

A photograph of two women at a market stall. The woman on the left has braided hair and is wearing a purple patterned top. The woman on the right is wearing a red shirt and a black hijab. They are both looking at their smartphones. In front of them are baskets of fresh produce, including tomatoes and lemons. The background shows green foliage and a wooden structure.

MSC (MicroSave Consulting)

The world's local expert in financial, economic, and social inclusion in the digital age

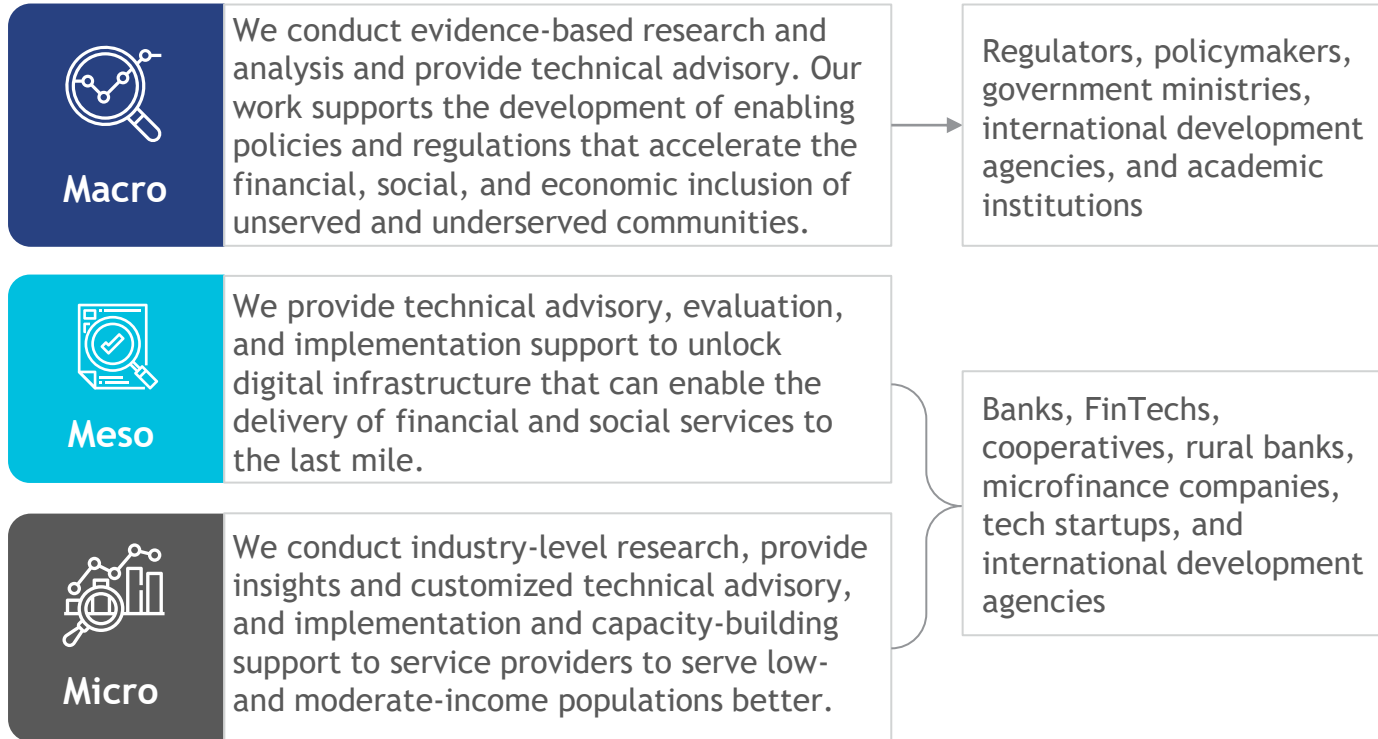
East Africa and Southern Africa

Corporate brochure

MSC's operations in East and Southern Africa

We work with various organizations to build enduring change.

Our clients, funders, and partners include influencers and decision-makers among financial service providers. We also work with governments and other stakeholders.

