

MSC and Social Protection





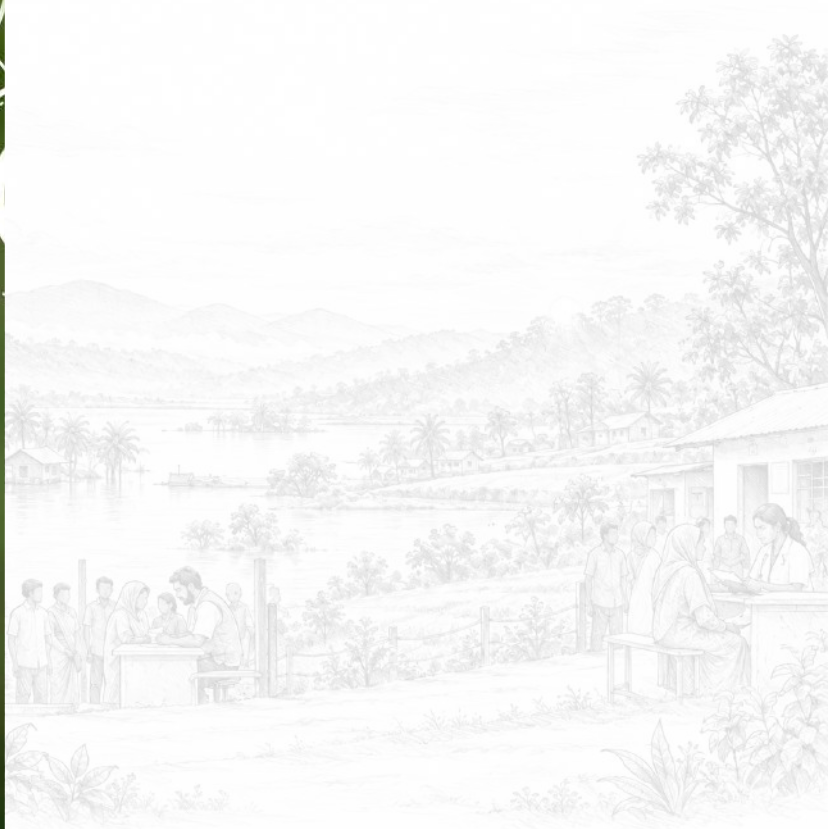
Social protection has never been more important. Climate shocks, conflict and displacement, food and energy insecurity, demographic change, and a rapidly changing world of work are exposing people to increasingly complex and overlapping risks. Yet, 3.8 billion people, or 47.6% of the world's population, lack any form of social protection. In the 50 countries most vulnerable to climate change, only one in four people has social protection coverage.

As these risks become more frequent and interconnected, social protection systems must evolve beyond fragmented programs and static safety nets. They need to become more inclusive, adaptive, and responsive to identify vulnerability early, respond rapidly to shocks, connect people to the support they need, and strengthen their resilience over time.

MSC and social protection

For more than a decade, MSC (MicroSave Consulting) has worked with governments and development partners to strengthen social protection systems and improve public program delivery. Through our dedicated Social Protection and Policy practice, we support the full delivery chain: from identifying and enrolling beneficiaries to payments, service access, grievance redress, monitoring, and learning.

Our work combines policy and institutional understanding with practical implementation experience. We help governments diagnose delivery bottlenecks, strengthen registries and targeting systems, improve payment and grievance mechanisms, design practical reforms, and test solutions with users and frontline workers. We also support digital public infrastructure (DPI), responsible data sharing, analytics, automation, and artificial intelligence (AI) to make social protection systems more responsive, adaptive, and inclusive.



Our commitment to stronger social protection systems



We envision social protection as a trusted national platform that protects dignity, strengthens resilience, and expands economic opportunities across the life course of social protection programs. We partner with governments, multilateral organizations, and development partners to design, strengthen, finance, and implement inclusive social protection systems. These systems reach people quickly, fairly, and at scale, during both routine conditions and crises.

Our work spans the three core pillars of social protection:



Social assistance

We support the design and delivery of welfare programs for poor and vulnerable populations, including conditional and unconditional cash transfers, food and in-kind assistance, subsidies, social pensions, child and family benefits, and emergency assistance across sectors. Our work covers the full delivery chain: from targeting and enrollment to payments, grievance redress, monitoring, and evaluation.



Social Insurance

We work on contributory and risk-pooling mechanisms that help individuals and households manage the life cycle of social protection programs and livelihood risks. These include pensions, health and disability protection, insurance, and mechanisms that extend protection to workers and populations traditionally excluded from formal systems.



