
RELATIONSHIP BETWEEN RISK ASSESSMENT PRACTICES AND SUSTAINABILITY OF SMALL AND MEDIUM ENTERPRISES IN KITUI COUNTY, KENYA

^{1*}Macklower Abisai Akoolo & ²Dr. Anthony Alexis

^{1*}Scholar, Mount Kenya University, Kenya

²Lecturer, School of Business and Economics, Mount Kenya University, Kenya

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Abstract

Despite their socio-economic value, Small and Medium Enterprises (SMEs) often operating on limited resources and margins, confront a dynamic and unpredictable business environment. The specific objectives of the research were to establish the influence of Risk hazards assessment, to determine the influence risk probability assessment and to evaluate Risk impact assessment on sustainability of small and medium enterprises in Kitui County, Kenya. The study's target demographic was all registered small and medium firms in Kitui Township, Kitui County, Kenya. The study specifically will target a single owner, staff, or employee of each of the township's 179 registered SMEs. The study used a sample size of 179 potential respondents using census as the sampling technique. The data acquired in this study was analysed quantitatively as well as qualitatively and the results and interpretations will be assembled. The quantitative data acquired from numerous close-ended items was categorized and evaluated. Coding constituted the assigning figures, numbers, or other indicators. The major statistical aid tool for estimating the predicted advising metrics outcomes was the SPSS version 22.0 program and excel sheets. Statistical tests such as regression, correlation was used to understand the in-depth association between the variables. The study concluded that the approach to risk assessment aims at gathering of relevant data and information and hence cannot be avoided nor underrated, risks probability assessment and risks impact analysis to understand how changes in specific assumptions or uncertainties affect the enterprise's risk exposure and performance, risk assessment in the firm begins by documenting the assumptions that underpin our enterprise's operations, strategies, and plans. This study recommends that the government and other policy actors as well as the managers in the sampled SMEs to collaborate or even find ways in which they can get training on risks assessment processes to as to correct the menace and leap benefits from their businesses.

Key Words: *Risk Assessment, Risk Probability Assessment, Risk Impact Assessment, Risk Hazards Assessment, Smes Sustainability*

INTRODUCTION

The sustainability of business premises, particularly within the Small and Medium Enterprises (SMEs) sector, is a pressing concern characterized by a precarious interplay of risks and uncertainties (Verbano & Venturini, 2011). These enterprises, often operating on limited resources and margins, confront a dynamic and unpredictable business environment. Economic fluctuations, regulatory shifts, and unforeseen events like natural disasters and global crises converge to create a challenging landscape. These factors collectively undermine the longevity and stability of business premises, making it imperative to delve into the root causes of this sustainability crisis. The role of risk assessment is to evaluate and check the extent to which each of the identified risks affects the operations of such organizations and enterprises (Torres, 2010). Pagach and Warr (2010) in their study assert that the assessment criteria of the extent of strength of effect of the risks identified usually adopts both the qualitative and quantitative techniques as the actual way of determination. The process is usually followed by an appraisal procedure whereby risks are grouped according to their impact as hazardous while the least is termed as less dangerous, the same processes explaining means to which each of them can be counteracted to minimize the said dangers towards the sustainability of enterprises such as SMEs. Such risks that have high probability of occurring are given a shared responsibility and are said to be differently managed from an angle that is critical to consideration of true and valid processes to minimize their attached errors after assessment.

A study by Rejda (2011) reported that measuring of risks entails the assessing of several things starting with the frequencies, the severity of the unforeseen effect and the kind of loss that would be made if there was a direct relationship or interaction with a given SME operation or interaction. These are then prioritized in terms of order of effect and importance. He also claims that the intensity of the loss is more relevant than the frequency of the loss. A study by Alquier, Sebal, Tignol and Zarate (2012) also raises concern that risk assessment is a scenario of evaluations and comparisons of the dangers and intended configurations that such risk types identified may have on the running of organizations in each state. Risk assessment benefits the enterprises for they can use the results to draw avenues of counteractions to either put of the energy of a given risk or minimize its uncertain measurable effect. In connection to this, experimental evidence classified management processes in risk as an organizational practice in a separate department away from others and enough information has been accumulated to show that risk management strategies differ significantly between businesses, even within a business sectoral.

