



WDO

Women Development Organization
l'Organisation pour le Développement de la femme

مِنْظَمَةُ تَنْمِيَةِ الْمَرْأَةِ

Resolutions

of the Second Ordinary Session of the Women Development Organization (WDO)

**Cairo - Arab Republic of Egypt
7th – 8th June 2023**

Women Economic Empowerment through Financial and Digital Inclusion and Green and Smart Projects within the Framework of Sustainable Development

The Ministerial Council of the Women Development Organization,

Referring to 21 of the Rules of Procedure and Methods of Work of the WDO, which stipulates in its fourth Paragraph that: *“The Member States and the Executive Director shall have the authority to submit draft resolutions.”*

Taking note of the draft resolution submitted by the Arab Republic of Egypt on “Women Economic Empowerment through Financial and Digital Inclusion and Green and Smart Projects within the Framework of Sustainable Development”, and all the proposals and contributions of Member States to the draft resolution.

And after concluding its deliberations, the Ministerial Council decides to:

1. Adopt the attached resolution and consider it as an Action Plan, which the Women Development Organization is working on implementing.

Resolution No. 4 on
Women Economic Empowerment through Financial and Digital Inclusion and Green and Smart Projects within the Framework of Sustainable Development

The Ministerial Council of the Women Development Organization (WDO) in the Member States of the Organization of Islamic Cooperation (OIC):

- 1-** Welcoming the importance given by the OIC and the Member States to the promotion of the status of women and their empowerment in all fields and the establishment of the WDO as a specialized organization aiming at empowering women and girls in the political, social, cultural and economic fields and at supporting and enhancing women's capacities, skills and competencies, particularly in the area of economic empowerment and financial inclusion of women.
- 2-** Taking into consideration the OIC's Action Plan for Women's Advancement in Member States (OPAAW), adopted by the OIC Ministerial Conference on the Role of Women in Development at its Sixth Session held on 1-3 November 2016 in Istanbul, Republic of Turkey, and all its executive procedures.
- 3-** Referring to the decisions issued by the OIC Ministerial Conferences for Women concerning the economic empowerment of women, the most recent of which is Resolution No. 7/8-M on the promotion of women's economic empowerment, issued by the Eighth Session of the OIC Ministerial Conference on Women, held in the Arab Republic of Egypt from July 6-8, 2021, as well as all other decisions related to the advancement of the status of women and girls in the OIC countries.
- 4-** Recalling the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the establishment of provisions for equal access to work for women (Article 11), the guarantee of equal rights in all areas of economic and social life, the Declaration of the Beijing Platform for Action and all the agreements and mechanisms concerning women and girls to strengthen their economic rights.
- 5-** Emphasizing the awareness of Member States of the importance of financial and digital inclusion for women and the centrality of implementing policies related to its strengthening as a decisive factor in achieving economic growth, reducing poverty, and eliminating the gender gap that still exists in access to financial services, especially for women and girls.
- 6-** Referring to the Alliance for Financial Inclusion (AFI), created in 2008 and owned and managed by central banks and financial regulatory institutions with the common goal of promoting financial inclusion at national, regional, and international levels.

7- Recalling the global initiative for responsible and sustainable financial inclusion "The Maya Declaration" launched at the Global Policy Forum (GPF) in Mexico in 2011, aiming to reduce poverty and ensure financial stability for all and focusing on creating the right environment, getting the right framework in place, ensuring that consumer protections are in place, and that data is used to report and monitor financial inclusion efforts.

8- Indicating that financial inclusion means that individuals and businesses have access to useful and affordable financial products and services that meet their needs -transactions, payments, savings, credit, and insurance- provided in a responsible and sustainable manner by all segments of society, regardless of gender or ethnicity, religion, or socioeconomic status.

9- Emphasizing that financial inclusion is a sub-goal of eight of the seventeen main goals of the 2030 Sustainable Development Goals and is central to the achievement of other goals and that savings lead to positive economic outcomes for women, such as increased productivity and profits, as well as increased investment in women-owned or operated businesses.

