



Ethical AI and Data Solutions

Capability deck

December 2025

Ethical AI for Inclusive Development

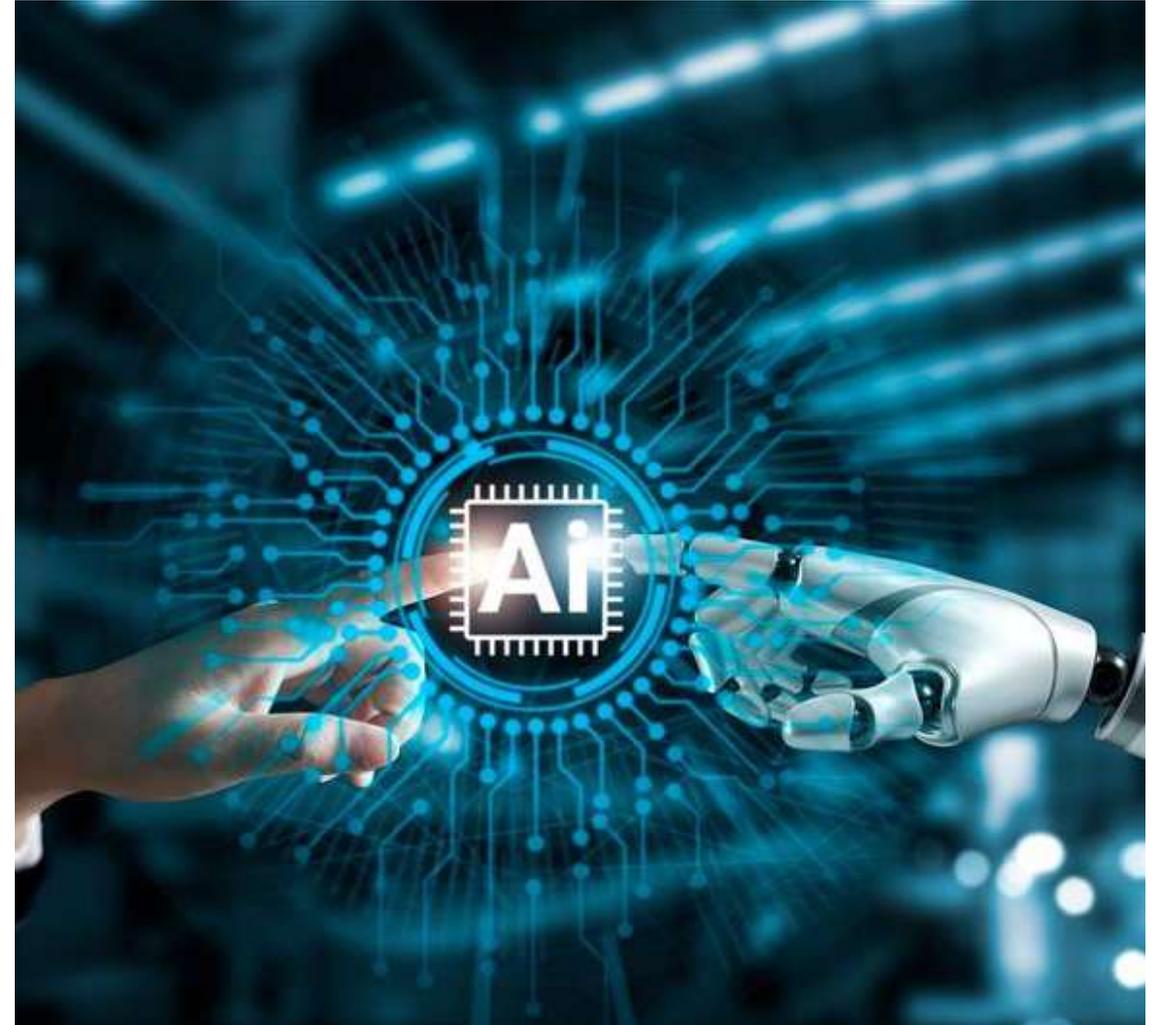
Vision

Our vision is to empower governments and development partners to deploy AI and data responsibly, so they can create systems that are safe, fair, and grounded in real-world constraints. Our goal is to strengthen governance, improve public services, and advance inclusive development, which would ensure technology serves the public good.



