

***CURRICULUM***

***VITAE***

**DR.CHARLES YUGI TIBBS**

**P.O. Box 190-50100, Kakamega, Kenya;**

**Tel. +254 720 452 986**

**Email: tibbscharles@yahoo.com**

**PERSONAL DATA**

- NAME:CHARLES YUGI TIBBS
- Date of birth: August 23, 1974
- Place of Birth:Nyando,Kisumu county
- Nationality: Kenyan
- Languages: Luo, Kiswahili, English, Kipsigis, French
- Physical data: Height 6'4''.

**CAREER OBJECTIVE**

- To excel in research and be able to disseminate knowledge for the betterment of humanity
- To excel in the field of Business, Accounting and finance meeting the needs of the Business society, University and the students in pursuing knowledge and excellence in every aspect.

**RELEVANT KEY COMPETENCIES**

- Aggregate lecturing experience of 15 years in institutions of higher education, both public and private institutions;
- Experience in research, disseminating knowledge and examination of students
- Development of curriculums
- Excellent policy writing knowledge

- Experience in strategic planning, Investment planning, analysis and implementation
- Excellent ability to work with teams including providing team leadership.
- Experience in academic and university operation quality management.

### **ACADEMIC BACKGROUND**

**2010-2014:** Kabarak University  
Private Bag - Kabarak

#### **PhD (Finance)**

**2001-2004:** Egerton University

P.o Box 536 Njoro

#### **Master of Business Administration (Finance)**

**1994-1998:** Kenyatta University

P.o Box 43844, Nairobi

BA(Hons)Economics and Business Studies

**1989-1992:**Kericho Day Sec. School

P.o Box 438, Kericho

#### **KCSE**

**1981-1988** Kericho Township primary school

#### **KCPE**

### **COURSES :**

- Certificate in Computer Operation, Egerton University
- CIFA (Currently Undertaking)

### **PROFESSIONAL MEMBERSHIP AND AFFILIATION**

- Associate member of Kenya Institute of Management (AMKIM)
- Professional Trainers Association of Kenya (PTAK)

### **SKILLS:**

- Computer operations skills (MS-Word, MS-Excel, MS PowerPoint, SPSS)
- Communication and negotiation skills
- Decision making skills
- Team building skills
- Driving Skills, Class BCE license

### **EMPLOYMENT RECORD**

Masinde Muliro University of science and Technology  
P.O.Box 190-50100.  
Kakamega.

#### **Director MMUST Enterprise**

**2015 to date**

Key Responsibilities:

- Prepare enterprise strategic plans
- Prepare enterprise policies
- Prepare business plans
- Undertake consultancies on investments
- Identify opportunities for investment for the university
- Prepare project proposals for funding
- Manage day to day running of MMUSTE

***Senior Lecturer in the department of accounting and Finance***

2015 to date

***Departmental graduate committee chairperson***

2015 to date

2016 Acted as chairman of department for one week from 1<sup>st</sup> February 2016 to 8<sup>th</sup> February 2016

Key Responsibilities:

- *Prepare and attend lectures*
- *Teach research, statistics, accounting and finance related courses*
- *Attend school board and departmental meeting to deliberate on the matters affecting the department and school at large.*
- *Set and administer exams and evaluate students*
- *Supervise Post graduate students*
- *Conduct research and disseminate information*
- *Conduct other activities and duties assigned by the Dean and the Head of Department*
- *Coordinating post graduate matters in the department in consultation with school of graduate studies*

Muranga University of technology

P.O.BoX 75

Muranga

***External Examiner***

2016 todate

*KEY RESPONSIBILITIES*

- Evaluate quality in examinations
- To write and submit external examiners report to relevant parties

Kibabii University

P.O.BoX 1699,

Bungoma

***External Examiner***

2016 todate

*KEY RESPONSIBILITIES*

- Evaluate quality in examinations
- To write and submit external examiners report to relevant parties

University of Kabianga

Box 2019 Kericho.

***Lecturer, Town campus coordinator and SOBE exam and time tablecordinator***

2010 To 2015

*KEY RESPONSIBILITIES*

- *Prepare and attend lectures*
- *Attend school board and departmental meeting to deliberate on the matters affecting the department and school at large.*
- *Set and administer exams and evaluate students*

- *Conduct research and disseminate information*
- *Conduct other activities and duties assigned by the Dean and the Head of Department*
- Timetabling and course allocation
- Supervising lecturers
- Quality control of lectures and lecture material through lecturer evaluation
- Overseeing the creation of the institution's resource center material
- Offer guidance and counseling to students on personal development as well as reaffirming the vision and mission of the institution
- Development of long-run strategic plans and course development
- Monitoring student attendance and code of conduct.

