

Urban transformation capability statement

Designing integrated urban systems across Asia and Africa to reach the last mile

MSC
MicroSave Consulting

We strengthen governments with evidence-based solutions for sustainable development and uplift marginalized communities across Asia and Africa.

Vision

Our goal is to become a global leader in building inclusive and resilient cities that empower communities. We envision cities where underserved urban communities have equitable access to water, sanitation, livelihood opportunities, and infrastructure, and remain protected from growing climate risks.

Mission

Our mission is to strengthen urban systems through better governance, improved water, sanitation, and hygiene (WASH) services, inclusive housing, sustainable livelihoods, urban resilience, and stronger municipal finance. We support inclusive and resilient cities through evidence-based advisory, ground-level implementation, and scalable digital solutions.



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We work across multiple sectors and sub-sectors to strengthen systems, improve services, and create more inclusive and resilient communities.



We support urban transformation, through policy research, implementation support, digital and market innovations, private and blended finance solutions, and data-driven insights.

Urban transformation

WASH: Our work supports governments as they improve water supply and sanitation systems through policy reform, institutional strengthening, service delivery improvements, and private or blended finance.

Livelihoods: We enable inclusive urban livelihoods by strengthening skills, social protection linkages, credit access, and market linkages for informal workers and vulnerable populations.

Housing and infrastructure: We support the design and implementation of affordable housing and urban infrastructure programs through better policy design, implementation support, and financing mechanisms.

Governance and municipal finance: Our efforts strengthen urban governance and municipal finance through improved public financial management, revenue systems, digital platforms, and institutional capacity at the city level.

Resilience: We support the capacity of cities and urban communities to anticipate, absorb, and recover from climate shocks, with a focus on targeted support for vulnerable urban populations.

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Our integrated service lines help governments design, deliver, and scale sustainable urban solutions.

Urban transformation

Sub-themes

- WASH
- Urban livelihoods
- Housing and infrastructure
- Governance and municipal finance
- Urban resilience

Service lines

- Research and analysis
- Program design
- Digital transformation
- Pilot and implementation support
- Capacity building
- Results evaluation and assessment

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

Research and analysis

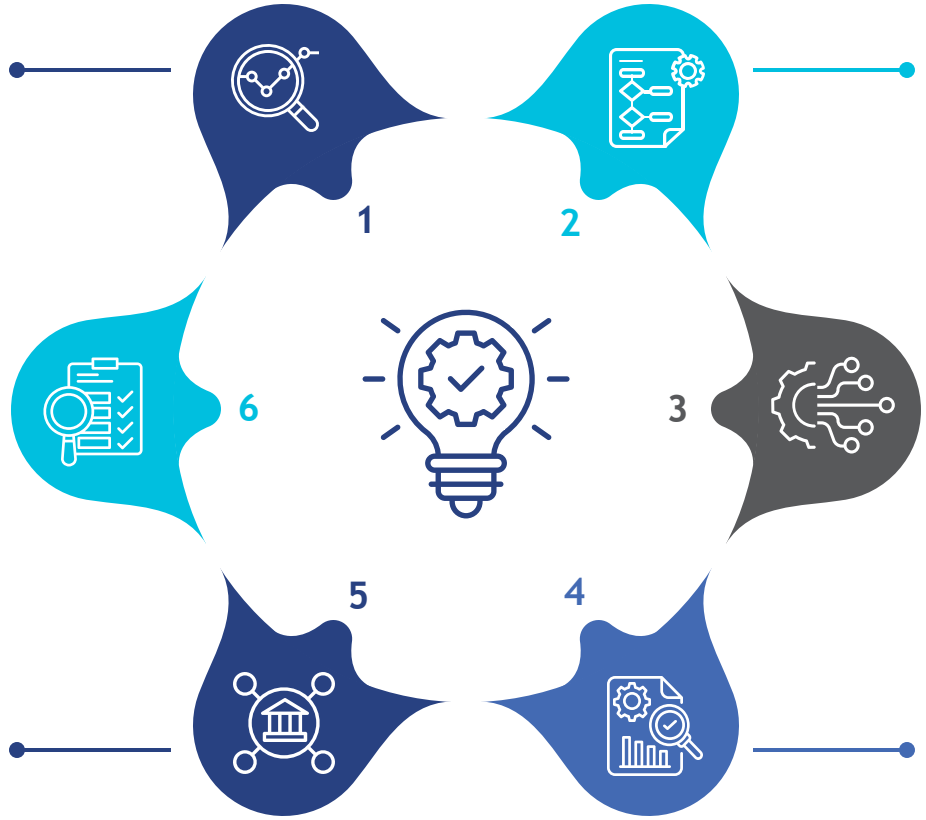
Produce rigorous research and analysis to support decisions, strengthen systems, and drive equitable and high-impact reforms