Approach

We guide institutions through their AI journey. We codesign and help operationalize responsible AI and data-driven solutions in partnership with governments and development institutions. We shape national strategies, identify high-impact use cases, and deploy privacy-preserving models and scalable frameworks. Every solution we design emphasizes transparency, accuracy, explainability, and fairness.



Responsible data systems for sustainable impact

Impact

Our AI-based solutions power improvements across agriculture, public health, financial services, and climate resilience. We personalize citizen services, optimize social programs, and improve their frontline delivery with safeguards firmly in place to ensure equity and accountability.



Governance

We empower institutions to build robust data governance systems that enable innovation, protect digital and human rights, and strengthen monitoring and decision-support for efficient service delivery. Our work mitigates bias, ensures secure and interoperable data architecture, and guides the responsible adoption of emerging technologies, such as generative AI and adaptive learning systems.



Our work: Scalable, responsible AI and data solutions for development

AI strategy and responsible deployment

We help governments and institutions craft clear, **context-aware AI strategies** and prioritize high-impact use cases. Our approach includes **AI maturity assessments** and ensures responsible design. Our designs embed fairness, transparency, privacy, and regulatory compliance from day one.



Analytics, insights and decision intelligence

We use **machine learning, geospatial analytics, and natural language processing** to generate actionable insights and guide public programs. Our systems support **targeting, forecasting, segmentation, and real-time monitoring**. We also deploy **evidence and learning platforms** that synthesize field data, streamline research workflows, and build institutional capability for data-driven decisions.



Generative AI and intelligent interfaces

We develop GenAI tools, such as **chatbots, AI copilots, and content assistants**, to improve citizen engagement and deliver frontline services more efficiently. Our services are optimized for local languages, offline use, and low-resource environments.



Data infrastructure and open ecosystems

We help institutions **design data strategies, governance frameworks, and open data ecosystems**. This ensures that data is secure, interoperable, and usable for the public good.



Policy, innovation and governance enablement

We support regulators, public-sector bodies, and innovation ecosystems to adapt **policies, standards, and regulatory frameworks** so AI and identity or digital infrastructure are inclusive, secure, and future-ready. We also enable collaboration between governments, academia, startups, and the industry to co-develop scalable solutions, **which bolster the digital public infrastructure backbone for AI**.



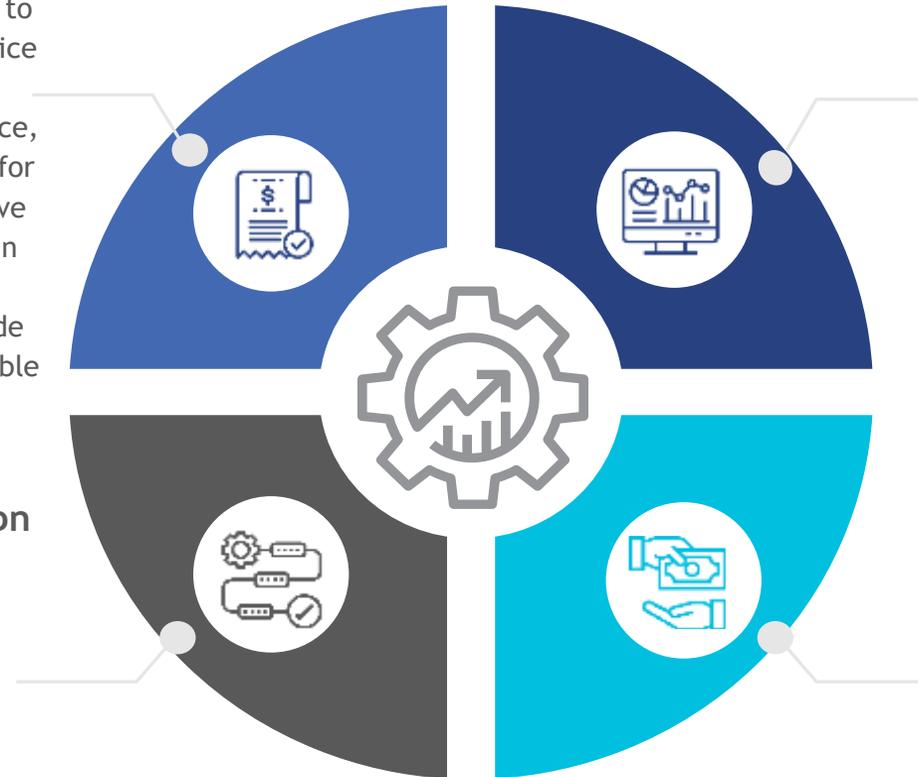
Our tools: AI readiness and governance toolkits and frameworks

