

**Committee: Economic and Social  
Council (ECOSOC)**

**Topic B: Increase in accessibility to  
economic services for poverty  
reduction in vulnerable  
populations**

Topic B: Increase in accessibility to economic services for poverty reduction in vulnerable populations



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**Introduction:**

The Economic and Social Council (ECOSOC) promotes sustainable economic, social, and environmental development. Established in 1945 by the United Nations Charter, it is one of the six principal organs of the UN. ECOSOC coordinates various UN subsidiary bodies and entities focused on sustainable development, including regional economic and social commissions. Its primary role is to review progress on sustainable development commitments and offer guidance to United Nations programs (ECOSOC, n.d.).

The committee's mission is to foster higher living standards, employment opportunities, and improved economic and social conditions and to address economic, social, and health issues. Additionally, ECOSOC promotes the universal respect and fulfillment of human rights and fundamental freedoms (ECOSOC, n.d.).

Despite its efforts, a significant portion of the global population still needs access to essential economic services. Approximately 25% of the world's population either needs access to these resources or is unaware of them. Access to economic services, often

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linked to decent-paying jobs, remains critical. With high unemployment rates, ensuring access to these services is essential for improving quality of life and eradicating poverty. Without action, exclusion rates, particularly in remote areas, are likely to increase (Urbina, 2023). This issue was highlighted during a United Nations session in New York, where governments were urged to ensure compliance with the provision of economic services (UN, 2011).

Economic services such as economic security programs, tax credits, and housing assistance play a vital role in reducing poverty by improving the quality of life for vulnerable populations (Trisi & Saenz, 2021). However, limited access to financial services can hinder economic mobility by preventing the creation of small businesses and community development. It often forces people to turn to alternatives like loans or pawnshops, which can lead to debt and further obstruct economic progress (Heintjes, 2018).

Vulnerable populations encounter various socio-cultural challenges that hinder their access to economic services. Factors such as gender, race, caste, origin, ethnicity, religion, and disability contribute to exclusion, which limits accessibility to these services (Mills, Das, Patcharanarumol, Buntan, Johns, 2018). For instance:

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1. Specific vulnerabilities, like age, significantly impact economic services and GDP growth. As the population ages, the working-age group faces increased financial responsibilities in supporting the elderly, while health and retirement programs place additional pressure on public budgets. This demographic shift can also increase capital per worker, driving down interest rates (Apa, 2010).
2. Disability, on the other hand, negatively affects work capacity, public transfers, poverty levels, employment, and housing consumption. It is also linked to adverse economic outcomes, with 79% of individuals experiencing income reductions due to disability, prompting many to seek disability insurance (NBER, 2013).
3. While ethnic diversity can boost GDP growth, it also challenges human capital development, leading to political instability, low economic growth, poor infrastructure quality, and market distortions (Gören, 2014).
4. Gender disparities also influence economic services. Achieving gender inclusion is essential for fostering inclusive economic growth, as reducing the gender gap in labor markets could increase GDP by 23%. Gender equality further enhances productivity and competitiveness (Calviño, 2024).

Economic services have long been seen as a challenge due to limited resources, creating fundamental issues (Tppr, n.d.), and in the 1970s, wages and incomes stagnated,

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increasing employment, income, and housing insecurity. Economic inequality exacerbated low incomes, further deepening disparities (Venkataramani, O'Brien, Whitehorn, Tsai, 2020). Income inequality and the absence of a rule of rights can result in economic disparities, particularly in developing nations.

Following the Asian economic crisis in 1997, the integration of social protection for vulnerable populations gained momentum, with the World Bank advocating for social protection programs as a strategy to reduce poverty (Marrien, 2013).

Several governmental and international organizations have since implemented socioeconomic protection initiatives. These include the United Nations Research Institute for Social Development (UNRISD), the International Labour Organization (ILO), the Economic Commission for Latin America and the Caribbean (ECLAC), the Economic and Social Commission for Asia and the Pacific (ESCAP), the Food and Agriculture Organization of the United Nations (FAO), and the Office of the United Nations High Commissioner for Human Rights (OHCHR) (Partners, 2015).

