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A Study on Awareness of Low Income Group for Microfinance Institutions in Ahmedabad City

Koladiya ankita[1st]
MBA (GTU)
Sal Institute of Management,
Ahmedabad, Gujarat (India)

Madhu danani[2nd]
MBA (GTU)
Sal Institute of Management,
Ahmedabad, Gujarat (India)

Dr. Viral Bhatt[3rd]
Director,
Sal Institute of Management,
Ahmedabad, Gujarat (India)

Abstract: The objective of the paper is to study awareness about Microfinance institutions in rural areas, reasons for less awareness, satisfaction level of the rural people toward banking services and to assess the performance of the banks which are working in the rural areas which mainly include the co operative banks and regional rural banks. Structured questionnaire designed on the basis of literature review was used to collect data from 500 people residing in Gota, Ghatlodiya, shahpur and Vadaj of Ahmadabad. The paper first describes in detail the awareness of microfinance and Gujarat followed with a review of scenario at the global level. The third section analyses the data with the help of Chi-square test and Tabulation followed with the discussion of analysis, recommendations and conclusion indicating that there is lot of opportunity for the commercial banks to explore the rural unbanked areas. Though Regional Rural Banks (RRBs) and Primary Agriculture Credit Societies (PACS) have good coverage but most of them are running into losses. Commercial banks should seize this opportunity rather than looking at it as a social obligation.

I.   INTRODUCTION

Microfinance is a kind of banking service which provides financial service to unemployed or low Income individuals or the type of peoples who possess no other means for gaining financial services (Mutesasira and Wright, 2001). The ultimate purpose of these banks is to provide financial support to the low income people and assist them by providing an opportunity to become self-sufficient by the various means of saving money, borrowing money and insurance. The research is mainly conducted to know awareness of microfinance Institutions in Ahmadabad. The development of Micro Finance Banks is one of the forward looking steps towards the development of poor people by reducing poverty in the field of income, employment, education and housing. This step of the government is leaving behind the footprints of success of microfinance banks by intensifying the poor's and make them enable enough to become self-dependent and self-esteemed. With the representation by facts and Figure the percentage of population below poverty line is reducing year by year and achieving a new height of development within the country.

The government is investing a lot much money in such a plan of running micro finance bank to provide a proper help to the poorer and aggravate the conditions of poor's and to make them self-sufficient to better sustain their life. It's the responsibility of the government to understand the needs of every citizen within the national boundary and assist them as and when required. Hence it is also necessary to know that whether the programs initiated by the government work efficiently or not and does it properly works in reducing poverty. This research is conducted to understand to benefits of micro finance in favor of poor people that aggravate the hopes of the country. This moving a part from the problem of eradicating service gape there may also arouse the problem of security on the part of both the party in different term.

II.   REVIEW OF LITERATURE

Most of the poor people of Nagpur city are aware about micro saving schemes and also these schemes are the most opted for options amongst the   targeted consumers. Micro finance is only given to the poor married women for starting their own business or for financing the existing business (Mrs. soma sharma , Dr. anant deshmukh 2013)

Communication gaps and inadequate awareness, improper regulations, lack of adequate loan or equity capital to increase loan-able funds, insufficient support from governments, and limited management capacity of micro finance are additional challenges to microfinance institutions. (Ahmed Mohamed Dahir (Ahmed Tall) 2015)

It is an agenda in which everyone has a role, either as a user or as a partner. Unless and until the government and the financial sector work together, financial inclusion cannot happen because it is more of a governance issue And less of a financial issue. (Dr D P Brutha, B Indirapriyadharshini 2015)

III. OBJECTIVE OF THE STUDY

1. To study the awareness level of the rural people about Micro Finance Institutions.
2. To analyze the problems faced by the rural people.
3. To analyze the situation rural people after getting services by MFIs.
4. To study the performance of MFIs.
5. To study the socio-economic profile of rural people.
6. To study the banking habits of rural people.

