated security concerns that influence not only how businesses operate but also how they plan for the future. Interpreted through the lens of Routine Activity Theory (RAT), the persistent perception of risk reinforces the notion that businesses are viewed as vulnerable targets due to the lack of sufficient guardianship, especially in high-crime areas. The Resource-Based View (RBV) Theory further clarifies the situation by highlighting that many of these businesses lack the internal capacity—both

financial and technological—to adequately respond to these threats. As such, business owners are forced to make trade-offs between profitability and personal safety, hindering both operational efficiency and long-term growth.

4.4.3 Impact of Law Enforcement on Business Security

The study examined how business owners in Webuye Township perceive the role and effectiveness of law enforcement agencies in addressing security challenges that affect small businesses. The responses offer insights into the level of trust, collaboration, and satisfaction with policing efforts in the area. The results are presented in Figure 4.3.

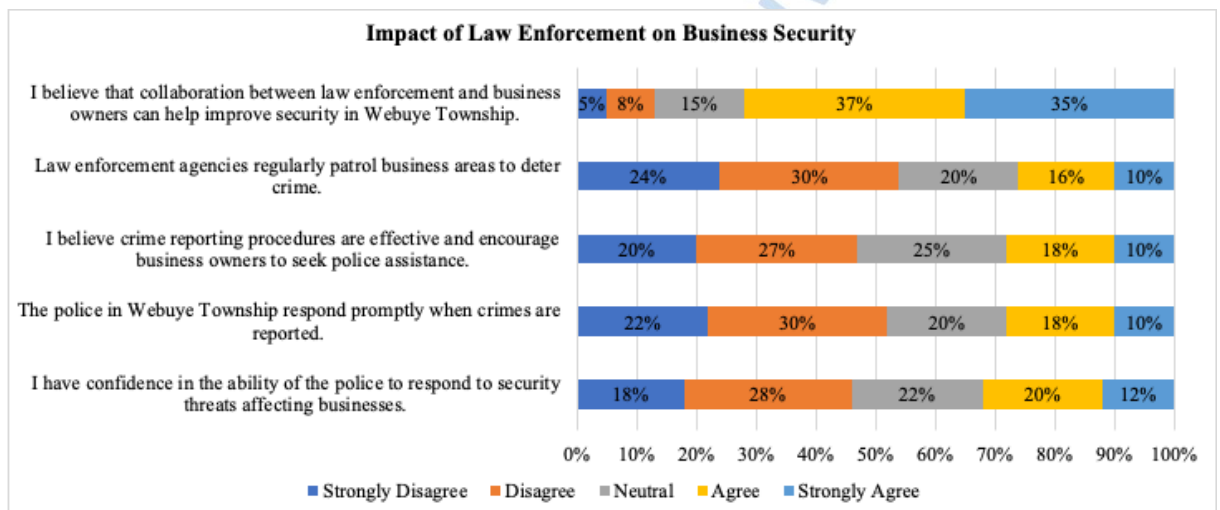


Figure 4. 3: Impact of Law Enforcement on Business Security

A considerable majority of respondents—72% in total—either agreed (37%) or strongly agreed (35%) that collaboration between business owners and law enforcement can help improve security in Webuye Township. Only 13% disagreed or strongly disagreed, and 15% remained neutral. This reflects a strong belief in the potential of public-private partnerships in improving local security. It is consistent with literature by Dlamini and Moyo (2020), who found that community policing models foster trust, facilitate intelligence sharing, and reduce the incidence of petty crime in South African urban centers. In the context of Webuye, this

finding highlights an opportunity for structured engagement between police and local enterprises to co-create security solutions.

However, when asked whether law enforcement agencies regularly patrol business areas to deter crime, only 26% agreed or strongly agreed, while 54% disagreed or strongly disagreed. A significant 20% were neutral. This shows a marked disconnect between the perceived importance of law enforcement presence and the actual visibility of such efforts on the ground. The lack of regular patrols not only increases business vulnerability but also weakens deterrence. Similar challenges were reported in Tanzania by Warsame (2024), who noted that inadequate police deployment in business zones contributes to increased burglary and criminal activity, especially at night.

Perceptions of the effectiveness of crime reporting procedures also revealed considerable skepticism. Only 28% of respondents believed that reporting procedures are effective and encourage businesses to seek assistance, while 47% disagreed or strongly disagreed and 25% remained neutral. This finding implies that even when businesses face threats or become victims of crime, they are reluctant to engage with law enforcement due to inefficiencies, delayed responses, or past negative experiences. These results echo findings from Munyao (2024), who identified bureaucratic bottlenecks and lack of feedback as primary reasons for the under-reporting of crimes by SMEs in Bungoma County.

When asked whether the police respond promptly when crimes are reported, only 28% of respondents agreed or strongly agreed, while a larger proportion (52%) expressed disagreement. The remaining 20% were neutral. During an interview, a retail shop owner lamented that, *“The police are often too late. By the time they arrive, the damage is already done, and we rarely hear back after making reports. It’s frustrating because we feel like*

we're on our own." This highlights a critical gap in response effectiveness, which may further discourage business owners from reporting incidents or relying on the police for intervention. The literature supports this trend; for example, studies by Okeke et al. (2021) in Nigeria documented that delayed police response times significantly reduce crime clearance rates and diminish public confidence in security agencies.

Confidence in the police to respond effectively to security threats was also relatively low. Only 32% of respondents had confidence in law enforcement's ability to secure businesses, while 46% disagreed or strongly disagreed and 22% were neutral. In contrast, a police official offered this perspective: *"We're doing our best with the resources available, but limited staff and lack of vehicles make it difficult to respond quickly. However, in areas with active community policing, we've managed to reduce response times."* This paints a concerning picture of weakened trust in law enforcement institutions—trust that is essential for fostering cooperation, community policing, and crime deterrence. Similar patterns were documented by Karama (2024) in Nairobi, where perceived corruption, insufficient training, and under-resourcing of police units were cited as key barriers to public confidence in security structures.

Finally, these findings portray a complex relationship between small businesses and law enforcement in Webuye Township. While there is widespread belief in the value of collaboration, the prevailing view is that policing practices are currently ineffective, inconsistent, or inaccessible. Viewed through the lens of Routine Activity Theory (RAT), this points to a serious absence of "capable guardianship"—one of the critical components that would otherwise deter criminal acts. The findings suggest that police visibility, responsiveness, and procedural clarity are lacking, leaving small businesses exposed to

crime. From the perspective of the Resource-Based View (RBV) Theory, businesses are forced to compensate for institutional deficiencies by investing in private security, which places a heavy financial burden on already resource-constrained enterprises. Ultimately, these systemic weaknesses reduce resilience, discourage growth, and undermine the sustainability of small businesses in the region.

4.5 Impact of Security Challenges on the Operational Sustainability of Small Businesses in Webuye Township, Bungoma County.

This section examined the second objective of the study, which sought to investigate the impact of security challenges on the operational sustainability of small businesses in Webuye Township, Bungoma County. The analysis is structured into three critical thematic areas: financial losses attributed to security threats, operational disruptions caused by insecurity, and the effect of security issues on customer and investor confidence.

4.5.1 Financial Losses due to Security Threats

The study examined how security threats have contributed to financial losses among small businesses in Webuye Township, Bungoma County. The analysis highlights business owners' experiences in relation to credit access, profitability, and reinvestment capabilities.

The findings are presented in Figure 4.4.

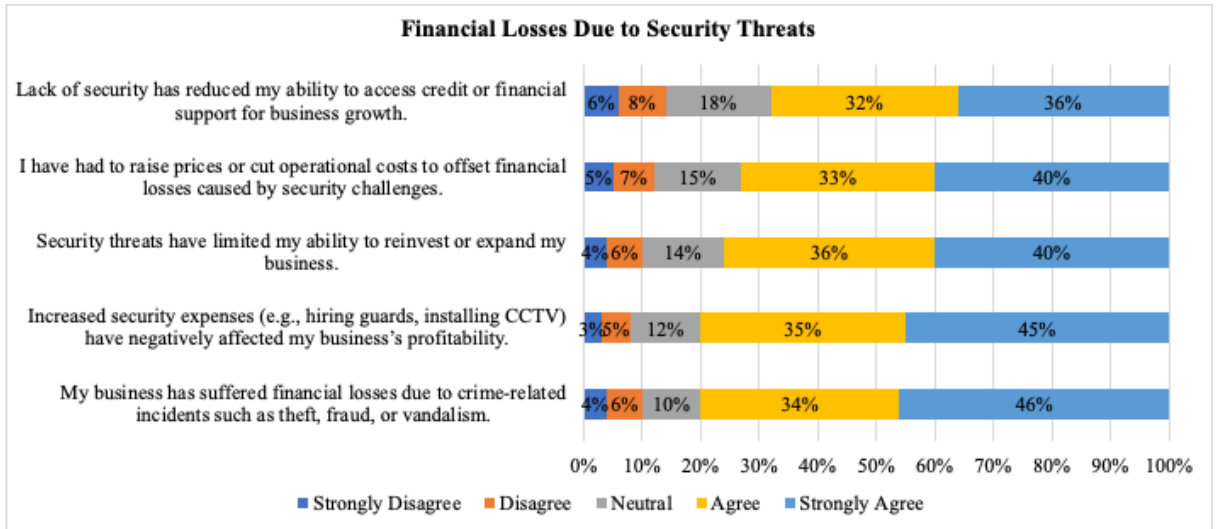


Figure 4. 4: Financial Losses due to Security Threats

A majority of respondents (68%) either agreed (32%) or strongly agreed (36%) that a lack of security has diminished their ability to access credit or financial support for business growth. This suggests that perceived risk in insecure areas may influence lenders' willingness to extend loans, or may discourage business owners themselves from seeking financing due to uncertainty. These results align with earlier findings by Diaz-Chavez et al. (2024), who noted that businesses operating in crime-prone environments face greater difficulties in attracting formal credit due to the increased perception of risk by financial institutions.

Additionally, 73% of respondents confirmed that they had been forced to raise prices or cut operational costs to offset financial losses caused by insecurity, with 33% agreeing and 40% strongly agreeing. Only 12% expressed disagreement or neutrality. This points to a shift in business models where financial burdens from theft, fraud, and security investments are passed on to consumers or absorbed through internal cost-cutting. Similar findings were observed by Lau et al. (2024) in Germany, where crime-related financial pressures led to adjustments in pricing and service delivery among small businesses.

Further, 76% of business owners agreed (36%) or strongly agreed (40%) that security threats have limited their ability to reinvest or expand their businesses. A smaller proportion (18%) remained neutral, while only 6% disagreed. This reveals how insecurity constrains business development and long-term planning. These findings echo those of Aluoch and Kieti (2024), who established that persistent threats in Kenya's business environment limit not only short-term profitability but also growth trajectories and market diversification.

The burden of increased security-related expenses was also evident, with 80% of respondents confirming that costs such as hiring guards and installing CCTV have negatively affected their business's profitability—35% agreed, and 45% strongly agreed. Only 15% were neutral or in disagreement. Similarly, during an interview, a tech shop owner shared, *“A cyberattack wiped our transaction records and exposed our Mpesa account. We had to shut down temporarily and replace our computers—an unexpected and costly setback.”* This suggests that while such measures may provide protection, they also place a significant financial strain on already limited business resources. This corroborates the empirical review by Kabir et al. (2024), which linked increased security spending to reduced investment in productivity-enhancing areas for SMEs.

