UGANDA MARTRYS UNIVERSITY

FACULTY OF BUSINESS AND MANAGEMENT

DEPARTMENT OF MICROFINANCE

MASTERS OF ARTS IN MICROFINANCE MANAGEMENT

YEAR OF STUDY	**:**	**SECOND YEAR, 1ST SEMESTER**
COURSE UNIT	**:**	**AGRICULTURAL FINANCE**
DATE OF EXAM	**:**	**16th JANUARY 2024**
DURATION	**:**	**3 HOURS [9:00AM – 12:00 PM]**

INSTRUCTIONS:

1. *Question number one is compulsory and any other three to make four questions*
2. *No **names** should be written anywhere on the examination book.*
3. *Ensure that your **Reg Number** is indicated*
4. *Ensure your work is **clear** and **readable**. Untidy work shall be penalized*
5. *Any type of examination Malpractice will lead to automatic disqualification*

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Question 1

a) Agriculture is the foundation of Uganda's economy, contributing 25% of the GDP and employing over 70% of the population. Despite its contribution microfinance institutions still struggle in financing agriculture value chain activities, explain the challenges in agriculture financing in the Ugandan context **(15 Marks)**

b) With examples, explain the possible remedies to the above-mentioned challenges **(10 Marks)**

Question 2

a) In reference to Uganda, explain the different players who offer financial services towards financing different agriculture value chain activities **(25 Marks)**

b) Despite the efforts by the different players to offer financial services in the agriculture value activities, explain the policy gaps that are a hinderance to sustainable agriculture financing **(10 Marks)**

Question 3

a) With examples, explain the benefits of agriculture financing towards sustainable and inclusive development in Uganda **(15 Marks)**

b) Explain the key steps that can be taken by government and other stakeholders in ensuring sustainable agriculture financing in Uganda **(10 Marks)**

Question 4

With examples, explain the agriculture lending cycle that most microfinance institutions use in Uganda **(25 Marks)**

Question 5

a) With examples, explain the causes of poor loan repayments for agriculture value chain related loans in Uganda **(15 Marks)**

b) Explain the possible solutions to poor loan repayments as far as agriculture loans are concerned **(10 Marks)**

Question 6

a) Explain the 5Cs in the agriculture lending process in the Ugandan context **(15 Marks)**

b) With examples, explain the **dos** and **don'ts** in agriculture lending microfinance institutions have to take care of as per the Ugandan context **(10 Marks)**

Question 7

a) With examples, explain the check list for loan appraisals in agriculture lending **(15 Marks)**

b) Explain the main credit principles which the microfinance institution and the clients have to follow **(10 Marks)**

END

WISH YOU SUCCESS IN YOUR EXAM