



اَوْنِيُوْرْسِيْتِي تِيْكْنُوْلُوْجِي مَارَا
UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN

**EFFECTS OF MICRO FINANCING TOWARDS AGRICULTURE
ENTREPRENEURS**

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DECLARATION OF ORIGINAL WORK



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I am, NOR KARTINI BINTI MUHAMMAD, (I/C Number: 880422-29-5282)

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 my independent work and investigation, except where otherwise stated
- All verbatim extract have been distinguish by quotation marks and sources of my information have been specifically acknowledgement

Signature: _____

Date: _____

ACKNOWLEDGEMENT



**“In the name of Allah, The most Gracious and Selawat and Salam to His Messenger
our Prophet Muhammad SAW.”**

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ABSTRACT

This study attempts to determine the effects of Micro Financing. The objective of this research is to identify the relationship between Micro Financing and productivity, income and subsidy. The researcher had distributed the questionnaire among 100 agriculture entrepreneurs in Kodiang, Kedah. In this study interpreted the data and findings by using the tables, graph and also figures. Besides, there are three analysis method in SPSS are been used to analyze the data, which is frequency distribution, reliability analysis and simple regression analysis. Thus, the findings from the SPSS show that two of the independent variables (income and productivity) have significant relationship with the effects of Micro Financing. Other variable (subsidy) show that no significant relationship with micro financing. The researcher also used AMOS to analyze the data. The findings from the AMOS program show only income have a significant relationship with micro financing. The others variable show that no significant with micro financing.