Several countries have faced challenges due to a lack of economic services.

Bangladesh experienced a financial crisis in 2008. However, access to financial services has improved thanks to proactive regulatory policies and efforts to enhance financial literacy, promoting greater financial inclusion (Khalily, 2016).

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Haiti struggled with limited economic services, and by 2010, many small businesses needed access to sufficient credit. This was significant as 80% of Haiti's employment comes from small businesses. The International Financial Corporation and the World Bank supported Haiti by introducing a financial leasing license, which greatly benefited small enterprises and helped boost the country's economy (Barrau, 2019).

In India, many people need to be made aware of basic financial concepts and have access to formal financial services. In response, the country, in collaboration with non-governmental organizations (NGOs), took measures to promote financial literacy and expand access to services, particularly for those at risk of financial exclusion (National CSR Implementation NGO Partner Agency, 2023).

Since 2007, Kenya has witnessed significant change in its financial sector with the launch of Safaricom's M-Pesa. Financial inclusion became a significant topic of discussion, with the Central Bank of Kenya involved in launching FinAccess household surveys to measure inclusion. However, a decline in financial health was observed, leading to the rise of digital loans to address these issues (SOAS, 2024).

In Brazil, most adults have access to financial accounts. The country has been working to promote financial inclusion and implement an open finance regime to reach underserved groups and improve access to financial services. Surveys revealed concerns

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about financial health, prompting collaboration with the United Nations Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA) to develop strategies for improvement (UNSGSA, 2023).

Indonesia has pursued various strategies, such as the Indonesian National Financial Education Strategy, to achieve 90% financial inclusion. Initiatives include creating online courses and evaluating financial health to help design tailored financial plans for individuals (Ventures, 2023).

To ensure fair and respectful treatment in the workplace, programs or organizations must verify that these rules are being applied appropriately, considering individual needs. For example:

The Fair Labor Standards Act (FLSA) protects all employees, including individuals with disabilities. It ensures they are not discriminated against and guarantees fair wages and reasonable working hours (Altiraifi, 2019).

The UNHCR is committed to ensuring refugees' access to economic services. To support this, they created a program that provides debt financing and technical assistance, aiming to expand credit opportunities for refugees and improve their economic inclusion (UNHCR, n.d.).

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To promote economic services for women, governments are focused on gender equality, aiming to improve employment opportunities and wages for women by implementing gender-inclusive policies. Addressing inequality is crucial in reducing the wage gap, and this effort is supported by the United Nations Entity for Gender Equality and the Empowerment of Women (UN, 2024).

For the elderly, programs like Medicare, Medicaid, and Social Security provide essential financial support, offering income security and access to healthcare services (Brookings, 2024).

Several measures can improve the accessibility of economic services for vulnerable populations. One critical step is promoting and raising awareness of these services to prevent ignorance and mistrust. Additionally, improving the availability of services is essential, particularly for people living in remote areas who often have limited access.

Financial exclusion continues to affect vulnerable populations disproportionately. For instance, older individuals may rely more on cash, making them more susceptible to exclusion in increasingly digital economies. Similarly, people with disabilities face a high

