

Impact of the COVID-19 pandemic on CICO agents

Kenya report (Round 3)

December, 2020



SCBF 

SWISS CAPACITY BUILDING FACILITY
Innovating Financial Inclusion

MSC 
MicroSave Consulting

CICO agents during COVID-19

Kenya round 3 report



Kenya report

Provides a detailed country-level view of the impact of COVID-19 on cash-in and cash-out (CICO) agents, their coping strategies, and recommendations for policymakers and financial service providers to support them*

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Co-funded by:

Swiss Capacity Building Facility

01

Recommendations

02

Impact of
COVID-19 on
CICO agents

03

Coping strategies
of CICO agents

04

Annex

*The sample size is, clearly, too small to be representative and therefore the percentages throughout this report should be seen as indicative.

About this report

- This report presents the findings, analysis, insights, and recommendations on the impact of the COVID-19 outbreak on cash-in and cash-out (CICO) agents in Kenya. We have also documented changes from the previous survey (October, 2020).
- Kenya's first case of COVID-19 was detected on 12th March, 2020. The impact of the pandemic on CICO agents in Kenya has been widespread. CICO agents have been under considerable strain due to travel and curfew restrictions imposed by the government between March and June, 2020. The regulator has put in place emergency measures to encourage mobile money transactions, such as the zero-rated fees for some services. As a result, agents in this study have reported improvements in income, the number of transactions, and overall profitability.
- CICO agents show signs of recovery from the pandemic. The crisis highlights the critical role that CICO agents play in the growth and development of the mobile money ecosystem. To consolidate the gains reported, therefore, stakeholders including providers, regulators, and the overall business community need to address the emerging issues impacting agents and recognize the agents' need for support as investors and members of the MSME community.
- MSC's research assessed the nature and extent of the impact of the pandemic on CICO agents. The overall objective was to identify areas that require short-, medium-, and long-term support. The specific objectives of the research were to:
 - Understand and quantify the impact of COVID-19 on CICO agents;
 - Inform policy and support subsequent efforts to rebuild the nationwide CICO network;
 - Explore options to minimize threats and maximize business opportunities;
 - Understand the role of CICO agent networks and the impact of the pandemic on these networks and customers' trust;
 - Assess the current experience of CICO agents with private and public sector support services.
- In round 3, we conducted qualitative interviews with 15 CICO agents. The respondent agents were both dedicated and non-dedicated as well as exclusive and non-exclusive. The MSC team assessed their perspective and response to the COVID-19 situation. We have synthesized the findings to provide recommendations and opportunities for policymakers and financial service providers to strengthen their efforts to support CICO agents. Please see [Annex 3 for the sample characteristics](#).



Study sponsor

SCBF and MSC co-funded this joint research proposed by MSC to understand the impact of the COVID-19 pandemic on the needs, attitudes, perceptions, and behavior of CICO agents in Kenya.

At the time of data collection in December 2020, the Government of Kenya maintained a nationwide daily curfew between 10.00 p.m. and 4.00 a.m. The government further extended the curfew till 12th March, 2021.

*Following more than nine months of closure, all schools in Kenya fully re-opened from 4th January, 2021, signifying substantial demand for agency banking services for school-related payments.

Recommendations

Most CICO agents expect that their CICO operations will recover completely within the next six to nine months

Support to minimize losses and enhance recovery

Key insights

- ▶ Most agents extended their hours of operation after restrictions were relaxed, with most operating for more than 10 hours each day. As a result, agents, for the first time since March, 2020, report that the footfall, number of transactions, and even commissions earned have improved. [Between February and October, 2020](#), P2P transactions increased by 87%, the volume of transactions worth less than KES 1,000 (~USD 10) increased by 114%, while 2.8 million additional customers used mobile money
- ▶ In January, 2021, following [the re-opening of all schools in the country](#), most agents expect a sharp increase in deposit transactions. This is due to the impact of the demand for e-money by parents to send school fees to the bank accounts of educational institutions. Furthermore, schools will operate for four terms this year, instead of the usual three, which would provide additional business opportunities for agents.
- ▶ Agents are, however, worried that customers will revert to using banking halls for CICO services after the pandemic if banks and the regulator do not sustain the incentives for mobile-based transactions, including zero fees.