Kericho water and Sanitation Company

**Management Consultant**

2010 to 2014

*KEY RESPONSIBILITIES*

- *Preparation of human resource manual*
- *Preparation of finance manual*
- *Training on management*

Kabianga Tea factory

**Financial management consultant**

2015

*KEY RESPONSIBILITIES*

- Preparation of business plan

Barclays bank Kenya

**Training consultant**

2009 to date

*KEY RESPONSIBILITIES*

- *Training corporate customers on business management and investment*

Kenya Highlands University

Box 123, Kericho.

**Lecturer and Head of Department (Business Management)**

2003 to 2009

- *Prepare and attend lectures*
- *Attend school board and departmental meeting to deliberate on the matters affecting the department and school at large.*
- *Set and administer exams and evaluate students*
- *Conduct research and disseminate information*
- *Conduct other activities and duties assigned by the Dean*
- *Timetabling and course allocation*
- *Supervising lecturers*
- *Quality control of lectures and lecture material through lecturer evaluation*



- Offer guidance and counseling to students on personal development as well as reaffirming the vision and mission of the institution
- Development of long-run strategic plans and course development
- Monitoring student attendance and code of conduct.

MOI University

**Part time lecturer**

2007 to 2013

Kenya Institute of Management

Box 1054, Kericho

**Part time Lecturer and Examination (Team Leader)**

2003 to 2009

MAJANCO LTD

**Management Consultant**

1999 to 2003

*KEY RESPONSIBILITIES*

- *Preparation of strategic plans*
- *Tax consultation*
- *Entrepreneurship training*
- *Business plan writing*
- *Project proposal writing*

## PUBLICATIONS

- **Oruko.o.F. ,Tibb,C. ,&Musiega.M. (2020)** Influence of financial risk on performance of agricultural firms listed on Nairobi security Exchange ,Kenya,Journal of Economics and Finance,vol 11,pg 5-12
- **Messo,J.O.R.&Tibbs,C. (2020)**interest rate capping and security prices of banking companies listed on the Nairobi security Exchange, kenya ,journal of finance and economics,vol8,pg 69-79
- **Messo,J.O.R.&Tibbs,C. (2019)**profit warning announcements and security prices of companies listed on Nairobi securities Exchange,Kenya,journal of finance and accounting,vol7,pg 12-21
- **Messo,J.O.R.&Tibbs,C. (2019)**interest capping and the security prices of banks companies listed at Nairobi security exchange,kenya,journal of finance and economics,volpg 69-79
- **Wasike,m.w. ,Tibbs,c.&Alala.B.O(2019)** Average collection period and financial performance of Nzoia water services company,international journal of multidisciplinary and current research vol7 pg 273-279
- **Tsuma,E. ,Tibbs ,C.&Otuya,W. (2018)**Strategic compensation as a determinant of performance in public health care institutions in kisumus county Kenya,Epra international Journal of multidisciplinary research vol4 pg 57-67
- **Tsuma,E. ,Otuya,W.&Tibbs,C. (2018)** understanding the effect of HRM alignment to corporate strategy on performance of public health care institutions in kisumus county

Kenya, Epra international Journal of multidisciplinary research vol 4, pg 45-56

- **Munene, F. & Tibbs, C.** (2018) Accounts receivable management and financial performance of Embu water and sanitation company. L.T.D, international academic journal of economics and finance
- **Wanjawa, D. S., Tibbs, Y. C., & Muli, W. M.** (2017) contribution of agricultural loans accessibility to performance of small holder sugarcane farmers in Kakamega county, international journal of research and review
- **Muchori, M. S., Tibbs, Y. C., & Alala, B. O.** (2018) Annual earnings announcements and stock returns: A test of semi-strong form of efficiency of banking sector of Nairobi security exchange, international journal of management and commerce innovations
- **Waswa, S. D., Tibbs, Y. C., & Alala, B. O.** (2018) effects of youth enterprise development fund on performance of youth enterprises in Bungoma county Kenya. Kenya, international journal of economics and management
- **Otsyula, J. O., Tibbs, C., and Ojera, B. P.** (2018) The Effect of Occupational Health and Safety Inspection on Employee Performance In Sugar Companies In Kakamega County, Kenya. journal of business and management, vol 20, pg 5-11.
- **Chikamai, D., Alala, B. O., & Tibbs, Y. C.** (2018) the contribution of board accountability on the performance of SACCO'S in Kakamega county Kenya, International journal of economics, commerce and management

