

Causes and Effects of Social Exclusion in Light of Opinions of Cooperative Bank Customers: The Case of the Mazowieckie Province

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Abstract: **Background:** A novelty of the research lies in the research sample of Cooperative Bank customers on which we conducted the study.

Research objectives: The article primarily aims to analyze the causes and effects of social exclusion opinions of cooperative bank customers from the highly diverse Mazowieckie province. A specific goal involves indicating the relationship between selected causes and effects of social exclusion and a chosen socio-demographic characteristic, namely, the municipality.

Research design and methods: Using an interview questionnaire, we conducted the survey in September 2023 on a population of N = 185 cooperative bank customers, with gender and age of the Mazowiecki province inhabitants as criteria for selection. We employed the quantitative survey according to a mixed-mode design procedure. The study followed ethical guidelines, and all participants gave informed consent.

Results: Findings show that poverty, unemployment, and disability contribute to social exclusion. In turn, according to respondents, social exclusion results in pathological social phenomena that limit development and opportunities to function in society.

Conclusions: The study presented the relationship between two causes of social exclusion – income level and place of residence – and the socio-demographic characteristic (municipality). Moreover, it analyzed the relationship between the limitation of development and the ability to function in society as a consequence of social exclusion and the socio-demographic characteristic (municipality). The analysis revealed statistically significant relationships between variables. We discussed the causes and effects of social exclusion indicated by respondents. We also applied descriptive statistics.

Keywords: social exclusion, cooperative bank customers, causes and effects of exclusion in the Mazowieckie province

JEL Codes: I30, Y80

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Social exclusion occurs where not everyone has equal access to services and opportunities. The following key motivations drive research on this topic:

- Social exclusion affects different social groups and cannot be eliminated.
- Social exclusion varies in intensity in different types of municipalities (*gmina* – lower-level administrative division in Poland).

Considering these premises, this article primarily aims to analyze the causes and effects of social exclusion based on opinions of cooperative bank customers from the highly diverse Mazowiecki province.

We collected information on social exclusion, in the broadest sense, mainly through an empirical study designed and conducted in the Mazowieckie province (*województwo* – higher-level administrative division in Poland). Next, we indicated a specific goal, focusing on the relationship between selected causes and effects of social exclusion and a chosen socio-demographic characteristic, namely, the municipality.

The conclusions of the empirical study, supported by the information from secondary sources employed in the article, enabled the verification of the following hypotheses:

H1: A correlation exists between the type of municipality and the amount of income as a reason for social exclusion.

H2: A correlation exists between the type of municipality and the respondents' place of residence as a reason for social exclusion.

H3: A correlation exists between the type of municipality and the limitation of development and opportunities to function in society as a consequence of social exclusion.

Literature Review

Introduction to Social Exclusion

According to Frieske (2004), exclusion involves a lack of access to key social institutions, implying non-participation in important dimensions of collective life (pp. 14–17).

The phenomenon of social exclusion dates back to ancient times – for example, ostracism in Athens (Rodgers, 1995, pp. 43–56; Broda-Wysocki, 2021, pp. 11–19; Szarfenberg, 2019; Szewczyk-Jarocka, 2025, pp. 1–18). However, the term “social exclusion” itself emerged in the 1970s in France and referred to limitations of the French social security system (Klimczak et al., 2017, p. 8). Estivill (2003), Barry (1998), Nasse (1992), and Silver (1994, pp. 531–578) social exclusion as a process that prevents certain people are prevented from fully participating in society due to poverty, lack of basic qualifications, or discrimination (Kawiorska & Witoń, 2016, p. 145). Moisio (2002), Atkinson (1998), and Copeland & Daly (2012, pp. 273–287) emphasize that social exclusion – closely linked with unemployment and poverty – represents one of the most widespread social problems in today's world, primarily because of the consequences it generates.