Recommendations

- 1 Just as MSMEs were targeted for COVID relief, agents too require support from providers and The providers should implement a sustained campaign to drive customers to the agent locations for transactions that would extend beyond the pandemic period. Such marketing campaigns by the provider coupled with financial incentives to CICO customers (as guided by directives from the regulator) would help in the continued adoption and use of CICO agents.
- 2 The providers should implement a sustained campaign to drive customers to the agent locations for transactions that would extend beyond the pandemic period. Such marketing campaigns by the provider coupled with financial incentives to CICO customers (as guided by directives from the regulator) would help in the continued adoption and use of CICO agents.

Measures to reduce vulnerability

Key insights

- ▶ Agents remain vigilant about fraud and the possibility of theft from both unscrupulous employees and fraudsters posing as customers. Agents that operate in relatively insecure locations reported practicing more caution and closing their agency premises by 7.00 pm despite relaxed curfew restrictions.
- ▶ Providers have not yet provided agents with any safety precaution items and agents have taken initiatives to meet sanitation requirements at individual levels at their own cost. To protect themselves, they use face masks and sanitize the working areas regularly and clean their hands after every transaction.
- ▶ Agents are, however, unable to enforce safety and hygiene measures on their customers.

Recommendations

- 1 The providers should fully implement the [CBK Guidelines on Cybersecurity \(2019\)](#) to protect agents and their customers against fraud. Providers should ensure agents and customers remain confident in their use of digital financial services by offering continuous training and awareness creation activities on evolving cyber risks.
- 2 The county governments should conduct checks and enforce safety and hygiene measures at business premises. Events that attract high traffic of customers at the agent's location, such as during the disbursement of [Inua Jamii](#) funds, should be identified so that sensitization and enforcement can be conducted to mitigate the risk of infection.

CICO agents need seamless support to optimize their role in Kenya's payment and mobile money ecosystem

Measures to enhance efficiency

Key insights

- From 23rd November, 2020, the government disbursed funds to [1.09 million social benefits recipients](#). The agents that disbursed these funds reported benefits, such as increased footfall at the agency that resulted in increased commissions. Also, non-dedicated agents who own retail stores witnessed increased opportunities for cross-selling fast-moving consumer goods, thereby increasing their income.
- However, agents reported that risks related to the *Inua Jamii* system pose a threat to their capital and income. While some beneficiary withdrawal transactions may have been successful at the Inua Jamii POS, they are completely omitted from the bank's systems and statements. Users encounter such errors recurrently while using the system.
- The agents reported greater use of phones or social media groups by providers to disseminate operational information. Online platforms were used to conduct training for the first time. Most agents did not receive any training from their providers on managing COVID-19 in the context of their client-facing roles.

Recommendations

- The government should strengthen the *Inua Jamii* system to accommodate the higher number of transactions expected during disbursement cycles. The government should prioritize seamless integration with the banking system to resolve the long-standing issues around reconciliation that arise from delayed or missing transaction details reported by agents.
- The providers may offer training and information dissemination sessions to encourage users to continue and enhance the use of digital channels. Keeping with the times, the providers may complement traditional methods of communicating information with relevant current methods of adult training and use of technological tools and applications. Such tools would include social media, messaging platforms, and animations.

Measures to enhance access to credit

Key insights

- Most agents highlighted the need for support to raise capital for agency operations. The support would help them firstly to recover from the effects of the COVID-19 and secondly to manage peak periods, such as the Inua Jamii disbursements.
- Despite agents being the key enablers in Kenya's payment and mobile money ecosystem, they have not received any relief or financial support given to MSMEs during the pandemic.