Labor market programs and livelihoods

We support interventions that help people participate in and benefit from changing labor markets, including skills and employability, livelihood support, public employment programs, worker protection, and pathways toward greater economic and financial resilience.

Across these areas, we help governments build adaptive and shock-responsive social protection systems. These systems address climate events, disasters, economic shocks, displacement, and other emerging risks. We strengthen the underlying delivery infrastructure, including social registries, identification and targeting, government-to-person (G2P) payments, grievance systems, interoperability, digital public infrastructure, data governance, analytics, and responsible AI. We also keep inclusion, privacy, and people's needs at the center of system design.

Our impact



Supported reforms across major food, fuel, and fertilizer subsidy programs in India since 2015, with more than USD **70 billion** in public expenditure and an impact on more than 800 million people.



Generated evidence that validated Kenya's choice-based G2P payment model under Inua Jamii for nearly **1.2 million** vulnerable beneficiaries and enhanced beneficiary choice, access, and payment experience.



Assisted Indonesia's Bantuan Pangan Non Tunai (BPNT) food subsidy transfer program to reach **10 million** beneficiaries by 2019.



Strengthened digital G2P delivery under Bangladesh's Primary Education Stipend Program (PESP), with an impact on **13 million** children and **10 million** mothers.



Delivered digital farmer services to **147 million** farmers across India.



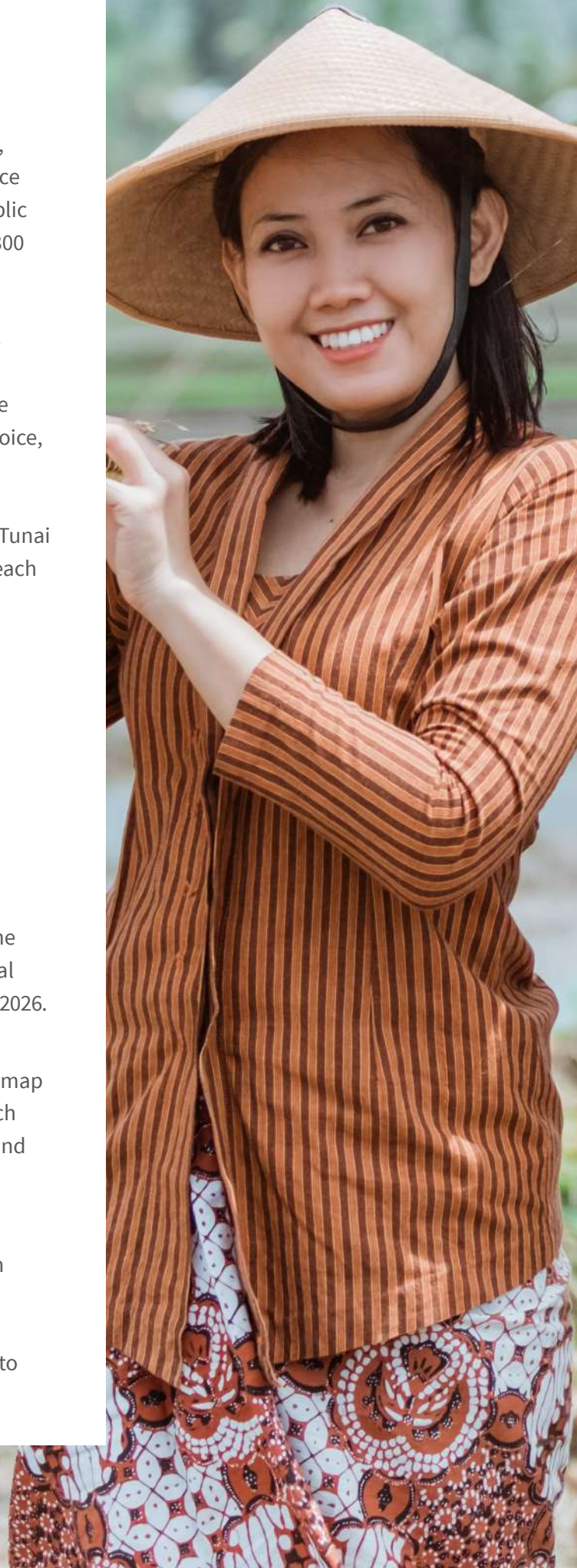
Supported more than **20** Indian states in the acceleration of G2P transfers through digital channels under the DBT system from 2014 to 2026.



Shaped Zambia's national digital G2P roadmap and supported digital identity rollout, which contributed to 7 million digital IDs issued and **1.3 million** biometric records collected.



