

Government Advisory capability

We strengthen government systems and improve public services to make them efficient, accountable, and equitable for citizens.



We deliver evidence-based solutions for sustainable development and empower marginalized communities across Asia and Africa.

Vision

To become the leading catalyst for transformative and inclusive governance in Asia and Africa



Mission

To make governments more efficient and effective by providing consulting services grounded in action research, the strategic use of digital tools, and practical solutions that advance the Sustainable Development Goals (SDGs)



We organize our work with governments around three thematic pillars that make public systems work better for citizens.



Smart governance

We improve the efficiency of government systems, enhance accountability and observability, and reduce the administrative burden on officials. Our work in public finance management (PFM) focuses inward on strengthening core systems across budgeting, expenditure management, and revenue mobilization.



Public policy

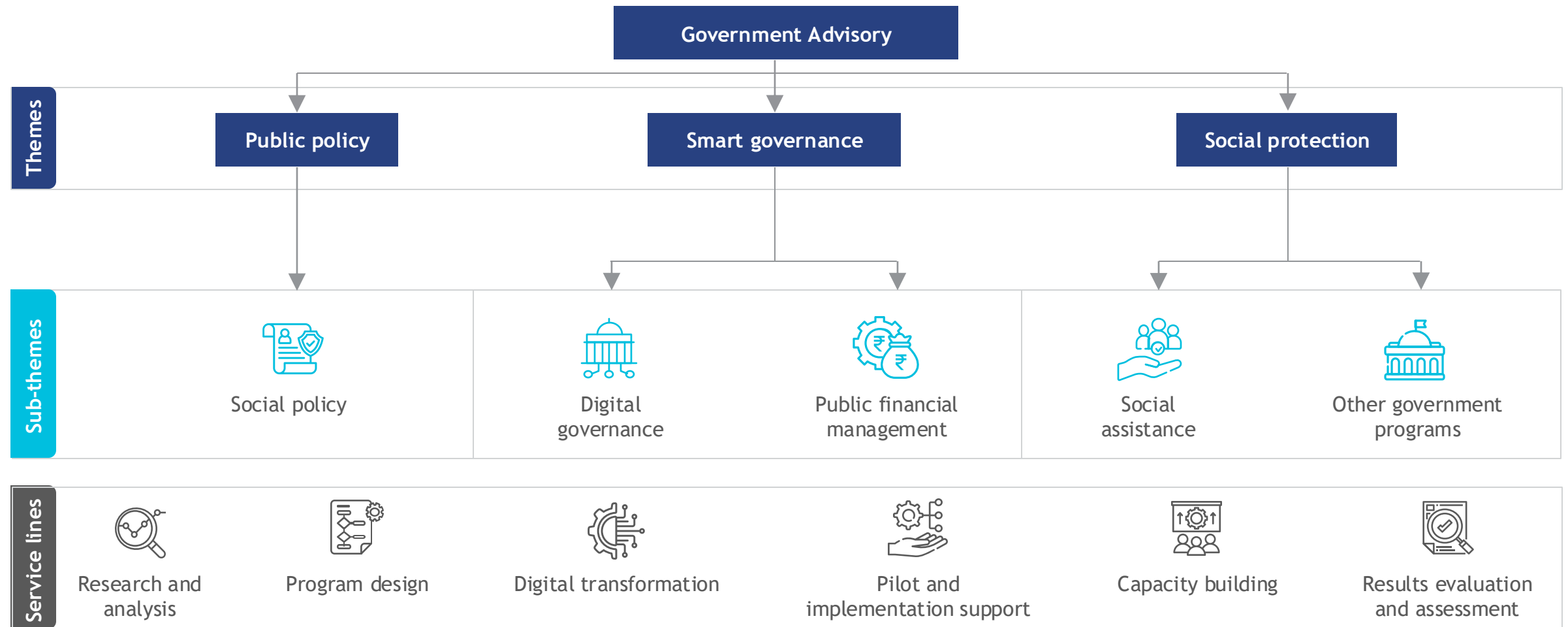
We strengthen the entire policy and program lifecycle, from policy analysis and research to program design, implementation, and evaluation. Our work spans regulatory reforms, sectoral strategies, institutional capacity building, and improvements to delivery systems.



