Through years of advocacy, Queen Máxima has helped shift the paradigm from microfinance to the broader concept of financial inclusion in recognition that poor people need more than just credit, but also savings, insurance, payments, loans and other financial products. Access to services can help people and small businesses generate income, build assets, and become more resilient to setbacks.

She helps expand the scope of financial inclusion by successively placing an emphasis on new challenges as progress is made. Her goal is the creation of a truly diverse array of services that met the needs of the poor.

The UNSGSA believes that having a safe place to save is especially important. From women entrepreneurs in Turkey to farmers in Rwanda, the UNSGSA has seen how families and entrepreneurs are better able manage irregular incomes and cash flow, handle emergencies and invest in opportunities from education, housing or equipment when they actively used a savings account. By participating in a series of high profile events in 2010 including the Bill & Melinda Gates Foundation's Global Savings Forum, the MDG Summit, and the Clinton Global Initiative Annual Meeting, she advocated that savings enable choice and security.

An estimated 100 million people in developing countries fall into poverty annually due to health care expenditures, and many millions more live in constant risk of losing their crops, homes or businesses due to disasters. Building on the foundation of savings, the simplest form of insurance, Queen Máxima advocates that micro-insurance could do even better. Through a series of speeches and meetings with researchers, health practitioners, private companies, and donors in the insurance sector in 2011-12, Queen Máxima welcomed growing attention to micro-insurance, and challenged stakeholders to better understand client preferences and find ways to reduce costs in order to reach scale and sustainability.

This year the UNSGSA has called attention to financial services for small-holder farmers as a measure to improve food security and income generation. One opportunity is to tailor savings, insurance, and credit to suit local crops and conditions.

All of this follows from Queen Máxima's consistent message to policy makers and the private sector to design a variety of new financial products that meet the specific and local needs of clients in developing countries. The UNSGSA recognizes proven approaches, including the use of agents, such as small retailers and post offices, and mobile phones to extend the channels of traditional banks into hard to reach places. These are making it easier and more affordable for people to access services.