

M-KOPA's Pay-As-You-Go Smartphone Financing Reaches a Million Ugandan Customers

Digital Inclusion · Good practice · Uganda

Quality score: 56/100

Evidence strength: Descriptive / self-reported

Summary

M-KOPA finances smartphones for informal-economy workers on 6-12 month pay-as-you-go plans, building a repayment-based credit history. It passed one million customers in Uganda, though its headline figures come from its own surveys, not independent evaluation.

Key dimensions

Dimension	Score
Innovation level	4/5
Sustainability (ongoing)	1/1
Evaluation evidence	0/1
Demonstrated reach	1/1
Documented learning	0/1

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-09-13

M-KOPA — accessed 2026-09-13

M-KOPA Impact — accessed 2026-09-13

Mathematica: How a Fintech Company Helps Workers in Africa Access Credit and Savings with Smartphones — accessed 2026-09-13

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