Recommendations

- The bank-led service providers could design credit facilities for bank agents that offer some flexibility on collateral requirements. The bank-led providers could also offer short-term or daily unsecured credit or overdrafts specifically curated based on the level of [operations or transactions of an agent](#). For instance, [Safaricom's](#) SME partners have [Bloom](#), a short-term credit facility for SMEs partnering with Safaricom on the [Buy Goods](#) payment collection platform.
- The government may consider further extending the tax relief for mobile banking transactions to drive the uptake and use of agency banking services, which would incentivize the investment of agents and service providers into the channel.



Impact of COVID-19 on CICO agents

Agency operations are on the road to recovery but are yet to return to pre-COVID levels

CICO agents now see an improvement in client footfall, number of transactions, and profits

- ▶ A study by [MSC and Caribou](#) in April, 2020 found that transactions at the agent points and commissions for agents fell by more than half at the beginning of the pandemic.
- ▶ In our [first](#) and [second](#) survey on the impact of COVID-19 conducted in June and October, 2020 respectively, we similarly noted that agents reported a decline in customer footfall due to the curfew measures put in place by the government.
- ▶ Effective 4th November, 2020, the curfew hours were from 10.00 pm to 4.00 am (reviewed after the spike in infections from the previously mandated hours of 11.00 pm to 4.00 pm). In this survey, most agents reported extending their hours of operation to more than 10 hours each day. As a result, the footfall, number of transactions, and even commissions earned by the CICO agents have increased.
- ▶ Non-dedicated agents, that is, those who run the agency business alongside another enterprise reported that they had to decide which business to prioritize. Those with businesses that were not considered essential, such as vehicle spare parts, building supplies, or beauty and cosmetics refocused their attention to the agency business but had to make cost-cutting decisions, including letting go of support staff at the agency. Some have not recalled the employees even though the situation has improved marginally.
- ▶ In January, 2021 following the re-opening of all schools in the country, most agents expect to experience a sharp increase in transactions as a result of the impact of the back-to-school demand for e-money. The most common transactions at the beginning of each school term are deposits of school fees to be paid into the bank accounts of educational institutions.

“

“Before COVID-19, I had an average of 200 daily transactions. During the height of the curfew period, the number of transactions reduced to 55 per day. Currently, with the increased hours of operation (from 4.00 am to 9:00 pm) the number of transactions is on an average 100 per day.”

- An agent from Awasi

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“I have a vehicle spare parts shop alongside the agency. My shop almost closed down because it is located at the border [with South Sudan], which was closed. The customers reduced and a week would go by without any business. I focused on the agency business to survive.”

- An agent from Lokichogio

”

Social cash transfer programs have boosted the income of agents during the pandemic

Agents earned additional income as they processed the benefits transfers for the *Inua Jamii* program

- ▶ KCB Bank, Post Bank, Equity Bank, and Co-operative Bank, as well as their agents, carry out social transfer payments to beneficiaries under the *Inua Jamii* program. Each beneficiary or household under the Orphans and Vulnerable Children (OVC), Older Persons (OP), and Persons with Severe Disabilities (PSD) programs receives KES 4,000 (~USD 40) every two months. Beneficiaries of the Hunger Safety Net Programme (HSNP) receive KES 5,400 (~USD 54) every two months. The July-August 2020 payment cycle for 1,091,166 beneficiaries commenced on 23rd November, 2020.
- ▶ Agents benefited through increased withdrawal transactions that resulted in increased commissions from the cash transfer programs during the pandemic. Non-dedicated agents who operate fast-moving consumer goods businesses used the opportunities to cross-sell staple food. Dedicated agents who exclusively offer CICO services did not experience this benefit.
- ▶ Agents who help disburse social cash transfer funds to beneficiaries highlighted several operational challenges. These include:
 - The *Inua Jamii* payment systems are slower than bank-issued point-of-sales (POS) devices, which leads to customer agitation and dissatisfaction as crowds build at the agent premises during the disbursements.
 - Transaction errors are common. Agents endure a time-consuming and difficult reconciliation process due to a lack of synchronization between the point-of-sales (POS) receipts and bank statements.

