



Dr. DAVID ODHIAMBO OIMA

Department of Accounting and Finance
 Maseno University, Kisumu-Busia Road
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 Maseno, Kenya

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EDUCATION

<i>Year</i>	<i>Qualification</i>	<i>University/Subject Key Areas</i>
1997 – Dec 2004	Ph. D	Avadh University, India, Financial Management.
1994 – 1995	M. Com	Avadh University, India
1990 – 1993	B. Com	University of Lucknow, India.
1990 – 1991	Dip. in Co-operative Management	Indian Management Institute
1995-1996	Postgraduate Dip. in Project Management	Central Institute Management – India
1987	K.C.E	Ageng'a Secondary School
1982	C.P.E	Winga Primary School

RESEARCH EXPERIENCE

1996 – 2004 The Working Capital Management of the Ultra Pradesh State Corporation Financial Analysis:

Supervised MBA students-Maseno University

	NAME	TITLE MBA PROJECT/THESIS
1.	BENJAMIN O. OMBOK	The Impact of Credit Risk Management Practices on the Performance of Commercial Banks in Nyanza-Kenya.
2.	DANIEL VANGU NGUMBAO	Impact of Application of International Accounting Standard 41 on Qualitative Characteristics of Accounting Information. A Case of Sugar Manufacturing Firms in Western Region of Kenya.
3.	NDAGO R. O. EVANS	Assessing Validity of Gordon's Growth Dividend Model: A Case of the Standard Chartered Bank, Kenya.
4.	MARTIN MANDILA KUCHIKHI	The Determination of a Firm's Decision to go Public: A Study of Initial Public Offering in Kenya.
5.	OGWE ISIAH	The Impact of Public Expenditure on Kenya's Economic Growth: An Empirical Analysis.
6.	ONDARI GEORGE OTAO	An Investigation of Working Capital Management Practices on the Performance of Micro and Small Enterprises
7.	WALUVENGO O.M. WASILA	The Impact of Micro-Financing on Poverty Reduction Study of Women's Small and Micro-Enterprises in Kaka mega.

8.	ESTHER N. MACHARIA	Impact Assessment of Credit Risk Management Practices in the Micro-Finance Sector: A Case Study of Kisumu District.
9.	CHARLES N. ASAKA	Management Implications in Project Selection: A Study of Kisumu County Council Local Authorities Transfer Fund.
10.	MUMA ATIENO LILIAN	The Impact of Employee Appraisal Practices on Workers Output: A Case of the Great Lakes University of Kisumu.
11.	TIMOTHY LWIKI	The Impact of Inventory Management Practices and Financial Performance of Sugar Manufacturing Firms in Kenya.
12.	PETER RONO KIBET	An Investigation into the Physical Distribution Logistics Measurement in the News Paper Sector: A Case Study of the Nation and Standard Group Limited.
13.	ARWA GLENCE	An Assessment of the Effect of Decentralized Government Funds on Poverty Reduction in Kenya.
14.	OCHIENG SIMON	An Investigation of the Challenges facing Financial Management of the Youth Enterprise Development Fund
15.	ANAYA NANCY IMBWAGA	Effects of Internal Transfers on Service Delivery by Employees in Organizations: A case of Maseno University Administrative Staff Perceptions
16.	APOPA GEORGE ONYANGO	Relationship between Credit Risk Management Practices of Youth Enterprises Development Fund and Performance of Youth Enterprises in Kisumu
17.	KASUKU GEORGE ZACKIUS OTIENO	Effects of Internal Control Systems on Treasury Operations in Local Government: A Case Study of Kisumu City Council
18.	TONUI W.K	Effect of Debt Policy on Performance of Small and Medium Enterprises in Kisumu City, Kenya
19.	ABWAO D.S	Role of Management Skills in Performance of Business Enterprises: A Case of Small and Micro Enterprises in Kisumu East District, Kenya
20.	AYIECHO J. DAN	Relationship Between Capital Structure and Performance of Firms in Kenya's Sugar Sector
21.	MADAO P.A	Impact of Tax Planning Practices of Small and Medium Sired Business Enterprises In Kisumu City
22.	OCHIENG O.D.W	Impact of Mergers and Acquisitions on Shareholders Value: A Case of Listed Financial Institutions in NSE Kenya
23.	AKINYI R.T.	Effects of Financial Risk Return Trade off on Real Estate Investment Growth In Kisumu City, Kenya
24.	AWUJOR J.M	Impact of Working Capital Management Practices on Financial Performance of Small and Medium Enterprises in Kisumu City, Kenya
25.	MUCHILWA M.	Application of Public Relations Principles to Strategic Management Police Force
26.	OTIENO L.O	Effect of Computerized Funds Transfer System on Cash Management in Government Departments
27.	MUNENE P.N	Impact of Corporate Social Responsibility by Firms on Performance of Kenyan Prisons: A Case Study Industrial Area Remand and Allocation Prison
28.	JACOB TOM OJWANDO	Effect Of Computerized Funds Transfer System On Management Of Kenya Government Funds: A Case Study Of Mbita Sub County Treasury
29.	ALOYCE OBAMA	Influence Of Taxpayers' Characteristics On Utilization Of Electronic Tax Registers Among Private Firms In Kakamega County, Kenya
30.	LEONARD CHERUIYOT	Relationship Between Business Growth And Determinants Of Smes In Eldoret Town
31.	FLORENCE NDINDA SILA	Impact Of Online Banking On Financial Performance Of Micro-Financing Institutions In Kisumu City, Kenya