Results evaluation and assessment

Assess program impact through outcome evaluation to measure effectiveness and efficiency, and inform future initiatives

Capacity building

Engage with key stakeholders, such as communities, governments, and organizations, to assess the culture, leadership, and capacities



Program design

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

Digital transformation

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

Pilot and implementation support

Provide direct support during a program's implementation phase to ensure its successful execution and scaling

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We are trusted by governments and public institutions across countries.

Government and multilateral partners

Ministry of Housing and Urban Affairs
Government of India

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

Masaka Local Government

Technology partners

Knowledge and technical partners

Selected partners; not an exhaustive list.

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We share deep partnerships that span donors, institutions, and continents.

Institutional donors and global partners



Selected partners; not an exhaustive list.

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Our work delivers impact, starting with water and sanitation finance.



More than 32 million people were reached across 12 Indian states through water and sanitation financing products in collaboration with **Water.Org**. The program sought to conduct a **market assessment of water and sanitation financing in South and Central India**.

More than 470,000 loans worth **USD 18 million** were disbursed in Indonesia in collaboration with **Water.Org. MSC conducted the WaterCredit market assessment**.

More than 45,000 toilet loans were disbursed in Nagpur and Bengaluru in India. MSC, in collaboration with Friends of Women's World Banking (FWWB), Evangelical Social Action Forum **(ESAF), and CreditAccess Grameen Limited** (formerly GrameenKoota), evaluated the WASH loan portfolio to improve loan products and enable scale-up. The program added more than **50** WASH microfinance partners and supported **370** institutions.

USD 100,000 was disbursed to clients and WASH small and medium enterprises (SMEs) in Kenya. MSC developed a market financing strategy for SMEs in collaboration with the **Family Bank of Kenya** and Water.Org. The program trained **2,000** WASH SMEs, **50** branch staff, and **60** WASH SME entrepreneurs.

14 financial institutions and **15** water supply and sanitation (WSS) micro, small, and medium enterprises (MSMEs) were engaged in Vietnam through a landscape assessment of WASH MSME financial institutions in collaboration with Water.Org.

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In cities, we help strengthen public systems to improve urban livelihoods.



Digital governance tools implemented for real-time workflow management and just-in-time funding in various infrastructure programs in India, in collaboration with **the Gates Foundation, the Ministry of Rural Development, and the Government of Odisha,** led to:

- **57%** reduction in wage payment delays;
- **69%** faster approval of estimates by the administration;
- **100%** compliance in filing of utilization certificates.

Under the erstwhile *Deendayal Antyodaya Yojana* - National Urban Livelihoods Mission (DAY-NULM) program of the Ministry of Housing and Urban Affairs (MoHUA), India:

- **More than 2,800** common interest groups mobilized to support vulnerable urban workers;
- **More than 770 enterprise loans disbursed** to vulnerable urban workers with an average ticket size of **USD 1,036**;
- **More than 85,000** linkages facilitated with nine central welfare programs.

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Our flagship projects

Our flagship projects



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

Odisha's MUKTA program faced payment delays and project oversight challenges in delivering wages to urban workers through self-help groups (SHGs) during COVID-19. MSC designed and piloted MUKTASoft, a rules-based digital payments platform, in 23 urban local bodies. The pilot reduced payment disbursement time by approximately 60%, including a decline in approval time by two-thirds, and improved fund management and visibility. The project was commissioned by the Gates Foundation and Odisha's Housing & Urban Development Department.

