

CURRICULUM VITAE

Dr. Ruthwinnie Munene Date
of Birth: 05th October 1974
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rmunene@mku.ac.ke

Work experience 28 years

Current Work Station: Mount Kenya University
Career Summary

I have a Ph (D) in business Administration (Finance Option), Master's degree in business administration (Finance) and a bachelor degree in Education (Mathematics and Economics). In addition, I am Certified Public Accountant and a holder of certificate in guidance and counseling. I am Teacher Service commission registered teacher, Technical and Vocational Education and Training Authority (TVETA) accredited trainer, assessor and verifier. I have a work experience of 28 years both at a high school level, colleges, and university currently serving as a Senior lecturer, Postgraduate coordinator, trip coordinator and the school Examination coordinator in the school of business and economics. I am a member of Kenya Universities Quality Assurance Network; East Africa Quality Assurance Network; Mount Kenya University Ethical Review committee; Curriculum reviewer post graduate, young scientist Kenya mentor and judge. I also serve in the university board of examiners and a peer reviewer of Post graduate digital learning modules. I am also involved in business consultancy in areas of financial management and entrepreneurial skills having participated in Kenya Youth Employment Opportunities Project (KYEOP) which is a World Bank-funded project that offers training, internship, business support and grants to youth aged 18- 29 in Kenya. I supervise and examine projects and thesis both at masters and Phd Levels. Currently I have supervised and graduated over 50 Post graduate students to completeness. I am involved in organizing academic seminars/ conferences and mentoring students to participate in local and global competitions in their area of competencies. I am involved in preparing strategic plan and ensuring its implementation to achieve organization goals. I also participate in reviewing business related journal reviewer and books and I have published more than 25 academic journals. I also serve as editorial board member of Academy of African management and economic research. I am head of Small business gateway East Africa (SBGEA) and Varsity College Connections International (VCCI) Kenya Country Director. I have ability to create linkages and embrace teamwork currently undertaking a project with Tel Aviv University (Israel) on entrepreneurship and food security. I am in charge of research and innovation club currently working on Enactus Kenya and Greenwell Hackathon project. I am involved in grant writing where I have won vice chancellor Research and Innovation award 2023, Coca Cola foundation grant 2026. My major area of interest is finance and entrepreneurship related research to improve financial planning and management to cultivate financial management skills with lasting impact on transforming lives in their enterprises.

EDUCATION KABARAK UNIVERSITY PHD |

PHD-FINANCE PHD(2017)- Finance -Kabarak University

Masters- MBA- Finance-Kenya Methodist University

Bachelor of Education- Mathematics and Economics -Kenyatta University

CPA 1- KASNEB

Certificate in Trainer of Trainers.

Certificate in Basic Counselling Skills-Kenya School of Professional Counselling

WORK EXPERINCE

Mount Kenya University

Mid level | Senior Lecturer, | currently working here

- Lecturing
- Supervising/Examining masters and Phd Thesis and projects.
- Preparing Digital learning modules masters' level
- School Examination coordinator.
- Post graduate coordinator
- Trip coordinator
- Ethical Review committee representative school of business and Economics.
- Peer reviewer online modules for post graduate.
- Curriculum reviewer postgraduate.
- Internal examiner postgraduate.
- Post graduate online modules writer.
- Post graduate advisory committee.
- Student's disciplinary committee.
- University Examination Board.
- Marketing the school programmes
- Handling customer's complaints in the School
- Monitoring student and lecturers' class attendance.

Jomo Kenyatta University of Science and Technology

Mid level | Lecturer, Kenya 2014-09-01 | currently working here(associate faculty)

Lecturer: Finance and accounting, economics, statistics and mathematics

Supervisor: Masters projects/PhD Thesis .

St Paul University

Mid-level | Lecturer NAKURU , Kenya 2014-09-01 to 2020-05-01

Lecturer: Finance and accounting, economics, statistics and mathematics

Supervisor : Masters and undergraduate projects.

Kenya Institute of Management

Mid level | Lecturer NAKURU, Kenya 2001-09-01 | Currently working here

- Lecturing
- Examiner
- Trainer Kenya Youth opportunities and enterprise programme by World Bank
- Supervising Student Research projects and on attachment

Kenya Methodist University

Mid level | Lecturer , Kenya 2001-09-01
to 2019-05-01|

- Lecturing: Business department
- Supervising Student Research projects and on attachment.