32.	BOAZ OMONDI ODEYO	Effect Of SMEs Challenges On Access To Commercial Bank Credit In Seme Sub-County, Kenya
33.	FRED OBIYE NYAKUNDI	Relationship Between Post-Audit Practices And Performance Of Suna East National Government CDF, Migori County, Kenya
34.	BERNARD ATITO ORWA	Effect Of Computer Applications On The Preparation Of Quality Financial Reports For Public Universities In Kenya
35.	JOHN MBAI	Effect of Cost Management Techniques on the Financial Performance of Sugar Firms in Kenya.
36.	And etc	

SUPERVISED & GRADUATED DOCTOR OF PHILOSOPHY IN BUSINESS ADMINISTRATION (PhD)

AILA FREDRICK ONYANGO	"Effect of Consumer Attitudes, Consumer Characteristics and Bio-security Principles on Consumer Preferences for Indigenous Chickens in Kisumu City, Kenya".
KIPROTICH ISAAC NAIBEI	"Moderating Effect of Business Risks on Relationship between Audit Effort and Audit among Audit Firms in Western Kenya".
OMBOK BENJAMIN OWUOR	"Analysis of Forward Integration Credit Risk Mitigation Mechanism by Commercial Banks on Performance of Agribusinesses in Nyanza Region, Kenya".
OUMA JOHNMARK OBURA	"Analysis of Foreign Exchange Rates Fluctuation, Interest Rates and Performance of Nairobi Securities Exchange Market, Kenya".
ADOYO, PHILIP O.	"An Assessment of Commitment and Identification of outsourced Employees of Companies Listed at the Nairobi Stock Exchange, Kenya".
CHARLES NYANGARA ASAKA	"The Influence of Informal Strategic Management Modes on Performance of Small Enterprises in Kisumu County, Kenya"
ABUGA VITALIS MOGWAMBO	"Influence of Investment Appraisal on Efficient Portfolio Selection in the Soft Drink Industry in Kenya".
NYAKUNDI, ANDREW O.	"Utilization of Water Hyacinth as an Alternative Substrate for Mushroom Farming: A Study of Vihiga Mushroom Project in Vihiga, Kenya.
OBONYO, MARK O.	"Effect of Strategic Planning, Strategic Planning Intensity and Financial Performance of National Sports Federations in Kenya".
BARAZA EDWIN	"Effect of Corporate Governance on Performance of non-Performing Asset Portfolios on the Banking Sector: A Case of Commercial Banks in Kenya".
MICHAEL OMONDI AOMO	"Effects of Mediating Route Characteristics on the Relationship between Low Cost Carriers' Key Factors and Airline Performance in Kenya".
CALISTUS WEKESA WASILA	"Effect of Liquidity Corporate Governance And Competitiveness On

Financial Performance of Sugar Industry In Western Kenya".

JULIUS OTIENO POLO

"Influence of Accounting Security Threats on the Relationship Between Computerised Financial Systems and Audit Risk Management in Public Institutions".

