

CURRICULUM VITAE

PERSONAL DETAILS

Name: Bancy Wawira Muchira; PhD, MBa, (Finance), B.Ed. (Arts)

Contact Address: Department of Accounting and Finance,

School of Business Economics and Tourism, Kenyatta University

P.O Box 43844-00100

Nairobi, Kenya

Email: muchira.bancy@ku.ac.ke or bancywm@gmail.com

Designation: Lecturer

RESEARCH INTERESTS: Entrepreneurial Finance, personal Finance Management and corporate Finance

GOOGLE SCHOLAR: Bancy Muchira

ORCID ID <https://orcid.org/0000-0002-0171-1010?lang=en>

PERSONAL PROFILE

A highly accomplished finance professional holding a PhD in Finance, with extensive expertise in financial analysis, financial planning, and research-driven decision-making. Demonstrates a strong ability to integrate academic rigor with practical financial solutions to enhance organizational performance. Experienced in financial modeling, risk management, and policy analysis, with a proven track record in teaching, consultancy, and advisory roles. Passionate about advancing financial literacy, institutional growth, and evidence-based financial management.

ACADEMIC AND PROFESSIONAL QUALIFICATIONS

- ✓ PhD (Finance), Kenyatta University
- ✓ Master of Business administration (Finance), Kenyatta University
- ✓ Bachelor of Education (Arts), Kenyatta University
- ✓ Kenya Certificate of Secondary school (KCSE), Kerugoya Girls
- ✓ Certificate in Theology Education by Extension-ACK Diocese of Thika
- ✓ CPA (section 1) KCA University
- ✓ Diploma in Computer Application-Silverberg Institute of Professional Studies

Other Courses

- ✓ Pedagogical Skills Training (**KU-TPDEX**)
- ✓ Wellness and rehabilitation training-KU
- ✓ Training on Examinations Setting and Moderation, KU.
- ✓ Training on blended learning online facilitation, KU.

- ✓ Training on use of google meet in teaching and learning, KU.
- ✓ Trained to proctoring Examination for students who are on PURE MBA ONLINE ONLY program
- ✓ Training on development of occupation standards for diploma-level 6-TTTI
- ✓ Training on assessor and verifier –TVET CDACC
- ✓ Training on TVET Courses development-KSMS
- ✓ SMASE Training-Ministry of education

EMPLOYMENT HISTORY

- ✓ 2020 – Present Lecturer Kenyatta University.
- ✓ 2015-2019 – Trainer – Thika Technical Training Institute
- ✓ 2015-2019 – Associate Faculty – MKU – Thika Campus
- ✓ 2017-Present – Associate Faculty, Cooperative University-Caren Campus
- ✓ 2012-2015- Rumwe secondary school

ACHIEVEMENTS

- ✓ PhD in Finance-The highest academic level in Kenya from a reputable University- Kenyatta University
- ✓ Successfully supervised to completion PhD student on their thesis from School of Business, Economic and Tourism, Department of Accounting and Finance
- ✓ Successfully supervised to completion students in Master of Business Administration and Master of Science in School of Business, Economic and Tourism, department of Accounting and finance
- ✓ Has been involved in course curriculum development such as TVETA Diploma banking and digital finance
- ✓ I have published several papers in refereed journals
- ✓ I have been an internal examiner for post graduate projects and theses in the school of business economics and tourism
- ✓ I have attended and participated in international conferences both physical and virtually
- ✓ Have been a departmental academic advisor
- ✓ Have been a departmental timetable
- ✓ Has Participated in various committee during international conference organized by School of Business Economic and Tourism (IBRIC)
- ✓ Has participated as a rapporteur during international conference organized by School of Business Economic and Tourism (IBRIC)
- ✓ Participated in developing strategic plan for ACK Kenyatta road parish

PUBLICATIONS

Muchira B.and Jagongo A (2014): **Record keeping and growth of Micro and Small Enterprises :(An empirical study of MSEs in selected Urban Centres in Kenya:** Global journal of commerce & management perspective (GJCMP).ISSN:2319-7285; Vol.3 Issue 6 ;Nov 2014www.gifre.org

