## The Face of Social Exclusion

## Social Exclusion Framework **Services** Overall wellbeing and welfare of adults can be assessed based on their access to basic services and anemities Social protection Information Transport Education Market Health Water ccess to markets has a direct link to the ability of an individual's potential Housing Labour Credit to earn a decent livelihood **Spaces** Spaces are indicators of an individual's mobility, interaction and social Political connectedness Physical Cultural

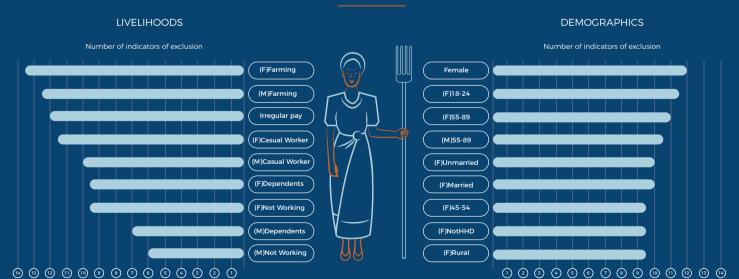
Objective. The World Bank social exclusion framework above encapsulates the full spectrum of how adults interact with their intermediate environment socially, economically and financially. Using FinScope's Consumer data from nine countries — Burkina Faso, Cambodia, DRC, India, Kenya, Myanmar, Nepal, Nigeria, and Tanzania — we were able to see how people are experiencing exclusion differently and identify the most excluded groups. To do this, we identified 20 indicators in the FinScope data that could serve as proxies of social exclusion. We then compiled the data under these indicators for different population segments by livelihood and demographics, disaggregated by gender. Finally, we compared the indicator data to national averages to determine areas of exclusion.

## Results of the Social Exclusion Framework

High Vulnerability Moderate Vulnerability O Low Vulnerability LIVELIHOODS **DEMOGRAPHICS** (F)45-54 (F)Rural (F)55-8 (F)18-24 (M)55-8 **Market Indicators** 0 ٠ ø No formal savings ٠ 0 0 0 0 0 Ó 0 Ó  $\Diamond$ 0 0 0 ٠ 0 ø ø ø ٠ ٠ ø 0 Low bank account usage 0 0 0 0 0 0 0 0 Ó ٠ 0 • 0 0 0 ٠ Low access to formal credit 0 Ó Ó 0 0 0 Ó Does not own land 0 Ó 0 0 0 Ó Ó Service Indicators 0 0 0 0 0 0 • Low mobile phone ownership • 0 0 0 0 Ó 0 0 0 Ó 0 0 No school or primary only Ó Ó 0 0 0 0 0 Ó 0 0 0 0 0 No access to information 0 0 ¢ Ó 0 • 0 • ٠ • Ó 0 0 • 0 No access to transport ٠ Ó 0 0 0 0 • • ø 0 0 • Ö • Ó • 0 No access to internet  $\Diamond$ 0 0 0 • Ó Ó Ó • 0 0 0 Ó 0 0 Ó  $\Diamond$ 0  $\Diamond$ Ó 0 0 0 Ó Ó 0 0 0 0 0 • No access to electricity  $\Diamond$ Ó Ó Ó 0 0 0 0 0 0 Ó 0 0 0 0 0 • Bank too far  $\Diamond$ ¢  $\Diamond$ Ó Ó Ó 0 0 ٠ Ó 0 Ó 0 0 0 0 0 No access to clean water  $\Diamond$ 0 0 Ó  $\Diamond$ Ó  $\Diamond$ Ó 0 0 0 Ó Ó Ó 0 0 Ó Market too far  $\Diamond$  $\Diamond$ Ó Ó Ó 0 0 0 Ó 0 0 0 Ó 0 0 0 O 0 No access to a standard toilet Ó Ó Ó  $\Diamond$ 0 0 Ó Ó  $\Diamond$ Ó Ó 0 0 Ó Medical centre too far Ó Ó Ó Ó Ó Ó **Spaces Indicators** 0 0 0 0 Ó Ó 0 Ó Ó 0 0 0 0 Does not belong to a social group 0 0 0 0 Ó 0 Ó Ó 0 0 Ó Ó 0 Ó Ó No ID 0 Ó Ó Ó No electors card Ó Ó Ó Ó Ó Ó Ó Ö  $\circ$ 

What the results tell us. The results above show that most segments do not have access to formal savings, facilities, limited bank account usage and somewhat limited access to formal credit. In regards to financial services, limited access to transport affects their mobility. Limited access to mobile phones also reduces their accessibility to be socially and technically connected.

## Most Socially Excluded



Who is the most affected? Using the social exclusion framework revealed that women, farmers, youth and a combination of those identities are deemed the most vulnerable segments. If financial inclusion advocates could fast-track the development and empowerment of those segments, a fully inclusive global community would be realised.



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