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Macroeconomic policy questions: financial inclusion for sustainable development

Resolution adopted by the General Assembly on 15 December 2025

[*on the report of the Second Committee (A/80/555, para. 7)*]

80/125. Financial inclusion for sustainable development

The General Assembly,

Guided by the purposes and principles enshrined in the Charter of the United Nations,

Recalling its resolutions 70/189 of 22 December 2015, 72/206 of 20 December 2017, 74/205 of 19 December 2019, 76/195 of 17 December 2021 and 78/139 of 19 December 2023,

Reaffirming its resolution 70/1 of 25 September 2015, entitled “Transforming our world: the 2030 Agenda for Sustainable Development”, in which it adopted a comprehensive, far-reaching and people-centred set of universal and transformative Sustainable Development Goals and targets, its commitment to working tirelessly for the full implementation of the Agenda by 2030, its recognition that eradicating poverty in all its forms and dimensions, including extreme poverty, is the greatest global challenge and an indispensable requirement for sustainable development, its commitment to achieving sustainable development in its three dimensions – economic, social and environmental – in a balanced and integrated manner, and to building upon the achievements of the Millennium Development Goals and seeking to address their unfinished business,

Reaffirming also its resolution 69/313 of 27 July 2015 on the Addis Ababa Action Agenda of the Third International Conference on Financing for Development, which is an integral part of the 2030 Agenda for Sustainable Development, supports and complements it, helps to contextualize its means of implementation targets with concrete policies and actions, and reaffirms the strong political commitment to address the challenge of financing and creating an enabling environment at all levels for sustainable development in the spirit of global partnership and solidarity,



Welcoming the convening of the Fourth International Conference on Financing for Development from 30 June to 3 July 2025 in Sevilla, Spain, and reaffirming its outcome document, the Sevilla Commitment, endorsed by the General Assembly in its resolution [79/323](#) of 25 August 2025, which sets forth a renewed global framework for financing for development, building on the 2015 Addis Ababa Action Agenda,¹ to close with urgency the estimated annual 4 trillion United States dollar financing gap,² and catalyse sustainable development investments at scale in developing countries and continue the reform of the international financial architecture through continued and strong commitment to multilateralism, international cooperation, and global solidarity,

Recalling that the 2030 Agenda, *inter alia*, sets out policies, the adoption and implementation of which seek to increase financial inclusion, and that the Addis Ababa Action Agenda and the Sevilla Commitment, *inter alia*, seek to ensure that policy and regulatory environments support financial market stability, integrity and the promotion of financial inclusion in a balanced manner and with appropriate consumer protection, working towards the strengthening of financial literacy, capacity development for developing countries and full and equal access to formal financial services for all, in a manner that contributes to the mobilization of domestic resources for public and private investment in the economy and for capital formation and to greater availability of financial services in ways that spur enterprise growth and job creation and stimulate the economy and that brings more people and businesses into the formal economy in ways that stimulate economic growth, increase transparency and accountability and contribute to increased tax collection,

Recognizing that financial inclusion should prioritize improving financial health outcomes, including advancing a state in which individuals are able to smoothly manage their financial needs and obligations, can build resilience to financial shocks, can pursue aspirations and goals and capture opportunities, and feel confident about their financial lives, and recognizing also that financial access is just one aspect of financial health and that complementary efforts are needed, including addressing structural barriers, strengthening financial and digital literacy, consumer protection, and regulation,

Reaffirming the Doha Programme of Action for the Least Developed Countries, endorsed by the General Assembly in its resolution [76/258](#) of 1 April 2022, which commits to renewed and strengthened global partnerships for achieving sustainable development in least developed countries, and welcoming the Third United Nations Conference on Landlocked Developing Countries, as mandated by the Assembly in its resolution [77/246](#) of 30 December 2022, and the fourth International Conference on Small Island Developing States, as mandated by the Assembly in its resolution [77/245](#) of 30 December 2022,

Reaffirming and committing to the implementation of the Buenos Aires outcome document of the second High-level United Nations Conference on South-South Cooperation,³

Emphasizing the relevance of inclusion in the international financial system at all levels and the importance of considering financial inclusion and financial health as a policy objective in financial regulation, in accordance with national priorities and legislation,

Recommitting to promoting appropriate, affordable and stable access to credit and other financial services to micro-, small and medium-sized enterprises, in

¹ General Assembly resolution [69/313](#), annex.

² *Financing for Sustainable Development Report 2024* (United Nations publication, 2024), figure I.1.

