



# TECHNICAL UNIVERSITY OF MOMBASA

---

SCHOOL OF HUMANITIES AND SOCIAL SCIENCES

SOCIAL SCIENCES

UNIVERSITY EXAMINATION FOR:

BACHELOR OF SCIENCE IN DEVELOPMENT STUDIES BSDS Y4S1

BDS4303: MICRO-FINANANCE MANAGEMENT

**SERIES: DECEMBER 2016**

**TIME: 2 HOURS**

**DATE: 13 Dec 2016**

## **Instructions to Candidates**

You should have the following for this examination

-Answer Booklet, examination pass and student ID

This paper consists of Choose No questions. Attempt Choose instruction.

**Do not write on the question paper.**

---

## **Question ONES**

- Discuss the role of government in cooperative development ( 7 mks)
- Differentiate between extra ordinary meeting and special meeting (6 mks)
- What are the benefits of institutional savings to the households (6 mks)
- Describe reasons behind low savings in rural Kenya ( 5 mks)
- Discuss financial repression ( 6 mks)

## **Question TWO**

- Describe risks that are eminent with financial intermediation ( 11 mks)
- Discuss resources that are managed in cooperatives ( 9 mks)

## **Question THREE**

- Describe factors that influence access to funding to a company from a microfinance institution (10 mks)
- Why are commercial banks entering micro finance industry ( 10 mks)

## **Question FOUR**

Central bank utilizes both protective and preventive tool for effective regulation and supervision of commercial banks. Discuss (20 mks)

**Question FIVE**

- a) Describe principles that govern cooperative movements ( 10 mks)
- b) Describe challenges faced by NGO's involved in financial intermediation (10 mks)