





Africa Impact Web3 Report

130+ blockchain solutions to accelerate positive impact across the continent















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ACKNOWLEDGEMENTS

This report has been co-led by PositiveBlockchain and the Africa Centre of Excellence in Blockchain Research (ACEBR) - part of the Africa Blockchain Institute, in collaboration with BC100+ and with the support of the Blockchain for Good Alliance (BGA), and Berlin Partner for Business and Technology - Cluster ICT.

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PositiveBlockchain

PositiveBlockchain.io (PB) is a non-profit association dedicated to exploring the potential of blockchain technologies for social and environmental impact. Through its open database, knowledge platform, and global community, it aims to leverage blockchain for the United Nations Sustainable Development Goals (SDGs). The platform currently lists over 1,400 projects and startups utilizing blockchain to create positive social impact. These initiatives, sourced from startups, corporations, governments, and non-profit organizations, share a common goal of improving people's lives through decentralized technologies. PositiveBlockchain.io operates as a contributor-based non-profit association registered in Paris and active globally.

Positive Blockchain

Africa Centre of Excellence in Blockchain Research (ACEBR)

The Africa Centre of Excellence in Blockchain Research (ACEBR), part of Africa Blockchain Institute (ABI), is Africa's premier research institution dedicated to pioneering blockchain innovation across Africa. Based in Windhoek, Namibia, the Centre serves as a hub for cutting-edge research, interdisciplinary collaboration, and capacity building in blockchain technology. ACEBR fosters high-impact studies, policy advocacy, and the development of scalable blockchain solutions. Its initiatives include specialized research programs, working groups focused on industry-specific blockchain applications, and academic publications that shape the future of blockchain adoption in Africa.



BC100+

The Blockchain for the UN Charter Values and the SDGs Action Plan 100+ (BC100+) is a global initiative operating under the High Patronage of H.E. Csaba Kőrösi, President of the 77th UN General Assembly. BC100+ convenes the blockchain ecosystem to support UN agencies and global initiatives in advancing the UN Charter values and the Sustainable Development Goals (SDGs). The initiative fosters an open, evidence-based debate to enhance the role of blockchain technologies in serving the common interest at scale. By leveraging blockchain's potential, BC100+ aims to address global sustainability challenges and accelerate responses to the SDGs, promoting trust, empowering communities, and redistributing value globally.



Founded by Bybit and global web3 leaders, the Blockchain for Good Alliance (BGA) is a collaborative non-profit initiative dedicated to leveraging blockchain technology to solve critical real-world challenges. The BGA unites diverse stakeholders, driving innovation and supporting blockchain-based solutions that contribute to social good through its network and Web3Key Fund.

BGA's core activities include organizing and supporting global hackathons to foster impactful solutions, an incubation program providing comprehensive grants and ecosystem support to blockchain projects, the Joint Fund initiative that creates collaborative grant pools with major industry players and the Web3 Oscar, an annual event celebrating visionary leaders and projects in the Web3 space who are making a difference.

Berlin Partner for Business and Technology - ICT, Media and Creative Industries Cluster

Berlin Partner for Business and Technology is a unique Public Private Partnership between the Berlin State Senate and over 200 companies dedicated to promoting their city. Berlin Partner's ICT, Media, and Creative Industries Cluster operates under the Berlin and Brandenburg Innovation Strategy 2025. It encompasses over 50,000 companies across 12 sectors, including ICT, games, film, fashion, music, publishing, and advertising. The Cluster focuses on fostering innovation in areas such as Artificial Intelligence (Al), Blockchain, Internet of Things (IoT), Information Security, Virtual Reality (VR), Augmented Reality (AR), Extended Reality (XR), Usability, and Design.

In the realm of blockchain technology, the cluster has been instrumental in promoting Berlin as a leading hub, through initiatives like the "Blockchain in Use Conference", the Berlin Blockchain Week, or also delegation to Nairobi with partner AfricaBerlin Network.



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PREFACE

By Kayode Babarinde, Africa Blockchain Institute (ABI)

The rapid evolution of blockchain and Web3 technologies is reshaping industries, economies, and societies across the African continent. Decentralized solutions are providing innovative approaches to some of Africa's most pressing challenges, from streamlining crossborder payments and securing land registries to financial inclusion and fosterina drivina sustainable development. These advancements are not just enhancing economic efficiency but are also laying the foundation for a more transparent, equitable, and digitally empowered Africa.

As digital transformation accelerates, African nations are emerging as key players in the global blockchain landscape

As digital transformation accelerates, African nations are emerging as key players in the global blockchain landscape, harnessing these technologies to create real-world impact. Governments, enterprises, and innovators are increasingly recognizing the value of blockchain for enhancing governance, reducing fraud, and expanding access to essential services. This shift reflects a broader movement toward leveraging Web3 for positive societal change, ensuring that the benefits of digital innovation extend beyond financial applications into sectors such as healthcare, supply chain management, education, and environmental conservation.



This report, Africa Web3 Impact Mapping, is the result of a collaborative effort among leading institutions, industry experts, and dedicated researchers who believe in the transformative potential of blockchain for social good. It provides a comprehensive overview of the ecosystem in Africa, Web3 highlighting pioneering projects, emerging trends, and the broader impact of blockchain-driven initiatives across different sectors. By documenting realworld applications, regulatory landscapes, and opportunities within key African nations, we aim to offer valuable insights to policymakers, investors, entrepreneurs, and academics who are shaping the future of blockchain on the continent.

Beyond serving as a knowledge resource, we hope this report acts as a catalyst for informed decision-making and collaborative action, ultimately contributing to the growth and development of the African Web3 ecosystem. Africa is at a pivotal moment, where innovation and regulation must go hand in hand to foster a sustainable, inclusive, and technologically advanced digital economy. The insights presented here underscore the immense potential of blockchain to bridge economic gaps, enhance transparency, and empower communities across the continent. We extend our sincere gratitude to all contributors, partners, and organizations that provided valuable data, insights, and expertise in the development of this report. Their commitment and collaboration have made it possible to present a well-rounded, informed perspective on Africa's evolving Web3 landscape. It is through these collective efforts that Africa can continue to lead the charge in decentralized innovation, shaping a future where technology serves as a tool for empowerment, progress, and sustainable development.



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ABBREVIATIONS

AI	Artificial Intelligence
ABI	Africa Blockchain Institute
ACEBR	Africa Centre of Excellence in Blockchain Research
ANCFCC	National Agency for Land Conservation, Cadastre, and Cartography
BC100+	Blockchain for the UN Charter Values and the SDGs
BGA	Blockchain for Good Alliance
CBDC	Central Bank Digital Currency
CBN	Central Bank of Nigeria
CASPs	Crypto Asset Service Providers
dApps	Decentralized Applications
DeFi	Decentralized Finance
DRC	Democratic Republic of Congo
DUCT	Duzi Umgeni Conservation Trust
EAA	East Africa
ECD	Early Childhood Development
FA0	Food and Agriculture Organization
FSCA	Financial Sector Conduct Authority
GDP	Gross Domestic Product
GERD	Grand Ethiopian Renaissance Dam
ICT	Information and Communication Technology
IFAD	International Fund for Agricultural Development

IMF	International Monetary Fund
INPT	National Institute of Posts and Telecommunications
ISDR/GL	Institut Supérieur de Développement Rural des Grands Lacs
KYC	Know Your Customer
MLG	Medici Land Governance
MVP	Minimum Viable Product
NEET	Not in Education, Employment, or Training
NGOs	Non-Governmental Organizations
NFTs	Non-Fungible Tokens
OECD	Organisation for Economic Co- operation and Development
PB	PositiveBlockchain
P2P	Peer-to-Peer
R&D	Research and Development
SARB	South African Reserve Bank
SDGs	Sustainable Development Goals
UBOS	Uganda Bureau of Statistics
UN	United Nations
UNICEF Esaro	United Nations Children's Fund Eastern and Southern Africa Regional Office
URL	Uniform Resource Locator
USSD	Unstructured Supplementary Service Data
VASPS	Virtual Assets Service Providers

EXECUTIVE SUMMARY

Blockchain technology is rapidly transforming industries across Africa, offering innovative solutions to some of the continent's most pressing challenges. By enhancing transparency, improving sustainability, and fostering financial inclusion, Web3 technologies are unlocking new opportunities for economic growth and sustainable development. Governments, businesses, and entrepreneurs are increasingly recognizing the potential of blockchain to address systemic inefficiencies and create more equitable and secure systems.

This report is the result of extensive research into Africa's blockchain ecosystem, leveraging data from the Africa Web3 Impact Mapping database. At the time of analysis in October 2024, the database comprised 135 active projects across 34 countries, expanding to 155 entries by February 2025. This report provides a comprehensive overview of blockchain adoption across the continent, shedding light on the scale of activity, the geographical distribution of initiatives, and the diverse applications of blockchain technology. It examines where these projects are headquartered, how far their operations extend, and the range of services they offer, while also highlighting the key sectors and use cases driving blockchain's impact in Africa.

Blockchain is playing a critical role in addressing financial exclusion, supply chain inefficiencies, land governance challenges, and environmental sustainability. Decentralized financial solutions are expanding access to banking and credit for unbanked populations, while blockchain-based identity systems are enhancing verification processes, reducing fraud, and empowering individuals with greater control over their credentials.

In supply chain management, blockchain is improving transparency, reducing fraud, and ensuring ethical sourcing of goods and raw materials. Industries such as agriculture, mining, and manufacturing are leveraging these technologies to enhance traceability, accountability, and sustainability in production and distribution networks. Similarly, blockchain-powered land registries are streamlining property transactions, reducing disputes, and ensuring secure and transparent land ownership.

Environmental sustainability is another key area where blockchain is driving change. By enabling carbon credit tracking, deforestation monitoring, and decentralized renewable energy trading, blockchain is supporting Africa's transition toward more sustainable economic models. Peer-to-peer energy trading and blockchain-integrated microgrids are helping optimize electricity distribution, particularly in rural areas, improving efficiency and expanding access to reliable power.

As blockchain adoption continues to grow across the continent, Africa is emerging as a leader in digital innovation and sustainable development. By fostering collaboration between governments, businesses, and international stakeholders, the continent has the potential to build robust blockchain ecosystems that drive inclusive economic growth and social impact. As regulatory frameworks evolve and the technology matures, blockchain will play an increasingly vital role in shaping the future of Africa's economies, unlocking new opportunities for prosperity and digital transformation.

GUIDANCE WHEN READING THIS REPORT

This report provides a comprehensive mapping of economic, social and environmental impact projects across Africa, highlighting the pivotal role of blockchain in driving positive change. It is the result of a collaboration between PositiveBlockchain, Africa Blockchain Institute (ABI), the Africa Centre of Excellence in Blockchain Research (ACEBR), BC100+, with the support of the Blockchain for Good Alliance (BGA) and Berlin Partners.

The organizations came together in late 2023 to initiate the *"Africa Web3 Impact Mapping"*.

Initial project data has been pulled from PositiveBlockchain's database and other available sources. A working group has been established to identify and gualify more projects using blockchain in the area of the UN SDGs. The final database comprises more than 155 projects or startups active in Africa as of February 2025, and can be explored and the website downloaded on of PositiveBlockchain.io and Africa Blockchain Institute.

The 40 Impact Web3 projects covered in this report are listed under Country Chapters. They aim to provide an insightful overview of the region's most promising initiatives rather than an exhaustive list. Both entities headquartered in and outside Africa have been listed; as long as they have effective activity and operations in the continent. Writers have highlighted projects from 13 countries, focusing on those with sufficient maturity and representing the diversity of impact blockchain use cases. We add to this disclaimer that a few selected projects are past pilots and startup initiatives which are now ended - this information is highlighted in the header of each project.

Inline citations are included throughout the document to ensure the credibility of data and references. Readers are encouraged to refer to these citations for additional information, as we can not guarantee that all public information is fully verified and up-to-date. Kindly reach out to us to add or correct any information [hello@positiveblockchain.io]

Ultimately, this report exemplifies the power of collaboration, data aggregation, and direct engagement with project stakeholders. It offers a detailed overview of the blockchain initiatives driving positive change across Africa, demonstrating how Web3 technologies are helping build more sustainable and inclusive futures.

- For Academics and Researchers: gain insights into the practical applications of blockchain technology in diverse contexts
- For Policymakers: understand the potential of blockchain to address critical economic, environmental, social, and governance challenges in Africa
- o For Investors: identify emerging opportunities in blockchain projects with transformative potential

INTRODUCTION

This report highlights the transformative potential of Web3 technologies, particularly blockchain, in addressing Africa's most pressing challenges and fostering sustainable development.

Through decentralized applications (dApps), decentralized finance (DeFi), non-fungible tokens (NFTs), and blockchain-based solutions, the continent can tackle issues such as financial exclusion, land ownership disputes, supplychain inefficiencies, limited access to essential services and beyond. This report explores real-world projects across various African nations, demonstrating the impact of Web3 on diverse sectors.

Blockchain is driving financial inclusion by democratizing access to financial services. DeFi platforms enable underserved populations to access credit, and investment savings. opportunities, while stablecoins and cryptocurrencies make cross-border remittances faster and more affordable. The Chainalysis 2023 Crypto Adoption Index highlights Africa's growing role in cryptocurrencv adoption, particularly in countries like Kenya, South Africa, and Nigeria.

In the realm of supply chain management, blockchain enhances transparency and efficiency across industries like agriculture and mining. By enabling the tracking of goods from origin to consumer, it combats counterfeiting, ensures ethical sourcing, and strengthens food security. One of the examples is Circulor in Rwanda, which tracks minerals to ensure ethical sourcing. The <u>World Economic Forum</u> underscores blockchain's role in fostering trust and transparency across supply chains.

Furthermore, the use of NFTs is creating new opportunities for African artists and creators. NFTs enable direct monetization of creative works, protect intellectual property rights, and

provide access to global markets. Countries like South Africa and Morocco have seen increased adoption of NFTs, fostering vibrant creative economies. This trend is supported by findings in the <u>UNESCO Creative Economy Policy</u> <u>Review: Africa (2021)</u>.

Moreover, blockchain is transforming land management. Blockchain-based land registries improve land ownership security, reduce disputes, and help smallholder farmers gain access to credit by formalizing their land assets. Projects like Medici Land Governance in Rwanda and the Land Layby Group in Kenya showcase the potential for blockchain to revolutionize property management. The <u>World</u> <u>Bank</u> (2021) underscores the importance of secure and transparent land registries.

Additionally, blockchain technologies are addressing social and environmental challenges across the continent. For instance, Gravity Earth in Kenya provides secure digital identities for refugees, while The Water Project leverages blockchain to promote water sustainability.

In Tunisia, the Saddakni project is a blockchainbased platform that leverages distributed ledger technology to verify the authenticity of diplomas and certificates issued by higher education institutions in the Arab world. Moreover, in Nigeria blockchain-based app and logistic service built on the Hedera called Kwik Pik connects local drivers with users needing package deliveries, addressing fragmented logistics in Africa.

These diverse blockchain initiatives demonstrate the continent's readiness to lead in Web3 adoption. By fostering collaboration among governments, private sector, and international organizations, Africa has the opportunity to drive inclusive growth and sustainable development for future generations.