Readiness assessment for AI adoption

We have developed a structured diagnostic tool to help government bodies, development agencies, and financial institutions assess their readiness to integrate artificial intelligence into public-service and development programs. The tool examines data maturity, technical capabilities, governance, culture, and skills to provide practical insights for capacity-building and realistic planning. We have applied elements of this readiness assessment in multiple engagements, including the [Digital Farmer Services \(DFS\) platform in Bihar](#), to guide clients as they design safe, inclusive, and scalable AI pathways

AI initiatives planning and estimation framework

We have developed a practical planning and estimation tool to support institutions as they scope and budget AI initiatives. It provides structured methods for our clients to design transparent, realistic, and fundable AI programs. This framework has been applied across our AI engagements to support sustainable, well-planned implementation.



Organization knowledge management framework

This framework helps institutions capture, structure, and organize their institutional knowledge, so they can reuse it to train models, build solutions, and strengthen future AI implementations. It reduces duplication of effort, preserves proven practices, and improves continuity across projects. We have applied this approach in [DFS Bihar](#) project in India and in the [OJK chatbot](#) engagement in Indonesia to systematize knowledge and enable scalable, responsible AI development.

Use case evaluation toolkit

Through this toolkit, we offer a systematic approach to help governments, development institutions, and financial service providers identify, evaluate, and prioritize AI use cases based on feasibility, potential impact, and alignment with organizational goals. The toolkit enables institutions to select high-value, scalable AI investments. It has been applied in [Bihar's climate and market-linked advisory models](#), and for projects with our financial sector partners, such as [AI credit scoring](#) and [segmentation](#), to determine [scalable and responsible AI opportunities](#).

Our tools: Our tools for trustworthy and accelerated AI analytics within MSC

Explainability and sensitivity sandbox

The sandbox is a controlled testing environment designed to evaluate the transparency, fairness, and reliability of AI models. It enables our teams to experiment with model sensitivity and interpretability, so they can ensure responsible AI deployments that comply with ethical guidelines and regulatory standards.

AutoEDA System: Automated exploratory data analysis toolkit

We are currently developing an intelligent, automated tool to speed up the exploratory data analysis stage in research projects. It enables teams to rapidly generate visual insights, detect data quality issues, and streamline initial data exploration through natural language queries.



Echo.AI and Narrata.AI: Multilingual transcription and qualitative insight generation

Echo.AI converts audio recordings into accurate, multilingual transcriptions, which significantly reduces the time and effort needed for manual transcription—a crucial bottleneck in field-based research.

Narrata.AI uses Echo.AI's outputs to apply AI-driven qualitative analysis on transcripts. It automatically identifies themes, generates summaries, and provides deep, useful insights.

These tools dramatically accelerate qualitative research cycles, enhance analytical rigor, and facilitate rapid, informed decision-making from complex field data.



Flagship projects underway



Practical, inclusive AI that strengthens national governance and community-driven data foundations

AI governance in health: Support to ICMR-NIRDHDS

Our support for the ICMR-National Institute for Research on Digital Health and Data Science (NIRDHDS) helps operationalize AI governance and adoption across India.

Mechanism: We are currently establishing an institutional support cell (ISC) to operationalize four national technical working groups (TWGs) on AI in health. We are facilitating comprehensive coordination and provided technical support to shape national AI strategies and policy discourse in public health.

Expected impact: We are strengthening the NIRDHDS's capacity to develop vital frameworks, guidelines, and policy instruments for the responsible and scalable adoption of AI.

Key foundation: We are creating structured governance for AI policy, development, and responsible deployment across the public health ecosystem.

AI *Chechis*: Cocreating gender-inclusive AI with Kudumbashree

Our work positions self-help group (SHG) women as cocreators of AI solutions to ensure fairer access to markets and finance in three rural districts in India's Kerala state.

Mechanism: We are training and deploying a dedicated cadre of 90+ women called "AI *Chechis*" to become local data contributors within Kerala's Kudumbashree network.