10- Indicating that financial inclusion facilitates and helps women and girls to plan for unexpected emergencies and long-term goals, and enables them to use financial services such as credit and insurance to start and grow businesses, invest in education or health, manage risk, and cope with financial shocks, which can improve their quality of life.

11- Recognizing that technological advancement and "Fintech" financial technology allows for services to be provided to more people in more places at a lower cost through applications that allow the banking industry, businesses, and financial institutions to use them to expand access to financial services and products for women, especially in villages.

12- Emphasizing that the presence of women in decision-making and management in financial, economic, and digital institutions strengthens the interaction with different needs through the presence of a diverse team, which increases satisfaction and helps to crystallize diverse thinking that leads to better decisions that help ensure financial stability and support economic growth.

13- Recalling the international initiative of His Royal Highness, Crown Prince of the Kingdom of Saudi Arabia, concerned with the empowerment of women in cyberspace, which aims to address the challenges represented by the low participation of women globally in the areas of cybersecurity.

14- Recalling the challenges imposed by the spread of the Coronavirus pandemic and other epidemics and their negative impact on women and their families, and the imposed need for the importance of expanding financial and digital inclusion and what is related to the centrality of disseminating cost-effective digital means to reach the financially non-included, especially women in rural areas, by offering a range of formal digital financial services tailored to their needs and provided responsibly, at a reasonable and sustainable cost.

15- Welcoming the G20's commitment to strengthening global financial inclusion and reaffirming its commitment to implement the G20's 2017 "High-level Principles of Digital Financial Inclusion," which emphasized "the importance of promoting financial education and consumer protection" while highlighting the opportunities and challenges facing digital financial services and facilitating access to financial services and products of all kinds for small and medium-sized enterprises (SMEs) to promote and encourage the participation of these businesses in sustainable global value chains.

16- Recalling the G20's "High-level Policy Guidance for the Digital Financial Inclusion of Youth, Women and SMEs" for the year 2020, which aims to close the financial inclusion gap for youth, women, and SMEs through digital financial services; Also, the launch of the second edition of the "Middle East Green Initiative Summit" on November 7, 2022 and the "Saudi Green Initiative Forum" on November 11 and 12, 2022 AD in Sharm El-Sheikh, Arab Republic of Egypt, under the slogan: "From ambition to action", in conjunction with the convening of the United Nations Conference on Climate Change (COP27), within the framework of collective participatory action to address regional and international environmental and climate challenges.

17- Appreciating the efforts made by Member States in implementing national initiatives for green projects, including the "National Initiative for Smart Green Projects" launched by the Egyptian government, within the framework of the hosting and presidency by the Arab Republic of Egypt of the 27th Conference of Parties to the United Nations Framework Convention on Climate Change (COP 27) in November 2022, which included a special category for smart green projects for women at the level of all governorates of the Republic, as a pioneering initiative in the field of sustainable and smart development and addressing the environmental dimension and the effects of climate change. Saluting United Arab Emirates for hosting the twenty-eighth session of the Conference of the Parties to the United Nations Framework Convention on Climate Change in November 2023, and for launching the Climate Change and Gender Equality Initiative.

18- Saluting the efforts of the United Arab Emirates to allocate a pavilion for women at Expo 2022 in Dubai, in order to emphasize gender equality and women's empowerment. The pavilion also aims to identify the pivotal role that women have played throughout history and women's contribution to advancement and prosperity.

19- Saluting the assistance provided by the United Arab Emirates, estimated at about \$1.46 billion, for programs to empower and protect women and girls in developing countries through multilateral organizations and international funds.

