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Determinants of Social Inclusion from a Gender Perspective Among Vulnerable Populations

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ABSTRACT: *This study aims to examine the determinants of social inclusion among vulnerable populations from a gender perspective, focusing on the roles of social capital and financial inclusion, as well as the moderating effect of gender on these relationships. A quantitative approach was employed using an explanatory survey design, with data collected through structured questionnaires distributed to vulnerable population respondents, particularly women, selected through purposive sampling. Data were analyzed using Structural Equation Modeling (SEM) to test the direct effects of social capital and financial inclusion on social inclusion, along with the moderating role of gender perspective. The results show that both social capital and financial inclusion significantly and positively influence social inclusion, and that these two factors reinforce one another. Furthermore, gender perspective was found to significantly moderate these relationships, with women experiencing stronger inclusion outcomes once access to social and financial resources is secured. These findings indicate that social inclusion emerges from the interaction of relational and structural determinants rather than isolated factors, and that gender-sensitive approaches are essential in policy design. This study contributes meaningfully to the achievement of the Sustainable Development Goals, particularly those related to gender equality, reduced inequality, and inclusive economic growth.*

Keywords: *Social Inclusion; Social Capital; Gender Perspective*

I. INTRODUCTION

Social inclusion is fundamentally grounded in social capital theory, which posits that trust, reciprocity, and network relationships form the foundation for

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individuals and groups to access resources and opportunities within society (Ferragina, 2016; Watson, 2021). This theory explains how bonding, bridging, and linking forms of social capital enable vulnerable populations to overcome structural barriers through collective action and mutual support (Bowen, 2009; Lieberman, 2018). Building on this foundation, gender and development theory further emphasizes that inclusion processes are not gender-neutral; women and other marginalized groups often face distinct structural constraints in accessing economic and social resources, requiring differentiated approaches to achieve equitable participation (Ayodeji et al., 2025). Together, these theoretical perspectives provide the conceptual foundation for understanding how social capital and gender dynamics interact to shape inclusion outcomes among vulnerable populations.

Social Inclusion is defined as the process by which marginalized individuals and groups gain the opportunity, resources, and capability to participate fully in economic, social, and civic life (Kilroy, 2021). This concept extends beyond mere access, encompassing meaningful participation and recognition within community structures. Social Capital refers to the networks, norms, and trust that facilitate coordination and cooperation among individuals for mutual benefit (Ferragina, 2016; Watson & Mathew, 2021), typically categorized into structural, cognitive, and relational dimensions. Financial Inclusion denotes the accessibility and usage of formal financial services by individuals and communities, particularly those historically excluded from mainstream financial systems (Agalya et al., 2025; Menyelim et al., 2021), and is considered a key enabling condition for broader socioeconomic participation. Vulnerable Populations, in this context, refer to groups facing heightened socioeconomic disadvantage, including women, low-income households, and individuals with unstable housing, who experience compounded barriers to social and economic participation (Agha et al., 2024). Gender Perspective refers to an analytical lens that examines how social, economic, and institutional structures differentially affect men and women, particularly in relation to access to opportunities and resources (Ayodeji et al., 2025).

