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Should I? Shouldn't I? – Does access to loan reek of gender bias? A statistical analysis.

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Synopsis

Set in 2022, the case describes Keerthi's dilemma for procuring a line of credit. Keerthi, a boutique owner wanted to expand her business but was skeptical about her prospects of getting a loan from a bank after hearing the experiences of her friends who were denied loans. There was a growth opportunity given that the wedding and festival season was around the corner. However, she could not expand if she did not have financial resources. Banks were the only way, but she feared rejection of her application. Keerthi wanted to make an informed decision by looking at available sources of data to understand if her gender played a role in her chances of getting a loan from a bank.

Keywords: Variables, data cleaning, t-test, cross-tabulation

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