CAINAN OJWANG

"Mediating Role of Management Practices in the Relationship Between Financial Motivation and Poverty among Micro Enterprises in Homa Bay Sub County Kenya"

WAYONGAH DANIEL
WILKINS OCHIENG

"Analysis of Firm Size, Leverage and Financial Performance of Non- Financial Firms in Nairobi Securities Exchange, Kenya"

ONGOING PROCESS FOR DEFENSE TO GRADUATE for PhD 2020

ROBBY TABITHA AKINYI

Mediating Role of Financial Leverage on the Relationship Between Firm Size and Financial Performance of Sugar Firms in Western Kenya

SIMON OLUOCH ONDIWA

"Analysis of Dividend Policy, Macro Economic Factors and Stock Return in Nairobi Securities Exchange, Kenya"

TEACHING EXPERIENCE

Year-1996-97

Management Trainee at the Chartered Account Company (India): Financial Analysis, Preparation of Project Reports, Management Accounting, Auditing, Preparation of Financial Accounting.

Sept 1999-2003

Teaching/Lecturer-Kisumu Polytechnic (Part-time),
Key areas: Monetary and Finance, Branch Banking, Stores and Purchasing Management, Theory and Practice of Management.

2000-2003

Maseno University (Part-Time)

Introduction to Accounting, Intermediate Accounting 1, Auditing Practice and Investigation, Co-operative Accounting, Advanced Accounting, Project Appraisal and Evaluation.

Maseno University Evening Programme:

Intermediate Accounting 1, Introduction to Accounting, Intermediate Accounting II, Cost Accounting, Management Accounting, Public Sector Accounting, Bankruptcy and Insolvency. Project Appraisal and Evaluation.

2000-2003

TICH (Tropical Institute of Community Development) P/T:
Financial Management.

2001-2006

KIM (Kisumu Branch) Part Time

Cost & Financial Accounting, Purchasing & Supplies Management, Financial Management & Research Project.

**17th July 2003-
2007**

Assistant Lecturer Maseno University

Economics & Business Studies Department.

**2007 – 2013
1st Feb 2013
– To Date**

Lecturer – Department of Accounting and Finance

Senior Lecturer – Department Accounting and Finance

- 2017** **External Examiner: (Ph.D)** Thesis "Influence of Human Resource Management Practices on Academic Staff Retention in Universities in Kenya" **B161/4105/2014 - JOOUST**
- 2017** **External Examiner: (Ph.D)** Thesis "Influence of Supplier Relationship on Performance of Small Scale Enterprises in Bungoma Town, Kenya" - **JOOUST**
- 2017** **External Examiner: (MBA Thesis)** "Influence of Strategy Options Implementation on Performance of the Hotel Industry in Busia Town Kenya" – **JOOUST- B151/44096/2013**
- 2017** **External Examiner: (MBA Thesis)** "Influence of Employee Motivation of Busia County Referral Hospital" – **JOOUST- B151/4400/2014**
- 2016** **External Examiner: (MBA Thesis)** 'Influence of Auditing Practices on Management of Finances in Public Secondary Schools. A Case of Kisii South – County, Kenya' - **JOOUST**
- 2016** **External Examiner: (MBA Thesis)** 'Influence of Total Quality Management Practices on Organization Performance at Kenya Power – Ruaraka Stores, Nairobi County' - **JOOUST**
- 2016** **External Examiner: (MBA Thesis)** 'Influence of Information Technology in Enhancement of Sustainable Competitive Advantage SACCOS in Kisii County' - **JOOUST**
- 2016** **External Examiner: (MBA Thesis)** 'Influence Of Internal Control Systems On Fraud Risk Management among Commercial Banks in Kisii Town, Kenya' – **JOOUST**
- 2016** **External Examiner: (MBA Thesis)** "Effects of Performance Appraisal on Employee Productivity in the Ministry of Agriculture Homa-Bay County, Kenya" - **JOOUST**
- 2016** **External Examiner: (MBA Thesis)** "Influence of E-Procurement Adoption on Performance in Public Sector organizations: A Case Study of Kisumu County" – **JOOUST**
- 2016** **External Examiner: (MBA Thesis)** "Relationship between Supplier Appraisal and Procurement Performance in Public Universities in Western Kenya" – **JOOUST**
- 2016** **External Examiner: (MBA Thesis)** "Influence of Strategic Options on Performance of Organizations: A Case Study of Unilever Tea Kenya Limited, Kericho County – Kenya" – **JOOUST**
- 2016** **External Examiner: (MBA Thesis)** "Influence of Human Resource Empowerment on Organizational Performance: A Comparative Analysis of Public Universities in Kisumu County – Kenya" – **JOOUST**
- 2016** **External Examiner: (MBA Thesis)** "Influence of e-Procurement Adoption on Procurement Performance In Kisumu County – Kenya" – **JOOUST**