Finally, the impact of direct crime-related incidents was clear, with 80% of business owners agreeing (34%) or strongly agreeing (46%) that their businesses have suffered financial losses due to theft, fraud, or vandalism. Only 10% disagreed or were neutral. During an interview, a hotel owner disclosed that, *“We lost over KES 150,000 after a break-in last December. Beyond the money, we lost trust with some clients who didn't feel safe anymore. Recovering from that hit has been really difficult.”* This finding reinforces the widespread and tangible cost of insecurity, emphasizing its role as a key threat to business sustainability

in Webuye Township. This mirrors the findings of Ashton et al. (2024), who found that even a single significant security breach could undermine a small business's financial viability.

Interpreted through the Routine Activity Theory (RAT), the data reinforces the idea that in the absence of capable guardians—namely effective law enforcement or community security—businesses become routine targets for motivated offenders, leading to recurrent financial losses. The Resource-Based View (RBV) Theory further elucidates that the inability of businesses to deploy or retain valuable financial resources for growth is a direct result of reallocating those resources toward protective measures or compensating for losses. Consequently, security threats not only destabilize current operations but also erode the foundations for future expansion and sustainability.

4.5.2 Operational Disruptions

The study examined how insecurity has disrupted the day-to-day operations of small businesses in Webuye Township, Bungoma County. This indicator focuses on the extent to which security threats have affected business continuity, staffing, operational hours, and the ability to maintain a consistent presence in the market. The results are presented in Figure 4.5.

A significant proportion of business owners—63% in total—reported that they have considered relocating their businesses to a more secure area due to persistent security challenges. Specifically, 31% agreed and 32% strongly agreed, while 17% remained neutral and only 20% expressed disagreement. This finding suggests that insecurity has reached a point where it influences not just business operations but also strategic decisions such as relocation. This aligns with earlier studies such as those by Rispoli et al. (2019), which found

that small businesses in high-risk environments are more likely to contemplate relocating as a survival strategy rather than as part of a growth agenda.

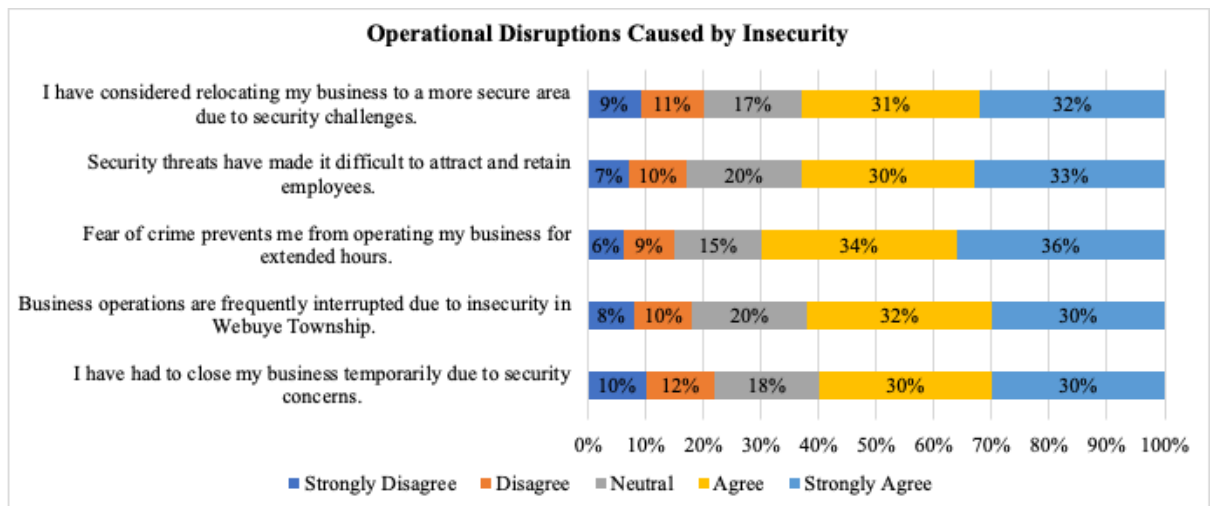


Figure 4. 5: Operational Disruptions

Concerns around staffing were also prevalent, with 63% of respondents indicating that security threats have made it difficult to attract and retain employees—30% agreed and 33% strongly agreed. Only 17% disagreed or strongly disagreed, while 20% remained neutral. During an interview, a respondent, who owns an electronics store, explained, “*We no longer accept large cash payments and try to avoid stocking expensive inventory overnight. We’re even thinking of relocating to a more secure shopping complex.*” This points to the wider social effects of insecurity, where workers may be unwilling to operate in high-crime zones, especially during evening shifts or in isolated locations. Ashton et al. (2024) similarly observed that fear of victimization among staff contributes to employee turnover and absenteeism in crime-prone areas, compounding operational challenges for businesses.

Fear of crime also shapes how long business owners are willing to keep their establishments open. In this study, 70% of respondents either agreed (34%) or strongly agreed (36%) that fear of crime prevents them from operating for extended hours. Just 15% remained neutral,

and 15% disagreed or strongly disagreed. One salon operator admitted that, *“I now close shop by 6:30 p.m., even though I used to serve clients until 9. I’d rather lose revenue than risk my safety.”* This reflects a substantial loss of potential revenue, particularly for businesses that might otherwise benefit from late evening or early morning trade. Kilelu et al. (2024) similarly noted that insecurity, particularly during election periods or in areas with low police visibility, leads to premature business closures and reduced economic activity.

The effect of insecurity on continuity was also evident, with 62% of respondents agreeing (32%) or strongly agreeing (30%) that their business operations are frequently interrupted due to security concerns. An additional 20% were neutral, while 18% disagreed. This level of disruption can lead to supply chain breakdowns, unfulfilled customer orders, and reputational damage, further weakening the resilience of small enterprises. According to Mutalemwa and Walusala (2024), even minor security interruptions—such as break-ins or theft—can lead to cumulative operational inefficiencies that impact a business’s credibility and financial performance over time.

Additionally, 60% of business owners confirmed that they have had to close their businesses temporarily due to insecurity, with 30% agreeing and another 30% strongly agreeing. A further 18% were neutral, and 22% disagreed or strongly disagreed. These temporary closures not only disrupt revenue flow but also affect customer loyalty and business momentum. These findings are consistent with empirical research from South Africa by Kabir et al. (2024), which showed that small businesses facing recurrent security threats often opt for temporary shutdowns as a defensive measure, albeit at a cost to longterm viability.

In conclusion, these results underscore the significant operational toll that insecurity takes on small businesses in Webuye Township. The Routine Activity Theory (RAT) helps to contextualize these disruptions by emphasizing how the absence of formal guardianship (i.e., police patrols, surveillance) increases businesses' exposure to motivated offenders, thus necessitating altered routines like reduced working hours or total shutdowns. From the Resource-Based View (RBV), it is clear that frequent disruptions divert essential resources—time, capital, and human effort—away from productive use and towards reactive responses, weakening the strategic capacity of these enterprises. Consequently, insecurity becomes not just a risk but a structural constraint on operational sustainability.

4.5.3 Effect on Customer and Investor Confidence

The study examined how security challenges in Webuye Township have affected customer behavior and investor willingness to support small businesses. This indicator provides insights into the indirect but critical consequences of insecurity—namely, reduced consumer trust and diminished investor interest. The findings are presented in Figure 4.6.

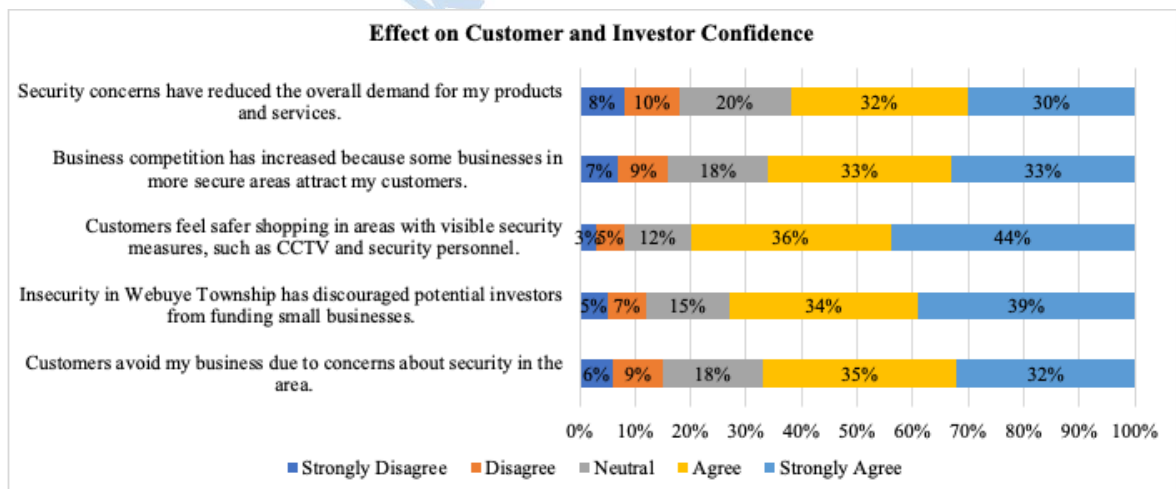


Figure 4. 6: Effect on Customer and Investor Confidence

A substantial proportion of respondents—62%—agreed (32%) or strongly agreed (30%) that security concerns have reduced the overall demand for their products and services. Only 18% remained neutral, while a combined 18% disagreed. This implies that customer purchasing behavior is highly sensitive to perceived safety in business premises. When clients feel unsafe, they avoid areas perceived to be high-risk, even if it means forgoing services they regularly consume. This aligns with findings by Mwangi (2024), who reported a strong correlation between customer footfall and perceived security in urban and peri-urban centers across East Africa.

Customer displacement due to competition from businesses in safer areas was also reported. Approximately 66% of respondents agreed (33%) or strongly agreed (33%) that businesses in more secure locations attract their customers, creating an uneven competitive landscape. When interviewed, a county official emphasized that, *“Security concerns make investors hesitant. We’ve seen business activity shift from high-risk zones to more developed centers with better patrols and infrastructure.”* Only 16% expressed disagreement, and 18% were neutral. This finding reflects not only the impact of security on market dynamics but also on spatial inequality in customer access. According to Boateng (2023), security-driven relocation of consumer traffic can severely weaken the revenue base of businesses in insecure zones, particularly those that are already financially constrained.

Moreover, 80% of business owners affirmed that customers feel safer shopping in areas with visible security infrastructure such as CCTV or stationed guards—36% agreed, while 44% strongly agreed. Just 15% disagreed or were neutral. This shows that the presence of protective measures enhances customer trust and creates a perceived sense of safety, which

can influence purchasing decisions. This supports the study by Rispoli et al. (2024), who demonstrated that small enterprises investing in visible security saw increased consumer retention, particularly in environments previously marred by criminal activity.

