

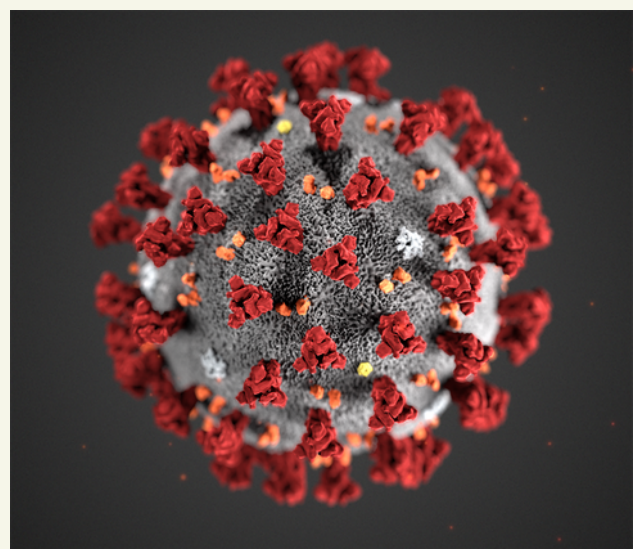
# FINACIAL INCLISION STATUS FOR WEOMEN AND POOR ADULT DURING THE COVID-19 PANDEMIC



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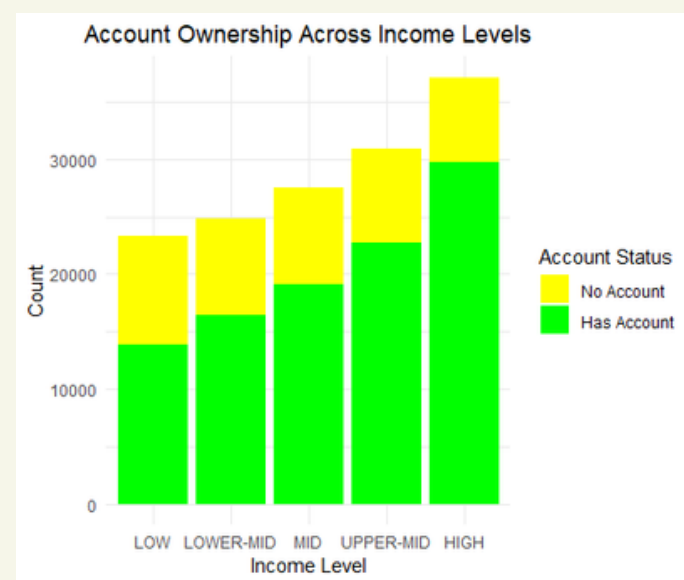
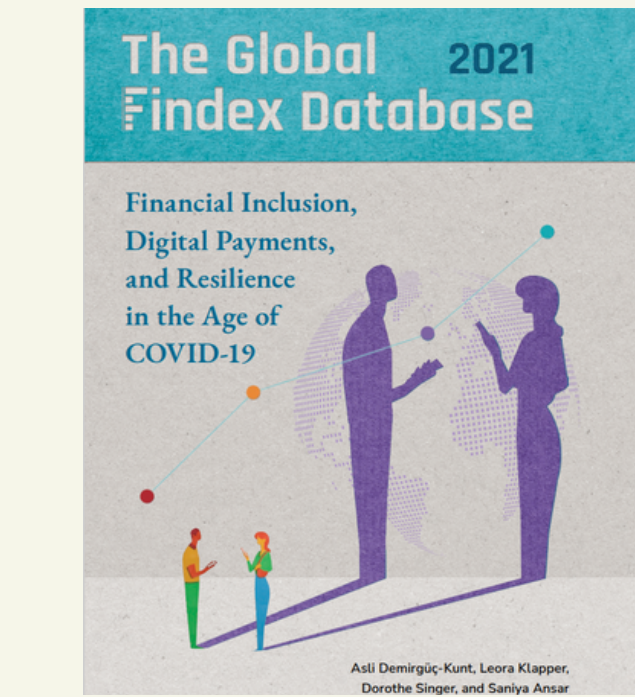
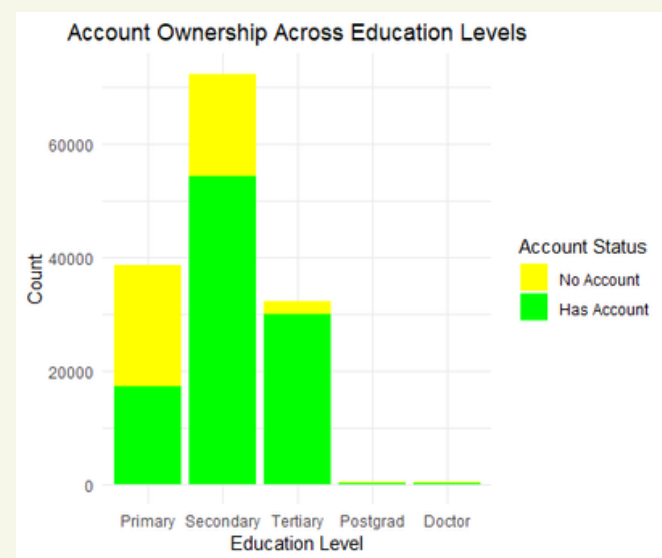
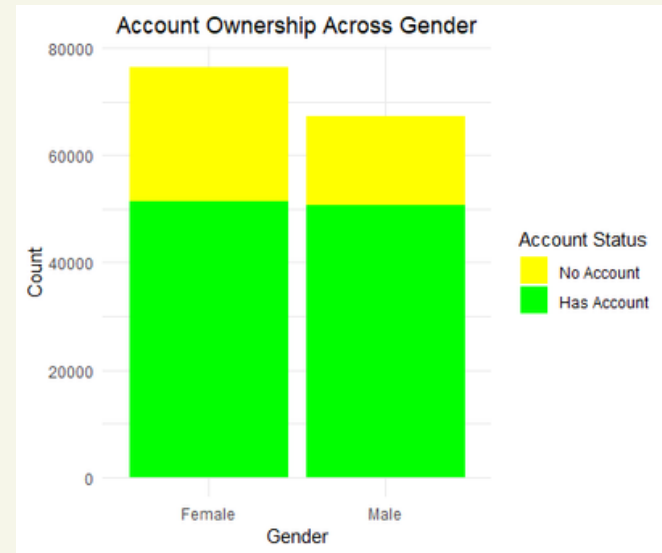
## INTRODUCTION

