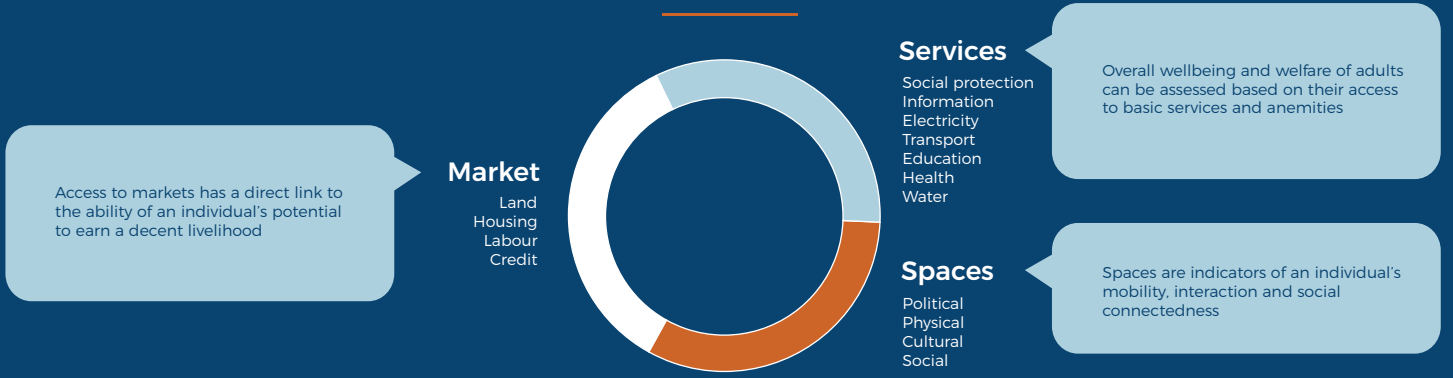


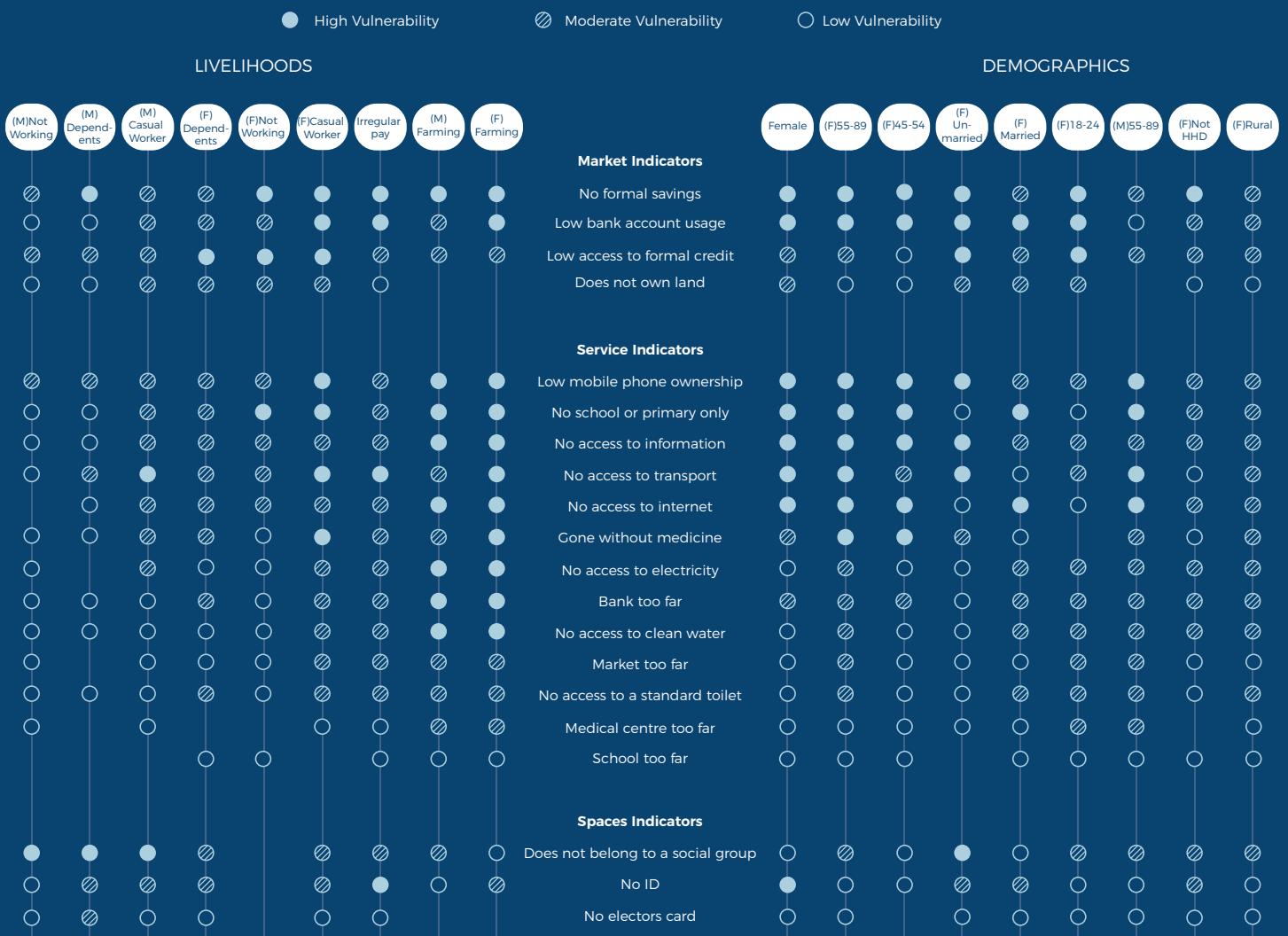
The Face of Social Exclusion

Social Exclusion Framework



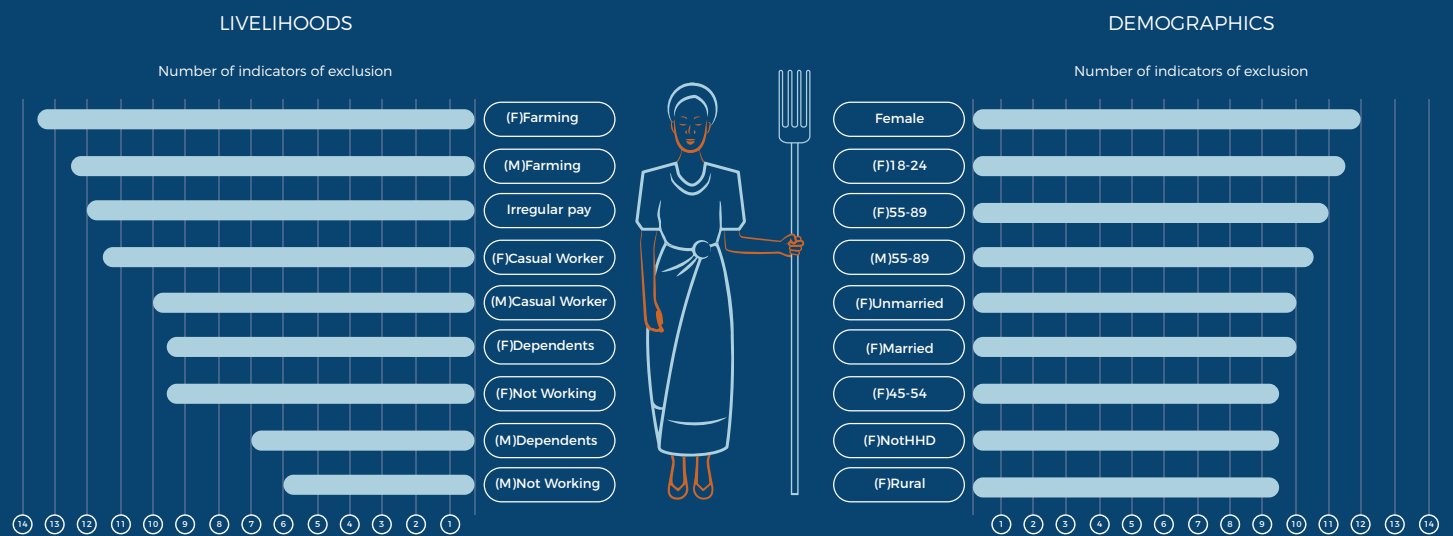
Objective. The World Bank social exclusion framework above encapsulates the full spectrum of how adults interact with their intermediate environment socially, economically and financially. Using FinScope's Consumer data from nine countries – Burkina Faso, Cambodia, DRC, India, Kenya, Myanmar, Nepal, 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



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.