Core activity: In this assignment, we deploy AI *Chechis* to collect, annotate, and validate inclusive, multimodal datasets, such as text, audio, and video, which can capture local realities.

Expected impact: We are piloting and testing refined AI tools to ensure they are contextually relevant, accurate, and gender-inclusive before large-scale deployment.

Key foundation: The "women-in-the-loop" framework integrates SHG women at every stage of the AI lifecycle. They identify needs, validate outcomes, and support deployment at every stage.

AI-enabled digital agriculture for smallholder farmers (DFS Bihar)



Purpose

We sought to build Bihar's first integrated digital platform for 12 million smallholder farmers and develop the data infrastructure, interoperability layers, and governance systems required for AI-enabled advisory, finance, risk modelling, and climate-smart agriculture services. We defined AI interventions to ensure AI features are built on strong, reliable datasets. These interventions include global search, multilingual advisory bots, auto-training feeds, and data-driven market linkage tools.

What we strengthened

We consolidated fragmented datasets and workflows into a unified, interoperable data ecosystem. Our ecosystem improved data quality, enhanced diversity, and created the structured information needed for fair and context-aware agricultural AI. We also finalized requirements, integrated text-to-speech (TTS) powered audio advisories, enabled multilingual search, and prepared the platform for image-based diagnostics, automated training feeds, and predictive analytics to strengthen readiness for core AI modules.

Key interventions

- Designed the data and systems backbone for India's first state-level digital platform for small-scale producers
- Federated datasets, information systems, and registries into a unified digital layer
- Enabled interoperability with private-sector climate analytics, advisory engines, and risk-scoring tools
- Built a multi-stakeholder ecosystem to govern and sustain high-quality datasets for responsible AI.
- Provided the functional specifications and data integration, in progress, for image-driven diagnostics and predictive market linkage tools and scaling pilot implementation, with vendor assessments currently in progress
- Established a phased AI rollout plan across service discovery, advisory, knowledge management, and platform analytics to ensure each AI feature is grounded in credible, representative data

Outcomes and contributions to AI-readiness

- DFS Bihar onboarded 700,000+ farmers, of whom 21% were women, which improved the gender diversity of datasets.
- The project integrated 50+ government programs, four registries and 25 state-level datasets, which generated an integrated farmer profile.
- It enabled 70+ private partners to deploy scalable AI-supported advisory and market solutions.
- It engaged 15,000+ extension workers to strengthen human-in-the-loop feedback loops.
- DFS already rolled out and pilot-implemented NLP-enabled soil health card analysis, voice-enabled global search within the portal, farmers' call sentiment analysis and partnering for inclusive multilingual advisories and chatbots.
- The platform progressed toward digital public good certification.

Foundational contribution to responsible AI

We created a scalable, interoperable agricultural data infrastructure, which enabled accurate, inclusive, and farmer-centric AI-enabled users' journey across Bihar.

Building India's AI-ready digital identity layer (UIDAI)



Purpose

In this assignment, we helped strengthen India's national digital identity system, so it can support innovative authentication use cases, improve citizen experience, and generate secure, interoperable, and representative datasets for inclusive and trustworthy artificial intelligence systems.

What we strengthened

We improved *Aadhaar's* policy framework, data quality, authentication workflows, and governance structures. The intervention helped reduce errors, improve interoperability, and generate machine-readable identity datasets essential for fair, transparent AI models.

Key interventions

- ▶ Designed five core workstreams to improve the reliability of identity datasets used in AI applications: the Innovation Sandbox, offline authentication review, grievance and channel assessment, Direct Benefit Transfer governance study, and ecosystem mapping
- ▶ Designed the [Aadhaar Innovation Sandbox](#) strategy, which enabled safe testing of authentication and e-KYC models and added [SDK benchmarking](#) to validate responsible and scalable ID-tech solutions
- ▶ Supported the [Scheme for Innovation and Technology Association with Aadhaar \(SITAA\)](#) by strengthening documentation, onboarding workflows, and developer guidance to enable responsible, interoperable *Aadhaar*-enabled solutions.

