In her speeches and conversations, Queen Máxima regularly explains that financial inclusion is not a goal in and of itself - rather it is a means to ends. Those ends are different for each country often ranging from poverty alleviation and jobs, to financial sector development. The common thread is that leadership and commitment by the highest levels of government is essential to harnessing the power of financial inclusion to accelerate progress toward national priorities.

The financial services, institutions and policies that dominate the landscape today are not reaching nearly half the world's adults. Significant innovation is taking place to re-invent products, delivery channels, incentives, build capacity, and develop the enabling policy framework so that the financial system works for most of the world's people. This requires unprecedented cooperation among the private sector, civil society, and multiple government agencies. The active engagement of all relevant stakeholders is required in order to achieve desired scale and impact.

Queen Máxima encourages national leaders to create cross-sector coordination platforms tasked with developing and implementing national strategies to achieve financial inclusion. She suggests time-bound action plans, with specific targets, that can be monitored with sound data. As UNSGSA, she applauds leadership and strategy setting processes in countries such as Brazil, Chile, Fiji, Indonesia, Nigeria, and Tanzania among many others.

National momentum coalesced in a global milestone with 17 countries committing to develop strategies and share experiences under the G20 Financial Inclusion Peer Learning Program at the G20 Summit in Mexico, 2012. As Honorary Patron of the G20's GPFI, Queen Máxima supported national leaders, and worked closely with the Mexican Presidency of the G20 to help bring about this important outcome. Financial policy makers in more than 30 developing countries have also set specific actions, targets and plans to advance financial inclusion as part of the AFI Maya Declaration.

Commitment has also been strong at the regional level. Through the APEC Finance Ministers Process, the Financial Inclusion Initiative was started in 2012 and aims to deliver practical guidance for policy makers on government action and leadership in order to expand the provision and usage of financial services by households, individuals and self-employed entrepreneurs. Similarly, in 2011, ASEAN leaders charged their finance ministers with exploring new initiatives to boost access to finance and help promote equitable economic growth.

The UNSGSA will continue to share knowledge and lessons from experienced countries to help others in the design and implementation of their own strategies. Her present focus is on consolidating momentum to achieve progress in committed countries, and inspiring action in those countries in earlier stages of their financial inclusion journey.