Social protection

We make governance more effective by advancing policies that strengthen fairness and inclusion across social systems. We also design, improve, and implement these policies to strengthen social outcomes. Our work focuses outward on improving how citizens engage with the government.

Within each pillar, we advise on sub-themes, service lines, and sectors.



Sectors or areas we work in:



Six service lines ensure our solutions are grounded in action research and use practical, implementable digital tools.

Research and analysis

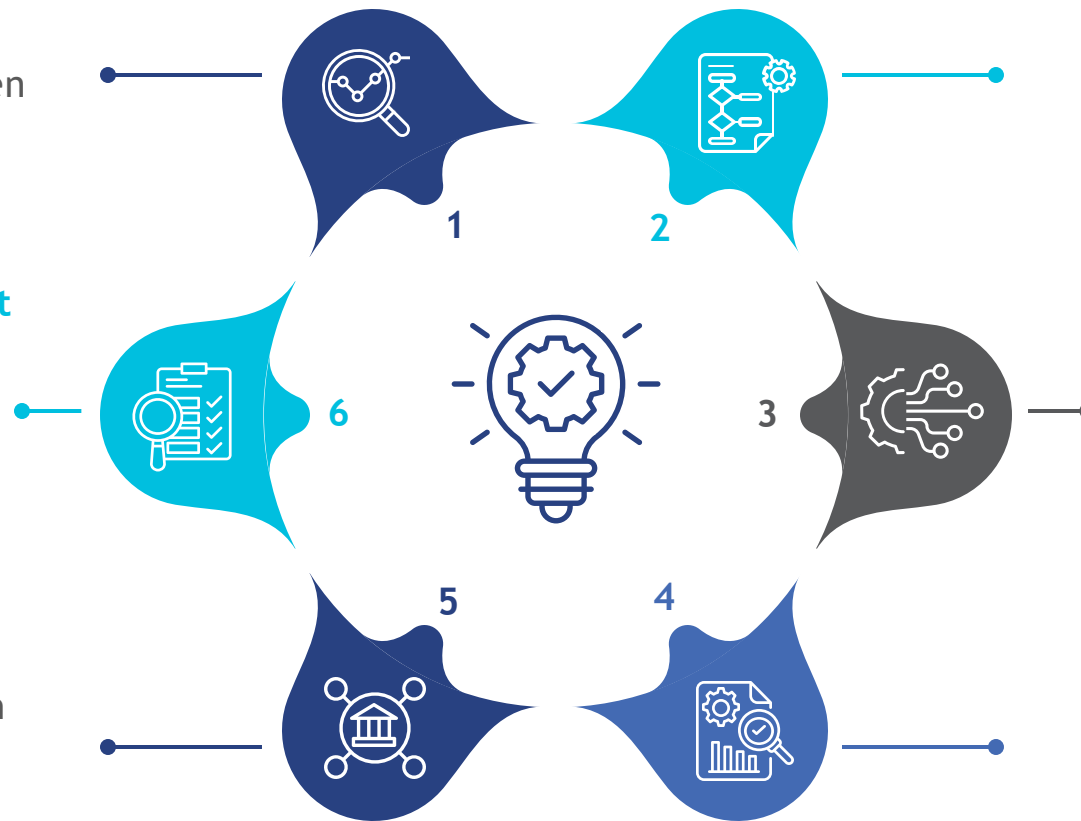
Conduct research and analysis to support decision-making, strengthen systems, and drive inclusive and impactful reforms

Results evaluation and assessment

Assess program impact through results evaluation to measure outcomes, evaluate efficiency gains, and inform future initiatives

Capacity building

Engage with key stakeholders, such as communities, governments, and organizations, to build culture, leadership, and capacity



Program design

Design evidence-based, implementable, and scalable programs across contexts

Digital transformation

Design and implement digital tools and technologies to improve program delivery and impact

Pilot and implementation support

Provide hands-on support during program implementation to ensure successful execution and scale

We advance South-South cooperation through LAB, our cross-learning platform.

