

Digital Readiness Assessment

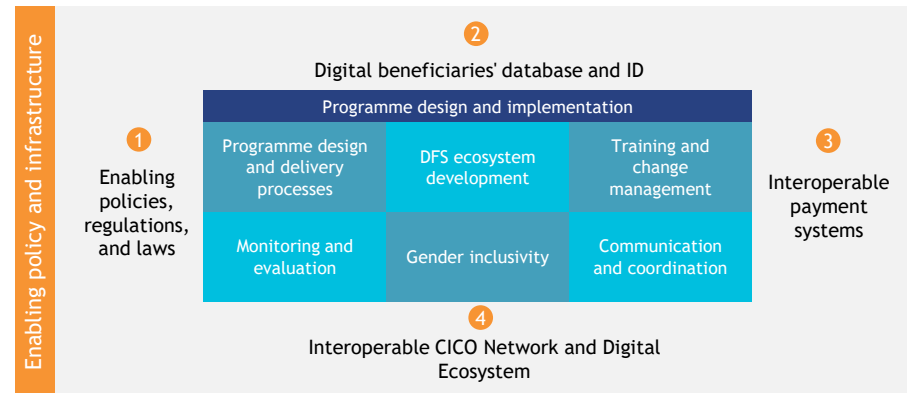
Plugging “leakages” and enhancing services

The challenge

- 40% of government-to-beneficiary payments are lost through “leakages”. A large portion of this is due to “ghost” beneficiaries and incorrect targeting.
- Traditional channels have high transaction costs and inefficient service quality.

The opportunity

- G2P payments account for around 1.4% of the GDP of developing countries
- 718 million recipients are enrolled in cash transfer programs out of a total 1.9 billion enrolled in social safety net (SSN) programs in developing countries.
- Proven savings for governments—for instance, the Brazil government experienced an 82% reduction in the program administration costs**



Clients and partners



*Source, World Bank, CGAP, various studies **As reported by the G2P programs, however there is a lack of empirical evidence

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MSC offers

A proprietary G2P assessment framework to analyze three interconnected and dynamic aspects to enable a holistic review of G2P programs and impact of digitization:

- Enabling policy and infrastructure layer
- Program design and implementation
- Beneficiaries' perspective

Our impact

Digitization of MNREGA payments led to an 87% decrease (from 15 to 2 days) in the time taken to pay workers. A 25% higher earnings and 60% higher bank balances were also reported.

Digitization of UNHCR Zambia's cash based intervention helped to reduce the disbursement period from 13 days to 3 days. It also helped refugees to save USD 198 annually at household level.