Investor sentiment was also found to be adversely affected by insecurity. A total of 73% of respondents either agreed (34%) or strongly agreed (39%) that insecurity in Webuye Township discourages potential investors from funding small businesses. Only 15% disagreed, while the remaining 12% were neutral. This is a critical finding, as limited investment undermines business expansion, innovation, and employment creation. These results mirror those by Ogur (2024), who noted that fear of asset loss and regulatory failure in high-crime areas deters formal investment, pushing small businesses into informal financing models that limit scalability.

Finally, 67% of respondents agreed (35%) or strongly agreed (32%) that customers actively avoid their businesses due to concerns about security in the area. Only 18% were neutral and 15% expressed disagreement. Similarly, when interviewed, a boutique owner stated that, *“After news spread of muggings near my shop, customer numbers dropped drastically. I was in talks with an investor, but they pulled out due to safety concerns.”* This perception illustrates the reputational and relational cost of insecurity—where even businesses that have not directly experienced crime can suffer from negative spillover effects due to their location or neighborhood crime reputation. Brown and Smith (2020) emphasized that customer trust is foundational for SMEs, and when it is eroded by fear or poor security optics, it takes considerable time and resources to rebuild.

In synthesis, these findings underscore the dual threat that insecurity poses—not only through direct losses and disruptions but also by weakening the essential relationships between businesses and their key external stakeholders: customers and investors. Through the lens of Routine Activity Theory (RAT), the visible lack of protective infrastructure or law enforcement presence reinforces the perception of vulnerability, making customers and investors less likely to engage with businesses in the area. From the Resource-Based View (RBV), this external pressure forces businesses to redirect internal resources toward reputation management and short-term survival strategies, instead of focusing on innovation, customer experience, or long-term growth. As a result, insecurity not only hinders operational capacity but also erodes the very foundations of entrepreneurial confidence and economic development in the township.

4.6 Effectiveness of Existing Security Measures in Enhancing the Sustainability of Small Businesses in Webuye Township, Bungoma County.

This section examines the third objective of the study, which sought to assess the effectiveness of existing security measures in enhancing the sustainability of small businesses in Webuye Township, Bungoma County. The section is organized into three thematic components: the adoption of security measures, business owners' perceptions of the effectiveness of these measures, and crime reduction trends in businesses that have implemented security interventions.

4.6.1 Adoption of Security Measures

The study examined the extent to which small businesses in Webuye Township have adopted various security measures in response to escalating security threats. The analysis highlights

proactive strategies undertaken by business owners to safeguard their operations and mitigate risks. The results are presented in Figure 4.7.

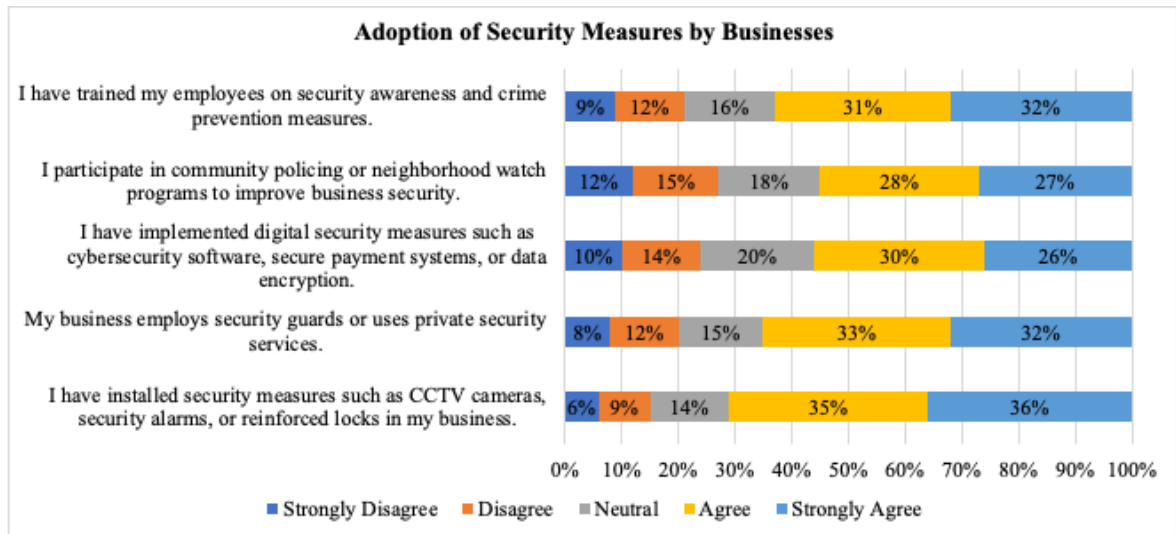


Figure 4. 7: Adoption of Security Measures

The data shows that a considerable proportion of businesses have undertaken staff training as a preventive strategy, with 63% of respondents agreeing (31%) or strongly agreeing (32%) that they have trained their employees on security awareness and crime prevention. Only 21% expressed disagreement, while 16% were neutral. This finding suggests growing recognition of the role internal human capacity plays in deterring criminal activity, consistent with the work of Muriuki (2024), who highlighted that well-informed staff are better able to identify, report, and prevent security breaches.

Participation in community policing or neighborhood watch programs was less widespread, although still notable. A combined 55% of respondents agreed (28%) or strongly agreed (27%) to engaging in such programs, while 27% disagreed and 18% remained neutral. This moderate uptake points to an opportunity to further integrate small businesses into broader community-based security systems, which have been shown to be effective in both rural and

peri-urban areas (Kabir et al., 2024). It may also reflect varying levels of trust in these collaborative structures or uneven program implementation.

Digital security measures are becoming increasingly relevant. Approximately 56% of respondents reported adopting digital solutions such as cybersecurity software, secure payment systems, or encryption tools—30% agreed, while 26% strongly agreed. A significant minority (25%) disagreed, and 20% remained neutral. This result illustrates a growing shift towards technological adaptation, although barriers such as cost, digital literacy, or technical support may be impeding wider adoption. According to Rispoli et al. (2024), SMEs in developing economies face steep learning curves in implementing effective digital security frameworks, especially in sectors where cash transactions still dominate.

Physical protection remains a major line of defense, with 65% of business owners affirming the employment of private security guards or services—33% agreed and 32% strongly agreed. Only 23% disagreed, with 15% neutral. When interviewed, a local administrator reported that, *“Some traders have pooled funds to hire guards for shared night patrols. It’s not a permanent fix, but crime in those areas has noticeably reduced.”* This shows that despite the associated financial costs, private security is seen as a necessary investment. This supports prior research by Aluoch and Kieti (2024), who noted that private security often fills the enforcement gaps left by under-resourced public police services.

Similarly, 71% of respondents confirmed that they have installed physical security infrastructure such as CCTV cameras, alarms, or reinforced locks, with 35% agreeing and 36% strongly agreeing. Just 15% disagreed and 14% remained neutral. During an interview, a cybercafé owner explained, *“We installed CCTV and reinforced all our entry points. Since*

then, we've had no incidents. It gives both customers and staff peace of mind.” This high rate of adoption reflects the practical realities facing entrepreneurs, many of whom cannot afford to rely solely on external policing and instead fortify their premises directly. These measures align with global best practices outlined by Zenghelis et al. (2024), who found that visual deterrents such as cameras significantly reduce the likelihood of property-related crime.

Finally, the findings suggest that small businesses in Webuye Township are increasingly proactive in adopting both human-centered and technological security strategies. From the Resource-Based View (RBV) perspective, these security measures represent deliberate investments in firm-specific capabilities aimed at enhancing resilience and sustainability. Within the Routine Activity Theory (RAT) framework, the presence of visible and structured deterrents increases the perceived risk to offenders, thereby reducing the probability of criminal attempts. Ultimately, adoption of security measures is not only a defensive tactic but also a signal of business maturity and commitment to long-term growth.

4.6.2 Business Owners' Perceptions of Security Effectiveness

The study examined how business owners in Webuye Township perceive the effectiveness of the security measures they have implemented. This section provides a nuanced understanding of whether the security investments made by businesses are yielding tangible improvements in safety, confidence, and operational stability. The results are presented in Figure 4.8.

A majority of respondents (55%) expressed confidence in the affordability of maintaining their security measures, with 30% agreeing and 25% strongly agreeing that the cost is manageable. However, 25% either disagreed or strongly disagreed, while 20% remained neutral. This suggests that while a fair number of businesses are financially coping with the

expense of security interventions, a notable portion may be struggling with the associated costs. These results resonate with findings by Kabir et al. (2024), who reported that although SMEs recognize the importance of investing in security, ongoing costs can strain already limited operational budgets.

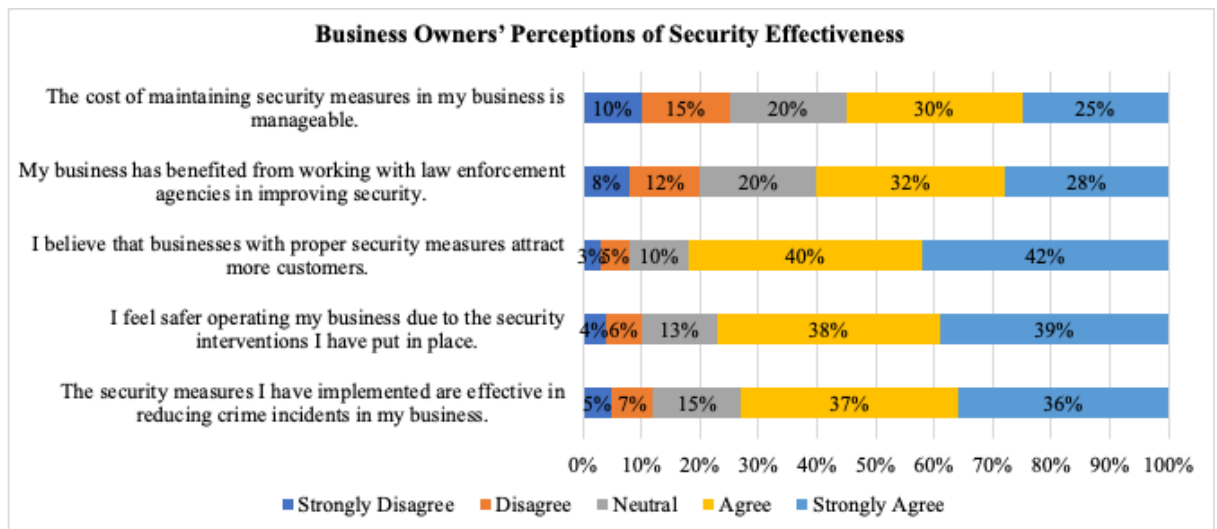


Figure 4. 8: Business Owners' Perceptions of Security Effectiveness

When asked whether their businesses had benefited from working with law enforcement, 60% agreed (32%) or strongly agreed (28%). Meanwhile, 20% were neutral, and 20% expressed disagreement. This indicates that more than half of the respondents recognize some value in engaging with security agencies, although this support is not universal. The mixed feedback may reflect inconsistencies in law enforcement engagement or responsiveness. According to Muriuki (2024), such unevenness in police-business collaboration can reduce the perceived utility of state security partnerships and push businesses to rely more on private alternatives.