Learning Across Borders (LAB) is MSC's platform for structured, participatory, and demand-driven collaboration and knowledge exchange across Asia, Africa, and the Pacific.

LAB uses proven innovations in digital governance, enabled by digital technologies and digital public infrastructure (DPI), to advance financial inclusion, social protection, agriculture and food systems, health and nutrition, and inclusive development. LAB helps accelerate socioeconomic reforms in the Global South.



MiDAS from the Philippines: Exposure visit from 19th to 23rd May 2025



Indonesia delegation: Exposure visit for fertilizer subsidy reform from 19th to 23rd May 2025



Ethiopian delegation's visit in 2016



Indonesian delegation's visit for DPI from 17th to 23rd March 2025



We promote knowledge exchange through publications and digital engagement.

Thought leadership and publications

We produce blogs, articles, case studies, policy notes, and research reports on DPI, digital identity, financial inclusion, and social protection. These publications provide practical insights, global best practices, and implementation guidance for governments, regulators, and development institutions across emerging markets.

Smart payments playbook:
A guidebook to implement smart payments in the government payments ecosystem



25 Years
MSC
Microdata Consulting

[Smart payments playbook](#)

Digital knowledge sharing and ecosystem engagement

We promote knowledge exchange through videos, podcasts, webinars, and other digital platforms. These initiatives enable policymakers, practitioners, and ecosystem stakeholders to share experiences, discuss innovations, and learn from global approaches to DPI, digital finance, and citizen-centric service delivery.



[GovTech Talks](#)

We deliver impact through our work.



Guided reforms worth **USD 70 billion** in government subsidies in India, including **USD 11 billion** in fertilizer subsidies and **USD 25 billion** in food subsidies during 2015-2018



Assisted more than **56** countries in building financial market intelligence



Played a pivotal role in the iterative design and delivery of G2P benefits through choice-based models, including digital and in-kind transfers of food, fuel, and fertilizer



Supported more than **20** Indian states and union territories in accelerating government-to-person (G2P) transfers through digital channels under the direct benefit transfer (DBT) system from 2014 to 2023



Served as an impact assessment advisor to **eight** ministries in India and Indonesia



Enabled India's Public Distribution System (PDS) to reach **800 million** beneficiaries



Assisted Indonesia's Bantuan Pangan Non Tunai (BPNT), a food subsidy transfer program, and reached **10 million** beneficiaries by 2019



Organized G2P exposure visits for government delegations from Tanzania, Nigeria, Ethiopia, Indonesia, and Bangladesh



Shaped Zambia's national digital G2P roadmap and supported the rollout of **7 million** digital IDs and **1.3 million** biometric records



Conducted more than **100** cross-country research studies on digital financial services, banking, and micro, small, and medium enterprises (MSMEs)



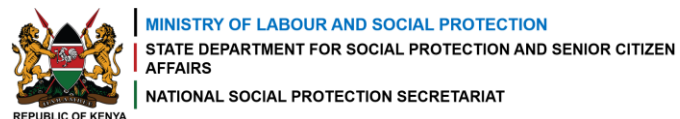
Advanced India's fertilizer subsidy reform and digital farmer services for **147 million** farmers



Implemented SCAN 2.0 to enable **100%** digital claims and payments since 2023-2024 for G2G transfers between states and the Government of India

We are trusted by governments and public institutions across countries.

Governments and multilaterals



Selected partners; not an exhaustive list.

We share deep partnerships across India's national and state institutions.

Governments and multilaterals



Selected partners; not an exhaustive list.

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



Selected partners; not an exhaustive list.

Our flagship projects | Social protection and policy



Technical support to India's PDS system to steer reforms in the food subsidy regime

India's PDS, one of the world's largest food security programs, underwent digital reforms to improve delivery. Since 2014, MSC has supported digitization, cash transfer pilots, the One Nation One Ration Card initiative, and nutrition measures. These efforts include rice fortification and millet inclusion. It helped remove 50 million fake ration cards, saved USD 22 billion, and improved the delivery of benefits to 800 million people. The Gates Foundation and the Department of Food and Public Distribution commissioned this project.