Gore and Figueiredo (1997) combine these two approaches, defining social exclusion as a state of deprivation and non-participation. They treat it as a negative process that extends beyond the mechanism of resource allocation and concerns power relations, subjectivity, culture, and social identity. They identify social exclusion as a subjective or objective aspect of people's lives, expressed, for example, in feelings of inferiority or material deprivation. It also reflects individual disadvantage, revealed by low levels of well-being (economic disadvantage – poverty) and an inability to participate in social life through work, access to entitlements, or legal instruments for securing claims (socio-political disadvantage). Furthermore, the authors consider social exclusion an attribute of societies, analyzing it from the perspective of existing social relations that deny individuals and groups access to goods, services, activities, and resources essential for civic participation.

Orłowska (2011) highlights particularly relevant definitions that focus on three aspects (p. 2): the excluding situation – a combination of different exclusionary factors or conditions

the excluded individual – an individual or group in an exclusionary situation; and lawful social functioning – using public resources and securing one's dignified existence.

Exclusion describes a condition that prevents or significantly hinders an individual or group from lawfully performing social roles, using public goods and social infrastructure, accumulating resources, or earning income in a dignified way (Golinowska & Broda-Wysocki, 2005, p. 46). Among other things, social exclusion stems from inequalities, not only in income but also in access to quality education, adequately paid work, and social security. All these elements determine a person's life chances and influence overall quality of life. Inadequate access to education stands out as a key factor among the many facets of social exclusion (Kawa & Kuźniar, 2017, p. 329).

Therefore, diagnosing the problems of people and communities affected by poverty and social exclusion, along with analyzing their impact on different aspects of social life, plays a critical role. The Mazowieckie Province's Provincial Program Against Poverty and Social Exclusion for 2023–2026 establishes a strategic framework for both regional and local actions. It enables the planning and implementation of projects that combat poverty and social exclusion in the area, supported by national, regional, and EU funds from the 2021–2027 financial perspective (Instytut Rozwoju Wsi i Rolnictwa Polskiej Akademii Nauk, 2022).

General Characteristics of the Mazowieckie Province

The Mazowieckie province is the largest higher-level administrative region in Poland in both area and population, covering 35,559 km² and representing 11.4% of the country's territory. At the end of 2021, 5,419,000 people lived in the Mazowieckie province, accounting for 14.2% of the national total. The average population density reached 152 people/km², ranking third among all provinces, after Małopolskie and Śląskie. In 2021, 35.6% of the province's residents lived in rural areas. The entire voivodship consists of 37 districts (powiat) and five cities with district rights – Warsaw, Ostrołęka, Płock, Radom, and Siedlce – which include 314 municipalities (gmina): 35 urban, 57 urban-rural, and 222 rural. Since January 1, 2018, the Mazowieckie district has been divided into two statistical regions: the Warsaw Capital Region and the Mazowieckie Region (Kalinowski et al., 2022, p. 7).

Conclusions Concerning Social Exclusion in the Mazowsze Region Considering the MCPS Research

The most important conclusions from the diagnosis of poverty and social exclusion (Peace, 2001, pp. 17–36) highlight both phenomena as outcomes of the accumulation of several problems: low income, disability, lack of work, low educational level, and illness. Beneficiaries adopt dual roles: one shaped by a sense of injustice, and the other marked by displacement from reality (Kalinowski et al., p. 7).

The diagnosis draws on surveys conducted between June and July 2022 among individuals receiving social assistance due to poverty, as well as employees of social assistance organizational units. In beneficiary surveys, research techniques included paper and pencil interviewing (PAPI), computer-assisted telephone interviewing (CATI), and individual in-depth interviews (IDI). For employees of social assistance organizational units, the survey applied the computer-assisted web interviewing (CAWI) technique. Although 1,142 beneficiaries of social welfare centers participated in the survey, the final analysis included only 1,057 correctly completed questionnaires, along with those from 458 employees of social welfare units (Kalinowski et al., 2022, p. 27).