Business owners were largely optimistic about the market value of strong security systems. An overwhelming 82% agreed (40%) or strongly agreed (42%) that businesses with proper security measures attract more customers. Only 8% disagreed and 10% remained neutral.

This strong consensus reflects the belief that visible, functional security interventions enhance customer confidence and reinforce the business's reputation as a safe environment. This finding aligns with studies by Warsame (2024), who documented how consumer trust increases in areas where businesses visibly demonstrate efforts to deter crime.

Safety on a personal level also emerged as a key theme. Approximately 77% of respondents agreed (38%) or strongly agreed (39%) that they feel safer operating their businesses because of the security measures they have adopted. A relatively small proportion (10%) disagreed and 13% were neutral. When interviewed, a pharmacy owner shared that, *"Yes, I feel safer now. With the alarm system and reinforced doors, I can run my business a bit later without constantly looking over my shoulder."* This reinforces the idea that security interventions are not only protecting physical assets but are also boosting entrepreneurs' psychological well-being. Studies by Rispoli et al. (2024) support this view, showing that reduced anxiety among business owners can lead to improved decisionmaking and productivity.

In terms of direct impact, 73% of respondents confirmed that the measures they have put in place have been effective in reducing crime in their businesses—37% agreed and 36% strongly agreed. Only 12% expressed disagreement and 15% were neutral. In addition, when interviewed, a trader in the central market—added, *"Ever since we got CCTV and better lighting in our stalls, we've had fewer suspicious loiterers and attempted thefts."* This suggests that investments in security are yielding real results, with reduced incidents being perceived at the business level. These findings align with the empirical work of Ogur (2024), who reported that tailored and consistent security measures significantly reduce criminal activity, particularly in SME environments.

Cumulatively, the responses paint a picture of cautious optimism. While some cost concerns remain, the prevailing perception is that security measures are working—enhancing safety, customer attraction, and crime prevention. From a theoretical standpoint, the Routine Activity Theory (RAT) is supported here, as the introduction of capable guardianship (through technology, personnel, and surveillance) appears to deter motivated offenders. Simultaneously, the Resource-Based View (RBV) suggests that businesses are leveraging internal resources to create protective competitive advantages, signaling to both customers and criminals that they are resilient and professionally managed. Ultimately, these perceptions reinforce the growing understanding among SMEs that security is not just a defensive strategy but a business-enabling asset.

4.6.3 Crime Reduction Trends in Businesses with Security Measures

The study examined crime reduction trends among small businesses that have implemented security measures in Webuye Township, Bungoma County. This section evaluates whether businesses perceive an actual decline in criminal activity as a result of their security interventions. The results are presented in Figure 4.9.

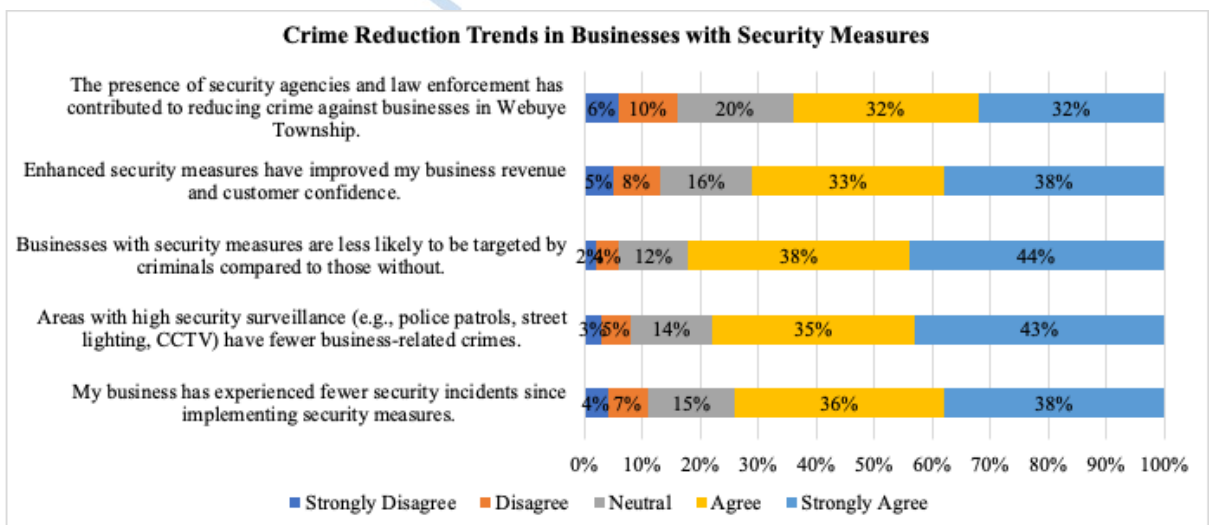


Figure 4. 9: Crime Reduction Trends in Businesses with Security Measures

A majority of respondents—64%—agreed (32%) or strongly agreed (32%) that the presence of security agencies and law enforcement has contributed to reducing crime against businesses. Only 16% disagreed, while 20% remained neutral. This suggests that business owners recognize the strategic importance of institutional support in addressing insecurity. However, the 36% who either disagreed or remained undecided highlights an opportunity to improve police-business collaboration and increase the visibility of law enforcement efforts. This mirrors the findings of Karama (2024), who emphasized the need for consistent community policing in enhancing crime deterrence in informal business zones.

In terms of direct benefits from private initiatives, 71% of respondents believed that enhanced security measures had improved their business revenue and boosted customer confidence—33% agreed and 38% strongly agreed. A smaller group of 21% were neutral and only 8% disagreed. This reflects a widely held view that security investments do more than prevent loss—they also contribute positively to business growth by creating a safe, welcoming atmosphere for consumers. Similar findings were presented by Rispoli et al. (2024), who documented a positive correlation between customer traffic and the presence of proactive security systems in high-crime regions.

The deterrent effect of security was further emphasized by 82% of business owners who agreed (38%) or strongly agreed (44%) that businesses with security measures are less likely to be targeted by criminals compared to those without. Only 14% expressed disagreement or remained neutral. This indicates that security-conscious businesses are seen as —hard targets, discouraging opportunistic crime. This result echoes prior research by Ashton et al. (2024), who noted that visible security investments such as cameras, guards, and access

control systems reduce the likelihood of victimization across both retail and service sectors. In addition, during an interview, a local administrator suggested that, *“Street lighting and regular patrols would go a long way. Darkness gives criminals cover, and the visible presence of security forces acts as a deterrent.”*

Environmental design and surveillance infrastructure also emerged as critical factors. When asked if areas with high security surveillance—such as police patrols, street lighting, or CCTV—experience fewer business-related crimes, 78% of respondents agreed (35%) or strongly agreed (43%). Just 9% disagreed and 14% were neutral. These findings strongly support principles from Crime Prevention Through Environmental Design (CPTED), which advocate for environmental changes that reduce crime by increasing natural surveillance and formal control. According to Munyao (2024), secure surroundings not only protect individual businesses but also enhance entire commercial districts.

Finally, 74% of respondents confirmed that they had experienced fewer security incidents since implementing security measures—36% agreed and 38% strongly agreed. Only 11% disagreed, while 15% remained neutral. This indicates that the measures taken are not merely symbolic or precautionary but have led to observable improvements in business security. These findings align with Diaz-Chavez et al. (2024), who found that consistent use of security technologies and protocols can cut down on repeat incidents of theft and vandalism in small business environments.

Collectively, the results from this indicator affirm that security measures—whether physical, digital, or institutional—have been effective in reducing crime exposure among small businesses. Interpreted through Routine Activity Theory (RAT), this reflects a disruption in

the convergence of likely offenders and suitable targets due to enhanced guardianship. Meanwhile, from the Resource-Based View (RBV), these security strategies represent crucial intangible assets that improve business resilience, stakeholder trust, and operational continuity. Ultimately, businesses that invest in security not only protect their assets but also create the enabling conditions for growth, customer retention, and investor interest.

4.7 Evidence-Based Strategies and Policy Recommendations for Addressing Security Challenges and Fostering the Sustainability of Small Businesses in Webuye Township, Bungoma County.

This section examines the fourth objective of the study, which sought to explore evidencebased strategies and formulate policy recommendations aimed at mitigating security challenges and enhancing the sustainability of small businesses in Webuye Township, Bungoma County. The section is organized into three thematic areas: preferred security interventions among business owners, effectiveness of existing policy frameworks, and proposed improvements to public-private security partnerships.

4.7.1 Preferred Security Interventions among Business Owners

The study examined the preferred security interventions among small business owners in Webuye Township, Bungoma County. This analysis reflects business owners' lived experiences, their understanding of systemic security gaps, and their perspectives on solutions that can enhance operational safety and long-term sustainability. The findings are presented in Figure 4.10.

A considerable 75% of business owners agreed (33%) or strongly agreed (42%) that collaboration among small enterprises to form local business security networks would be a valuable strategy to share resources, intelligence, and protective practices. This finding

underscores a strong sense of community resilience and willingness to co-create security solutions at the grassroots level. Such collaborations are not only cost-effective but also foster shared accountability in deterring criminal activity. This is consistent with research by Kithinji and Otieno (2023), who emphasized that localized business coalitions in high-risk urban zones in Kenya have proven instrumental in deterring opportunistic crime, primarily through rapid information dissemination and collective surveillance.

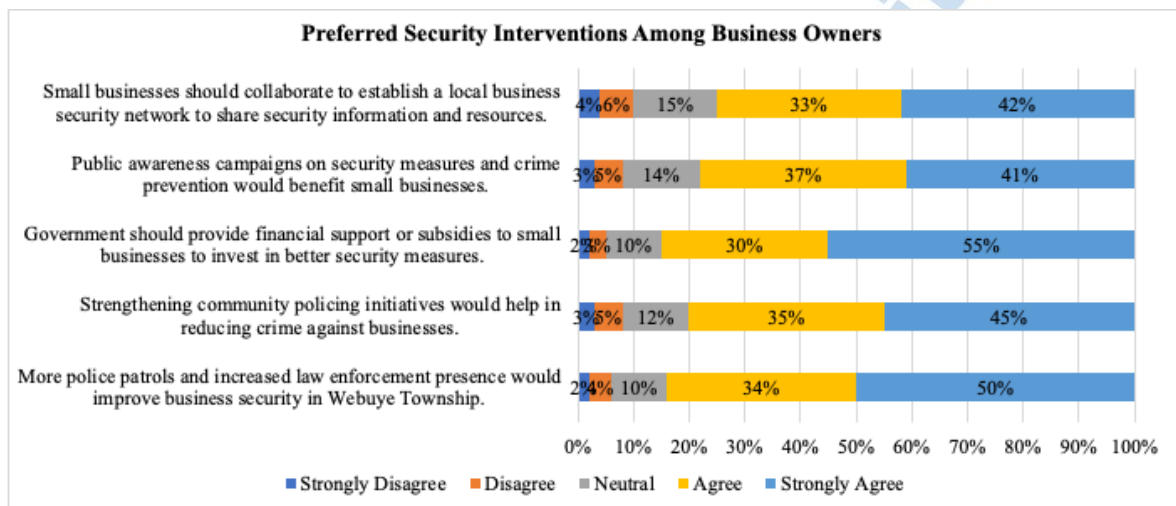


Figure 4. 10: Preferred Security Interventions among Business Owners

A considerable 75% of business owners agreed (33%) or strongly agreed (42%) that collaboration among small enterprises to form local business security networks would be a valuable strategy to share resources, intelligence, and protective practices. This finding underscores a strong sense of community resilience and willingness to co-create security solutions at the grassroots level. Such collaborations are not only cost-effective but also foster shared accountability in deterring criminal activity. This is consistent with research by Kithinji and Otieno (2023), who emphasized that localized business coalitions in high-risk urban zones in Kenya have proven instrumental in deterring opportunistic crime, primarily through rapid information dissemination and collective surveillance.

