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нтмі Abstract





The objective of this study was to perform a panel data analysis on two significant dimensions of the Indian economy, namely the savings generated by self-help groups (SHG) and the loans extended by commercial banks to microfinance institutions. Throughout the pandemic, the research conducted by this individual failed to produce any definitive findings. The consequence observed is atypical and lac... Show More

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Niloy Kumar Bhattacherjee; Sayanti Samanta; Bhaswati Roy; Sandip Mukherjee; Gargi Lahiri; Subir Gupta 2023 3rd International Conference on Innovative Sustainable Computational Technologies (CISCT) Year: 2023



Smart Cities: Exploring the Advancement and Challenges in Urbanization Shashank Pareek; Shruti Kuhar; Gulshan Kumar Meena;

Ashish Pathani; Ahmed Akhayyat; Raman Kumar Publication Year: 2023, Page(s): 1 - 5



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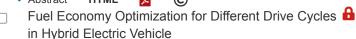
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- III. Methodology
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The objective of this study was to perform a panel data analysis on two significant dimensions of the Indian economy, namely the savings generated by self-help groups (SH... View more

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Abstract:

The objective of this study was to perform a panel data analysis on two significant dimensions of the Indian economy, namely the savings generated by self-help groups (SHG) and the loans extended by commercial banks to microfinance institutions. Throughout the pandemic, the research conducted by this individual failed to produce any definitive findings. The consequence observed is atypical and lacks logical coherence. The study's findings suggest that the proliferation rate of Self-Help Groups (SHGs) exhibits variation across different locations, particularly when considering the studied measurement criteria. The northernwestern and northern-eastern regions have witnessed a higher accumulation of savings among members of Self-Help Groups (SHGs) compared to the other areas. The augmentation in reserves constituted a significantly lesser fraction of the whole loan enlargement than the entire borrowed amount. The study suggests that incentivizing Self-Help Groups to increase investments in their firms may increase casualties and complications, necessitating further data and analysis. The assertion mentioned above can be derived from the corroborating evidence. The potential subjects for discussion include nonperforming assets (NPAs) and loan recovery. Despite recent advancements, initial analysis suggests that retrieving loans and nonperforming assets (NPAs) remain areas of concern. Although all parties have made advancements, the overall situation remains unchanged. The study's findings indicate that it would be advisable for the government to undertake appropriate measures to address and mitigate the regional disparities observed in the growth rates of self-help groups (SHGs). It is imperative to gather additional data to establish panels representative of the entire nation and cover extensive periods. With such enhanced datasets, more ML techniques may also be deployed. In order to accomplish welfare goals, it is crucial to guarantee comprehensive insurance coverage...

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Contents

I. Introduction

Since its inception in 1980, the Self Help Groups (SHG) have been playing a significant role in India's economic development, fostering the financial inclusion of people experiencing poverty, It additionally contributes towards women's empowerment. Linking SHGs to ban sigg amtor Ciordiffroan Beardstitutions to cater to the financial needs of the otherwise poor and vulnerable rural populace forming SHGs is an innovative and formidable stepping stone for the great success story of India fighting poverty, unemployment and lack of development of women folk[1]-[3].

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