Muchira B., Jagongo A and Simiyu E(2019): **Entrepreneur's managerial competency and access to venture capital by SMEs in Nairobi city county, Kenya** : African Journal of Emerging Issues(AJOEI). ISSN:2663-9335 Vol 1 Issue 10 2019 Pg. 69-83;<https://ajoeijournals.org>

Muchira B., Jagongo A. and Simiyu E.,(2019): **Entrepreneur's Innovativeness on Access to Venture Capital by Small and Medium Enterprises in Nairobi City County, Kenya:** Stratford Peer Reviewed Journals and Book Publishing Journal of Finance & Accounting ISSN:2616-4965 Volume 3||Issue 4||Page 1- 20||November||2019|; info@stratfordjournals.org

Onyango G.O and Muchira B.W (2023): **Cash management and financial performance of small and medium sized enterprises in nairobi city county,Kenya.** The strategic journal of business and change managemen ISSN:2312-9492 VOL10, iss.1,pp 754-771

Muttai, S., Njoka, C. & Muchira, B. (2023), **Effect of Financial Technology on Financial Performance of Commercial Banks in Kenya.** Journal of Finance and Accounting, 7(3) pp.80-100. <https://doi.org/10.53819/81018102t6063>

Gichohi, P. K., & Muchira, B. (2023). **Electronic Taxpayer Education and Tax Compliance of Manufacturing Small and Medium Enterprises in Nairobi City County, Kenya.** Journal of Finance and Accounting, 3(4), 43-52.

Naima A.D and Muchira B.W(2023) **Liquidty management and financial performance of commercial banks in Kenya**. International journalof academics and research ISSN 2617-4138

Grace Wanja Muchai & Dr. Bancy Wawira Muchira, PhD (2024) **Prudential regulations and financial performance of microfinance banks in kenya.** The Strategic Journal of Business & Change Management. ISSN 2312-9492

Peter Njuguna Wanjiru, Dr. Ambrose Jagongo & Dr. Bancy Muchira(2024) **Capital Adequacy and Financial Performance of Deposit Taking Savings and Credit Cooperative Societies in Kenya** Stratford Peer Reviewed Journals and Book Publishing Journal of Finance and Accounting Volume 8||Issue 7||Page 103-112 ||August||2024|.

Peter Njuguna Wanjiru, Dr. Ambrose Jagongo & Dr. Bancy Muchira(2024) **Asset Quality and Financial Performance of Deposit Taking Savings and Credit Cooperative Societies in Kenya.** American Journal of Finance ISSN 2520-0445 (Online) Vol. 10, Issue 3, pp 43 - 54, 2024

EuniceA and Bancy Muchira (2025) **Financial Management Practices and Financial sustainability of selected Non-Governmental Organizations in Kenya**. International Journal of Academics and Research.iss:2617-4138

Owino, O. D., Irungu, A., Muchiri, B. (2025). **Financial determinants and financial sustainability of small and medium-sized enterprises in Nairobi City County, Kenya**. International Academic Journal of Economics and Finance (IAJEF) | ISSN 2518-2366, 4(4)90-123.

Kimani Mwaura M and Bancy Muchira (2025) **Financial Management Practices and Financial sustainability of registered Non-Governmental Organizations in Kibera, Nairobi City County, Kenya** EPRA International Journal of Economics, Business and Management Studies (EBMS) ISSN: 2347-4378 Volume: 12 | Issue: 10|October 2025

Osman, W. M., Makori, D., & Muchira, B. (2025). **Credit risk management and liquidity of commercial banks in Kenya**. Journal of Finance and Accounting, 9(2), 1-19. Stratford Peer Reviewed Journals and Book Publishing. <https://doi.org/10.53819/81018102t7049>

Mphande, C. C., Ambrose, J., & Muchira, B. (2025). **Effect of Savings Generated After Repayment of Women Enterprise Fund Loan On Profitability of the Women-Owned Enterprises in Kajiado County, Kenya**. *Journal of Finance and Accounting*, 9(5), 1–11. <https://doi.org/10.53819/81018102t2523>