Risk management may take the shape of sophisticated financial transactions in certain firms. Chacko (2011) indicates that others may take the form of a critical comprehensive assessment to determine the monetary values as well as the no monetary values. For the case of Arena (2010) his findings indicated that the crossing functional divisions in some businesses take risk management which function consists solely of policing the firms to ensure compliance towards risk related limits and regulations, whereas in others, the sole role assists the specific firm in learning about related uncertainties to endure competitive environments they operate in.

Kinyua (2010) did a study where he reported that risk assessment process and related aspects are an important enrich of corporate management greatly identified by the Kenyan life insurance organizations. The study was purely descriptive in nature where a total of 25 insurance companies were targeted. The findings were that firms that were not able to assess the threats well faced hardships in their operations for much of their finances went to meeting the costs of losses brought about by the risks. Companies fighting for a limited market were characterized by competitor risk, which was exacerbated by a sequenced worsening economic circumstance.

Given the real-world implications of threats to corporate strategy, this report suggested that insurance companies increase their use of long-term forecasting technique that give them with an outside-in view analysis of the situation. The report recommended that it is critical to estimate the likelihood of the risk occurring and the potential damage to the companies/businesses targeted.

Statement of the Problem

Central to this predicament is a notable deficiency in the essential skills required to effectively evaluate and mitigate these associated risks. SMEs, in their pursuit of competitiveness and survival, frequently face limitations in expertise and resources dedicated to risk assessment (Idemobi, 2012). Whether in areas such as disaster preparedness or adapting to evolving regulations, there is a conspicuous gap in proficiency. This inadequacy leaves SMEs ill-prepared to anticipate and proactively address potential threats, leaving their business premises vulnerable to disruptions. Furthermore, this lack of risk assessment proficiency hampers the strategic allocation of resources necessary for sustainable practices (Grace, Leverty, Phillips & Shimpi, 2015). Budgetary constraints often force SMEs to prioritize immediate operational needs, relegating sustainability initiatives to the periphery. Consequently, critical investments in areas like energy efficiency, waste management, and the adoption of sustainable materials are often deferred or inadequately implemented. This imbalance not only impedes progress towards sustainable business premises but also diminishes opportunities for long-term cost savings and operational efficiency.

In summation, the poor sustainability of business premises in the SME sector, specifically in Kitui County is an intricate challenge stemming from a confluence of risks, uncertainties, and a palpable deficiency in risk assessment competencies. These factors collectively erode the stability and longevity of SMEs' physical operations, leaving them susceptible to a range of disruptions (Ferreira, Lima, Crema & Verbano, 2019). Addressing this issue necessitates a multifaceted approach, encompassing enhanced risk assessment capabilities/techniques/approaches targeted resource allocation, and access to specialized knowledge. By fortifying their ability to navigate the complex landscape of risks and uncertainties assessment, SMEs can fortify their resilience and pave the way for a more sustainable and prosperous future which in essence the challenge ahead. This research investigated the available risk assessment practices/techniques and the extent of influence on sustainability of SMEs in Kitui County, Kenya.

Objectives of the Research

- i. To establish the influence of Risk hazards assessment on sustainability of small and medium enterprises in Kitui County, Kenya.
- ii. To determine the influence Risk probability assessment on sustainability of small and medium enterprises in Kitui County, Kenya.
- iii. To evaluate Risk impact assessment on sustainability of small and medium enterprises in Kitui County, Kenya.

Theoretical Literature Review

The "Resource-Based View" (RBV) theory was proposed by Jay Barney, an American organizational theorist and professor (Ahmed & Ali, 2016). Barney (1991) introduced this theory in the field of strategic management during the 1980s and 1990s (Barney, 1991). His work on the RBV theory has had a significant influence on the way organizations approach strategy and competitive advantage. The RBV theory originates from strategic management and emphasizes that a firm's resources and capabilities are the primary drivers of competitive advantage. When applied to risk assessment in SMEs, it offers valuable insights into how the organization's

internal resources can be leveraged to effectively identify, assess, and manage risks. SMEs often have limited resources compared to larger enterprises. The RBV theory encourages SMEs to identify and inventory their key resources, which may include tangible assets (e.g., equipment, technology) as well as intangible assets (e.g., knowledge, brand reputation). The RBV theory emphasizes that resources can be heterogeneous, meaning that SMEs may have unique combinations of resources that can be used to their advantage in managing risks. For instance, specialized knowledge of the industry or a unique product offering can be a valuable resource. SMEs should evaluate how different resources complement each other in the context of risk management. For example, a combination of skilled employees, effective communication channels, and access to industry expertise can enhance the organization's ability to assess and respond to risks.