“

“I benefitted through increased income from processing payments under Inua Jamii. While this service is periodic, it draws more customers to my outlet when government makes a disbursement.”

- An agent from Garissa

”

“

“Reconciling *Inua Jamii*'s statement and receipts from the POS is a big issue as they do not always tally. You have to go to the bank to run the transaction one by one, and it is tiring!”

- An agent from Webuye

”

Agents remain exposed to various risk events, particularly fraud and the longer-term shifts toward a digital ecosystem and a cash-lite economy

However, agents remain vigilant against risks that can affect operations

- ▶ The risk of fraud is the biggest threat to agents and the digital financial services sector. Agents identified several risks that may affect their agency operations. While some risks have had an impact on the agency operations, new risks have emerged during the pandemic. In the three rounds of research conducted, agents have continuously highlighted some risks perceived as imminent threats and remained vigilant against them:
 - External parties, such as hackers or providers' employees who gain access to an agent's accounts perpetrate cybercrime activities by modifying critical data, such as account balances.
 - Agency employees or fraudsters posing as customers use social engineering to manipulate the agent's account and steal confidential information through phishing, SMSishing, or vishing*.
- ▶ In this round of research, agents noted that the increased uptake of digital financial services is associated with risks of income loss, which had an immediate and longer-term impact:
 - **Immediate concern:** Agents reported concerns around reconciliation due to delays or failure of the Inua Jamii system to synchronize transactions with the participating bank's systems. Such transactions are tedious to reconcile. Agents lose commissions and capital from transactions omitted by the system. Some issues often remain unresolved for a long period.
 - **Long-term concerns:** Merchants, such as grocery shops and *boda boda* riders now have money in mobile wallet accounts through solutions like *Pochi la Biashara*. This solution allows a growing number of merchants to receive electronic payments from customers. Some agents have started to fear that the need for cash-in, cash-out services will reduce, leading to a loss of income. The uptake of e-commerce opens up opportunities through the conversion of cash to e-value for agents in the short term. However, in the long term, it may lead to loss of income for the CICO agents once the entire ecosystem transforms to cash-lite.

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“I recently released all the employees and employed a new staff member because of fraud and theft.”

- An agent from Turkana

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“My biggest risk comes from being an *Inua Jamii* agent. The system provides inaccurate transaction details, thus I end up losing money.”

- An agent from Webuye

”

* During a vishing phone call, a scammer uses social engineering to get an individual's personal information and financial details, such as account numbers and passwords.

Service providers use digital platforms and remote mechanisms for agent monitoring and support

Use of remote mechanisms for agent monitoring and use of digital means for complaints and recourse mechanisms

- ▶ Although [monitoring of rural agents has been a problem](#) from the outset, providers have reduced the frequency of the agent supervisory visits further. Agents in the rural areas or those who were far from branches received no or minimal support or physical visits from providers' staff. However, agents who operate within the town where the providers have branches received multiple visits due to their proximity.
- ▶ Providers have established helplines and have defined the escalation process for complaints if agents need any support. Agents who were located far from the branches reported calling the helpline to escalate complaints or seek resolution.
- ▶ Agents reported that the providers have shifted to phone calls or WhatsApp groups to communicate information. Considering the potential, remote agent monitoring and support mechanisms, which are [commonplace in India](#), should be tested and refined further.
- ▶ Some agents reported receiving digital training on COVID-19 management from the providers. The agents who had not received such training noted that they would have benefited if the providers would have organized learning sessions for them on how to manage a CICO outlet amid COVID-19. MSC has developed [freely-available comic books](#) for this.
- ▶ Some agents mentioned that the providers organized online training for capacity building. They reported that these programs provided flexibility through the range of the learning options offered, and the ability to access them on an "as needed" basis. Providers may want to build alternative and flexible learning options, as part of the design of the learning management systems for agents.

“

“The agent supervisors monitor us through the phone, through our agent statement, and sometimes through visits—but not as regularly as before the pandemic.”

- An agent from Kawangware

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“The bank created a WhatsApp group for the agents and used it to sensitize agents on COVID-related issues.”

