



JARAMOGI OGINGA ODINGA 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 2024/2025 ACADEMIC YEAR
SIAYA CAMPUS

COURSE CODE: AEB 1306

COURSE TITLE: AGRIBUSINESS RURAL AND MICROFINANCE

DATE:

TIME: 2 HOURS

EXAM SESSION:

Instructions

- 1. Answer ALL questions in Section A (compulsory) and ANY TWO questions in Section B**
- 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 Marks (Answer all the questions in this section)

1. Define the following terms
 - i. Agricultural Development **(2 Marks)**
 - ii. Rural Development **(2 Marks)**
 - iii. Poverty **(2 Marks)**
 - iv. Rural Area **(2 Marks)**
2. Articulate the importance of the “five capitals” framework in rural development. **(4 Marks)**
3. Outline the strategies for improving agricultural credit access in rural areas. **(5 Marks)**
4. What are the key features of village banking? **(4 Marks)**
5. How can rural microfinance enhance agricultural productivity. **(2 Marks)**
6. Demonstrate the gender-sensitive strategies for enhancing microfinance impact? **(3 marks)**
7. State the major international trends in rural development. **(4 Marks)**

SECTION B: 40 Marks (Answer any two questions in this section)

8. a) As a rural development advisor in a local NGO, what would you consider while conducting a rural community analysis using the five capitals framework? **(10 Marks)**

b) Discuss how rural resource mobilization strategies can be applied to enhance community development. **(10 Marks)**
9. Using relevant examples explain how different forms of social capital enhance trust, financial access, and sustainability in village banking systems. **(20 Marks)**

10. Describe the delivery models of rural microfinance in a typical Kenyan rural set-up
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(20 Marks)
11. Describe gender access and social dynamics in rural microfinance using relevant case studies.
(20 Marks)