



BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (MARKETING)
FACULTY OF BUSINESS MANAGEMENT
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**TO STUDY THE PERFORMANCE OF BUMIPUTERA
ENTREPRENEURS IN KOTA BELUD AFTER TAKING MICRO-
FINANCE OFFERED BY AGROBANK KOTA BELUD BRANCH**

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Hereby declares 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 degree.

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✓ This project is the student's independent work and investigation.

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✓ All verbal and written quotations marks and references of sources are properly acknowledged.

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ABSTRACT

1.0 INTRODUCTION

This study provides theoretical insights and empirical evidence on the performance of the entrepreneurs in Kota Belud. The results suggest that entrepreneurial success depends both on individual factors and on the environment in which the individual acts. In particular, financially strong and stable, motivation to excel, age and experience, profit orientation, high degree of commitment and independence are significantly associated with entrepreneurial successes at the individual level.

Other elements to success as revealed by the respondents include willingness to learn from failure, positive to response changes, self confidence, attend business training/courses, ability to get along with people, and academic qualification (minimum secondary school) are also very important to be successful.

Data used in the empirical analysis originate from the Agrobank records and survey made by interviewing more than 50 entrepreneurs who are micro-finance loanees of Agrobank, Kota Belud Branch.

The study indicates that Agrobank's microfinance loanees are considered successful entrepreneurs as revealed in this study. Evidences such as able to sustain and stay longer, ability to repay their loans to the bank and ability to increase their income are the keys to success.