³ Resolution [73/291](#), annex.

particular businesses and enterprises in the social and solidarity economy operating in both the formal and informal sectors, as well as adequate skills development training for all, particularly for youth, persons with disabilities, older persons, women, Indigenous Peoples, local communities and entrepreneurs,

Acknowledging that the promotion of formal financial systems and services with robust risk-based regulatory frameworks for all financial intermediation, as appropriate, as well as the rule of law and accountable and inclusive institutions, contributes to inclusive financial systems and to effectively and comprehensively combating corruption and curbing illicit financial flows,

Recognizing the value and principles of multi-stakeholder engagement also with regard to the development of national financial inclusion and financial health strategies, and that multi-stakeholder partnerships and the resources, knowledge and ingenuity of the private sector, civil society, the scientific community, academia, philanthropy and foundations, parliaments, local authorities, volunteers and other stakeholders will be important in mobilizing and sharing knowledge on mutually agreed terms, expertise, technology and financial resources, complementing the efforts of Governments and supporting the achievement of the Sustainable Development Goals, in particular in developing countries,

Recognizing also that many people in vulnerable situations are disproportionately excluded from financial systems and may not have access to quality financial services or may be reluctant to adopt them,

Reaffirming the need to ensure, by 2030, that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance,

Reiterating the pledge that no one will be left behind, reaffirming the recognition that the dignity of the human person is fundamental, and the wish to see the Goals and targets met for all nations and peoples and for all segments of society, and recommitting to endeavour to reach the furthest behind first,

Recognizing that digital technologies helped societies respond to the coronavirus disease (COVID-19), creating new opportunities for digital financial services to accelerate and enhance financial inclusion amid social distancing and containment measures, expanding the use of such services significantly and driving lasting changes in all sectors of the economy, including labour markets, e-commerce and financial services, noting with deep concern the barriers posed by the digital divide and their impact on ensuring financial inclusion, and stressing the importance of bridging the digital gap between and within countries in order to ensure broadening financial inclusion in societies, including through policies and financial services that enhance household financial health, improving digital financial literacy and consumer protection, enabling access to social safety nets and eradicating poverty for those hardest to reach, especially in rural and remote areas, in order to benefit the poorest and most vulnerable, particularly youth, persons with disabilities, older persons, women and girls, Indigenous Peoples, local communities, farmers, migrants and entrepreneurs,

Noting with concern that, despite significant efforts by the international community to respond to recent multiple interlinked global challenges, the gap between our sustainable development aspirations and financing to meet them has continued to widen, particularly in developing countries, reaching an estimated 4 trillion dollars annually, and recognizing that strengthening financial inclusion is a key lever to narrow this gap by mobilizing mass participation in formal financial

systems, increasing savings, enabling investment in micro-enterprises and unlocking catalytic private capital,

Recognizing that significant progress has been made in financial inclusion for individuals and businesses alike, driven in particular by innovations in digital finance and financial technology, and reiterating the importance of regulatory reform to remove unintended barriers to lending to micro-, small and medium-sized enterprises,

Noting the appointment by the Secretary-General on 25 September 2024 of the Special Advocate of the Secretary-General for Financial Health, whose mandate reflects an evolution of the work of the Special Advocate of the Secretary-General for Inclusive Finance for Development towards financial health,

1. *Recalls* the inclusion in the 2030 Agenda for Sustainable Development⁴ of, inter alia, several targets related to the promotion of financial inclusion, also recalls that the Sustainable Development Goals and associated targets are integrated and indivisible and balance the three dimensions of sustainable development, and in this regard looks forward to their achievement;

2. *Welcomes* the outcome document of the Fourth International Conference on Financing for Development, the Sevilla Commitment,⁵ and calls for its timely and effective implementation;

3. *Recalls* the inclusion in the Addis Ababa Action Agenda of the Third International Conference on Financing for Development⁶ and in the Sevilla Commitment of the Fourth International Conference on Financing for Development of, inter alia, several policies and actions intended to ensure a policy and regulatory environment for the promotion of financial inclusion, and in this regard looks forward to their implementation;

4. *Reaffirms* its decision to give consideration, as appropriate, to financial inclusion in the follow-up and review framework of the 2030 Agenda and in the follow-up processes of the Addis Ababa Action Agenda and the Sevilla Commitment;