- An agent from Webuye

”

Agents have taken precautions, such as hand washing and social distancing to protect themselves and their customers, but are unable to enforce requirements

The cost of implementing safety measures is not seen as exorbitant and has been adopted fully

- As earlier observed during the first study in April 2020 by [MSC and Caribou](#), providers have not given agents any protective items, such as masks, hand sanitizer, and gloves. Hence the agents had to seek ways to meet the requirements in their individual capacity.
- Agents protect themselves through the use of masks and regular sanitization of their working areas and through hand-washing after every transaction. Agents have also sought to enforce social distancing between themselves and their customers with screens or partitions or by placing physical barriers or marks.
- However, agents have been increasingly finding it difficult to enforce safety measures or hygiene practices on customers at their outlets. This is especially true during times of high traffic, such as during the disbursement of social transfers where vulnerable persons crowd the agent outlets for their funds.

“

“I have provided a handwashing station for my customers but it is difficult to maintain compliance. Instead, I take personal precautions like always wearing a mask and using my own sanitizer.”

- An agent from Kisumu

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“

“...crowd management is the biggest issue during the *Inua Jamii* disbursement... safety precautions are not observed in full...”

- An agent from Kikima, Machakos

”

Agents are key enablers of the transfer of social benefits but have not received any relief or support measures similar to those offered to other enterprises during the pandemic

Agents require innovative financial and operational support from both the government and providers during and after the pandemic

- Agents report that as enterprises, they expect to receive support in their roles as enablers of the digital and mobile money ecosystem. Their facilitation of digital transactions has been instrumental in sustaining Kenya's economy during the pandemic.
- Some bank-led agents suggested that their banks could support CICO agents by designing and delivering innovative products that resolve the systemic constraints to accessing working capital. Such solutions may include flexible requirements for collateral and provision of unsecured credit based on the level of operations and transactions of the CICO agent's business, as provided by solutions, such as Bloom.
- Agents also recommend a sustained campaign to drive customers to agent outlets for smaller transactions, even beyond the pandemic period. The agents are worried that customers will revert to banking halls for many services after the pandemic. Given the relative cost of conducting transactions in the banking hall compared to conducting transactions at an agent, such a campaign would make economic sense for most banks.
- Agents suggested that the government may offer relief funds to help them manage their operating costs, particularly staff expenses, to protect the jobs and livelihoods of employees.
- Agents also seek an extension of tax relief for mobile banking transactions to drive uptake and use of agency banking services.

“

“Banks should consider providing agents an overnight lending service that is informed by past business transactions and repayable at the end of each day.”

- An agent from Kisumu

”

“

“(Banks should) provide a revolving loan fund to the agents to help maintain their liquidity.”

- An agent from Wajir

”



Coping mechanisms

Agents have embraced online and digital channels to rebalance electronic float

Agents use alternative ways to rebalance float and cash

- Agents reported that cash and e-float rebalancing options include the bank's master agents, bank branches, and increasingly, digital channels.
- The Central Bank of Kenya's [directive](#) for free transfers between mobile wallets and bank accounts (March-December, 2020) encouraged the use of digital channels.
- Agents have adopted the e-float rebalancing option through M-PESA Paybill, a cash collection service from M-PESA. With [M-PESA Paybill](#), agents transfer value from the bank account to a personal M-PESA wallet for free and then make another free electronic transfer to their respective provider's e-float account. A non-exclusive agent simply has to visit one bank for the initial deposit and then distributes e-value digitally to the respective tills of the different providers they represent.
- Agents who use electronic float management options enjoy benefits that include convenience, better use of time or savings on time, seamless transfers, security, and affordability. With these clear benefits, CICO agents will continue to drive the uptake of digital financial services both as enablers of the digital ecosystem and users of digital financial services.

“

“I adopted the M-PESA Paybill more during the pandemic. I now transfer float to other tills for free using my mobile money account. I use only one of the banks for float deposits and then transfer to other bank accounts digitally. Before, I had to visit all the banks where I am an agent to rebalance e-float.”