Similarly, public awareness campaigns were highly supported, with 78% of respondents either agreeing (37%) or strongly agreeing (41%) that sensitization efforts on crime prevention and available security interventions would benefit small enterprises. Only 8% expressed disagreement, while 14% remained neutral. When interviewed, a county-level policymaker added, *“Most policies are general and don’t reflect the unique threats facing small businesses here. We need more localized, tailor-made interventions.”* This suggests that a significant proportion of entrepreneurs feel inadequately informed about modern security tools, prevention strategies, or their legal rights in addressing crime. Awareness creation is especially critical in semi-formal economies, where security knowledge is often fragmented and limited. This view aligns with Ashton et al. (2024), who emphasized that knowledge gaps hinder effective security responses and amplify business vulnerability, particularly among micro and small enterprises operating without legal or financial advisors.

One of the most strongly endorsed proposals was that the government should provide financial support or subsidies to enable small businesses to invest in security. A striking 85% of respondents agreed (30%) or strongly agreed (55%) with this recommendation, while only 5% disagreed and 10% were neutral. In addition, during an interview, a hardware store owner added, *“Not all of us can afford private guards or CCTV. If the government offered subsidies or tax relief for investing in security, it would help a lot.”* This overwhelming consensus highlights the financial burden that security places on small enterprises—many of which already operate on thin profit margins. Government intervention is seen as critical in leveling the playing field between small businesses and larger firms that have the capacity to invest in advanced security infrastructure. According to Warsame (2024), providing fiscal incentives, such as security investment tax relief or matching grants for SMEs, can

significantly improve the uptake of protective technologies like surveillance, alarm systems, or digital authentication tools.

The call to strengthen community policing received similarly strong support, with 80% of business owners agreeing (35%) or strongly agreeing (45%) that bolstering local policing initiatives would help reduce crime. Only 8% disagreed, and 12% remained neutral. These results reaffirm previous findings in this study, which revealed widespread dissatisfaction with current law enforcement responsiveness, but also a belief in the potential of improved public-police partnerships. Strengthening community policing not only enhances localized intelligence collection but also fosters trust, legitimacy, and cooperation between state actors and informal business networks. Muriuki (2024) supports this, noting that crime prevention in high-density commercial areas is most effective when law enforcement builds sustained, proactive relationships with the communities they serve.

Finally, the majority of respondents (84%) endorsed increased police patrols and visible law enforcement presence as a key strategy to improve business security. Among them, 34% agreed and 50% strongly agreed, while just 12% disagreed and 4% were neutral. This finding echoes the fundamental principle of Routine Activity Theory (Cohen & Felson, 1979), which posits that the presence of capable guardianship (e.g., regular patrols, visible security personnel) significantly reduces the likelihood of criminal activity. This also connects to the empirical work of Ogur (2024), who found that enhanced patrol frequency and strategic stationing of officers in commercial zones led to a measurable decline in burglary and vandalism incidents across several counties in western Kenya.

In conclusion, the results indicate that business owners in Webuye Township advocate for a multi-pronged, integrated approach to business security—anchored in collaboration,

capacity-building, financial support, community policing, and enhanced law enforcement visibility. These preferences reflect both pragmatic survival instincts and a forwardlooking desire for structural reforms in how security is managed at the grassroots level. From a policy perspective, this suggests that security interventions must be participatory, financially accessible, and supported by both public and private institutions. By responding to these articulated needs, policymakers can design interventions that not only curb criminal activity but also rebuild trust and foster a more resilient entrepreneurial ecosystem.

4.7.2 Effectiveness of Policy Frameworks in Addressing Business Security

The study examined small business owners’ perceptions regarding the effectiveness of existing policy frameworks in addressing security concerns that affect their operations in Webuye Township, Bungoma County. This analysis provides insights into the extent to which current laws, regulatory actions, and government-led initiatives are perceived as supportive, responsive, and impactful in mitigating crime and enabling business sustainability. The results are presented in Figure 4.11.

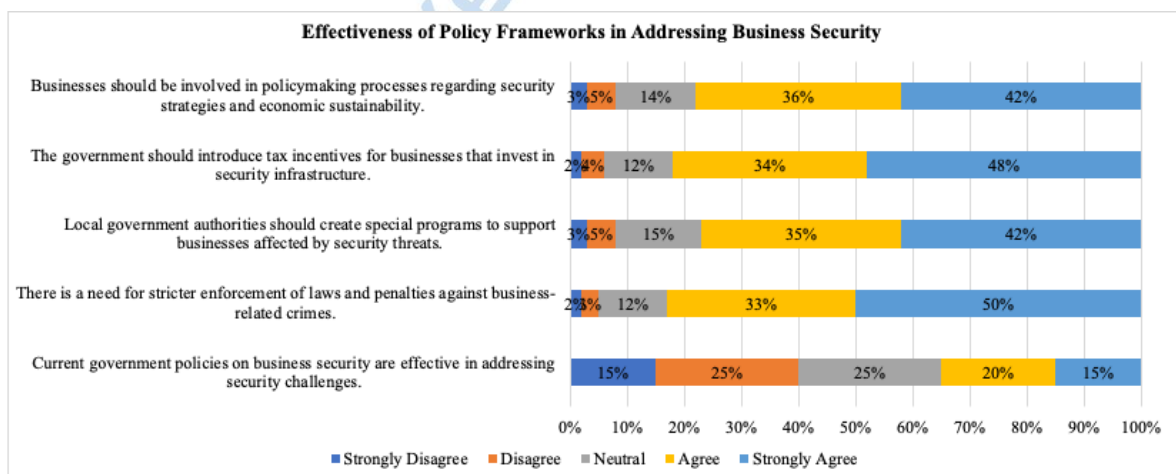


Figure 4. 11: Effectiveness of Policy Frameworks in Addressing Business Security

A significant majority of respondents—78%—agreed (36%) or strongly agreed (42%) that businesses should be involved in policymaking processes related to security strategies and

economic sustainability. Only 8% expressed disagreement, and 14% remained neutral. This finding reveals a strong desire among entrepreneurs to be included in consultative forums where their first-hand experiences and recommendations can inform security policy. When interviewed, a business association chair noted that, *“The strategies look good on paper, but implementation is weak. There’s little follow-up, and small businesses rarely get consulted on what they really need.”* This need for inclusive governance is supported by Ashton et al. (2024), who argue that participatory policy development enhances local ownership, improves the practicality of policies, and ensures that strategies reflect on-the-ground realities rather than top-down assumptions.

Similarly, 82% of respondents supported the notion that the government should introduce tax incentives for businesses that invest in security infrastructure—34% agreed and 48% strongly agreed. Only 6% disagreed, and 12% were neutral. These responses highlight a clear recognition of the financial burden that security investments place on small businesses, alongside a corresponding expectation that the state should alleviate this through fiscal support. This is consistent with the findings of Warsame (2024), who emphasized that targeted tax incentives not only promote formalization and compliance among SMEs but also encourage proactive investment in protective technologies such as CCTV, alarm systems, and digital encryption.

The role of local government authorities was also scrutinized, with 77% of participants agreeing (35%) or strongly agreeing (42%) that special programs should be established to support businesses affected by security threats. Meanwhile, only 8% disagreed and 15% remained neutral. This suggests that while national security policies may exist, there is a gap in localized implementation and tailored support. Programs such as temporary rent relief,

reconstruction grants, or subsidized private security partnerships could help buffer small businesses against the disruptive impacts of crime. Muriuki (2024) similarly advocated for decentralizing business support programs, arguing that county-level interventions are better positioned to respond to context-specific threats and resource needs.

Furthermore, 83% of respondents either agreed (33%) or strongly agreed (50%) that stricter enforcement of laws and penalties against business-related crimes is necessary. This high level of consensus underscores a widespread perception that existing laws are either inadequately enforced or insufficiently deterrent. Only 5% disagreed and 12% remained neutral. This concern is well-documented in previous empirical work by Munyao (2024), who observed that low conviction rates and bureaucratic delays weaken the deterrence effect of the law and embolden repeat offenders, particularly in economically distressed regions.

Interestingly, when asked whether current government policies on business security are effective, responses were more divided. Only 35% of respondents agreed (20%) or strongly agreed (15%), while 40% disagreed (25%) or strongly disagreed (15%). The remaining 25% were neutral. This finding suggests a perception gap: while there is significant agreement on what the government should do, there is little confidence in what it *is* currently doing. During an interview, a county-level policymaker added, *“Most policies are general and don’t reflect the unique threats facing small businesses here. We need more localized, tailor-made interventions.”* This perception of policy ineffectiveness could stem from inconsistent implementation, lack of transparency, poor follow-through, or weak coordination between policy formulation and grassroots realities. Ogur (2024) noted similar sentiments in his study on SME security in Kisumu, where respondents cited a disconnect between written policies and actual enforcement on the ground.

Collectively, these results reveal a strong call for more inclusive, responsive, and locally grounded security policy frameworks. Small business owners do not view security solely as a policing issue but as an institutional and systemic challenge that requires coordinated action across various government levels. Through the lens of Routine Activity Theory (RAT), this implies that legislative and policy structures should enhance the presence and capability of guardianship (law enforcement, technology, local support systems) while simultaneously increasing the risk and cost to potential offenders. Meanwhile, from the Resource-Based View (RBV), supportive policies function as external enablers that unlock internal business potential by freeing up resources otherwise spent on risk management. For small businesses to grow and sustain themselves, policy frameworks must evolve from being reactive and fragmented to being strategic, inclusive, and deeply embedded in local realities.

4.7.3 Proposed Improvements For Public-Private Security Partnerships

The study examined business owners' views on how public-private partnerships (PPPs) in the security sector can be improved to better safeguard small enterprises in Webuye Township, Bungoma County. This indicator captures the voices of entrepreneurs who interact daily with law enforcement, government institutions, and community safety structures—offering pragmatic recommendations for more effective collaboration. The results are presented in Figure 4.12.

A remarkable 82% of respondents either agreed (34%) or strongly agreed (48%) that the creation of a structured communication system between business owners and security agencies would help in crime reporting and prevention. Only 6% expressed disagreement, while 11% remained neutral. This overwhelming support indicates that current

communication channels are likely perceived as fragmented, unreliable, or too informal to respond to urgent threats effectively. This finding resonates with Karama (2024), who emphasized the role of structured feedback loops and hotlines in reducing response time, enhancing intelligence accuracy, and fostering mutual accountability between businesses and security actors.