OVERVIEW OF THE AFRICA IMPACT

The African blockchain ecosystem has demonstrated remarkable growth in recent years. This chapter offers a comprehensive overview of the current state of blockchain projects across the continent, based on data from the Africa Web3 Impact Mapping database, which comprised 135 projects active in 34 countries at the time of data analysis in October 2024 (155 entries as of February 2025). The chapter aims to provide valuable insights into the activity levels, operational locations, services offered, and the types and use cases of blockchain technology being implemented across Africa.

We will explore the geographical distribution of these projects, identifying where they have established their headquarters and where their operations extend across the African continent and beyond. Moreover, we will review the variety of services these entities provide, the types of blockchain technologies they employ, and the specific use cases that demonstrate the utility of blockchain in various sectors.

Project Activity Status

Figure 2: Launch of new projects per year

As for the activity status of the projects, the data reveals that out of the 135 blockchain initiatives listed, 103 (76.1%) are classified as "Active," while 4 projects (3%) were previously engaged in blockchain but are no longer active in the space. Additionally, 28 projects (20.9%) are marked as "Inactive," meaning they have paused or ceased their blockchain-related operations. Positive-Blockchain usually keeps this information available as they can provide valuable knowledge to the ecosystem about the history of successful and failed projects. In this report we focus on the active blockchain projects to picture the status quo. These figures provide a snapshot of the evolving landscape, with most projects continuing to push forward despite the challenges.



This figure presents an overview of the current operational status of impact blockchain projects across Africa listed in the database, illustrating the proportion of active, inactive, and other projects which pivoted away from blockchain.



This figure displays the annual growth trend of Africa Web3 Impact projects, considering either the official year of incorporation (when known) or the year of public launch.

Year of Creation

We also gathered data on the year these projects were established. It is important to note that this information is available for 98 projects, rather than the full sample of the 103 active projects. The data reveals a steady increase in blockchain project creation over the years starting around 2015, when 7 projects (7.1%) were founded. The upward trend continued into 2016, which saw the establishment of 11

projects (11.2%), and 2017, marking a peak with 19 projects (19.4%) created. The momentum carried on through 2018 with 11 projects (11.2%), while 2021 also saw a resurgence, with 16 projects (16.3%) established that year.

Project Headquarters

Information about both blockchain headquarters and implementation countries can be found in the database. This helps to understand the original source of innovative initiatives.



The data reveals a wide geographical distribution of blockchain project headquarters across Africa and internationally. A staggering 45% of projects locally active in Africa have a headquarter outside the continent.

A large number of projects come from highly active blockchain ecosystems for example in the US or the UK, where blockchain innovation is naturally present. However, many projects - actually the majority although we could wish to see more - are built locally. It is also worth noting that certain projects have a local presence and founding team but chose to set their formal headquarters in international favourable jurisdictions - e.g. in Switzerland - due to legal considerations.



Within the list of projects headquartered in Africa, Kenya, South Africa and Nigeria clearly stand out. They are widely recognized as leading blockchain and crypto hubs in general in the African continent. Similarly, many projects active in Africa come from vibrant international blockchain ecosystems such as the USA, UK, Germany or Switzerland.

Countries of Implementation

While the headquarters of blockchain projects indicate where the entities are based, many of these projects operate across multiple countries, providing services in various regions beyond their home base. The services countries data highlights the broader operational footprint of these blockchain initiatives across Africa.



Figure 5: Number of projects operating across different African countries

Kenya continues to lead in terms of services provided, with 33 projects operating in the country, followed by Nigeria, where 23 projects are active. South Africa also has a strong presence, with 20 projects providing services locally.

Categories

The 103 blockchain projects analyzed cover a wide range of sectors, reflecting the versatility of the technology across different industries. The Categories here follow the taxonomy used by PositiveBlockchain.io (more information on the website or <u>Wiki</u>).



The largest category by far is Finance & Insurance, with 39 projects (28.4%) focusing on financial services and insurance solutions, highlighting that blockchain founders identify finance in Africa as presenting challenges for which they identify blockchain as a potential solution. Another major area of application is in Agriculture & Food, with 17 projects (12.4%) addressing challenges related to food security, supply chains, and farming. The Climate & Environment category accounts for 14 projects (10.2%), showing the increasing use of blockchain to tackle environmental issues and improve sustainability. Similarly, Identity & Ownership is an important area, with 15 projects (10.9%) dedicated to resolving issues around digital identity, property rights, and ownership verification. This data highlights blockchain's broad applicability across sectors, with particular momentum in finance, agriculture, and environmental solutions.

Distribution of Categories per Country

Looking at the 103 projects for which full information on headquarters and services was available, the distribution of services across blockchain projects reveals how various sectors are operating across different countries.

Kenya continues to play a key role, hosting 23 projects (17.8%) across diverse sectors, including 10 projects (7.8%) in Finance & Insurance, 3 projects (2.3%) each in Agriculture & Food and Climate & Environment, and additional representation in Energy and Identity & Ownership.

Kenya leading with 36 projects, heavily focused on Finance & Insurance (12 projects, 33.3%), followed by key sectors such as Climate & Environment (6 projects, 16.7%), Agriculture & Food (5 projects, 13.9%) and Identity and Ownership with (4 projects, 11.1%) highlighting Kenya's focus on agricultural



Figure 7: Category distribution of blockchain projects across african countries

development, sustainability, and secure identity solutions. As a major hub for fintech on the continent, Kenya's advanced mobile payment systems like M-Pesa have fostered a fertile environment for blockchain-based financial innovations.

South Africa, with 15 projects, also shows a broad spread across sectors. Top sectors where projects are represented include for example the Finance & Insurance sector leads with 7 projects (33.3%), reflecting the country's strong financial infrastructure and regulatory environment. Climate & Environment follows with 5 projects (20%).

Type of Blockchain

Of the 103 blockchain projects analysed, information about the type of blockchain they use if available for only 30 of them. For the 70.9% unknown, the reasons are either that our team could not find the information, or that it is simply not available. A further analysis revealed that in many cases, projects have not yet fully implemented their solution or launched their tokens, which means that the type of blockchain they used (public or private, permissionless or not), is not known yet.

Among the projects with information available, 24 projects (23.3%) utilize public blockchains, while 7 projects (4.9%) operate on private blockchains.



This figure presents a summary of the types of blockchain networks being used across projects analyzed, categorizing them as public, private or hybrid.

Blockchain platform used

Blockchain projects across the African continent utilize a wide variety of technology platforms. Similarly here, the information is not known or not disclosed for a large number of projects, suggesting that the teams and startups running projects have either not made their decision yet, chose not to disclose it or run in a blockchain agnostic way.



Among projects with information available, Ethereum leads with 15.4%. We can suspect that a number of projects have switched to Ethereum layer 2 platforms but the information is not necessarily available. Other projects are building on Hyperledger, Cardano, BNB Chain, Stellar, Cardano, Hedera. There, platforms have all developed specific initiatives on the continent: Cardano has since its beginning put a strong focus in Africa with dedicated websites and programs, as well as strong partnership with the government of Ethiopia on Education and Identity services. Binance has trained thousands of developers through its Binance Masterclass and hackathon programs across the continent to promote its BNB Chain. Stellar has always developed cases close to financial inclusion and remittances, making it a relevant platform for the African context. Hyperledger has been used by several projects especially from the US which focus on areas of Supply Chain & Logistics or Agriculture & Food.

Impressions from the database

As this introductory overview shows, the African blockchain ecosystem is maturing rapidly, with significant growth across various sectors and regions. Countries like Kenya, Nigeria, and South Africa have emerged as key players, leading the way in the adoption and development of blockchain technology. These nations are leveraging blockchain to address critical challenges such as financial inclusion, identity management, and supply chain transparency. As blockchain adoption continues to expand across the continent, it's clear that this technology is becoming a vital tool for economic development, particularly in regions where infrastructure challenges persist.

While finance remains the dominant sector for blockchain projects, sectors such as agriculture, education, and climate solutions are gaining traction. In many countries, blockchain is being applied to solve localized challenges, such as improving agricultural productivity, enhancing access to education, and promoting sustainability efforts. As Africa faces pressing issues related to food security, energy management, and environmental degradation, blockchain's role in these sectors is expected to grow, offering innovative solutions that were previously out of reach.

Looking ahead, Africa's blockchain ecosystem will likely continue to diversify, with more countries and regions adopting blockchain technology for a wider range of applications. The continent's youthful population, entrepreneurial spirit, and increasing government support for innovation create an amazing environment for blockchain's continued expansion.

While challenges such as regulatory uncertainty and infrastructure gaps remain, the overall trajectory suggests that blockchain will play a critical role in shaping the continent's future, driving economic growth, and fostering technological innovation across multiple sectors. More in-depth information about specific countries and their projects will be provided in the next chapters, allowing for a closer look at how blockchain is shaping Africa's future, driving economic growth, and fostering technological innovation across multiple sectors.



AFRICA IMPACT WEB3 PROJECTS

NAME	HQ	DESCRIPTION	COUNTRY OPERATIONS	YEAR CREATION
<u>Afriblox</u>	Zimbabwe	a platform connecting African freelancers to global job opportunities with fair wages and secure payments.	Zimbabwe, Nigeria, South Africa, Kenya, Ghana	2020
<u>Amply</u>	South Africa	a mobile application for Early Childhood Development service providers to use to track their students' attendance	South Africa	2016
ANCFCC Blockchain Project	Morocco	a blockchain-based platform addressing challenges in Morocco's real estate sector, improving property transparency and security	Morocco	2019
Bext360	United States	a blockchain-based solution that streamlines critical supply chains in emerging economies especially used for coffee production	United States, Ghana, Paraguay, Somalia, DRC, Colombia	2016
<u>Bitmama</u>	United States	a platform that allows users to buy or sell Bitcoin and other cryptocurrencies easily and securely using local currency	Nigeria, Kenya, Ghana, Malawi	2016
<u>Cametrade</u> <u>Pass</u>	Cameroon	a blockchain-based traceability and anti- counterfeiting app enhancing transparency for products 'Made in Cameroon'	Cameroon	2020
<u>Atala Prism</u>	Singapore	a project by IOHK (Cardano) later transferred to Hyperledger to help the Ethiopian government implement a national, blockchain-based student and teacher ID and attainment recording system to digitally verify grades, remotely monitor school performance, and boost education and employment nationwide	Ethiopia	2021
<u>CHATS</u>	Nigeria	a blockchain-based smart contract solution that enables donors and NGOs to directly transfer cash and voucher assistance to refugees, internally displaced persons, and vulnerable communities, promoting transparency and efficiency in aid distribution.	Nigeria	2021
<u>Cho Group</u> <u>Blockchain</u> project	Tunisia	a blockchain traceability initiative by the CHO Group ensuring transparency and quality control in Tunisia's olive oil production.	Tunisia	2019
<u>Circulor</u>	United Kingdom	a platform to track materials from mine to finished product, enabling manufacturers to prove ethical and sustainable sourcing	Distributed/Global, Rwanda	2017
<u>Datastake</u>	Portugal	a distributed data management and governance platform enabling stakeholders in weak- governance countries to reclaim their story, and keep international investors and partners accountable	DRC, Sierra Leone, Madagascar	2021
<u>DeSci</u> <u>Africa</u>	Nigeria	a community driven with the purpose of spreading awareness of Decentralized Science in Africa and showing Scientists how they can utilize this field to optimize their research and/or advance their careers	Nigeria	2022
<u>Diwala</u>	Norway	a digital economy platform powered by blockchain that enables refugees to actively build their identity & skills	Distributed/Global, Uganda, Rwanda	2017

NAME	HQ	DESCRIPTION		YEAR
<u>Ejara</u>	Nigeria	a DeFi startup empowering Africa's unbanked with accessible, affordable financial services	Nigeria, Kenya, South Africa, Ghana	2021
<u>Empowa</u>	Switzerlan d	a project which manages cashflows for housing instalment sales. This opens up the housing market to more than 80% of the African population financially excluded because they are informally employed and provides the data to prove that housing is an investable asset	Mozambique, Zambia	2021
Etherisc	Germany	a decentralized insurance platform being used for smallholder farmers' loans and other applications	Kenya, Distributed/Global	2016
FAO charcoal in lvory Coast	Ivory Coast	a traceability system for legally produced charcoal based on blockchain technology	Ivory Coast	2020
<u>Goma</u> <u>Stakepool</u>	DRC	The Goma pool is a Cardano ADA single pool, operating in the Dem. Rép. of Congo. They offer utility to the Cardano Community while training developers. Goma pool intervenes in education, eco-tourism and conservation efforts within the Virunga national park	DRC	2022
Grassroots Economics	Kenya	a system that lets communities digitally create their own currencies and allow them to trade on regional economic markets that are build from the ground up	Kenya, South Africa	2015
<u>Gridless</u> <u>Compute</u>	Kenya	A company focuses on Bitcoin miners utilizing excess renewable energy to support mini-grid developers, thereby increasing electrification for rural communities in East Africa	Malawi, Kenya	2022
<u>Hiveonline</u>	Denmark	A sustainable decentralized finance platform for financially excluded smallholders and their local ecosystems, giving them access to credit and markets	Niger, Mozambique, Uganda, Rwanda, Ghana	2016
<u>Investa</u> <u>Farm</u>	United Kingdom	a startup Investa Farm using AI & Blockchain to connect Small scale Farmers in Africa and Cryptocurrency Lenders Across the world	Zambia, Kenya, Malawi	
<u>lxo</u>	South Africa	a blockchain initiative focusing on digital public goods and impact verification, evolving from the Trust Labs team after the Amply project	Zambia, South Africa	2017
<u>KimboCare</u>	Switzerlan d	a Swiss-based digital health platform enabling the African diaspora to send healthcare credits home, ensuring medical access and transparency	Switzerland, Cameroon, United States, Antarctica, Kenya, Ivory Coast, Senegal	2019
<u>Kotani Pay</u>	Kenya	an on-ramp/off-ramp infrastructure that connects Web3 users to local payment channels across Africa. Seamlessly cash in and cash out your digital assets at your convenient payment channel	Kenya, Ghana, South Africa, Zambia	2020
<u>Land Layby</u> <u>Group</u>	Kenya	a blockchain-powered platform ensuring transparency and security in land ownership across Africa	Kenya, Ghana	2014
<u>Mare</u> <u>Nostrum</u>	Tunisia	an Italian-Tunisian blockchain project supporting sustainable fishing traceability to promote responsible seafood consumption	Tunisia	2022

NAME	HQ	DESCRIPTION	COUNTRY OPERATIONS	YEAR CREATION
<u>Medici</u> Land	United States	a project to help individuals secure property rights and governments manage land titling, administration and revenue generation	Rwanda, Zambia, Liberia, Mexico, United States	2018
<u>Minespider</u>	Germany	a blockchain start-up using blockchain to track responsible minerals	Distributed/Global, Kenya, Rwanda, DRC	2017
<u>Momint</u>	South Africa	an NFT marketplace leveraging blockchain technology to accelerate renewable energy transitions in South Africa through solar investments	South Africa	2021
<u>Nitidae</u>	France	a non-profit association that designs, develops, and leads projects to preserve the environment while contributing to local economies across Africa	Madagascar, Burkina Faso, Mozambique, Senegal, Ivory Coast, Antarctica	2017
OCP Group Blockchain project	Morocco	a blockchain pilot by OCP Group in Morocco testing large fertilizer trade finance transactions for improved supply chain efficiency	Могоссо	2019
<u>Open</u> <u>Forest</u> <u>Protocol</u>	Switzerlan d	an open platform to transparently measure, verify and fund forestation projects with blockchain technology	Switzerland, Tanzania, Distributed/Global, Kenya	2020
Paycode	South Africa	a platform providing biometric digital identity and access to financial services for the unbanked, enabling offline transactions in remote regions	South Africa	2014
SADDAKNI ID Project	Morocco	a Tunisian blockchain-based initiative by Alesco and K2lis to combat diploma fraud and facilitate academic and professional mobility	Могоссо	2021
<u>SESO</u>	United Kingdom	a unique one-stop-shop for digital real estate transactions with a current focus in West Africa	United Kingdom, Liberia, Nigeria, South Africa, Ghana	2017
Tanger Med Port Blockchain Project	Tunisia	a blockchain based traceability and payment platform serving Morocco's port and logistics ecosystem		2018
<u>Waddapt</u>	South Africa	a blockchain-powered Nature Financing platform that supports conservation projects such as Black Rhino protection in Namibia	Namibia, South Africa	2022
<u>Yna Kenya</u>	Kenya	a project revolutionising e-mobility in Africa by reducing carbon emissions, empowering women in the transport industry, and creating a sustainable green transport network	Kenya	2022
<u>Yoma</u>	South Africa	a Web3-enabled impact marketplace providing education and employment opportunities for youth in Africa, supported by UNICEF and IXO	South Africa	2020

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 Africa Web3 Impact Mapping by PB, ABI and BC100+, 2025
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COUNTRY CHAPTERS

While this report provides an overview of Web3's impact across Africa, it highlights

THIRTEEN COUNTRIES

that have played a pivotal role in shaping the continent's blockchain ecosystem. These countries were selected based on their significant contributions through innovation, adoption, regulatory progress, and (or) measurable social and environmental impact.