This study examines the link between financial inclusion and demographic characteristics during the COVID-19 pandemic, focusing on gender and income disparities. Utilizing Global Findex data, we analyze how financial access impacts health outcomes. We aim to identify barriers to financial inclusion and offer actionable insights for policymaker specially for during global crisis periods.



## DATA

Our dataset from the Global Findex Database covers 123 economies with responses from about 128,000 adults between June 19, 2021, and February 26, 2023. It includes 128 variables, which could be divided in to demographic data like age, gender, income, and financial inclusion indicators such as having account, and saved.

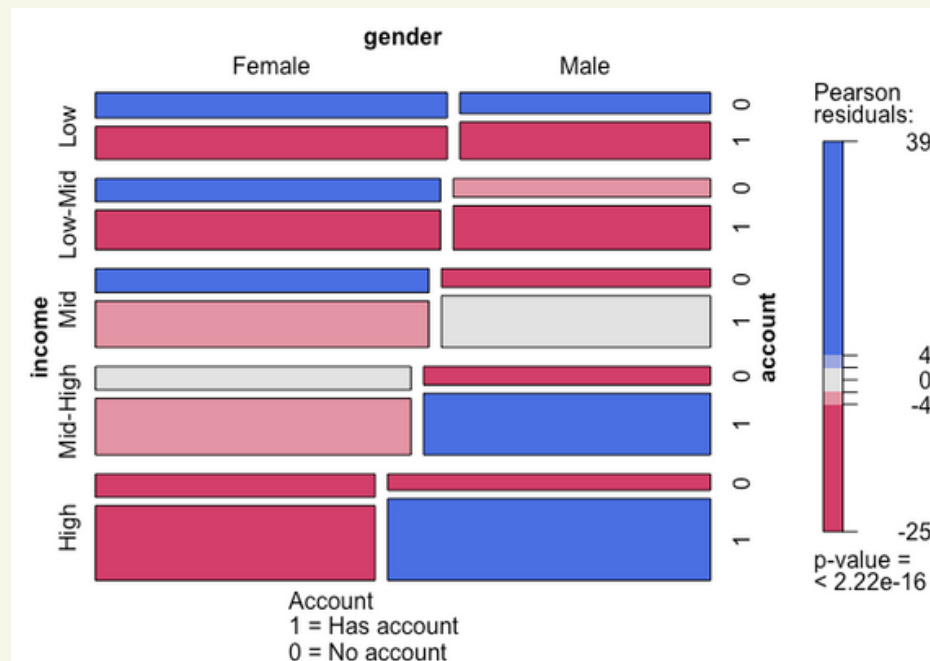


## METHODOLOGY

Employing R and Python, we conducted in-depth data cleaning and analysis. Our focus was on managing missing values, analyzing outliers, and ensuring data balance to provide precise and reliable insights for complex pattern recognition and predictive analysis.

## RESULTS & CONCLUSION

How Gender and Income are associated with having account



Final Model

$$\text{account} = a_0 + a_1 * \text{gender} + a_2 * \text{income} + a_3 * \text{age} + a_4 * \text{emp} + a_5 * \text{educ} + a_6 * \text{region}$$

(a0: intercept, model's baseline; a1 - a6: how each unit of every feature affects the response variable)

Demographic Variable	region	education level	income level	age	employment status	gender
Financial Inclusion Indicator	account	borrowed	saved	anydig-payment	remittance	...

Model metrics show region, education, income as key in predicting account ownership; gender's impact is minor when considering these factors. Gender's influence on financial inclusion appears limited, with region, education and income emerging as more crucial factors.

### Related literature

1.“The Global Findex Database 2021.” World Bank, World Bank Group, 14 Aug. 2023, [www.worldbank.org/en/publication/globalfindex](http://www.worldbank.org/en/publication/globalfindex)