Digitizing value chains

New pathways to economic inclusion

The challenge

Managing cash payments efficiently and in a timely manner across value chains is costly and risky. Yet it is required in places where low- and middle-income (LMI) people lack access to bank accounts.

The opportunity

When delivered strategically, the digitization of value chains increases the speed and efficiency, and reduces the risks and costs, associated with the payments and information flows along them. The digital footprints created through transactions made along the chain provide key data and a path to financial services for the excluded.

MSC offers

- An in-depth understanding of the needs of the LMI segment from two decades of engagement with them
- Assessments of value chain actors and their linkages to identify and implement digitization opportunities
- MI4ID or our behavioral market research approach for concept generation and product design
- Project design, strategy formulation, pilot testing, roll-out, monitoring and evaluation

Our impact

- Developed business cases for MNO networks to support DFS in Uganda, Zambia, and Malawi
- Developed strategies and implemented bulk payment digitization for companies, FSPs, FinTechs, donors, and MSMEs across Africa and Asia
- Strengthened the delivery of agriculture value chain finance to thousands of smallholders in Indonesia and to over 60,000 smallholders in Myanmar
- Introduced additional use cases for rural populations beyond remittances.
- Over 10,000 farmers and other value chain partners receive digital payments and other financial products from HDFC Bank and Axis Bank
- Developed a toolkit to guide DFS providers on digitizing value chains based on lessons from different markets

Clients and partners

and many more...

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