SKILLS AND TRAINING

2010-2018 **Reviewer and Resource Person at COMMISSION FOR UNIVERSITY EDUCATION (CUE) ON CURRICULUM ACCREDITATION**

2005-to-date **AICAD – Facilitator (African Institute for Capacity Development)**
(Entrepreneurship Development)

2006-2007 **Homa Hills Community Development**
Preparation of Financial Policy
Preparation of Procurement Policy

Reviewer and Resource Person: (2010-2018)

LEADERSHIP EXPERIENCE

2005 – 2009 **Internal: Departmental Exams Coordinator**

2009 – 2011 **University Programmes Coordinator** Collaboration with **RIBM** Regional Institute of Business Management and **IAT-** Nairobi

2011- 2018 **Appointed: Chairman Department Accounting and Finance**
Maseno University

CONFERENCES AND WORKSHOPS

June, 2010 Attended and Participated in a Workshop. National Stakeholders on credit Accumulation and Transfer System (**CATS**) as a resource person Organized by Commission for Higher Education (**CHE**).

NOV, 2011 Attended and Presented Curriculum and Development of Benchmarks for **CHE** Credit Accumulation and Transfer System (**CATS**) Business Studies Programmes on the Commission for Higher Education organized by **IUCEA – DAAD** Workshop in Arusha-Tanzania.

MAY, 2014 **External Peer Reviewer**, Workshop held at The Kenya Institute of Curriculum Development, Nairobi – Kenya 6th – 7th May, 2014 Organized by Commission for University Education (**CUE**).

PUBLICATIONS

- **Oima David & Ogilo, F.O.** "The Bull and Bear Market: A Case of the Nairobi Stock Exchange, Kenya". Peer Reviewed Journal AIM EXPLORE (*A Journal of Management Awareness*) Vol. 4, No. 1 and 2, January, 2007.
- **Oima David Ndago, E.R.O., & Okello S.O.** 'Assessing Validity of Gordons Growth Dividend Model: A Case of the Standard Chartered Bank (k) Ltd. Peer Reviewed Journal AIM EXPLORE (*The Journal of Management Awareness*) Vol. 6 No. 1, June 2009.
- **Ogilo, F.O., Oima David & Adoyo, P.O.** "The Link between the Conceptualization of E-Government and its Perceived Impacts: An Exploratory Empirical Study in Kenya.

Peer Reviewed Journal AIM EXPLORE (*Journal of Management Awareness*) Vol. 7, No. 1, 2010

- **Oima David, Ogwe, I.O. and Okello, S.O.** "The Impact of Public Expenditure on Kenya's Economic Growth: An Econometric Analysis. *The Indian Journal of Economics* Vol. XIC, No. 361, 2010.
- **Oima David and Ombok, B.O.** 'Corporate Governance and Bank Liquidity. An Exploratory Empirical Study". Peer Reviewed Journal AIM EXPLORE (*A Journal of Management Awareness*) Vol. 8, January – June, 2011.
- **Fredrick O. Aila, David Oima and Isaac Ochieng.** "Biosecurity Factors Informing Consumer Preferences for Indigenous Chicken: A Literature Review. (*Business Management Review* Vol. 1(12)pp. 60-71 February, 2012) Online: <http://www.businessjournalz.org/brm>