IV. METHODOLOGY

Problem Identification:
   Most of the people are remain poor because they have not enough fund to start small business so micro finance is the best for them to provide fund. We find that most of the people are not aware about micro finance as well as MFIs is also not work very well because they are not educated it is difficult to understand anything about Micro finance.

2) Importance of the study:
   Study will help for the measuring the awareness of the financing provisions.
   Study will help to Government for measuring Consumer Responses.
   Study will help for the purpose of poverty reduction.
   Study will help to Educating the Poor People for the Accessing the 'Credit plus service'.
   Promoting the Micro Finance Service as a one tool of the Financial Inclusion.

4) Research Design:
   a) Exploratory Research
   Exploratory research has been taken for the study. In it efforts has been made to explore various problems related with the benefit provided by MFIs and the effects of all those benefits on people availing that benefits. Microfinance institutions are successful to deliver the purpose for which actually it came in to existence (Benefits of poor people) ?
   b) Qualitative Research
   Qualitative research mainly aims at analyzing human behavior and tendency of the people with regard to use of Microfinance facility. It aims at finding the problems, If people are not satisfied with the type of services offered by micro financing institutions then finding cause of it that why they feel so ?

6) Methods of Data collection
   a) Primary Data
   Primary data has been collected from people who are taking the advantage of various services offered under micro finance scheme from various areas of Ahmadabad city, Gujarat.
   b) Secondary Data
   Secondary data is considered for measuring the risk associated with MFIs and also for microfinance awareness in India.
   M-CRIL Micro Finance review 2012.
   Union Budget 2012=2013.
   CRISIL report on poverty reduction by MFIs.
   Micro finance institution (Development and Regulation) Bill,2012.
   Articles and journals and Internet.

7) Sampling Design Process
   Target Population:People across Ahmadabad city areas who have actually use the facilities offered under Microfinance scheme.
   Sampling Frame:Representation of the elements of target population i.e. selection of few samples from the total people from Ahmadabad city areas like (Gota, Dudheshwar, Rampuri tekra) who have actually taken Microfinance services.
Sampling Technique:
   Non- probability sampling method:-

   Here in our study we are focusing only on people from Ahmadabad city who have availed services of Microfinance and data will be collected from them only so here we are going to use Non- probability sampling method as all the elements from the population does not get an equal chance to be selected as a sample.

   In a Non probability sampling methods, we will be using convenience sampling methods for example, people on the street interviews.
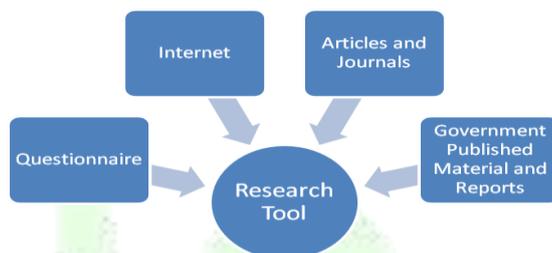
Sample size
   We will take 501 people as sample size and it will include only those people who have actually availed services of Microfinance and we will try to explore the problem related with poverty as the Microfinance is the used as poverty reduction tool.

Research Instrument and Tools:

Pre defined questioner and Internet will be majority used as a tool to carry out the entire study. We have used description analysis and testing hypothesis using One Way anova,regration,corrleation.

8) Limitation of the Study

1. Primary data collected only from citizen of Ahmadabad.
2. Only 501 people has been considered as a sample size.
3. The people who are availing the benefits under microfinance schemes are the poor people, lower class people so, their illiteracy is the major barrier so, and there are high chances of error in their response.
4. The people who are poor and lower class but have not taken advantage of micro finance facilities are neglected under the study although it may possible that they are dissatisfied and aware of limitations of such facilities.
5. Respondent may be illiterate so the chances are high that they do not respond or will give information or they may be less supportive towards giving answers of our questions.