Supporting Indonesia's DPI-enabled reform of social assistance delivery, designed for eventual expansion to **10–11 million** households and potentially unlock USD 10 to 15 billion in spending efficiencies.



Our clients:

Our partner network spans development, technology, and expertise.

Institutional donors and global partners

Gates Foundation



TATA TRUSTS



Digital and technology partners



Knowledge and technical partners



Trusted by governments and public institutions across countries.

Governments and multilaterals



NIGERIA GOVERNORS' FORUM



Masaka Local Government



BAPPENAS
Kementerian Perencanaan Pembangunan Nasional/
Badan Perencanaan Pembangunan Nasional



MINISTRY OF COOPERATIVES, MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) DEVELOPMENT
REPUBLIC OF KENYA



REPUBLIC OF KENYA
Ministry of Agriculture & Livestock Development



a2i
জাতীয় সেবা কেন্দ্র



সমাজসেবা অধিদপ্তর
DEPARTMENT OF SOCIAL SERVICES



MINISTRY OF LABOUR AND SOCIAL PROTECTION
STATE DEPARTMENT FOR SOCIAL PROTECTION AND SENIOR CITIZEN AFFAIRS
NATIONAL SOCIAL PROTECTION SECRETARIAT
REPUBLIC OF KENYA



EMENTERIAN SOSIAL
REPUBLIK INDONESIA



COUNCIL OF GOVERNORS



KIRDI
KENYA INSTITUTE FOR RURAL DEVELOPMENT

Deep partnerships across India's national and state institutions.

Governments and multilaterals



DFPD
Dept. of Food & Public Distribution



NITI Aayog



Ministry of Housing and Urban Affairs
Government of India



पेट्रोलियम एवं प्राकृतिक गैस मंत्रालय
MINISTRY OF PETROLEUM AND NATURAL GAS
सत्यमेव जयते



कृषि एवं किसान कल्याण मंत्रालय
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
असत्यमेव जयते



Government of India
Ministry of Chemicals & Fertilizers
Department of Fertilizers
सत्यमेव जयते



वित्तीय सेवाएं विभाग
DEPARTMENT OF FINANCIAL SERVICES
सत्यमेव जयते



रसायन एवं उर्वरक मंत्रालय
MINISTRY OF CHEMICALS AND FERTILIZERS
सत्यमेव जयते



national health authority
असत्यमेव जयते



ग्रामीण विकास मंत्रालय
भारत सरकार
MINISTRY OF RURAL DEVELOPMENT
GOVERNMENT OF INDIA
सत्यमेव जयते

What we offer

Our six service lines span the social protection life cycle, from research and policy design to delivery systems, implementation, learning, and adaptation. Together, they help governments and development partners build more inclusive, responsive, and effective social protection systems.



1. Research, diagnostics, and analytics

We conduct policy, institutional, delivery, and user research to help governments understand what works, where systems exclude people, and where systems can improve. Our work combines quantitative analysis with human-centered and frontline research to generate practical evidence for policy and program decisions.



2. Strategy, policy reform, and institutional strengthening

We help governments to develop social protection strategies, reform policies, strengthen institutional arrangements, and improve coordination across programs and agencies. Our focus is on translating policy ambition into realistic reform pathways, clear institutional roles, and implementable operating models.



3. Program design and portfolio strengthening

We design and strengthen social assistance, social insurance, and labor market programs across the life cycle. We address eligibility, benefit design, targeting, program architecture, inclusion, convergence, and portfolio reviews to make programs more responsive to the needs of population groups.



4. Delivery systems and digital transformation

We strengthen the systems through which people access social protection, including social registries, targeting and enrollment, beneficiary management, G2P payments, grievance resolution, and case management. We also support interoperability, DPI integration, data governance, analytics, automation, and responsible use of AI to improve delivery.



5. Adaptive and shock-responsive social protection

We help governments prepare social protection systems to anticipate, absorb, and respond to climate, disaster, economic, and other shocks. Our work includes adaptive program design, climate and vulnerability analytics, anticipatory action, emergency benefit delivery, and stronger linkages between social protection and disaster risk management.



6. Implementation, capacity building, and learning

We work with governments and partners to pilot, implement, and scale reforms. We also strengthen the capabilities of institutions and frontline delivery actors. We support process redesign, implementation planning, capacity building, monitoring, evaluation, and cross-country learning so institutions can sustain and adapt successful approaches over time.



Selected projects: Social assistance

Indonesia | 2019

Evaluating Indonesia's national conditional cash transfer program

Indonesia expanded Program Keluarga Harapan (PKH), its national conditional cash transfer program, and sought evidence on beneficiary experience and bank-based benefit delivery.