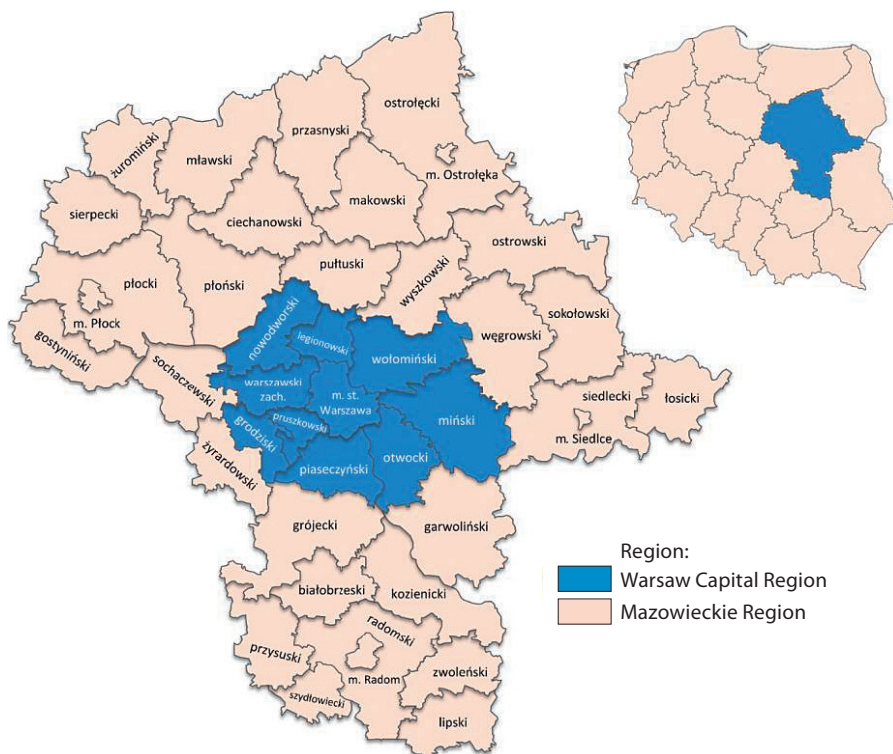


Figure 1. Statistical Division of the Mazowieckie Voivodeship at the NUTS2 Level

Source: *Diagnoza do opracowania programu przeciwdziałania ubóstwu i wykluczeniu województwa mazowieckiego na lata 2023–2026* (Diagnosis for the Development of the Poverty and Social Exclusion Prevention Program for the Mazowieckie Voivodeship for the Years 2023–2026). Research Group: Dr hab. Sławomir Kalinowski, Professor at the Institute of Rural and Agricultural Development of the Polish Academy of Sciences (IRWiR PAN) – Project Leader; Dr hab. Aleksandra Łuczak, Professor at Poznań University of Life Sciences (UPP), Oskar Szczygieł, M.A., Adrianna Wojciechowska, M.A., Stanisław Klimkowski, M.A., and Łukasz Komorowski, M.A. – Members of the Research Group in collaboration with the Social Research Department, Mazovian Center for Social Policy, p. 7.

Table 1. At-Risk-of-Poverty or Social Exclusion Rate and At-Risk-of-Poverty Rate in Mazowieckie Province and Its Sub-Regions in 2020 (in %)

Specification	At-risk-of-poverty or social exclusion rate (AROPE)	At-risk-of-poverty rate (AROP)
Mazowieckie province	17.9	15.5
Warsaw capital	12.8	10.4
Mazowsze region	24.0	21.6

Source: *Diagnoza do opracowania programu przeciwdziałania ubóstwu i wykluczeniu województwa mazowieckiego na lata 2023–2026*. Research Group: Dr hab. Sławomir Kalinowski, Professor at IRWiR PAN – Project Leader; Dr hab. Aleksandra Łuczak, Professor at UPP, Oskar Szczygieł, M.A., Adrianna Wojciechowska, M.A., Stanisław Klimkowski, M.A., and Łukasz Komorowski, M.A. – Members of the Research Group in collaboration with the Social Research Department, Mazovian Center for Social Policy, p. 27.