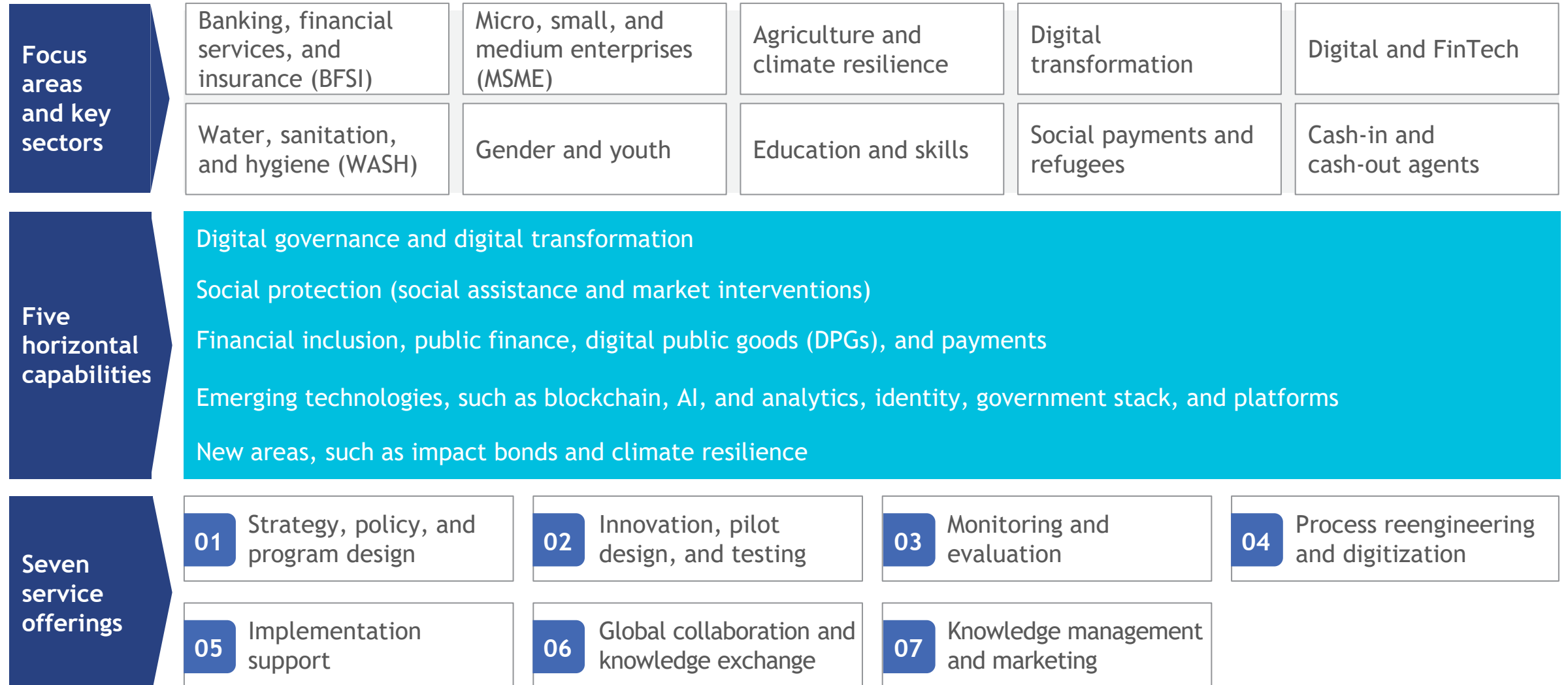


MSC started operations in East and Southern Africa in 1998. We have been enabling social, economic, and financial inclusion for the region's low- and moderate-income population for more than 25 years. We use our diverse expertise and experience to provide our clients with technical assistance and advisory support.