And within the framework of the implementation of the OIC's Action Plan for Women's Advancement (OPAAW) and the decisions of the Eighth Session of the OIC Ministerial Conference on Women, held in Cairo, Republic of Egypt, from 6 to 8 July 2021 and in line with the women development programs and policies in the Member States and in order to enhance the financial inclusion of women and girls in the OIC Member States, the Ministerial Council of the Women Development Organization (WDO) of the OIC Member States decides to:

1. Encourage Member States to put in place policies, strategies, and procedures to empower women and follow up her progress economically and to reach women, especially in villages and remote communities, and ensure their access to support in order to achieve comprehensive and sustainable growth.
2. Call on Member States to activate financial and digital inclusion tools as one of the important tools for women's economic empowerment, given that the deprivation of women's access to financial services and products represents an obstacle to the economic empowerment of women and girls, and that financial and digital inclusion constitutes one of the objectives in eight of the seventeen goals of the United Nations 2030 Sustainable Development Goals, in light of its prominent position in the achievement of the United Nations 2030 Sustainable Development Goals and in that of the other goals.
3. Urge Member States to support the regulatory policy environment necessary for financial inclusion and the related development of a roadmap at the national level, based on bringing together various stakeholders, including financial regulators and ministries of communication; to launch large-scale national initiatives and programs; to diversify digital financial services and increase the number of service providers; increase the number of access points for women, with a focus on rural and remote areas, to achieve more comprehensive coverage; work to encourage the use of financial services by providing appropriate financial services; and digitize payments, especially government payments, as well as digitize financial services such as savings, credit, and insurance to financially include beneficiaries, and work to raise digital awareness and financial and digital literacy among women.
4. Urge Member States to cooperate with national mechanisms concerned with women's affairs and empowerment with the countries' central banks, following the Egyptian experience in the Memorandum of Understanding signed between the Central Bank of Egypt and the national mechanism concerned with women's empowerment in Egypt (the National Council for Women) for financial inclusion and economic empowerment of women in 2017, which is a precedent in the world for working to promote women's economic empowerment and support the idea of savings and credit groups, digitization, and the use of modern technology.

5. Encourage Member States to strengthen cooperation between governments, civil society organizations, and the private sector to advance national efforts to improve financial inclusion through capacity building, technical assistance, and financing to help promote women's financial inclusion.
6. Emphasize the importance of women's access to decision-making positions in the financial, economic, and digital sectors and therefore encourage Member States to take the necessary measures and procedures - in accordance with their national priorities - for the effective implementation of the quota system for promising cadres of women to increase their participation in financial and economic decision-making.
7. Invite policymakers in Member States to strengthen the role of digital technology and the digital economy and to formulate policies that emphasize the importance of further integrating the use of new digital technologies to ensure the achievement of women's economic empowerment and gender equality goals in line with the 2030 Sustainable Development Goals. Similar to the experience of the Kingdom of Saudi Arabia in the (Women Empowerment Program in the Telecommunications Sector), where the program won a “global award for empowering women from the International Telecommunication Union ITU” in the communications and information technology sector for the year 2020, in the technical leadership track LEADERSHIP IN TECH with the aim of promoting digital equality between the two sexes by highlighting the programs that are inspiring and distinguished models in the world. The program also received a "Certificate of Excellence at the World Summit on the Information Society (WSIS)" in the "Capacity Building" category, which aims to enhance women's participation in the telecommunications sector, spread awareness, enrich digital knowledge, and stimulate innovation and entrepreneurship.
8. Encourage Member States to work to increase investment in technological advancement, financial technology, and innovation to enable the delivery of services to more people, in more places, and at a lower cost through applications that allow the banking sector, businesses, and financial institutions to use them to expand access to financial services and products for women, particularly in villages and remote areas.
9. Call on national financial institutions in Member States to disseminate and promote cost-effective digital financial inclusion to reach financially excluded women, particularly in rural areas, through a set of formal digital financial services that are tailored to their needs and are provided in a responsible, cost-effective, and sustainable manner as a countermeasure to the spread of epidemics, particularly the Coronavirus.
10. Call on Member States to support new business models, e-commerce, and financial technology, and promote responsive and appropriate financial services and products that are fairly

priced and responsive to the needs of women and girls, and to help build their financial resilience to achieve financial inclusion.

