This has been a landmark year for the financial inclusion movement—a year in which we have learned that work begun a decade ago is paying off on a global scale.

Close to three-quarters of a billion people have gained access to financial services since 2011. This remarkable statistic, from an extraordinary new data set called the Global Findex, testifies to the unflagging efforts of visionary individuals and organizations working to provide the poor and the marginalized with the financial tools they need to overcome hardship and improve their lives.

I offer congratulations and my deepest gratitude to those who have contributed to this progress. I hope we can gain inspiration from our success because the critical work ahead will not be easy. Two billion people remain outside the formal financial system and significant disparities persist: between women and men, young and old, rural and urban populations, and across geographic regions.

This year I saw these challenges—as well as the impact of progress—up close across Asia. Financial inclusion is not an end itself—it’s a means to an end, impact of progress—up close across Asia. Financial inclusion is not an end itself—It’s a means to an end—financial inclusion needs to be widely in place. But access is just an interim step. The full benefit of financial inclusion depends on households and small businesses actively using a range of affordable and effective financial services, coupled with financial education and consumer protection. That is a much taller order.

In the coming year the global community will begin to address the new Sustainable Development Goals (SDGs), to be adopted at the UN in September. Financial inclusion is not a goal itself but an essential piece of infrastructure laying the ground for the SDGs, and it will play a significant role in achieving many of the SDGs, including poverty eradication, job creation, gender equality, and food security. In order to pave the way for development progress and to lock it in, financial inclusion needs to be widely in place.

This year we have learned that universal, full financial inclusion is not just an aspiration. It remains a challenge, but it is a challenge we know we can meet. At a time when rising inequality dominates public discourse, it is important to recognize that we have in our hands a set of tools that can expand opportunity for those living at the base of the economic pyramid.

Above all, we must keep in mind that financial inclusion is about human development and empowerment; about giving people the means to improve their own lives. Throughout the coming year I look forward to working closely with a community of dedicated local, national, and international partners to break down the barriers for those who remain outside the financial system. A more inclusive future is starting to unfold.

H.M. Queen Máxima of the Netherlands
UN Secretary-General’s Special Advocate for Inclusive Finance for Development