Assessment of non-cash food aid program to support scale-up across Indonesia

Indonesia's Ministry of Social Affairs launched the Bantuan Pangan Non-Tunai (BPNT) program in 2017 to improve welfare delivery. However, it needed support to scale nationwide. MSC conducted an operational assessment across 44 cities, gathered field-level insights, provided policy recommendations, and developed operational guidelines for expansion. This support enabled BPNT to expand nationwide. The Gates Foundation and Kementerian Sosial Republik Indonesia commissioned this project.



Design, optimization, and implementation support for India's fertilizer subsidy system

India's fertilizer subsidy system faced significant leakage, as an estimated 65% of fertilizer failed to reach small and marginal farmers. MSC conceptualized and implemented a biometric-authenticated DBT system, which linked subsidies to verified sales and supported its nationwide rollout. The reform reduced illicit diversion by 12.1 million metric tons and generated an estimated government savings of USD 2.2 billion. The Gates Foundation and the Ministry of Chemicals and Fertilizers commissioned the project.

Our flagship projects | Social protection and policy



Study of the Primary Education Stipend Program in Bangladesh

As Bangladesh's Primary Education Stipend Program transitioned to mobile money transfers, stakeholders needed evidence of the impact. MSC assessed how digitized payments affected program delivery, women's financial control, and financial inclusion. The study engaged 1,200 beneficiary mothers, schools, payment service providers, and government officials nationwide. Based on the findings, we developed recommendations to strengthen program effectiveness, improve service delivery, and expand reach. The Center for Global Development commissioned this project.

Digitization of UNHCR Zambia cash-based interventions in refugee settlement

In Zambia's Meheba settlement, refugees struggled to collect cash assistance from the United Nations High Commissioner for Refugees (UNHCR). MSC used human-centered research to design and pilot digital payments, supported by a sustainable financial model and implementation guidance. By 2018, 100% of transfers had shifted to digital, which reduced disbursement time from 14 to 2.5 days. The United Nations Capital Development Fund commissioned this project.



Evaluations and technical assistance for India's LPG subsidy programs

India's LPG subsidy programs sought to improve targeting and access to clean cooking. MSC evaluated Direct Benefit Transfer (DBT) for LPG and the Pradhan Mantri Ujjwala Yojana to strengthen subsidy delivery, beneficiary communications, and program implementation. These interventions helped eliminate 40 million duplicate or ghost beneficiaries and led to USD 8.8 billion in government savings by 2023. The Gates Foundation and the Ministry of Petroleum and Natural Gas commissioned this project.

Our flagship projects | Social protection and policy



Impact evaluation of the cash transfer program in Indonesia

Indonesia expanded its conditional cash transfer program, Program Keluarga Harapan (PKH). The government needed evidence of the program's impact and beneficiaries' experiences with bank transfers. MSC conducted a study with 2,800 respondents across 15 provinces and developed recommendations to strengthen program delivery and support its expansion to more than 10 million beneficiaries. The Gates Foundation, Kementerian Keuangan Republik Indonesia, and the Secretariat of the National Economic Council commissioned this project.

DBT diagnostic and gender assessment study in 12 states in India

India's DBT system disbursed USD 66 billion across more than 300 government programs during 2023-2024. Yet, its impact on women remained unclear. MSC assessed six flagship programs across 12 states and developed gender, mobility, and vulnerability indices to identify barriers to enrollment and access to funding. MSC shared recommendations with the DBT Mission, key ministries, and international delegates at a G20-2023 side event to help make future transfers more gender-responsive. The Gates Foundation commissioned this project.



Transformation of social assistance programs through DPI in Indonesia

Indonesia's social assistance programs faced targeting and data quality issues as the government advanced a DPI approach. MSC advised the National Economic Council and key ministries on digital identity, data exchange, and a unified socioeconomic registry. These recommendations contributed to the national DPI framework and the Perlinsos Portal. The project was commissioned by the Gates Foundation, Indonesia's Ministry of Finance, and the Secretariat of the National Economic Council.