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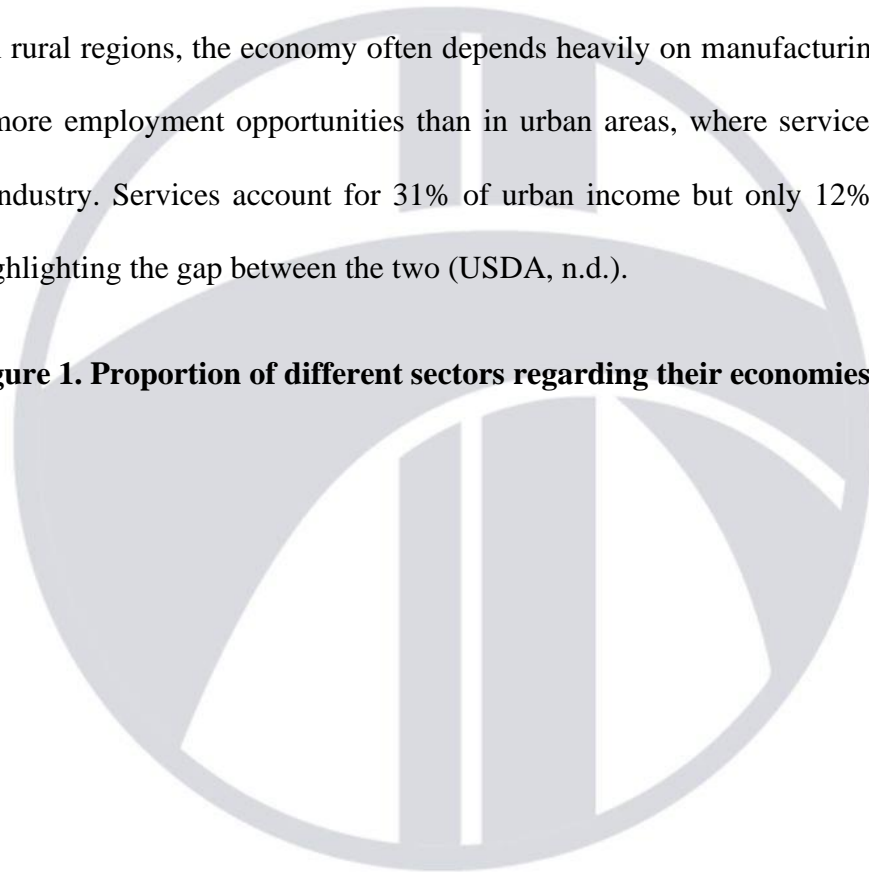
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likelihood of being excluded, as do those with mental health issues. Exclusion can also arise due to factors such as gender or ethnicity (Parliament UK, n.d.).

Economic disparities between urban and rural areas further complicate access to services. In rural regions, the economy often depends heavily on manufacturing, which generates more employment opportunities than in urban areas, where services are the dominant industry. Services account for 31% of urban income but only 12% of rural income, highlighting the gap between the two (USDA, n.d.).

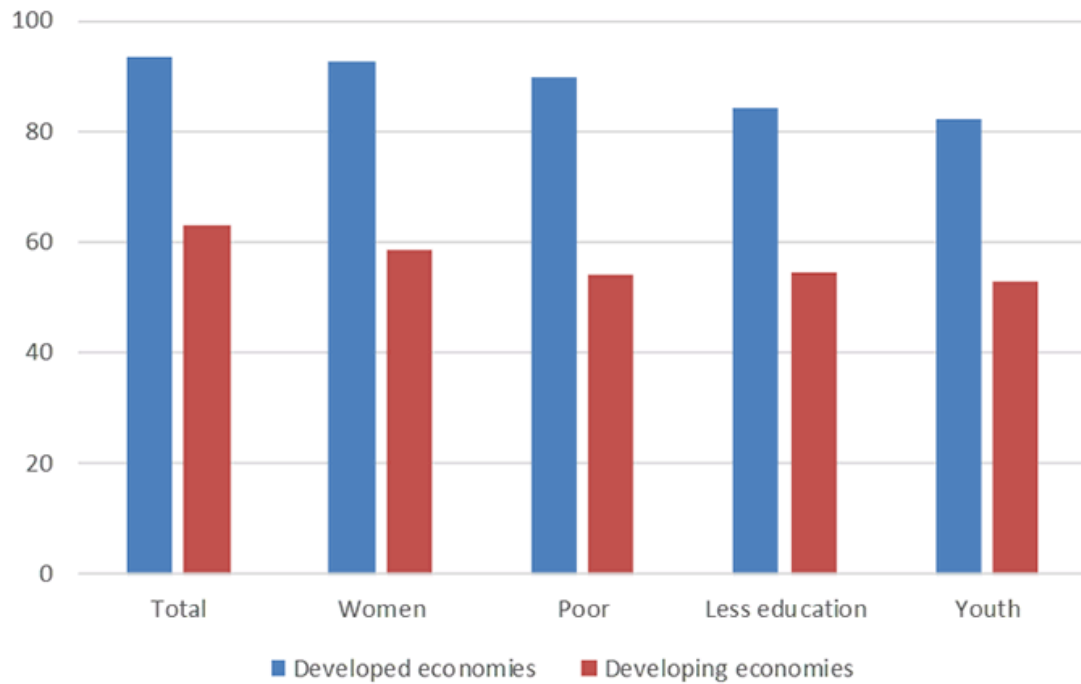
**Figure 1. Proportion of different sectors regarding their economies.**



