

CURRICULUM VITAE

DR JAMES RUGAMI MAINA

PERSONAL PROFILE

Personal Details Name: Dr. James Rugami Maina, PhD
Employer: Kenyatta University
School: Business, Economics and Tourism
Department: Business Administration
Designation: Lecturer
Email: rugamimaina@gmail.com
Specialization: Strategic Management

Academic & Professional Qualifications

2025 Doctor of Philosophy in Business Administration (Strategic Management) - K.U.
2007 Master of Business Administration (Strategic Management) - U.O.N
1993 Bachelor of Commerce - (Marketing) - University of Nairobi

Employment - Lecturing and Research

2013 to date - Lecturer - Kenyatta University
2009 - 2013 - Assistant Lecturer - Kenyatta University
2007 to 2026 Adjunct Lecturer - Strathmore University

RESEARCH INTEREST

- Business Model Innovation
- Blue Ocean Strategies
- Corporate Governance
- Entrepreneurship

ORCID ID

<https://orcid.org/0000-0002-5219-1668>

GOOGLE SCHOLAR

<https://scholar.google.com/citations?user=KV29h98AAAAJ&hl=en>
(h-index- 12; i-10 index-14)

PUBLICATIONS

Referred Journals

1. Maina Rugami, Muchemi A, Maina, S (2025). Blue Ocean Strategy and Performance of Manufacturing Firms Listed on Nairobi Securities Exchange (NSE) in Kenya. *African Journal of Emerging Issues (AJOEI)*. Online ISSN: 2663-9335, Vol (7), Issue 22, 1-18
2. Maina, J. R., Muchemi, A., & Maina, S. (2025). Customer Value Proposition Innovation Strategy and Performance of Manufacturing Firms Listed on Nairobi Securities Exchange (NSE) in Kenya. *Journal of Strategic Management*, 9(2), 12- 27. <https://doi.org/10.53819/81018102t5366>
3. Komora, N. B., Rugami, M., & Kathuri, J. N. (2025). Stakeholder Engagement and Implementation of Total Quality Management Practices in Public Universities in Mombasa County, Kenya. *Journal of Strategic Management*, 9(1), 33–49. <https://doi.org/10.53819/81018102t3120>

4. Njue, Dennis Ngari, Maina Rugami (2025), Strategic Alliances and Performance of Commercial Banks in Mombasa County, Kenya. *Development Economics: Micro-economic Issues in Developing Economies Journal*. SSRN 10.2139
5. Prisca Jebet Kemei, Maina Rugami (2024) Strategic Response and Performance of Microfinance Institutions in Nairobi City County, Kenya. *International Journal of Business Management, Entrepreneurship and Innovation*, Volume 6, Issue 2, 2024, PP 164-177, ISSN 2707-8027
6. Peter Gitau Mwangi, Maina Rugami, (2024) Customer Responsiveness Strategy and the Performance of Kenya Revenue Authority in Mombasa County, Kenya. *International Journal of Business Management, Entrepreneurship and Innovation*, Volume 6, Issue 3, 2024, PP 39-51, ISSN 2707-8027
7. Beatrice Nzembi Musyimi, Rugami Maina, (2023) Outsourcing practices and customer satisfaction in public residential real estate in Mombasa County, Kenya. *International Journal of Business Management, Entrepreneurship and Innovation*, Volume 5, Issue 3, PP 90-105, ISSN 2707-8027
8. Muthee, E., & Maina, R. (2023). Entrepreneurial Social Capital and Performance of Micro, Small and Medium Enterprises. *International Journal of Entrepreneurial Knowledge*, 11(2), 126-138. doi: 10.37335/ijek.v11i2.208
9. Amos Ochieng Ogalo, James Rugami (2023) Positioning Strategies and Competitive Advantage of Tier one Banks in Mombasa County, Kenya. *International Journal of Business Management, Entrepreneurship and Innovation*, Volume 5, Issue 3, PP 106-124, ISSN 2707-8027
10. Mung'asia, C. M., & Rugami, M. (2022). Service Differentiation Strategy and Performance of Cement Manufacturing Companies in Kenya. *Journal of Strategic Management*, 2(2), 56-65.
11. Wafula Mukhwana D and Rugami M. (2022) Bench marking practices and service delivery in the national police service in Mombasa County, Kenya. *The International Journal of Business & Management*. DOI:10.24940/theijbm/2022/v10/i10/BM2210-036
12. Olumasi, D. A., & Rugami, J. (2022). Influence of knowledge sharing on performance of container freight stations in Mombasa County, Kenya. *The Strategic Journal of Business & Change Management*, 9 (2), 1394 -1404.
13. Olumasi, D. A., & Rugami, M. (2022). Effect of organizational memory management on performance of container freight stations in Mombasa County, Kenya. *The Strategic Journal of Business & Change Management*, 9 (2), 1405 -1417
14. James Makokha Rupia, Maina Rugami, (2022) Strategic Control Systems and Organization Performance of Shipping Companies in Mombasa County, Kenya. *International Journal of Business Management, Entrepreneurship and Innovation*, Volume 4, Issue 3, 2022, PP 129-142, ISSN 2707-8027
15. Suheib A.I. and Maina R (2022) Strategic Change Management and Performance of National Hospital Insurance Fund in Kenya. *International Journal of Business Management Entrepreneurship and Innovation* 4(3):101-128 DOI:[10.35942/jbmed.v4i3.295](https://doi.org/10.35942/jbmed.v4i3.295)
16. Mugwe Justus Wachira, Maina James (2022) Effect of commitment on Customer retention in container Freight stations industry in Mombasa County, Kenya. *International journal of management and commerce innovations* issn 2348-7585 (online) Vol. 10, issue 2, pp: (127-133)
17. Mwangi Pauline Nyambura, Rugami Maina (2021) Organization Restructuring and Performance of Commercial Banks in Mombasa County, Kenya. *International Journal of Business Management, Entrepreneurship and Innovation*, Volume 3, Issue 3, PP 103-122, ISSN 2707-8027
18. G.K Menza, J.M Rugami (2021). Total Quality Management Practices and Performance of Deposit Taking Savings and Credit Cooperatives in Mombasa County, Kenya. *International Journal of Business Management, Entrepreneurship*.