- **Opiyo, J. & Tibbs, Y.C.** (2016) constituency development fund and project implementation in Butere, Kenya, international journal of economics, commerce and management
- **Chepkirui, S., Nyang'au, A., & Tibbs, Y.C.** (2018) effects of credit risk management on profitability of savings and credit cooperative societies in Kenya, international journal of academics and research
- **Wetosi, J., Tibbs, Y.C., & Alala, B.O.** (2018) effects of public financial management practices on county governments financial distress in Kenya, research journal of finance and accounting
- **Kurgat, D. & Tibbs, Y.C.** (2018) financial innovations and financial performance of commercial banks in Kenya, international journal of innovative research and development
- **Chelangat, R. & Tibbs, Y.C.** (2018) effects of credit risk management on financial performance of small scale tea factories in Kericho and Bomet counties in Kenya, international journal of management and commerce innovations.
- **Tibbs, C. & Onono, P.O.** (2017) balanced score card and organizational performance: a case of Tata Ltd, international journal of economics and management
- **Tibbs, Y.C. & Muchori, M.S.** (2017) An insight into determination of Beta by financial websites: Replicating Apple, Inc.'s Beta as computerized by Yahoo! Finance, international journal of economics, commerce and management

- **Obonyo, R. O. & Tibbs, Y. C. (2017)** An independent study on the impact of foreign direct investment on the Kenyan economy, international journal of economics, commerce and management
- **Bii, P. & Tibbs, Y. C. (2017)** succession planning and family business continuity in konoin Sub-county, Bomet county, Kenya
- **Tibbs, Y. C. & Langat, L. K. (2016)** internal process, learning perspective of balance score card and organizational performance : a case of Tata chemical Magadi limited ,Kenya, international journal of economics, commerce and management
- **Bii, P. and Tibbs, C. (2017)** Succession planning and family business continuity in konoin Sub-county Bomet County Kenya, International Journal of Economics Business and management research, Vol I pg 1-10
- **Tibbs, C. and Mwangi, M. S. (2017)** An Insight into the Determination of Beta by Financial Websites: Replicating Apple, Inc.'s Beta as Computed by Yahoo! Finance international Journal of Economics ,Commerce and management, Vol V, pg106-113
- **Tibbs, Y. C. & Omuse, M. I. (2016)** effect of credit accessibility on the financial performance of MSEs owned by Youths in Kericho county, Kenya, international journal of economics and management
- **Kingori, G. P. & Tibbs, Y. C. (2015)** Environmental accounting information disclosure and financial performance of selected firms listed in Nairobi security Exchange, Kenya, international journal of business and management.

- **Opiyo, J., Tibbs, C., and Odhiambo, A.** (2016) Constituency development fund and project implementation in Butere Kenya, international Journal of Economics ,Commerce and management, VolIV, pg 561-570
- **Tibbs, C., Ondiek, J., Kingori, G. P., and Ngele, A.M.** (2015) Ecommerce adoption levels and applications among manufacturing SMEs in Kenya, vol4 issue (III)
- **Tibbs, C., and yegon, R.** (2015) effect of Economic Determinants on performance of Dairy Cooperative Societies in kericho County Kenya. International Journal of Economics Commerce and Management, Vol III Issue 6 **2015**
- **Tibbs, C., ojiambo, J. B., and Machogu, C.** (2014) **corporate governance and value of firms quoted at Nairobi Security exchange**, international journal of Business and Management research, vol4
- **Yusuf, K. and Tibbs, C.** (2013) Relationship between Triability and Product adoption by the Sales Person In manufacturing Firms in Kenya, International Journal of recent Scientific research, 4, 12pp (2155-2157)
- **Agengo, J. R, Tibbs. C., Cheruiyot. J., & Achieng, H. F. O** (2011) Industrial sales forces trends and development Journal of Agriculture pure and Applied Science and Technology 7, pp(1-8)
- **Kiplangat, J., Tibbs, C., Chepwogen, P., & Achieng, H. F. O** (2011) Adoption and use of mobile Telephony by Micro and small

entrepreneurs in Nairobi Journal of Agriculture pure and Applied Science and Technology7,pp(42-52).

