M-Pesa – Mobile Money as Financial and Digital Inclusion Infrastructure

Digital Inclusion · Good practice · Kenya

Quality score: 100/100

Evidence strength: Quasi-experimental

Summary

Safaricom's M-Pesa turned basic phones into bank accounts across Kenya. A landmark Science study found it lifted 194,000 households out of poverty; by 2026 it serves 40 million monthly users and underpins roughly 59% of Kenya's GDP in transaction value.

Key dimensions

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

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-07-09

Safaricom (Vodafone / Government of Kenya) — accessed 2026-07-09

Suri & Jack 2016, Science — accessed 2026-07-09

MIT News summary — accessed 2026-07-09

Safaricom M-PESA hits 40M customers – Techweez — accessed 2026-07-09

Kenya mobile money 91% penetration – FinTech Magazine — accessed 2026-07-09

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