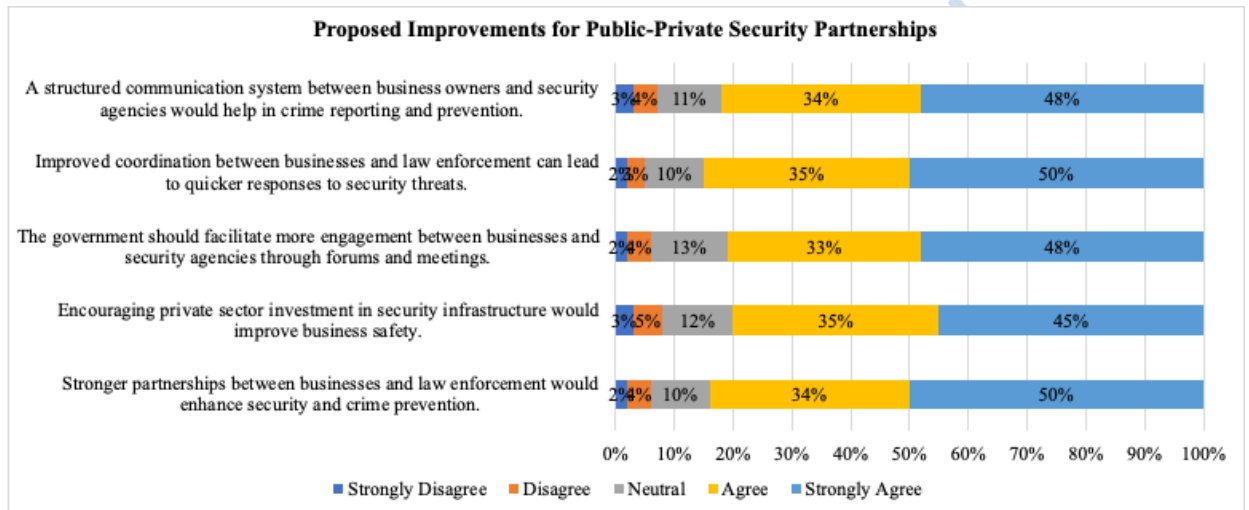


Figure 4. 12: Proposed Improvements For Public-Private Security Partnerships

Similarly, 85% of respondents endorsed the need for improved coordination between businesses and law enforcement to enable quicker responses to security threats—35% agreed and 50% strongly agreed. A mere 5% expressed disagreement, while 10% were neutral. These figures underline the need for a more synchronized and strategic relationship that goes beyond episodic interactions. Coordination challenges—such as lack of shared incident logs, unclear response protocols, or minimal engagement after crimes— have been widely cited in the literature as hindrances to effective PPPs (Muriuki, 2024).

Establishing security liaisons or integrating business representatives into local security committees could help close this gap.

Another strong recommendation was that the government should facilitate more formal engagement platforms between businesses and security agencies, such as town hall meetings, workshops, and sector-specific safety briefings. Here, 81% of business owners agreed (33%) or strongly agreed (48%), while 13% were neutral and only 6% expressed disagreement. Similarly, when interviewed, a policymaker stated, *“It has to be a triangle of collaboration. Law enforcement ensures deterrence, businesses invest in protective systems, and government bridges the gap with policy and funding.”* This affirms the notion that security is not just the domain of the state but a shared concern that benefits from inclusive and consistent dialogue. According to Ashton et al. (2024), such forums help demystify police processes, promote joint problem-solving, and cultivate trust—an essential ingredient in community-based security strategies.

Furthermore, 80% of respondents agreed (35%) or strongly agreed (45%) that encouraging private sector investment in security infrastructure would contribute positively to business safety. Only 8% disagreed, while 12% were neutral. This sentiment reflects growing awareness among entrepreneurs that sustainable security solutions cannot rely solely on government funding. Instead, PPP models that include matched investments, leasing of surveillance tech, or co-financing of community patrols may hold the key to scalable and sustainable security interventions. Warsame (2024) supports this notion, arguing that when businesses have ownership stakes in security infrastructure, they are more likely to maintain and utilize it effectively.

The strongest consensus was around strengthening partnerships between businesses and law enforcement, with 84% of respondents agreeing (34%) or strongly agreeing (50%) that such relationships are critical to enhancing security and preventing crime. Only 6% disagreed and

10% were neutral. This high level of support highlights the unmet potential of well-managed partnerships that combine local knowledge, public authority, and technological tools to address crime holistically. In addition, during an interview, a police officer emphasized that, *“Security is a shared responsibility. We need businesses to report crime promptly, policymakers to fund enforcement, and better coordination among all stakeholders.”* As documented by Ogur (2024), successful models in similar Kenyan towns have included joint night patrols, shared surveillance systems, and real-time reporting apps linking police stations with business zones.

These findings reflect a deep-seated awareness among small business owners that security cannot be achieved in isolation—it requires an ecosystem approach. The Routine Activity Theory (RAT) helps frame this analysis by reinforcing the idea that partnerships enhance "capable guardianship," not just through physical presence but also through informationsharing, preparedness, and community vigilance. From the Resource-Based View (RBV), public-private security partnerships can be seen as external strategic resources that supplement internal business capacities, allowing entrepreneurs to focus on core operations while relying on institutional networks for threat management. Strengthening these partnerships is not merely a reactive strategy—it is a forward-looking investment in local economic resilience, social cohesion, and inclusive development.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The chapters present summary, conclusions and the recommendations of the study guided by the objectives of the study:

5.2 Summary of the Findings

5.2.1 Security Challenges Affecting the Sustainability of Small Businesses in Webuye Township, Bungoma County.

The study established that security threats in Webuye Township are both pervasive and systemic, directly undermining the stability of small businesses. A significant 83% of respondents confirmed an increase in crime frequency over the last three years, highlighting a sustained deterioration in the local security environment. Furthermore, 75% reported being direct victims of theft, burglary, or vandalism within the past year. In addition to physical crime, 66% of business owners experienced intimidation or extortion—indicating the presence of organized coercion—and 75% identified cyber fraud as a growing threat. These threats had a measurable financial impact: 79% of respondents cited direct disruptions to revenue and operations due to crime. The data reflect findings by Munyao (2024) and Ashton et al. (2024), who linked increased criminal exposure to loss of investor confidence, staff attrition, and business fatigue. Viewed through the lens of Routine Activity Theory, the absence of effective law enforcement and community guardianship in Webuye has facilitated this criminal convergence, while the ResourceBased View highlights the vulnerability of under-capitalized businesses lacking in-house security capabilities.

5.2.2 Impact of Security Challenges on the Operational Sustainability of Small Businesses in Webuye Township, Bungoma County.

The study further revealed how these security challenges directly compromise business continuity and strategic growth. A striking 80% of respondents reported financial losses linked to criminal activity, while 76% stated that insecurity constrained their ability to reinvest or expand. The operational consequences were equally dire: 70% had to reduce working hours, 63% reported challenges in staff retention or recruitment due to safety concerns, and 60% had either temporarily closed or considered relocating their business. Customer and investor behavior was also negatively affected, with 73% asserting that insecurity discouraged potential investors, and 67% noting a decline in customer visits. These patterns reinforce earlier observations by Aluoch and Kieti (2024), who emphasized the role of crime in suppressing market confidence and disrupting enterprise ecosystems. The findings confirm that insecurity imposes a structural constraint on small businesses, with implications not only for financial sustainability but also for socio-economic development in the township.

5.2.3 Effectiveness of Existing Security Measures in Enhancing the Sustainability of Small Businesses in Webuye Township, Bungoma County.

Despite institutional security gaps, many small business owners took proactive steps to secure their enterprises. About 71% had invested in security infrastructure—such as CCTV cameras, reinforced doors, or alarm systems—and 65% employed private security personnel. Impressively, 74% of these businesses reported a noticeable reduction in criminal incidents following these investments. Additionally, 82% of respondents believed that the presence of visible security deterrents boosted customer confidence, while 73% perceived a direct

decline in crime exposure as a result of their efforts. These statistics suggest that private security interventions, although financially burdensome, are effective in safeguarding day-to-day operations. However, as supported by Kabir et al. (2024), this also points to a growing privatization of security, which disproportionately burdens SMEs with limited financial capacity and reflects a partial displacement of state responsibility.

5.2.4 Evidence-Based Strategies and Policy Recommendations for Addressing Security Challenges and Fostering the Sustainability of Small Businesses in Webuye Township, Bungoma County.

The study found overwhelming support for structured, multi-stakeholder security solutions. A strong majority (84%) advocated for increased police patrols in business areas, while 85% favored government subsidies to help SMEs invest in security technologies. Furthermore, 80% supported the revitalization of community policing as a localized crime prevention approach. Improved communication between law enforcement and businesses was endorsed by 82%, and 85% emphasized the need for regular security forums to strengthen accountability and coordination. These preferences reflect the findings of Dlamini and Moyo (2020), who emphasized the efficacy of community-integrated policing models in crime-prone regions. Notably, the data also suggest that small business owners are not passive recipients of insecurity; rather, they possess actionable insights and are willing to collaborate in co-producing solutions for sustainable commerce. These findings reinforce the need for inclusive policy frameworks that balance institutional reform with grassroots engagement to restore security and support SME resilience.

5.3 Conclusions

The study concludes that security challenges in Webuye Township are deeply entrenched and present a structural constraint to the sustainability of small businesses. A significant

proportion of business owners reported experiencing theft, vandalism, extortion, and cyber fraud, with these incidents having far-reaching financial, operational, and psychological consequences. These findings point to a business environment where criminal activity is not an isolated occurrence but a persistent obstacle embedded in the daily operations of enterprises. The Routine Activity Theory aptly explains this reality, highlighting the convergence of vulnerable businesses, motivated offenders, and the absence of effective law enforcement as key drivers of crime. Simultaneously, the Resource-Based View illustrates the limitations faced by under-resourced businesses in implementing preventative measures, rendering them chronically susceptible to threats they are illequipped to manage. This situation underscores the urgent need for institutional strengthening and the empowerment of small businesses through security-focused capacity-building initiatives.



The analysis further reveals that the implications of insecurity extend beyond immediate financial losses to include disrupted business routines, limited reinvestment capacity, staff retention challenges, and diminished customer and investor confidence. In many cases, businesses were compelled to reduce operational hours or contemplate relocation altogether due to persistent security concerns. These disruptions are particularly acute in high-crime zones within the township, pointing to spatial inequalities in law enforcement and infrastructure. The compounded impact of these factors erodes the broader business ecosystem, making it difficult for enterprises to sustain operations, grow, or contribute meaningfully to local development. It becomes clear that economic sustainability cannot be achieved in isolation from a safe and predictable operating environment.

While the study acknowledges that many small businesses have taken proactive steps to enhance their own security—through investments in surveillance, hiring private guards, and strengthening infrastructure—these measures remain largely reactive and financially draining. The data shows that while such interventions have produced notable improvements, including crime reduction and increased customer confidence, they also shift the burden of public safety onto private actors. This dynamic is unsustainable in the long term, especially for businesses with limited financial flexibility. The Resource-Based View reinforces this concern, revealing that the self-reliance strategy, although necessary, is not scalable or equitable without institutional support. Therefore, while private security measures have proven valuable, they cannot replace the need for comprehensive, public security interventions.