Our flagship projects | Smart governance



DPI for public financial management in Nigeria

The Nigeria Governors' Forum (NGF) launched the Digital Domestic Resource Mobilization (DDRM) initiative to improve fiscal management and public service delivery through DPI. MSC assessed DPI readiness, designed digital workflows and payment systems, and supported policy advocacy for adoption. The initiative seeks to strengthen revenue collection, financial transparency, and service delivery. The NGF and government ministries, departments, and agencies (MDAs) commissioned the project.

Reengineering inter-government payment transfers for India's food subsidy program

India's grain procurement claims often took 8-10 years to settle due to fragmented billing and manual processing. MSC redesigned the existing process and developed the Subsidy Claims and Advances portal, a rule-based digital platform with automated calculations. The system accelerates settlements, improves data visibility, reduces errors, and creates a single source of truth for India's government. The Gates Foundation and the Department of Food and Public Distribution commissioned this project.



Digital readiness assessment for G2P programs in Zambia

G2P programs in Zambia, which include agricultural subsidies and social cash transfers, remained largely non-digital. The lack of digital systems raised concerns about transparency and efficiency. MSC conducted a digital readiness assessment (DRA) to evaluate the ecosystem and identify digitization pathways. The resulting roadmap and operational guidelines helped prioritize digital G2P reforms, strengthen financial inclusion, and improve service delivery. The Gates Foundation commissioned the project.

Our flagship projects | Smart governance



Support to Odisha for timely payments to wage seekers in the MUKTA program

Odisha's Mukhyamantri Karma Tatpara Abhiyan (MUKTA) program was launched during COVID-19 to provide wages to urban workers through self-help groups. MUKTA faced delays in payments and project oversight challenges. MSC designed and piloted MUKTASoft in 23 urban local bodies. The rule-based digital payments platform reduced payment delays by about 60%, cut approval time from 120 days to under a week, and improved fund management and visibility. The Gates Foundation and Odisha's Housing and Urban Development Department commissioned this project.

Enablement of smart payments across government programs in India

PFM systems often rely on manual processes that delay payments and limit transparency. MSC developed the smart payments playbook, a framework for digitizing government payments across government-to-government (G2G), government-to-business (G2B), and G2P use cases in India. The playbook supports the adoption of automated, traceable, and frictionless payment systems. The Gates Foundation and government partners, including the Ministry of Housing and Urban Affairs, Government of India, commissioned the project.



Design of AgriStack models, processes, and roadmaps

Smallholder farmers in India faced low productivity, limited market access, fragmented land records, and restricted digital services due to disconnected agricultural data systems. MSC helped design the processes, standards, and roadmaps for AgriStack, a federated DPI for agriculture. We supported farmer and land-record digitization, defined geospatial data standards, and designed a real-time crop-monitoring architecture. The Gates Foundation and the Ministry of Agriculture and Farmers Welfare commissioned this project.

What we do

Impact-oriented consulting



Agriculture and food systems



Climate change and sustainability



Enterprise and livelihood



Ethical AI and data solutions



Evidence and impact measurement



Financial services



Digital financial services



Gender equality, disability, and social inclusion



Government advisory



Health and nutrition



MSME development



Skilling and jobs



Startup innovation and acceleration



Technology and digital public infrastructure

Our expertise

Advisory to succeed in a rapidly evolving market



Capacity building



Channel development



Design thinking and innovations



Institutional development



Marketing and communication



Policy and regulation



Product development



Program management



Research



Responsible financial systems



Risk management



Strategy development

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



International economic, social, and financial inclusion consulting firm with **27+** years of experience