5. *Takes note* of the consideration given to financial inclusion in the *Financing for Sustainable Development Report 2024*, stresses that, while financial inclusion has improved in recent years, notably owing to the growth in mobile banking, significant gaps remain within and among developed and developing countries, and remains concerned that, globally, 1.3 billion people do not have access to formal financial services and that, despite increased account ownership among women, the financial inclusion gender gap remains;

6. *Notes* that the provision of universal and meaningful connectivity, including through digital public infrastructure, is key to strengthening financial inclusion, and in this regard underlines the need for the necessary investments, including in infrastructure, such as reliable electricity, as well as affordable mobile phones, broadband and network services, interoperable payment systems and other financial infrastructure and services, and encourages Member States to take policy actions in accordance with national circumstances and priorities;

7. *Acknowledges* the important role that national financial inclusion strategies can play in identifying and overcoming financing gaps and binding constraints and in advancing financial health, including the lack of access to finance for micro-, small and medium-sized enterprises, notes that at least 85 countries have adopted or are in the process of developing financial inclusion strategies, and in this

⁴ Resolution 70/1.

⁵ Resolution 79/323, annex.

⁶ Resolution 69/313, annex.

regard encourages Member States to consider the convenience of adopting and pursuing national financial inclusion strategies and gender-responsive strategies, to end the structural barriers to women's and girls' equal access to economic resources and to expand peer learning, experience-sharing and capacity-building among countries and regions in this respect, through risk-sharing mechanisms and regulatory requirements as well as support from international partners through blended finance;

8. *Recognizes* that digitally enabled innovation in the financial sector has contributed significantly to the rapid expansion of access to financial services and financial inclusion, enabling progress on the Sustainable Development Goals and showing impacts across the 2030 Agenda, as outlined in the *Financing for Sustainable Development Report 2024*, and supports concrete actions to advance digital financial inclusion and close digital divides, including the gender digital divide, across and within countries, while improving responsible digital financial practices and regulatory responses that promote positive financial health outcomes, including secure savings, affordable and appropriate credit and insurance, and long-term financial resilience, as appropriate, to protect consumers' interests, financial integrity and system stability, which are mutually reinforcing and also enablers of greater financial inclusion;

9. *Also recognizes* the growing importance of financial technology actors and new instruments and platforms, including mobile banking, Internet-based services, and peer-to-peer platforms and open finance schemes, which have enabled access to financial services for millions of people and provided channels for smaller companies to raise risk capital, as well as the potential of big data and artificial intelligence in this respect, encourages, in this context, Governments and regulatory agencies to review and adjust, as appropriate, legal and regulatory frameworks to cope with the risks and maximize the benefits associated with these new instruments, and invites countries and financial technology actors to exchange experiences, promote peer learning and public-private partnerships and further enhance capacity-building in financial services;

10. *Encourages* the use of digital financial technologies and services which have gained further importance during the pandemic and have allowed many households and micro-, small and medium-sized enterprises to access financial services despite lockdowns and social distancing; considers that digital financial inclusion is associated with higher gross domestic product growth and that the adoption of digital payments is consistent with the notion that financial technologies may contribute to growth and sustainable development and thus play an important role in mitigating the economic impact of the COVID-19 pandemic and support the recovery; promotes financial innovation and its role in enhancing financial inclusion and fostering more inclusive and equitable access to the benefits of the emerging digital economy; acknowledges the needs of the poorest and of the people in the most vulnerable situations, while acknowledging the importance of more inclusive and equitable access to the benefits of the emerging digital economy in ways that enhance financial health, providing for an open, fair and non-discriminatory business environment; and encourages multi-stakeholder partnerships, as appropriate, at the local, regional and international levels in order to allow for an exchange of experiences, promote peer learning in this area and further enhance capacity-building, access to finance and support of micro-, small and medium-sized enterprises, including those owned and operated by women;

11. *Invites* further use of digital financial technologies in the delivery of financial services in an efficient, effective, quick, affordable and secure manner, so that they can benefit micro-, small and medium-sized enterprises and people, including the poorest and most vulnerable, who are affected disproportionately by the

pandemic, geopolitical tensions and conflicts and multiple crises, in turn allowing Governments to expand the reach of their emergency responses to those in the informal sector and those who do not have access to bank accounts, while functioning as an enabler of the Sustainable Development Goals, including eradicating poverty, bridging inequality gaps, creating jobs and promoting gender equality and the empowerment of women and girls, and in that regard calls for the strengthening of digital skills and digital financial infrastructure to promote a sustainable, inclusive and resilient recovery;

12. *Calls for* increased international cooperation to enhance access to capacity-building, digital government and business services and the leveraging of digital financial tools to expand inclusion for micro-, small and medium-sized enterprises;