- MSC conducted mixed-method research with 2,800 respondents across 15 provinces to examine beneficiary experience and payment delivery;
- The study identified operational bottlenecks and developed recommendations to strengthen program delivery and access to transfers;
- The findings supported the continued expansion of PKH to more than 10 million beneficiaries.

India | 2014 to present

Reforming India's national food subsidy and public distribution system

India has reformed its Public Distribution System (PDS), one of the world's largest food security programs, to improve targeting, portability, and last-mile delivery.

- Since 2014, MSC has supported digitization, cash-transfer pilots, the One Nation One Ration Card portability initiative, and nutrition reforms such as rice fortification and millet inclusion;
- These reforms helped remove approximately 50 million duplicate or ineligible ration cards and strengthened delivery to nearly 800 million people;
- Improvements in targeting and delivery generated substantial fiscal savings and increased the efficiency and portability of food assistance.



India | 2023

Assessing gender gaps in India's Direct Benefit Transfer system

India's Direct Benefit Transfer (DBT) system disbursed approximately USD 66 billion across more than 300 government programs from 2023 to 2024. However, evidence on women's experience of accessing these transfers remained limited.

- MSC assessed six major DBT programs across 12 states, examining gender, mobility, and vulnerability-related barriers to enrollment and access to benefits;
- The organization developed gender, mobility, and vulnerability indices to identify constraints affecting women's access to programs and payments;
- It shared recommendations with the DBT Mission, key ministries, and international delegates at a G20 side event in 2023 to inform more gender-responsive transfer delivery.

Indonesia | 2017 to 2019

Scaling Indonesia's national non-cash food assistance program

Indonesia's Ministry of Social Affairs introduced Bantuan Pangan Non-Tunai (BPNT), its national non-cash food assistance program, and sought operational evidence to support nationwide expansion.

- MSC conducted an operational assessment across 44 cities and analyzed program processes and delivery challenges;
- It developed policy recommendations and operational guidelines to strengthen implementation and support scale-up;
- The organization's work informed improvements that enabled BPNT to expand nationally.

Strengthening social pensions and secure payment authentication

MSC examined Kenya's Inua Jamii program, a national G2P social assistance program that serves older persons, persons with severe disabilities, orphans, and vulnerable children.

- MSC generated evidence on financial inclusion and payment quality for a program serving approximately 1.5 million beneficiaries;
- Complementary research under the Hunger Safety Net Programme (HSNP) assessed PIN- and biometric-based authentication for beneficiaries in remote areas, including people with low literacy;
- Findings informed safer authentication and payment approaches designed to reduce the risk of transfer misappropriation.

Digitizing education stipends for low-income families

As Bangladesh's Primary Education Stipend Program transitioned to mobile money payments, policymakers needed evidence on how digitization affected beneficiaries, particularly women.

- MSC engaged 1,200 beneficiary mothers, schools, payment providers, and government officials nationwide to assess payment experience and program delivery;
- The organization examined the effects of digital stipends on women's control over transfers and broader financial inclusion;
- Recommendations helped strengthen payment delivery, program effectiveness, and the potential reach of the stipend program.



Zambia | 2017 to 2018

Digitizing cash assistance for refugees

Refugees in Zambia's Meheba settlement struggled to collect cash assistance provided by the United Nations High Commissioner for Refugees.

- MSC used human-centered research to design and pilot a digital-payment model for refugee cash assistance;
- The organization developed a sustainable financial model and implementation guidance to support the transition from manual to digital delivery;
- By 2018, 100% of transfers had shifted to digital and, in turn, reduced disbursement time from approximately 14 days to 2.5 days.

India | 2015 to 2019

Strengthening household energy subsidy delivery

India introduced major reforms to improve the targeting and delivery of subsidies for liquefied petroleum gas (LPG) and expand access to clean cooking among low-income households.

- MSC evaluated DBT for LPG and Pradhan Mantri Ujjwala Yojana, India's flagship clean cooking access program;
- The organization provided technical assistance on targeting, beneficiary communication, subsidy delivery, and program implementation;
- The reforms helped eliminate approximately 40 million duplicate or ghost beneficiaries and generated an estimated USD 8.8 billion in government savings by 2023.

India | 2016 to 2020

Reforming fertilizer subsidy delivery through digital authentication

India's fertilizer subsidy system faced substantial leakage and weak targeting, which prevented subsidized fertilizer from reaching many small and marginal farmers.

- MSC conceptualized and supported the implementation of a biometric-authenticated DBT system that linked subsidy payments to verified fertilizer sales;
- It supported the design and nationwide rollout of the reformed delivery mechanism;
- The reform reduced illicit diversion by approximately 12.1 million metric tons and generated an estimated USD 2.2 billion in government savings.