Since 2015, the Mazovian Poverty and Social Exclusion Barometer has monitored the level of poverty in the Mazowieckie province. This barometer relies on three indicators: poverty risk, material deprivation, and labor market situation. The European Union uses the at-risk-

of-poverty and/or social exclusion rate (AROE) as its main measure, which consists of these three indicators. Notably, the at-risk-of-poverty rate (AROP) measures the proportion of people whose income falls below 60 % of the national median equivalized disposable income after social transfers. The severe material and social deprivation rate (SMSD) means the proportion of the population experiencing an enforced lack of at least seven out of 13 deprivation items. The very low work intensity rate (VLWI) refers to the number of persons living in a household where working-age members worked for no more than 20% of their total work-time potential in the previous year.

Research Method and Material

Material and Methods

As part of the research project titled "Innovations in the Sector of Cooperative Banks and Reduction of Social Exclusion," No. NdS/550697/2022/2022, carried out under the Minister of Science and Higher Education's program Science for Society, we analyzed social exclusion in the Mazowieckie province and posed the following research questions:

- What are the causes of social exclusion in the Mazowieckie province?
- What are the effects of social exclusion in the Mazowieckie province?
- Is there a relationship between income and place of residence as reasons for social exclusion and the municipality?
- Is there a relationship between the limitation of development and the ability to function in society as results of social exclusion and the municipality?

The National Association of Cooperative Banks and the Mazovian Center for Social Policy in Warsaw served as substantive partners in the project. For the research task, we used the subject literature and our empirical research. We also applied descriptive methods and statistical tests. We present the results in descriptive, tabular, and graphical formats.

Organization of the Research

Data Analysis, Sampling, and Questionnaire. In September 2023, we conducted a survey using an interview questionnaire with 185 respondents who are customers of cooperative banks and reside in the Mazowieckie province. The quantitative survey followed a Mixed Mode Design procedure, applying different research techniques – CAWI, CATI, and computer-assisted personal interviews (CAPI) – to gather responses to the research questions.

We based sample selection on gender and age among Mazowieckie province inhabitants. For this purpose, we used current statistical data from Statistics Poland (GUS), which presents the population structure of the Mazowieckie province, considering by age and gender, with an adjustment to reduce the share of people over 65, who are statistically less likely to be bank customers.

The study questionnaire consisted of closed-ended questions, multiple-choice questions with a Likert scale, and open-ended questions that allowed respondents to speak freely. The data obtained during the research underwent multi-level analysis, combining both quantitative and qualitative approaches.

Results and Discussion

Social Exclusion Considering Our Research

Social exclusion (Szukielojć-Bieńkuńska, 2006) constitutes a complex, multifaceted issue that requires an integrated approach and a broad range of interventions. However, with a better understanding of root causes and vulnerable groups, resources can be targeted where they are needed most. According to the respondents, disability, with a score of 38.9%, ranks as one of the main sources of social exclusion. This may stem from limited access to appropriate services for people with disabilities, discrimination, and a lack of public education about disability. Income, also reported by 38.9%, stands as another important factor. People with low incomes may face restricted access to essential services, such as education and health care, and often experience social stigma. Socio-occupational status, mentioned by 31.4% of respondents, suggests that one's occupational position can influence how society perceives and treats them. As an indicator, age (30.8%) means that both young and old people may feel excluded for various reasons, such as age-based discrimination or lack of access to new technologies. Nationality (30.3%) can lead to exclusion through prejudice and stereotypes. Family status and education, each scoring 20.0%, show that family structure and educational attainment can contribute to exclusion. Place of residence, at 17.3%, implies that people living in certain regions or settlement types may find it more difficult to access services. Gender, cited by 14.1%, and type of employment, with 13.5%, also play a role in social exclusion, albeit to a lesser extent. The form of ownership of one's home (6.5%) and the length of residence at the same address (3.2%) have smaller, yet still noteworthy, impacts on social exclusion.

Table 2. Reasons for Social Exclusion (N = 185, in %)

	%
Amount of income	38.9
Disability	38.9
Socio-professional status	31.4
Age	30.8
Nationality	30.3
Education	20.0
Family status	20.0
Place of residence	17.3
Gender	14.1
Type of employment	13.5
Form of ownership of the occupied apartment/house	6.5
Length of residence at the same address	3.2

Source: Own elaboration based on survey results.