Study of extreme heat events on migrants and MSMEs in urban areas in India

Extreme heat has direct and indirect impacts on MSME workers in the industrial areas of Gurgaon and Faridabad, India. MSC conducted research to assess their vulnerabilities, coping methods, and barriers to accessing solutions. The research evaluated government policies to enhance heat resilience. It examined the coping and adaptation strategies employed by these groups and analyzed how gender norms and power dynamics shape them. The findings highlighted vulnerabilities, coping methods, barriers to accessing solutions, and the influence of gender norms and power dynamics on adaptation strategies.





Diagnostic of the affordable housing finance market in Indonesia

Limited access to affordable housing finance constrained the development of Indonesia's primary housing finance market. The World Bank Group's Global Partnership on Output-Based Aid Program and the International Finance Corporation (IFC) partnered to address this challenge. MSC was engaged to assess the affordable housing and housing finance landscape in the country. We conducted demand-side and supply-side assessments of the affordable housing finance market and recommended advisory and investment interventions. The findings informed the IFC's approach to strengthen the affordable housing finance sector. The IFC commissioned the project.

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Our flagship projects



Digital payments economy and its uptake among street vendors in India

Street vendors face barriers to adopting formal financial services and digital payments. The PM SVANidhi scheme seeks to address these challenges through working capital support and the promotion of digital payments. MSC was engaged to estimate the market size of digital transactions among street vendors and identify the key enablers and barriers to adoption. Our research provided actionable insights to boost digital payment uptake among India's 20 million street vendors through field research across seven states and consultations with key stakeholders. The Gates Foundation, and the Ministry of Housing and Urban Affairs commissioned the project.

Support for the urban livelihoods mission in India to strengthen financial inclusion among the urban underserved

Urban underserved households faced barriers to accessing formal finance, enterprise credit, and livelihood opportunities. MSC supported the Ministry of Housing and Urban Affairs under DAY-NULM and PM SVANidhi to strengthen financial inclusion and enterprise development for vulnerable urban workers. The work included developing self-employment program guidelines, improvements to self-help group-bank linkages, integration with the Udyami Mitra Portal, and collaboration with the Indian Banks' Association. MSC also provided strategic inputs on support for vulnerable occupational groups. The Gates Foundation, DAY-NULM, and MoHUA commissioned this project.





Support for the Government of Mozambique to implement an interoperable e-ticketing platform

Public transport users in Mozambique faced limitations in payment interoperability, which constrained efficient fare payments and broader financial inclusion. Financial Sector Deepening Mozambique (FSDMoc) and Agência Metropolitana de Transportes (AMT) sought to address this challenge through an interoperable e-ticketing platform. MSC supported bid management, procurement design, investor outreach, and engagement with global technology providers and financial service providers (FSPs). The work supported the development of the proposed interoperable e-ticketing platform and engagements with key market participants. FSDMoc and AMT commissioned the project, with DAI Europe Limited as the implementation partner.

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Our flagship projects



WASH sector landscape study in Bangladesh

Bangladesh continues to face major challenges in ensuring equitable access to WASH services, particularly for vulnerable and low-income communities. MSC conducted a landscape study, undertook stakeholder mapping, conducted secondary research, and held consultations with government, financial institutions, nongovernment organizations (NGOs), and research bodies. This engagement culminated in a comprehensive report and targeted advocacy recommendations to strengthen financing flows and enhance climate resilience for vulnerable communities. The study also led to a national workshop with key government and sector stakeholders to advance WASH financing in the country. Water.org commissioned this project.