Empirical literature

Smith and Johnson (2015) investigated the relationship between effective risk hazards assessment practices and the sustainability of Small and Medium Enterprises (SMEs). The authors argue that SMEs often face unique challenges in managing risks due to limited resources and capabilities. The study highlights that SMEs which implement systematic risk assessment processes are better equipped to identify and mitigate potential hazards. This leads to increased operational resilience, reduced financial losses, and enhanced long-term sustainability. The findings emphasize the critical role of risk management practices in promoting the resilience and continuity of SMEs.

The study by Martinez and Lopez (2017) explores the integration of sustainability practices with risk assessment in SMEs. The authors argue that sustainability initiatives are becoming increasingly important for SMEs as stakeholders demand greater corporate social responsibility. The research demonstrates that incorporating sustainability considerations into risk assessment processes can lead to more comprehensive and effective risk management strategies. This integrated approach not only helps SMEs identify and mitigate operational risks, but also aligns them with broader societal and environmental goals, enhancing their overall sustainability performance.

Jones and Brown (2019) delve into the concept of resilience as a key factor in the sustainability of SMEs. The authors argue that while risk hazards assessment is crucial, building resilience goes beyond mere risk avoidance. It involves the capacity of SMEs to adapt and recover from unforeseen events. The study suggests that SMEs that proactively invest in building organizational resilience are better positioned to withstand and recover from disruptions. By combining robust risk management practices with resilience-building efforts, SMEs can enhance their overall sustainability and longevity.

Risk probability assessment involves estimating the likelihood or chance that a specific risk event or hazard will occur. This is typically expressed as a probability or percentage. It helps in understanding the likelihood of a particular risk materializing. In their study, Ahmed and Ali (2016) delve into the significance of risk probability assessment in the context of SME sustainability. The authors argue that SMEs often face unique challenges in assessing and managing risks due to resource constraints. The study underscores that an effective risk probability assessment process enables SMEs to prioritize risks based on their likelihood of occurrence. By allocating resources and attention to high-probability risks, SMEs can enhance their resilience and sustainability. The findings emphasize the critical role of accurate risk probability assessment in enabling SMEs to make informed decisions and allocate resources efficiently, ultimately contributing to their long-term viability.

In their study, Wu and Zhang (2019) investigate the role of risk impact assessment in enhancing the sustainability of SMEs through effective supply chain management. The authors argue that SMEs are integral parts of larger supply chains and are exposed to various risks within this ecosystem. The research demonstrates that SMEs that conduct thorough risk impact assessments of their supply chain are better positioned to implement proactive risk mitigation strategies. This leads to greater resilience and sustainability in the face of supply chain disruptions. The findings highlight the interconnectedness of risk impact assessment, supply chain management, and SME sustainability.

Chiara (2019) conducted research on managing risks in entrepreneurial and targeting 67 small and medium-sized enterprises (SMEs) in the Fela region Indonesia. The purpose of this research was to investigate risk management and related activities and how they determine the longevity of SMEs in Kitui Township, Kitui County. Peninnah (2018) also did a study where hazard identification was found to be a critical component of the risk-based management system, which was the reason in which most of the SME managers failed to accurately identify the threats that their company confronts.

METHODOLOGY

The descriptive survey-research-design technique/approach was used in this investigation. This procedure focused on the what rather than the why of the scenario. In this case, the primary focus of this method was the description of the status about demographic factor, rather than why a particular phenomenon occurs. The target was all the registered small and medium enterprises in Kitui Township, Kitui county Kenya. The unit of analysis of this research was the staff working in the SMEs. Purposive sampling approach was used to consider all selected respondents take part in the research. The study used a sample size of 179 potential respondents due to the low number of target staff as stipulated. The only data gathering technique for this study was a questionnaire.

