

## **THE IMPORTANCE ACCESS TO FINANCE IN MUSLIM AND NON-MUSLIM COMMUNITIES**

**Naif Mansour M. Mathkur**  
Jazan University  
**KINGDOM OF SAUDI ARABIA**  
nmathkor@jcba.edu.sa

### **ABSTRACT**

The paper offers clear insight into the ways that financial services providers and governmental bodies can overcome the stymieing hurdles that they face so as to achieve their objectives optimally. The goal of this paper is to illuminate the importance of access to finance in Muslim and Non-Muslim communities with a special focus on the economically deprived. Both public and private sector stakeholders need to intensify their efforts at increasing the outreach of financial products and services. It is imperative for all the players in the financial services sector to adopt innovative solutions to solve the challenges facing them while striving to net more people into the formal banking structure through the provision of quality and affordable financial products and services.

**Keywords:** Access to finance, financial products and services, institutions, poverty.