

## **DEA Generalized Return to Scale with Slack-Based Measure of Financial Inclusion Efficiency in Bihar, India**

**Archila Kushwaha\***

*Department of Commerce and Management  
School of Management Sciences, Varanasi. Uttar Pradesh, India*

**Brajesh Kumar, Jatin Kumar Jaiswal and Pooja Kumari**

*Department of Commerce and Business Studies  
Central University of South Bihar, India*

**Sonu Prasad**

*Department of Development Studies  
Central University of South Bihar, India*

**Abstract:** This study examines financial inclusion across Bihar's districts over five years, focusing on resource allocation, efficiency, and sustainable development. Utilizing Data Envelopment Analysis (DEA), the research evaluates five dimensions of financial inclusion—availability, accessibility, usage, awareness, and banking penetration—across ten indicators. The findings reveal distinct resource distribution patterns, with Patna consistently leading in financial infrastructure. Efficiency scores show a positive trend until 2019-2020, with slight fluctuations during 2020-2021. Districts like East Champaran and Jamui emerge as benchmarks for optimal resource utilization. The study identifies areas for resource slack adjustments, balancing surpluses and shortfalls, to improve efficiency. Despite data limitations, the research offers valuable insights for policy-making and sustainable financial systems. Future research could explore regional variations, conduct more extensive longitudinal studies, and incorporate qualitative data. This study contributes to the understanding of financial inclusion dynamics, supporting informed decision-making for sustainable economic development.

**Keywords:** Financial Inclusion, Inclusion Efficiency, Data Envelopment Analysis, Slack-Based Measure, Economic Development

**JEL Classification Number:** G21, G29, C67, O1

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\*Corresponding author. Email: [archilakushwaha25@gmail.com](mailto:archilakushwaha25@gmail.com)