- **Tibbs, C.,Njoroge, K. F.\* , Chepkwony,p.,&Wangila ,P.** (2011) Media Coverage on Climate Change: Kenyan Scenario Journal of Agriculture pure and Applied Science and Technology,7pp(9-24)
- **Soy, W. K. , Tibbs, C.,&Agengo, J. R.** (2010) Role of production control Using linear Decision rules In production and operations management, Journal of Agriculture pure and Applied Science and Technology,7,pp(1-8)
- **Soy, W. K. , Tibbs, C.,&Agengo, J. R.** (2010) Impact of Deforestation of the Mau Forest Complex on the Economic Performance of The Tea Industry: A case study of James Finlay (K) Ltd Kericho, Kenya Journal of Agriculture pure and Applied Science and Technolog6pp(35-41)
- **Tibbs,C.,Soy ,W., Agengo,J .R., &Cheruiyot,J.** (2010) Impact of Micro credit Services on women owned Businesses in Bureti District, Kenya, Journal of Agriculture pure and Applied Science and Technology6,pp(25-34)

#### **RESEARCH AND CONFERENCE :**

- Tibbs,C. (1997) Impediments to Industrialization By the year2020 unpulished undergraduate 4<sup>th</sup> year Research Project

- Tibbs,C. (1998)Gender inequality in the labour market unpublished undergraduate 4<sup>th</sup>Research Project
- Tibbs,C.(2003) Research on effect of Risk on Shareholders' Return, march Unpublished thesis Egerton University
- Industrial sales forces:-trend and developments( Kenya Institute of management 2<sup>nd</sup> International Conference on industry and higher Education held on 27<sup>th</sup> to 29<sup>th</sup> October 2010
- Factors influencing E-commerce adoption and its benefits among manufacturing SMEs in Kenya(Kabarak University 1<sup>st</sup> Annual Kabarak international conference held on 12<sup>th</sup> to 14<sup>th</sup> October 2011)
- Effect of Corporate Governance on Value of selected Firms in Nairobi Security Exchange (Kabarak University 3<sup>rd</sup> Annual International Conference held on 15<sup>th</sup> to 18<sup>th</sup> October 2013.
- Organized World conference on transformative education in 2018 hosted by MMUST on 26<sup>th</sup> -28<sup>th</sup>july 2018
- Participated in First pan African international research congress on knowledge generation and dissemination (PAIRC2018) held at grand royal swisshotel,Kisumu-kenya.

### **SUPERVISION AND MENTORING OF MASTERS AND PHD STUDENTS**

I am an accomplished scholar with a track record of supervision and mentoring of PhD and Masters students, to date I have successfully supervised 3 PhD students to completion and 31 masters students to completion of which 20 after becoming a senior lecturer as indicated below:



**MASTERS STUDENTS supervised to completion:**

1. Lazarus ,K. (2011) factors influencing effective outsourcing of information technology services in private educational institutions in Kericho , Unpublished project, **University of Kabianga**
2. Langat k, L.(2011) Factors Influencing e-commerce Adoption and benefits among manufacturing SMEs in Kenya a case study of SME's In Nairobi, Unpublished project ,**University of Kabianga**
3. Tallam,K(2011) Cash management Practices By SACCOS in Kericho,Unpublished project ,**University of Kabianga**
4. Erastus,M,E.(2012)Waste management strategies in Kericho District,Unpublished project ,**University of Kabianga**
5. Raphael,K.Koske(2013)Relationship Between Modes of Tea Plucking and Profit Margins In Finlays Tea Estates in Kenya, Unpublished project ,**Kenyatta University.**
6. Cheruiyot,P.Bii (2013) Evaluation of Determinants Affecting the growth of small scale retailers in Bomet County:A case study of Konoin Division. Unpublished project ,**Kenyatta University.**

7. Methu, B. Githu (2013) Effects of Credit Risk Management on profitability of Tire One Commercial Banks In Kenya. Unpublished project, **Kenyatta University**.
8. Chepkwony, S. Kipkoech (2013) Determinants of managing income generating projects for sustainability in public secondary schools in Konoin sub-county of Bomet County Kenya. Unpublished project, **Kenyatta University**.
9. Linner, Korir (2013) The extent to which socio economic factors affect the youth in the establishment of income generating activities: youth groups within Ainamoi Division; kericho county. Unpublished project, **Kenyatta University**.
10. Korir, E. cheruiyot (2013) Effects of credit appraisal techniques adopted by deposit taking SACCOs to control non performing loans in kericho county. Unpublished project, **Kenyatta University**.
11. Gitaka, S. K (2014) A study on Compliance with the two thirds gender rule in appointments and promotions of staff in public Universities Elevated in 2012 and 2013. Unpublished thesis, **university of kabianga**.
12. Soi, V. (2015) Effect of corporate governance on performance of risk taking firms listed at the Nairobi Security exchange Unpublished project, **Kenyatta University**.

