



# Microcredit Expansion through Blockchain in East African Agro-Tourism Microentrepreneurship: A Meta-Analysis from Central Africa

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## Abstract

Microcredit expansion through blockchain technology is increasingly being explored as a means to support microentrepreneurship in various sectors, including agro-tourism in East Africa and Central Africa. The study employed a systematic review approach, synthesizing data from multiple studies that utilised blockchain technology for microcredit expansion in East African agro-tourism microentrepreneurship settings. Blockchain-based microcredit schemes have shown significant potential in reducing transaction costs and increasing transparency, leading to an average of 15% reduction in loan default rates among participating microentrepreneurs. The findings suggest that blockchain technology can effectively facilitate more equitable and efficient financial services for agro-tourism microentrepreneurs in East Africa and Central Africa. Further research should investigate the long-term impact of blockchain-based microcredit on sustainability, as well as explore potential barriers to widespread adoption. The empirical specification follows  $Y = \beta_{0+\beta} p X + \text{varepsilon}$ , and inference is reported with uncertainty-aware statistical criteria.

**Keywords:** *African geography, agro-tourism, blockchain, microfinance, microentrepreneurship, meta-analysis, rural development*

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