V.   MEASURES

In this responses were scored on 5-point likert scale (1=strongly disagree, 2 = disagree, 3= neutral, 4= agree, 5= strongly disagree)

VI.   DATA ANALIYSIS AND INTERPRETATION

Independent t-test

Independent t-test between Gender and Processing

Testing of hypothesis between various gender and processing of micro finance institutions.

H0: There is no significance difference in the opinion of processing time between male and female.
H1: There is significance difference in the opinion of processing time between male and female

		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	t
Processing	Equal variances assumed	6.750	.010	4.130
	Equal variances not assumed			3.984

Interpretation:

To understand the opinion of male and female about the process of micro finance, we applied independent t-test.

After analysis the significant value is 0.01. Hence H1 is accepted. It means that, there is significant difference of opinion between male and female about processing of micro finance institutions.

Independent t-test between Gender and creditability and faith

Testing of hypothesis between various gender and of creditability and faith micro finance institutions.
H0 : There is no significance difference in the opinion of creditability and faith time between male and female.
H1 : There is significance difference in the opinion of credibility and faith time between male and female

Independent Samples Test				
		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	T
Hindrances	Equal variances assumed	6.225	.013	1.373
	Equal variances not assumed			1.378

Interpretation:

To understand the opinion of male and female about the creditability and faith of micro finance, we applied independent t-test.

After analysis the significant value is 0.066. Hence H0 is accepted. It means that, there is no significant difference of opinion between male and female about creditability and faith of micro finance institutions.

Independent t-test between Gender and Hindrances

Testing of hypothesis between various gender and of Hindrances micro finance institutions.

H0 : There is no significance difference in the opinion of Hindrances time between male and female.
H1 : There is significance difference in the opinion of Hindrances time between male and female.

Independent Samples Test				
		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	t
Creditability and faith	Equal variances assumed	3.407	.066	-3.098
	Equal variances not assumed			-3.027

Interpretation:
To understand the opinion of male and female about the of qualification micro finance, we applied independent t-test.
After analysis the significant value is 0.013. Hence H1 is accepted. It means that, there is significant difference of opinion between male and female about hindrances of micro finance institutions.

Independent t-test between Gender and Satisfaction

Testing of hypothesis between various gender and of satisfaction micro finance institutions.

H0 : There is no significance difference in the opinion of satisfaction time between male and female.
H1 : There is significance difference in the opinion of satisfaction time between male and female.

Independent Samples Test		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	T
Satisfaction	Equal variances assumed	1.185	.277	-.704
	Equal variances not assumed			-.683

Interpretation:

To understand the opinion of male and female about the of satisfaction micro finance, we applied independent t-test.

After analysis the significant value is 0.277. Hence H0 is accepted. It means that, there is no significant difference of opinion between male and female about satisfaction from micro finance institutions.

Independent t-test between Marital status and Processing

Testing of hypothesis between various married and unmarried and processing of micro finance institutions.

H0 : There is no significance difference in the opinion of processing time between married and unmarried .
H1 : There is significance difference in the opinion of processing time between married and unmarried

Independent Samples Test		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	t
Processing	Equal variances assumed	3.863	.050	5.037
	Equal variances not assumed			4.790

Interpretation:

To understand the opinion married and unmarried of about the of processing micro finance, we applied independent t-test.

After analysis the significant value is 0.050. Hence H1 is accepted. It means that, there is significant difference of opinion between married and unmarried about proccessing of micro finance institutions.

Independent t-test between marital status and creditability and faith

Testing of hypothesis between various married and unmarried and creditability and faith of micro finance institutions.

H0 : There is no significance difference in the opinion of creditability and faith time between married and unmarried.
H1 : There is significance difference in the opinion of creditability and faith time between married and unmarried

Independent Samples Test		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	t
Creditability and Faith	Equal variances assumed	1.537	.216	3.029
	Equal variances not assumed			3.244

Interpretation:

To understand the opinion married and unmarried of about the of processing micro finance, we applied independent t-test.