>450 staff in **10** offices around the world



Projects in **~70** developing countries

Our impact so far

3.7 billion*

people have benefitted from MSC-supported interventions

1.8 billion**

individual people have benefitted from MSC's work

>4,000

projects implemented

>600

clients served

>25 million

people engaged with MSC's content on our website

>2,000

publications

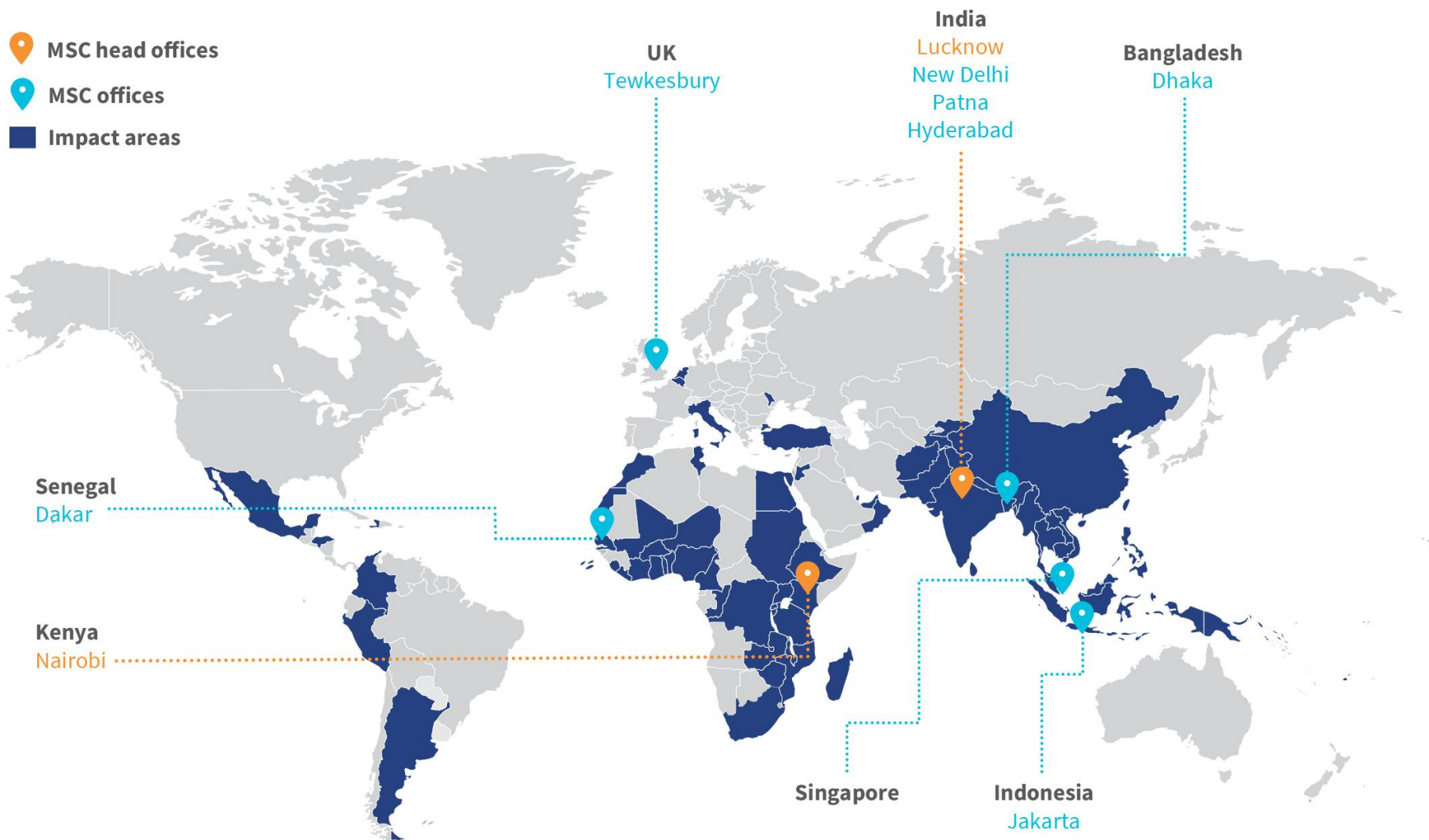
* Individuals may appear more than once across projects

** Estimated without double counting

Some of our partners and clients



-  **MSC head offices**
-  **MSC offices**
-  **Impact areas**



[MSC website](http://www.microsave.net) | Email: info@microsave.net | Website: www.microsave.net

Asia head office

28/35, Ground Floor, Princeton Business Park,
16 Ashok Marg, Lucknow, Uttar Pradesh, India 226001
Tel: +91-522-228-8783 | Fax: +91-522-406-3773

Africa head office

Landmark Plaza, 5th Floor, Argwings Kodhek Road
P.O. Box 76436, Yaya 00508, Nairobi, Kenya
Tel: +254-20-272-4801/272-4806

