



**Factors Affecting Microcredit Demand Among Woman Small Medium
Entrepreneur : A Case Study Of Amanah Ikhtiar Malaysia Segamat**

PREPARED BY:

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Bachelor of Business Administration (Hons) Islamic Banking

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA

SEGAMAT, JOHOR.

JUNE 2015

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS)

ISLAMIC BANKING

FACULTY OF BUSINESS MANAGEMENT

UNIVERSITI TEKNOLOGI MARA, JOHOR.

“DECLARATION OF ORIGINAL WORK”

1. NURAZILA BINTI MASTUKI

(921213-01-6222)

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of our independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:

Date:

LETTER OF SUBMISSION

21th June 2015

Dr Fareeda Najuna,
Lecturer of Islamic Banking,
Faculty of Business Management,
Universiti Teknologi Mara,
85000 Segamat, Johor Darul Ta'zim.

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached in the project paper titled **“Factors Affecting Microcredit Demand Among Woman Small Medium Entrepreneur : A Case Study Of Amanah Ikhtiar Malaysia Segamat”** to fulfil the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Yours sincerely,

.....
Nurazila Binti Mastuki
Bachelor of Business Administration
(Hons) Islamic Banking

ACKNOWLEDGEMENT

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Thank You.

ABSTRACT

The Malaysia government had been using the microfinance as one of tools to achieve its mission to reduce poverty and achieve a high-income status by 2020. Three (3) steps taken by Bank Negara Malaysia (BNM) to create a sustainable microfinance industry: Encourage financial institutions to provide microfinance. Design right product to meet the needs of micro enterprises and create widespread awareness on the availability and benefits of microfinance. However, it was reported that the effectiveness of promotional efforts to raise public awareness of the availability of microfinance is an issue to be looked into. As such, this study was to examine the factors affect microcredit demand among woman entrepreneur in Amanah Ikhtiar Malaysia Segamat. By determining the current factors of microcredit demand in Segamat, the study zoomed in and focused on studying the determinants that influencing of microcredit demands in AIM Segamat. The contribution made by this study is to improve understanding and awareness level of micro enterprise that people will know the availability of microfinance that can assist them to start their micro business.