

# M-Pesa Mozambique – Vodacom/IFC Financial Inclusion Partnership

Digital Inclusion · Good practice · Mozambique

Quality score: 92/100

Evidence strength: Descriptive / self-reported

## Summary

Vodacom's M-Pesa mobile money platform, revitalised through a 2018–2022 IFC partnership that tripled active users from 1.9 to 6 million, now serves roughly 10 million Mozambicans — while a 2024 follow-on agreement targets rural smallholder farmers still left out.

## Key dimensions

| Dimension                | Score |
|--------------------------|-------|
| Innovation level         | 3/5   |
| Sustainability (ongoing) | 1/1   |
| Evaluation evidence      | 1/1   |
| Demonstrated reach       | 1/1   |
| Documented learning      | 1/1   |

Evaluated by C-NAPSE

## Data sources

[C-NAPSE web research](#) — accessed 2026-07-03

[Vodacom Mozambique \(M-Pesa\), with International Finance Corporation \(World Bank Group\)](#) — accessed 2026-07-03

[IFC – IFC and M-PESA Partner to Increase Financial Inclusion in Mozambique](#) — accessed 2026-07-03

[Developing Telecoms – Vodacom, IFC partner to expand M-Pesa in Mozambique](#) — accessed 2026-07-03

[Club of Mozambique – M-Pesa Hits \\$15 Billion in Transactions](#) — accessed 2026-07-03

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