19. S.S Julius, M. Rugami. (2020). Microcredit Services and Performance of Women owned Enterprises in Kilifi County, Kenya. *International Journal of Business Management, Entrepreneurship*
20. JM Nyachwaya, JM Rugami, (2020). Competitive Strategies and Performance of Commercial Banks in Mombasa County, Kenya. *International Journal of Business Management, Entrepreneurship*
21. AM Arori, JM Rugami, (2020). Personal Selling Strategies and Customer Loyalty among Insurance Companies in Malindi Town, Kilifi County, Kenya. *International Journal of Business Management, Entrepreneurship*.
22. Obiria, L., & Maina, J. (2020). Influence of Financing on Performance of Small and Medium
23. Women Owned Enterprises in Kwale County, Kenya. *International Journal of Current Aspects in Finance, Banking and Accounting*, 2(2), 34-45. <https://doi.org/10.35942/ijcfa.v2i2.130>
24. S.B Hantiro, R Maina. (2020). Strategy Implementation and Performance of Tana River County Government, Kenya. *Journal of Strategic management* 4 (1), 16-34
25. R.A Mohammed, J Rugami, (2019). Competitive Strategic Management Practices and Performance of Small and Medium Enterprises Mombasa County, Kenya. *International Journal of Current Aspects* 3 (VI), 193-215
26. Ngui Lavu D. and Maina Rugami (2019). Organizational Resources and Strategy Implementation in Non-Profit Organizations; A Case of Kenya Medical Research Institute, Kenya. *International Journal of Current Aspects* 3(VI):33-51
27. Otieno, D., & Maina, J. (2019). Learning Organization Attributes and Performance of G4s Kenya Limited Mombasa County, Kenya. *International Journal of Current Aspects*, 3(III), 212-226.
28. M.S Intiswar, JM Rugami (2019). Balanced Score Card and Service Delivery at National Health Insurance Fund in Mombasa County, Kenya. *International Journal of Current Aspects* 3 (VI), 251-270
29. D.W Waduu, M Rugami (2019). Total Quality Management Practices and Performance of Commercial Banks in Kilifi Town, Kenya. *International Journal of Current Aspects* 3 (VI), 1-15
30. G.M Kitonga, M Rugami, (2019). Marketing strategies and performance of Kenya Marine and fisheries research institute. *African Journal of Emerging Issues* 1 (10), 30-43
31. B.S Wato, R. Maina, M. Stephen, (2019). Influence of drug demand reduction strategy implementation on organizational performance of national authority for the campaign against alcohol and drug abuse (NACADA), Kenya. *International Journal of Project Management* 1 (1)
32. B Kigwe, R Maina, (2019). Effect of Outsourcing on Organization Performance among Commercial Banks in Mombasa County, Kenya. *International Journal of Contemporary Aspects in Strategic Management (IJCASM)*, Volume 2, Issue 1, 2018, PP 268- 279, ISSN 2616-6976
33. Nakutan Eunice Lokarach, Rugami Maina (2019). Influence of I-tax system on performance of Kenya Revenue Authority. *Journal of Strategic management*
34. A.F Ahmed, M Rugami, (2019). Corporate governance and performance of savings and credit cooperative societies in Kilifi County, Kenya. *International Academic Journal of Economics and Finance* 3 (3), 61-79
35. TM Nyong'a, R Maina, (2019). Influence of strategic leadership on strategy implementation at Kenya Revenue Authority, southern region in Kenya. *International Academic Journal of Human Resource and Business Administration*
36. S.D Sheila, MJ Rugami (2018). Influence of Change Strategies on Performance of Cement Manufacturing Companies in Kenya. *International Journal of Contemporary Aspects in Strategic Management (IJCASM)*, Volume 2, Issue 1, PP 187- 202,