Each Country Chapter includes

- An introduction to the local economic and social context
- An overview of blockchain development and regulatory landscape
- A list of notable projects and startups founded or actively operating in the country

The Africa Impact Web3 Mapping initiative is an ongoing effort, with this report presenting a dynamic, non-exhaustive list of projects that is regularly updated. To propose a project that is not currently represented in the report, please complete the form available on <u>positiveblockchain.io</u>.



Cameroon is a lower-middle-income country in Central Africa with a population of about 30 million people speaking 250 native languages. Both French and English are official languages in this country. The country shares its border with 6 neighbours and is divided into ten semi-autonomous regions with its capital city, Yaoundé, located in the central region of the country.



Cameroon is the largest economy in the Central African Economic and Monetary Community (CEMAC) due to its oil resources, favourable agricultural conditions, strong commodity sector and well-developed service sector. Cameroon is also a major producer of natural gas, cobalt, iron ore, gold and diamonds.

The country is facing many challenges related to SDGs, lack of infrastructure, opaque bureaucratic processes and poor public service access. 54.3% of children have their birth registered. 4 in 10 Cameroonians are living below the national poverty line. In rural Cameroon, 75% of the population still remains without electricity (World Bank).

Problems such as corruption, weak governance, but also conflicts with armed groups in the far north are hindering Cameroon's development and ability to attract investors. Despite this, the country offers immense investment potential in infrastructure, agriculture, banking and digital technologies. Although Cameroon has piloted concepts of digital money systems (<u>Freeman Law</u>) it currently lacks a comprehensive regulatory framework for cryptocurrencies and blockchain technologies.

Regional blockchain experts are reporting that in Africa, people use stablecoins more than any other type of digital money (<u>Coin Gabaar</u>). They suggest that the EU Markets in Crypto-Assets Regulation (MiCA) could be a great inspiration to implement a similar policy in the Economic Community of West African States (ECOWAS) which comprises 15 countries, but many of them still have strict rules against crypto.

The Central Bank of Central African States (BEAC) is far from being convinced. According to its Director General of Operations in january 2024, *"if people think that crypto-assets are a way to preserve their savings, they should not forget that they are converting the CFA franc into the dollar or euro, which constitute our common reserves, thereby weakening our currency."* (Businessincameroon)

The Central African Banking Commission (COBAC) maintains a similar cautious stance, effectively banning cryptocurrencies within the CEMAC region. However, Cameroon's President Paul Biya signaled a potential shift in October 2024 by instructing the enhancement of supervision over cryptocurrency-related activities, indicating a possible move towards a more accommodating regulatory approach.

It is also worth mentioning the launch in 2018 of AmbaCoin by separatists in Southern Cameroon (<u>Al</u> <u>Jazeera</u>), seeking international recognition for the Federal Republic of Ambazonia, a self-declared independent state aiming to stop relying on the Central African franc (CFA). The development of fintech startups in Africa has provided alternatives for populations excluded from traditional financial services.

Over the past years, we have seen global blockchain platforms coming to Cameroon to start mobilizing young talents and entrepreneurs to build projects on their ecosystem. This was the case with Cardano, historically active in the African continent.

More recently the Internet Computer Protocol (ICP) Hub Sahara partnered with the media portal Blockchain in Africa launched in Cameroon in 2021 to promote blockchain in the continent. They jointly organized the <u>Web3 Impact Tour</u> focusing on major student cities including Douala, Yaoundé, Buéa, Bagangté, Bandjoun, and Dschang, reaching thousands of students across 18 universities. The program aimed to raise awareness, improve blockchain literacy within students, provide training and inspire innovation within the young generation.



Information on user transactions from GoodDollar - a crypto protocol that delivers universal basic income on a global scale - reveals that Cameroon is within the Top 10 global countries within the network, signalling that people in Cameroon are prone to experiment and adopt blockchain and crypto-related solutions.



Ejara is the pioneering fintech startup based which has emerged as a transformative player in Africa's blockchain ecosystem, aiming to democratize access to financial services for underserved populations.

Founded by Nelly Chatue-Diop in 2020, Ejara addresses the widespread challenges of financial exclusion, enabling users to save, earn up to 5% annual interest and invest in various assets—including cryptocurrencies, fractional shares, and traditional savings products—directly from their smartphones, starting at just 1000 CFA Francs (approximately \$1.63). By doing so, users can build wealth independently of traditional banking systems.



Ejara has its headquarters in Douala but is now also registered in Bordeaux, France, in accordance with the regulatory requirements of France's Autorité des Marchés Financiers as a Digital Asset Service Provider ('DASP').

Ejara's impact has been remarkable, with over 100,000 users across eight Francophone African countries. In 2022, the company secured \$8 million in funding to scale its operations, underscoring investor confidence in its model.

The platform not only caters to tech-savvy youth but also supports diasporas looking to send remittances to their families in a cost-effective and efficient manner. By incorporating blockchain, Ejara has significantly reduced remittance fees, which traditionally range from 6-8% on average in Africa, enabling more money to reach the intended recipients.

One of Ejara's standout innovations is its non-custodial wallet, which allows users to retain full control over their assets. This is particularly significant in regions where trust in banks is low due to systemic inefficiencies and corruption. "In Africa, most people don't have the safety net of a pension fund, and some clients use Ejara for that. There are users, particularly mothers, who use the platform to invest in

their children's university education. We also have a small portion of our customer base who are wholesalers, handling large volumes; they use crypto to fund and purchase goods from foreign suppliers through this method," Explained Nelly Chatue-Diop (<u>Wearetech.africa</u>).

Ejara also offers micro-investment opportunities, enabling users to start investing with minimal amounts — making financial tools accessible to a broader demographic, including low-income earners.

In August 2022, Mercy Corp launched a pilot in partnership with Ejara. The goal was to test a new savings offer: tokenized, fractionalized bonds as a savings plan for low-income individuals. The pilot brought down the buy-in minimum by more than a thousand times (from \$1,600 to as low as \$1.53), and reached over 11,000 individuals (Mercy Corps).

Education is a key focus for Ejara, which informs its users about the benefits and risks of cryptocurrencies, promoting informed decision-making.

The success story of Ejara highlights the transformative potential of blockchain in driving financial inclusion and economic empowerment across Africa, paving the way for a more equitable digital economy.



KimboCare is a blockchain-enabled digital health platform that allows anyone to purchase medical services for an individual who cannot afford them. A healthcare solution? A remittance platform? Think of it as a combination of both.

The project is swiss-based but with deep roots and founders from Cemaroon. Its CEO and founder Franck Tiambo moved from Cameroon to Switzerland with his sister for studies. When Franck sent money to relatives and family members back home, he faced issues related to payment transfers inefficiencies but also that he had no assurance how the funds were being used back home.

With KimboCare, users can pay for a cost-effective preventative and curative care service, a "Health Credit", and send it to their relative who can use it to book an appointment with a healthcare professional within the partner network. The latter will receive the prepaid benefits once the service has been rendered - a consultation for example.

KimboCare targets particularly the millions of individuals from Cameroon and Africa who study or work abroad (the diaspora) in France, Switzerland or the USA. They usually send money back home, but are looking for easier, more qualitative solutions to support their family and friends. KimboCare's has identified this opportunity to improve access to quality care at community level and improve health service transparency overall. *"Quality care is a luxury, and we need to find ways to give this luxurious good to people who don't have the money,"* shared Tiambo in an <u>interview</u> with Galen Growth.

The startup now operates with partner hospitals, pharmacies and other healthcare providers in the Cameroon, Kenya, and is developing in other countries of Western Africa such as Ivory Coast and Senegal. As transparency and trust are key to KimboCare, it leverages blockchain to create transparency on the healthcare service delivery and secure financial transactions. The platform also integrates AI to analyze user data and transactions in the network and detect potential risks of fraud.

Camtrade is a technology company based in Cameroon that has developed Camtrade Pass, an innovative platform leveraging blockchain, artificial intelligence, and IoT to ensure traceability, labeling, and anti-counterfeiting for both locally produced and imported goods in Cameroon.

KimboCare received the Social Impact Prize from the Herbert & Audrey Rosenfield Foundation



By assigning a unique QR code to each product, it allows consumers, distributors, and investors to verify its authenticity, origin, and production cycle with complete transparency. This solution addresses key challenges in local and international trade by enhancing the competitiveness of the "Made in Cameroon" label and providing greater visibility for local producers.

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Additionally, the platform facilitates access to financing by allowing producers to document their compliance and quality history, making them more attractive to banks and credit institutions.

Camtrade Pass's made progress in 2024 with the integration of standards from the Agency for Standards and Quality (ANOR), strengthening the credibility of Cameroonian products by ensuring they meet both national and international quality standards.

Camtrade Pass benefits not only producers but also the government, distributors, and consumers. The government can better control products in the market, reduce fraud, and improve tax collection. Distributors benefit from greater transparency, strengthening consumer trust. This echoes the work done by IBM Food Trust solutions with food retailers and brands, using blockchain for greater traceability and transparency.

WEST AFRICA THE DEMOCRATIC REPUBLIC OF

200

The Democratic Republic of the Congo (DRC), located in Central Africa, covers a vast and <u>diverse</u> <u>landscape of approximately 2.3 million square kilometers</u>. Known for its extensive natural resources, the DRC is rich in minerals, including significant deposits of cobalt, copper, and diamonds, and its expansive rainforests and river systems, such as the Congo River, form one of the world's largest watersheds. However, despite its mineral wealth, the DRC faces substantial economic and social challenges, with decades of conflict and political instability impacting infrastructure and economic growth.

The DRC's economy relies heavily on its extractive industries, particularly mining, which contributes significantly to its GDP. According to the World Bank, <u>the country's GDP stands at approximately \$55</u> <u>billion, with a per capita income of about \$577</u>, among the lowest in the world. Although the DRC has a young and rapidly growing population of over 95 million, high levels of poverty and unemployment remain persistent issues, especially among youth. The inflation rate has been a constant concern; in recent years, it has fluctuated but remains high, affecting the affordability of basic goods and services for the population.

Web3 technologies are gradually emerging as a tool to address some of the DRC's socio-economic and sustainability challenges. <u>Blockchain technology, in particular, is being leveraged in the mining sector</u> to ensure the traceability of ethically sourced minerals, such as cobalt, which is crucial for electric vehicle batteries. Blockchain solutions from companies like Minexx are used to monitor and verify the sourcing process, enhancing transparency and reducing human rights violations in the supply chain. This shift is crucial for attracting responsible investment and <u>improving the global perception of the DRC's mining sector</u>.

In terms of financial inclusion, more than 85% of people in the DRC lack access to banking services, primarily because of insufficient banking infrastructure in rural and remote regions. A 2019 study indicated that only <u>12% of the DRC's adult population is banked</u>, highlighting significant financial exclusion, especially in rural areas. Web3 technology is providing new opportunities in a country where traditional banking infrastructure is limited. Decentralized finance (DeFi) platforms allow for secure, peer-to-peer financial transactions, giving individuals and small businesses access to financial services without relying on traditional banks. With increased mobile phone penetration, blockchain-powered solutions can foster economic activity and support entrepreneurship in remote areas, making a substantial impact on the livelihoods of the unbanked and underbanked.

MineSpider is ensuring ethical sourcing and compliance with international standards via its blockchainbased traceability platform for minerals and raw materials. Given the DRC's history of resource-related conflicts, MineSpider's Digital Product Passports provide transparency in the supply chain, allowing stakeholders to track material provenance and ESG metrics. Meanwhile, Goma Stakepool supports education, conservation, and eco-tourism initiatives, by reinvesting a portion of its staking rewards, to fund local projects, including training programs in blockchain and software development for Congolese youth.

Through these varied applications, Web3 technology is making an impact in the DRC by addressing challenges in transparency, financial inclusion, lack of funding for local youth projects and renewable energy development. While adoption is still in the early stages, the integration of blockchain and other Web3 technologies offers promising pathways for the DRC's socio-economic progress.



Datastake is an innovative blockchain-based platform transforming data management in challenging regions while unlocking value from locally held knowledge. It was born from over a decade of research and real-world testing in marginalized regions where postcolonial narratives, prejudice, and systemic exclusion have fueled cycles of misinformation and economic isolation. In many weak-governance environments, data collection remains costly, unreliable, and fragmented. Information is often hoarded rather than shared, as high collection costs discourage transparency, while conventional open data principles fail to balance privacy, business sensitivity, and local sovereignty. As a result, crucial data—whether on resource ownership, social impact, or market conditions—remains ephemeral, outdated, and inaccessible to those who need it most. This lack of verifiable information perpetuates risk aversion among investors, complicates due diligence for supply chain actors, and hinders effective decision-making in international development and humanitarian response efforts.

Datastake's mission is to change this by financially incentivizing transparent datasharing, empowering local stakeholders, and promoting narratives that reflect on-therealities. Unlike ground traditional data management



systems controlled by centralized entities, Datastake transfers ownership of data to primary information holders—local businesses, NGOs, and communities ensuring they retain control over their insights while benefiting from their contributions. By standardizing information frameworks and implementing a shared data architecture, Datastake enables structured, fact-based reporting, automates data triangulation, and facilitates coordination across organizations and sectors. This approach enhances trust, reduces inefficiencies, and ensures that the perspectives of those most affected by development initiatives are not only heard but valued.