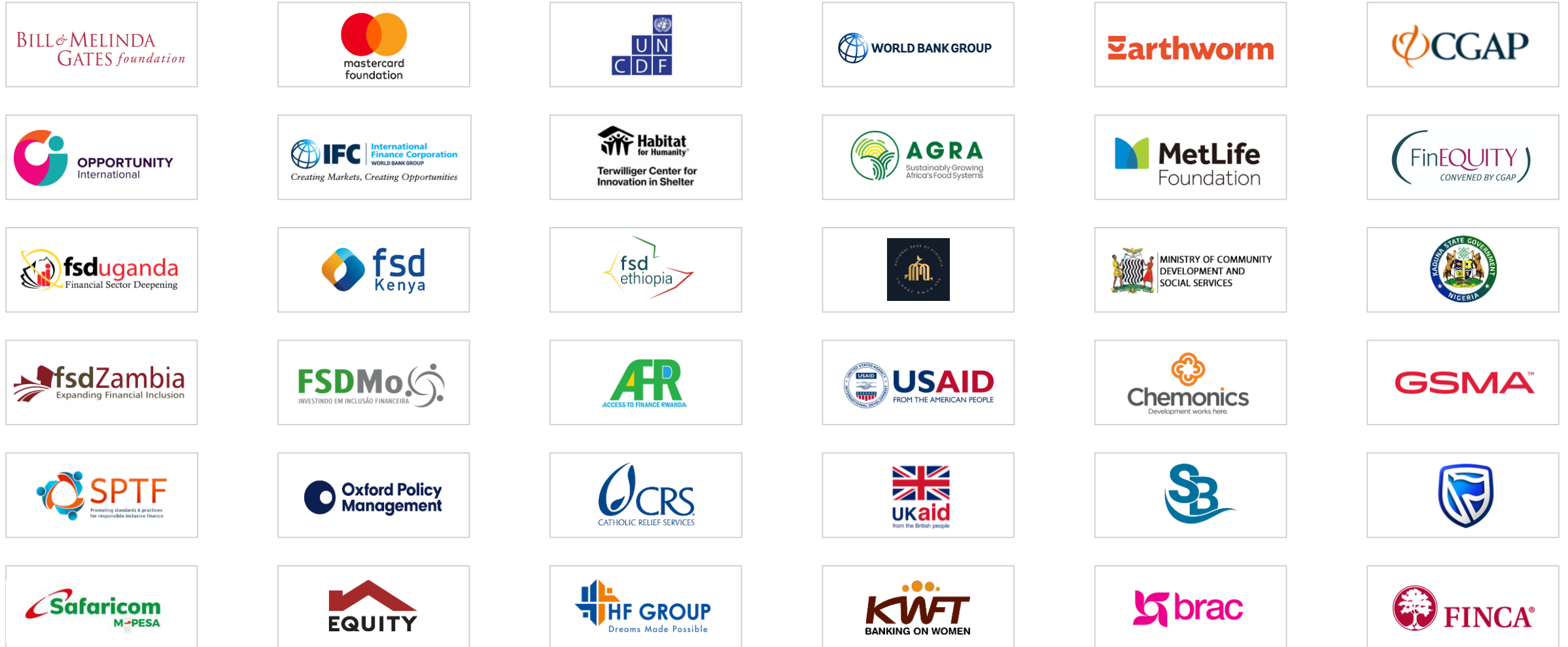


Our local team—primarily based in Nairobi—offers extensive experience in financial services, the digital ecosystem, women's empowerment, MSME development, agriculture, and climate change. Our work in East and Southern Africa receives seamless support from 250+ sector specialists and functional experts across Asian and African countries.

Our expertise rests on five horizontal capabilities and seven service offerings across multiple focus areas and sectors



We work with various organizations in East and Southern Africa to build enduring change



Key thematic areas of our work in East and Southern Africa



Banking, financial services, and insurance (BFSI)



Digital and FinTech



Gender and youth



Digital transformation



Social payments and refugees



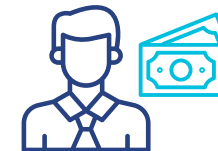
Agriculture and climate resilience



Education and skills



MSME finance and development



Cash-in and cash-out agents

Digital and FinTech services



MSC provides implementation support and innovations on product and channels in developing countries and remote locations. We also develop UI and UX design and provide technical support to new-age FinTechs. We have designed and implemented 950 digital finance projects across Africa, Asia, and Latin America. About 875 million people use digital government-to-person services that MSC helped develop.

Our flagship engagements

Mobile money agent sustainability study

In 2022, GSMA represented the interests of mobile operators worldwide. MSC collaborated with GSMA to conduct agency insights surveys in Kenya, Côte d'Ivoire, and Mozambique.

These surveys assessed the evolution of the mobile money agency's business case and profitability. We engaged mobile money providers to evaluate business feasibility.

GSMA published a report for each country with MSC's assistance to inform the relevant stakeholders about agents' needs and challenges.