- A non-exclusive agent in Roysambu

”

“

“I now transfer via my phone... it is free. I do not need to go to the bank. Where the (float) balances are high, I just transfer via M-PESA Paybill to where the balance is low.”

- An agent in Kahawa Wendani

”

Agents need support to raise sufficient capital for agency operations

Agents need support from providers to manage liquidity

- The distance from the rebalancing point and the volume of capital or “float” invested for transactions determines the rebalancing frequency. Some agents report that they rebalance daily, while others take up to a week before they go to rebalance. Most agents, however, noted the need for support to increase their liquidity—specifically for agency operations.
- At present, agents use several coping mechanisms to manage float, such as:
 - Use personal savings;
 - Plow back commissions as float back into the agency business;
 - Borrow from financial institutions to top up the float; agents reported borrowing, especially during peak periods, such as the *Inua Jamii* disbursements to beneficiaries.
- Non-dedicated agents have been redirecting funds from the other businesses to the agency business.
- To help agents raise float when needed, providers should consider designing short- and long-term credit facilities linked to average float balances held by agents. Agents may use such credit facilities to manage liquidity, especially during peak periods, such as the *Inua Jamii* disbursements.

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“Yes. I have received credit from other sources to top up the float. However, my primary bank did not support me with a credit facility to top up the float.”

- An agent from Kahawa West

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“I would especially like to receive support in planning for the anticipated demand of cash brought about by the *Inua Jamii* disbursements, which happen every 4-5 months. I get as many as 100 recipients during the disbursement period. It may require almost KES 500,000 (~USD 5,000) of cash float.”

- An agent from Webuye

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Annexes

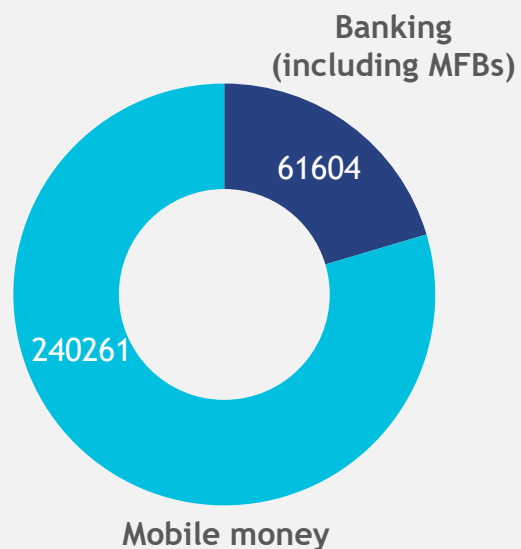
Annex 1: Status of the agent network in Kenya

Definition of CICO agent



CICO agents are those who offer cash deposit and withdrawal services to customers.

Proportion of agents



Number of agents
301,865

Distribution of the CICO agent network across major service providers

Name of service providers	Number of CICO agents
Equity Bank	29,723
Safaricom's M-PESA	>167,000

Data on CICO agents

75%

Are owners of another business (non-dedicated)

73%

Is the percentage increase in mobile money accounts in the past three years, from 33.9 to 58.7 million as of March, 2020

>KES 1.5 trillion

Or around USD 15 billion is the transaction value, with a ~24% share of mobile money

Annex 2: New measures to facilitate mobile money transactions

Government

- ▶ The government through the Ministry of Labour and Social Protection continues to deliver Government-to-person (G2P) disbursements through the *Inua Jamii** program. The program was launched in June, 2018.
- ▶ Through contracted financial service providers including Co-operative Bank, Equity Bank Ltd, Kenya Commercial Bank, and Post Bank, the government on 23rd November, 2020, began the disbursement of KES 4.36 bn. (~USD 43.6 mn.) to beneficiaries of the *Inua Jamii* cash transfer program for the July-August 2020 cycle.
- ▶ The amount is expected to cushion 1,091,166 beneficiaries across the 47 counties in Kenya.