Mphande,C.C.,Ambrose,J., & Muchira,B. (2025) **The moderating effect of Financial literacy on the relationship between women enterprise fund utilization and profitability of the Women-Owned Enterprises in Kajiado County, Kenya**. (2025). *African Journal of Emerging Issues*, 7(23), 20-23. <https://ajoeijournal.org/sys/index.php/ajoei/article/view/980>

SCHOLARLY PARTICIPATION AT CONFERENCES/WORKSHOPS/SEMINARS

- ✓ 6th International Business Research and Industrial Conference (IBRIC) 27th – 28th June 2024- Kenyatta University. Theme: “Business Intelligence and Innovation for Sustainable Development”
- ✓ 5th International Business Research and Industrial Conference (IBRIC) 22nd – 23rd June 2023- Kenyatta University. Theme: “Strategic Business, Innovation and Policies for Sustainable Social and Economic Development”
- ✓ 4th International Business Research and Industrial Conference (IBRIC) 23rd - 24th June 2022- Kenyatta University. Theme: “Business Reinvention, Innovation and Creativity for Economic Recovery”

- ✓ 3rd International Business Research and Industrial Conference (IBRIC) 2021, held at Kenyatta University on 26th & 27th August 2021. “Theme: Building Business Resilience and Sustainability in the Context of Economic Recession and Pandemics”.
- ✓ 2nd International Business Research and Industrial Conference (IBRIC). 25th – 26th June 2020. 2020- Programme.pdf. Theme:” Theme: Academia-industry Partnerships For Competitive Innovations and Global Sustainable Development”
- ✓ All Annual postgraduate Seminars for Masters and PhD from 2019 to-date at Kenyatta University
- ✓ 4th KyU annual international interdisciplinary conference 24th -25th March 2021- Kirinyaga University. Theme; Achieving Sustainable Development through Innovative Research and Global Collaborations
- ✓ Teacher support program on “ effect of merging the four Discipline of business study in secondary school” organized by Macmillan Kenya Publisher
- ✓ Young Women Initiative- Empowering Young Women organized by Kenyatta University
- ✓ Economic Order on “Towards a just Economic Order” Sponsored by Kenya Human Right Commission at Kenyatta University

CONSULTING FOR ORGANIZATIONS

- ✓ Consulting on Financial planning and Training & capacity building for Alliance Berries Ltd
- ✓ Consulting on Training and capacity building for CITC
- ✓ Consulting on Training and capacity building for CHANIWAKA Enterprises

MEMBERSHIP TO ACADEMIC/PROFESSIONAL BODIES

- ✓ TSC-Registered teacher with Teacher service Commission
- ✓ TVET CDAAC- Registered Assessor and Verifier

ADMINISTRATIVE RESPONSIBILITIES

- ✓ Chairs various panels of defense for postgraduate students in the school of Business
- ✓ Board member of various panels for defense for postgraduate students i.e. Graduate School, School of Business, Economics and Tourism and department of Accounting and Finance
- ✓ Committee member for development of occupational standard for Diploma in Banking and Digital Finance
- ✓ Committee member for marks verification at the department of Accounting and Finance
- ✓ Departmental coordinator for Timetabling
- ✓ Departmental Academic Advisor
- ✓ Departmental unit coordinator for BAC 412

COMMUNITY ENGAGEMENT AND OTHER CONTRIBUTIONS

- ✓ Board Member-Kamuiru Boys High School (2021-2024)
- ✓ Board Member –ACK Valley View School (2021 to-date)

- ✓ Board Member-Ithigarianjuki Primary school (2025 to-date)
- ✓ Board Member-Agriculture Digital Commodities Exchange Ltd
- ✓ Committee Member-Yetu CBO mini Hydro Power Project

REFEREES

Prof. Periz Onono,
Executive Dean,
School of Business Economics and Tourism,
Kenyatta University,
P.O. Box 43844 – GPO, NAIROBI.

Dr. Fredrick Warui
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Prof. Ambrose Jagongo
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Kenyatta University,
P.O Box 43844-00100-Nairobi.