Kabarak University

Mid-level | Lecturer , Kenya 2006-09-01
to 2009-09-01

Lecturing –Mathematics department

Equip Africa Institute affiliate of Mount Kenya University

Mid level | Lecturer NAKURU, Kenya 2021-05-01 | currently here
Lecturing –Business department

Supervising Student Research projects and on attachment
Attachment coordinator
Kenya National Examination Council(KNEC) examiner- Numeracy skills

Nakuru Institute of Medical Sciences

Mid level | Lecturer , Kenya 2001-01-01 |
2005-06-01

- Lecturing
- KNEC Examiner
- Supervising Student Research projects and on attachment.

Nairobi Institute of Business Studies

Mid level | Lecturer NAIROBI , Kenya
2005-01-01 | 2005-06-01

- Lecturing
- Kenya National Examination Council (KNEC)Examiner
- Supervising Student Research projects and on attachment.

Thika High School for the Blind

Volunteer, internship

Teacher, Thika, Kenya 1998-01-01 | 1998-04-01
Teaching Mathematics and business studies.

CONFERENCE/SEMINAR PAPERS PRESENTED

1. Oxford, 3rd International Conference on Business, Management and Leadership- October 2025
2. 14th East Africa Higher Education Quality Assurance Forum and Conference-East Africa Quality Assurance Network September 2025
3. Interdisciplinary Conference & Innovation Fair Mount Kenya University- September 2025
4. Women Entrepreneurs and food security in Kenya –Seminar paper (TelAviv university 27th November 2024).
5. The role of women engaged in small scale farming on Promoting food security in Kenya, case of Njoro Subcounty (CAREED 8th Annual Conference University of the West of Scot Land and Mount Kenya University) 27th – 28th June 2024
6. E –Learning on Quality Education in Higher Learning institutions: An Analysis on e-Learners’ Perception (Kotebe University of Education –Addis Ababa- November 2023).
7. Challenges facing success of trade unions in Kenya (A case study of selected trade unions in Nakuru county) (Kabarak University International Conference).
8. Effects of Working Capital Management on Financial performance of selected retail Outlets in Nakuru town, Kenya. (Kabarak University International Conference).
9. An Analysis of Savings and Investment among JKUAT University Students –Nakuru, Kenya. (Kabarak University International Conference).
10. Effect of Occupational Health and Safety Policies on Job Satisfaction in the Hospitality Industry. (A Survey Study of Hotels in Nakuru Town). (Kabarak University International Conference J).
11. Effects of E banking on customer Satisfaction by SACCOS – ICABUMPA International Conference -Mount Kenya University 2015. 6) Effects of Automated Stock Control Systems on Organizational Efficiency. ICABUMPA International Conference -Mount Kenya University .
12. Factors affecting implementation of Non-Financial Incentives in County Governments in Kenya. ICABUMPA International Conference - Mount Kenya University .
13. Effects of effect of Queue types on service delivery in the banking Industry. ICABUMPA International Conference - Mount Kenya University .
14. Effectiveness of Credit Reference Bureau on financial performance by financial institutions. (Kabarak University International Conference
15. Challenges faced by Micro- Finance Institutions in lending of Funds to Small Scale Businesses. (Kabarak University International Conference.
16. 11)Role of Financial Management of small scale Businesses. (Kabarak University International Conference
17. 12)Effects of Inflation on Capital Resource Management Mount Kenya University – 3rd Academic Conference
18. Evaluation of Business Plan on Loan recovery by commercial Banks. Mount Kenya university – 2nd Academic conference.

Author -Digital Learning Modules

- Financial Reporting (MBA)–Mount Kenya University
- Financial Institutions and Markets (MBA) - Mount Kenya University

- Financing for small scale Businesses (MBA)- Mount Kenya University
- Financial Markets and Institutions and International Business Finance (MBA). Mount Kenya University
- Financial Accounting-(MBA)- Mount Kenya University
- Production Planning and Operation -(MBA)- Mount Kenya University
- Corporate financial risk management MBA)- Mount Kenya University
- Small business management and Entrepreneurship - Undergraduate