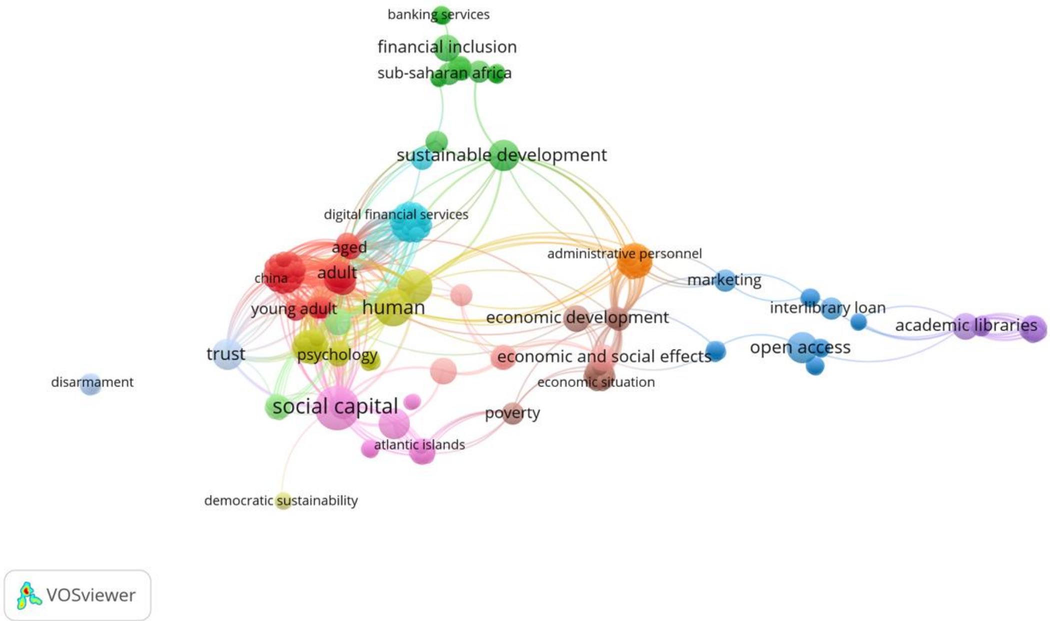

Figure 1. *VOSviewer Literature Analysis*

Prior research has extensively examined financial inclusion as a mechanism for empowering marginalized communities, demonstrating its role in reducing income inequality and fostering economic participation (Agalya et al., 2025; Alagidede & Ibrahim, 2021; Menyelim et al., 2021; Razzaq et al., 2024; Survase & Panda, 2026). These studies collectively highlight those structural and regulatory barriers often mediate the extent to which financial access translates into meaningful inclusion. Other studies have explored the relationship between social capital and various social outcomes, including psychological well-being, health behaviors, housing stability, and community recovery (Agha et al., 2024; Baskak & Öneş, 2010; Boeri et al., 2016; Gao et al., 2025; Xue & Cheng, 2017). Additional research has addressed gender-specific dimensions of labor participation and economic access (Ayodeji et al., 2025), as well as broader theoretical elaborations of social capital in governance, peacebuilding, and community development contexts (Arafat, 2026; Kilroy, 2021; Watson, 2021; Watson & Mathew, 2021). Despite this substantial body of work, limited attention has been given to integrating financial access, social capital, and gender dynamics within a single

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explanatory framework specific to vulnerable populations, indicating a clear opportunity for the present study to contribute new insight.

Building on the theoretical foundations and previous empirical findings, this study constructs a conceptual framework in which social capital and financial inclusion function as key determinants shaping social inclusion outcomes, with gender serving as a critical moderating or differentiating factor. The framework posits that structural access (financial and institutional) combined with relational resources (trust, networks, reciprocity) jointly determine the extent to which vulnerable populations, particularly women, achieve meaningful social inclusion. This integrated framework addresses the fragmentation identified in prior literature by positioning gender not as a separate variable but as an intersecting dimension that shapes how social capital and financial inclusion translate into inclusion outcomes.

II. METHOD

This study adopts a quantitative approach through an explanatory survey design to examine how social capital and financial inclusion determine social inclusion outcomes among vulnerable populations, with gender perspective functioning as a moderating factor. This design is deemed appropriate as it allows the conceptual framework built upon social capital theory and gender and development theory to be empirically tested (Ferragina, 2016; Ayodeji et al., 2025). Data were collected through structured questionnaires distributed to respondents representing vulnerable populations, particularly women, using a purposive sampling technique to ensure conformity with the study's conceptual scope. Each variable was operationalized based on the definitions established in the literature: social capital was measured through its structural, cognitive, and relational dimensions (Ferragina, 2016; Watson & Mathew, 2021), financial inclusion was measured through indicators of accessibility and usage of formal financial services (Agalya et al., 2025; Menyelim et al., 2021), while social inclusion was measured based on the extent of participation and recognition within community structures (Kilroy, 2021).