BOOK CHAPTER

- **Oima David & Okello, S.O.** "Environmental Management and Instruments used for Human and Solid Waste Management in Urban Africa" 2011.
- **David Oima, Cainan Ojwang.** "Market – Based and Bank –Based Financial Structure on Economic Growth in some Selected ECOWAS Countries". Vol I No. 2 February, 28, 2013. Peer Reviewed International Journal of Education and Research.
- **David Oima, David Sande, Benjamin Ombok.** "Further Test on Stock Liquidity Risk with a Relative Measure Vol. 1 No. 3, 2013 March 30, 2013. Peer Reviewed International Journal of Education and Research.
- **David Oima, Simeo Okello, Patrick B. Ojera, Fredrick Aila, Cainan Ojwang', Ruth Ocholla,** "Effect of Micro-Finance on Performance of Women owned Enterprises, in Kisumu City, Kenya. Vol.3 No. 4 pg. 164 – 167, May 2013 online. Peer Reviewed International Journal of Education and Research.
- **Otieno Polo. J, Dr. Oima D.** "Effect of Computerized Accounting Systems on Audit Risk Management in Public Enterprises: A Case of Kisumu County, Kenya. Vol. 1. No. 5, June 05, 2013. Peer Reviewed International Journal of Education and Research.
- **Dr. David Oima, Fredrick Aila, Dr. Isaac Ochieng** "Relationship between Biosecurity Principles and Consumer Attitudes" Vol. 9. No. 22, August 2013. Printed e-ISSN 1857 – 7431. European Scientific Journal.
- **Dr. David Oima, Nyakundi Andrew, Dr. Oginda M.** "Utilization on Water Hyacinth as an Alternative Substrate for Mushroom Farming: A Study of Vihiga Mushroom Project in Western, Kenya. Vol. 1 No. 10, October 30, 2012. International Journal of Education and Research.
- **Ouma J. Obura, prof. M.S Mukras, Dr. David Oima.** "Existing Trends in Foreign Exchange Rates of Kenya's main Trading Currencies". *European Scientific Journal* September, 2013, Edition Vol. 9, No. 25, ISSN: 1857 – 7431 (online) ISSN: 1857 – 7881 (print).
- **Ombok, B.O, Dr. Oima David and Dr. Oginda Moses.** 'Extent of Credit financing by Commercial Banks to Agribusiness in Kenya. *European Scientific Journal* March, 2014, Edition Vol. 10, No. 7, ISSN: 1857 – 7881 (online) ISSN: 1857 – 7431 (print).

- **Naibei, K. I, Dr. Oima David and Ojera P.B (2014)**, 'Moderating Effect of Business Risk on the Audit Fee Model among Small Audit Firms: A Case of Western Region, Kenya. *European Scientific Journal April, 2014, Edition* Vol. 10, No. 10, ISSN: 1857 – 7881 (online) ISSN: 1857 – 7431 (print).
- **Philip O. Adoyo, Dr. Oima David and Isaac Ochieng (2014)**, 'Influence of Socialization on Commitment and Identification of outsourced Employees in Companies Listed at the Nairobi Securities Exchange (NSE) - Kenya. *International Journal of Education and Research. June, 2014, Edition* Vol. 2, No. 5, ISSN: 2201 – 6333 (online) ISSN: 2201 – 6740 (print).
- **Dr. Oima David and Msirwai S. Tene (2014)**, 'A Survey of International Financial Risks and Appropriate Strategies for their Management System'. *International Journal of Education and Research. June 6, 2014, Edition* Vol. 2, No. 6, ISSN: 2201 – 6333 (online) ISSN: 2201 – 6740 (print).
- **Dr. Oima David, Naibei I. K and Ojera, P. B (2014)**, 'Application of Business Risk Auditing Among Audit Firms in Western region, Kenya'. *African Research Review. An International Multi Disciplinary Journal. April 2014, Edition* Vol. 8 (2), No. 33, ISSN: 2070 – 0083 (online) ISSN: 1994 - 9057 (print).
- **Dr. Oima David, Prof. Mukras and Abuga Vitalis Mogwambo (2015)**, 'European Journal of Business and Management: 'Influence of Investment Appraisal on Efficient Portfolio Selection in the Soft Drink Industry in Kenya'. *June 2015, Edition* Vol. 7, No. 8, ISSN: 2222 – 1905 (Paper) ISSN: 2222 - 2839 Online).
- **Dr. Oima David, Nyangara Asaka Charles and Patrick B. Ojera (2015)**, 'Factors Influencing Choice of Strategic Management Modes of Small Enterprises". Online: DOI 10.1186/s13731-041-0016-y, *Journal of Innovation and Entrepreneurship (Springer)*.
- **Dr. Oima David, Obonyo Mark Ouche and Moses Oginda (2016)**, 'Effect of Strategic Planning on Annual Income of National Sports Federations in Kenya. *May 2016, Edition* Vol. 6, No. 5, ISSN: 2222 – 6990 (Paper)
- **Dr. Oima David, Obonyo Mark Ouche and Moses Oginda (2016)**, 'Moderating Effect of Strategic Planning Intensity on Strategic Planning and Financial Performance of National Sport Federations in Kenya. Online *April 2016, Edition* Vol. 6, No. 4, ISSN: 2222 – 6990 (Paper)
- **Dr. Oima David, Michael O. Aomo and Moses N. Oginda (2016)**, 'An Empirical Investigation into the Effect of Enhancing Airline Capacity on Load Factor: A Case of Kenya's Low – Cost Carriers. *June 2016, Edition* Vol. 6, ISSN: 717-731 (Paper) <http://www.scirp.org/journal/ajibm/> <http://dx.doi.org/10.4236/ajibm.2016.65066>
- **Dr. Oima David, Michael O. Aomo and Moses N. Oginda (2016)**, 'Mediating Role of Route Characteristics on Effect of Low – Cost Carriers on the Airline Market in Kenya. Online *May 2016, Edition* Vol. 6, ISSN: 614 - 639 (Paper) <http://www.scirp.org/journal/ajibm/> <http://dx.doi.org/10.4236/ajibm.2016.65058>
- **Dr. Oima David, Cainan Ojwang' and Lucas Othuon** 'Mediating Role of Management Practices in the Relationship Between Financial Motivation and Poverty among Micro Enterprises in Homa Bay Sub County Kenya. *International Journal of Education and Research* December, 2016 Vol. 4, No. 12, ISSN: 2411 – 5681 (Paper)