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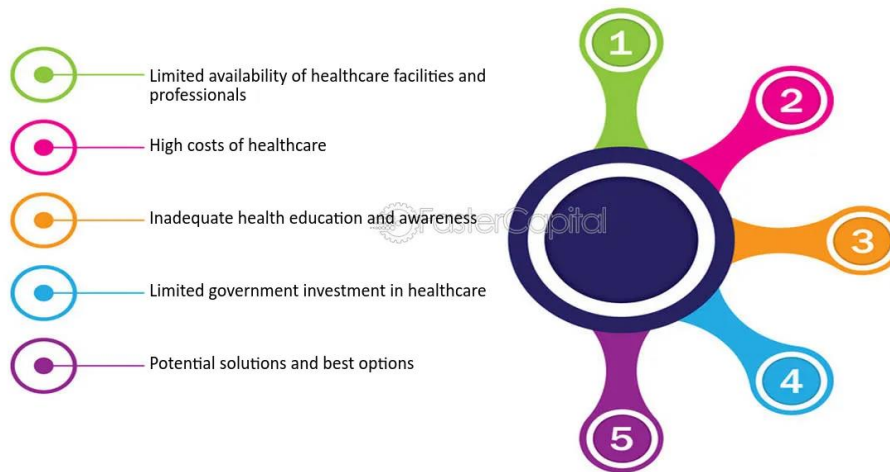
(UNCTAD,2020)

Figure 2. The main reasons for the lack of accessibility in the economy

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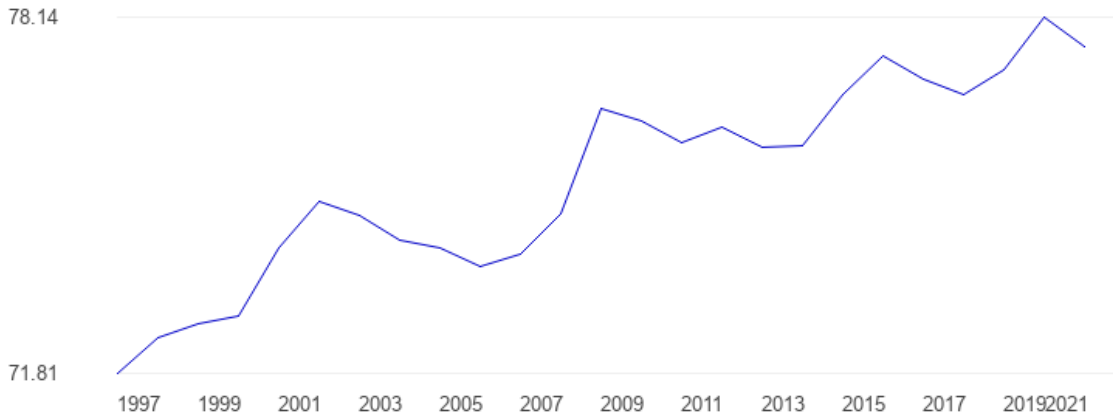
Lack of Access to Basic Healthcare and Economic Displacement



(Fastercapital.s.f)

**Figure 3. Percentages indicate decreased and increased accessibility of financial services to vulnerable populations.**

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(The global economy, s.f)

To understand the impact of the lack of economic services on vulnerable populations, the following section highlights vital programs and organizations dedicated to reducing vulnerability in the economic sector.

