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until other issues are tackled and governments commit to more policies that will be conducive to growth banks must be more open to lending and people will have to become more financially literate the world bank gallup the imf and various authors in addition to the world bank finindex dataset are used to reference information conceded by well respected authors in the financial development and in the government sector although there seems to be a great deal of promise with the concept of financial inclusion as a tool for poverty reduction world wide it seems to be very limited in mena in the poverty stricken nations algeria egypt iraq jordan lebanon morocco and yemen are observed in the report generally there are barriers preventing the implementation of inclusiveness which will prevent the advancement of poverty alleviation more government commitment is required

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