Selected projects: Social insurance

India | 2014 to 2015

Strengthening access to financial inclusion and social security programs

MSC evaluated India's flagship financial inclusion and social insurance programs to identify barriers to account access, insurance enrollment, claims, and last-mile service delivery.

- Under the Pradhan Mantri Jan Dhan Yojana (PMJDY), India's national financial inclusion program, MSC conducted three rounds of mixed-method research with customers and local banking agents, or bank mitras, across 9 to 18 states;
- The organization also assessed India's national social security insurance programs: the Pradhan Mantri Suraksha Bima Yojana (PMSBY) for accident insurance and the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) for life insurance;
- Findings informed improvements in financial inclusion policy, banking-agent performance, enrolment processes, and beneficiaries' claims experience.

India | 2020

Improving public health insurance claims processing

MSC assessed claims-processing systems under the Ayushman Bharat Pradhan Mantri Jan Aarogya Yojana (PM-JAY), India's national publicly funded health insurance program.

- MSC examined operational bottlenecks that affected hospital claims submission, processing, and settlement;
- It developed evidence and process recommendations to improve claims management and administrative efficiency;
- The work supported more effective delivery of health insurance benefits under one of the world's largest publicly funded health protection programs.

Selected projects: Labor market programs and livelihood

Kenya | 2019

Expanding insurance protection for gig workers and young entrepreneurs

MSC supported the Mastercard Foundation and Lynk Kenya, a digital platform that connects artisans and skilled workers with customers, to understand the risks that gig workers face and develop suitable micro-insurance solutions.

- MSC used human-centered research to understand workers' insurance needs and behavioral factors that affect insurance uptake;
- It developed micro-insurance product concepts and a partner-selection framework to identify an appropriate insurer;
- Britam Insurance subsequently introduced personal accident and Work Injury Benefits Act (WIBA) cover and reached more than 1,000 gig workers.

India | 2024 to 2027

Strengthening livelihood finance and self-employment support for the urban poor

MSC is supporting the Deendayal Antyodaya Yojana–National Urban Livelihoods Mission (DAY-NULM), India's national urban livelihoods program, to strengthen financial inclusion and self-employment support for low-income urban households.

- MSC supported policy advisory, stakeholder consultations, and stronger linkages between self-help groups (SHGs) and formal financial institutions, including engagement with the Indian Banks' Association;
- It developed revised guidelines for the Self-Employment Programme (SEP), strengthened accounting support frameworks for community institutions, and standardized loan application formats;
- The organization also advised on the integration of SEP applications with the Udyami Mitra digital enterprise finance portal, which improved access to formal finance and livelihood opportunities, particularly for women and marginalized groups.

Developing a five-year roadmap for inclusive livelihoods, skills, and employment

MSC supported the Government of Uttar Pradesh and the United Nations Development Programme (UNDP) to develop a five-year roadmap for inclusive economic growth across agriculture, artisans, micro, small, and medium enterprises (MSMEs), skilling and employment, social protection, and gender.

- MSC prepared situational analyses across the six thematic areas and conducted interdepartmental and stakeholder consultations;
- It developed department-level action plans, policy recommendations, and implementation roadmaps;
- The organization also strengthened evidence-based planning and coordination around economic opportunities for poor and marginalized communities.



Selected projects: DPI and social protection

Indonesia | 2025 to present

Using DPI to reform social assistance delivery

Indonesia is reforming social assistance delivery to improve targeting, reduce exclusion and inclusion errors, and address fragmentation across government systems.

- MSC supported the Committee for the Acceleration of Digital Government Transformation (CoDGT) to pilot a DPI-enabled model in Banyuwangi, East Java. The model integrates Digital Population Identity (IKD), interoperable data exchange, self-registration, assisted access, and grievance redress through the Perlinsos portal;
- The enrollment phase reached more than 350,000 residents and engaged over 4,000 field agents. The organization evaluated program implementation and strengthened standard operating procedures, community outreach mechanisms, enrollment and grievance redressal workflows, and proxy means testing (PMT) methodologies;
- Findings provided the baseline for expansion to 42 cities and regencies. MSC continued to support CoDGT through project management, technical inputs to the Perlinsos portal, policy and regulatory enablement, and evaluation support for the broader national rollout.

Zambia | 2019

Assessing digital readiness for G2P programs

Key G2P programs in Zambia, such as agricultural subsidies and social cash transfers, remained largely non-digital. This raised concerns about efficiency, transparency, and access.