Respondents next identified the most important causes of social exclusion. The data analysis reveals several key causes. Poverty, indicated by 67.0% of respondents, represents the main one. Financial difficulties significantly hinder full participation in society and access to essential services. This underscores the importance of financial stability for social inclusion

and highlights the need for cooperative banks to focus on supporting low-income customers. Disability, mentioned by 53.5% of respondents, is another key factor. People with disabilities may encounter many physical and social barriers that affect their daily lives and social interactions. The high proportion of respondents pointing to disability stresses the significance of adapting services and infrastructure to better meet their needs. Addictions, cited by 41.1% of respondents, constitute a serious exclusion factor and call for working toward education and support in this area. Stigma surrounding people with addictions makes it difficult for them to fully participate in society. Unemployment, with a score of 34.6%, emphasizes the importance of occupational stability in social inclusion, as the unemployed often experience isolation and financial problems. Serving a prison sentence, reported by 31.4% of respondents, showcases the challenge of reintegrating prisoners into society. Low education, noted by 30.3% of respondents, demonstrates the role of education in shaping an individual's opportunities and perspectives. Digital exclusion, identified by 26.5%, highlights the importance of access to and skills in using modern technology in today's world. Health problems, mentioned by 25.4%, can become a barrier to full participation in social life. 24.9% of respondents selected belonging to a minority group – whether sexual, national, ethnic, migrant, or refugee – as an exclusion factor, indicating the difficulties of societal acceptance and integration. Other causes included inequality in access to education (11.9%), place of residence (9.7%), inadequate living space (9.2%), and religion (4.9%). Although these factors were mentioned less frequently, they still contribute to social exclusion among cooperative bank customers.

Table 3. Reasons for Social Exclusion (N = 185, in %)

	%
Poverty	67.0
Disability	53.5
Addiction	41.1
Unemployment	34.6
Serving a prison sentence	31.4
Low education	30.3
Digital exclusion	26.5
Health problems	25.4
Belonging to a minority group, whether sexual, national, ethnic, migrant, or refugee	24.9
Inequality in access to education	11.9
Place of residence	9.7
Inadequate living space	9.2
Religion	4.9

Source: Own elaboration based on survey results.

Effects of Social Exclusion in Light of Our Research

Social exclusion causes many negative consequences that affect both individuals and society. People who experience exclusion often feel less valued, which can lead to lower self-esteem and even depression. Moreover, excluded people's isolation and loneliness can trigger serious

mental and physical health problems. Unequal access to services such as education, health care, and housing constitutes another important consequence of social exclusion, potentially resulting in financial difficulties, debt, and, in extreme cases, homelessness. Excluded people also face a higher risk of addiction. Furthermore, social exclusion can limit individuals' vocational opportunities due to limited access to education and training, which frequently leads to lower incomes and job instability. Cultural marginalization represents another dimension, as excluded people may lack access to cultural heritage and life-enriching experiences. Violations of fundamental human rights, including dignity or participation in society, often underpin social exclusion. This exacerbates divisions and inequalities in society, contributing to social tension and conflict. Consequently, society's capital becomes reduced, which affects social cohesion and ability to cope with challenges. Therefore, promoting inclusion and integration plays a vital role in building healthier, more cohesive, and more inclusive communities. Survey respondents – cooperative bank – shared opinions on the multidimensional, complex effects of social exclusion, as confirmed by the distribution of answers to the question about its impact. Respondents listed 20 different consequences of social exclusion, with 17 responses receiving at least 10.0% of the total indications. Such data imply the problem's complexity and the influence of many factors. A total of 40.5% of respondents identified the rise of pathological social phenomena, such as crime or addiction, as one of the main effects of social exclusion. Nearly 38.4% believed that social exclusion leads to a reduction in the development of individuals and their ability to function in society. Another serious consequence, indicated by 29.7%, comprised problems with the law, directly linked to difficulties in finding a job or losing employment, as cited by the same number of respondents. A significant proportion of respondents (26.5%) felt that excluded people have fewer opportunities to improve their economic situation. Restrictions in access to goods and the use of various capital resources – economic, political, or cultural – stood out for 23.8% of respondents. This relates closely to limited access to the labor market, as highlighted by 23.2%. Poor societal attitudes toward people with criminal records concerned 22.2% of respondents. In contrast, 17.3% of respondents thought that exclusion led to consumption limited to only the basic goods needed for survival. Deprivation in the areas of career aspirations, education, or health care affected 16.8% of respondents. Restricted upskilling and fewer career opportunities, especially in the context of obtaining education, appeared as a problem for 15.7% and 15.1%, respectively. Several responses drew attention to difficulties in accessing public services and reduced educational opportunities, indicating deep-seated barriers for the excluded. Diminished decision-making power in society, neglected social and educational infrastructure, and low guarantees for the protection of personal assets proved significant, as indicated by 10.8%, 10.8%, and 10.3% of respondents, respectively. The need to leave education early (9.7%) and the loss of competencies to re-enter the labor market (7%) also emerged as important aspects. Finally, 4.3% of respondents pointed to limited access to textbooks and additional educational activities. In summary, the results show that social exclusion has a multidimensional and profound impact on individuals and society. Many of these issues are interconnected, reflecting the complex nature of social exclusion.