Outcomes and contributions to AI-readiness

- ▶ Face-authentication usage increased fourfold, while the adoption of *Aadhaar* and e-KYC grew by around 10%, which expanded high-volume, representative datasets that could be used to train fair AI models.
- ▶ The sandbox enabled safe experimentation with new authentication and verification models to support AI-enabled public services.
- ▶ The UIDAI began to publish anonymized datasets on the Open Government Data Portal to enable transparent research for responsible AI.
- ▶ The UIDAI engaged with more than 10 countries on the creation of AI-ready digital identity systems.
- ▶ SITAA improvements expanded the quality and consistency of developer-facing resources, which enabled faster adoption, more reliable integrations, and a stronger ecosystem for responsible *Aadhaar*-based innovation.

Foundational contribution to responsible AI

The intervention strengthened governance, data integrity, and interoperability for *Aadhaar* and created the building blocks needed for accurate, transparent, and inclusive AI systems.

Purpose

M-KOPA is a leading FinTech platform that provides pay-as-you-go asset financing to low-income and first-time digital borrowers across Africa. In this engagement, we are helping M-KOPA design a responsible, AI-enabled financial assistance layer that strengthens customer decision-making, supports repayment behaviour, and expands access to trustworthy, low-bandwidth financial guidance for underserved users.

What we strengthened

We are enhancing M-KOPA's digital customer support system by improving content accuracy, embedding ethical safeguards, strengthening personalization logic, and optimizing the chatbot for low-resource environments common among their user base.

Key interventions

- ▶ Developing a structured, verified knowledge base aligned to customer financial journeys, improving accuracy and consistency of responses
- ▶ Designing inclusive, simple-language conversation blocks used to train chatbots customized for first-time digital users, low-literacy customers, and entry-level smartphones
- ▶ Building contextual personalization workflows that differentiate between first-time borrowers, women users, strong payers, and customers who struggle with repayment pressure, to enable sensitive and relevant support
- ▶ Optimizing performance for low-bandwidth, low-end devices to ensure stable access across rural and underserved regions

Outcomes and contributions to AI-readiness

- ▶ A verified knowledge base reduces inconsistencies and improves the reliability of assistance across customer segments.
- ▶ The chatbot will provide personalized, risk-aware financial guidance at scale – contributing to improved confidence and repayment outcomes.
- ▶ Low-resource optimization increases reach, particularly among rural and underserved users who rely on basic devices and limited data.

Foundational contribution to responsible AI

The work strengthens safeguards, data integrity, and transparency in automated financial support. It establishes the foundation for secure, inclusive, and responsible AI adoption across M-KOPA's digital financial ecosystem.

A pilot campaign to drive confidence in digital financial services



Purpose

We are supporting the Department of Financial Services (DFS), Government of India to design a responsible, AI-enabled solution that strengthens citizens' financial capability, builds digital confidence, and improves their ability to safely use and benefit from digital financial services.

What we strengthened

We are developing an approach to diagnose user capability gaps, understand behavioral risks, and deliver learning through a simulation-led model that improves clarity, safety preparedness, and awareness of grievance management mechanisms for diverse user groups.

Key interventions

- ▶ Building a national confidence and capability framework using simulation-based assessments to map user profiles, behavioral risks, and financial confidence across banking, credit, insurance, investments, and pensions
- ▶ Developing a modular, scalable content architecture in the form of videos, explainers, interactive guides, fraud pathways, and grievance resolution walkthroughs customized to priority user needs and contexts
- ▶ Designing an AI-enabled capability assistant to offer accessible product information, resolve common queries, guide users through transactions, and support safer usage and grievance navigation

Outcomes and contributions to AI-readiness

- ▶ The campaign has been strengthening fraud resilience and grievance-navigation skills to support India's consumer-protection priorities as digital transactions scale.
- ▶ We are developing a scalable, simulation-led learning framework deployable across states, districts, and diverse user groups (seniors, SHG women, gig workers, entrepreneurs, students).
- ▶ Our efforts are enabling data-driven policy and program design by providing DFS with behavioral insights to strengthen digital-payments safety, credit confidence, and inclusion strategies.

Foundational contribution to responsible AI

The pilot establishes responsible design principles, behaviorally-grounded safeguards, and transparent learning pathways, **which support** safe, inclusive AI adoption in India's financial-capability ecosystem.