At its core, Datastake treats data as a commodity—a valuable resource that can drive sustainable economic inclusion and accountability. The platform builds tailored software solutions that allow local actors to systematically document and verify data, even when no immediate clients exist. This ensures that critical information is preserved and monetizable, reinforcing long-term incentives for transparency. By shifting the global approach to impact verification, due diligence, and risk assessment, Datastake creates a more inclusive and trustworthy data ecosystem—one where transparency is not just encouraged, but rewarded.



Goma Stakepool, is a dedicated Cardano ADA single stake pool operating in the Democratic Republic of Congo (DRC). The project was hosted by the Institut Supérieur de Développement Rural des Grands Lacs (ISDR/GL), in 2022, Its mission lies in advancing education, eco-tourism, and conservation efforts within and around the Virunga National Park. This project brings together blockchain technology and sustainable development objectives to address key socio-economic and environmental challenges faced by the DRC, where natural resources and biodiversity are immense, yet often unprotected and underutilized.



Goma Stakepool's efforts center around two crucial pillars: education and eco-tourism. Through partnerships with local educational institutions, Goma Stakepool trains Congolese youth in blockchain and software development, providing them with valuable skills that enhance employment opportunities and build a talent pipeline for the growing blockchain sector in Africa. By aligning its operations with community goals, the project aims to empower a generation of developers who can contribute not only to the blockchain industry but also to localized initiatives within the DRC, creating tech-driven solutions that address real needs within their communities.

In eco-tourism and conservation, Goma Stakepool has integrated blockchain as a tool for raising funds and maintaining transparent financial flows dedicated to protecting biodiversity and mitigating environmental threats. Virunga National Park, one of Africa's most biologically diverse protected areas, serves as the focal point for these conservation efforts. By channeling a portion of its staking rewards toward conservation, Goma Stakepool contributes to ongoing initiatives to combat poaching, promote sustainable tourism, and protect endangered species. This financial transparency, enabled by blockchain, assures that funds reach their intended purpose, building trust among stakeholders and local communities. The project also plays a role in promoting eco-tourism by encouraging sustainable visitation to Virunga, which generates jobs for local people and fosters community involvement in preservation efforts.

The future vision for Goma Stakepool includes scaling these successes to other regions in the DRC and potentially to neighboring countries that face similar challenges. Expansion plans involve increasing blockchain-focused educational outreach and establishing further eco-tourism ventures, both of which are anticipated to create more economic opportunities and environmental awareness across the Central African region.

In combining blockchain technology with community engagement, environmental conservation, and education, Goma Stakepool stands as a model of how decentralized finance and Web3 can contribute to sustainable development. Its continued commitment to the socio-economic growth of the DRC demonstrates a pathway toward integrating technological innovation with the specific needs and aspirations of local communities, setting a precedent for similar initiatives across the continent.





Minespider is a blockchain-based traceability platform for mining and raw materials. The supply chain start-up was founded by Nathan Williams in Berlin, Germany, in 2018.



Minerals like gold, tin, tantalum, tungsten and copper are essential components in most electronic devices produced by today's tech giants.

However, as these valuable ores are extracted from conflict-torn countries, the companies involved face crucial ethical and legal risks. This is exactly the type of issues MineSpider addresses.

Especially in Africa, the extraction of critical minerals has often been associated with environmental degradation and social challenges, including human

rights violations. For instance, in the Democratic Republic of Congo, mining activities have led to significant ecological damage and conflicts over resource control. In late January 2025, the conflict escalated once again with rebel groups increasing their attacks on the population and officials in Goma.

MineSpider offers a range of products and services related to supply chain traceability, auditing and ESG reporting. It leverages the concept of Digital Product Passport for increased transparency, for Batteries but also critical raw material and minerals.

The solutions enable third-party auditing and compliance reporting to ESG standards, OECD, Fairtrade or Fairmined standards, as well as regulations such as the EU Conflict Minerals Regulation.

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Since its inception, MineSpider has partnered with numerous companies and institutions such as Ford, Renault, Google, Sabi, Tata Elxsi, LuNa Smelter, TEMSA or Minsur.

Minespider's platform operates on a public-permissioned blockchain utilizing a proof-of-authority consensus mechanism, which is energy-efficient and tailored for supply chain traceability. This design balances data privacy and transparency by allowing companies to choose which information to make public and which to keep confidential.

By linking QR-coded digital passports to products, stakeholders can access detailed data on material provenance, ESG metrics, and compliance documentation, thereby fostering trust among untrusted parties in the supply chain.



ETHIOPIA

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Ethiopia, located in the Horn of Africa, is a landlocked country bordered by Eritrea, Djibouti, Somalia, Kenya, South Sudan, and Sudan. Known for its diverse landscapes, Ethiopia's highlands, lowlands, and fertile regions make it a unique agricultural powerhouse. The Blue Nile, a tributary of the Nile River, originates in Ethiopia, contributing significantly to the country's agriculture and hydroelectric capacity.

As of 2023, Ethiopia's GDP stands at approximately US\$163.70 billion, with a per capita GDP of about \$1,200. The unemployment rate is estimated to be around 19.1%, exacerbated by rapid population growth and urbanization pressures. Ethiopia, like many other developing countries, is grappling with inflation, which surged to 33.5% in 2022. Inflationary pressures remain a major economic concern, particularly due to rising food prices and global supply chain disruptions.

<u>Ethiopia's total external debt stands at approximately US\$28.7 billion</u>, with significant investments in infrastructure, energy, and manufacturing. The government's economic reforms, particularly those aimed at liberalizing the telecommunications and financial sectors, have begun to attract foreign direct investment (FDI). However, challenges related to debt servicing and political instability persist.

Despite these challenges, Ethiopia has taken steps to <u>explore the potential of blockchain technology</u>, particularly in supporting its sustainable development goals (SDGs). The Ethiopian government has been working with blockchain projects to drive financial inclusion and improve public services. In the fintech space, blockchain-based mobile payment solutions are emerging, aiming to boost financial inclusion. Ethiopia has a predominantly unbanked population, and digital financial solutions offer a way to reach underserved communities. Stablecoins and decentralized financial (DeFi) services are gradually gaining attention, although they are not yet widely adopted due to regulatory uncertainty. However, initiatives targeting mobile banking and peer-to-peer lending are laying the groundwork for broader Web3 adoption.

Blockchain's potential in Ethiopia extends to environmental sustainability as well. Blockchain-based carbon credit tracking and renewable energy projects are being explored, aligning with SDG 13: Climate Action. With Ethiopia's ongoing efforts to expand its renewable energy capacity—particularly through the Grand Ethiopian Renaissance Dam (GERD)—blockchain solutions could provide a transparent and verifiable way to track emissions reductions and energy production, ensuring that the country's climate goals are met.

<u>Blockchain solutions are also being explored for agricultural supply chain transparency and enhancing</u> <u>productivity</u>, addressing SDG 2: Zero Hunger. Ethiopia's large rural population depends on agriculture for income, and blockchain technology is seen as a tool to improve market access, reduce post-harvest losses, and ensure that farmers receive fair prices for their products. By improving data transparency across the agricultural value chain, blockchain could also play a role in reducing poverty and enhancing food security.

Although Ethiopia's regulatory environment surrounding cryptocurrencies remains cautious, the government's openness to blockchain innovation in critical sectors such as education, agriculture, and energy demonstrates its recognition of the technology's potential. As the country continues to navigate its economic challenges, Web3 solutions could play a vital role in Ethiopia's socio-economic development, driving innovation, sustainability, and inclusion.



The Atala PRISM blockchain project in Ethiopia, developed by IOHK (Input Output Hong Kong), is an initiative that <u>uses blockchain technology to provide decentralized digital identities (DDIDs)</u> for students and teachers. Built on the <u>Cardano blockchain</u>, the project aims to enhance identity and ownership, particularly in education, by enabling secure, verifiable tracking of academic achievements and career progress. This decentralized identity solution ensures <u>data sovereignty</u>, <u>empowering</u> <u>individuals to control their own information</u> without intermediaries, fostering trust and transparency. By digitizing educational records, the system aims to reduce inefficiencies and promote lifelong verifiable learning credentials. Case studies highlight its transformative potential, especially in facilitating international educational opportunities and employment, as employers and institutions can verify qualifications with ease. Furthermore, the project lays the groundwork for scaling these solutions to other sectors, such as healthcare and banking.

Environmental and societal impacts are significant. By leveraging blockchain, Atala PRISM reduces dependency on paper-based systems, lowering resource use. Additionally, it supports long-term regional stability by creating a foundation for trust-based interactions in both public and private sectors. Future prospects include <u>extending this technology to other African nations</u>, contributing to sustainable development goals by driving financial inclusion and promoting equitable access to services.

However, the project has faced challenges, including concerns over privacy, data security, and equitable access due to Ethiopia's low internet penetration rates. Ensuring the technology remains inclusive and non-exploitative is critical to its long-term success.

Ultimately, Atala PRISM exemplifies how blockchain technology can drive sustainable development by addressing identity-related challenges in underserved regions, contributing to Ethiopia's socioeconomic growth while establishing a model for broader adoption across Africa.

As of 2023, Atala was turned into a fully open source suite and added to Hyperledger (IOHK).



Bext360 is a technology platform that leverages blockchain, AI, and machine learning to improve supply chain transparency, efficiency, and ethical sourcing, particularly in the coffee industry. By digitizing the journey of coffee from farm to cup, Bext360 ensures fair compensation for producers, enhances traceability, and strengthens ESG (Environmental, Social, and Governance) compliance.

In Ethiopia, one of the world's most renowned coffee-producing countries, Bext360 is transforming the coffee supply chain by creating an ecosystem of producers, exporters, and roasters dedicated to transparency. The platform enables Ethiopian coffee farmers to input data directly into the Bext360 app, including harvest details and payment amounts. This information is securely stored on a blockchain, ensuring that every step—from harvesting to export—is traceable. Consumers can then scan QR codes on coffee packaging to verify the journey of their coffee, fostering trust and supporting ethical and sustainable sourcing.



By implementing this technology in Ethiopia, Bext360 is not only improving financial inclusion for smallholder farmers but also promoting sustainability in the coffee sector. The initiative helps prevent fraud, reduces inefficiencies, and empowers local producers by providing them with verifiable proof of their work. As part of a broader effort spanning multiple coffee-producing countries, Bext360's work in Ethiopia serves as a model for leveraging blockchain to create fairer, more transparent, and sustainable agricultural supply chains.



Ghana, a West African nation with a population of approximately 31 million, is emerging as a leader in blockchain adoption across Africa. With a rapidly digitalizing economy, Ghana is leveraging blockchain technology to drive financial inclusion, enhance transparency, and foster economic growth. The country has made significant strides in digital payments, mobile money services, and fintech innovations, setting the stage for increased Web3 adoption.

Ghana is actively exploring the potential of blockchain technology across various sectors, including government services and financial systems. The country aims to become the first blockchain-powered government in Africa, leveraging blockchain for transparency and anti-corruption efforts.

Ghana is making significant strides toward integrating blockchain into government transactions to enhance transparency and combat corruption. In the financial sector, there is growing interest in digital assets such as cryptocurrencies, though their adoption remains limited compared to traditional finance. Meanwhile, the private sector is also exploring blockchain applications, with some startups leveraging the technology in agriculture, healthcare, and financial services to improve efficiency and security.

Despite promising developments, Ghana faces several challenges in Web3 adoption. Regulatory uncertainty remains a major concern, as the absence of clear policies on digital assets and cryptocurrencies creates risks for investors and innovators. Until recently, cryptocurrencies were neither recognized as legal tender nor regulated under Ghanaian law. Additionally, infrastructure limitations, including high energy costs and inadequate digital infrastructure, hinder the effective implementation of blockchain solutions. Reliable internet access and digital literacy gaps further slow widespread adoption. The lack of local technical expertise also complicates the integration of complex technologies like blockchain. Moreover, market awareness remains low, with public understanding of blockchain and its benefits still developing, necessitating targeted education initiatives.

As of 2024, Ghana has begun drafting regulations for digital assets, with the Bank of Ghana (BoG) releasing draft guidelines to regulate virtual asset service providers (VASPs). These guidelines aim to ensure consumer protection and prevent financial crimes such as money laundering, requiring VASPs to register with either the BoG or the Securities and Exchange Commission (SEC). Despite these regulatory developments, commercial banks are still restricted from directly engaging in cryptocurrency transactions until formal regulations are fully implemented.

While regulatory clarity is emerging slowly in response to growing interest in digital assets, significant challenges persist that must be addressed for broader adoption. The government has signaled its intent to explore blockchain for governance and anti-corruption measures, yet regulations for cryptocurrencies remain ambiguous. Advocacy for clearer frameworks continues, as stakeholders push for guidelines that encourage innovation while protecting consumers.

Ghana's Web3 ecosystem is steadily growing, driven by innovative startups and increasing government interest in blockchain technology. While challenges such as regulatory uncertainty and digital literacy persist, the country's commitment to digital transformation positions it as a leader in Africa's blockchain revolution. With continued investment in education, infrastructure, and clear regulatory frameworks, Ghana can harness Web3 technologies to drive economic empowerment and financial inclusion on a national scale.



Founded by Emmanuel Noah and Daniel Bloch in 2019, BenBen utilizes blockchain technology to improve land management in Ghana by enhancing transparency and reducing corruption.

The platform provides a secure and verifiable method for managing land ownership, addressing longstanding inefficiencies in land registration systems that often lead to disputes and fraud. By creating an immutable record of land transactions, BenBen ensures digital, tamper-proof documentation that can be easily verified without reliance on physical records. The use of blockchain guarantees transparency, security, and immutability, fostering trust in property transactions.



A Swiss-Ghanaian collaboration, Koa Impact leverages blockchain technology to improve transparency in Ghana's cocoa industry. The project ensures accurate and timely compensation for cocoa farmers while advocating for ethical sourcing practices. By integrating seedtrace's SaaS, MTN Group's mobile money system, and Topl's low-emission blockchain, Koa Impact facilitates real-time payment verification. The use of blockchain ensures tamper-proof record-keeping, providing complete transparency for all stakeholders involved in the cocoa supply chain.







Afriex is a blockchain-powered remittance platform that facilitates instant, low-cost cross-border money transfers. By removing intermediaries from the remittance process, Afriex supports financial inclusion and enhances the efficiency of international money transfers. The platform's blockchain infrastructure ensures that transactions are both affordable and fast, providing a viable alternative to traditional remittance channels.





lvory Coast (Côte d'Ivoire), located in West Africa, is one of the continent's largest economies, with a population exceeding 26 million. The country's economy is heavily reliant on agriculture, particularly cocoa and coffee production, which accounts for a significant share of its GDP and exports (World Bank, FAO). Despite being an agricultural powerhouse, Ivory Coast faces challenges related to deforestation, climate change, and illegal logging.

Urbanization and economic growth have increased the demand for charcoal as a primary cooking fuel, exacerbating pressure on forest resources. The government has recognized the need for sustainable forestry and resource management, leading to the adoption of initiatives such as cprojects to ensure transparency and accountability (FAO, Nitidae).

lvory Coast's digital transformation efforts are exploring ways to gradually incorporate blockchain technology to address inefficiencies in forestry and agriculture. For example, the FAO Charcoal Traceability System explores blockchain to track the production and sale of legally sourced charcoal, promoting sustainability and reducing deforestation. Similarly, Nitidae's Environmental and Economic Sustainability Project focuses on sustainable agriculture and biodiversity conservation, with potential blockchain integration for tracking carbon credits and eco-friendly practices (FAO, Nitidae).