37. ZV Mjomba, JM Rugami, (2017). Corporate social responsibility and competitive advantage of Equity Bank Kenya Limited. *International Academic Journal of Human Resource and Business Administration*
38. J.M Waruiru, M.M Rugami (2017). The influence of police reforms on service delivery in Mombasa County, Kenya. *International Journal of Public Policy and Administration* 1 (1), 1-20
39. M.M Kairu, J.M Rugami (2017). Effect of staff training on the operational performance of Kenya Revenue Authority. *Journal of Strategic Management* 2 (1), 1-18
40. M.M Kairu, JM Rugami (2017) Effect of ICT Deployment on the Operational Performance of Kenya Revenue Authority. *Journal of Strategic Management* 2 (1), 19-35
41. B.N Njeri, M. Rugami, (2017). Influence of Strategic Leadership on Strategy Implementation in the Kenyan Motor Vehicle Industry. *European Journal of Business and Strategic Management* 2 (9), 29-44
42. J.T Musya, JM Rugami, (2016). The effects of strategic management on performance of auctioneer firms in Kenya. *European journal of business and Strategic Management* 1 (3), 42-62
43. V.N Muindi, JM Rugami (2016). Effect of the agricultural sector development strategy on agricultural productivity: a case of Tana River County in Kenya. *American Journal of Agriculture* 1 (1), 19-36
44. F.M Munyao, M Rugami, (2016). Effects of Strategic Management Drivers on Participation of Women in Economic Development: A Survey of Changamwe Constituency, Kenya. *Journal of Developing Country Studies* 1 (1), 40-60
45. B.M Mutemi, R Maina, DN Wanyoike, (2014). Strategic management practices and performance of small scale enterprises in Kitui Town. *International Journal of Science Commerce and Humanities* 2 (4), 249-259
46. M.M Kairu, J.R Maina, (2013). Effect of strategic responses on Kenya Revenue Authority operational performance. *International Journal of Business, Humanities and Technology* 2 (2)
47. Kuria K., Ngumi P., Rugami J. (2013). Factors affecting rental income tax compliance among landlords in Kilifi County in Kenya. *Prime Journal of Bus. Admin. Management (BAM)* ISSN: 2251-1261. Vol. 3(5), pp 997-1008 May 9th.
48. Rugami J. & Aosa E. (2013). Environmental dynamic capabilities and their effect on competitive advantage and firm performance. *Prime Journal of Bus. Admin. Management (BAM)* ISSN: 2251-1261. Vol. 3(11): pp. 1239-1243 November 14th.