Digitization of government strategies

In 2020, UNCDF contracted MSC to provide technical support to the National Planning Authority (NPA) to formulate the NDP III (Third National Development Plan), which took advantage of the new developments in the digital economy.

MSC collaborated with the NPA to promote digitization in the NDP III programs. MSC also supported UNCDF and NDP to achieve the memorandum of understanding (MoU) terms and drafted the final NDP III, which highlights the adopted suggestions.

Mobile money agent sustainability study

In 2022, The Bill & Melinda Gates Foundation (BMGF) contracted MSC for a market landscape and assessment report to help the broader financial inclusion community understand how DFS agent distribution networks work.

MSC's assistance revealed the potential of emerging business models and future innovations to reduce liquidity and credit constraints among agents.

The report highlighted investment opportunities in agent lending to potential investors and other stakeholders.

Gender and youth



MSC focuses on financial inclusion and economic empowerment to develop inclusive market-based solutions for practitioners and policymakers in gender-centric and youth-focused areas. Our expertise includes training, product development, and program implementation, monitoring, and management.

Our flagship engagements

Development of youth financial services

In 2021, Opportunity International UK (OIUK) contracted MSC to support Opportunity Bank Uganda Limited (OBUL) in Uganda to expand its outreach and portfolio to attract and serve the youth.

MSC supported the bank to develop and implement matched savings and credit products with best practices and cost-effective and scalable methodologies.

MSC also supported the development of the roadmap, which OBUL could use to implement and roll out youth-centric products.

Development of gender strategy for agriculture

In 2022, AGRA commissioned MSC to assess the continental context and the agriculture regulatory environment to develop a strategy for gender-responsive policies.

The assessment used Kenya, Ghana, and Malawi as pilot countries to create a “gender mainstreaming in agricultural policy scorecard” and provide recommendations to capture gender-disaggregated data. This strategy included an implementation plan and integration into AGRA’s larger gender and inclusion strategy.

Development of youth strategy for agriculture

In 2022, on AGRA’s behalf, MSC contextually analyzed youth in agriculture, assessed challenges, opportunities, best practices, gaps, and defined strategic options to add value. MSC curated lessons with a key focus on market systems and trade, sustainable farming, technical skills development and capacity building, and an enabling policy environment.

This research, drawn mainly from Rwanda, Malawi, and Ghana, led to a strategy to empower African youth in agriculture and agribusinesses.

Digital transformation



MSC offers technical assistance to financial service providers, such as financial institutions, mobile network operators, and payment service providers. Our research-based digital transformation strategies help them expand their capacity in electronic and mobile-based financial inclusion.

Our flagship engagements

Payment technology procurement

In 2020, MSC supported EthSwitch to run the tendering process to acquire a unified integration platform and payment gateway.

EthSwitch is Ethiopia's sole clearing house for interbank electronic retail payments and settlements.

MSC interacted with bidders to understand EthSwitch's capabilities. We proposed an engagement model, payment terms, evaluation criteria, bid award process, terms and conditions of the engagement, and technical design principles.

Digital transformation diagnostics

In 2021, Proparco contracted MSC to offer technical assistance in the assessment of its investees' digital readiness, the successes and challenges in their digital transformation journey, and COVID-19's impact on their digital transformation plans.

MSC reported to Proparco on its investees' potential support needs.

Digital diversification and transformation strategy

MSC played a pivotal role to propel HFC Bank's digital transformation for Kenya's low- and middle-income customers.

The process began with a digital readiness assessment and a proof of concept report, followed by MSC's provision of project management services to successfully launch HFC's mobile application—HF Whizz. By the end of 2020, HFC gained more than 200,000 new virtual accounts through HF Whizz within a year.

The transaction volume on HFC's digital platforms surged by 20% and reached 1.24 million transactions.

Social payments and refugees



MSC provides effective, scalable solutions to improve social payments for vulnerable populations and financial security for refugees.

Our flagship engagements

Digital payment infrastructure feasibility study

In 2021, MSC conducted a feasibility study for digital payment infrastructure in Nigeria's Kaduna State. Kaduna envisaged an interoperable digital payments ecosystem by 2020.

MSC explored collaboration and partnerships and reflected on potential business cases with private sector partners, such as payment service banks, through this study. MSC developed the vision, blueprint, and action plan for digital payments and governance infrastructure in the state to increase financial inclusion.