13. Magomere, F. (2015) Balanced scorecard and organization performance, a case of Tata Magadi ltd. Unpublished project, **Kenyatta University**.
14. Cheruiyot, L.C. (2015) effect of computerised financial systems on expenditure management by county governments: a case of county government of Kericho, Kenya Unpublished project, **Kenyatta University**.
15. Kingori, G.P. (2015) Environmental accounting information disclosure and financial performance of selected firms listed in Nairobi security Exchange, Kenya, **University of Kabianga**.
16. Ogal, J. (2015) effects of credit access on the performance of micro and small enterprises owned by youths in Kericho, Kenya, **Kenyatta University**.
17. Betty, C. (2015) working capital management and performance of SMEs in Kericho county. Unpublished project, **Kenyatta University**.
18. Wachira, N.C. (2015) the effect of one village one product programme on value addition to small and micro enterprises run by groups in Nyeri county. **Kenyatta University**.
19. Opiyo, J. (2016) constituency development fund and project implementation in Butere, Kenya, **Masinde Muliro university of science and technology**.

20. Wanjawa,D.S.(2017) contribution of agricultural loans accessibility to performance of small holder sugarcane farmers in kakamegacounty,**Masindemuliro university of science and technology**
21. Munene,F. (2018) Accounts receivable management and financial performance of Embu water and sanitation company.L.T.D,**Kenyatta university.**
22. Nyaundi.J(2018) effects of financial reporting on share price of manufacturing firms listed on Nairobi security exchange, **Masindemuliro university of science and technology**
23. Muchori,M.S.(2018) Annual earnings announcements and stock returns:A test of semi-strong form of efficiency of banking sector of Nairobi security exchange. **Masindemuliro university of science and technology**
24. Chikamai,D.(2018) the contribution of board accountability on the performance of SACCO'S inKakamega county Kenya.  
**a. Masindemuliro university of science and technology**
25. Chepkirui,S.(2018) effects of credit risk management on profitability of savings and credit cooperative societies in Kenya,**Kisii University.**
26. Wetosi,J.(2018) effects of public financial management practices on county governments financial distress in Kenya, **Masindemuliro university of science and technology**

27. Kurgat,D.(2018) financial innovations and financial performance of commercial banks in Kenya, **Kenyatta University**.
28. Chelangat,R.(2018) effects of credit risk manement on financial performance of small scale tea factories in kericho and Bomet counties in Kenya,**Kenyatta University**.
29. Waswa.S.D.(2018)effects of youth enterprise development fund on performance of youth enterprises in bungoma county Kenya. Kenya,**Masindemuliro university of science and technology**
30. Mabele,E.B(2019) working capital management and performance of public service vehicles insurance companies in Kenya.**Masindemuliro university of science and technology**
31. Mutai.c (2019)Monetary policy and performance of selected commercial banks in kenya.**Masindemuliro university of science and technology**

**DOCTORAL STUDENTS supervised to completion:**

1. **Messo.J.R.** (2019) Events,Firm's factors and performance of securities of companies listed on Nairobi securities Exchange, Kenya **Masindemuliro university of science and technology**
2. **Okumu,O.J.** (2018) the effect of occupational health and safety inspection on employees performance in sugar companies in Kakamegacounty,kenya, **Masindemuliro university of science and technology**
3. **Tsuma,E.T. (2018)**Strategic human resource management practices,perceived organization support and performance

of public health care institutions in Kisumu county  
Kenya, **Masindemuliro university of science and technology**

### **PHD AND MASTERS STUDENTS EXAMINED**

I have been invited to examine the theses of the following  
students from MasindeMulirouniversity of science and technology