Table 4. Effects of Social Exclusion (N = 185, in %)

	N	%
Rise of pathological social phenomena (crime, addictions, etc.)	75	40.5%
Reduction in the development and ability to function in society	71	38.4%
Problems with the law	55	29.7%
Problems finding a job or loss of employment	55	29.7%
Fewer opportunities and worse economic situation	49	26.5%
Restriction of access to goods and the use of various capital resources (economic, political social, and cultural)	44	23.8%
Limited access to the labor market	43	23.2%
Poor societal attitude toward people with criminal records	41	22.2%
Consumption limited to goods needed for existence	32	17.3%
Deprivation of individuals and their families in terms of career aspirations, education, health care, and others	31	16.8%
Restricted upskilling	29	15.7%
Fewer vocational opportunities, including education and skill upgrading	28	15.1%
Problems with accessing public services	25	13.5%
Limitation of educational opportunities	24	13.0%
Diminished decision-making power in society	20	10.8%
Neglected social and educational infrastructure	20	10.8%
Low guarantee for the protection of personal assets and secure residence	19	10.3%
The need to leave education early	18	9.7%
Loss of competencies to re-enter the labor market	13	7.0%
Limited access to textbooks or extra classes	8	4.3%

Source: Own elaboration based on survey results.

Verification of Hypotheses Using Statistical Methods

We examined the relationships indicated in the adopted hypotheses using statistical methods.

We present findings below.

H1: There is a correlation between the type of municipality and the amount of income as a reason for social exclusion.

Table 5. Correlation Between Income Level and Type of Municipality

		Type of municipality of residence						Total	
		Rural		Urban		Urban-rural			
		N	%	N	%	N	%	N	%
Amount of income (reason for social exclusion)	No	34	75.6%	58	52.7%	21	70.0%	113	61.1%
	Yes	11	24.4%	52	47.3%	9	30.0%	72	38.9%
Total		45	100.0%	110	100.0%	30	100.0%	185	100.0%

Source: Own elaboration.

Table 6. Symmetric Measures

		Value	Proximate relevance
Nominal by nominal	Phi	0.211	0.017
	Cramér's V	0.211	0.017
N valid observations		185	

Source: Own elaboration.

A correlation exists between the type of municipality where cooperative bank customers live and their income levels. The effect size, measured by Cramér's V coefficient, equals $V = 0.211$ and shows statistical significance ($p = 0.017$). The type of municipality correlates strongly with the amount of income. Among customers living in rural municipalities, 76.5% answered "no" and 24.4% answered "yes." In contrast, 52.7% of cooperative bank customers residing in urban municipalities responded "no" and 47.3% of them said "yes." Meanwhile, 70% of those living in urban-rural municipalities answered "no," while 30% responded "yes."

H2: There is a correlation between the type of municipality and the respondents' place of residence as a reason for social exclusion.

