



**JARAMOGI OGINGA ODONGA UNIVERSITY OF SCIENCE AND
TECHNOLOGY**

SCHOOL OF AGRICULTURAL AND FOOD SCIENCES

**UNIVERSITY EXAMINATION FOR THE DEGREE OF BACHELOR OF SCIENCE IN
AGRIBUSINESS MANAGEMENT**

3RD YEAR 2ND SEMESTER 2016/2017 ACADEMIC YEAR

REGULAR

COURSE CODE: AAE 3323

COURSE TITLE: AGRIBUSINESS AND RURAL MICROFINANCE

EXAM VENUE **STREAM: BSc. (Agribusiness Management)**

DATE: **EXAM SESSION:**

TIME: 2 HOURS

Instructions

- 1. Answer ALL questions in section A. In section B answer ANY 2 Questions.**
- 2. Candidates are advised not to write on the question paper.**
- 3. Candidates must hand in their answer booklets to the invigilator while in the examination room.**

SECTION A [30 MRKS]

Answer ALL questions from this Section

1. Define the following terms:
 - a. Rural Microfinance (2 Marks)
 - b. Rural Development (2 Marks)
 - c. Agribusiness (2 Marks)
2. State and Explain 3 Indicators of Rural Development (3Marks)
3. a. Name six models used in Rural Microfinance (3 Marks)
b. State the key features of the COOPERATIVE MODEL of Rural Microfinance (4 Marks)
4. Differentiate between the following terms
 - a. An Overdraft and Transfer Financial transactions. (3 Marks)
 - b. Savings and Lending in cash rental service in Rural Microfinance. (3 Marks)
5. Explain
 - a. Explain two methods to financial risk management in microfinance. (4 Marks)
 - b. State four categories of credit based on purpose. (4 Marks)

SECTION B [40 MARKS]

Answer ANY TWO questions from this Section.

6.
 - a. What is Rural Resource Mobilization? (3 Marks)
 - b. Explain the sources of financial resources in rural areas for Rural Resource Mobilization. (7 Marks)
 - c. Explain 5 roles of NGOs in Rural Microfinance. (10 Marks)
7.
 - a. Explain five different Credit Management Models (10 Marks)
 - b. State and Explain 5 indicators of Rural Development (5 Marks)
 - c. State and Explain 5 financial service supply barriers to access of Financial Services by women. (5 Marks)
- 8.

- a. Define Financial Services (2 Marks)
- b. Discuss the 3 categories of Financial Services required by Agribusiness. (9 Marks)
- c. Explain three Financial Priority areas for Agribusiness. (9 Marks)