- **Dr. Oima David, Cainan Ojwang' and Lucas Othuon** 'Relationship between Financial Motivation and Poverty among Micro Enterprise Owners in Homa Sub County Kenya. International Journal of Education and Research November, 2016 Vol. 4, No. 11, ISSN: 2411 – 5681 (Paper)
- **Julius Polo Dr. Michael Nyagol and Dr. Oima David,** 'Moderating Role Accidental Destruction of Data on the Relationship between Computerized Accounting Systems and Audit Risk Management: Evidence from Kenyan Public Sector', June 2018 Vol. 6, No. 6, ISSN: 2411 – 5681 (Paper)
- **Julius Polo Dr. Michael Nyagol and Dr. Oima David,** 'Moderating Role Accidental Entry of Erroneous Data on the Relationship between Computerized Accounting Systems and Audit Risk Management: Evidence from Kenyan Public Sector', June 2018 Vol. 6, No. 6, ISSN: 2411 – 5681 (Paper)
- **Calistus Wekesa Waswa, Prof. Mohammed Suleimen Mukras and Dr. Oima David,** 'Effect of Liquidity on Financial Performance of the Sugar Industry in Kenya', June 2018 Vol. 6, No. 6, ISSN: 2411 – 5681 (Paper)
- **Calistus Wekesa Waswa, Prof. Mohammed Suleimen Mukras and Dr. Oima David,** 'Effect of Competitiveness on Financial Performance of the Sugar Industry in Kenya', June 2018 Vol. 6, No. 6, ISSN: 2411 – 5681 (Paper)
- **Dr. Ojwang' C.A and Dr. Oima David,** 'Level of Poverty Among the Micro Enterprise Owners in Homabay Sub County, Kenya', June 2018 Vol. 6, No. 6, ISSN: 2411 – 5681 (Paper)
- **Dr. Oima David, Dr. Benjamin O. Ombok and Robby Tabitha,** 'Mediating Effect of Financial Leverage on the Relationship between Firm Size and Financial Performance of Sugar Firms in Western Kenya', September 2019 Vol. 7, No. 9, ISSN: 2411 – 5681 (Paper) www.ijern.com
- **Dr. Oima David, Dr. Benjamin O. Ombok and Robby Tabitha,** 'Effect of Firm Size on Financial Performance of Sugar Firms in Western Kenya, September 2019 Vol. 7, No. 9, ISSN: 2411 – 5681 (Paper) www.ijern.com
- **Dr. Oima David, and Daniel W. O. Wayongah,** 'Effect of Financial Leverage on Financial Performance of Non-Financial Firms Listed in the NSE, Kenya, August 2019 Vol. 7, No. 8, ISSN: 2411 – 5681 (Paper). www.ijern.com