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24 March 2017

Promoting enhanced international cooperation on the SDGs, in particular on the financial inclusion of women as a driver of development

Amendments to the draft resolution submitted within the statutory deadline by the delegations of Bahrain, Canada, China, Germany, Greece, Indonesia, Kenya, Monaco, Mongolia, Romania, Sweden, Switzerland, Thailand, United Arab Emirates and Viet Nam

PREAMBLE

New preambular paragraphs 1 and 2

Add two new paragraphs at the start of the preamble part to read as follows:

- (1) ***Guided by the Purposes and Principles of the Charter of the United Nations,***
- (2) ***Reaffirming the Universal Declaration of Human Rights and the Vienna Declaration and Programme of Action, as well as recalling the Convention on the Elimination of All Forms of Discrimination against Women, the Declaration and the Platform for Action of the Fourth World Conference on Women (Beijing, 1995) and other international human rights instruments in favour of the advancement of the status of women and gender equality,***
(Greece)

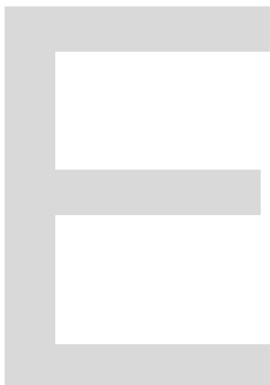
Preambular paragraph 1

Amend to read as follows:

- (1) ***Reaffirming Also reaffirming*** that sustainable development refers to the idea of development that meets the needs of the present, without compromising the ability of future generations to meet their own needs,
(Greece)

Amend to read as follows:

- (1) ***Reaffirming Affirming*** that sustainable development refers to the idea of development that meets the needs of the present, without compromising the ability of future generations to meet their own needs,
(Switzerland)



#IPU136

Preambular paragraph 2

Amend to read as follows:

(2) *Expressing* satisfaction that the 2030 Agenda for Sustainable Development is based on a holistic approach to sustainable development with a reasonably balanced emphasis on **its three dimensions**: economic growth, social development and environmental protection,

(China)

Preambular paragraph 3

Amend to read as follows:

(3) *Accepting* that one challenge of implementing the Sustainable Development Goals (SDGs) is to make sure that developmental processes are more inclusive and broad-based, allow wide participation from all segments of society, and ~~are equally beneficial to all~~ **enhance their capabilities as well**,

(Bahrain)

Amend to read as follows:

(3) *Accepting* that one challenge of implementing the Sustainable Development Goals (SDGs) is to make sure that developmental processes are ~~more~~ inclusive and broad-based, allow wide participation from all segments of society, and are equally beneficial to all,

(Canada)

Amend to read as follows:

(3) *Accepting* that ~~one challenge of implementing~~ **a precondition for effective implementation** of the Sustainable Development Goals (SDGs) is to make sure that developmental processes are more inclusive and broad-based, allow wide participation from all segments of society, and are equally beneficial to all,

(China)

Amend to read as follows:

(3) *Accepting* that one challenge of implementing the Sustainable Development Goals (SDGs) is to make sure that developmental processes are more inclusive and broad-based, allow wide participation from all **members and** segments of society, and are equally beneficial to all,

(Sweden)

Amend to read as follows:

(3) *Accepting* that one challenge of implementing the Sustainable Development Goals (SDGs) is to make sure that developmental processes are more inclusive and broad-based, allow wide participation from all segments of society, and are equally beneficial to all, **taking into consideration the challenges of how to preserve environmental systems and the limited nature of renewable natural resources**,

(United Arab Emirates)

Amend to read as follows:

(3) *Accepting* **Recognizing** that one challenge of implementing the Sustainable Development Goals (SDGs) is to make sure that developmental processes are more inclusive and broad-based, allow wide participation from all segments of society, and are equally beneficial to all,

(Viet Nam)

Preambular paragraph 4

Amend to read as follows:

(4) *Acknowledging* that another ~~challenge of implementing~~ **precondition for effective implementation** of the SDGs is to ensure effective delivery of public services by strict monitoring, regular evaluation and restructuring of public services, all of which will depend on the availability of basic infrastructure support, both in rural and urban areas,

(China)

Amend to read as follows:

(4) *Acknowledging* that another challenge of implementing the SDGs is to ensure effective delivery of public services by strict monitoring, regular evaluation and restructuring of public services, all of which will depend on the availability of basic infrastructure support, both in rural and urban areas, **and to stress the importance of planning, and the development of necessary programs and strategies,**

(United Arab Emirates)

Preambular paragraph 5

Amend to read as follows:

(5) *Also acknowledging* that eradicating poverty in all its forms is an indispensable requirement for sustainable development, and that to this end, sustainable, inclusive and equitable economic growth, as well as empowering the poor through education, **health** and skills development must all be promoted,

(Bahrain)

Amend to read as follows:

(5) *Also acknowledging* that eradicating poverty in all its forms is an indispensable requirement for sustainable development, and that to this end, sustainable, inclusive and equitable economic growth, as well as empowering the poor through education and skills development must all be promoted **in addition to all other means required for public service provision (health, housing etc.), with an emphasis on enhancing community participation,**

(United Arab Emirates)

Amend to read as follows:

(5) *Also acknowledging* that eradicating poverty in all its forms **and dimensions** is an indispensable requirement for sustainable development, and that to this end, sustainable, inclusive and equitable economic growth, as well as empowering the poor through education and skills development must all be promoted,

(Viet Nam)

New preambular paragraph 5bis

Add a new paragraph after preambular paragraph 5 to read as follows:

(5bis) Recognizing that rural women are critical agents in poverty reduction, that they are crucial to providing food and nutrition in poor and vulnerable households and to environmental sustainability and that, in other ways, they are also critical to the achievement of all of the Sustainable Development Goals,

(Mongolia)

Preambular paragraph 6

Amend to read as follows:

(6) *Further acknowledging* that women's financial inclusion is an engine of development that **helps** fights poverty, reduces inequalities, and improves children's health, nutrition and schooling,

(China)

Amend to read as follows:

(6) *Further acknowledging* that women's financial inclusion is an engine of development that fights poverty, **empowers women**, reduces inequalities, and improves children's health, nutrition and schooling,

(Germany)

Amend to read as follows:

(6) *Further acknowledging* that women's financial inclusion is an engine of development that fights poverty, ~~reduces inequalities,~~ **contributes to equitable economic growth, enables women's economic empowerment** and **thereby** improves children's health, nutrition and schooling, **whilst benefitting their families and communities,**

(Switzerland)

Amend to read as follows:

(6) *Further acknowledging* that women's financial inclusion is an engine of development that fights poverty, reduces inequalities, and ~~improves children's health, nutrition and schooling~~ **participates in the social development process,**

(United Arab Emirates)

New preambular paragraph 7bis

Add a new paragraph after preambular paragraph 7 to read as follows:

(7bis) Welcoming the consensus reached by G20 leaders during G20 Hangzhou Summit on the importance of promoting financial inclusion and gender equality in achieving strong, sustainable, balanced and inclusive growth, and underscoring the significance of the adoption of G20 Action Plan on the 2030 Agenda for Sustainable Development, which highlights financial inclusion, and calls for systematic mainstreaming of gender equality and women's political and economic empowerment, as an important and integral part of G20 collective actions for sustainable development.

(China)

Preambular paragraph 8

Replace the existing text of preambular paragraph 8 with the following:

(8) **Recalling that financial inclusion is embedded in the 2030 Agenda for Sustainable Development, and has been acknowledged as a key enabler for seven of the 17 SDGs, including those addressing poverty, gender equality, and economic growth,**

(Romania)

New preambular paragraph 8bis

Add a new paragraph after preambular paragraph 8 to read as follows:

(8bis) Considering that the Addis Ababa Action Agenda recognizes that many people, especially women, still lack access to financial services, as well as financial literacy, which is a key for social inclusion,

(Switzerland)

Preambular paragraph 9

Amend to read as follows:

(9) *Recalling* that in 2016, the UN Secretary-General, Ban Ki-moon, established the High-Level Panel on Women's Economic Empowerment to address the specific economic issues that affect women and to support both the implementation of the 2030 Agenda and its promise to leave no one behind, **and also recalling the Addis Ababa Action Agenda, the Addis Ababa Action Plan on Transformative Financing for Gender Equality and Women's Empowerment and the G20 Global Partnership for Financial Inclusion,**

(Germany)

Preambular paragraph 10

Amend to read as follows:

(10) *Bearing in mind* that the Outcome Document of the General Debate endorsed by the 131st IPU Assembly points out that achieving gender equality and ending violence against women is the responsibility of both men and women, ~~and that effective change~~ **which** requires both a strong institutional framework and national bodies with the power to take action,

(China)

New preambular paragraph 11bis

Add a new paragraph after preambular paragraph 11 to read as follows:

(11bis) Stressing that financial education and financial literacy programs are critical in achieving a comprehensive and sustainable financial inclusion,

(Romania)

Preambular paragraph 12

Amend to read as follows:

(12) *Reiterating* that mobilizing domestic and international financial resources, as well as capacity-building and technology transfer to developing **and less-developed** countries on favorable terms will all play a vital role in providing essential services, public goods and low-cost money transfers or remittances, **particularly as regards advanced countries' commitment to allocate a certain percentage of their budgets to support poor countries,**

(United Arab Emirates)

Preambular paragraph 13

Amend to read as follows:

(13) *Recognizing* that parliaments have a strong obligation to champion international law **and human rights standards** on the empowerment of women and adapt their national legislation accordingly,

(Switzerland)

Amend to read as follows:

(13) *Recognizing* that parliaments have a strong obligation to champion international law on the empowerment of women and adapt their national legislation accordingly, **as they are representatives of the people,**

(United Arab Emirates)

Amend to read as follows:

(13) *Recognizing* that parliaments have a strong obligation to champion **the empowerment of women at national and international levels through law-making and harmonizing national legislation with** international law ~~on the empowerment of women and adapt their national legislation accordingly,~~

(Viet Nam)

OPERATIVE PART

Operative paragraph 1

Amend to read as follows:

1. *Invites* parliaments to promote the development of national and international public policies and strategies that focus on eliminating the legal and cultural barriers ~~which that~~ discriminate against women and prevent their full inclusion in the financial systems of each ~~of all countries~~ **country**;

(Canada)

Amend to read as follows:

1. *Invites* parliaments to promote the development of national and international public policies and strategies that focus on eliminating the legal, **social, economic,** and cultural barriers which discriminate against women and prevent their full inclusion in the financial systems of each of all countries;

(Germany)

Amend to read as follows:

1. *Invites* parliaments to promote the development of national and international public policies and strategies that focus on eliminating the legal and cultural barriers which discriminate against women and prevent their full inclusion in the financial systems of ~~each of all countries~~ **their respective countries**;

(Kenya)

Amend to read as follows:

1. *Invites* parliaments to promote the development of national and international public policies and strategies that focus on eliminating the legal and cultural barriers which discriminate against women and prevent their full inclusion in the financial systems of each of all countries, **and to promote women's participation in those decision making processes**;

(Sweden)

Amend to read as follows:

1. *Invites* parliaments to promote the development of national, **regional** and international public policies and strategies that focus on eliminating the legal and cultural barriers which discriminate against women and prevent their full inclusion in the financial systems of each of all countries;

(Thailand)

Amend to read as follows:

1. *Invites* parliaments to promote the development of national and international public policies and strategies that focus on eliminating the legal and cultural **and logistic** barriers which discriminate against women and prevent their full inclusion in the financial systems of each of all countries;

(United Arab Emirates)

Operative paragraph 2

Amend to read as follows:

2. *Urges* parliaments to identify the needs and limitations of each region and society by making a complete diagnosis based on **gender- and age-**disaggregated information, which will allow the root causes of this challenge to be addressed, both according to its particular circumstances and from a gender perspective;

(Sweden)

New operative paragraph 2bis

Add a new paragraph after operative paragraph 2 to read as follows:

- 2bis. Calls on parliaments to take all appropriate measures to remove legal provisions that discriminate against women in areas such as work, family, property and inheritance, as a key step in addressing the gender gap in financial inclusion;**

(Romania)

Operative paragraph 3

Amend to read as follows:

3. *Calls on* parliaments and political parties to adopt **and implement** legal frameworks and policies that increase financial inclusion in general, the financial inclusion of women in particular, and gender perspectives in all financial policies;

(Germany)

Amend to read as follows:

3. *Calls on* parliaments and ~~political parties~~ **governments** to adopt legal frameworks and policies that increase financial inclusion in general, the financial inclusion of women in particular, and **invites them to mainstream** gender perspectives in all financial policies;

(Romania)

Amend to read as follows:

3. *Calls on* parliaments and political parties to adopt legal frameworks and policies that increase financial inclusion in general, the financial inclusion of women in particular, and gender perspectives in all financial policies, **including policies facilitating and promoting women's rights and opportunities to participate in the labour market;**

(Sweden)

Amend to read as follows:

3. *Calls on* parliaments and political parties to adopt legal frameworks and policies that increase financial inclusion in general, the financial inclusion of women in particular, and ~~gender perspectives in all financial policies~~ **a gender-responsive approach to public financial management;**

(Switzerland)

New operative paragraph 3bis

Add a new paragraph after operative paragraph 3 to read as follows:

- 3bis. Calls on parliaments to adopt an approach that would enhance the spread and development of different means for the education and introduction of saving culture, consumption rationalization, and to support women's financial rights, in a manner that increases financial participation in general, and women's participation in particular;**