Finally, the study highlights that small business owners possess clear, actionable ideas for addressing security challenges. The overwhelming support for increased police presence, subsidized security investments, and enhanced collaboration with law enforcement demonstrates a readiness among stakeholders to co-create solutions. These preferences align with the principles of Routine Activity Theory, which emphasizes the importance of community and institutional roles in deterring crime. However, the gap between these aspirations and existing policies remains wide. To bridge this divide, inclusive policy frameworks must be developed and effectively implemented, ensuring that businesses are not left to manage security risks in isolation. Addressing this gap is essential not only for improving safety but also for fostering trust, stability, and sustainable economic development in Webuye Township.

5.4 Recommendations

To address the acute security challenges affecting small businesses in Webuye Township, it is recommended that local government authorities strengthen policing infrastructure, including street lighting, patrol presence, and neighborhood watch programs. Policy support should prioritize surveillance infrastructure grants and subsidized cybersecurity tools. To counteract the financial and operational consequences of insecurity, a public-private insurance scheme or security fund could help small businesses recover from losses and reduce the burden of costly private protection.

To mitigate the operational and economic impact of insecurity, it is vital to create targeted business support programs such as emergency credit facilities, rent subsidies, and mobile police kiosks in high-crime zones. These should be paired with county-level policies that enable safer operating environments during peak hours, ensuring that entrepreneurs can maintain regular schedules without compromising safety. Security-driven branding and marketing campaigns can also help rebuild customer trust and reduce location-based business stigmatization.

To scale the benefits of existing security measures, a government-supported SME security toolkit should be developed, integrating low-cost but effective interventions (e.g., solar-powered lighting, community-based patrols, entry sensors). Digital training and awareness sessions should be launched to close cybersecurity gaps among small traders. Additionally, county governments could provide certification or incentives to businesses that meet certain security benchmarks, encouraging wider adoption of safety standards and rewarding proactive practices.

Finally, policies must move from top-down enforcement models to inclusive and participatory governance. Local business representatives should be integrated into wardlevel security committees, and public-private partnership platforms should be formalized through regular security forums. The national government should introduce tax incentives and grants to promote private investment in security infrastructure. Law enforcement training should also emphasize community engagement and responsiveness, transforming police from reactive agents into proactive guardians of commerce and livelihoods.



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APPENDICES

APPENDIX 1: INTRODUCTION LETTER

ROBINSON MUTINDA KISILU

Mount Kenya University
School of Social Sciences
Department of Justice and Ethics
P.O. Box 342-01000
Thika, Kenya

Dear Sir/Madam,

RE: INTRODUCTION LETTER

I am Robinson Mutinda Kisilu, a Master's candidate in Criminology and Security Studies at Mount Kenya University. As part of my academic requirements, I am conducting a research study titled "*An Investigation into Security Challenges and Their Impact on Small Businesses and Sustainable Development in Webuye Township, Bungoma County, Kenya.*"

This study aims to assess the various security challenges affecting small businesses in Webuye Township and their implications for economic sustainability. It will also evaluate existing security measures and propose strategies for improving business resilience. The research will involve small business owners, law enforcement officers, community leaders, and other key stakeholders. Data will be collected through questionnaires and interviews, and all responses will be treated with the utmost confidentiality.

I kindly request your participation in this study, as your insights and experiences are invaluable to understanding and addressing security challenges faced by small businesses in Webuye Township. Your cooperation will significantly contribute to the development of effective security policies and interventions to enhance business sustainability.

Should you require any clarification or further information regarding this research, please feel free to contact me.

Thank you for your time and support.

Sincerely,

Robinson Mutinda Kisilu

Master's Candidate – Criminology and Security Studies

Mount Kenya University

APPENDIX II: CONSENT FORM

Title of Research: *An Investigation into Security Challenges and Their Impact on Small Businesses and Sustainable Development in Webuye Township, Bungoma County, Kenya*

I am Robinson Mutinda Kisilu, a Master's candidate in Criminology and Security Studies at Mount Kenya University. I am conducting this study to examine the security challenges affecting small businesses in Webuye Township, their impact on business economic performance, and the effectiveness of existing security interventions. The findings will contribute to developing strategies that enhance business resilience and promote sustainable development.

Your participation in this study is entirely voluntary, and you have the right to withdraw at any point without facing any consequences. If you agree to participate, you will be required to respond to a questionnaire and/or take part in an interview, which will take approximately 30 to 45 minutes. The information you provide will be treated with the utmost confidentiality and will only be used for academic purposes. No identifying information will be disclosed, and the data collected will be securely stored and accessible only to the researcher and supervising faculty.

There are minimal risks associated with participating in this study, and every effort will be made to ensure your comfort and privacy. By participating, you will be contributing valuable insights that could inform policy recommendations and improve security measures for small businesses in Webuye Township. Your willingness to share your experiences and perspectives is greatly appreciated, as it will help in formulating practical solutions to the security challenges faced by local businesses.

By signing this form, you confirm that you have understood the nature of the study, its objectives, and your role as a participant. You acknowledge that your participation is voluntary, and you consent to take part in this research.

Participant's Name: SOLOMON ATIEKO

Participant's Signature: 

Date: 10/01/2025

Researcher's Name: Robinson Mutinda Kisilu

Researcher's Signature:  Date:

10 JANUARY 2025

APPENDIX III: GUIDED QUESTIONNAIRE FOR SMES

The purpose of the questionnaire is to collect data that will assist in achieving the objectives of this study. I kindly request you to participate in this study by responding to the questions as clearly and honestly as possible. Your participation will be highly appreciated. All information you provide will be treated with utmost confidentiality and will be used solely for academic purposes.

The questionnaire is set up in sections. Please answer all questions in all the sections by ticking inside the box the most appropriate answer or writing in the space provided where applicable.

Updated Section A: Business Profile

(Please tick the appropriate response)

1. Gender

Male Female

2. Age Bracket

18 – 25 years 26 – 35 years 36 – 45 years 46 – 55 years 56 years and above

3. Education Level

No formal education Primary school Secondary school College diploma

Bachelor's degree Postgraduate degree

4. Years in Business

Less than 1 year 1 – 3 years 4 – 6 years 7 – 10 years More than 10 years

5. Number of Employees in Your Business

1 – 5 employees 6 – 10 employees 11 – 20 employees More than 20 employees

6. Nature and Type of Business *(Tick the most appropriate)*

Retail Shop Agro-based Business (e.g., farm produce sales, agro-vet, milling)

Service-Based Business (e.g., salon, cyber café, repair services)

Wholesale Trade

Hospitality (e.g., restaurant, hotel, bar)

Manufacturing/Processing

7. Annual Income (Net Profit in KES)

Below KES 100,000 KES 100,000 – 500,000 KES 500,001 – 1,000,000

KES 1,000,001 – 5,000,000 Above KES 5,000,000

8. Annual Sales (Revenue in KES)

Below KES 500,000 KES 500,000 – 1,000,000 KES 1,000,001 – 5,000,000

KES 5,000,001 – 10,000,000 Above KES 10,000,000

9. Number of Business Branches (Including the main business location)

1 (Main Branch Only) 2 – 3 Branches 4 – 5 Branches More than 5 Branches

10. Do You Have Business Branches in Other Towns?

Yes No

11. If Yes, Where Are Your Other Branches Located? (Tick all that apply)

Bungoma Town Kakamega Town Kitale Town Eldoret Town Kiminini

Turbo Nairobi

Other (Specify): _____

SECTION B: SECURITY CHALLENGES AFFECTING THE SUSTAINABILITY

OF SMALL BUSINESSES

(Please indicate your level of agreement with the following statements by ticking the appropriate response)

Scale:

1 – Strongly Disagree | 2 – Disagree | 3 – Neutral | 4 – Agree | 5 – Strongly Agree

1. Types and Frequency of Security Incidents

Statement	1	2	3	4	5
a. My business has experienced theft, burglary, or vandalism in the past 12 months.					
b. Cyber fraud (e.g., phishing, hacking, or financial fraud) is a growing security concern for my business.					
c. My business has been a victim of extortion or intimidation from criminal groups or individuals.					
d. Security incidents have negatively impacted my business’s financial stability and operations.					
e. The frequency of crime targeting businesses in Webuye Township has increased over the past three years.					

2. Business Owners’ Perceptions of Security Threats

Statement	1	2	3	4	5
a. I believe security challenges are a major obstacle to business growth in Webuye Township.					
b. The fear of crime discourages me from operating my business beyond certain hours.					
c. Security concerns increase my operational costs due to expenses on security measures (e.g., hiring guards, installing CCTV).					
d. My business location exposes me to higher risks of crime compared to other areas in the township.					
e. I feel unsafe handling large amounts of cash or valuable goods due to security risks.					

3. Impact of Law Enforcement on Business Security

Statement	1	2	3	4	5

a. I have confidence in the ability of the police to respond to security threats affecting businesses.					
b. The police in Webuye Township respond promptly when crimes are reported.					
c. I believe crime reporting procedures are effective and encourage business owners to seek police assistance.					
d. Law enforcement agencies regularly patrol business areas to deter crime.					
e. I believe that collaboration between law enforcement and business owners can help improve security in Webuye Township.					

SECTION C: IMPACT OF SECURITY CHALLENGES ON THE OPERATIONAL SUSTAINABILITY OF SMALL BUSINESSES

(Please indicate your level of agreement with the following statements by ticking the appropriate response)

Scale:

1 – Strongly Disagree | 2 – Disagree | 3 – Neutral | 4 – Agree | 5 – Strongly Agree

1. Financial Losses Due to Security Threats

Statement	1	2	3	4	5
a. My business has suffered financial losses due to crime-related incidents such as theft, fraud, or vandalism.					
b. Increased security expenses (e.g., hiring guards, installing CCTV) have negatively affected my business's profitability.					
c. Security threats have limited my ability to reinvest or expand my business.					
d. I have had to raise prices or cut operational costs to offset financial losses caused by security challenges.					
e. Lack of security has reduced my ability to access credit or financial support for business growth.					

2. Operational Disruptions Caused by Insecurity

Statement	1	2	3	4	5
a. I have had to close my business temporarily due to security concerns.					
b. Business operations are frequently interrupted due to insecurity in Webuye Township.					
c. Fear of crime prevents me from operating my business for extended hours.					
d. Security threats have made it difficult to attract and retain employees.					
e. I have considered relocating my business to a more secure area due to security challenges.					

3. Effect on Customer and Investor Confidence

Statement	1	2	3	4	5
a. Customers avoid my business due to concerns about security in the area.					
b. Insecurity in Webuye Township has discouraged potential investors from funding small businesses.					
c. Customers feel safer shopping in areas with visible security measures, such as CCTV and security personnel.					
d. Business competition has increased because some businesses in more secure areas attract my customers.					
e. Security concerns have reduced the overall demand for my products and services.					

SECTION D: EFFECTIVENESS OF EXISTING SECURITY MEASURES IN

ENHANCING THE SUSTAINABILITY OF SMALL BUSINESSES

(Please indicate your level of agreement with the following statements by ticking the

appropriate response) Scale:

1 – Strongly Disagree | 2 – Disagree | 3 – Neutral | 4 – Agree | 5 – Strongly Agree

1. Adoption of Security Measures by Businesses

Statement	1	2	3	4	5
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a. I have installed security measures such as CCTV cameras, security alarms, or reinforced locks in my business.					
b. My business employs security guards or uses private security services.					
c. I have implemented digital security measures such as cybersecurity software, secure payment systems, or data encryption.					
d. I participate in community policing or neighborhood watch programs to improve business security.					
e. I have trained my employees on security awareness and crime prevention measures.					