Supervision of Postgraduate Students Ongoing Supervision Masters (MBA)

1. Ndichu Murigi Isaac: D53/OL/MSA/37251/2016: Effects of marketing strategies on customer satisfaction of paint manufacturing companies in Kenya
2. Ambrose Simiyu: D53/OL/MSA/21176/2021: Business intelligence and performance of manufacturing companies in Kenya
3. Derrick G. Adeya: D53/MSA/PT/28023/2014: Organizational culture and performance of the Association for the Physically Disabled of Kenya
4. Lina Mwikali Ithanzu: D53/MSA/PT/33867/2015: Balance scorecard and performance of Ministry of Interior and Coordination of National Government in Kenya
5. Ismail Juma Sadikini: D53/MSA/PT/28051/2014: Supplier partnership strategy and competitiveness of Regional Development Authorities in Kenya
6. June Ndranyuma: D53/MSA/PT/29241/14: Strategic responses in performance of private motor vehicle dealers in Kenya
7. Phyllis Maina: D53/OL/MSA/27341/2018: Turnaround strategies and performance of five-star hotels in Mombasa, Kwale and Kilifi counties in Kenya

8. Stephen Anyango: D53/OL/20241/2012: Effect of internationalization drivers on global competitiveness of the tea traders and exporters in Kenya

Completed Master's Degree (MBA)

1. Joyce Muthoni Mbaya, (2012). A Survey of Quality Management in Collaboration Strategy between Public Universities and Tertiary Colleges in Kenya
2. Fatma Mzee Shafi, (2012). The Effects of Strategic Planning on Organization Effectiveness. A Case Study of Kenya Ports Authority
3. Karinga Joseph Munyi, (2012) Integration of marketing communication tools in the learning institutions among private middle level colleges in Mombasa County
4. Hamid Mohamed Athman, (2012) The Effects of Customer Perceived Value on Loyalty. A Case Study of Safaricom Subscribers in Mombasa County
5. Odhiambo Stephen Okumu, (2012) Effects of Credit Information Sharing and Referencing on the Marketing of Credit Facilities by Financial Institutions in Mombasa County
6. Mundia Paul Wachira(2012)An Investigation of the Challenges Facing Implementation of Performance Appraisal Systems in Kenyan Public Service
7. Cris ISABOKE (2013) The influence of organization culture on strategy implementation in selected universities
8. Kuria K(2013) Factors affecting rental income tax compliance among landlords in Kilifi county in Kenya
9. MM Kairu (2013). Effect of strategic responses on Kenya Revenue Authority operational performance
10. Beatrice M Mutemi(2014).Strategic management practices and performance of small scale enterprises in Kitui Town
11. Vincent N Muindi (2016). Effect of the agricultural sector development strategy on agricultural productivity: a case of Tana River County in Kenya
12. Kimatu Kyove John (2016) Influence of loan recovery strategies on performance of agricultural finance corporation, Kenya
13. F.M Munyao (2016). Effects of Strategic Management Drivers on Participation of Women in Economic Development: A Survey of Changamwe Constituency, Kenya.
14. J.T Musya, (2016). The effects of strategic management on performance of auctioneer firms in Kenya
15. Benjamin N Njeri (2017). Influence of Strategic Leadership on Strategy Implementation in the Kenyan Motor Vehicle Industry
16. M.M Kairu, (2017). Effect of staff training on the operational performance of Kenya Revenue Authority
17. J.M Waruiru (2017). The influence of police reforms on service delivery in Mombasa County, Kenya.
18. Z.V Mjomba(2017). Corporate social responsibility and competitive advantage of Equity Bank Kenya Limited
19. S. Dona Sheila (2018). Influence of Change Strategies on Performance of Cement Manufacturing Companies in Kenya
20. G.G Kamau (2018). Entrepreneurship Education and Performance of Women Owned Small and Micro Enterprises in Mombasa County, Kenya
21. Titus M Nyong'a (2019). Influence of strategic leadership on strategy implementation at Kenya Revenue Authority, southern region in Kenya