Support to the state government of Bihar in India to identify and implement high-impact initiatives in WASH

Access to safe sanitation in Bihar has remained inadequate for women, transgender persons, and women traffic personnel in high-footfall urban and peri-urban areas. MSC supported the rollout of inclusive pink toilets and an SHG-led O&M model with the local bodies and FARMER.org. The project secured policy and budget integration and implemented 20 toilets across Patna, Gaya, Bhagalpur, and Muzaffarpur. Meanwhile, the O&M model created SHG women's livelihoods. The initiative also laid the groundwork for Bihar's first sanitation training college and secured in-principle ADB funding for inclusive WASH on highways. The project was supported by the Indian Railway Finance Corp (IRFC) CSR funding and commissioned by the Gates Foundation and the Government of Bihar.





Development of WaterCredit toolkits for Water.org partners in Asia, Africa, and Latin America

Financial institutions lacked the technical knowledge and standardized tools needed to design, price, and deliver WASH financing products for household water and sanitation investments. This limited the reach of the WaterCredit model. MSC developed five toolkits that cover WASH product development, delivery, marketing, pricing, and portfolio management. Widely adopted by Water.org partners, the toolkits helped expand access to water and sanitation finance. As of 2026, Water.org's WaterCredit initiative has disbursed 20.4 million loans worth USD 8.2 billion and enabled more than 92 million families across 15 countries to access WASH facilities. Water.org commissioned this project.

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Our flagship projects



Demand assessment of WSS MSME financing opportunities for financial institutions in Vietnam

Access to finance remains a major barrier for WSS MSMEs in Vietnam and limits their ability to scale. MSC mapped the lending landscape, analyzed MSMEs' financing needs and risk perceptions, and identified key barriers to credit access through a qualitative market study. The assessment engaged 14 financial institutions, including banks, MFIs, FinTech companies, and an investment fund, alongside 15 WSS MSMEs. The study generated actionable recommendations to strengthen engagement between financial institutions and WSS MSMEs. The recommendations included product innovation, blended finance models, and capacity building. Water.org commissioned this project.

Evaluation and pilot testing of the WASH impact indicators framework

The WASH sector lacked a standardized impact measurement framework, which affected investors, financial institutions (FIs), and WASH enterprises. They could not adequately assess investments and compare impact through consistent, decision-useful indicators. MSC evaluated and refined the WASH Action Group's impact indicators framework across two phases and piloted it with financial institutions and ecosystem stakeholders to test its usability and adoption. The effort resulted in a standardized WASH impact indicator framework, ready for adoption across the sector. The European Microfinance Platform (e-MFP) and Aqua for All commissioned this project in partnership with the WASH Action Group.





Expansion of access to commercial financing for the WASH sector in Rwanda

Rwanda faced a significant financing gap in achieving universal access to WASH. Financial institutions lacked a clear understanding of the WASH financing landscape, while WASH enterprises had limited capacity to access finance. MSC assessed financing barriers across two districts, codesigned digital WASH loan products with four commercial banks, and trained bank staff and WASH businesses on financing. This effort supported the launch of an SME-focused WASH loan product, which saw strong pilot demand and the disbursement of loans to WASH SMEs. Water For People, UNICEF, and WASAC Group Limited commissioned this project, supported by the USAID-backed Isoko y'Ubuzima project.

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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

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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 benefited from MSC's work

