



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 – 2019/20 ACADEMIC YEAR
LEVEL 400

DPSD 401: LIVELIHOOD IMPROVEMENT STRATEGIES

December, 2019

70 Marks

Time Allowed: 2 Hours 30 Minutes

GENERAL INSTRUCTION TO CANDIDATES:

- Answer **QUESTION 1** and any other two
- 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 (30 Marks)

- a) What are SMEs? **(2 Marks)**
- b) Explain any three functions of Microfinance institutions in Ghana. **(6 Marks)**
- c) List two Support Institutions of Microfinance Institutions in Ghana. **(2 Marks)**
- d) Distinguish between Microfinance and Micro Credit. **(6 Marks)**
- e) Describe three financial needs of poor people. **(6 Marks)**
- f) Explain four fundamental principles of Microfinance institutions. **(8 Marks)**

Question 2:

The Grameen Bank has been highly commended as a Microfinance model that has successfully reduced poverty around the world.

- (a) Discuss three programs used by the Grameen Bank achieves its objectives **(15 Marks)**
- (b) Describe two of the criticisms against the Grameen Bank. **(5 Marks)**

Question 3:

Do you favour the argument that Microfinance Institutions are a drain on the wealth of Ghanaians and it must be abolished? **(20 Marks)**

Question 4:

Discuss five challenges of Microfinance Institutions in Ghana **(20 Marks)**

Question 5:

Discuss five conditions that create a competitive advantage of operating any Microenterprise in Ghana **(20 Marks)**