



Digital Financial Platforms in East African Tribes: Adoption and Impact on Microcredit Over Three Years

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Abstract

Digital financial platforms have been increasingly adopted in various regions to facilitate microcredit, but their effectiveness and impact on East African tribes communities remain underexplored. The research employs quantitative data analysis and qualitative interviews to assess user engagement with digital financial platforms in microcredit transactions. A notable trend observed was the gradual increase in user adoption from 20% at baseline to 45% after one year, indicating a positive shift towards digital financial inclusion. The study highlights significant improvements in access and utilization of microcredit services through digital platforms within East African tribes communities. Future research should focus on scaling up successful models and addressing technological barriers to ensure broader adoption across other tribes. Digital Financial Platforms, Microcredit, Tribes Communities, Namibia

Keywords: *African Geography, Digital Inclusion, Microfinance, Participatory Methods, Tributary Economies, Technology Adoption, Community Empowerment*

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