(United Arab Emirates)

Operative paragraph 4

Amend to read as follows:

4. *Proposes **that parliaments encourage** the implementation of educational programmes aimed at ~~capitalizing on~~ **developing** the knowledge and expertise ~~associated with~~ **of women to access** financial services ~~and~~ **including through the use of** new technologies;*
- (Canada)*

Amend to read as follows:

4. *Proposes the implementation of educational programmes aimed at capitalizing on the knowledge and expertise associated with financial services and new technologies **and guaranteeing women's access to the programmes**;*
- (Germany)*

Amend to read as follows:

4. *Proposes the implementation of educational programmes **for women and girls** aimed at capitalizing on the knowledge and expertise associated with financial services and new technologies;*
- (Sweden)*

Amend to read as follows:

4. *Proposes the implementation of educational programmes aimed at capitalizing on the knowledge and expertise associated with financial services, **financial literacy** and new technologies;*
- (Thailand)*

Operative paragraph 5

Amend to read as follows:

5. *Requests parliaments to promote the inclusion of women in the extensive use of widely accessible information **and communication** technologies that facilitate women's access to digital financial services, and enable innovative initiatives such as establishing digital payment systems, electronic money and access to accounts via mobile telephony, **while addressing security and privacy concerns**;*
- (Romania)*

Amend to read as follows:

5. *Requests parliaments to promote the inclusion of women in the extensive use of widely accessible information technologies that facilitate women's access to digital financial services, and enable innovative initiatives such as establishing digital payment systems, electronic money and access to accounts via mobile telephony, **added to which, social media offers women the right to communicate with financial institutions, explore offered services, benefit from other experiences, and crowd sourcing, in support of empowering women to participate in development in general, and financial participation in particular**;*
- (United Arab Emirates)*

New operative paragraph 5bis

Add a new paragraph after operative paragraph 5 to read as follows:

- 5bis. Invites parliaments to implement laws which ensure that rural women are accorded full and equal rights to own and lease land and other property, including through equal rights to economic resources, access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, and financial services, including credit, capital, and access to markets and information, and to ensure their equal access to justice and legal support;**
- (Mongolia)*

Operative paragraph 6

Delete the existing paragraph.

(Canada)

Amend to read as follows:

6. *Calls on* parliaments to encourage private companies and banks to design a portfolio of attractive, **accessible** financial products that provide incentives for women to develop good savings habits;

(Germany)

Amend to read as follows:

6. *Calls on* parliaments to encourage private companies and banks to design a ~~portfolio~~ **wide-range** of attractive, **low-cost** financial products that provide incentives for women to develop good savings habits;

(Kenya)

Amend to read as follows:

6. *Calls on* parliaments to encourage private companies and banks to design a portfolio of attractive financial products that provide incentives **and facilities** for women to develop good savings habits;

(United Arab Emirates)

New operative paragraph 6bis

Add a new paragraph after operative paragraph 6 to read as follows:

- 6bis. Further calls on parliaments to adopt and promote policies that enhance fair competition practices in the provision of financial services as a means of enhancing innovation and provision of quality services;**

(Kenya)

Add a new paragraph after operative paragraph 6 to read as follows:

- 6bis. Calls on parliaments to support the adoption of national financial inclusion strategies with policy objectives and quantitative targets on women's financial inclusion, and to actively monitor their implementation;**

(Romania)

Operative paragraph 7

Amend to read as follows:

7. *Invites* parliaments to develop cooperative links with international **and regional** financial institutions, such as the World Bank, for the implementation of programmes aimed at promoting the financial inclusion of women;

(United Arab Emirates)

Operative paragraph 8

Amend to read as follows:

8. *Encourages* parliaments to promote partnerships with governments, **the private sector** and civil society so as to accomplish financial and digital inclusion, especially for women;

(Bahrain)

Amend to read as follows:

8. *Encourages* parliaments to promote partnerships with governments, **the private sector** and civil society so as to accomplish financial and digital inclusion, especially for women;

(Thailand)

Amend to read as follows:

8. *Encourages* parliaments to promote partnerships with governments, civil society **and the private sector** so as to accomplish financial and digital inclusion, especially for women;

(United Arab Emirates)

Amend to read as follows:

8. *Encourages* parliaments to promote partnerships with governments, **the private sector** and **the** civil society, **including women's groups and other non-governmental organizations for gender equality**, so as to accomplish financial and digital inclusion, especially for women;

(Romania)

Operative paragraph 9

Amend to read as follows:

9. *Urges* parliamentarians to ~~develop a distinct and specific method~~ **ensure that existing policies and programmes provide access to credit, as well as to financial and business training to women with lower-incomes in order** to facilitate ~~the~~ **their** financial inclusion of poor women, ~~which should ensure that they have access to credit, as well as to financial and business training;~~

(Canada)

Amend to read as follows:

9. *Urges* parliamentarians to develop a distinct and specific method to facilitate the financial inclusion of ~~poor~~ women **living in poverty**, which should ensure that they have access to credit, as well as to financial and business training;

(Germany)

Amend to read as follows:

9. *Urges* parliamentarians to develop a distinct and specific method to facilitate the financial inclusion of poor women, which should ensure that they have access to credit, **financial services**, as well as to financial and business training;

(United Arab Emirates)

Operative paragraph 10

Amend to read as follows:

10. *Calls on* parliaments to ensure that women have continued access to formal, **affordable** credit in order to close the gender gap and empower women entrepreneurs worldwide;

(Germany)

Amend to read as follows:

10. *Calls on* parliaments to ensure that women have continued access to formal credit, **and invites them to promote public policies and private sector initiatives that expand financial access for women-owned enterprises, as well as entrepreneurial education and training opportunities for women**, in order to close the gender gap and empower women entrepreneurs worldwide;

(Romania)

Amend to read as follows:

10. *Calls on* parliaments to ensure that women have continued access to formal credit **and government support**, in order to close the gender gap and empower women entrepreneurs worldwide;

(United Arab Emirates)

Operative paragraph 11

Amend to read as follows:

11. *Strongly urges* parliaments to encourage **and implement** reforms that ~~offer~~ **guarantee** women the right to access economic resources and financial services on an unbiased basis;

(Germany)

Amend to read as follows:

11. *Strongly urges* parliaments to encourage reforms that offer women the right to access economic resources and financial services on an ~~unbiased~~ **equal** basis;

(Switzerland)

Operative paragraph 12

Amend to read as follows:

12. *Calls on* parliamentarians to encourage the private banking sector to reduce the costs of opening and maintaining a savings account and to ~~design~~ **tailor** financial products ~~tailored~~ to women's specific needs;

(Canada)

New operative paragraphs 12bis, 12ter, 12quater, 12quinquies, 12sexies and 12septies

Add six new paragraphs after operative paragraph 12 to read as follows:

- 12bis.** *Calls on* parliaments and governments to take, where applicable, measures to facilitate women's access to personal identification, as a critical step towards their financial inclusion;

- 12ter.** *Stresses* the importance of collecting, using and disseminating gender-disaggregated data to support evidence-based policy-making for the development of gender-inclusive financial systems;

- 12quater.** *Invites* parliaments, governments and international stakeholders to step up efforts to reduce the digital divide between countries with regard to information and communication technologies and broadband connectivity, in order to facilitate financial inclusion;

- 12quinquies.** *Calls for* increased official development assistance to expand financial inclusion through, *inter alia*, developing new products tailored to the needs of financially excluded groups, supporting transition to digital payments, designing financial education programs, and adopting strong customer protection frameworks, while addressing gender disparities;

- 12sexies.** *Calls on* parliaments to encourage the adoption of gender responsive policies and regulatory frameworks that support financial inclusion while providing appropriate consumer protection against threats such as fraud, cybercrime, over-indebtedness or unethical business practices;

- 12septies.** *Invites* parliaments to create an enabling environment that allow women to actively participate in the policy dialogue and decision-making on financial inclusion;

(Romania)

Operative paragraph 13

Amend to read as follows:

13. *Advises* governments and parliaments to **promote inclusive, sustained economic growth and** assume responsibility for championing the financial inclusion of women as a driver of development **in accordance with the implementation of relevant targets in the SDGs.**

(Greece)

Amend to read as follows:

13. *Advises* governments, ~~and~~ parliaments, **private sector, and civil society** to assume responsibility for championing the financial inclusion of women as a driver of development.

(United Arab Emirates)

New operative paragraph 13bis

Add a new paragraph after operative paragraph 13 to read as follows:

- 13bis. *Invites* parliaments to use their education system to make people aware, particularly girls in education, of the different institutions within parliament, in order to encourage them to enter the political and parliamentary life of their country when they have finished their studies.**

(Monaco)

New operative paragraphs 13bis and 13ter

Add two new paragraphs after operative paragraph 13 to read as follows:

- 13bis. *Encourages* the development of a multi-pronged strategy for women's empowerment to help alleviate poverty for women around the world for whom it is an extra burden;**

- 13ter. *Also encourages* the development of an innovative financing strategy that addresses unmet needs of women's health.**

(Indonesia)