While progress has been made, challenges remain, including limited infrastructure and a developing regulatory framework for blockchain and digital assets. Nonetheless, the increasing implementation of blockchain projects highlights the potential for technology to support sustainable development and address environmental concerns in Ivory Coast (World Bank, FAO, Nitidae).





The FAO's blockchain project in Ivory Coast focused on sustainable forestry by monitoring charcoal production and supply chains.

This initiative aimed to ensure the legality of charcoal production, mitigates illegal logging, and promotes environmental conservation. By assigning unique identifiers to charcoal batches and tracking their movement on a blockchain ledger, the project showed that blockchain can enhance transparency, reduce deforestation, and support Ivory Coast's reforestation goals. The system involved collaboration among producers, government agencies, and consumers, building trust and accountability in the supply chain (FAO).





Nitidae's project addresses climate resilience and sustainable agriculture in Ivory Coast through reforestation, agroforestry, and biodiversity conservation. Although not exclusively blockchain-based, the project has the potential to integrate blockchain for tracking carbon credits and verifying eco-friendly practices. Key activities include promoting sustainable cocoa farming, implementing waste management solutions, and supporting rural communities with renewable energy initiatives. Nitidae's work aligns with national goals for sustainable development and poverty alleviation (Nitidae, IUCN).

WEST AFRICA KENYA

Ecoban

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Kenya, located in East Africa, has a population of approximately <u>55 million people</u>, with a median age of 20 years, reflecting a young and dynamic population. The country is a regional economic hub, with Nairobi as its capital, serving as a center for commerce and innovation. <u>Agriculture remains the backbone of Kenya's economy</u>, contributing about 20% to GDP, with tea, coffee, and horticulture as key exports. The services sector, including financial services, ICT, and tourism, also plays a significant role. Kenya's mobile money platform, <u>M-Pesa</u>, is widely regarded as a global success story. It has transformed financial inclusion by enabling millions to access digital banking solutions, while also fostering a <u>willingness among the population to adopt innovative financial technologies</u>. This openness makes Kenya an attractive environment for startups to test new business models and products in the financial sector, targeting both local and broader African markets.

Blockchain adoption in Kenya is at an early but promising stage. The government has expressed interest in the technology, forming the Blockchain and Al Taskforce in 2018 to explore its potential in areas such as land registration, financial services, and governance. In <u>February 2024</u>, Kenya took steps to regulate its cryptocurrency market, forming a multi-agency technical working group and drafting the Virtual Assets Service Provider (VASP) bill to address issues such as scams, money laundering, and terrorism financing. These efforts aim to create a safer environment for cryptocurrency activities in Kenya, balancing innovation with consumer protection. In light of these developments, Kenya is taking significant steps to regulate its cryptocurrency market, aiming to balance innovation with consumer protection.

Negative past experiences with financial fraud have shaped public perception, particularly among older generations who often view blockchain technology with suspicion. Trust remains a significant challenge in Kenya's financial culture, partly due to issues like fraudulent schemes in regional savings groups, which have entrenched a low-trust culture. At the same time, curiosity and the hope for quick financial gains continue to drive engagement with new technologies. For instance, <u>Kenya has of the highest gambling addiction rates in Africa</u>, reflecting this risk-reward dynamic. This mindset was evident when <u>350,000 Kenyans registered for Worldcoin</u> within a week of its launch, motivated by the prospect of free money. However, the ensuing data privacy concerns prompted regulatory authorities to ban Worldcoin in Kenya to protect citizens.

Despite these challenges, there are credible and impactful Web3 initiatives in Kenya. It is the second largest country in Africa in terms of crypto adoption and ranks in the top 20 worldwide. The country is also recognized for its high P2P trading volume, which is among the highest globally, reflecting a strong grassroots engagement with cryptocurrency. Specifically, key areas of adoption include financial services, remittances, and supply chain management. Blockchain technology is particularly relevant in enabling transparent transactions, reducing fraud, and improving efficiency in critical sectors like agriculture and logistics. Startups are exploring decentralized finance (DeFi) solutions for remittances, while others are leveraging blockchain to authenticate agricultural supply chains and boost trust in trade.

Adoption trends indicate that Kenya's youthful and tech-savvy population, combined with its established fintech culture, provides a fertile ground for blockchain growth. However, a clear regulatory framework, stronger public-private collaboration, and efforts to build trust will be essential to fully realize the potential of blockchain and Web3 in the country.

In the following section, five different blockchain-based initiatives in Kenya are introduced. The selection of these projects does not imply that they are the most common, widely used, or active ones in the country. Instead, the focus is on highlighting innovative approaches and unique business models that stand out in their application of blockchain technology.



Founded in 2020, Kotani Pay is a blockchain-based platform that connects underserved populations in Africa to financial services, particularly those without internet access or traditional banking. It integrates blockchain with mobile money systems like M-Pesa, enabling users to send and receive cryptocurrency, pay bills, and access loans using basic feature phones and USSD codes. This innovative approach addresses financial exclusion while promoting economic empowerment, even in rural and marginalized areas.

By acting as a middleware between blockchain solutions and mobile money infrastructure, Kotani Pay makes blockchain technology accessible without requiring smartphones or internet access. Blockchain's transparency, security, and low-cost transactions ensure trust and affordability for users. Kotani Pay also supports cross-border payments and microloans with minimal fees, fostering economic inclusion and financial growth. Recognized for its impact, Kotani Pay has received support from the UNICEF Venture Fund and has expanded into Rwanda and Uganda.

Through its unique model, Kotani Pay demonstrates how blockchain can create practical, accessible, and scalable financial solutions for underserved communities.



Founded in 2021, YNA Kenya is a pioneering initiative that leverages blockchain technology to promote sustainable urban transportation and renewable energy solutions. The project aims to tackle two pressing challenges: Kenya's reliance on fuel-based transportation and the underutilization of renewable energy resources. By creating a decentralized network for electric vehicles (EVs) and charging infrastructure, YNA is redefining how mobility and energy are managed in urban areas.

YNA Kenya integrates blockchain to ensure transparent and secure energy usage tracking, enabling EV users to access renewable-powered charging stations and pay seamlessly using digital wallets. Through this system, users can locate nearby charging points, schedule services, and make microtransactions for energy increments, which lowers barriers to entry for electric mobility. This blockchain-based approach not only ensures efficient energy distribution but also fosters trust among stakeholders, including EV owners and charging station operators.

Beyond EV infrastructure, YNA Kenya supports e-bike sharing services, offering affordable and ecofriendly transportation options to urban residents and small businesses. This service is particularly impactful for delivery services and logistics providers, helping reduce costs and carbon emissions simultaneously. By utilizing blockchain to optimize data insights, the platform can plan infrastructure expansions and improve energy efficiency.

YNA's decentralized model aligns with its vision of a resilient and distributed energy network. Blockchain's ability to provide immutable records of energy transactions and support microtransactions makes it an essential component of YNA's strategy. These features are crucial for scaling renewable energy adoption and enabling a broader transition to electric mobility.





Founded in 2016, Hiveonline leverages blockchain technology to provide underserved communities in multiple African countries, including Kenya, with access to financial services. The platform focuses on Savings Groups, known locally as *chamas* in Kenya, which are informal community-based groups where members pool resources for savings and loans. These groups play a crucial role in Kenya's financial landscape, as many people lack access to formal banking services. However, *chamas* often face challenges such as fraud, mismanagement, and lack of transparency due to reliance on cash-based systems and informal record-keeping.

Hiveonline addresses these issues by digitizing financial activities, such as contributions, savings, and loan distributions, within *chamas*. By using blockchain technology, the platform ensures all transactions are immutable and verifiable, reducing the risk of fraud and building trust among group members. Hiveonline also provides tools for credit scoring, enabling *chamas* to demonstrate financial reliability and access credit from banks or microfinance institutions.



The platform's decentralized and secure nature makes it particularly effective in Kenya, where financial exclusion remains a significant challenge. Blockchain's transparency eliminates disputes over funds, while its ability to formalize informal systems helps communities transition to more structured financial practices. Operating across multiple African countries, Hiveonline is a scalable solution that addresses the systemic issues of trust, transparency, and access to credit, empowering underserved populations and driving sustainable economic development.



Grassroots Economics is a Kenyan non-profit organization founded to empower underserved communities through blockchain-based community currencies. These currencies, such as Sarafu, enable communities to trade goods and services locally, even when national currency is scarce. The initiative focuses on fostering food security, enhancing financial resilience, and promoting sustainable development through local economic networks.

Grassroots Economics uses blockchain technology to issue and manage community currencies transparently and securely. Participants join local networks, earn community currency by contributing to group projects like food forests, and use it to trade within the network. This system not only boosts local economies but also builds resilience during economic downturns by reducing dependence on external cash flows.

The Sarafu Network, Grassroots Economics' flagship program, is a shining example of how blockchain is applied to empower local entrepreneurs.



By ensuring transparent record-keeping and trust through blockchain, the program has enabled small businesses and cooperatives to thrive while addressing challenges like unemployment and food insecurity. This innovative use of blockchain technology showcases its potential to create sustainable, community-drive solutions to systemic challenges in Kenya and beyond.



Land LayBy, through its HRBE.io platform, is a blockchain-based initiative aimed at addressing issues of land ownership and title management, particularly in Africa, where unclear ownership records and fraud are prevalent. The project uses blockchain technology to create a transparent and immutable registry of land titles, reducing disputes and building trust in property transactions.

The platform allows landowners to digitize and record property titles on a blockchain ledger, ensuring secure, verifiable, and tamper-proof ownership records. This system is designed to combat fraudulent activities, streamline transactions, and make land ownership more accessible for individuals and businesses.

While the project highlights a valuable use case for blockchain in addressing systemic challenges related to land ownership in Africa, it is not highly active or widely adopted. Its inclusion in this report is intended to showcase the potential of blockchain in environments where title disputes and lack of trust in traditional systems hinder economic development. By providing a secure and transparent method for managing land ownership, projects like Land LayBy demonstrate how blockchain can tackle real-world problems, even if broader success and scalability remain challenges.





Gridless is a groundbreaking project launched in 2022 that merges Bitcoin mining with sustainable energy development in rural Africa. Backed by prominent supporters like Jack Dorsey's Block (formerly Square), the initiative leverages excess renewable energy from mini-grid installations to address two key challenges: inefficient energy use and limited electricity access in underserved regions.

The project collaborates with mini-grid developers to monetize surplus energy by deploying Bitcoin mining rigs, creating an additional income stream that ensures the financial sustainability of the grids. This dual-purpose model not only reduces energy waste but also facilitates the extension of reliable electricity to rural populations who previously lacked access.

Gridless's innovation lies in using cryptocurrency mining as a driver for clean energy adoption. By mining Bitcoin with unused energy, the project generates predictable revenue for grid operators. Over time, as local energy demand increases, mining operations scale down to prioritize power allocation to residents and businesses, ensuring that community needs remain central.



An example of Gridless's impact is its operation near Mount Suswa in Kenya, where geothermal energy powers mining and electrification efforts. The use of Bitcoin's decentralized blockchain technology allows Gridless to create sustainable revenue without relying on centralized entities, empowering rural areas to build resilient infrastructure.

By integrating renewable energy and blockchain, Gridless bridges the gap between energy development and financial innovation. Its model exemplifies how blockchain technology can solve realworld problems, making it a leading example of social impact in the cryptocurrency space.





Investa Farm is an innovative agritech platform empowering African farmers by combining crowdfunding, blockchain, and sustainable agricultural practices to boost productivity and profitability. Operating across Kenya Investa Farm connects smallholder farmers with global investors, providing access to financing, modern farming techniques, and market opportunities.



Tailored Financial Solutions for Agri-Business Growth

Investa Farm is your partner in growth. We offer tailored financial solutions that help agri businesses thrive in a competitive market. Whether you need funding for expansion or wish to support local farmers, our platform provides innovative ways to connect with the agricultural community. Leverage our services to enhance your business operations and contribute to a sustainable agricultural ecosystem. This approach keeps the content succinct while clearly addressing the unique needs and benefits for each audience. You can place these descriptions under a unified section titled "Our Community" or "Who We Serve" for a cohesive single-page experience.

Register Farmer

The platform leverages blockchain technology to ensure transparency and trust in its investment processes. By tokenizing farm projects, Investa Farm enables fractional investment, allowing individuals to co-invest in agricultural ventures. Blockchain also ensures secure, tamper-proof records of transactions, creating accountability for both farmers and investors.

Investa Farm goes beyond financing by offering farmers access to training, advanced tools, and sustainable practices, improving yields and promoting environmental resilience. It also facilitates market linkages, ensuring farmers receive fair prices for their produce and reducing post-harvest losses.

Through its blockchain-enabled model, Investa Farm bridges the funding gap for smallholder farmers, fosters economic empowerment, and contributes to food security and rural development across Africa.



AfriBlocks is a Pan-African freelance talent marketplace that connects businesses with top vetted African professionals, including engineers, designers, software and web developers, marketers, UI/UX experts and more.

Freelancing has become a major source of employment in Africa, evolving from a side job to a full-time career in industries like IT, journalism, design, and programming. As the world becomes more interconnected, African professionals are increasingly in demand, exporting their skills globally and contributing to both personal and economic growth across the continent.



Founded in 2020, AfriBlocks is an on-demand, two-sided marketplace with professional freelancers providing services to clients across the world at affordable pricing transforming the way African professionals work and solving the problem of unemployment. With offices registered in Kenya, South Africa and Zimbabwe, the platform operates globally, enabling companies worldwide to access and hire skilled freelancers from across Africa.



Etherisc is a blockchain-based insurance platform that is making insurance more accessible, efficient, and transparent for underserved communities. A combination of an insurance provider and a financial inclusion tool.

The project is based in Germany but has a strong presence in Africa, particularly in Kenya. Etherisc was co-founded by a group of blockchain enthusiasts and insurance experts who saw the opportunity to use decentralized technology to simplify and automate the insurance process. Traditional insurance is often slow, costly, and inaccessible to smallholder farmers. Etherisc leverages blockchain to change that.

One of Etherisc's most notable initiatives is its blockchain-based crop insurance project in Kenya, launched in collaboration with ACRE Africa and Chainlink. The project aims to support thousands of smallholder farmers facing unpredictable weather patterns. In its first pilot phase, Etherisc insured over 17,000 farmers against climate risks such as drought and excess rainfall. The insurance payouts are automated through smart contracts, reducing the waiting time for farmers who would typically face weeks or months of delays in traditional insurance systems. By removing the need for manual claims processing, the project ensures that affected farmers receive their payouts within minutes of a weather event being verified.

By offering decentralized, automated insurance, Etherisc is creating a financial safety net that enables farmers to invest in their crops with greater confidence.

As trust and efficiency are key to Etherisc's mission, the platform ensures full transparency by recording all transactions on the blockchain. This provides both insurers and policyholders with a secure, tamper-proof record of insurance policies and payouts.



The startup has gained recognition for its innovative approach, earning partnerships with development agencies and impact investors focused on financial resilience in emerging markets.