Regulator and financial service providers

- ▶ On 16th March, 2020, the Central Bank of Kenya (CBK) issued a set of directives and measures to facilitate the increased use of mobile money transactions instead of cash. Following the expiry of the emergency measures on 31st December, 2021, new measures have been introduced effective 1st January, 2021
 - No charge for person-to-person transfers of up to KES 100 (~USD 1) to any customer and network
 - No charges for transfers between mobile money wallets and bank accounts
 - SACCOs regulated by the SACCO Societies Regulatory Authority (SASRA) may levy a charge for transfers between SACCO accounts and mobile money wallets.
 - PSPs will propose pricing structures that reflect the “Pricing Principles” that CBK has introduced. The objective of these principles will be to support the development of an efficient, safe, and stable payments and mobile money ecosystem where the customer and public interests are protected.

Private sector commitments

- ▶ Payment service providers and commercial banks developed new pricing tariffs following the latest directive from CBK on 17th December, 2020.
- ▶ Players, such as mobile money operators announced permanent price cuts effective 1st January, 2021. The price cuts apply to digital transactions, such as deposits and withdrawals.
- ▶ Free transactions between M-PESA and bank accounts will still be available to all customers.

Note:

*Inua Jamii** - This refers to the Government of Kenya's (GoK's) flagship National Safety Net Program (NSNP) designed to support vulnerable beneficiaries including the elderly, orphans and vulnerable children, and persons with severe disabilities. The objective of *Inua Jamii* is to improve the lives of poor and vulnerable citizens of Kenya through regular and reliable bi-monthly cash transfers.

This is not an exhaustive list of the measures taken to provide relief against COVID-19; Details are based on information available till September 2020; Source: Government of Kenya; Central Bank of Kenya; others

Annex 3: Respondents' profile



Notes:

- The CICO agents in the sample are both dedicated (33%) and non-dedicated (67%)
- The sample does not represent the overall CICO agents in Kenya

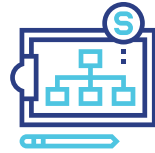
MSC is recognized as the world's local expert in economic, social, and financial inclusion



International financial, social, and economic inclusion consulting firm with **20+** years of experience



180+ staff in **11** offices around the world



Projects in **~65** developing countries

Our impact so far

550+
clients

>850
publications

Assisted development of digital G2P services used by **875 million+** people

Implemented **>850 DFS projects**

Developed **275+ FI products** and channels now used by **55 million+** people

Trained 9,000+ leading FI specialists globally

Some of our partners and clients



This is SCBF...

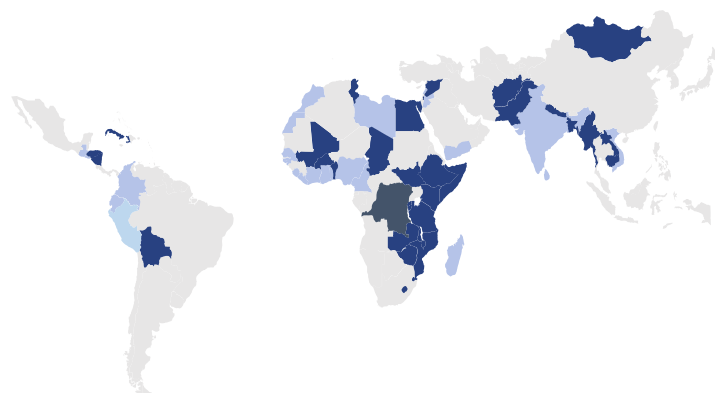
- SCBF co-funds **technical assistance (TA) grants** to develop client-centric **financial products, channels, and services** for the low-income clients in developing countries
- Target end-clients:** low-income populations; particularly, women, smallholder farmers, micro, small and medium enterprises (MSMEs), and rural populations
- Goals:** Build resilience, economic empowerment, and access to essential services



Outreach

2.1M+ Low-income clients	91+ Partner Financial Institutions	43 Countries
59% Low-income women	36+ Technical Assistance Providers	55% Rural clients