- MSC conducted a Digital Readiness Assessment (DRA) of the policy, institutional, payments, and digital ecosystem supporting G2P delivery;
- It identified digitization pathways and operational requirements to move major public programs toward digital delivery;
- The resulting roadmap and operational guidance helped prioritize G2P reforms, strengthen financial inclusion, and improve service delivery.

India | 2022 to 2025**Using smart G2P solutions to improve payment and administrative efficiency**

Odisha introduced the Mukhyamantri Karma Tatpara Abhiyan (MUKTA) urban wage employment program during the COVID-19 pandemic to provide paid work to vulnerable urban households. The program faced significant delays in wage payments and limited visibility into project approvals and fund flows.

- MSC designed and piloted MUKTASoft, a rule-based digital G2P payments and workflow platform, across 23 urban local governments;
- The platform digitized approvals, payment processing, and fund management. It reduced payment delays by around 60% and cut approval time from up to 120 days to less than a week;
- The initiative demonstrated how smart G2P systems can improve both beneficiary payment timeliness and administrative efficiency through integrated payments, program workflows, and real-time oversight.

Indonesia | 2020 to 2021**Modernizing G2P payments through G2P 4.0**

With World Bank support, the Government of Indonesia pursued the G2P 4.0 transformation program, led by Bappenas, the national planning agency, to modernize social protection payment delivery.

- MSC, in partnership with Consultative Group to Assist the Poor (CGAP), assessed the cost of benefit delivery and developed recommendations on payment service provider incentives, beneficiary awareness, and communication;
- The organization produced evidence, fiscal impact projections, and cost-benefit analysis. It also convened government, regulatory, and development stakeholders around reform options;
- The work informed the proposed design of a pilot across seven regencies that would involve 2,000 social protection beneficiaries

Selected projects: Adaptive social protection and shock-responsive social protection (SRSP)

Bangladesh, Cambodia, and Fiji | 2024 to 2025

Developing adaptive financial resilience frameworks for climate-vulnerable households

MSC supported UNDP in Bangladesh, Cambodia, and Fiji to develop adaptive financial resilience frameworks for climate-vulnerable households.

- MSC reviewed social protection policies and programs, financial inclusion systems, and existing relief and resilience mechanisms;
- It assessed institutional arrangements, financing options, and operational gaps that affected households' ability to prepare for and recover from climate shocks;
- The organization developed gender-responsive, costed implementation roadmaps that clarified institutional roles, financing options, and operational pathways to strengthen household resilience.

Bangladesh, India, Indonesia, and Kenya | 2019 to 2021

Assessing and designing SRSP

MSC assessed SRSP responses across Bangladesh, India, Indonesia, and Kenya. These assessments covered programs introduced or expanded during and after the COVID-19 crisis.

- MSC examined how governments used existing social welfare and social assistance programs as delivery channels during major shocks;
- It assessed gaps in targeting, delivery systems, institutional readiness, financing, and implementation;
- It developed recommendations to strengthen governments' ability to use established social protection systems to reach vulnerable populations more rapidly and effectively during future crises.



Accelerating social protection reform through South-South learning

Learning Across Borders (LAB) is MSC's platform for structured, demand-driven South-South cooperation. It enables governments and practitioners across Asia, Africa, and the Pacific to learn directly from proven reforms and implementation experience.

Through policy dialogues, study visits, practitioner exchanges, and implementation-focused learning, LAB helps governments adapt lessons from areas such as social protection delivery, G2P payments, subsidy reform, DPI, financial inclusion, and adaptive systems to their own institutional and country contexts.



LAB

Learning Across Borders



MSC publications on social protection

Core social protection and cash transfers

[A Framework to Design User-Centric Social Protection Programs](#) - A foundational design framework applicable across countries and program types.

[A Review of the Effectiveness of India's Direct Benefit Transfer System During COVID-19: Lessons for India and the World](#) - Explicit cross-geography lessons drawn from India's DBT experience.

[Efficacy of MGNREGA in Mitigating the Loss in Income and Unemployment Caused by the COVID-19 Pandemic](#) - Evaluates the world's largest rural employment-guarantee scheme.

[India's LPG cooking gas subsidy reform: Lessons for policymakers in reducing costs and building acceptance for reform](#) - Lessons for policymakers in reducing costs and building acceptance for fuel subsidy reform.

[Impact of the COVID-19 Pandemic on Program Keluarga Harapan \(PKH\)](#) - Assesses how the pandemic affected delivery and outcomes of a major national safety net.

[India's Food Security Response to COVID-19](#) - Documents national-scale food security safety-net response during the pandemic.

[National Study on Pradhan Mantri Kisan Samman Nidhi Yojana \(PM-KISAN\)](#) Study of a farmer income-support scheme reaching hundreds of millions.