Morocco, located in North Africa, is a key gateway connecting Europe and Africa. The country has a population of approximately <u>37 million</u> and a growing economy that heavily relies on sectors such as agriculture, tourism, and mining. In recent years, Morocco has made significant strides in embracing digital transformation and technological innovation, positioning itself as a regional leader in emerging technologies like blockchain. Morocco's GDP in 2023 was estimated at <u>\$132 billion</u>, with a GDP per capita of around <u>\$3,600</u>.

On the regulatory front, Morocco is undergoing a transformation. While cryptocurrencies were initially banned in 2017, the central bank, Bank Al-Maghrib (BAM), is drafting a legislative framework to regulate crypto-assets. The proposed laws aim to protect investors, align Morocco with international standards, and facilitate the adoption of blockchain technologies and cryptocurrencies in a controlled environment (<u>Source</u>).

Blockchain adoption in Morocco is advancing as the country positions itself as a regional hub for innovation. In a significant move, the decision in 2023 of LBank Labs, a \$100 million Web3-focused fund, to establish operations in the country. This move underscores Morocco's growing role as a hub for blockchain innovation, serving as a bridge between the Middle East, Europe, and Africa (Source).

Moreover, international events like the IEEE Morocco Blockchain Summit, held on February 22, 2024, at the National Institute of Posts and Telecommunications (INPT) in Rabat, are enhancing Morocco's visibility in the blockchain sector. This summit brought together academic and industry experts to discuss advancements, challenges, and opportunities in blockchain technology (<u>Source</u>).

Although on the one hand Web3 adoption in Morocco is gaining momentum across various sectors, including finance, logistics, real estate etc. and on the other hand blockchain is being leveraged to enhance transparency, reduce fraud, and improve operational efficiency, blockchain projects in Morocco are predominantly led by government entities or major players in the financial sector. The country lacks a dynamic Web3 startup ecosystem, similar to trends observed across North Africa, where blockchain adoption remains largely institutional rather than grassroots.



The National Agency for Land Conservation, Cadastre, and Cartography (ANCFCC) is developing a blockchain-based platform to address challenges in Morocco's real estate sector. This initiative aims to modernize property transactions by enhancing transparency and security while reducing administrative inefficiencies (Source).

The platform seeks to eliminate fraudulent property transactions, improve transparency and trust in real estate dealings, and streamline processes for property registration and transfer.

By digitizing land records and utilizing blockchain's immutability, the platform ensures tamper-proof documentation. This reduces disputes and accelerates transaction timelines, providing a seamless experience for all stakeholders.

Blockchain's decentralized ledger enhances trust and eliminates the need for intermediaries. Its transparency and security make it an ideal solution for addressing long-standing issues in Morocco's real estate sector.



The Banque Centrale Populaire (BCP) and Tanger Med Port Authority have introduced the "Blockchain Payment Gateway," a groundbreaking platform serving Morocco's port and logistics ecosystem. Launched as part of a strategic partnership, this solution aims to digitize and secure financial transactions within the logistics supply chain (<u>Source</u>).

Some of the key impact objectives are to streamline payments in port and logistics operations, enhance the security and traceability of financial transactions and foster collaboration among supply chain stakeholders.



The platform leverages blockchain to record and validate transactions in real time. By integrating with existing systems, it provides a seamless and efficient payment experience for users.

Blockchain ensures transparency and traceability in payments, reducing fraud and operational delays. It enhances collaboration and trust among stakeholders in Morocco's vital logistics sector.





In 2021, the OCP Group, a global leader in phosphates, executed a \$400 million transaction using blockchain technology. This marked the first intra-African trade transaction of its kind, involving the shipment of fertilizers to Ethiopia (Source).

Some of the key impact objectives are to enhance transparency and efficiency in trade operations, reduce the costs and risks associated with traditional trade financing and strengthen intra-African trade partnerships.

By using blockchain, the OCP Group digitized the entire trade process, from documentation to payment. Smart contracts were employed to automate workflows, ensuring compliance and reducing manual errors.

The technology's ability to provide real-time visibility and secure data sharing was instrumental in executing this transaction. Blockchain significantly reduced processing times and increased trust among trade partners.

SOUTHERN AFRICA MOZAMBIQUE

Mozambique, a southeastern African nation with a population exceeding 30 million, has a predominantly young demographic, with 60% under the age of 25. The economy is heavily reliant on agriculture (23% of GDP), mining, and tourism, contributing to a GDP of approximately \$18.8 billion in 2022. However, economic challenges such as high inflation (10% in 2023) and a 70% unbanked population have made financial inclusion a pressing issue.

Blockchain technology has begun to gain traction in Mozambique, with increasing recognition of its potential for financial inclusion and supply chain transparency. One of the key areas where blockchain could have an impact is mobile money and cross-border remittances, as mobile penetration in Mozambique reached 84% in 2022, with companies like M-Pesa and e-Mola dominating the digital payment landscape. Blockchain-based solutions could enhance these services by reducing transaction costs and increasing security.

The Banco de Moçambique (BoM), the country's central bank, has however maintained a cautious stance on cryptocurrencies. While not explicitly banned, the central bank issued a warning in 2020 that crypto transactions are not legally recognized and may involve risks such as fraud and money laundering.

Nevertheless, the government has shown interest in fintech innovations, and Mozambique is one of the 18 African nations participating in the Pan-African Payment and Settlement System (PAPSS), which aims to facilitate intra-African trade using digital payments. This initiative could lay the groundwork for blockchain adoption in cross-border transactions. The BoM is also currently studying the feasibility of a Central Bank Digital Currency (CBDC).



Empowa is a transformative project utilizing blockchain to address Africa's critical affordable housing shortage while promoting economic and environmental sustainability. Its innovative platform connects real estate developers, investors, and homebuyers through Web3 tools, creating accessible and sustainable housing solutions. Initially focused on Mozambique and Zambia, Empowa targets communities with the greatest housing deficits and demonstrates how blockchain can scale impactful solutions across the continent.

Empowa's decentralized finance model enables fractional investment in housing projects, fostering financial inclusion by allowing individuals and institutions to co-invest in affordable housing. Blockchain technology ensures transparency, efficiency, and secure transactions, reducing barriers for all stakeholders in Africa's real estate sector. This approach provides underserved communities with access to housing finance solutions previously unavailable to them.

Moreover, Empowa integrates eco-friendly construction methods, locally sourced materials, and renewable energy solutions, reducing environmental impact and ensuring the long-term viability of its projects. Its blockchain-based platform also tracks and verifies social and environmental impacts, ensuring accountability and measurable results.

In 2022, Empowa raised over \$300,000 through the sale of its NFT debt product to investors which was used to finance housing loans for 30 families in Beira, Mozambique.

Empowa is currently expanding its solutions to Kenya where its project with the Nairobi Securities Exchange to address the country's \$2.5 billion annual housing finance requirement received \$612,000 from the Cardano community.

By bridging Web3 technology with affordable housing, Empowa fosters financial inclusion, combats the housing deficit, and promotes sustainable urbanization, offering a model for scalable and impactful development across Africa.



Nigeria, often called the "Giant of Africa," is the most populous country on the continent, with a population of 250 million as of 2025. Since gaining independence from British colonial rule in 1960, the country has faced challenges related to corruption and economic instability.

From a macroeconomic perspective, Nigeria's GDP grew by 2.98% in the first quarter of 2024, driven by the financial, insurance, mining, and quarrying sectors. The services sector, in particular, contributed significantly, with a growth rate of 5.19% in the third quarter of 2024. Additionally, with over 40 million crypto users, digital assets have played a role in economic expansion.

Nigeria has emerged as a key player in cryptocurrency adoption. The popular digital currency Pi is mined and sold on the black market by many young Nigerians in cities such as Abuja, Lagos, Port Harcourt, and Kano, where most crypto users reside. Meme coin trading has also created several millionaires, with some investors achieving life-changing returns of up to 1,000x.

However, inflation remains a major concern, reaching a nearly 30-year high of 34.8% in December 2024, driven by increased demand for goods and services, particularly during festive periods, and rising prices of essential commodities. The Central Bank of Nigeria (CBN) has responded by implementing monetary policies, including raising interest rates to curb inflationary pressures.

Nigeria has seen improvements in employment, with the unemployment rate decreasing to 4.3% in the second quarter of 2024. However, underemployment remains a challenge at 10.6% in the first quarter of 2024, indicating that while more people are finding jobs, many are not working at their full potential.

The country has also taken steps to regulate its cryptocurrency industry. In August 2024, the Nigerian Securities and Exchange Commission (SEC) approved two cryptocurrency exchanges, Busha and Quidax, marking a significant milestone. This regulatory move ensures compliance with anti-money laundering (AML) and know-your-customer (KYC) requirements.

Blockchain technology is gaining traction in Nigeria, as evidenced by the hosting of major industry events such as the Africa Blockchain, DeFi, and Web3 Summit (ABDS 2025) scheduled for March 27, 2025, at the Muson Centre in Lagos, and the Web3 Lagos Conference, which was the largest Web3 event in the city from September 5 to September 9, 2024.

The Nigerian government's stance on cryptocurrency regulation is evolving. While the CBN has historically been cautious, issuing directives to restrict financial institutions from facilitating crypto transactions, the introduction of new tax laws and the approval of exchanges indicate a shift toward a more structured regulatory framework. To fully harness the potential of blockchain technology, Nigeria must develop a comprehensive approach that balances innovation with consumer protection. Collaboration between government agencies, industry stakeholders, and experts will be essential in crafting policies that foster digital economic growth while mitigating potential risks.

As Nigeria navigates economic and technological challenges, a new wave of innovation is shaping its future. Despite inflation, unemployment, and regulatory uncertainty, a growing cohort of pioneering Nigerian blockchain brands is driving progress, united by a vision of building a more prosperous tomorrow.



Bitmama.io is a Nigeria-based cryptocurrency exchange and digital wallet platform dedicated to simplifying crypto transactions for users across Africa. It enables the buying, selling, and storage of digital assets like Bitcoin (BTC) and Ethereum (ETH) using local currencies. By bridging financial gaps, Bitmama fosters financial inclusion, particularly for unbanked populations, and provides seamless crypto-to-fiat conversions, positioning itself as a key player in Africa's digital finance ecosystem.

Bitmama.io was founded by Damilola Olokesusi, a visionary entrepreneur passionate about solving financial accessibility challenges. Recognizing the limitations of traditional banking and remittance systems, she created Bitmama to empower users with secure and accessible digital finance solutions. The leadership team brings expertise in finance and technology, ensuring trust and transparency.

The platform offers a range of core features and services designed to facilitate secure and efficient cryptocurrency transactions. It enables peer-to-peer (P2P) trading, allowing users to buy and sell directly with escrow protection, ensuring safe transactions. Crypto-to-fiat conversion is seamlessly integrated, making it easy to exchange digital assets for local currencies. Users benefit from multiple payment methods, including bank transfers, mobile money, and cash payments, providing flexibility in transactions. Security and compliance are prioritized through the implementation of two-factor authentication (2FA) and adherence to regulatory requirements. Additionally, the platform promotes education and awareness by providing resources to guide users in adopting cryptocurrencies responsibly.



Bitmama addresses financial barriers by enabling unbanked individuals to participate in digital finance, reducing remittance costs, and empowering entrepreneurs with global payment solutions. Its role in education and awareness fosters broader crypto adoption. By offering lower transaction fees and faster crossborder payments, Bitmama contributes to local economic development and financial empowerment.

With crypto adoption on the rise, Bitmama aims to expand services, enhance security, and build strategic partnerships. It continues to evolve to meet user needs, reinforcing its position as a leader in Africa's digital finance revolution.



Launched in 2022, AllofHealth.xyz is a blockchain-based platform designed to enhance transparency, security, and efficiency in African healthcare. It provides secure health data storage, telemedicine, decentralized clinical trials, and supply chain tracking, ensuring accessibility while maintaining patient privacy and reducing fraud.x_al

Founded by healthcare expert Ngozi Okwu and technology innovator Musa Abdulrahman, the platform aims to bridge healthcare gaps by leveraging blockchain's immutable and decentralized nature. It features decentralized health records, ensuring secure storage and tamper-proof medical data to improve accessibility and continuity of care. Telemedicine enables remote consultations, allowing patients, especially in underserved areas, to access healthcare without travel barriers. Decentralized clinical trials enhance trust through blockchain transparency, making trials more accessible across Africa. Supply chain transparency helps combat counterfeit drugs by tracking medical supplies on the blockchain, ensuring their integrity. Additionally, blockchain-enabled insurance reduces fraud and administrative costs, making insurance more efficient and affordable.

The platform aims to improve healthcare access, cost-effectiveness, and trust in medical data management. By empowering providers and patients alike, AllofHealth is revolutionizing African healthcare, making it more accessible, transparent, and sustainable.



Seso Global is a trusted digital real estate marketplace operating in Nigeria, Ghana, and South Africa, providing a secure, end-to-end property purchasing experience. Through its platform, buyers can access vetted properties, connect with professional service providers, and secure financing through partnerships with leading banks.

With a network of over 185 property developers and 15,000 verified units, Seso Global simplifies property transactions, making it easier to search, finance, and buy real estate with confidence.

Seso Global contributes to society by increasing transparency and trust in real estate transactions through its blockchain-powered marketplace. By offering access to vetted properties, professional service providers, and bespoke mortgage solutions through banking partnerships, it enhances financial inclusion and makes homeownership more accessible. The platform also stimulates local economies by supporting property development and investment while reducing fraud and inefficiencies in the real estate sector.


DeSciAfrica is an innovative platform focused on advancing scientific research and innovation across Africa by leveraging blockchain and decentralized technologies. The platform connects researchers, institutions, and investors to promote collaboration, data sharing, and funding for scientific projects aimed at addressing local and global challenges.



By utilizing blockchain, DeSciAfrica ensures transparency, security, and traceability in research funding and outcomes, allowing for more efficient use of resources. The platform also fosters a decentralized ecosystem where African scientists can access the necessary tools and networks to drive impactful research.

DeSciAfrica is transforming the African research landscape, promoting open science, and driving sustainable development through collaborative and transparent research initiatives.



Kwik Pik is a blockchain-based app and logistic service built on the Hedera platform, active in Nigeria. The platform connects local drivers with users needing package deliveries, addressing fragmented logistics in Africa. It offers end-to-end logistics solutions, including last-mile delivery, freight forwarding, and inventory management, and is competing against traditional services such as DHL and FedEx.

Originally planning to build on Polygon, the team decided to move production to the Hedera Decentralized Physical Infrastructure Network (DePIN) solution. As of January 2024, it had completed over 4,500 deliveries across Nigeria, Ghana, and other African nations.

By leveraging the Hedera Consensus Service (HCS) and Google Maps, Kwik Pik logs all driver journeys as immutable records, ensuring protection against fraud, theft, and item loss. The real-time tracking system is a key feature that Kwik Pik promotes, which provides businesses with up-to-date information on the location of their package.

Additionally, the platform records carbon emissions for each journey on the HCS, enabling accurate Environmental, Social, and Governance (ESG) reporting and facilitating a transition towards electric vehicles.

