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Blockchain Technology in Rural Africa: Utilization and Challenges of Secure Remittances in Rwanda

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Abstract

Blockchain technology has gained traction in various sectors, including financial services. In rural Africa, particularly Rwanda, where remittances are a significant part of the economy, secure and efficient means for sending money have been limited. The research employed a participatory action research approach, involving interviews with local stakeholders such as farmers, financial institutions, and community leaders. Data collection was conducted through structured questionnaires and focus group discussions to gather insights into the current practices and potential impacts of blockchain technology in rural areas. Findings indicate that while blockchain technology can significantly improve security and reduce transaction costs for remittances, there are significant challenges related to digital literacy among farmers and initial setup expenses. A notable theme is the need for community-based training programmes to bridge these gaps. Blockchain technology presents a promising avenue for enhancing financial inclusion in rural areas of Rwanda but requires tailored solutions addressing existing socio-economic barriers. To maximise benefits, recommendations include developing targeted digital literacy initiatives and collaborating with local authorities to provide necessary support. Additionally, further research should explore long-term sustainability models that integrate blockchain into existing systems.

Keywords: *Geographic, African, Socioeconomic, Blockchain, Remittances, DigitalIdentity, Privacy, Security*

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