List of publications

Serial no.	Author(s)	Title of publication	Year of publication	Name of journal	DOI
1	Dr Ruthwinnie Munene Joan Wanjiru Kagima	Evaluation Of Operational Risk Management Practice And Financial Performance Of Commercial Banks In Kenya	May 2025	1nternational Journal of Research and Innovation in Social Science (JRISS)	10.47772/IJRISS https://www.rsisinternational.org/journals/iriss
2	Mary Jebiwot Kibet , Dr.Ruthwinnie Munene	Credit Rationing Practices and Financial Performance Of Commercial Banks In Kenya	September-October 2024	The International Journal of Business Management and Technology	http://www.theijbmt.com/
3	Lawrence Lorunyei Ekiru. Dr.Ruthwinnie Munene	Effectiveness of community leaders on conflict resolution among pastoralist communities in Samburu county, Kenya	June 2024	International Academic Journal of Arts and Humanities	https://iajournals.org/articles/iajah_v1_i4_196_204.pdf
4	Njeru Zachary Mwangi Dr.Ruthwinnie Munene	Influence of stakeholders participation on performance of constituencies development fund projects in Nakuru town east constituency, Kenya	June 2024	International Academic Journal of Economics and Finance	https://iajournals.org/articles/iajef_v4_i2_294_305.pdf
5	Snowy Jepkoech Dr.Ruthwinnie Munene	Factors affecting adoption of solar power energy projects among households in baringo county, kenya	June 2024	International Academic Journal of Human Resource and Business Administration	https://iajournals.org/articles/iajhrba_v4_i4_218_249.pdf
6	Eric Kipkoech Nge'tich Dr.Ruthwinnie Munene	Influence of project risk management practices on completion of road projects in Nakuru county, Kenya	June 2024	International Academic Journal of Human Resource and Business Administration	https://iajournals.org/articles/iajhrba_v4_i4_163_197.pdf

7	David Anzo Alfred Dr.Ruthwinnie Munene	Influence of accounting information on the performance of small scale business in Juba Payam, South Sudan.	May 2024	International Academic Journal of Economics and Finance	https://iajournals.org/articles/iajef_v4_i2_141_191.pdf
8	Chaana Marko Saibung'wa Dr.Ruthwinnie Munene	Determinants influencing implementation of community policing programmes in Kenya; Case of Nakuru North Subcounty, Nakuru County	June2024	International Academic Journal of Innovation, Leadership and Entrepreneurship	https://iajournals.org/articles/iajile_v2_i4_184_202.pdf
9	Josephine Wairimu Njiri Dr.Ruthwinnie	Influence of procurement management practices on operational	June2024	International Academic Journal of Procurement and	https://iajournals.org/articles/iajpsc

	Munene	performance of Nakuru Level 5 Referral Hospitals in Nakuru County, Kenya.		Supply Chain Management	m_v3_i2_321_355.pdf
10	Mary Christmas Wambile Dr.Ruthwinnie Munene	Influence of corporate response strategies on performance of County Pension Fund, Kenya.	June2024	International Academic Journal of Innovation, Leadership and Entrepreneurship	https://iajournals.org/articles/iajile_v2_i4_167_183.pdf
11	James Ekale Dr.Ruthwinnie Munene	Assessing the influence of public participation on service delivery in Kenya County Governments: A Case of Laikipia County.	June2024	International Academic Journal of Innovation, Leadership and Entrepreneurship	https://iajournals.org/articles/iajile_v2_i4_151_166.pdf
12	Yusuf Ibrahim Salah Dr. Ruthwinnie Munene	Evaluating relationship between digitalization and public service delivery in public universities, A case of Puntland State University, Somalia	June 2024	International Academic Journal of Human Resource and Business Administration	https://iajournals.org/articles/iajhrba_v4_i4_250_268.pdf
13	Anthony Ndung'u Ndiritu Dr. Ruthwinnie Munene	Bond Investments and Profitability of Retirement Benefits Schemes in Nairobi County, Kenya	October 2023	IOSR Journal of Economics and Finance (IOSR-JEF)	http://www.iosrjournals.org/10.9790/5933-1405080106