13. *Calls upon* Member States, in cooperation with regulators, the private sector and international organizations, to promote the use of emerging technologies such as artificial intelligence in financial services, ensuring that they are based on responsible principles protecting human rights and fostering inclusion in accessing the services;

14. *Commits* to promoting the use of digital technologies, digital public goods and public infrastructure to deepen financial inclusion and literacy, and supports investment in the development and digitalization of inclusive and accessible financial system infrastructure in developing countries;

15. *Acknowledges* that, in the absence of strong financial consumer protection, the growth-enhancing benefits of expanded financial inclusion may be lost or severely undermined, and in this regard stresses the importance of scaled-up action to improve financial and digital literacy, with an emphasis on practical skills, including budgeting, saving, insurance and long-term planning, alongside effective consumer protection for the poorest and most vulnerable, including for women, young people, rural residents and migrants;

16. *Also acknowledges* the importance of promoting efforts to expand access to financial products and services across society, particularly for women, youth, persons with disabilities, displaced people, migrants and those in vulnerable situations, and in this regard calls for enhanced efforts by Member States, international financial institutions and relevant stakeholders to design tailored financial products and services that address their specific needs;

17. *Further acknowledges* the efforts and actions on financial inclusion for sustainable development undertaken by a wide range of stakeholders working in partnership, such as the Alliance for Financial Inclusion, the Better Than Cash Alliance, the Special Advocate of the Secretary-General for Financial Health and the Group of 20 Global Partnership for Financial Inclusion, urges them to engage in an inclusive and transparent manner with Member States in their work, in order to ensure that their initiatives complement or strengthen the United Nations system, including the United Nations Capital Development Fund and the regional commissions, and encourages enhanced coordination and cooperation with the Inter-Agency Task Force on Financing for Development;

18. *Encourages* the international community, including Member States, and all relevant stakeholders, including the entities of the United Nations system, international financial institutions, other intergovernmental bodies, regional and national development banks, domestic financial institutions, credit unions, multi-stakeholder partnerships and relevant non-governmental organizations, as appropriate, to further develop financial literacy and financial education programmes that equip individuals with the capacity to strengthen their financial health, as

appropriate, in order to ensure that all learners acquire the knowledge and skills needed to access financial services, in particular women and girls, Indigenous Peoples, farmers and those working in micro-, small and medium-sized enterprises;

19. *Encourages* Member States and all relevant stakeholders, as appropriate, in the context of a renewed and strengthened Global Partnership for Sustainable Development, led by Governments, to further efforts to reduce the transaction costs of migrant remittances to less than 3 per cent by 2030 and eliminate remittance corridors with costs higher than 5 per cent by 2030, considering that the global average was about 6.5 per cent in the first quarter of 2025, which has remained unchanged in the past five to six years, to support national authorities in addressing the most significant obstacles to the continued flow of remittances, such as the trend of banks withdrawing services, and to work towards expanding access to and the volume of remittances through regulated and transparent channels, and in this regard highlights the potential of financial technology services to offer alternative channels and reduce remittance costs;

20. *Also encourages* Member States and all relevant stakeholders to support developing countries in line with their national circumstances and priorities in creating enabling domestic environments for development of digital financial services for all, including with a gender perspective, underpinned by partnerships between local banks and digital financial service firms to expand access to and reach of remittance and financial inclusion services, especially in rural areas, and adaptive regulatory frameworks that effectively manage the opportunities and risks of new technologies;

21. *Commits* to promoting open finance schemes to increase financial inclusion and the competition and growth of the fintech sector while respecting applicable national data privacy and personal data protection rules;

22. *Looks forward* to the continuing consideration of financial inclusion in the forthcoming reports of the Inter-Agency Task Force on financing for sustainable development, as appropriate and in accordance with existing mandates, as well as in the annual report of the Secretary-General on progress towards the achievement of the Sustainable Development Goals, and to the further consideration of financial inclusion for sustainable development at the 2026 Economic and Social Council forum on financing for development follow-up;

23. *Reaffirms* the commitment at the very heart of the 2030 Agenda to leave no one behind, and commits to taking more tangible steps to support people in vulnerable situations and the most vulnerable countries and to reach the furthest behind first;

24. *Decides* to include in the provisional agenda of its eighty-second session, under the item entitled “Macroeconomic policy questions”, the sub-item entitled “Financial inclusion for sustainable development”.

64th plenary meeting
15 December 2025