11. Urge Member States to undertake financial and digital awareness and education efforts, and to encourage savings and credit to ensure that women and girls have access to financial services and products that are appropriate to their needs, and that are of high quality and reasonably priced.

12. Encourage Member States to support efforts to protect women's savings so that they become more stable, especially in times of economic instability, and less likely to liquidate assets to pay for unexpected or emergency expenses, including those related to medical costs, while working to build women's capacity to have greater control over savings, which would lead to positive economic outcomes.

13. Call on Member States to take the necessary steps to implement projects to disseminate a culture of electronic savings, credit, and payment that sustainably invests in women and girls and seeks to build the capacity of executives in remote societies in financial and digital markets, to train change agents and cadres of the future in promoting a culture of financial and digital inclusion such as digital savings and credit groups by emphasizing the importance of providing a variety of capacity-building programs that ensure women acquire multiple skills, including a focus on digital education, skills in the use of information and communication technologies, entrepreneurship, small project management, and electronic marketing of products, in a way that contributes to women's economic empowerment.

14. Push national efforts of Member States towards the formulation of comprehensive financial education programs targeting women and girls, and provide them with the knowledge and skills to make informed financial decisions, manage their financial affairs, and eradicate their financial illiteracy, and the related importance of national media and educational institutions playing their part in presenting a more balanced and realistic picture of the role of women in society and the importance of financial and digital inclusion and economic empowerment and enhancing their role, particularly in smart green projects, with the aim of integrating women into the wheel of production and development.

15. Call on Member States to provide the necessary support to promote and encourage the participation of green micro, small and medium enterprises for women in sustainable global value chains and to provide opportunities and work on the challenges facing digital financial services and facilitating green micro, small and medium enterprises for women (green MSMEs).

16. Call on policymakers to recognize the importance of integrating and supporting green productive projects and to take the necessary measures and procedures to stimulate the implementation of green and smart projects in order to preserve the environment and ensure a just

transition to a green and ecologically sustainable economy, providing better employment opportunities, improving the quality of life of women and their families and respecting the rights of future generations.

17. Urge Member States to support the digitization of microfinance to more easily reach target audiences, facilitate procedures and promote the integration of microfinance into the formal financial sector through greater integration of commercial banks to expand access to capital markets, as well as assist financial technology service providers in overcoming cost barriers to advance financial inclusion.

18. Encourage Member States to research and collect data on the financial needs and behaviors of women and girls in Member States - in line with their national priorities - in order to raise awareness of policies and programs that promote financial inclusion.

19. Urge Member States to combat existing social norms and discrimination against women and to change negative stereotypes about the role of women, which are considered an obstacle to women's economic empowerment and access to the labor market; to take all necessary measures that allow for the promotion and economic support of women and ensure their participation in the labor market in order to achieve development and ensure economic growth and more inclusive societies.

20. Encourage efforts to achieve regional and international cooperation in the area of support for the financial inclusion of women and girls and the exchange of best practices, experiences, and knowledge among Member States.

21. Explore ways and means of strengthening cooperation among the governments of Member States, research institutes affiliated to the OIC, and international organizations concerned with women's affairs - in line with the national strategies and priorities of Member States and in accordance with the Sustainable Development Goals, in order to support projects related to financial and digital inclusion and green and smart projects for women.

22. Inviting decision makers and policy makers in Member States to adopt the perspective of "women-led development" in order to empower women at the national level in decision-making.

Empowerment, Protection and Involvement of Palestinian Women

The Ministerial Council of the Women Development Organization,

Referring to 21 of the Rules of Procedure and Methods of Work of the WDO, which stipulates in its fourth Paragraph that: *“The Member States and the Executive Director shall have the authority to submit draft resolutions.”*

Taking note of the draft resolution submitted by the State of Palestine on “Empowerment, Protection and Involvement of Palestinian Women”, and all the proposals and contributions of Member States to the draft resolution.