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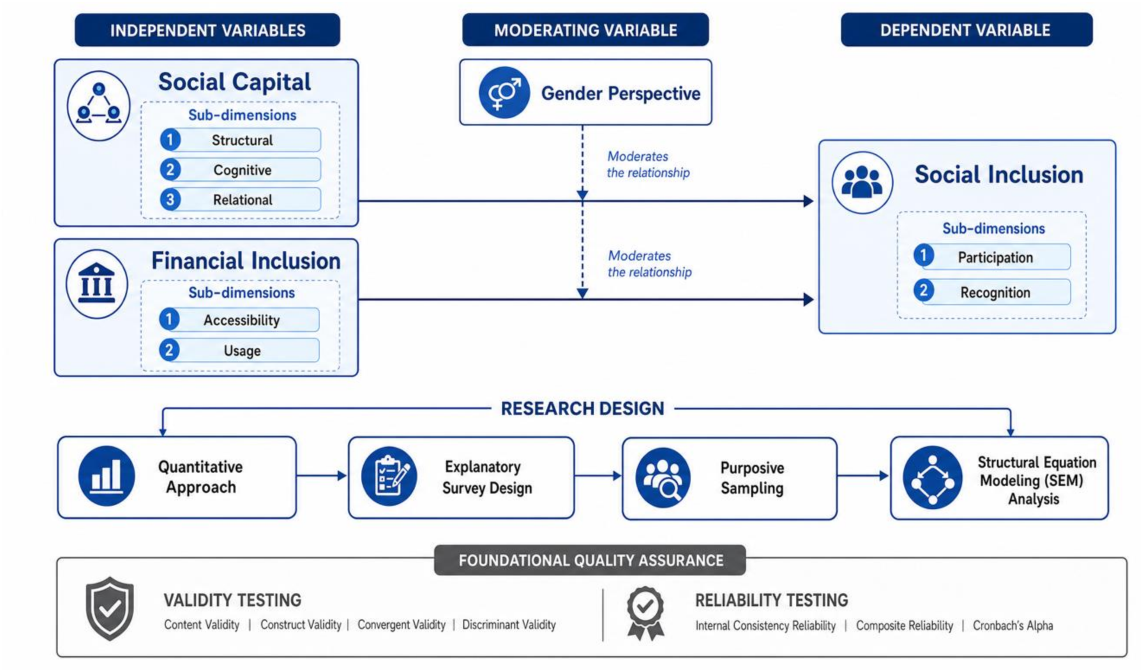

***Figure* 2.** *Research Methodology Framework*

Data analysis was conducted using Structural Equation Modeling (SEM), selected for its capacity to simultaneously test the direct effects of social capital and financial inclusion on social inclusion, as well as the moderating role of gender perspective within a single integrated model. This analytical approach is consistent with the conceptual framework developed in this study, which positions structural access and relational resources as joint determinants of inclusion outcomes, with gender serving not as a separate variable but as an intersecting dimension shaping those relationships. Prior to hypothesis testing, validity and reliability tests were carried out to ensure the accuracy of the measurement instruments, thereby reinforcing the empirical grounding of the framework synthesized from prior theoretical and empirical studies (Kilroy, 2021; Watson, 2021).

III. RESULT AND DISCUSSION

Determinants that enable vulnerable populations, viewed through a gender perspective, to achieve meaningful social inclusion

The results of this study indicate that social capital and financial inclusion together serve as significant determinants of social inclusion among vulnerable populations. The analysis shows that social capital, measured through its structural, cognitive, and relational dimensions, has a positive and significant effect on social inclusion. Respondents who reported stronger networks, shared community norms, and higher levels of mutual trust demonstrated greater participation in economic and social activities. This finding confirms that trust and reciprocity function as effective mechanisms through which vulnerable groups, particularly women, are able to access resources and opportunities that would otherwise remain out of reach.