*1961: ACCION International*

In 1961, Joseph H. Blatchford, a recent graduate of the University of California, Berkeley Law School, launched "ACCION International" with two colleagues (Tufts Digital Library, n.d.). The initiative aimed to improve the economies and quality of life in underdeveloped countries with high poverty rates through grassroots community

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development (Tufts Digital Library, n.d.). The first projects took place in Venezuela, focusing on infrastructure improvements and building schools (Tufts Digital Library, n.d.).

Following its success in Venezuela, ACCION International expanded to other South American countries, offering small loans to informal enterprises and introducing microfinance programs (Tufts Digital Library, n.d.). By the 2000s, the initiative had spread to communities across the Americas, Africa, and India (Tufts Digital Library, n.d.). Its core mission is to support economic development in vulnerable communities by providing opportunities that improve quality of life (Tufts Digital Library, n.d.).

Financial services play a crucial role in ACCION International's approach, offering responsible financial support to businesses to help create economic opportunities. Since its inception, ACCION has helped nearly 300 companies in over 75 countries worldwide (Tufts Digital Library, n.d.).

### *1976: Grameen Bank*

In 1976, Muhammad Yunus founded the Grameen Bank, intending to provide small loans to the rural poor, especially women, to help them start small businesses (Grameen Bank, n.d.). What made the Grameen Bank unique was its minimal loan

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eligibility requirements, making it accessible to those typically excluded from traditional banking services (Grameen Bank, n.d.). This initiative played a pivotal role in lifting people out of poverty by enabling them to invest in sustainable, long-term businesses.

The bank's mission is to provide financial services to individuals who lack access to conventional banks, focusing on reducing poverty, improving living conditions, fostering communal support, and promoting local businesses (Grameen Bank, n.d.).

2006, Muhammad Yunus was awarded the Nobel Peace Prize for this innovative model (Grameen Bank, n.d.). The success of Grameen Bank has inspired other organizations to adopt similar approaches to supporting the rural poor. The initiative highlights the transformative power of small loans and microfinance in uplifting the economies of communities and, by extension, entire countries (Grameen Bank, n.d.).

In addition to providing small business loans, Grameen Bank also offers education loans, entrepreneurship loans, and scholarships, contributing to the development of future generations (Grameen Bank, n.d.). Since its inception, the bank has disbursed 38.65 billion US dollars to 10.61 million borrower members (Grameen Bank, n.d.).

*1995: World Summit for Social Development*

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In 1995, the World Summit for Social Development was held in Copenhagen, bringing together key organizations such as the United Nations system and the Division for Social Policy and Development (DSPD) of the Department of Economic and Social Affairs (DESA). The summit identified three critical challenges:

1. Poverty eradication
2. Employment generation
3. Social Integration

These challenges were addressed alongside related goals, such as achieving high living standards and creating secure and harmonious social opportunities. The summit was a landmark event, as it represented the largest gathering of the world's leading countries at the time, focused on discussing the future development of nations.

Five years later, the summit reconvened in Geneva to review the progress of the initial goals and introduce new initiatives in response to emerging global challenges. The agreement from the summit was divided into six main sections:

1. Agreement: The summit has a total of 10 agreements.
2. Documents
3. Statements
4. Follow-up
5. World Summit for Social Development
6. Ten-year review of the Summit

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*May 2008: Defeating poverty through social inclusion*

On May 16, 2008, the Executive Secretary of the Economic Commission for Latin America and the Caribbean (ECLAC) initiated a discussion focused on combating poverty, exclusion, and inequality and how these factors impact the economic and social development of Latin American and Caribbean countries. During this discussion, the organization agreed to take action based on three fundamental principles:

1. Strong, sustained, and high-quality economic growth
2. Investment in human capital for the equitable distribution of benefits
3. Long-term agreements with the bases of the agreements go along with developing such countries.