G2P (government-to-person) and P2G (person-to-government) digital readiness assessment

In 2019, MSC supported the Smart Zambia Institute (SZI) to conduct a digital readiness assessment (DRA). This assessment sought to review and identify specific problems of existing systems and interventions and propose prioritized potential solutions and a digital transformation roadmap for the country.

The DRA developed a set of recommendations for the digitization of G2P to serve as a catalyst for financial inclusion in the country.

SZI created a national task force to speed up the national identity program.

Cash-based intervention digitization

In 2018, MSC supported UNHCR Zambia and UNCDF's MM4P (Mobile Money for the Poor) program to technically assist in the digitization of government cash-based intervention (CBI) to refugees in Meheba, Zambia.

UNHCR supported refugees with ZMW 100 (~USD 10) a month. Refugees needed financial inclusion due to inefficient CBI disbursement.

MSC designed and implemented a CBI process that digitized 69% of payments and reduced the delay in payment disbursement from 14 to 2.5 days.

Education and skills



MSC focuses on education as a growing sector. We engage with government and private schools, ministries, NGOs, and financial service providers in Asia and Africa. Our expertise spans edufinance, EdTech, behavioral research, and education subsidies. MSC analyzes and supports affordable private school finance, conducts detailed country assessments, impact investments, and market sizing exercises in emerging economies.

Our flagship engagements

Smallholder farmers digital financial education

In 2016, Umati Capital contracted MSC with Arifu to define and refine the minimum financial literacy content for supply chain financing (SCF).

At the time, Umati Capital was a startup. It sought to revolutionize financial access through branchless financial services for small-scale suppliers, trading companies, and industrial processors. Umati Capital sought this through consistent and innovative use of technology. MSC developed a digitized SCF training manual for a training-of-trainers session for Umati.

Refugees digital and financial literacy program

In 2018, UNCDF contracted MSC with Arifu and Fundación Capital to develop and test digital and financial literacy programs for refugees in Nyarugusu, the oldest of Tanzania's three refugee camps. UNCDF envisioned the financial inclusion of refugees by strengthening and establishing savings groups and financial and digital education.

MSC developed an in-person and remote-based curriculum and trained development partners on this content.

User journey and experience optimization

In 2019, MSC conducted an analysis, developed the user experience models, and developed user journey maps through storyboards and visualization for the Rwanda National Digital Payment System (R-NDPS). This was done in partnership with Access to Finance Rwanda.

R-NDPS envisioned a cashless and inclusive economy in Rwanda. MSC delivered the final R-NDPS maps based on the user journey maps and trained the representatives from the financial service providers (FSPs) on the maps' implementation. MSC helped digitize retail payments across several channels.

Agriculture and climate resilience



MSC focuses on productivity enhancement, policy advocacy, training, and capacity-building for sustainable agriculture. We work with stakeholders to develop their understanding of climate change's impact on livelihoods and businesses within agriculture. MSC also offers advisory services to these stakeholders to develop climate-smart and climate-resilient policies and strategies.

Our flagship engagements

Digital payment integration feasibility assessment

In 2022, the Earthworm Foundation (EWF) in Ghana commissioned MSC to technically assist its capacity-building team to assess the feasibility of integrating digital payments into Ghana's cocoa value chain.

Cash dominates Ghana's cocoa value chain, which leaves opportunities open to integrate digital payments.

During this project, MSC supported EWF's capacity building. Our support included DFS training for staff, scoping of other potential digital payment partners, and creation of field research tools.

Food systems evidence generation and action planning

In 2022, MSC collaborated with the Food and Land Use (FOLU) Coalition to spearhead the transformation of sustainable food systems. Our focus extended to case studies of Ghanaian and Kenyan food systems. We identified their commitments to transformation, policies, and existing gaps. We examined this evidence through the lenses of climate change, natural resource management, sustainable consumption, and healthy diets. Subsequently, we crafted an advocacy agenda and action plan to expedite the transformation of food systems in Kenya and Ghana.

Food systems transformation evidence generation

In 2021, AGRA contracted MSC to assess the performance, status, and potential sustainability of the 25 investees of the Financial Inclusion for Smallholder Farmers in Africa Project (FISFAP) in Kenya, Tanzania, and Ghana.