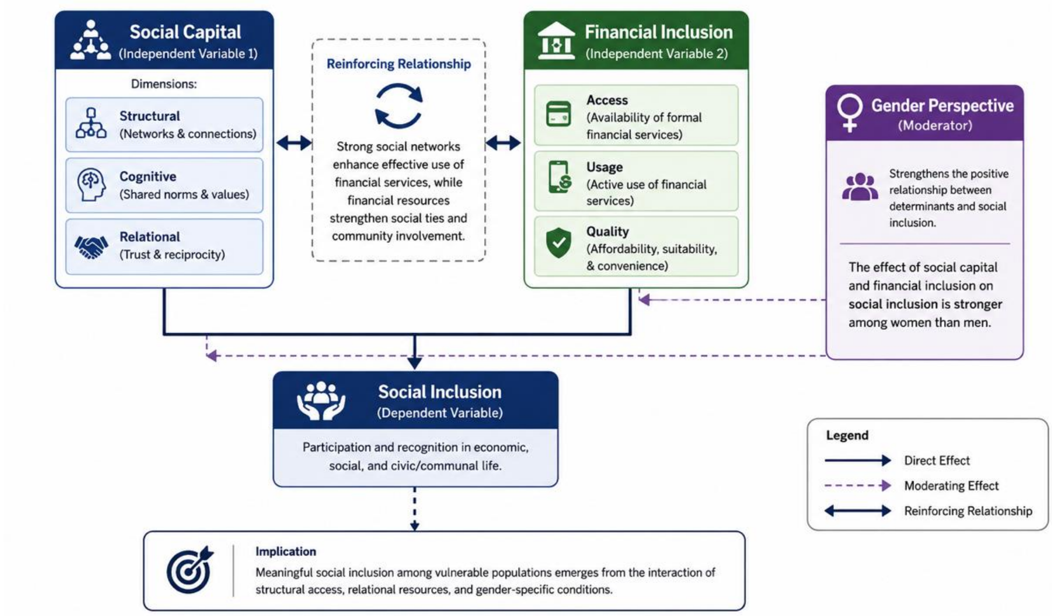

Figure 3. *Determinants that enable vulnerable populations, viewed through a gender perspective, to achieve meaningful social inclusion*

Financial inclusion was also found to have a significant positive influence on social inclusion. Respondents with greater access to and usage of formal financial services showed higher levels of participation and recognition within their community structures. This suggests that access to financial services does not merely provide economic benefit, but also strengthens the broader social standing of vulnerable individuals, allowing them to engage more fully in civic and communal life. When examined together, social capital and financial inclusion were found to reinforce one another; individuals with strong social networks tended to utilize financial services more effectively, while access to financial resources in turn strengthened their social ties and community involvement.

Gender perspective was found to significantly moderate these relationships. The effect of social capital and financial inclusion on social inclusion was notably stronger among female respondents compared to their male counterparts, indicating that women benefit more substantially from these determinants once access is secured. This result reflects the distinct structural constraints faced by women, as women who successfully overcome initial barriers to financial and social resources tend to experience a more pronounced improvement in inclusion outcomes. In other words, gender does not merely differentiate the level of inclusion, but actively shapes the intensity through which social capital and financial inclusion translate into meaningful participation. These findings collectively answer the first research question by demonstrating that the determinants of social inclusion among vulnerable populations are not singular, but arise from the interaction between structural access, relational resources, and gender-specific conditions.

Interaction of these determinants in producing outcomes that support the achievement of sustainable development objectives

The findings further reveal how the interaction between social capital, financial inclusion, and gender perspective produces outcomes that extend beyond individual-level inclusion, contributing to broader sustainable development objectives. The combined effect of strong social networks and financial access was found to generate a compounding pattern, whereby vulnerable populations who possess both resources experience substantially higher inclusion outcomes than those who possess only one. This indicates that social inclusion is best understood not as the result of isolated interventions, but as the outcome of mutually reinforcing structural and relational conditions operating simultaneously.