Some of our completed projects



Improving the financial services authority's (OJK) grievance mechanisms through AI-enabled supervisory technologies (SupTech)



Purpose

In this [assignment](#), we sought to strengthen Indonesia's consumer-protection framework by supporting the Financial Services Authority (Otoritas Jasa Keuangan, OJK) in the design of AI-enabled supervisory and grievance-management tools. The engagement's goal was to improve complaint handling, enhance market conduct oversight, and build the foundational data systems required for responsible digital financial supervision.

What we strengthened

We strengthened OJK's complaint-intake channels, standardized grievance data, and introduced AI-supported analytics for real-time monitoring of behaviors across digital-financial platforms. Through these outcomes, we improved the reliability, accessibility, and automation of OJK's consumer-protection workflows.

Key interventions

- ▶ Codesigned OJK's RegTech-SupTech roadmap with the Gates Foundation's RegTech Lab and outlined OJK's strategic priorities for technology-enabled supervision and data-driven consumer protection
- ▶ Developed two SupTech prototype solutions to strengthen consumer-protection and supervisory functions
- ▶ Built a social media monitoring tool using machine learning and web-crawling to analyze consumer sentiment, identify emerging risks, and flag potentially fraudulent conduct by financial-service providers
- ▶ Designed and implemented an omnichannel grievance-handling chatbot that enables citizens to submit complaints, access financial-education content, and receive guided support through multiple digital channels

Outcomes and contributions to AI-readiness

- ▶ The intervention enabled real-time identification of risks through continuous monitoring of sentiment and complaints across social-media platforms.
- ▶ We improved the quality and timeliness of grievance handling by automating triage, routing, and basic consumer support.
- ▶ Our efforts strengthened OJK's market-conduct supervision capability and enabled more consistent oversight of digital-financial services.
- ▶ Through the intervention, we demonstrated practical, scalable AI-enabled supervisory tools, which helped advance OJK's long-term SupTech vision.

Foundational contribution to responsible AI

The solutions introduced standardized data flows, structured grievance pathways, and transparent supervisory processes, which lay the groundwork for trustworthy, equitable, and accountable AI-enabled financial-oversight systems.

Evaluating KissanAI to strengthen farmer-centric AI systems



Purpose

This assignment evaluated how smallholder farmers in India's Bihar state used and experienced the KissanAI advisory tool. We also sought to identify the usability, language, and contextual factors that shaped adoption and effectiveness. Our work supported improvements to farmer-facing AI systems in real field conditions.

What we strengthened

We generated practical, on-the-ground evidence about how an AI advisory tool performs with low-literacy, multilingual rural users. The evaluation highlighted gaps in localization, relevance, data context, and user workflows. It informed refinements to KissanAI and guided the design of more inclusive agricultural AI tools.

Key interventions

- Observed the tool's usage across five districts and documented how farmers interacted with KissanAI
- Analyzed the accuracy and relevance of responses across common query types, which included disease, input use, weather, and price information
- Assessed challenges related to dialects, literacy, voice input, device familiarity, and connectivity
- Identified product-level improvements needed in localization, image support, geo-contextual intelligence, and content personalization

Outcomes and contributions to AI-readiness

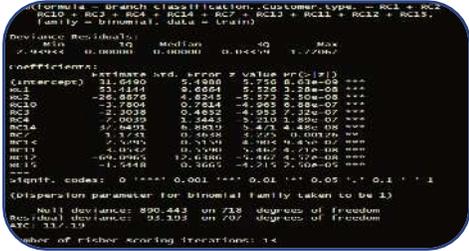
- The evaluation revealed that awareness and active usage of AI tools were low, which underscored the need for stronger user onboarding and clearer value communication.
- Many farmers shifted from voice to text input due to dialect-related misinterpretation, which indicated a need for better language and speech models.
- Responses were often too generic for local crop conditions. This showed that AI requires more context-specific datasets and geolocation logic.
- Farmers preferred to validate AI advice with peers or extension workers, which reinforced the importance of human-in-the-loop support.
- Image-based diagnosis emerged as a high-value feature. This finding revealed the need for locally trained visual models.

Foundational contribution to responsible AI

The project evaluated the performance of AI in real farmer settings, provided evidence to refine KISSAN AI, and informed broader agricultural AI design. The findings highlight the data, localization, usability, and governance conditions needed to build AI systems that are accurate, context-aware, and genuinely useful to smallholder farmers.