The challenge in implementing these agreements lies in considering Latin American countries' diverse political and economic situations while working toward integrating into a globalized economy. The ultimate goal is to achieve a level of economic development similar to that of Europe while reducing poverty and promoting equality. This will be done by establishing efficient networks that encourage collaboration between governments and society to build a high-quality standard of living.

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*2018-2027: Third United Nations for the Eradication of Poverty*

In response to growing global concerns about rising poverty rates, the United Nations proclaimed the Third United Nations Decade for the Eradication of Poverty in 2018. This initiative builds upon the work of the Second United Nations Decade for the Eradication of Poverty (2008-2017). It continues pursuing the previously established objectives while aligning with the Sustainable Development Goals (SDGs).

The Third United Nations Decade spans nine years (2018-2027) and addresses recent and future global challenges. Key challenges include the COVID-19 pandemic, the food and energy crises, the Ukraine-Russia war, and other emerging issues. The initiative aims to tackle these obstacles while continuing to reduce poverty and inequality worldwide.

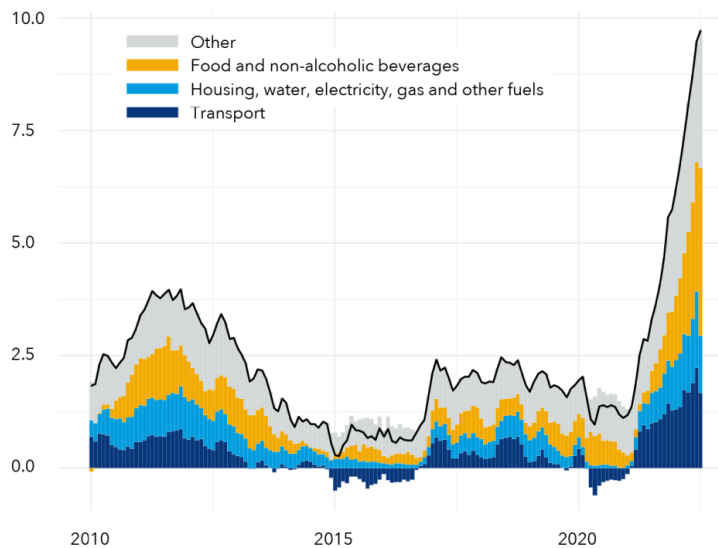
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**Figure 4. Inflation Drivers through years.**

**Inflation drivers**

Food and energy prices continue to drive the global inflation surge.  
(percent, median inflation rate)



Source: IMF CPI database and IMF staff calculations.  
Note: Chart shows median total inflation and in select categories across 88 countries, including 28 advanced economies and 60 emerging and developing economies.



(IMF,2022)

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The Third Decade also introduces innovative approaches to tackling poverty through data utilization, presenting recommendations for the General Assembly (GA) to consider. These recommendations aim to address both current and future global challenges.

According to the World Bank, financial exclusion is a vital issue, affecting over 1.5 billion adults globally. The lack of access to essential financial services such as insurance, savings, and loans severely impacts individuals' ability to invest in critical areas like healthcare, education, and business opportunities, exacerbating global poverty levels.

Gender inequality in access to financial services remains a significant barrier to economic growth. According to the World Bank (2021), approximately 56% of women worldwide are unbanked, limiting their access to financial resources and curbing their economic participation. This lack of access hinders women's empowerment and stifles opportunities for growth within countries.

In addition to financial exclusion, recent global events such as the COVID-19 pandemic and geopolitical conflicts, including the Ukraine-Russia war, have led to severe economic shocks. The COVID-19 pandemic, in particular, caused widespread economic

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losses, increased healthcare costs, and contributed to rising unemployment rates, further reducing access to essential services.

While digital transformation is often heralded as a significant advancement for global development, it also presents challenges. A substantial portion of the population remains without access to digital financial services, leaving many unbanked and excluded from the potential benefits of technological progress.

When discussing international actions and the various initiatives implemented by countries worldwide, several examples stand out:

**Bangladesh:** The creation of the Grameen Bank demonstrated that investing in small businesses can significantly impact a country's economy. Bangladesh has prioritized microfinance and research to support underserved populations, showing the transformative power of small-scale financial inclusion.