22. Otieno, Diana (2019). Learning Organization Attributes and Performance of G4s Kenya Limited Mombasa County, Kenya.
23. Ali F Ahmed (2019) Corporate governance and performance of savings and credit cooperative societies in Kilifi County, Kenya
24. Nakutan Eunice Lokarach (2019). Influence of I-tax system on performance of Kenya Revenue Authority.
25. Rehema B Kigwe (2019). Effect of Outsourcing on Organisation Performance among Commercial Banks in Mombasa County, Kenya
26. Bolu Said Wato (2019). Influence of drug demand reduction strategy implementation on organizational performance of national authority for the campaign against alcohol and drug abuse (NACADA), Kenya
27. GM Kitonga (2019). Marketing strategies and performance of kenya marine and fisheries research institute
28. Dorotia W Waduu (2019). Total Quality Management Practices and Performance of Commercial Banks in Kilifi Town, Kenya
29. MS Intiswar (2019). Balanced Score Card and Service Delivery at National Health Insurance Fund in Mombasa County, Kenya
30. Ngui Lavu D. (2019). Organizational Resources and Strategy Implementation in Non-Profit Organizations. A Case of Kenya Medical Research Institute, Kenya.
31. RA Mohammed (2019). Competitive Strategic Management Practices and Performance of Small and Medium Enterprises in Kenya
32. Said B Hantiro, (2020). Strategy Implementation and Performance of Tana River County Government, Kenya
33. Obiria, L., & Maina, J. (2020). Influence of Financing on Performance of Small and Medium Women Owned Enterprises in Kwale County, Kenya
34. AM Arori (2020) Personal Selling Strategies and Customer Loyalty among Insurance Companies in Malindi Town, Kilifi County, Kenya.
35. Joseph M Nyachwaya,(2020) Competitive Strategies and Performance of Commercial Banks in Mombasa County, Kenya
36. Saumu S Julius (2020). Microcredit Services and Performance of Women Owned Enterprises in Kilifi County, Kenya
37. Mwangi Pauline Nyambura (2021) Organization Restructuring and Performance of Commercial Banks in Mombasa County, Kenya
38. Gladys K Menza (2021). Total Quality Management Practices and Performance of Deposit Taking Savings and Credit Cooperatives in Mombasa County, Kenya
39. Najma ali sidhi (2021) Strategy implementation and performance of Islamic banks in Lamu county, Kenya
40. Olumasi, Dalmas. A. (2022). Effect of organizational memory management on performance of container freight stations in Mombasa County, Kenya.
41. Mumba Gideon Chilumo (2022) Performance appraisal system and employee performance at the county government of Kilifi County, Kenya.
42. Seraphine Anamanjia (2022) Strategic alignment and performance of Kenya Revenue Authority
43. Mung'asia, Caroline. M. (2022) Service Differentiation Strategy and Performance of Cement Manufacturing Companies in Kenya.
44. James Makokha Rupia (2022) Strategic Control Systems and Organization Performance of Shipping Companies in Mombasa County, Kenya.

45. Mugwe Justus Wachira (2022) Effect of commitment on Customer retention in container Freight stations industry in Mombasa County, Kenya.
46. Wafula Mukhwana David (2022) Bench marking practices and service delivery in the national police service in Mombasa county, Kenya
47. Suheib Abdullahi Issack (2022) Strategic change management influence on performance of National Hospital Insurance Fund in Kenya
48. Beatrice Nzembi Musyimi (2023) Outsourcing practices and customer satisfaction in public residential real estate in Mombasa county, Kenya.
49. Muthee, Elijah (2023). Entrepreneurial Social Capital and Performance of Micro, Small and Medium Enterprises in Kenya.
50. Amos Ochieng Ogalo, (2023) Positioning Strategies and Competitive Advantage of Tier One Banks in Mombasa County, Kenya.
51. Peter Gitau Mwangi, (2024) Customer Responsiveness Strategy and the Performance of Kenya Revenue Authority in Mombasa County, Kenya.
52. Prisca Jebet Kemei, (2024) Strategic Response and Performance of Microfinance Institutions in Nairobi City County, Kenya.
53. Njue, Dennis Ngari (2025), Strategic Alliances and Performance of Commercial Banks in Mombasa County, Kenya. Development Economics: Microeconomic Issues in Developing Economies Journal. SSRN 10.2139
54. Nella Bahati Komora (2025) Stakeholder Engagement and Implementation of Total Quality Management Practices in Public Universities in Mombasa County, Kenya.