After analysis the significant value is 0.0216. Hence H0 is accepted. It means that, there is no significant difference of opinion between married and unmarried about creditability and faith of micro finance institutions.

Independent t-test between martial status and hindrances

Testing of hypothesis between various married and unmarried and hindrances of micro finance institutions.

H0 : There is no significance difference in the opinion of hindrances time between married and unmarried.
H1 : There is significance difference in the opinion of hindrances time between married and unmarried

Independent Samples Test		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	t
Hindrances	Equal variances assumed	2.072	.151	-.690
	Equal variances not assumed			-.684

Interpretation:

To understand the opinion married and unmarried of about the of processing micro finance, we applied independent t-test.

After analysis the significant value is 0.151. Hence H0 is accepted. It means that, there is no significant difference of opinion between married and unmarried about hindrances of micro finance institutions.

Independent t-test between marital status and satisfaction

Testing of hypothesis between various married and unmarried and satisfaction of micro finance institutions.

H0 : There is no significance difference in the opinion of satisfaction time between married and unmarried.
H1 : There is significance difference in the opinion of satisfaction time between married and unmarried

Independent Samples Test				
		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	t
Satisfaction	Equal variances assumed	4.798	.029	4.007
	Equal variances not assumed			4.237

Interpretation:

To understand the opinion married and unmarried of about the of processing micro finance, we applied independent t-test.

After analysis the significant value is 0.029. Hence H1 is accepted. It means that, there is significant difference of opinion between married and unmarried about satisfaction of micro finance institutions

One way Anova:

One way anova amongst casts and processing

Testing of hypothesis amongst various casts and of processing micro finance institutions.

H0 : There is no significance difference in the processing of micro finance institutions amongst various casts.
H1 : There is significance difference in the processing of micro finance institutions amongst various casts.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Processing	Between Groups	471.693	4	117.923	9.450	.000
	Within Groups	6189.289	496	12.478		
	Total	6660.982	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various casts at 5% level of significance.

The significant value table is 0.000 which is less than 0.05. It suggested that alternate hypothesis H1 is accepted there for there is significant difference of process amongst open,SEBC,OBC,SC,ST and other casts.

One way anova amongst casts and creditability and faith

Testing of hypothesis amongst various casts and of creditability and faith micro finance institutions.

H0 : There is no significance difference in the creditability and faith of micro finance institutions amongst various casts.
H1 : There is significance difference in the creditability and faith of micro finance institutions amongst various casts.

	ANOVA					
		Sum of Squares	df	Mean Square	F	Sig.
creditability and faith	Between Groups	1225.830	4	306.458	17.239	.000
	Within Groups	8817.431	496	17.777		
	Total	10043.261	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various casts at 5% level of significance.

The significant value table is 0.000 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of process amongst open,SEBC,OBC,SC,ST and other casts.

One way anova amongst casts and hindrances

Testing of hypothesis amongst various casts and of hindrances of micro finance institutions.

H0 : There is no significance difference in the hindrances of micro finance institutions amongst various casts.
H1 : There is significance difference in the hindrances of micro finance institutions amongst various casts.

	ANOVA					
		Sum of Squares	df	Mean Square	F	Sig.
Hindrances	Between Groups	521.514	4	130.378	4.748	.001
	Within Groups	13620.235	496	27.460		
	Total	14141.749	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various casts at 5% level of significance.

The significant value table is 0.001 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of q hindrances amongst open,SEBC,OBC,SC,ST and other casts.

One way anova amongst casts and satisfaction

Testing of hypothesis amongst various casts and of satisfaction of micro finance institutions.

H0 : There is no significance difference in the satisfaction of micro finance institutions amongst various casts.
H1 : There is significance difference in the satisfaction of micro finance institutions amongst various casts.