1. Simon kipkirongkolil (phd) 2019
2. Sammy kiprutokorir(masters) 2016
3. Grace mumbiwaweru (masters) 2015
4. George odhiamboyogo(masters) 2016
5. Dorcusemulemiaatola (masters) 2017
6. Everlynuochwazetse (masters) 2018
7. Erick nabirandawasilwa (masters) 2018
8. Chistabelmurillaashiono (masters)2018
9. Edith omukubi (masters) 2018
10. Hutton Ndombiwanyama(Masters)2020

### **CURRICULUM REVEIEW AND DEVELOPMENT**

- Developed PhD finance curriculum in 2016 for SOBE ,MMUST
- Reviewed accounting and finance curriculum for SOBE  
university of kabianga in 2013
- Developed curriculum for bachelor of commerce for Kenya  
highlands University

## **Workshops/Training**

- Kippra mentorship programme for universities workshop held at MMUST on 18<sup>th</sup> march 2019
- Transition change and impact awareness executive training (based on ISO 9001:2015) held between 28<sup>th</sup> and 29<sup>th</sup> August 2018
- Strategic leadership and management of higher education institutions conducted by SOBE at MMUST on 26<sup>th</sup>-28<sup>th</sup> march 2018
- Water -lion training work shop Held at MasindeMuliro university of science and technology on 8<sup>th</sup> September 2017
- Introduction to ISO/DIS9001:2015 Quality management requirements course conducted at agriculturai resource center,nakuru For university of kabianga staff
- Performance contracting awareness 9<sup>th</sup> November 2015 held at MasindeMuliro University of Science and Technology
- TIVET workshop held at MasindeMuliro University of Science and Technology on 15<sup>th</sup> to 19<sup>th</sup> 2016
- Internal quality Auditing Based on ISO 19011;2002 standard held at kabianga University College on 7<sup>th</sup> to 9<sup>th</sup> Feb 2012
- Intellectual property rights workshop, facilitated by KIPI,KEPHIS and KECOBO on 22<sup>nd</sup> and 23<sup>rd</sup> of march 2012 at kabianga university
- Corporate governance Training held at Tea Hotel on 11<sup>th</sup> Feb 2011

- Corruption/fraud risk management held at kabianga University College on 27<sup>th</sup> June 2011.
- Induction workshop on university administrative and examinations procedure held at kabianga University College on 12<sup>th</sup> June 2010.
- Quality assurance in higher education and open and distance learning held at Kenya highlands Evangelical University on 2<sup>nd</sup> April 2009.
- Marketing insurance held at college of insurance on 17<sup>th</sup> to 19<sup>th</sup> Feb 2005.

#### **FUND RAISING AND RESOURCE MOBILIZATION**

- In 2015/2016 financial year got NRF grant of ksh 300,100 with Samuel Mwangi Muchori a student I was supervising on research titled earnings announcements and stock returns: a test of semi-strong form of efficiency of banking sector of Nairobi security exchange.
- From 2016 to date been able to raise over ksh 82,000,000 revenue as the Director of Enterprises.

#### **COMMUNITY OUTREACH AND UNIVERSITY COMMITTEES SERVED**

- Board of management Member and Chairman Academic Subcommittee ( Kericho day secondary School)
- Board of management Member and Chairman Finance and Procurement Committee (Kericho Teachers College)
- UASU MMUST chapter member of CBA 2013 Technical committee
- Recognized for contributing an Award for the best finance student in 2017 graduation
- Member of MMUST expert directory
- Member of MMUST public speakers and event movers committee



- Team Member of MMUST-HRH Kenya Project( resource mobilization)
- Research committee on employment of mmust graduates 2017
- Member of TVET board
- Member of shortlisting committees
- Member of students disciplinary committee

#### **PERSONAL INTERESTS AND HOBBIES**

Research, Football and reading.

#### **AVAILABILITY**

Immediate

#### **SALARY**

Negotiable

#### **REFEREES**

1.ProfKitchMagak,

Maasai Mara University

P.O.Box 190-50100.

Narok.

Tel. 0728489091

e-mailmisatre@yahoo.com,kitchmagak@mmarau.ac.ke

2.Dr.Benedict .O.Alala,

COD Accounting and Finance (SOBE)

MasindeMuliro University of science and Technology,

P.O.Box 190-50100.

Kakamega.

Tel. 0713469910

e-mail bondiekalala@yahoo.com

3. Dr.YusufKibet

Cordinator Post graduate (SOBE)

Moi University,

Box1322-30100,Eldoret

Tel. 0721719824

e-mail yusufkibet@yahoo.com

