**Title: Analysis of Financial Inclusion Data in Nigeria Using Python Programming Language**

**Introduction**

In this analysis, we assess how various features affect financial inclusion. This can help us understand the characteristics of the variables that influences access to financial services (such as transactions, digital access, and credit and savings platforms, among others) and economic opportunity among populations.

**Objective** To analyze the features with the most impact for financial inclusion and economic opportunity.

**Methodology**

* **Python programming** was used for exploratory data analysis.
* **Visualization**: The bar plot were used to interpret and visualize the feature importance.

**Results and Implications for Financial Inclusion and Economic Opportunity**

* **Age** is a major determinant, majority of people within the age groups of 25-34 and 18-24 had the highest number of accounts and are amongst the highest population in the dataset.
* **Education and financial knowledge** significantly affect inclusion, suggesting education levels could reduce exclusion.
* **Account ownership**: about 38% of the population have no account, this suggest limitation to access financial services implying that individuals employ informal use for financial transactions. Also, over 50% of population of individuals with formal bank accounts have more savings and borrowing habits. In addition, about 40% of people with account make up the richest 20% across the income quartile
* **Technology access (internet, mobile)** this also shows that majority of people with formal accounts have made digital payments while people without account have not, suggesting financial access gap. In addition, about 15% of people without account have access to the internet suggesting barrier with digital financial services for people with no formal account.
* **Region** population of people with no account in the urban area are higher than their rural counterparts, this maybe as a result of higher population in the urban area.
* **Gender:** females are less likely to have an account and more females are out of the workforce unlike their male counterparts**.**
* **Agricultural Payment Receipt:** about 30% of the population of people without account receive agricultural payment suggesting other informal ways for individuals to receive payments.

**Conclusion**

This analysis shows that while demographic features such as age have a significant influence on financial behaviors, other factors such as access to technology and education level also had impacts. This can help policymakers and financial institutions to better design effective programs that will help reduce financial exclusion and address access economic opportunities.

**Recommendations**

* Create financial education awareness programs across age groups.
* Employ mobile/digital platforms for access to financial services.
* Develop initiatives particularly for women for economic opportunity and financial inclusion.