	ANOVA					
		Sum of Squares	df	Mean Square	F	Sig.
Satisfaction	Between Groups	2461.482	4	615.371	19.350	.000
	Within Groups	15773.727	496	31.802		
	Total	18235.210	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various casts at 5% level of significance.

The significant value table is 0.000 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of satisfaction amongst open,SEBC,OBC,SC,ST and other casts.

One way anova amongst level of education and processing

Testing of hypothesis amongst various level of education and of processing micro finance institutions.

H0 : There is no significance difference in the processing of micro finance institutions amongst various level of education.
H1 : There is significance difference in the processing of micro finance institutions amongst various level of education.

		Sum of Squares	df	Mean Square	F	Sig.
Processing	Between Groups	145.657	4	36.414	2.772	.027
	Within Groups	6515.325	496	13.136		
	Total	6660.982	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various level of education at 5% level of significance.

The significant value table is 0.027 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of process amongst illiterate , SSC , HSC ,Graduate, and other level of education.

One way anova amongst level of education and creditability and faith

Testing of hypothesis amongst various level of education and of creditability and faith micro finance institutions.

H0 : There is no significance difference in the creditability and faith of micro finance institutions amongst various level of education .
H1 : There is significance difference in the creditability and faith of micro finance institutions amongst various level of education.

		Sum of Squares	df	Mean Square	F	Sig.
creditability and faith	Between Groups	345.381	4	86.345	4.416	.002
	Within Groups	9697.880	496	19.552		
	Total	10043.261	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various level of education at 5% level of significance.

The significant value table is 0.002 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of process amongst illiterate , SSC , HSC ,Graduate, and other level of education.

One way anova amongst level of education and hindrances

Testing of hypothesis amongst various level of education and of hindrances of micro finance institutions.

H0 : There is no significance difference in the hindrances of micro finance institutions amongst various level of education.
H1 : There is significance difference in the hindrances of micro finance institutions amongst various level of education

		Sum of Squares	df	Mean Square	F	Sig.
Hindrances	Between Groups	456.488	4	114.122	4.136	.003
	Within Groups	13685.260	496	27.591		
	Total	14141.749	500			

Interpretation:
We have applied one way ANOVA analysis to understand the significant difference amongst various level of education at 5% level of significance.

The significant value table is 0.003 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of hindrances amongst illiterate , SSC , HSC ,Graduate, and other level of education.

One way anova amongst level of education and satisfaction
Testing of hypothesis amongst various level of education and of satisfaction of micro finance institutions.
H0 : There is no significance difference in the satisfaction of micro finance institutions amongst various level of education .
H1 : There is significance difference in the satisfaction of micro finance institutions amongst various level of education.

		Sum of Squares	df	Mean Square	F	Sig.
Satisfaction	Between Groups	500.739	4	125.185	3.501	.008
	Within Groups	17734.471	496	35.755		
	Total	18235.210	500			

Interpretation:
We have applied one way ANOVA analysis to understand the significant difference amongst various level of education at 5% level of significance.

The significant value table is 0.008 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of satisfaction amongst illiterate , SSC , HSC ,Graduate, and other level of education.

One way anova amongst occupation and processing
Testing of hypothesis amongst various occupation and of processing of micro finance institutions.

H0 : There is no significance difference in the processing of micro finance institutions amongst various occupation.
H1 : There is significance difference in the processing of micro finance institutions amongst various occupation.

		Sum of Squares	df	Mean Square	F	Sig.
processing	Between Groups	760.238	5	152.048	12.755	.000
	Within Groups	5900.744	495	11.921		
	Total	6660.982	500			

Interpretation:
We have applied one way ANOVA analysis to understand the significant difference amongst various occupation at 5% level of significance.

The significant value table is 0.000 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of process amongst service , own small business , labour work, retired , student and housewife occupation .

One way anova amongst occupation and creditability and faith
Testing of hypothesis amongst various occupation and of creditability and faith micro finance institutions.