And after concluding its deliberations, the Ministerial Council decides to:

1. Adopt the attached resolution and consider it as an Action Plan, which the Women Development Organization is working on implementing.

Resolution No. 5 on
Empowerment, Protection and Involvement of Palestinian Women

The Ministerial Council of the Women Development Organization (WDO) in the Member States of the Organization of Islamic Cooperation (OIC):

1. Welcoming the importance attached by the OIC and Member States to the advancement and empowerment of women in all spheres and the establishment of the WDO as a specialized organization that aims to empower women and girls in the political, social, cultural and economic spheres and to support and strengthen women's capabilities, skills and competencies, including in the area of promoting women's economic empowerment and financial inclusion.
2. Considering the OIC Plan of Action for the Advancement of Women (OPAAW) in Member States, which was adopted by the OIC Ministerial Conference on the Role of Women in Development at its Sixth Session, held from November 1-3, 2016 in Istanbul - Republic of Turkey- and all its implementation modalities.
3. Recalling the resolutions issued by the OIC Ministerial Conferences for Women concerning the economic empowerment of women, the latest of which is No. 7/8-M on enhancing Women's Economic Empowerment issued, by the Eighth Session of the OIC Ministerial Conference for Women, held in the Arab Republic of Egypt during the period July 6-8, 2021 and all other decisions related to the advancement of the status of women and girls in the OIC country.
4. Recalling the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the establishment of provisions for equal access to work for women (Article 11), the guarantee of equal rights in all areas of economic and social life, the Beijing Platform for Action Declaration and all agreements and mechanisms concerning women and girls to strengthen their economic rights.
5. Stressing the appeal to the international community to assume its responsibilities towards the Palestinian people, to continue to pay particular attention to the promotion and protection of the rights of Palestinian women and girls, and to intensify international efforts to move forward and accelerate the end of the long-standing Israeli occupation, on the basis of the provisions of international law and the foundations and references of the international consensus to realize the inalienable rights of the Palestinian people, including the rights of women and girls, in particular the right of return, independence and self-determination.
6. Urging OIC Member States to continue to provide emergency assistance and services to Palestinian women and girls, in order to alleviate their suffering, considering the 2030 Agenda for Sustainable Development.

7. Encouraging OIC Member States willing to provide financial and technical support to the State of Palestine for the empowerment and advancement of Palestinian women ; such as assisting the State of Palestine in implementing the recommendations of human rights treaty bodies concerning the promotion of the rights of Palestinian women and young women in various aspects of life, in particular the recommendations of the CEDAW Committee, to provide technical assistance to the State of Palestine by providing experts in the field of harmonizing national legislation with international standards and conventions, in order to advance Palestinian women and protect their rights.

8. Affirming the support and empowerment of Palestinian women to access decision-making positions in international and regional organizations, including the OIC, benefiting from the experiences of Palestinian women in struggle and resistance, in the face of the colonial occupation of their land, and dedicating their efforts to the achievement of peace.

Within the framework of the implementation of the OIC Plan of Action for the Advancement of Women (OPAAW) and the decisions of the Eighth Session of the OIC Ministerial Conference for Women, held in Cairo, the Arab Republic of Egypt from July 6 to 8, 2021, and in accordance with women's development programs and policies in the OIC Member States, the Ministerial Council resolves for the WDO of the OIC Member States as follows:

- 1.** Promoting the benefit of Palestinian women from the resources and programs available of the Organization to empower Palestinian women economically to confront cases of poverty and high unemployment rates arising from the measures of the occupation.
- 2.** Promote and encourage the participation of Palestinian green, micro, small and medium enterprises in sustainable global value chains and provide opportunities and work on the challenges facing digital financial services.
- 3.** Encourage efforts to hold the occupation accountable for its crimes against Palestinian women and the need to provide them with protection against the occupation's violence.
- 4.** Urge Member States to develop a societal discourse on human rights that champions women's issues, in line with nationally agreed definitions.
- 5.** Urge Member States to involve women in alternative dispute resolution.