**India:** In 2014, India launched the Pradhan Mantri Jan Dhan Yojana program to provide bank accounts to the unbanked population. The initiative has been highly successful, with over 430 million accounts opened, primarily benefiting women and the rural poor.

**Brazil:** Financial inclusion has been a central focus of the broader agreement with Latin American and Caribbean countries. Brazil has stood out for its efforts to promote

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financial inclusion through various programs and implement social protection measures to support its vulnerable populations.

**Nigeria:** Nigeria has launched Nigeria's National Financial Inclusion Strategy to reduce financial exclusion. One key target was to reduce financial exclusion to below 20% by 2020, making significant progress in enhancing access to financial services for underserved groups.

In addition to the actions taken by various countries, the United Nations (UN) has also implemented several key initiatives to support financial inclusion and economic development:

*Focusing on financial inclusion and digitalization:* In 2018, the UN emphasized the importance of digitalization as a tool for financing and advancing the Sustainable Development Goals (SDGs). This initiative was addressed during discussions on the Task Force on Digital Financing for the SDGs, aiming to leverage technology to improve financial access and support global development efforts.

*Promoting women's financial inclusion:* Recognizing the impact of unbanked women on economic growth, the UN launched the UN Women's Financial Inclusion Strategy in 2016. This strategy aims to empower women and create pathways to enhance their financial inclusion, helping to close the gender gap in access to financial services.

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*Supporting Least Developed Countries (LDCs):* In 2010, the United Nations Capital Development Fund (UNCDF) was established to help expand economic opportunities in LDCs. The UNCDF focuses on finding sustainable pathways for economic growth and financial inclusion in these vulnerable regions.

Various international organizations focus on providing access to economic services for vulnerable populations due to the challenges this problem poses in resolving other critical global issues (IMF, 2024). Both governmental and intergovernmental institutions have made multiple efforts, focusing on creating opportunities and offering financial support to developing populations (USAID, n.d.).

The International Monetary Fund (IMF) was established in 1944 after the Great Depression and now includes about 190 member states, all of which work together to promote financial stability and monetary cooperation (IMF, 2024). The IMF's core activities include lending to support macroeconomic adjustment programs, conducting macroeconomic surveillance and policy analysis, and providing technical assistance to build capacity, particularly in government taxation and spending (IMF, 2024). The IMF also performs regular assessments of countries' economies to identify areas for improvement (IMF, 2024).

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In 1961, President John F. Kennedy created the United States Agency for International Development (USAID) to reduce poverty, strengthen democratic governance, and promote self-reliance through U.S. government international and humanitarian efforts (USAID, n.d.). USAID has supported various developing countries on multiple issues, including economic services. Its Center for Economics and Market Development consists of three teams: the Economics Team, the Entrepreneurial Environment Team, and the Trade Team. These teams drive economic research, provide analytics, promote investment-friendly environments, and support efficient supply chains (USAID, n.d.). USAID also partners with developing countries by providing financial support and technical assistance to improve government effectiveness.

In June 2022, the G7 Leaders Communique gathered in Elmau to discuss and address key global challenges, including economic accessibility. The G7 agreed to work on stabilizing and transforming the global economy while addressing rising living costs. They committed to mobilizing USD 600 billion over five years through the Partnership for Global Infrastructure and Investment to bridge the global investment gap (European Consilium, 2022). The G7 also pledged to collaborate with civil society and other partners to strengthen societal resilience and promote human rights (European Consilium, 2022).

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The G20 recognizes its vital role in promoting financial inclusion in developing countries. The G20 High-Level Principles for Digital Financial Inclusion and international standard-setting bodies guide actions to enhance digital financial inclusion, which has already improved access to finance for women, those in difficult financial situations, young entrepreneurs, and small and medium enterprises (Department of Economic and Social Affairs, 2016). Among G20's initiatives, the Finance Track focuses on economic, financial, and tax issues. It fosters leadership among women and the private sector through its unique alliance of business leaders and governments across G20 countries (G20 Italy, 2020).