H0 : There is no significance difference in the creditability and faith of micro finance institutions amongst various occupation..
H1 : There is significance difference in the creditability and faith of micro finance institutions amongst various occupation.

		Sum of Squares	df	Mean Square	F	Sig.
creditability and faith	Between Groups	558.307	5	111.661	5.827	.000
	Within Groups	9484.955	495	19.162		
	Total	10043.261	500			

Interpretation:
We have applied one way ANOVA analysis to understand the significant difference amongst various occupationa 5% level of significance.
The significant value table is 0.000 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of creditability and faith amongst service , own small business , labour work, retired , student and housewife occupation.

One way anova amongst occupation and hindrances
Testing of hypothesis amongst various occupation and of hindrances of micro finance institutions.

H0 : There is no significance difference in the hindrances of micro finance institutions amongst various occupation.
H1 : There is significance difference in the hindrances of micro finance institutions amongst various occupation.

		Sum of Squares	df	Mean Square	F	Sig.
Hindrances	Between Groups	752.295	5	150.459	5.562	.000
	Within Groups	13389.454	495	27.049		
	Total	14141.749	500			

Interpretation:
We have applied one way ANOVA analysis to understand the significant difference amongst various occupation at 5% level of significance.
The significant value table is 0.000 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of hindrances amongst service , own small business , labour work, retired , student and housewife occupation.

One way anova amongst occupation and satisfaction
Testing of hypothesis amongst various occupation band of satisfaction of micro finance institutions.

H0 : There is no significance difference in the satisfaction of micro finance institutions amongst various occupation.
H1 : There is significance difference in the satisfaction of micro finance institutions amongst various occupation.

		Sum of Squares	df	Mean Square	F	Sig.
satisfaction	Between Groups	814.575	5	162.915	4.629	.000
	Within Groups	17420.635	495	35.193		
	Total	18235.210	500			

Interpretation:
We have applied one way ANOVA analysis to understand the significant difference amongst various occupation at 5% level of significance.
The significant value table is 0.000 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of satisfaction amongst service , own small business , labour work, retired , student and housewife occupation

One way anova amongst monthly income and processing

Testing of hypothesis amongst various monthly imcome and of processing micro finance institutions.

H0 : There is no significance difference in the processing of micro finance institutions amongst various monthly income .
H1 : There is significance difference in the processing of micro finance institutions amongst various monthly income.

		Sum of Squares	df	Mean Square	F	Sig.
processing	Between Groups	130.646	4	32.662	2.481	.043
	Within Groups	6530.336	496	13.166		
	Total	6660.982	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various monthly income at 5% level of significance.

The significant value table is 0.043 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of process amongst less than 5000 , 6000 to 10000 , 11000 to 15000 , 16000 to 20000, more than 21000 and other monthly income.

One way anova amongst monthly income and creditability and faith

Testing of hypothesis between various monthly income and of creditability and faith micro finance institutions.

H0 : There is no significance difference in the creditability and faith of micro finance institutions amongst various monthly income .
H1 : There is significance difference in the creditability and faith of micro finance institutions amongst various monthly income.

		Sum of Squares	df	Mean Square	F	Sig.
creditability and faith	Between Groups	164.107	4	41.027	2.060	.085
	Within Groups	9879.155	496	19.918		
	Total	10043.261	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various monthly income at 5% level of significance.

The significant value table is 0.085 which is less than 0.05. It suggested that null hypothesis H0 is accepted there for there is no significant difference of creditability and faith amongst 5000 , 6000 to 10000 , 11000 to 15000 , 16000 to 20000, more than 21000 and other monthly income.

One way anova amongst monthly income and hindrances

Testing of hypothesis amongst various monthly income and hindrances of micro finance institutions.

H0 : There is no significance difference in the hindrances of micro finance institutions amongst various monthly income .
H1 : There is significance difference in the hindrances of micro finance institutions amongst various monthly income.