Table 7. Correlation Between Place of Residence and Type of Municipality

		Type of municipality of residence						Total	
		Rural		Urban		Urban-rural			
		N	%	N	%	N	%	N	%
Place of residence (reason for social exclusion)	No	31	68.9%	94	85.5%	28	93.3%	153	82.7%
	Yes	14	31.1%	16	14.5%	2	6.7%	32	17.3%
Total		45	100.0%	110	100.0%	30	100.0%	185	100.0%

Source: Own elaboration.

Table 8. Symmetric Measures

		Value	Proximate relevance
Nominal by nominal	Phi	0.220	0.011
	Cramér's V	0.220	0.011
N valid observations		185	

Source: Own elaboration.

There exists a correlation between the type of municipality where cooperative bank customers live and their place of residence. The effect size, measured by Cramér's V coefficient, equals $V = 0.220$, and shows statistical significance ($p = 0.011$). The type of municipality correlates moderately with the place of residence. Among customers living in rural municipalities, 68.9% answered "no" and 31.1% answered "yes." Conversely, in urban municipalities, 85.5% responded "no" and 14.5% responded "yes." In urban-rural municipalities, 93.3% of clients said "no" and 6.7% said "yes."

H3: There is a correlation between the type of municipality and the limitation of development and opportunities to function in society as a consequence of social exclusion.

Table 9. Correlation Between Limitation of Development and Ability to Function in Society and Type of Municipality

		Type of municipality of residence						Total	
		Rural		Urban		Urban-rural			
		N	%	N	%	N	%	N	%
Limitation of development and ability to function in society (effect of social exclusion)	No	32	71.1%	69	62.7%	13	43.3%	114	61.6%
	Yes	13	28.9%	41	37.3%	17	56.7%	71	38.4%
Total		45	100.0%	110	100.0%	30	100.0%	185	100.0%

Source: Own elaboration.

Table 10. Symmetric Measures

		Value	Proximate relevance
Nominal by nominal	Phi	0.180	0.049
	Cramér's V	0.180	0.049
N valid observations		185	

Source: Own elaboration.

There exists a correlation between the type of municipality where cooperative bank customers live and the limitation of development and opportunities to function in society. The effect size, measured by Cramér's V coefficient, equals $V = 0.180$ and shows statistical significance ($p = 0.049$). The type of municipality strongly correlates with the limitation of development and opportunities to function in society because of social exclusion. Customers living in rural municipalities answered "no" in 71.1% and "yes" in 28.9% of cases. In contrast, 62.7% of cooperative bank customers residing in urban municipalities responded "no," while 37.3% – "yes." The percentage of clients living in urban-rural municipalities who said "no" amounted to 43.3%; 56.7% of them said "yes."

Discussion and Conclusions

Based on the results presented, we can draw several conclusions about social exclusion. Many factors influence social exclusion, pointing to the need for policies and strategies that promote equal access to services and opportunities for all members of society. People with disabilities and those with low incomes prove the most vulnerable to social exclusion and should be prioritized in efforts to combat it. Social exclusion can result from various causes – ranging from disability and income level to nationality and place of residence – confirming that it is a complex problem requiring a multifaceted approach. Increasing education and public awareness about the different forms of exclusion becomes essential to reduce stigma and discrimination against vulnerable people. Authorities should integrate social policies, addressing

multiple aspects of exclusion and focusing on the most vulnerable groups. The place of residence affects exclusion, which underscores the need to consider local strategies and solutions tailored to specific communities and regions.

The findings show that poverty (67%), unemployment (34.6%), and disability (55.3%) contribute to social exclusion. In turn, according to respondents, the effects of social exclusion include the rise of pathological social phenomena (40.5%) and limited development and opportunities to function in society (38.4%). The research also identified a significant relationship between the type of municipality and the limitation of development and opportunities to function in society because of social exclusion, as well as between income level and place of residence.

In conclusion, the study highlights the complex nature of social exclusion and its various contributing factors. Addressing social exclusion effectively requires an integrated, comprehensive approach and multipronged actions on many fronts.

A novelty of the research lies in the fact that it involved clients of cooperative banks.

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Conflict of Interest

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