

EASTERN UNIVERSITY, SRI LANKA

FACULTY OF COMMERCE AND MANAGEMENT

**THIRD YEAR SECOND SEMESTER EXAMINATION IN BBA/ SPECIALIZATION
IN HRM - 2014/2015 (August-2017) Proper/Repeat**

MOC 3072 - MICRO FINANCE

Answer All Questions

Time-02 Hours

Q1.

a) Distinguish between microcredit and microfinance.

03 Marks

b) List out the role of microfinance services.

06 Marks

c) How would you differentiate the individual lending from group lending.

08 Marks

d) Identify the effect of adverse selection and moral hazard on group lending, and explain how the effect of both can be reduced?

08 Marks

(Total 25 marks)

Q2.

a) Specify the key types of poverty.

03 Marks

b) Explain the key measurements of poverty and income inequality.

10 Marks

c) Does microcredit really help the poor people? Critically explain.

12 Marks

(Total 25 marks)

Q3.

a) What are the factors which influenced on women poverty?

04 Marks

b) Are credit constraints ultimately leading saving constraints? Explain.

06 Marks

- c) Explain with reasons as to why microfinance institutions focuses on lending to women.

07 Marks

- d) How might microfinance help to promote women's economic and social empowerment?

07 Marks

(Total 25 marks)

Q4.

- a) How would you differentiate the key approaches on microfinance development, explained by Robinson?

4 Marks

- b) Indicate the micro finance models which have been adopted in Sri Lanka.

7 Marks

- c) What are the impacts of micro finance on poor? Explain with the Sri Lankan experience.

14 Marks

(Total 25 marks)