14	Koske Dorothy Chelangat , Munene Ruthwinnie	Costs of Implementing KYC Compliance and Prevention of Money Laundering and Fraud Risks on Commercial Banks in Kenya	Sep 2023	International Journal of Business Management and Technology,	http://www.theijbmt.com/
15	Rono Winnie Chepng'eno , Munene Ruthwinnie	Effect of Mobile Banking on the Financial Performance of Saccos in Nakuru County, Kenya	Sep 2023	International Journal of Business Management and Technology,	http://www.theijbmt.com/
16	Kibet Anne Kigen , Munene Ruthwinnie	Corporate Governance Practices on Financial Performance of Petroleum Industries in Kenya	May 2023	International Journal of Business Management and Technology,	http://www.theijbmt.com/
17	James Mungai / Dr. Ruthwinnie Munene	Evaluation of strategic management practices on performance of equity bank ltd, Kenya	October 2023	The international Journal of Business Management and Technology	https://www.theijbmt.com/archive/0953/197539905.pdf
18	Pius Parewa Oleitano, Dr.Ruthwinnie Munene	Influence Of Financial Literacy On Personal Finance Management Among Employees: Case Of County Government Of Baringo, Kenya	October 2023	The international Journal of Business Management and Technology	http://www.ijrti.org/papers/IJR-TI2-310103.pdf
19	Faith Musawa, Dr. Ruthwinnie Munene, Dr. Peter Simotwo	Influence of Working Capital Management on Performance of Commercial Banks in Trans-Nzoia County, Kenya	Sep 2023	The international journal of business & management	https://www.internationaljournalcorner.com/index.php/theijbm/issue/view/9821

20	Hassan Abdirizack Mohamed, Dr. Ruthwinnie Munene	Determinants Influencing Performance of Mortgage Financing In Kenya; A Case Of Housing Finance Company Of Kenya	October, 2023	The International Journal of Business Management and Technology	www.theijbmt.com
21	Peter Maina Njenga, Dr. Ruthwinnie Munene	Assessment of factors influencing implementation of strategic plans in higher learning private institutions in Kenya, a case of Mount Kenya University.	November, 2023	International Journal for Research Trends and Innovation	http://www.ijrti.org/papers/tijer109861.pdf
22	Oman Isaak Abdi, Dr. Ruthwinnie Munene	Analysis of money laundering control practices on financial performances of commercial banks in Kenya.	September, 2023	International Journal for Research Trends and Innovation	http://www.ijrti.org/papers/IJRTI239063.pdf
21	David Njoroge, Dr. Ruthwinnie Munene	Assessment of economic factors influencing financial performance of cooperative societies: a case of Lamu county government	September, 2023	International Journal for Research Trends and Innovation	https://ijrti.org/track.php?r_id=188111
23	Odongo M. Zaccheaus and Dr. Munene Ruthwinnie	Impact of Compliance Costs and Tax Education on Tax Compliance among Small and Medium-Sized Enterprises (SMEs) in Kisumu County, Kenya	August, 2023	Journal of Business, Economics and Management Research Studies	http://www.ijrti.org/papers/IJRTI20309063.pdf
24	Mukaria Martin Dr. Ruthwinnie Munene	Assessment of Table Banking Financial Management Practices on Performance of Members in Kenya Case of Imenti North Constituency	May 2023	International Journal for Research Trends and Innovation	(www.ijrti.org)

25	Abdifatah Omar maalim Dr. Ruthwinnie Munene	evaluation of financial innovation and performance of savings and credit cooperative societies in Kenya, case of Nakuru county	May 2023	International Journal for Research Trends and Innovation	www.ijrti.org)
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JOB SKILLS

- Communication skills.
- Global fluency and perspective
- Managerial and leadership skill team work and collaboration professionalism.
- **Language Skills**
- English
- Swahili

Associations

1. **East Africa Quality Assurance Network (KuQAn)**
2. **Kenya Universities Quality Assurance Network (KuQAn)**
3. **Young Scientist Kenya**
4. **Kenya Institute of Management Full member-** Participate in management Forums of the Institution
5. **Forum for African Women Educationists (FAWE)-** Participate in mentoring girls.
6. **Kenya Anglican Mothers Union -**Training women on Christian growth and participation in community work.

Referees.

.Dr. Henry Yatich, Ph.D
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Dr Opher Mendelsohn

Tel Aviv University- Israel

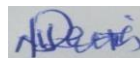
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Cetification: I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes myself, my qualifications, and my experience, and I am available to undertake the assignment in case of an award.

Dr. Ruthwinnie Njeri Munene

Name of Expert



Signature

{ 19th /Jan/2026

Date