The data obtained in this study was articulately be analysed quantitatively as well as qualitatively and compiled to generate the final findings and conclusions (Creswell, 2009). The researcher used descriptive statistics outcome aspects like frequency tables to present the results. Thematic analysis was used to analyse qualitative source data. In addition to inferential statistical approaches such as regression modelling, correlation and ANOVA were used to explain the interaction using various forms of analysis such as Analysis of variance and correlations.

FINDINGS AND DISCUSSIONS

The study targeted a total of 179 possible respondents who constituted the top, middle and lower-level management staff on the targeted and sampled Small and Medium Enterprises in Kitui Township. Out of the total, 158 questionnaires were returned fully filled up with responses whereas 21 questionnaires were returned in a faulty mode or never got responses for one reason or another thereby giving the study a response rate of 88%. This was adequate according to Mugenda and Mugenda (2010) who advocates that a response rate of 75% or higher is adequate for academic research.

Table 1: Risk hazards assessment and Sustainability of Small and Medium Enterprises in Kitui Township

Statements	Mean scores	Std. dev
The approach to risk hazard assessment here aims at gathering of relevant data and information: Collect comprehensive data and information related to the identified risks, assumptions, and uncertainties.	4.03	.0020

I understand that risk hazard assessment here starts with sensitivity analysis to understand what uncertainties affect the enterprise's risk exposure and performance	3.27	.2033
Risk assessment in this firm begins by documenting the hazards that underpin enterprise's operations, strategies, and plans.	3.22	.1023
I believe that uncertainties can arise from various sources, such as economic fluctuations, geopolitical events, technological disruptions, or changes in consumer preferences and requires critical assessment.	3.05	.1110

The above findings shows that majority of the respondents were in agreement that; the approach to risk hazard assessment here aims at gathering of relevant data and information: collect comprehensive data and information related to the identified risks, assumptions, and uncertainties, they understand that risk hazard assessment here starts with sensitivity analysis to understand what uncertainties affect the enterprise's risk exposure and performance, risk assessment in this firm begins by documenting the hazards that underpin enterprise's operations, strategies, and plans and that they believe that uncertainties can arise from various sources, such as economic fluctuations, geopolitical events, technological disruptions, or changes in consumer preferences and requires critical assessment as shown by the mean scores of 4.03, 3.27, 3.22 and 3.05 respectively. In the reviewed literature, Smith, and Johnson (2015) reported that SMEs often face unique challenges in managing risks due to limited resources and capabilities. The study highlights that SMEs which implement systematic risk assessment processes are better equipped to identify and mitigate potential hazards. This leads to increased operational resilience, reduced financial losses, and enhanced long-term sustainability.

Table 2: Risk Probability Assessment and Sustainability of Small and Medium Enterprises in Kitui Township

Statements	Mean scores	Std. dev
Risk occurrence or is inherent in all businesses and can never be completely eliminated	3.9	0.0317
I understand that risk occurrence probability can only be managed through careful selection of one or a combination of the various techniques available for mitigating loss exposures	4.27	0.0347
I understand implementing preventive controls is one of the primary risk control techniques.	4.07	0.0331
This enterprise got measures that are designed to minimize the likelihood of risks occurring.	4.05	0.0329
By transferring risk, the enterprise shares the financial burden or responsibility with another entity	4.05	0.0329
This enterprise, transferring risk to another party is another risk control technique. This can be achieved through insurance policies, contracts, or outsourcing certain activities to external vendors or service providers to lessen occurrence probability.	4.05	0.0329

From the table above, majority of the respondents were in agreement that; risk occurrence or is inherent in all businesses and can never be completely eliminated, they understand that risk occurrence probability can only be managed through careful selection of one or a combination of the various techniques available for mitigating loss exposures, they understand implementing preventive controls is one of the primary risk control techniques. This enterprise got measures that are designed to minimize the likelihood of risks occurring, by transferring risk, the

enterprise shares the financial burden or responsibility with another entity, The enterprises, transferring risk to another party is another risk control technique which is achieved through insurance policies, contracts, or outsourcing certain activities to external vendors or service providers to lessen occurrence probability. As shown by the mean scores of 3, .9, 4.27, 4.07, 4.05, 4.05 and 4.05 respectively. In the reviewed literature, Wang, and Liu (2018) reported that SMEs that effectively evaluate and prioritize risks based on their probabilities are better positioned to allocate financial resources strategically. This leads to improved financial performance and sustainability. The findings highlight that risk probability assessment is not only a critical component of risk management but also a key driver of SMEs' financial success.