Conference/Workshops/Seminars papers

- Sensitisation Webinar on staff wellness starting on Friday 20th February 2026. Managing Emotional Well-Being at the Workplace, by the Directorate of Wellness and Rehabilitation Services, KU
- 6th International Business Research and Industrial Conference (IBRIC2024), Virtual; 27th – 28th June 2024.
- 4th International Business Research & Industrial Conference (IBRIC), Kenyatta University Virtual Conference, 23rd - 24th June 2022.
- 2nd International Business Research and Industrial Conference (IBRIC), Kenyatta University. 3rd and 4th December 2020.
- Presented paper, Saumu J., Rugami M., (2020). Effect of microfinance services and performance of Women owned enterprise in Kilifi County, Kenya.
- 1st International Business Research and Industrial Conference (IBRIC), Kenyatta University. 20th and 21st June 2019. North Coast Beach Hotel, Mombasa
- 26th to 28th July, 2017 -Attended a seminar for Wadhwani Foundation Entrepreneurship Model, BSSC, KU

Community Service and Other Engagements

Mentor; Students at Kenyatta and Strathmore University
Chairman, Nyahang'i family welfare group

Networking and Collaborations

1. Kenya Private Sector Alliance (KEPSA)
2. Strathmore University Business School
2. Marketing Society of Kenya

Responsibilities in the University

- Committee member of eusms-ggmbh and Kenyatta University Mombasa campus partnership and collaboration from July 2025
- Appointment as a member of the Local Organizing Committee for the 1st Multi-disciplinary Conference on Indigenous Knowledge Systems in Mombasa Campus in July 2025
- Appointment as a **member** of the Mombasa Campus management board in February 2025 and **Chairman** of the marketing sub-committee
- Member, Kenyatta University, School and Department Board of Examiners 2008- Date
- Member, KU Mombasa Campus Strategic Planning Committee, 2018-2021

Work Experience - Other Organizations:

- Kenya Union of Savings and Credit Societies (KUSCCO) – Research and Consultancy Manager, 2008.
- Kenya National Farmers Federation (KENAFF) –Head of Business Services, 2006
- Telkom Kenya – Business Development Executive, 2005.
- Uchumi Supermarkets – Regional Manager, 1994-2004
- Media House Limited – Advertising Sales Executive, 1993
- Gillette International – Sales Administration Assistant, 1992

Consultancies

1. Curriculum development for Kenya Institute of Supplies Management (KISM) Professional Courses at Kenya Institute of Curriculum Development (KICD) April 2014.
2. Kenya ICT Board. Designing tools and training of Digital Village Managers in Entrepreneurship skills and ICT proficiency in preparation for setting up of Digital Villages countrywide. Kenya Transparency & Communications Infrastructure (World Bank Project), 2010
3. Strategic plan for KENFAP Services Limited. Presented in a stakeholders workshop in Nakuru, December 2006
4. Business plan for KENFAP Services limited. Presented to Board and Donors, Nairobi, June 2006
5. Marketing Plan for Fox Communications Limited, P.O. Box 866-00618, Nairobi, Kenya, February - April 2007.
6. LSK Sacco Ltd, Nairobi, September 2008, Recruitment of a Manager/ Accountant, Advertising, short listing and Interviewing
7. Strategic plan development for Mwito Sacco, Oserian Sacco Ltd, Kenversity Sacco Ltd, Bamburi Sacco Ltd, Asili and Naku Sacco Ltd, 2008-2009
8. A survey on computerization of Cooperatives and producer organizations in Uganda funded by Food Agricultural Organization (FAO) 2006
9. A survey on farm inputs supply chain and market development among farmers, farmer Organizations, government institutions and private sector in D.R. Congo. Sponsored by East African Farmers Federation (E.A.F.F), 2006

Regional and International Assignments

- Conducted a survey on computerization of Cooperatives and producer organizations in Uganda funded by Food Agricultural Organization (FAO)
- Participated in a mission in Democratic Republic of Congo to establish usage of fertilizers and soil fertility management
- Conducted research on farm inputs supply chain and market development among farmers, farmer organizations, government institutions in D.R. Congo.

- Planned, coordinated and attended a mission to The Netherlands comprising of farmer leaders that visited farmer organizations, agricultural institutions, dairy, arable and flower farms, flower auction, organic market, agro tourism sites, chips and cheese processing factories and development partners in Holland.

Professional membership: Marketing Society of Kenya.

REFEREES:

1. Dr. Reuben Njuguna Chairperson, Department of Business Administration Kenyatta University P.O. Box 43844-00100 Nairobi, Kenya. Email: rueben@ku.ac.ke	2. Prof. Elizabeth Kalunda Chairperson, Institute of Certified Public Accountants (ICPAK) Email; muvui03@yahoo.com	3. Dr Ehud Gachugu Deputy C.E.O. Kenya Private Sector Alliance ehudmg@gmail.com
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