Eligible countries

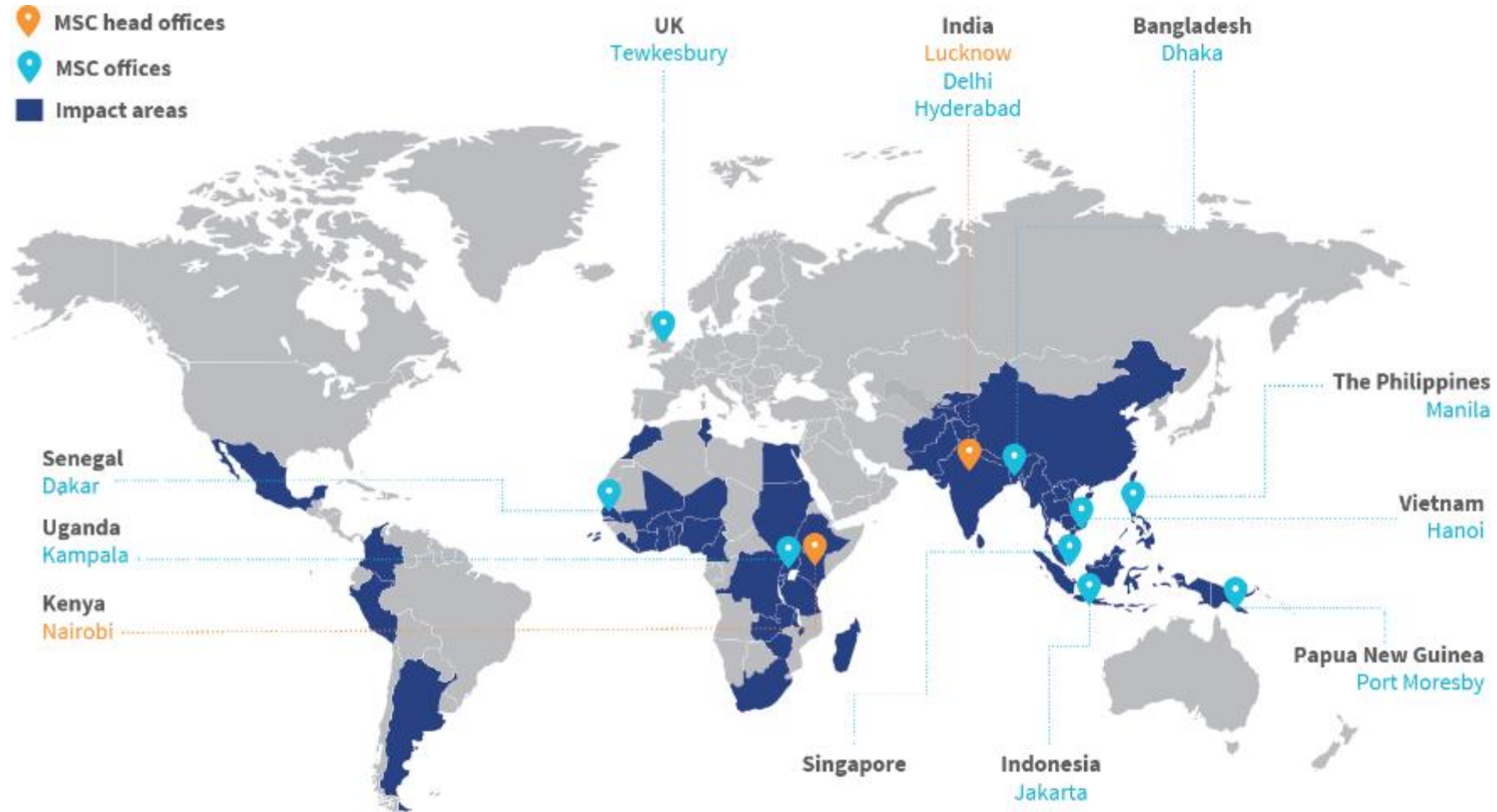


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