Responsible predictive modelling for credit and risk intelligence

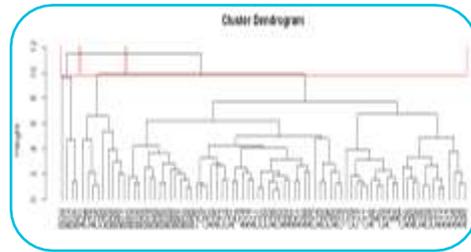
We use supervised learning techniques, such as regression models, logistic regression, classification, and regression trees, alongside unsupervised learning methods, such as clustering and principal component analysis (PCA), to conduct predictive modelling for various clients.



Regression models

Validation of credit scoring model (JPMC):

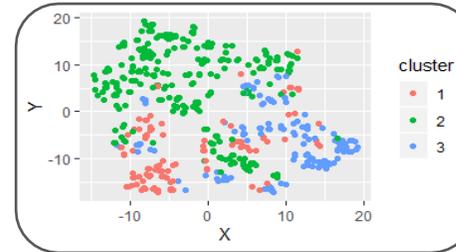
Xtracap FinTech is a supply chain finance platform. MSC validated and stress-tested its credit scoring algorithm to identify key variables that impact the likelihood of loan repayment. Our intervention enabled Xtracap to refine its credit scoring process.



Hierarchical clustering and decision tree

Identification of high-performing frontline workers (JPMC):

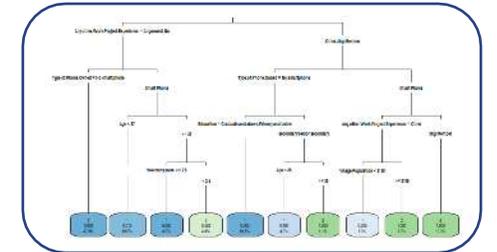
Frontier Markets is a rural social commerce platform. MSC developed a profiling system for its frontline workers, called *Sahelis*, to improve recruitment and identify the traits that dictate their performance. MSC used multiple machine learning algorithms to achieve this outcome. This enabled Frontier Markets to optimize the performance of *Sahelis*.



Clustering and decision tree

Customer segmentation on customer data (JPMC):

MSC assisted Frontier Markets in customer segmentation, for which we identified high- and low-value customers through clustering and predictive classification models. The model allowed Frontier Markets to predict if an individual customer can potentially become a high-value customer at the time they place their first order.



PCA, decision trees, and logistic regression

Prediction of the probability of customer default through customer phone records (JPMC):

Awaaz.De develops mobile solutions for social impact. MSC developed a credit scoring model to predict loan default probability based on call-receiving patterns. We used principal component analysis (PCA) for feature engineering and predictive modeling to predict the probability of customer default.

Designing inclusive agent networks through geospatial and segmentation insights

Using geospatial intelligence to expand financial access and optimize last-mile service delivery



Agent optimization study (Gates Foundation)

We conducted this study to optimize agent networks in the administrative subdivisions of Navapura and Kursakatta blocks of the two aspirational districts of Nandurbar and Araria in India's Maharashtra and Bihar states. We used geospatial modeling exercises to identify alternative agent locations that could bring all the villages within a 2 km radius of a financial service delivery point. Our team also conducted agent segmentation to ensure agent viability and reduce agent churn. We introduced segmentation into the geospatial model and optimized the agent network. This reduced the number of agents needed to serve the target population.



Identification of viable agent locations for the Airtel Payments Bank (APB) in Uttar Pradesh and Bihar

The APB sought to extend its outreach further and provide financial services through agents in previously unserved or underserved areas of India. MSC helped the APB identify such locations to optimize the recruitment of new agents for maximum customer outreach. MSC used geospatial analysis to map the APB's existing agent locations and identified potential locations where agents could be placed to maximize the delivery of services to unserved or underserved populations.

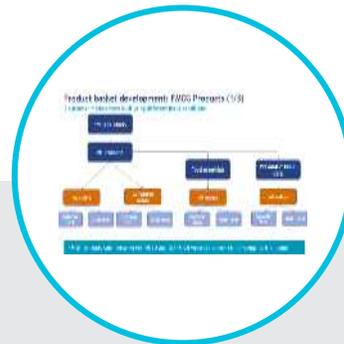
Data science and natural language processing for inclusive decision-making

We use sophisticated data science techniques to transform raw data into practical insights. Our approach includes sentiment analysis through natural language processing (NLP), market basket analysis through the apriori algorithm, and data mining to extract financial trends from unstructured text data.