Transactions within the app are conducted using the \$KPL stablecoin via the Hedera Token Service (HTS), ensuring cost efficiency and real-time settlements. Kwik Pik's initiatives have expanded market access for local businesses, created employment opportunities, and promoted financial inclusion by encouraging engagement with digital financial services.



ESCA is a decentralized, multi-chain platform empowering the creation and management of Decentralized Autonomous Organizations (DAOs) and decentralized applications (dApps). Operating within the blockchain and Web3 development sector, ESCA simplifies the complexities of building in this space, making it accessible to a wider audience, including developers and projects in Nigeria.

The platform streamlines governance, treasury management, and community engagement, critical for Web3 project success. ESCA's multi-chain approach enhances utility by enabling projects to operate across multiple blockchain networks, increasing interoperability and reach, including within the Nigerian market.

As showcased in their <u>case studies</u>, ESCA's versatile platform supports diverse projects. Essentially, ESCA provides a comprehensive toolkit for building and managing decentralized entities, contributing to the growth and accessibility of the Web3 ecosystem globally and in regions like Nigeria.

The growing interest in DAO tooling and multi-chain interoperability within the Web3 space (as evidenced by reports from organizations like Messari, Electric Capital, and industry publications like Coindesk and The Block) indirectly supports the relevance of platforms like ESCA, which address these key trends.



Flutterwave, a leading Nigerian fintech company, provides innovative payment infrastructure that enables businesses to accept and process payments seamlessly across Africa and beyond. With a mission to connect Africa to the global economy, Flutterwave supports various payment methods, including card payments, bank transfers, and mobile money. To further enhance its cross-border payment capabilities, Flutterwave has integrated <u>Ripple's blockchain technology</u> into its core payment infrastructure.

<u>Ripple</u> is a blockchain-based payment protocol designed to facilitate fast, low-cost, and secure international transactions. By leveraging Ripple's digital ledger technology, Flutterwave aims to streamline remittances, improve transaction transparency, and reduce reliance on traditional banking intermediaries.

This integration aligns with Nigeria's 2023 National Blockchain Adoption Strategy, which seeks to harness blockchain for financial inclusion and economic growth. By incorporating blockchain into its payment ecosystem, Flutterwave is strengthening Nigeria's position as a leader in Africa's digital economy while enhancing efficiency in cross-border trade and remittances.



Gonana, launched in 2024, is a blockchain-based marketplace designed to connect commodity traders directly, eliminating intermediaries and enhancing transparency in Nigeria's agricultural and commodity sectors.

The platform offers a decentralized exchange (DEX) that enables traders to swap tokens, stake, lend, and borrow, reducing transaction costs and increasing financial inclusion. With low fees and escrow services, Gonana ensures secure transactions, while its built-in social media features allow users to connect, share information, and build trust within the ecosystem.

By leveraging blockchain technology, Gonana aims to revolutionize commodity trading in Nigeria, empowering farmers and consumers with a more efficient and decentralized marketplace.



<u>Oolu</u> is a West Africa-based solar energy company that provides affordable and reliable solar home systems to off-grid households. Founded in 2015 by Nilmi Senaratna and Dan Rosa, the company emerged from the Y Combinator accelerator program and has since expanded its operations across multiple African countries, including Nigeria. Oolu focuses on providing clean energy solutions to underserved communities, helping bridge the electricity access gap in the region.

The company operates on a <u>pay-as-you-go (PAYG)</u> model, allowing households to access solar energy through flexible payment plans. This approach makes solar energy more accessible, particularly in rural areas where upfront costs are often a barrier to adoption. Customers can make payments via mobile money or other digital channels, ensuring affordability and ease of access.

In December 2020, <u>Oolu secured an \$8.5 million Series B investment round</u>, led by RP Global, with participation from Persistent Energy Capital, All On, Gaia Impact Fund, and DPI Energy Ventures. This funding was aimed at expanding Oolu's product offerings, strengthening its distribution network, and furthering its impact on clean energy accessibility in Nigeria and other West African markets.

Through its innovative approach, Oolu has positioned itself as one of the fastest-growing solar energy providers in West Africa, with a strong commitment to sustainability, energy inclusion, and economic empowerment. The company continues to expand its reach, providing thousands of Nigerian households with access to clean, renewable energy.



<u>CHATS</u> (Convexity Humanitarian Aids Transfer Solution) is a transformative platform specifically designed to address the pressing challenges of humanitarian aid distribution, with a significant operational footprint in Nigeria and across Africa. Recognizing the critical need for transparent and efficient digital cash and voucher transfers, CHATS leverages Ethereum blockchain technology to empower beneficiaries, ensuring they receive aid directly and securely, as spotlighted by the <u>UNICEF</u> Venture Fund.

The platform tackles the logistical complexities inherent in aid distribution by providing a comprehensive system for beneficiary registration, secure fund disbursement, and real-time tracking, thereby streamlining logistics management. Notably, CHATS has been actively deployed in Nigeria, including collaborations with organizations like the Red Cross in Abuja, to support Internally Displaced Person (IDP) camps, demonstrating its commitment to addressing real-world challenges. Furthermore, CHATS prioritizes data security and privacy, adhering to NDPR standards.

The <u>CloudPlexo case study</u> highlights the robust and scalable architecture of CHATS, emphasizing its reliance on cloud-based solutions to ensure reliable performance and data integrity, crucial for operating in challenging environments. The platform's suite of tools, including CHATS Card, CHATS Voucher, and CHATS SMS, facilitates secure and traceable transactions, enhancing accountability and reducing the potential for fraud. The inspiration for CHATS stemmed from a co-founder's experience as a fraud examination consultant for major NGOs across the Middle East and Africa (MEA), revealing a deep understanding of the systemic issues plaguing aid distribution. By providing real-time monitoring and reporting, CHATS empowers donors and NGOs to make informed decisions, ultimately improving the well-being and dignity of vulnerable communities across Africa.



Rwanda, often referred to as the "Land of a Thousand Hills," is a landlocked country in East-Central Africa with a population of approximately 13.2 million as of 2022, according to the <u>National Institute of Statistics of Rwanda</u>. The country's GDP is \$12.6 billion, with a per capital <u>GDP of approximately \$875</u>, <u>as reported by the World Bank</u>. Over the past two decades, Rwanda has achieved remarkable economic growth, averaging around 7.2% annually, driven by reforms in governance, infrastructure development, and the promotion of information and communication technology (ICT). Rwanda's economy is primarily based on agriculture, which employs nearly 60% of the population, followed by services and mining. Mining is particularly significant, contributing to exports and employment, with tantalum, tin, and tungsten being major exports.

Rwanda has established itself as a leader in digital innovation within Africa, with government-led initiatives aimed at improving transparency, efficiency, and accessibility in public services. By embracing technology to streamline operations, the country has made significant strides, particularly in critical sectors such as land management, where challenges like ownership verification, fraud prevention, and cost reduction are being addressed. Rwanda's commitment to digital transformation, bolstered by strategic policies and investments, has created an ideal environment for blockchain projects like Circulor and Medici Land, which align with the nation's goals of building a modern, transparent, and trustworthy public administration.



Circulor, a blockchain-based platform, is being deployed in Rwanda to enhance the traceability of tantalum, a critical mineral used in electronics and aerospace industries. In Rwanda, blockchain technology has become increasingly essential, particularly in sectors where transparency and accountability are crucial, such as the mining industry and supply chain management. By utilizing Web3 technology, Rwanda addresses long-standing issues around conflict minerals and ethical sourcing, ensuring that minerals like tantalum are tracked and verified throughout the entire supply chain. This blockchain-based traceability helps Rwanda comply with international standards like the <u>OECD Due</u> <u>Diligence Guidance</u>, which provides frameworks for responsible mineral sourcing from conflict-affected and high-risk areas. These efforts not only position Rwanda as a responsible leader in mineral sourcing but also attract global partnerships and investments focused on sustainable practices (OECD).

One of the leading blockchain initiatives in Rwanda is Circulor's traceability project, which uses blockchain to provide an immutable record of every stage in the tantalum supply chain. This project ensures that each batch of tantalum is verified from mine to refinery, assuring consumers and international partners of Rwanda's commitment to ethical sourcing and sustainability. Circulor's platform provides stakeholders with real-time data on the origin and movement of minerals, creating a transparent and secure digital ledger that is accessible and verifiable by all participants in the supply chain.



This approach not only enhances consumer trust but also strengthens Rwanda's position as a leader in ethical mining. Through such projects, Rwanda sets a benchmark for responsible technology use in traditional industries, showing how blockchain can transform industries beyond finance and extend into vital sectors with <u>environmental and social impact</u>.

The success of blockchain in Rwanda's mining and supply chains highlights the potential of Web3 technology to create sustainable value across industries, paving the way for broader adoption of digital innovation in Africa.



The Medici Land Governance (MLG) project, locally referred to as Ubutaka, is a blockchain-based solution designed to streamline land ownership and transfer processes in Rwanda. This paperless initiative improves security, reduces fraud, and enhances accessibility by recording transactions on a tamper-proof blockchain ledger. The platform supports identity verification, approval tracking, and faster land transfer processes, cutting down transaction times from weeks to days. Medici Land's solution aligns with Rwanda's digital transformation agenda, showcasing the role of blockchain in governance and public service improvement (Medici Land Governance, Ledger Insights).

SOUTHERN AFRICA

South Africa's population is around 63.02 million (<u>Statistics South Africa</u>). Deep-rooted inequality is a major problem and the country has one of the highest wealth disparities in the world. This is due to a complex combination of colonialism, apartheid, and state corruption. Approximately 3.6 million young people aged 15-24 years were classified as Not in Education, Employment or Training (NEET), representing 35.2% of this age group (<u>Stats SA, 2024</u>). For the broader age group of 15-34 years, the unemployment rate stands at 45.5%, compared to the national average of 33.5% of the (<u>Statistics South Africa</u>). Recent statistics show that 55.5%% of South Africans live below the national upperbound poverty line, R1558/ USD 87.19 per person per month (<u>World Bank, 2023, Statistics SA</u>). Lack of income and poverty have resulted in a pervasive hunger and nutrition crisis, with approximately one in four South Africans experiencing food and nutrition insecurity (<u>World Bank, 2023</u>), which further perpetuates inequalities.

With a vast land area of approximately 1.22 million square kilometres and three UNESCO Biodiversity Hotspots - the Cape Floristic Region, Succulent Karoo and Maptuland-Pondoland-Albany, the country is among the top three biodiverse and endemic nations globally (<u>SANBI, 2024</u>).

Crypto assets are not recognized as legal tenure by the South African Reserve Bank (SARB). The <u>Financial Sector Conduct Authority</u> (FSCA) regulates Crypto Asset Service Providers (CASPs) on an ongoing basis, with a <u>publicly accessible database</u> of 74 complaint entities. The South African government is actively investigating CBDC issued stablecoins, as part of its broader strategy to enhance financial inclusion and support marginalised communities, with initiatives planned for 2024/25 to refine regulations around these assets (<u>Digital Pound Initiative, 2024</u>). Despite these advancements, challenges remain, including over-reliance on cash, slow modernisation of legacy systems, fragmented systems, digital illiteracy, financial exclusion, restricted access to digital infrastructure (internet/Wi-Fi) and a lack of trust in digital systems.



The <u>Yoma Impacts Ecosystem Platform</u> (YIEP) is a youth-learnering and earning initiative, spearheaded by <u>UNICEF ESARO</u> and <u>IXO</u>, the pioneer of the Internet of Impacts digital public goods and infrastructure. The YIEP provides advanced Web 3.0 and artificial intelligence tools to improve the coordination, financing, verification, governance and intelligence of youth-focused impact projects. This multisided platform and decentralized impact marketplace engages impact projects, funders and youth.



The YIEP program's distinctiveness lies in its use of decentralized identity, which gives young people ownership of their digital profiles while maintaining data privacy and control. Participants can earn shareable records of their skills and work experience through verifiable credentials, which improves their employability and career mobility. Al-powered claim verification automates the process of validating impact tasks, ensuring transparency and prompt compensation. Verified impacts are tokenized, creating innovative investment opportunities and sustainable financing models. Community benefit organizations can trigger automated payments to youth-controlled wallets once impact activities are verified, with off-ramping options into fiat currency, airtime, electricity, or grocery vouchers.

While Yoma is active across Nigeria, Kenya, Ghana, the first phase of the YIEP took place in South Africa with the following partners 1.) <u>Duzi Umgeni Conservation Trust (DUCT)</u>, 2.) the <u>Greater</u> <u>Stellenbosch Trust</u> and 3.) <u>Harambee Youth Employment Accelerator</u> for selected use-cases. The outcome of the 2024 design sprint was a Minimum Viable Product (MVP) that supports youth in performing paid Impact Opportunities, for verifiable tasks. During 2025 and beyond the YIEP will be grown to include a diverse range of sustainability opportunities, showcasing a vibrant youth-impacts marketplace.



Trust Labs' Project Amply was a digital identity protocol launched in March 2015 to improve early childhood development (ECD) services in South Africa. Supported by the UNICEF Innovation Fund and the South African government, it used blockchain technology to provide children with self-sovereign digital identities. These identities helped children access government-funded pre-school subsidies and other essential services. The project sought to replace inefficient paper-based systems with a mobile app that logged attendance and gathered real-time data.

Amply aimed to increase the access and quality of ECD services in the communities it served. It sought to match services more effectively to the needs of individual children, lower administrative costs, improve the efficiency of the pre-school subsidy system, and connect children both digitally and economically. The mobile app enabled teachers and principals to log children's attendance daily, using blockchain infrastructure and smart contracts to verify claims. Third-party evaluators approved these claims, generating verified records that service providers could present to governments, NGOs, or other stakeholders to secure funding and subsidies.

During its pilot, Amply enrolled over 2,700 children across 77 centers, demonstrating potential for better service delivery and funding accountability. The system reduced administrative burdens and improved trust in funding mechanisms. However, the South African government struggled to integrate decentralized databases and showed reluctance to adopt digital systems. These challenges limited scalability and led to the project's closure.

After Amply ended, the <u>Trust Labs</u> team established <u>IXO</u> and the <u>Impacts DAO Venture Cooperative</u>. These organizations focus on creating digital public goods and advancing blockchain-based solutions. Amply's innovative approach continues to inspire efforts to enhance accountability, efficiency, and access in public service delivery.



Momint is an NFT Marketplace that leverages blockchain technology to accelerate renewable energy transitions in South Africa. By enabling communities to invest in solar energy solutions, Momint empowers households and businesses affected by unreliable electricity supply. The project is built on a blockchain platform, ensuring transparency, security, and efficiency in energy transactions. Momint provides alternative energy sources through solar power, thereby reducing reliance on the national grid. Users can purchase solar energy tokens that represent their investment in solar projects, which are recorded on the blockchain for traceability. This community-driven approach allows individuals to collectively fund solar installations, generating clean energy and creating a sustainable revenue stream for investors.

Momint's integration of blockchain technology with renewable energy solutions makes it particularly noteworthy. The immutable nature of blockchain enhances trust and transparency in energy transactions, while smart contracts streamline operations by automating payments and revenue distribution. By fostering a decentralized energy ecosystem, Momint empowers individuals to take control of their energy needs and promotes sustainability, making it a compelling project in the renewable energy sector.