>4,000
projects implemented

>600
clients served

>25 million
people engaged with MSC's content on our website

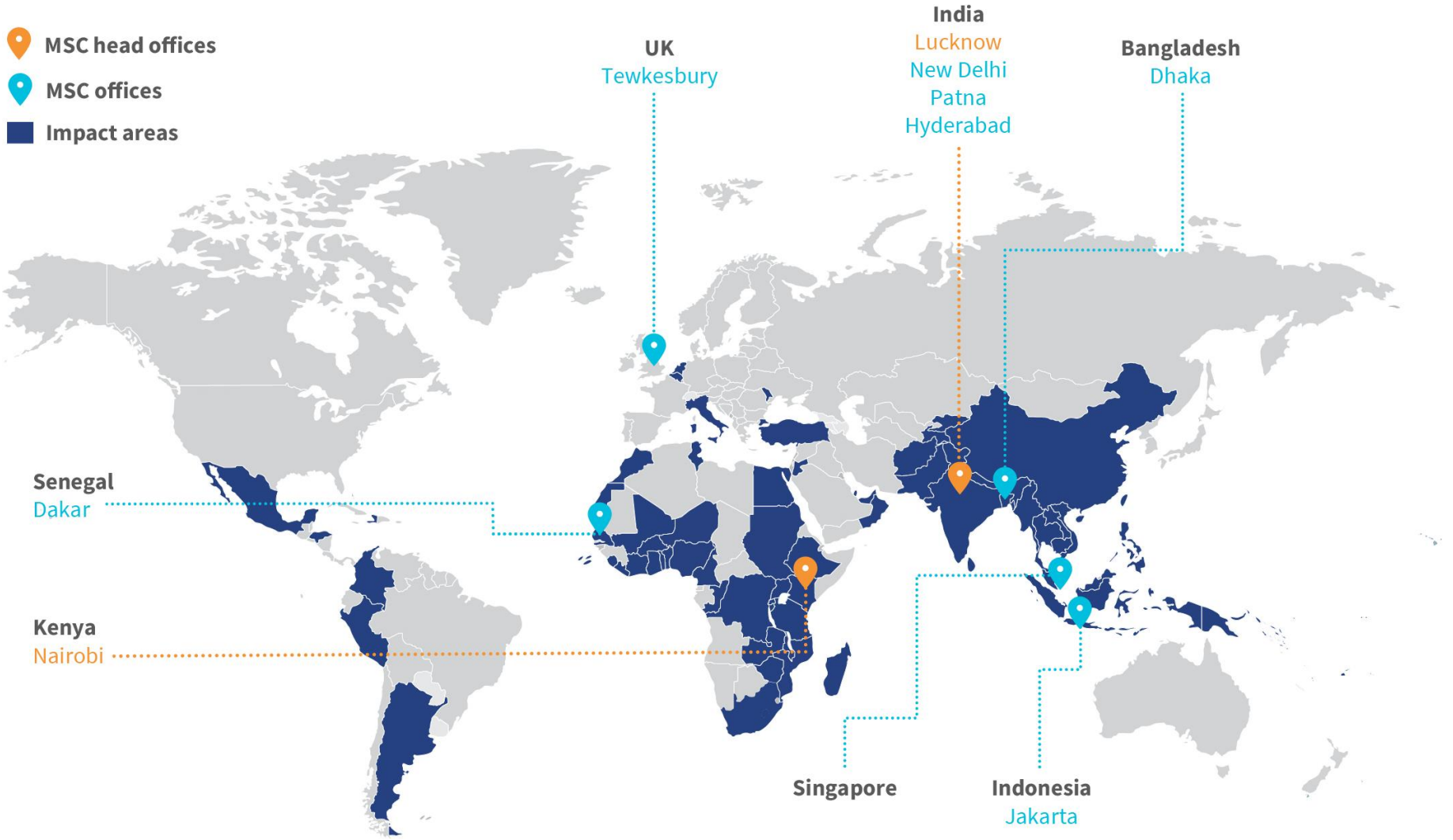
>2,000
publications

* Individuals may appear more than once across projects
** Estimated without double counting

Some of our partners and clients

Gates Foundation, MetLife Foundation, mastercard foundation, IFC International Finance Corporation, UNCDF, BRAC BANK, WORLD BANK GROUP, CGAP, OMIDYAR NETWORK, ASIAN DEVELOPMENT BANK, NPCI, NITI Aayog, dfcuBANK, EQUITY, FamilyBank, FirstBank, Safaricom, Centenary Bank, m-pesa, MTN Mobile Money, Center for Global Development, airtel, vodafone, Moov no limit, UKaid, Michael & Susan Dell Foundation, OJK Otoritas Jasa Keuangan, Ecobank The Pan African Bank, CESAG, BURO Bangladesh, SCBF, avpn, CIFAR ALLIANCE, Bank Asia FOR A BETTER TOMORROW, AGRA Sustainably Growing Africa's Food Systems, UPANZI DIGITAL PUBLIC INFRASTRUCTURE NETWORK

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