These assessments produced case studies for each investee. They focused on various indicators that helped AGRA identify key investment areas to improve the investees' business models and service delivery toward smallholder farmers. MSC assessed its service delivery, business models, sustainability, and market competitiveness.

MSME finance and development



MSC expands MSMEs' access to finance through the design and delivery of tailored financing products and services. We have an incisive understanding of MSME finance and development issues. We work with investors, financial service providers, and enterprises. MSC helps build strategies, design business models, develop new products, manage risk, strengthen capacities, and optimize processes and systems.

Our flagship engagements

Informal sector DFS quality and usage study

In 2021, MSC started a BMGF-funded study to identify DFS adoption pathways for women-led micro and small enterprises (WMSEs) in Kenyan open-air and cross-border markets.

The 18-month project involved the engagement of two financial service providers to develop suitable and relevant digital solutions for women entrepreneurs.

MSC explored DFS solutions that positively impact these WMSEs and their opportunities within the digital economy and proposed relevant use cases for them.

Integrated DFS adoption scoping study

In 2021, MSC supported BK TechHouse to develop and scale a digitally-enabled and integrated small-scale producers (SSPs) platform.

MSC undertook an ecosystem landscaping of Rwanda's digital agriculture ecosystem, Digitalization for Agriculture (D4Ag), within the context of the DFS Systems Analysis and Investment Design (SAID) project.

MSC facilitated the project design and proposal in parallel to enhance Rwanda's Smart Nkunganire System's (SNS) platform capabilities.

Responsible digital credit research paper

In 2019, the Social Performance Task Force (SPTF) commissioned MSC to develop a thought-leadership piece on the underlying issues in East Africa's digital credit ecosystem, mainly focused on Kenya.

MSC conducted a comprehensive study that included research on customer insights and a mock application review. The insights and data analytics helped provide recommendations for key stakeholders to make the digital credit ecosystem more effective.

Cash-in and cash-out agents



MSC is the leading training and technical assistance provider for financial institutions and other financial service providers across Africa. We conduct assessments, strategy development, channel implementation, and impact evaluation to increase financial inclusion through cash-in cash-out (CICO) mobile money and banking agents at the last mile.

Our flagship engagements

Strategic repositioning of agency banking

First Bank of Nigeria identified a need to improve its FirstMonie agent banking service to serve banked and unbanked customers. Although 3.9 million wallets were registered, active customers numbered less than 100,000. MSC conducted an institutional assessment, which resulted in the development of an agency banking strategy and a pilot plan. By December 2020, FirstBank's agent network grew to more than 32,000 agents across Nigeria and processed more than 300 million transactions annually.

Agent Network Accelerator (ANA) program

The ANA program enhanced agent network management for underserved communities and identified success factors. MSC thoroughly analyzed 81 providers across 13 countries, which encompassed 31,500 agents. The program increased agent networks' size and distribution, improved service reliability, and ensured sustainability. Providers used the findings to manage their agent networks more strategically and effectively.

Agent network management training

The Uganda Bankers' Association enlisted MSC to train its management, bank staff, and agent supervisors to enhance their agent network management capacity during the launch of a shared agent network. MSC certified the Uganda Institute of Bankers' trainers to deliver refresher training with participating banks. As a result, member institutions gained a clearer understanding of business strategies. This included the necessary investment in capacity building, research, and development to engage in the shared agent network.

What our clients and partners say



We thank the MSC Nairobi team for its contribution to shaping this study and for its excellent work conducting the surveys and the initial data analysis.

– Alan Gelb, Senior Fellow, Center for Global Development, on the “Models of Social Payments through Inua Jamii” study



Thank you very much, the MSC team. I want to commend you for this excellent initiative around climate resilience and agriculture, particularly the adaptation and mitigation knowledge that you have advanced across the continent, particularly East Africa.

I am very happy to join your virtual club for East Africa to share knowledge and advance this particular agenda.