[Operations Assessment and Impact Evaluation of Program Keluarga Harapan \(PKH\), Indonesia](#) - Evaluation of Indonesia's flagship national cash-transfer program.

[SSN MFS Report \(Phase I & Phase II\): Assessment of Social Safety Net Disbursements, Bangladesh](#) - Two-phase assessment of digital disbursement of social safety net benefits.

[Way Forward for Delivery of Food Subsidy in India: Lessons from Unconditional Cash Transfers](#) - Compares in-kind subsidy delivery with cash-transfer alternatives.

G2P payments and digital delivery of benefits

[G2P next in India: Choice, resilience, and inclusivity](#) - Explores how India's G2P systems can evolve to offer beneficiaries greater choice, resilience, and inclusion.

[Digital Governance: Is Krishna a glimpse of the future](#) - Examines how emerging digital technologies can transform government service delivery and citizen engagement.

[Aadhaar: Ideas and Lessons from India](#) - Part of a widely referenced series on digital public infrastructure underpinning social protection delivery.

[Agent Networks: Ideas and Lessons from India](#) - Examines last-mile cash-out infrastructure critical to reaching beneficiaries.

[Are Pensions Reaching the "Last Mile"? Insights into the Digitization of Payments – Part I](#) - Examines whether digitized pension payments actually reach intended beneficiaries.

Are Pensions Reaching the “Last Mile”? Insights into the Digitization of Payments – Part I - Examines whether digitized pension payments actually reach intended beneficiaries.

Can G2P Unlock Women’s Economic Empowerment? Evidence from Asia and Africa - Multi-region evidence on government-to-person payments and women’s empowerment.

DBT Diagnostic Study: Female Beneficiaries’ Experience of Receiving DBT - Gender-focused diagnostic of direct benefit transfer experience.

Digital Governance: Ideas and Lessons from India - Broader digital-governance lessons relevant to social protection administration.

Women at the heart of G2P initiatives: The Primary Education Stipends Program in Bangladesh

Public Financial Management System: Ideas and Lessons from India - Covers the government payment rails used to disburse social benefits.

Smart Payments Playbook: A Guidebook to Implement Smart Payments in the Government Payments Ecosystem - Practical, exportable guidance for government payment system design.

COVID-19 and social protection response (cross-country)

Awareness, Communication, and Outreach for Social Protection Schemes During COVID-19 - Pitchbook and case studies on communicating benefits during crisis.

Coping with COVID-19 (plus Bangladesh and Uganda editions) - Comparative, demand-side view of household coping strategies across countries.

Five Ways in Which the Pandemic Hit Women and Girls the Hardest - Cross-cutting gender analysis of pandemic impact relevant to protection policy.

Impact of the COVID-19 Pandemic on MSMEs (India, Indonesia, Bangladesh, Philippines, Senegal editions) - One of MSC’s largest multi-country research streams on the economic impact of the pandemic.

Optimizing Awareness, Communication, and Outreach for Government Payments in Times of Crisis - Distills cross-country lessons into an actionable framework.

Social Assistance and Information in the Initial Phase of the Pandemic: Lessons from a Household Survey in India - Household-level evidence on social assistance access during the pandemic’s onset.

Beyond the barriers of affordability - Analyses of India’s cooking fuel support program under the COVID-19 assistance package.

Health and risk protection (insurance)

Health Care Microinsurance: A Synthesis of Case Studies from Uganda, Tanzania, India, and Cambodia - Genuinely multi-country synthesis of health-financing models for low-income people.

Health Is Wealth: How Low-Income People Finance Health Care - Foundational study on informal health-financing mechanisms.

Necessity as the Mother of Invention: How Poor People Protect Themselves Against Risk - Widely cited early study of informal risk-protection strategies.

Reducing Vulnerability: The Demand for/ Supply of Microinsurance in East Africa - Companion demand- and supply-side studies spanning East Africa.

Old-Age security and pensions

Cash, Children, or Kind? Developing Security for Low-Income People in Old Age in Africa - Cross-country African study of old-age income security strategies.

Securing the Silent, Vol. III – Securing Old Age: The Indian Story of Micro Pensions - In-depth look at micro-pension provision in India.

Climate and disaster risk (emerging social protection frontier)

First Insights: Landscape of Climate and Disaster Risk Insurance (CDRI) in Asia and the Pacific - Regional deep-dive across multiple Asia-Pacific markets.

Impact of Climate Change on Smallholder Farmers and Their Coping Strategies - Documents climate-related vulnerability and adaptive coping mechanisms.

