The UNSGSA is an active voice in the UN-led dialogue now underway to identify development priorities once the Millennium Development Goals (MDG) reach their target date of 2015. She is working with with the financial inclusion community, political leaders, and development officials to ensure universal access to financial services for households and small businesses is recognized as a key enabler of economic growth, poverty alleviation, and development in the post 2015-development agenda.

Queen Máxima maintains an active dialogue with the UN Secretary-General and many other national and international leaders and institutions engaged in the process to determine a post-2015 development agenda around the ways in which inclusive finance cuts across many of the involved issues and sectors. She welcomes the recognition given to inclusive finance in milestone reports issued in 2013 by the United Nations Secretary-General and his High Level Panel of Eminent Persons on the Post 2015 Development Agenda. The reports make positive reference to the importance of inclusive economies and to the role of financial services in overcoming exclusion and inequality, in the empowerment of women and girls, and in achieving inclusive, sustainable growth, and decent employment.

Consultations on a post-2015 development agenda are underway in global and regional fora and in more than 70 countries. As these go forward, the UNSGSA is encouraging national leaders to explore ways that inclusive finance can help them achieve their development and economic priorities. She encourages the formation of a global aspirational goal for universal access to financial services by all households and small and medium-sized enterprises, backed by an ambitious time-bound target that reflect the ambitious goals that some countries have already made.

The UNSGSA co-convened two interagency meetings on inclusive finance for development involving 18 UN agencies in 2011, and another for more than 20 agencies in 2013. The main focus was to increase collaboration on inclusive finance to advance their respective development mandates, and to identify how the UN can have more impact by using its collective voice and investments.

The Impact of Inclusive Finance on Development

In this ongoing dialogue, Queen Máxima stresses that financial inclusion is transformative for lives, livelihoods, and communities. Her main message is that financial inclusion, a cross-cutting issue, enables and accelerates economic development by generating income, creating jobs, and protecting people from unforeseen risks and shocks. It is essential infrastructure in a given country.

Micro, small, and medium enterprises are crucial to employment and equitable economic growth. Yet about 200 million small businesses in developing and emerging markets lack adequate financing. As a result, they use inefficient informal tools or cut back on their growth and efficiency potential.

Financial services can have powerful impacts when used to support specific development priorities such as gender equality, health, and education. Queen Máxima points out the importance of financial services to support agriculture given that 70% of the world's poor live in rural areas, and many depend on farming for their livelihoods. Food security and good nutrition are positively correlated to advancements in other development outcomes. More access to diverse financial services would enable the world's approximately 500 million smallholder farmers to devote more resources to their crops, protect themselves against shocks, and gain access to markets.

The UNSGSA advocates for a greater focus on better meeting the financial needs of women, who have less access to basic services than men globally, but who are central in food production and household expenditure decisions. She has met many mothers and women entrepreneurs who seek access to savings, insurance, credit, payments and better financial education in order to give their children opportunities, empower themselves, or
manage their small businesses.