India's Pradhan Mantri Jan-Dhan Yojana (PMJDY) program aims to ensure access to various financial services, including basic savings accounts and need-based credit, particularly for low-income groups. To date, the PMJDY has opened 52.90 crore beneficiary accounts with a balance of approximately 228,000 crore in those accounts (PMJDY, n.d.).

The Grameen Bank was established to alleviate poverty and empower marginalized groups in Bangladesh through microcredit (Grameen Bank, n.d.). It has become one of the most successful economic accessibility programs, and its founder, Muhammad Yunus, won the Nobel Peace Prize in 2006. The Grameen Bank has provided

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services to nearly 45 million people across 81,678 villages in Bangladesh, offering microcredit, education loans, entrepreneurship loans, and scholarships for borrower members' children (Grameen Bank, n.d.).

Governmental protocols provide a sustainable approach to addressing economic exclusion. For example, the Consumer Financial Protection Act in the United States was created to identify, prohibit, and prosecute discriminatory practices in consumer financial products and services (Consumer Financial Protection Bureau, 2022). Anti-discrimination laws and financial inclusion strategies are essential to eradicating inequality in the financial sector (Consumer Financial Protection Bureau, 2022).

The Department of Economic and Social Affairs (DESA) of the United Nations focuses on economic, social, and environmental policies. It collects and analyzes data to address challenges such as access to economic services. It also facilitates state negotiations and provides technical assistance (UN, n.d.).

The United Nations Capital Development Fund (UNCDF) supports developing countries by offering donations, loans, and guarantees to boost sustainable development. Its goals include promoting inclusive digital economies, local transformative finance, women's economic empowerment, climate financing, and the financing of sustainable food systems (UNCDF, n.d.).

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The United Nations Development Program (UNDP) works to eradicate poverty by helping countries develop policies, capacities, alliances, and institutions. It supports 170 countries in achieving the Sustainable Development Goals (SDGs), focusing on governance and building resilience (UNDP, n.d.).

The International Labor Organization (ILO) promotes social justice and decent work, advocating for the transition from informal to formal economies. It works closely with governments, employers, and workers to establish international labor standards (ILO, n.d.).

The United Nations Children's Fund (UNICEF) protects children's rights by providing vaccines, health and nutrition support, clean water, education, and protection from violence and exploitation. It supports over 190 countries with programs like the International Aid Transparency Initiative (UNICEF, n.d.).

### Points to Discuss

#### 1. Context

- a. Function of the committee
  - i. Involvement in this problem
- b. Current poverty landscape
  - i. Current statistics on global poverty

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1. Countries with the highest incidence of poverty
- c. Economic development in different parts of the world
  - i. Developed countries
  - ii. Developing countries
    1. Accessibility to economic services
      - a. Current challenges of economic access in vulnerable populations
        - i. Unemployment
        - ii. Ethnic minorities
        - iii. Gender discrimination
        - iv. Persons with disabilities
        - v. Age
- d. Collaboration
  - i. Nationally
  - ii. Internationally

**2. Development**

- a. Impact of unequal economy
  - i. Globally

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- ii. Regionally
  - 1. In vulnerable populations
- iii. Consequences and causes of economic inequality in different social groups
- b. Barriers in the accessibility in economic services
  - i. Geographical barrier
    - 1. Lack of banking infrastructure in rural areas
  - ii. Social barrier
    - 1. Discrimination in formal financial systems
  - iii. Economical barrier
    - 1. Lack of loans
- c. Implementation of access to economic services
  - i. Financial infrastructure in marginalized and rural areas
  - ii. Policies that support financial inclusion
- d. Protocols and strategies to address the poor management of equal accessibility to economic services
  - i. Protocols
    - 1. Regionally

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- 2. Internationally
- ii. Strategies
  - 1. Regionally
    - a. Private sectors and government partnerships
  - 2. Internationally
    - a. Microfinance programs
    - b. Financial global initiatives

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