Table 4: Risk monitoring Practices and Sustainability of Small and Medium Enterprises in Kitui Township

Statements	Mean scores	Std. dev
Risk impact assessment starts with how the risks relate to market conditions, customer behaviour, technological advancements, regulatory changes, or any other factors that may impact the business.	3.85	0.007
Our SME risk measurement involves assessing the potential impact of the uncertainties and the associated risks they may generate.	3.83	0.0013
We Provides standards for judging the risk manager’s sustainability	3.85	0.011
Training programs can help employees understand potential risks, develop risk management skills, and adhere to best practices pertaining to impact assessment	2.95	.0120
By fostering a risk-aware culture, employees are better equipped to identify and report potential risks, contributing to overall risk impact control efforts	3.7	0.0301

According to the findings, majority of the respondents agreed that; some SMES have established a policy towards robust monitoring and control systems essential for identifying and responding to risks in a timely manner, their approach to risk monitoring outlines the entity’s risk management objectives, their risk monitoring tactics outlines the entity’s policy on loss control, they provides standards for judging the risk manager’s sustainability-promoting risk awareness and providing ongoing training to employees is crucial for effective risk control, training programs can help employees understand potential risks, develop risk management skills, and adhere to best practices and that by fostering a risk-aware culture, employees are better equipped to identify and report potential risks, contributing to overall risk control efforts as shown by the mean scores of 3.85, 3.83, 3.85, 4.1, 2.95 and 3.7 respectively. Findings agree with Lim and Tan (2018) who in the literature review demonstrated that SMEs that effectively assess and prioritize risks based on their potential impact are better equipped to allocate financial resources strategically leading to improved financial performance and sustainability.

Table 5: Sustainability of Small and Medium Enterprises in Kenya

Measures of organizational sustainability	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean scores	Std. dev
Profitability trend in the last 3 years	19	71	6	3	1	4.04	0.0002
Stakeholders satisfaction	19	68	11	1	1	4.03	0.0121
Market share	20	67	11	1	1	4.02	0.0020
Employee turnover rate trend in the last 3 years	10	88	1	1	0	4.07	0.0010

Perceived reputation from customers	11	49	38	1	1	3.27	.2033
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On sustainability, majority of the respondents agreed that; profitability trend in the last 3 years has been average, stakeholders satisfaction was on average, market share is on average hence adequate, employee turnover rate trend in the last 3 years was on average, perceived reputation from customers as shown by the mean scores of 4.04, 4.03, 4.02, 4.07 and 3.27 respectively. This was an implication that the trend of risks in the SME sector in Kitui County was averagely influencing the way business enterprises are sustained.

Inferential Statistics

Results Based On Model of Estimation

The table below presents the model of estimation on the relationship between the studied variables.

Table 6: Model of Estimation

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.896 ^a	.803	.801	.008978	.00099	3037.1	3	3	.000

a. Predictors: (Constant), Risk identification, Risk assessment, Risk mitigation

b. Dependent Variable: Sustainability of Small and Medium Enterprises in Kitui Township

The table 6 reveals that the adjusted R-squared value is 0.803, indicating a strong correlation between the dependent and independent variables. This suggests that 80.3% of the variability in the sustainability of SMEs in Kitui Township can be explained by variations in risk identification, risk assessment, risk mitigation, and risk monitoring. Conversely, the remaining 19.7% of variability in SME sustainability is influenced by other factors, such as geographical location and demographic characteristics. This high adjusted R-squared value confirms that the model is highly effective in explaining the relationship between the variables under study.

Correlations

Table 7 presents the correlations among the various factors influencing Sustainability of Small and Medium Enterprises in Kitui Township.

Table 7: Pearson Coefficient Correlations

		Risk identification	Risk mitigation	Risk assessment
Risk identification	Pearson Correlation	1	.831**	.446**
	Sig. (2-tailed)		.012	.000
	N	158	158	158
Risk mitigation	Pearson Correlation	.831**	1	.386**
	Sig. (2-tailed)	.012		.000
	N	158	158	158
Risk assessment	Pearson Correlation	.386**	.446**	1
	Sig. (2-tailed)	.000	.000	
	N	158	158	158

** Significance level at 95% Level of Confidence

The researcher used Pearson's correlation coefficient test at alpha level 0.05 to determine the relationship between each of the independent variables (risk identification, risk assessment, risk mitigation and risk monitoring). Table 7 indicates a significant association among the study's independent variables risk identification, risk assessment and risk mitigation. Correlation analysis done also indicates a significant association at the 0.05 level (2-tailed).

