



**CHRISTIAN SERVICE UNIVERSITY COLLEGE
KUMASI, GHANA
FACULTY OF HUMANITIES
DEPARTMENT OF PLANNING AND DEVELOPMENT
BACHELOR OF ARTS IN PLANNING AND SOCIAL DEVELOPMENT
END OF FIRST SEMESTER EXAMINATIONS – 2021/22 ACADEMIC YEAR
LEVEL 400**

DPSD 401: LIVELIHOOD IMPROVEMENT STRATEGIES

January, 2022

60 Marks

Time Allowed: 2 Hours

GENERAL INSTRUCTION TO CANDIDATES:

- Answer **ANY THREE** questions
- Present all answers in essay form
- Marks will be awarded for clarity of expression of ideas and grammar
- Write your index number on top of the question paper

Question 1 (20 Marks)

- a. Livelihood refers to how assets and their access interact through activities to determine how people make a living. Discuss. (6 marks)
- b. Describe four (4) factors that need to be considered in implementing livelihood improvement strategies. (12 marks)

Question 2: (20 Marks)

- a. Discuss the key programmes introduced by Yunus in his bid to better his Grameens Bank and how these could be applied in the microfinance industry in Ghana. (6 marks)
- b. Discuss four (4) success factors of the Grameens bank and how these could be applied in the microfinance industry in Ghana. (12marks)

Question 3: (20 Marks)

- a. Identify and describe how you will apply three key micro-finance models in your microfinance business. (12 marks)
- b. Mr Amoh wants to establish a micro-finance business but does not know the processes he has go through to establish the business. Briefly explain to Mr Amoh three conditions he has to fulfill to be granted permission to establish the business. (6 marks)

Question 4: (20 Marks)

- a. Discuss four factors that make Small and micro-enterprises an ideal livelihood improvement strategy. (12 marks)
- b. Explain three challenges of the small and micro enterprise industry in Ghana. (6 marks)

Question 5: (20 Marks)

- a. A person is said to be poor if he or she is unable to meet his or her basic needs. Discuss four basic needs of the poor. (8 marks)
- b. As a livelihood improvement strategist, a young man who has just been employed by a company came to you that he wants to be wealthy by the time he goes on pension. Briefly explain five advise you will give to this young man with regards to his finances. (10 marks)