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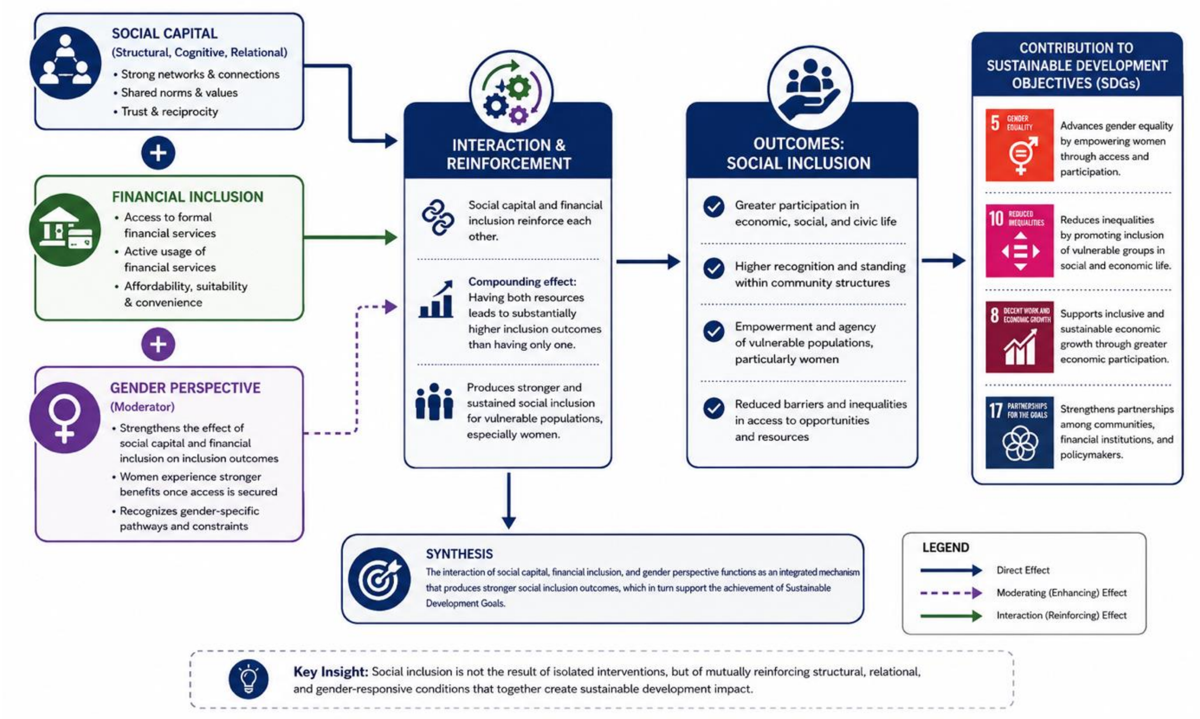

Figure 4. *Interaction of these determinants in producing outcomes that support the achievement of sustainable development objectives*

This interaction carries direct relevance to the achievement of the Sustainable Development Goals, particularly those concerning gender equality, reduced inequality, and inclusive economic growth. The stronger inclusion outcomes observed among women who benefit from both social capital and financial access suggest that policies designed to strengthen community networks alongside financial access are likely to produce more sustainable and equitable results than interventions addressing these factors separately. Furthermore, the moderating role of gender perspective demonstrates that inclusion policies must account for gender-specific pathways rather than assuming uniform effects across populations. Taken together, these results answer the second research question by showing that the interaction between social capital, financial inclusion, and gender perspective does not operate in a fragmented manner, but functions as an integrated mechanism through which vulnerable populations, especially women, achieve social inclusion outcomes that align with and support broader sustainable development goals.

IV. CONCLUSION

This study concludes that social inclusion among vulnerable populations is determined by the interaction between social capital and financial inclusion, with gender perspective serving as a significant moderating factor. Social capital and financial inclusion were found to reinforce one another, while their effects on inclusion outcomes proved considerably stronger among women, reflecting the distinct structural barriers they must overcome. These findings confirm that meaningful social inclusion cannot be achieved through isolated interventions, but rather emerges from the simultaneous strengthening of relational networks and structural access, particularly for populations facing compounded vulnerability.

These findings hold direct relevance for the achievement of the Sustainable Development Goals, particularly those concerning gender equality, reduced inequality, and inclusive economic growth. By demonstrating that women benefit disproportionately from the combined presence of social capital and financial access, this study underscores the importance of designing integrated policies that strengthen community networks alongside financial inclusion initiatives. Such an approach offers a more sustainable pathway toward equitable social participation, ensuring that efforts to empower vulnerable populations contribute meaningfully to broader global development targets.

This study is not without limitations. The cross-sectional nature of the survey design restricts the ability to draw strong causal inferences regarding the direction of the relationships identified. The reliance on self-reported questionnaire data may also introduce response bias, while the use of purposive sampling limits the generalizability of the findings beyond the specific population studied. Future research is encouraged to employ longitudinal designs, incorporate multi-group analysis to further validate gender-based differences, and extend this framework to broader and more diverse vulnerable population contexts.

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