



اَوْنِبُورْسِيَّتِي تِيكْنُولُوجِي مَارَا

**UNIVERSITI TEKNOLOGI MARA
CAWANGAN KELANTAN**

**FACTORS THAT INFLUENCE MICROCREDIT REPAYMENT
PROBLEMS AMONG TEKUN ENTREPRENEURS IN TANAH
MERAH**

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JULY 2013

**Factors That Influence Microcredit Repayment Problems Among TEKUN
Entrepreneurs In Tanah Merah**



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DECLARATION OF ORIGINAL WORK

I, NORAFFIRA BT MOHD ARIFF (I/C Number:),

Hereby, declare that:

1. 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 degree.
2. This project paper is the result of the independent investigation of the analyst, except where otherwise stated.
3. All verbatim extracts has distinguished by quotation marks and sources of information have specifically acknowledged.

Signature:

4 JULY 2013

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Dear Sir,

SUBMISSION OF PROJECT PAPER (FIN 667)

It is with great pleasure that I present you my thesis entitle “**FACTORS THAT INFLUENCE MICROCREDIT REPAYMENT PROBLEMS AMONG TEKUN ENTREPRENEURS IN TANAH MERAH**” for your kind evaluation as required by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours sincerely,

(NORAFFIRA BT MOHD ARIFF)

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

“In the name of Allah the Almighty, the Merciful, and the Beneficent”

Glory to Allah S.W.T, Most Gracious, the Most Merciful, and peace upon his messenger Holy Prophet Muhammad S.A.W. All the worship belongs to only Allah. I seek refuge to Allah from the wickedness within and from the evil deeds. I also praised to Allah S.W.T for giving me courage, time, strength, and knowledge to complete this project paper properly.

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Factors That Influence Microcredit Repayment Problems Among TEKUN Entrepreneurs In Tanah Merah

ABSTRACT

This study analyzes the relationship of microcredit repayment problems concern for repayment period, business revenue and entrepreneur's characteristic practice in a sample of 100 TEKUN Entrepreneur in Tanah Merah. The objectives of the study are to determine significant between repayment periods with the microcredit repayment problems, to determine significant relationship between business revenue with the microcredit repayment problems and to determine whether have a relationship between entrepreneurs's characteristic with microcredit repayment problems. This study also want to know either all the three variable are significant or not with microcredit repayment problems. This study was based on simple random sampling method. For this study, a Multiple Linear Regression had been use to measure the relationship between the dependent variable (microcredit repayment problems) and independent variable (repayment period, business revenue and entrepreneur's characteristic). Consistent with the prediction of the hypothesis, the entire variable has a significant positive impact on the microcredit repayment problems. While conducting this study, it also has several implications such as data collection constraint, availability of data and Biased. This research also included some recommendations that related to the study which is helping TEKUN to gaining the knowledge about microcredit repayment problems.

Key words: *microcredit repayment problems; repayment period, business revenue, entrepreneurs characteristic*