NLP: Sentiment analysis

Analysis of the public perception of the *Atmanirbhar Bharat Abhiyaan* through Twitter (now X) data (Gates Foundation): The *Atmanirbhar Bharat Abhiyaan* was launched on 12th May 2020. It offered an INR 20 trillion (USD 238.2 billion) package to support citizens during COVID-19. MSC analyzed publicly available, anonymized Twitter (now X) data based on related keywords and applied aggregate sentiment analysis to understand public response to the relief package. The analysis revealed an overall positive public perception of the *Atmanirbhar Bharat Abhiyaan*.



Apriori algorithm

Development of product baskets to improve product portfolio (JPMC): Frontier Markets is a rural social commerce platform that connects rural households in India. MSC provided technical assistance through an analysis of a year's worth of transaction data to develop optimized product baskets for Frontier Markets. We used the apriori algorithm to create 12 models and identified associations between products that customers are likely to buy together. This would potentially increase Frontier Market's revenue per customer.



Data mining

Identification of customer financial profiles from unstructured text data (JPMC): Entitled provides financial services to more than 34 million blue-collar workers in India through employer partnerships. MSC analyzed consented, anonymized mobile-message datasets and performed a text-mining exercise to extract transaction-related patterns in a privacy-preserving manner. We then used the aggregated insights to create financial profiles for Entitled's customers. These insights improved access to savings and credit solutions and helped Entitled align financial products with users' real financial capacity and habits. MSC also developed an interactive tool with these functions that Entitled could use in the future.

Applied analytics for inclusive financial services

Building analytics and AI-driven insights in financial inclusion



Digital financial services (DFS) usage analytics (Bangladesh)

We applied behavioral analytics, customer segmentation, and supervised learning for the Bangladesh Financial Intelligence Unit. The insights enabled us to identify critical DFS usage patterns that informed targeted policies for enhanced financial inclusion nationwide.



Optimized loan referrals for BRI's female agents (Indonesia)

In this assignment with PT Bank Rakyat Indonesia (BRI), we conducted rigorous data analytics and regression modeling. The goal was to identify performance drivers and barriers among female agents. This activity enabled BRI to undertake targeted interventions and improve loan referral outcomes.



Customer upgrade analytics for the India Post Payments Bank (India)

We undertook this assignment for the IPPB, which sought to increase account upgrades among customers. We built predictive models and interactive dashboards using pseudonymized account-level parameters, enabling privacy-preserving segmentation and engagement analysis. These insights helped the IPPB identify upgrade-ready customer segments and supported targeted strategies that led to increased account upgrades and improved retention.



Merchant lending risk model for SoBanHang (Vietnam)

We undertook this assignment for SoBanHang, a Vietnam-based mobile app for SMEs. We designed and implemented sophisticated machine learning credit-risk scoring tools and merchant self-assessment platforms. This significantly improved credit decisions, portfolio quality, and merchant financial awareness.

Sectors we work in

Providing impact-oriented business consulting services



Banking, financial services, and insurance (BFSI)



Water, sanitation, and hygiene (WASH)



Government and regulators



Micro, small, and medium enterprise (MSME)



Social payments and refugees



Youth



Gender equality and social inclusion (GESI)



Education and skills



Digital and FinTech



Agriculture and food systems



Climate change and sustainability



Health and nutrition

Multi-faceted expertise

Advisory that helps you succeed in a rapidly evolving market



Policy and strategy



Products and channels



Research, evaluation, and analytics



Organizational transformation



Digital technology and channels



Catalytic finance



Design thinking and innovation



Marketing and communication



Training



Government regulations and policy



Data Insight



Customer protection and engagement for responsible finance

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



International financial, social and economic inclusion consulting firm with **25+** years of experience



>300 staff in **10** offices around the world



Projects in **~68** developing countries

Our impact so far

>550
clients

>1,400
publications

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

Implemented **>950 DFS** projects

Developed **>300 FI** products and channels now used by **>1.7 billion** people

Trained **>11,100** leading FI specialists globally

Some of our partners and clients



-  MSC head offices
-  MSC offices
-  Impact areas



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