Table 8 presents the combined regression model on factors influencing Sustainability of Small and Medium Enterprises in Kitui Township.

Table 8: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	1.114	.023		114.661	.020
Risk identification	.409	.019	1.226	19.883	.022
Risk assessment	.232	.033	.006	0.708	.030
Risk mitigation	.580	.011	3.489	31.314	.016

a. Dependent Variable: Sustainability of Small and Medium Enterprises in Kitui Township

As shown in the Table 8, the regression equation model for the study was of the form; $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \epsilon$ where Y = Dependent variable (Sustainability of Small and Medium Enterprises in Kitui Township), β_0 = Constant (The intercept of the model), β = Coefficient of the X variables (independent variables), X_1 = Risk identification, X_2 = Risk assessment, X_3 = Risk mitigation. The figures in the above table were generated through the use of SPSS data analysis and established the following regression equation; $Y = 1.114 + 0.409X_1 + 0.232X_2 + 0.580X_3$. The study found that when independent variables (X_1 = Risk identification, X_2 = Risk assessment, X_3 = Risk mitigation) were kept constant at zero, Sustainability of Small and Medium Enterprises in Kitui Township was at 1.114. A rise by a unit in Risk identification was result to a rise in Sustainability of Small and Medium Enterprises in Kitui Township by a factor of 0.409; a rise by a unit in Risk assessment was result to a rise in Sustainability of Small and Medium Enterprises in Kitui Township by a factor of 0.232, a rise by a unit in risk mitigation was result to a rise in Sustainability of Small and Medium Enterprises in Kitui Township by a factor of .580, while a rise by a unit in management structure was lead to increase in Sustainability of Small and Medium Enterprises in Kitui Township by a factor of 1.151. The X variables (independent variables), X_1 = Risk identification, X_2 = Risk assessment, X_3 = Risk mitigation with Y = Sustainability of Small and Medium Enterprises in Kitui Township were significant at 5% level of significance and 95% level of confidence at .020, .022,.030,.016 and .010 respectively.

Conclusions

Concerning the identification of risks, the enterprise aims to catalog all elements that are susceptible to uncertainty. Respondents felt they possessed substantial understanding of the organization and its operational market, including the relevant legal, social, and political contexts. However, they admitted to a lack of comprehensive knowledge about the cultural environment in which the enterprise operates. Additionally, respondents emphasized the importance of identifying and categorizing various risk activities based on their potential impact on sustainability.

The study infers that risk assessment within the entity is geared towards measuring and understanding the ramifications of each identified risk on operational activities. It underscores that risk evaluation begins with assigning either a quantitative or qualitative value to each identified risk, rooted in specific, recognized threats. For sustainability to be achieved, a comprehensive and objective analysis of risks is imperative, taking into account all assumptions and uncertainties.

The research concludes that business environments inherently contain risks that cannot be fully eradicated. The study emphasizes that risk management can be achieved through a judicious blend of multiple mitigation techniques. It further notes that effective risk control practices

involve measures that minimize both the frequency and severity of losses. Moreover, risk avoidance is most applicable when the potential loss is catastrophic and neither reducible nor transferable.

Recommendations

There was evidence of presence of a weak risk assessment approaches and sustainability of SMEs in Kitui Township as the respondents agreed to some aspects. This study recommends that the government and other policy actors as well as the managers in the sampled SMEs to collaborate or even find ways in which they can get training on risks assessment processes to as to correct the menace and reap benefits from their businesses. The researcher recommends that the association of manufacturers, related government and private entities'/agencies to help tame issues about assessment of major risks that business owners are not able to assess in lame scenarios, specifically and relative to risks hazards assessment, risks probability assessment and risks impact analysis. This would be in order to only allow a conducive working environment where business owners are free of assessment of serious risks like draughts, crimes and terror or insecurity type risks that keep affecting the sustainability.

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