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# Abstract

Global financial and da iptions which make that knowledge tangible and new ways of visualizing sources of value and profit. This paper examines a cluster of new practices designed to make visible – and extract value from – those without formal credit scores in contemporary financial markets. Many ‘financial inclusion’ projects now attempt to score the ‘credit invisible’ by drawing on a range of alternative data – non-financial payment streams, academic records, behavioural signals gleaned from online or social media footprints and results generated via digitized psychometric testing – and by assessing that data in relation to models of risk assessment based on the analysis of big data. I argue in this paper that these experiments in alternative credit scoring constitute the unbanked as an important, and dubious, category of knowledge and intervention. I also argue that attempts to score the unbanked offer a revealing glimpse of many of the social and political limitations associated with projects of ‘inclusion’. Although often imagined as forms of pristine incorporation, inclusion projects often constitute troubling new kinds of social sorting and segmentation.

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