

Article

Analysis of Access to Emergency Funds in Sub-Saharan Countries– A Human Rights-Based Approach

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Simple Summary: A Simple summary goes here.

Abstract: A single paragraph of about 200 words maximum. For research articles, abstracts should give a pertinent overview of the work. We strongly encourage authors to use the following style of structured abstracts, but without headings: 1) Background: Place the question addressed in a broad context and highlight the purpose of the study; 2) Methods: Describe briefly the main methods or treatments applied; 3) Results: Summarize the article’s main findings; and 4) Conclusion: Indicate the main conclusions or interpretations. The abstract should be an objective representation of the article, it must not contain results which are not presented and substantiated in the main text and should not exaggerate the main conclusions.

Keywords: keyword 1; keyword 2; keyword 3 (list three to ten pertinent keywords specific to the article, yet reasonably common within the subject discipline.).

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import seaborn as sns
```

1. Version

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2. Abstract

Having access to emergency funds is a valuable resource that many people end up needing at least once in their lives. Those who have access to emergency funding and other financial services have the capacity to remain afloat when unexpected predicaments arise, while those who are without this privilege have no choice but to endure crises and simply hope for the best. The purpose of our project is to analyze the access adults have to emergency funds and financial services in Sub-Saharan countries using a 2017 dataset from the Global Findex Database. Additionally, an important goal of our project is to employ a variety of different approaches in an attempt to minimize bias and maximize fairness, particularly when examining the performance for males and females. We also aim to determine how adults in the Sub-Saharan African region access financial services as well as establish the amount of

bias we have within our models using exploratory data analysis, a baseline model, and a variety of fairness metrics. We hope to implement our findings in a Jupyter notebook where this information can be made accessible to a broader undergraduate audience.

3. Introduction

Science is often viewed as a way to offer trustworthy research backed solutions and answers. A lot of that research involves statistical methods performed on data however, what happens when the data and statistical methods are not as objective and trustworthy as is so often assumed? The conclusions drawn from the data are biased and unfair, most often towards minorities and protected classes of people. To contribute to a human rights based approach to data analysis, we evaluate fairness metrics on a machine learning algorithm to measure bias. We use a Global Findex data set which contains financial information about 35 Sub Saharan countries. Specifically, we create models to predict access to emergency funds, then analyze the fairness of those models. We focus on group and individual fairness metrics for the protected attribute sex. In addition we investigate the data set itself to understand where potential biases might have been implanted.

Data sets and algorithms have real world impacts on real people. The inherent bias in data sets can carry over into machine learning algorithms that are used to profile and categorize people [1,2]. Since data set's are not collected in a vacuum and often represent the discriminatory environments in which they are collected [3], we must find ways to make data sets and statistical methods more equitable. In this study we explore fairness methods that can be used to evaluate machine learning models. The "impossibility theorem" is the idea that not all fairness metrics can be satisfied at the same time [4]. Although fairness is complex and there are multiple approaches to make a model fair [5,6], it's important to continue to question how data and algorithms can be biased and how to mitigate that bias.

While there have been previous studies implementing fairness techniques in different contexts [7,8], we implement them in an exploratory context meant to teach how and when to use these techniques thus giving us more freedom to branch beyond a specific question while supporting previous work about the importance of these fairness metrics [3,9]. We analyse the data, data collection methods, prediction models, and the fairness metrics to assess how biased our data is and understand how we can de-bias when possible.

4. Materials and Methods

Materials and Methods [10] should be described with sufficient details to allow others to replicate and build on published results. Please note that publication of your manuscript implicates that you must make all materials, data, computer code, and protocols associated with the publication available to readers. Please disclose at the submission stage any restrictions on the availability of materials or information. New methods and protocols should be described in detail while well-established methods can be briefly described and appropriately cited. [5]

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Interventionary studies involving animals or humans, and other studies require ethical approval must list the authority that provided approval and the corresponding ethical approval code.

5. Results

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5.1. Subsection Heading Here

Subsection text here.

5.1.1. Subsubsection Heading Here

Bulleted lists look like this:

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All figures and tables should be cited in the main text as Figure 1, Table 1, etc.



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Table 1. This is a table caption. Tables should be placed in the main text near to the first time they are cited.

Title 1	Title 2	Title 3
entry 1	data	data
entry 2	data	data

This is an example of an equation:

$$\S \tag{1}$$

Example of a theorem:

Theorem 1. *Example text of a theorem.*

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Authors should discuss the results and how they can be interpreted in perspective of previous studies and of the working hypotheses. The findings and their implications should be discussed in the broadest context possible. Future research directions may also be highlighted.

7. Conclusion

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8. Patents

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Abbreviations

The following abbreviations are used in this manuscript:

MDPI	Multidisciplinary Digital Publishing Institute
DOAJ	Directory of open access journals
TLA	Three letter acronym
LD	linear dichroism

Appendix A

Appendix A.1

The appendix is an optional section that can contain details and data supplemental to the main text. For example, explanations of experimental details that would disrupt the flow of the main text, but nonetheless remain crucial to understanding and reproducing the research shown; figures of replicates for experiments of which representative data is shown in the main text can be added here if brief, or as Supplementary data. Mathematical proofs of results not central to the paper can be added as an appendix.

Appendix B

All appendix sections must be cited in the main text. In the appendixes, Figures, Tables, etc. should be labeled starting with ‘A’, e.g., Figure A1, Figure A2, etc.

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154 **Sample Availability:** Samples of the compounds are available from the authors.

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