– Sabdiyo Dido, Head of Gender and Inclusiveness, AGRA,
on the Climate resilience agriculture virtual club—East Africa chapter



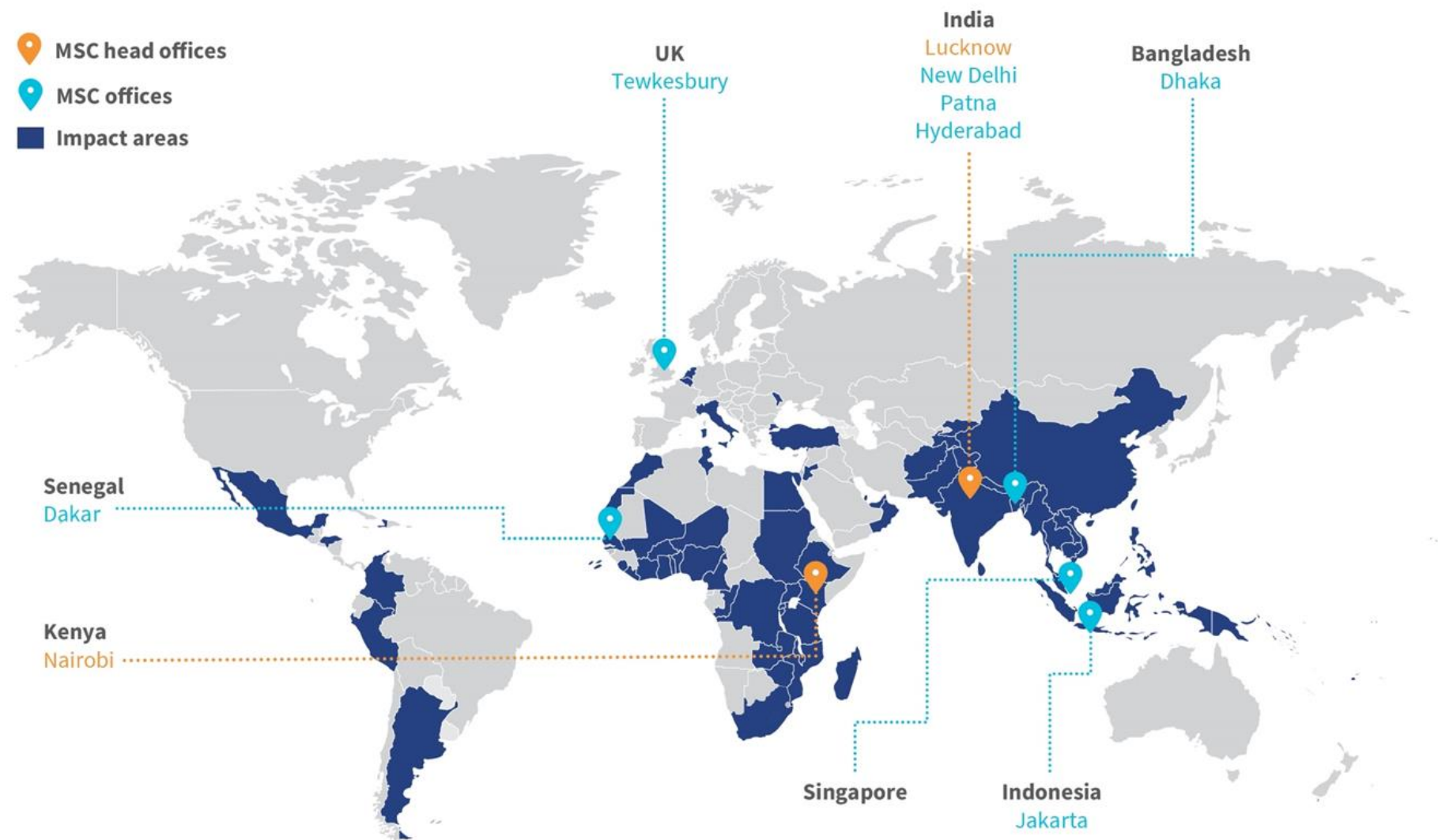
Mobile money agents play a crucial role in financial inclusion. Their robust geographical reach enables unbanked and underbanked populations to access financial services. However, they also face various actual and potential challenges to their income, now and in the future.

This motivated us to run surveys with mobile money agents in three markets to understand better the ongoing agent circumstances, their concerns, and the opportunities they perceive. We conducted this research in Côte d’Ivoire, Kenya, and Mozambique with MSC’s support, and it led to the publication of three reports in 2022, which covered our main findings and conclusions.



– Arame Awanis, former Senior Insights Manager, Mobile Money, GSMA,
regarding the “Mobile Money agents: sustainability in a digital era” reports

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-  Impact areas



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