2. Business Owners' Perceptions of Security Effectiveness

Statement	1	2	3	4	5
a. The security measures I have implemented are effective in reducing crime incidents in my business.					
b. I feel safer operating my business due to the security interventions I have put in place.					
c. I believe that businesses with proper security measures attract more customers.					
d. My business has benefited from working with law enforcement agencies in improving security.					
e. The cost of maintaining security measures in my business is manageable.					

3. Crime Reduction Trends in Businesses with Security Measures

Statement	1	2	3	4	5
a. My business has experienced fewer security incidents since implementing security measures.					
b. Areas with high security surveillance (e.g., police patrols, street lighting, CCTV) have fewer businessrelated crimes.					
c. Businesses with security measures are less likely to be targeted by criminals compared to those without.					
d. Enhanced security measures have improved my business revenue and customer confidence.					
e. The presence of security agencies and law enforcement has contributed to reducing crime against businesses in Webuye Township.					

SECTION E: STRATEGIES AND POLICY RECOMMENDATIONS FOR ADDRESSING SECURITY CHALLENGES AND FOSTERING THE SUSTAINABILITY OF SMALL BUSINESSES

(Please indicate your level of agreement with the following statements by ticking the appropriate response) Scale:

1 – Strongly Disagree | 2 – Disagree | 3 – Neutral | 4 – Agree | 5 – Strongly Agree

1. Preferred Security Interventions Among Business Owners

Statement	1	2	3	4	5
a. More police patrols and increased law enforcement presence would improve business security in Webuye Township.					
b. Strengthening community policing initiatives would help in reducing crime against businesses.					
c. Government should provide financial support or subsidies to small businesses to invest in better security measures.					
d. Public awareness campaigns on security measures and crime prevention would benefit small businesses.					
e. Small businesses should collaborate to establish a local business security network to share security information and resources.					

2. Effectiveness of Policy Frameworks in Addressing Business Security

Statement	1	2	3	4	5
a. Current government policies on business security are effective in addressing security challenges.					
b. There is a need for stricter enforcement of laws and penalties against business-related crimes.					
c. Local government authorities should create special programs to support businesses affected by security threats.					
d. The government should introduce tax incentives for businesses that invest in security infrastructure.					
e. Businesses should be involved in policymaking processes regarding security strategies and economic sustainability.					

3. Proposed Improvements for Public-Private Security Partnerships

Statement	1	2	3	4	5
a. Stronger partnerships between businesses and law enforcement would enhance security and crime prevention.					
b. Encouraging private sector investment in security infrastructure would improve business safety.					
c. The government should facilitate more engagement between businesses and security agencies through forums and meetings.					
d. Improved coordination between businesses and law enforcement can lead to quicker responses to security threats.					
e. A structured communication system between business owners and security agencies would help in crime reporting and prevention.					

Thank you for your participation and valuable input.

APPENDIX IV: INTERVIEW GUIDE FOR KEY INFORMANTS SECURITY CHALLENGES AND THEIR IMPACT ON THE SUSTAINABILITY OF SMALL BUSINESSES IN WEBUYE TOWNSHIP

Introduction:

Thank you for participating in this interview. The purpose of this study is to explore security challenges affecting small businesses in Webuye Township and identify strategies for improving business sustainability. Your responses will be treated with confidentiality and used solely for academic purposes.

1. What types of security incidents (e.g., theft, cyber fraud, vandalism) have affected your business, and how frequently do they occur?
2. How do you perceive the current security situation in Webuye Township, and what are the biggest security threats facing small businesses?

3. In your experience, how effective has law enforcement been in responding to security threats affecting your business?
4. How have security challenges impacted your business financially, including losses due to theft, extortion, or cyber fraud?
5. Have security concerns forced you to adjust your business operations, such as closing early, relocating, or limiting cash transactions?
6. In what ways have security challenges affected customer foot traffic, investor confidence, or your ability to attract new clients?
7. What security measures have you implemented in your business, and how effective do you believe they are in preventing crime?
8. Do you feel safer after implementing security measures, and have these measures contributed to reducing security incidents?
9. Have you noticed a decline in crime rates or security incidents in businesses that have invested in security measures?
10. What security interventions do you think would be most effective in reducing crime against businesses in Webuye Township?
11. How effective do you think current government policies and law enforcement strategies are in addressing business security challenges?
12. What role should businesses, law enforcement, and policymakers play in improving security for small enterprises in Webuye Township?

Thank the participant for your time and accepting to contribute.

APPENDIX V: BUDGET

ITEM	UNIT	UNIT COST	QUANTITY	TOTAL
Pre-defense	Type setting and printing	1,000	30	3,000/=
Defense	Printing and binding	2,000	5	5,000/=
		2,000	5	5,000/=
Personnel costs	Principal investigator	50,000	1	50,000/=
	Research assistants	20,000	2	40,000/=
Data collection on logistics	Expenses	4,000	10	40,000/=
Travel and accommodation	Expenses	15,000	5	75,000/=

Tools and development	Hard cover binding	1,500	3	4,500/=
	Printing	150	50	7,500/=
Mobilization and sensitization	Expenses	5,000	10	50,000/=
Training and workshops (research assistants)	Training and lunch	900	10	9,000/=
Collection of data	Allowances	5,000	12	60,000/=
Analysis and reporting	Data clerks	5,000	5	25,000/=
Consultation	Refreshments	2,000	5	10,000/=
Dissemination of findings	Venue for seminar	15,000	-	15,000/=
TOTAL			153	399,000/=

APPENDIX VI: RESEARCH TIME PLAN

MONTH	ACTIVITY	ACTION	DATE OF ACTION
MAY 2024	SUPERVISOR REQUEST AND ALLOCATION	ALLOCATED	MAY 2024 - JUNE 2024
JUNE 2024	PROJECT PLANNING	DEFININF RESEARCH TOPIC	JUNE 2024 - JULY 2024
JULY 2024	RESEARCH PROPOSAL DEVELOPMENT	INTERACTION WITH SUPERVISOR	JULY 2024 – AUGUST 2024
AUGUST 2024	SUBMISSION OF RESEARCH PROPOSAL FOR CORRECTIONS	INTERACTION WITH SUPERVISOR	AUGUST 2024 – SEPTEMBER 2024

SEPTEMBER 2024	DEFENSE	PROPOSAL SEMINAR PRESENTATION	2 WEEKS SEPTEMBER 2024
SEPTEMBER 2024	CLEARANCE BY ERC	REQUEST FOR ERC	2 WEEKS SEPTEMBER 2024
OCTOBER 2024	DATA COLLECTION	COLLECTION OF DATA	2 WEEKS OCTOBER 2024
OCTOBER 2024	DATA ANALYSIS AND PRESENTATION	TO ANALYSE DATA AND COMPILE PROPOSAL FOR PRESENTATION	2 WEEKS OCTOBER 2024
NOVEMBER 2024	REGISTRATION FOR PROJECT AND EXAMINATION	REGISTRATION AND EXAMINATION OF PROJECT	NOVEMBER 2024 3 WEEKS
NOVEMBER 2024	PUBLICATION	PUBLICATION OF RESEARCH PROJECT	NOVEMBER 2024 1 WEEK

INTRODUCTION LETTER



DIRECTORATE OF GRADUATE STUDIES

MASSC/2023/50167

10th April, 2025

*National Commission for Science Technology & Innovation (NACOSTI)
Off Waiyaki Way, Upper Kabete,
P.O Box 30623- 00100
NAIROBI, KENYA*

Dear Sir/Madam,



RE: ROBINSON MUTINDA KISILU - REGISTRATION NO. MASSC/2023/50167

The purpose of this letter is to introduce the above named student who is pursuing **Master of Arts in Security Studies and Criminology** in the **Institute of Security Studies, Justice and Ethics** in the **School of Social Sciences**.

The title of the research is "**An Assessment of Security Challenges and Their Impact on the Growth and Sustainability of Small Businesses in Webuye Township, Bungoma County, Kenya.**" It has been cleared by the University's Ethics Review Committee (Certificate attached) and now has to proceed to the field to collect data between **April, 2025 and June, 2025**.

Any assistance accorded to the student will be highly appreciated.

Thank you.



Dr. Samuel M. Karenga, Ph.D.
Director, Graduate Studies
Enc.

Main Campus, General Kago Road, P.O. Box 342-01000 Thika.
Tel: +254 20 287 8000, Cell: +254 709 153 000
Email: info@mku.ac.ke, Web: www.mku.ac.ke
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ETHICAL RESEARCH CLEARANCE



REF: MKU/ISERC/4916

Date: 09 April 2025

TO: ROBINSON MUTINDA KISILU

REG: MASSC/2023/50167

Dear Sir/Madam,

RE: AN ASSESSMENT OF SECURITY CHALLENGES AND THEIR IMPACT ON THE GROWTH AND SUSTAINABILITY OF SMALL BUSINESSES IN WEBUYE TOWNSHIP, BUNGOMA COUNTY, KENYA

This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **3638**. The approval period is **09/04/2025 - 08/04/2026**.

This approval is subject to compliance with the following requirements;

- i. Only approved documents including informed consents, study instruments, MTA will be used
- ii. All changes including amendments, deviations and violations are submitted for review and approval by **Mount Kenya University**
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **Mount Kenya University** within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to **Mount Kenya University** within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal
- vii. Submission of an executive summary report within 90 days upon completion of the study to **Mount Kenya University**

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke> and also obtain other clearances needed.

Yours sincerely,

Dr. Alfred Owino, PhD
Chairman, Mount Kenya University ISERC

MOUNT KENYA UNIVERSITY
ETHICS REVIEW COMMITTEE
P. O. Box 342 - 01000,
THIKA

AUTHORIZATION LETTER

COUNTY GOVERNMENT OF BUNGOMA



PUBLIC SERVICE MANAGEMENT AND ADMINISTRATION

Telephone: +254(055)30343
E-mail: info@bungoma.go.ke

Municipal Building
P.O Box 437-50200
BUNGOMA

15th April, 2025

AUTHORIZATION LETTER FOR ACADEMIC RESEARCH

TO WHOM IT MAY CONCERN

This is to authorize Mr. Robinson Mutinda Kisilu, a postgraduate student at Mount Kenya University, to conduct academic research entitled "*An Assessment of Security Challenges and Their Impact on the Growth and Sustainability of Small Businesses in Webuye Township, Bungoma County, Kenya.*"

This research is part of his partial fulfillment for the award of a Master's Degree in Criminology and Security Studies. Kindly accord him the necessary support and cooperation as he carries out this important academic endeavor.

Thank you for your assistance.

Sincerely,

A handwritten signature in black ink, appearing to read 'B. Emachar'.

FOR: BENEDICT EMACHAR
CEC MEMBER FOR PUBLIC SERVICE MANAGEMENT AND ADMINISTRATION



A Hub of Diversity And Socio-Economic Development

TURNITIN REPORT



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APPENDIX VII: MAP OF WEBUYE TOWNSHIP

