Her Majesty Queen Máxima of the Netherlands will visit Pakistan from 25-27 November in her capacity as the UN Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA). She plans to discuss progress made on providing access to financial services with the aim of improving the financial lives of people in Pakistan.

The Special Advocate will undertake the visit at the invitation of the Pakistani government. It is a follow-up to Her Majesty's visit as the UNSGSA in February 2016.

In Pakistan 21% of adults now have a bank account, up from 13% in 2014 (Global Findex). Despite this increase, 99 million Pakistanis still have no access to financial services, such as bank or savings accounts, insurance, loans, pensions or digital payment methods. This limits their opportunities for development. Those most affected are people living in poverty, women, small business owners and groups in remote rural areas.

One of the Special Advocate's priorities is to ensure that women can access financial services. Only 7% of women in Pakistan have a bank account. Gender data needs to be gathered to gain insight into their specific needs in terms of access and usage. Greater inclusion can also be achieved by digitizing government payments, such as social benefits. Fintech—the use of technology in financial services—offers an array of options for simple methods of banking, for instance via mobile phones. Regulations need to be adapted to safeguard privacy, and to ensure security and efficiency.

In Islamabad the UNSGSA will speak with international development partners, representatives from the fintech sector, the governor of the State Bank of Pakistan (SBP) Reza Baqir, the Prime Minister's Financial Advisor Abdul Hafeez Shaikh and the Chairman of the National Database and Registration Authority (NADRA), Usman Mubin. The Special Advocate will also meet with President Arif Alvi and Prime Minister Imran Khan.

Queen Máxima will attend the launch of the Micro Payment Gateway, an initiative of the State Bank aimed at reducing the costs of small payments and boosting digital transactions to benefit people living in poverty in particular. She will also conduct a field visit to a project set up by the CEO Partnership for Economic Inclusion (CEOP). The CEOP is an informal partnership of 10 international businesses in various sectors, working to improve access to financial services and expand market potential. The CEOP met for the first time during the World Economic Forum in Davos in January 2018 at the Special Advocate's invitation. In Lahore, the UNSGSA will visit several projects with a focus on digital financial services that help business owners develop their businesses.