



# JOHN KARUITHA

PhD Candidate, Wits University, South Africa.

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## SKILLS

*Soft skills:* verbal and written communication. Analytical. People skills. Problem-solving. Creativity. Leadership. Strong work ethic.

*Hard Skills:* Financial management, analysis & reporting. Project management. Research. Data analysis (R, Stata, E-views). Pedagogy.

## PROFILE

Proficient, committed and industrious with management capacity in finance, projects, research, & teaching. Analytical & a problem-solver, I work well with people to attain objectives.

**BORN:** 17-9-1977, Rumuruti, Kenya.

## PROFESSIONAL MEMBERSHIPS

ISACA, Kenya Chapter.

## ADDITIONAL WORK EXPERIENCE

- 1) Article writer. Business Daily, Nation Media Group, Kenya (from 2018).
- 2) Adjunct lecturer, Egerton University.
- 3) Research assistant, KIPPRA (2006).
- 4) High School teacher (2001-04).

## RESEARCH INTERESTS

Financial intermediation & inclusion. Microfinance. FinTech.

## RESEARCH & PUBLICATIONS

Four (4) journal articles & many newspaper opinion pieces, see <https://orcid.org/0000-0002-8204-7034>

## HOBBIES

Swimming. Music. Adventure.

## REFERENCES

Prof. Kalu Ojah, Wits University, S. Africa  
P: +27729555661 E: [Kalu.ojah@wits.ac.za](mailto:Kalu.ojah@wits.ac.za)

Mr. Raphael Kariuki, Baseline Consulting  
P: +254722591344 (Kenya)

E: [rkkahiga@yahoo.com](mailto:rkkahiga@yahoo.com)

## EDUCATION

2017 - 20: **PhD Candidate (Finance)**. University of the Witwatersrand, Johannesburg; South Africa

**Thesis Title:** *The Transformation of Microfinance Institutions in Africa.*

2007 - 09: Certified Public Accountant of Kenya (**CPA**) and Certified Information Systems Auditor (**CISA**). Vision Institute of Professionals.

2004 - 06; 1997 - 2001: MBA (**Finance**) and Bachelor of Education (Arts)-**Math/ Economics**, Egerton University, Kenya.

## WORK EXPERIENCE

**Tutorial Fellow** (Finance and Accounting). Karatina University, Kenya.  
Oct 2012- 2016; I taught finance & accounts courses and develop curricula. I acted as a departmental head and coordinated exams.

**Project Manager.** NECLI-CBO, Kinamba, Laikipia, Kenya.  
Oct 2009-Dec 2010; Effected a US\$ 200,000 CDTF/ EU/ DANIDA funded environment and livelihoods project to the fulfilment of community.

**Finance Officer.** Twana Twitu Cares, Nairobi & Mwingi, Kenya.  
Jan 2008- Sept 2009; Automated accounts and inventory systems for the US\$ 450,000 USAID HIV/AIDS, OVC, and child-rights project.

**Research Assistant.** Kenya Institute of Public Policy Research and Analysis (KIPPRA), Nairobi, Kenya. Collected data for the European Union Democratic Governance Support program (DGSP) in Kenya project in Nakuru County.

## CONFERENCES & WORKSHOPS

Attended over 20 conferences and read papers, the latest being,

- Nov 2019: *Global development finance*. Johannesburg. Paper read: "Microfinance and financial inclusion in Africa."
- Aug 2019: *Political economy of Africa's development*, Johannesburg. Paper read: "Is Micro too Small? Microfinance and Financial Inclusion in Africa." More details: <https://johnkaruitha.wordpress.com/conferences/>