

SALOME MWONGELI MUSAU  
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**Profile:**

Dr Salome Musau is a lecturer at the Department of Accounting and Finance, School of Business at Kenyatta University. She holds a PhD in Finance, Masters in Finance and BED (Mathematics and Business Studies) from Kenyatta University. She is a financial analyst, with a bias in financial inclusion, micro finance and entrepreneurial finance. She is also a Certified Public Accountant (CPA, K) and a member of ICPAK. She has experience in financial reporting, financial management, auditing and assurance. She consults for several organizations in public and private sectors. A senior trainer with the Governance and Development Institute of Africa in public financial management and governance. She has researched and published several articles in internationally refereed journals in the fields of financial inclusion, micro finance and digital finance and participated in many research conferences. In 2017, she won a grant with National Research Fund of Kenya to financial inclusion macro economic variables and stability of commercial banks in Kenya. In 2020 She participated in winning a grant proposal by Bill and Melinda which has since been worn and recently launched at the KU WEE HUB.

**Academic Qualification**

<b>Institution</b>	<b>Date</b>	<b>Degree(s) Obtained</b>
Kenyatta University	2015–2018	PhD in Finance
Kenyatta University	2011–2013	M.B.A (Finance)
Kenyatta University	1998-2002	Bachelor of Education (Mathematics/Business Studies)
Precious Blood Sec SCH.Kilungu	1993-1996	Kenya Certificate of Secondary Education(KCSE)
Matindini Primary School	1985-1992	Kenya Certificate of Primary Education (KCPE)

**Professional Qualifications:**

Certified Public Accountant CPA (K)  
Member of ICPAK

**Employment History**

<b>Dates</b>	<b>Position</b>	<b>Employer</b>	<b>Duties</b>
July 2015-Date	Lecturer	Kenyatta University	Lecturer Department of Accounting and Finance

Jan 2014-June 2015	Lecturer	Kiambu Institute of Science (KIST)	Department of business and Entrepreneurship
Jan 2012 - 2014	Lecturer	Meru Technical Training Institute	Department of Accounting and Finance
2009- 2012	Teacher	Kathithyamaa Secondary school	Teaching Maths/Business studies
2004-2009	Teacher	Wamba Boys Secondary School	Teaching Maths/Business studies
2002-2004	Teacher	Starehe Boys Centre	Teaching Maths/Business studies

### CONFERENCE PRESENTATIONS AND WORKSHOPS ATTENDED

Musau, S., Muathe, S. & Mwangi, R. (2017), Deepening Financial Inclusion and Stability of Commercial Banks in Kenya: Synergies and Trade-offs. A paper presented at the 6<sup>th</sup> Annual Banking Research Conference in Kenya September, 2017.

Musau, S., Muathe, S. & Mwangi, R. (2017), Financial Access, Competitiveness and Stability of Commercial Banks in Kenya A paper presented at Grets University International Multidisciplinary Conference November 2017 .

Musau, S., Muathe, S. & Mwangi, R. (2017), The relationship between financial inclusion and stability of commercial banks in Kenya A paper presented the 15<sup>th</sup> African Finance Journal Conference at Kenya School of Monetary studies, Nairobi 18-19 April 2018/

### ARTICLES IN REFEREED JOURNALS

Emongor, E., Musau, S., & Mwasiaji, E. (2020). Non-Interest Income and Insolvency Risk of Commercial Banks in Kenya. *Journal of Finance and Accounting*, 4(5), 41-54.

Oketch, S. & Musau, S., (2020), Analysis of the effect of Financial Leverage on Loan Repayment among Small and Medium Sized Enterprises in Kenya, *International Journal of Science and Research (IJSR)*, [https://www.ijsr.net/search\\_index\\_results\\_paperid.php?id=SR20616114848](https://www.ijsr.net/search_index_results_paperid.php?id=SR20616114848), Volume 9 Issue 6, June 2020, 978 - 983

Melubo, K., & Musau, S. (2020). Digital Banking and Financial Inclusion of Women Enterprises in Narok County, Kenya. *International Journal of Current Aspects in Finance, Banking and Accounting*, 2(1), 28-41.  
<https://doi.org/10.35942/ijcfa.v2i1.104>

Kwesi, E., Musau, S. & Mithi, F. (2020), Diaspora Remittances and Financial Inclusion in Kenya. *European Journal of Business Management and Research* 5(2):1-10 DOI: [10.24018/ejbmr.2020.5.2.289](https://doi.org/10.24018/ejbmr.2020.5.2.289)

Musau, S., Muathe, S. & Mwangi, R. (2018), Financial Inclusion, Bank Competitiveness and Credit Risk of Commercial Banks in Kenya. *International journal of financial research* Vol 9, No 1 (2018)

Musau, S., Muathe, S. & Mwangi, R. (2018), Financial Inclusion, GDP and Credit Risk of Commercial Banks in Kenya. *International journal of economics and finance* Vol 10, No 3march (2018)

Musau, S., Muathe, S. & Mwangi, R. (2017), Effects of Financial Inclusion on Liquidity Risk of Commercial Banks in Kenya. *International Journal of Economics and Finance. Vol. 6 (12)*

Musau,S. A., & Jagongo. A.(2016) Analysis of the Utilization of Agency Banking on the Performance of Kenyan Banks. *International Journal of Finance and Accounting* 4 (12),1-16.

#### **CURRENT RESEARCH WORK**

- Financial literacy and sustainability of Inua Jamii Program in Kenya
- Digital Loans, Credit Information Sharing, and financial inclusion among the youth in Kenya
- Covid-19 pandemic and the sustainability of MSMEs in the manufacturing sector in Kenya.

#### **REFEREE**

DR. Stephen Muathe  
Snr. Lecturer School of Business  
Kenyatta University  
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Dr. Rosemary James  
Associate Dean School of Business  
Kenyatta University