The Landscape of Climate and Disaster Risk Insurance (CDRI) - Broad landscape study of a rapidly growing protection instrument.

Gender and care as social protection -

India's next social protection is care, not cash - Argues for expanding India's social protection system beyond cash transfers to address growing care needs.

India's Gender-Responsive Policies During COVID-19 - Reviews how India's pandemic policy response addressed gender gaps.

Strengthening the Care Economy: Benefits for Developing Countries - Frames the care economy as a social protection and development priority.

Contact us

Partner with MSC to strengthen social protection systems that are inclusive, adaptive, digitally enabled, and built for implementation at scale.

To discuss opportunities for collaboration, technical assistance, research, program design, or implementation support, please contact:

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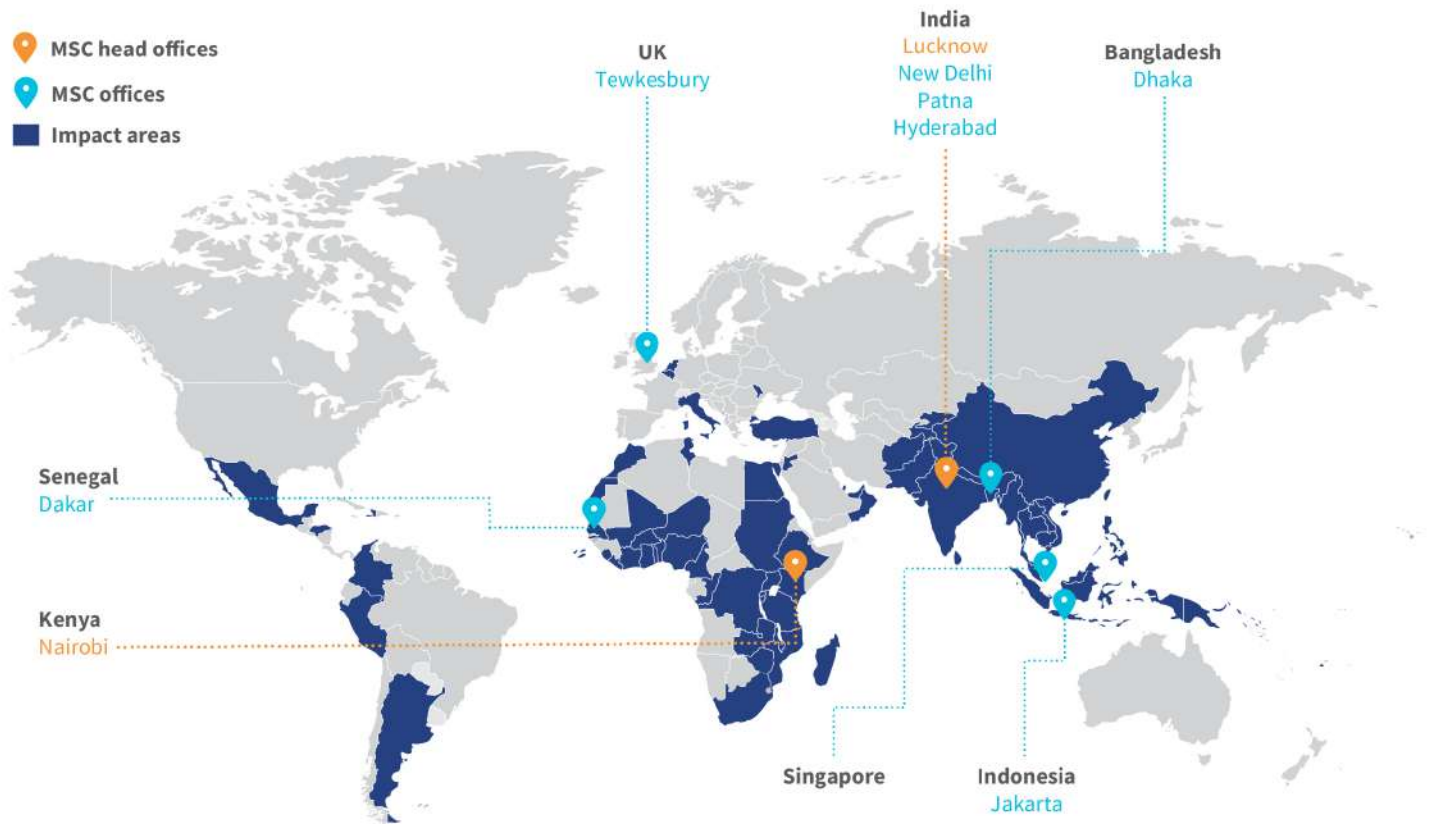
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