		Sum of Squares	df	Mean Square	F	Sig.
Hindrances	Between Groups	952.869	4	238.217	8.959	.000
	Within Groups	13188.879	496	26.590		
	Total	14141.749	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various monthly income at 5% level of significance.

The significant value table is 0.000 which is less than 0.05. It suggested that alternet hypothesis H1 is accepted there for there is significant difference of qualification amongst 5000 , 6000 to 10000 , 11000 to 15000 , 16000 to 20000, more than 21000 and other monthly income.

One way anova amongst monthly income and satisfaction

Testing of hypothesis amongst various monthly income and of satisfaction of micro finance institutions.

H0 : There is no significance difference in the satisfaction of micro finance institutions amongst various monthly income .
H1 : There is significance difference in the satisfaction of micro finance institutions amongst various monthly income.

		Sum of Squares	df	Mean Square	F	Sig.
satisfaction	Between Groups	290.705	4	72.676	2.009	.092
	Within Groups	17944.505	496	36.178		
	Total	18235.210	500			

Interpretation:

We have applied one way ANOVA analysis to understand the significant difference amongst various monthly income at 5% level of significance.

The significant value table is 0.092which is less than 0.05. It suggested that null hypothesis H0 is accepted there for there is no significant difference of satisfaction amongst 5000 , 6000 to 10000 , 11000 to 15000 , 16000 to 20000, more than 21000 and other monthly income.

REGRATION ANALYSIS

Model Summary									
Model	R	R Square	Adjusted R Square	S. E	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.733a	0.538	0.535	4.11788	0.538	192.794	3	497	0

Interpretation:-

Significant value is 0.000 and R squere value is 0.538 it means thereis 53.8% impact of the proccesing time, creditability and faith and hindurances on satisfaction level of customer which respect to microfinance instituation

CORRELATION ANALYSIS

Correlations		SUMMATED_APPLICATION	SUMMATED_EFFECT	SAMMATED_CHALLANGES	SUMMATED_SATISFIED
SUMMATED_APPLICATION	Pearson Correlation	1	.484**	.150**	.473**
	Sig. (2-tailed)		0	0.001	0
SUMMATED_EFFECT	Pearson Correlation	.484**	1	.171**	.717**
	Sig. (2-tailed)	0		0	0
SAMMATED_CHALLANGES	Pearson Correlation	.150**	.171**	1	0.081
	Sig. (2-tailed)	0.001	0		0.071
SUMMATED_SATISFIED	Pearson Correlation	.473**	.717**	0.081	1
	Sig. (2-tailed)	0	0	0.071	

Interpretation:-

We have applied preation correlation model to understand the correlation between processing of microfinance instituation and creditability and faith the significant value 0.000 it is suggest that there is strong correlation between variables. We can cheque the correlation at 1% significant level.

We have applied preation correlation model to understand the correlation between processing of microfinance institution and creditability and faith the significant value 0.001 it is suggest that there is strong correlation between variables. We can check the correlation at 1% significant level.

We have applied preation correlation model to understand the correlation between processing of microfinance institution and satisfaction the significant value 0.000 it is suggest that there is strong correlation between variables. We can check the correlation at 1% significant level.

We have applied preation correlation model to understand the correlation between creditability and faith of microfinance institution and qualification hindrances the significant value 0.000 it is suggest that there is strong correlation between variables. We can check the correlation at 1% significant level.

We have applied preation correlation model to understand the correlation between creditability and faith of microfinance institution and satisfaction the significant value 0.000 it is suggest that there is strong correlation between variables. We can check the correlation at 1% significant level.

VII.   CONCLUSION

It has been observed that most of the male respondents are using micro finance services and they are married.Most of the people which are doing service and have small business are using Micro finance services.Most of the respondents are using services through Disha Micro Finance Private Ltd due to good service provide.Some Micro finance institutions which provide positive response to the users which helpful to raise their standard of living.Micro finance institutions have limitation that can be create hurdles for the respondents

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