Paycode is a B2B technology provider with a unique digital payments platform, providing Last Mile solutions to the unbanked and underserved across Africa, with operations in countries like South Africa, Namibia, Zambia, Botswana, Mozambique, Ghana, and Eswatini. It leverages blockchain technology alongside biometric and offline-capable solutions to provide secure digital identities and financial services to individuals without access to traditional banking.



Using blockchain, Paycode ensures secure, tamper-proof transactions and transparent recordkeeping, enabling efficient delivery of financial services. Its biometric identity cards store data locally, allowing access to savings, payments, and disbursements even in areas without internet or electricity. This innovative approach supports governments, NGOs, and financial institutions in delivering social grants and payments efficiently while reducing fraud and improving accountability.

Paycode's blockchain-enabled, scalable solutions bridge the financial access gap for millions, fostering economic empowerment and sustainable development in Africa's most remote and underserved communities.



Wadappt is a blockchain-powered Nature Financing platform that bridges global capital markets with conservation projects, enabling transparent, data-driven investment in biodiversity and environmental protection. By leveraging cutting-edge 'trust' technology, Wadappt collects verifiable environmental data from various sources such as handheld devices, UAVs, IoT sensors, and remote sensing, ensuring that conservation efforts are accurately measured and monetized. This allows investors, governments, and organizations to fund nature-positive initiatives with confidence, knowing that their contributions have real-world impact.

Blockchain plays a crucial role in Wadappt's model by providing a decentralized and immutable ledger for tracking environmental data and financial transactions. Through smart contracts, funding can be automatically released when predefined ecological milestones are met, ensuring accountability and reducing reliance on intermediaries. Additionally, the platform enables the tokenization of environmental impact, allowing conservation projects to generate financial returns from their positive contributions to nature. By combining emerging technologies with decentralized finance, Wadappt is paving the way for a scalable, transparent, and trust-based approach to funding climate action and biodiversity conservation.



While registered in South Africa, Wadappt is currently operational in Namibia, where it supports the Namibian Black Rhino Guardianship Project. This initiative incentivizes rangers by scoring them on metrics such as the number of rhino sightings, diversity of individuals seen, distance covered on patrols, and days spent in the field. These incentives drive positive patrol efforts, ensuring the safety of these critically endangered species.

While Wadappt's current focus is on Namibia, the platform aims to expand its operations to other regions, particularly within Africa's key biomes. By connecting global capital markets directly to people and projects on the ground, Wadappt seeks to create a positive impact for our people, planet, and our most precious asset: nature.



IXO's journey began with Project Amply, supported by an investment from UNICEF in 2016, demonstrating how blockchain technology had the potential to revolutionize transparency and efficiency in financing early childhood development programs through government grants. By introducing digital identities and verified data for subsidy distributions, the project highlighted the transformative potential of decentralized solutions in improving public services.

Building on this foundation, IXO graduated from the UNICEF Venture Fund in 2018 and evolved into the Impacts DAO—a venture cooperative that promotes global collaboration and participative ownership, using decentralized financing and governance mechanisms. This cooperative supports an ecosystem that is driving the ongoing development and deployment of Internet of Impact solutions, to scale sustainable development initiatives worldwide.





Ribbon Blockchain was a South African-based social impact company launched by Gugu Newman Nyathi. The startup focused on issues related to adherence to treatment and healthcare access, using blockchain and tokenization to create incentives for patients.

The platform partners with large international donors and public institutions in South Africa. It operated by converting donor funding from traditional currencies into Dai, a stablecoin cryptocurrency pegged to the US dollar.

These tokens were then distributed as rewards to patients, practitioners, and community health workers upon the completion of designated healthcare tasks, such as testing for HIV and tuberculosis, and adhering to prescribed treatments.



All activities were recorded on the Ethereum blockchain, ensuring a tamper-proof and decentralized ledger of transactions. This approach not only incentivized positive health behaviors but also generates real-time, reliable population health data, which is crucial for informed decision-making and policy development.

Ribbon also presented <u>concepts</u> for recording COVID-19 vaccination on public blockchain in isolation centers, promoting transparency and system efficiency.

Even though the project is not active any longer, Ribbon Blockchain represents a novel application of blockchain technology in healthcare, aiming to transform public health systems in Africa by promoting accountability, data integrity, and improved health outcomes.

TUNISIA

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Tunisia, located in North Africa, is a small yet strategically significant country known for its diverse cultural heritage and economic potential. With a population of approximately <u>12 million</u>, Tunisia has a young and vibrant demographic structure. The economy, historically reliant on agriculture, tourism, and light manufacturing, is increasingly diversifying, with technology and innovation becoming key sectors of growth. Tunisia's GDP in 2023 was estimated at <u>\$46.9 billion</u>, with a GDP per capita of around <u>\$3,900</u>.

Blockchain technology is gradually gaining traction in Tunisia, with applications primarily focused on information security and traceability. The regulatory framework for blockchain and cryptocurrencies in Tunisia is still under development and in the absence of clear laws, cryptocurrency transactions may be perceived as illegal. due to strict foreign exchange regulations, hindering decentralized finance (DeFi) use cases.

Despite these cryptocurrencies regulatory challenges, the country has taken proactive steps to explore blockchain's potential across various sectors. For example the Central Bank of Tunisia manages a <u>fintech sandbox</u> to monitor and support new technological innovations. Notably, some crypto startups have participated in the sandbox, such as <u>this example</u>, signalling potential openness toward regulated experimentation in this domain.

Therefore, Web3 and Blockchain adoption in Tunisia remains at an early stage and is primarily driven by sectors like education, agriculture, and supply chain management. Blockchain's relevance in these contexts lies in its ability to ensure data integrity, streamline processes, and enhance trust among stakeholders. The country lacks a dynamic Web3 startup ecosystem, similar to trends observed across North Africa, where blockchain adoption remains largely institutional rather than grassroots.

> As Tunisia positions itself as a regional leader in technology, the country's blockchain initiatives are contributing to its digital transformation based on a foundation of trust.



The SADDAKNI project is a pioneering initiative by the <u>ALECSO</u> (Arab League Educational, Cultural, and Scientific Organization) in partnership with the Blockchain startup and agency <u>K2LIS</u>, to combat diploma fraud and facilitate academic and professional mobility. Launched as a pilot in 2022, this blockchain-based platform leverages distributed ledger technology to verify the authenticity of diplomas and certificates issued by higher education institutions in the Arab world.

SADDAKNI aims to address the widespread issue of diploma and certificates fraud by providing a secure, transparent system for verifying educational credentials. It benefits students, employers, and academic institutions by simplifying verification processes and promoting trust in educational qualifications.

The SADDAKNI platform ensures certificate authenticity through two complementary approaches. First, it offers PDF certification, where diplomas are issued as certified PDF files embedded with metadata that verify their authenticity and link them to blockchain records. Additionally, it provides a fully digital issuance system, recording diplomas directly on the blockchain. These digital diplomas include unique QR codes and URL links, allowing instant verification at any time.

Graduates can use these QR codes throughout their lives to easily prove the authenticity of their diplomas. Additionally, the platform's features ensure the highest level of security and traceability in diploma management.

The platform offers significant benefits for all stakeholders involved. Universities can enhance their reputation, save time on administrative processes, and protect their institutional identity by ensuring the authenticity of issued diplomas. Students gain improved employability and mobility, along with lifelong access to secure and verifiable academic credentials. Employers benefit from a simplified recruitment process, as they can easily verify candidates' qualifications, strengthening trust in their educational background.

Blockchain's decentralized nature eliminates the need for intermediaries, reduces verification costs, and ensures the security and integrity of educational records. This technology's transparency makes it a transformative solution for preventing educational fraud while promoting trust and efficiency across all stakeholders.



Mare Nostrum is a joint Italo-Tunisian initiative designed to support sustainable fishing and the circular economy through blockchain-enabled traceability. Launched in 2023, the project focuses on enhancing the transparency and accountability of maritime fishing activities, with a pilot implementation in Bizerte, Tunisia.

The project aims to promote sustainable fishing practices, reduce overfishing, and support the livelihoods of local fishing communities. It also seeks to empower consumers by providing verifiable information about the origin and sustainability of seafood products.

Mare Nostrum employs blockchain to create a transparent and tamper-proof record of the journey of seafood from the fishing boat to the consumer. By scanning QR codes on product packaging, consumers can access detailed information about the fishing practices, origin, and supply chain of the product.

The use of blockchain ensures data integrity and traceability, which are critical for verifying sustainability claims. It also fosters consumer trust and helps stakeholders comply with international sustainability standards, creating value across the supply chain.







The Cho Groups Olive Oil project, spearheaded by the CHO Group in collaboration with IBM, utilizes blockchain technology to enhance the traceability and sustainability of olive oil production in Tunisia. Initiated in 2022, the project integrates blockchain with existing supply chain systems to ensure product authenticity and quality.

This initiative addresses consumer concerns about product authenticity and quality by providing transparent, verifiable information about the production process. It also supports sustainable agricultural practices and strengthens Tunisia's position as a premium olive oil exporter.



Each batch of olive oil is recorded on a blockchain ledger, capturing details about the olives' origin, production methods, and certification standards. Consumers can access this information by scanning a QR code on the product label, enabling them to trace the product's journey from farm to table.

Blockchain's immutability and transparency make it an ideal solution for supply chain traceability. It enhances consumer confidence, reduces the risk of fraud, and supports compliance with international quality standards, ensuring a competitive edge for Tunisian olive oil in global markets.



EAST AFRICA



Uganda, located in East Africa, has a population of over 45 million, with an economy heavily reliant on agriculture, services, and technology. Agriculture employs a significant portion of the population, contributing heavily to the GDP (<u>UBOS</u>, <u>World Bank</u>). In recent years, Uganda has prioritized digital transformation to drive transparency, efficiency, and inclusion in its economic and public service sectors (<u>UBOS</u>, <u>World Bank</u>).

The government has made strides in promoting digital inclusion, but challenges such as identity and certification fraud persist, particularly among vulnerable groups like refugees and youth (Diwala, <u>Startup</u> <u>Uganda</u>). Blockchain technology is gradually gaining traction in Uganda, with initiatives such as <u>Diwala's</u> project, which leverages blockchain to create verifiable digital skill identities for youth and refugees. This initiative combats certification fraud, supports economic empowerment, and aligns with Uganda's broader goals for social inclusion and digital transformation (<u>Startup Uganda</u>).

Despite these advancements, Uganda faces challenges in adopting blockchain technologies, including the lack of a comprehensive regulatory framework and limited public awareness (World Bank, Startup Uganda). However, increasing interest in blockchain projects underscores the technology's potential to address systemic inefficiencies and enhance transparency in areas such as identity management and financial inclusion (Diwala, World Bank).





Diwala's project leverages blockchain technology to create secure, verifiable digital skill identities for youth and refugees in Uganda. The platform addresses critical issues such as identity fraud and limited access to certifications by offering tamper-proof credentials that can be easily shared with employers or educational institutions. By empowering vulnerable communities, Diwala supports Uganda's digital inclusion and economic development goals. This project also demonstrates blockchain's scalability and its ability to create economic opportunities for underserved populations (Diwala, Startup Uganda).

Diwala has pioneered the creation of verifiable digital skill identities for youth and refugees in Uganda, addressing significant challenges like certification fraud and identity verification. This blockchain-based solution provides a scalable and accessible platform for issuing and storing skill certifications, empowering marginalized communities with credible credentials.

The Diwala platform incorporates several key components to enhance trust and accessibility in skill certification. Blockchain technology ensures the authenticity and security of skill certificates, mitigating fraud risks. Users maintain control over their personal data, allowing them to share verified credentials with employers or institutions as needed. By providing tamper-proof credentials, the platform empowers refugees and youth with greater access to job opportunities. Additionally, its compliance with global standards enhances the international credibility of Ugandan job seekers, strengthening their prospects in the global labor market. (Diwala, Startup Uganda).





The Solar Foundation is dedicated to leveraging emerging technologies to accelerate the adoption of solar energy and solar-powered productive appliances in off-grid communities across Africa. By partnering with local NGOs, the foundation harnesses both solar power and blockchain technology to create real-world impact—providing reliable and affordable access to clean electricity while reducing greenhouse gas emissions and enhancing climate resilience. Recognizing that decentralized, clean energy is a public good, the foundation has witnessed firsthand how smallscale solar solutions and

productive appliances in Uganda, Nigeria, Kenya, and Tanzania contribute to energy independence, financial sovereignty, and improved health and wellbeing.

The Foundation is collaborating with three NGOs in Uganda, specifically in Tororo, Mityana, and Mayuge. The initial phase of support involved funding solar energy solutions to power these organizations' missions. Building on this foundation, efforts have continued to expand the solar solutions to maximize community benefits.





For instance, funding for solar power at a school facilitated the installation of a solar-water pump and solar-powered outdoor lighting, enabling children at both the school and an orphanage to engage in outdoor activities after sunset.

In 2025, in partnership with Ayowecca Uganda, the initiative will focus on establishing solar savings circles for women in the community.

This effort aims to help women experience the tangible benefits of solar power and progress along the solar energy adoption pathway—from solar lanterns to home systems and ultimately to productive appliances such as drip irrigation systems and refrigerators.

The ultimate goal of the Solar Savings Circles project is to establish a cooperative network of savings circles across Uganda, Tanzania, and Nigeria, managed by local partners. These interconnected groups will share knowledge, experiences, and measurable impact, helping to attract additional resources and support for further initiatives—including improved internet access, clean water solutions, and new business opportunities.

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While Africa's blockchain landscape is still maturing, the rapid expansion of initiatives and projects across the continent—spanning a diverse array of application areas tailored to address Africa's unique challenges—demonstrates a powerful and dynamic movement toward leveraging technology for societal good. This is all the more remarkable given the relatively limited support for deep technology innovation in Africa, particularly in terms of funding, regulatory clarity, and the infrastructure needed to support startups.

The 40 use cases presented in this report highlight the groundbreaking work of impact-driven entrepreneurs from both African innovation hubs and international ecosystems. These innovators demonstrate remarkable creativity and determination in solving previously intractable problems: reducing the cost and time of cross-border transactions, designing insurance models that cater to the Bottom of the Pyramid, and creating tamper-proof, transparent chains of custody for raw materials and supply chains.

In many critical sectors—healthcare, identity, education, and land titling—traditional systems in Africa are hindered by underdeveloped infrastructure. In these contexts, decentralized technologies such as blockchain offer clear and compelling value propositions. However, their full implementation often faces obstacles: entrenched power structures, limited funding for scaling solutions, the need for educational initiatives, and the lack of proper regulatory guidance can all delay progress.

Nonetheless, it is encouraging to note that many of the projects mentioned in this report have achieved significant, large-scale impact. These projects have not only survived the crucial 3-5 year period that proves fatal for many startups but have also successfully established their business models. Their resilience and growth offer optimism for the future, suggesting that they will continue to scale and strengthen their impact in the years ahead.

Equally promising is the fact that a significant number of these projects are being developed locally, by Africans, for Africa. This is especially notable in vibrant entrepreneurial ecosystems like those in Kenya and Nigeria, where young innovators are driving the development of homegrown solutions. This trend signals a bright future for the growth of local digital economies, creating new opportunities and fostering a more equitable and sustainable future—aligned with the goals of a Just Transition.

As we continue to track the growth and impact of blockchain initiatives across the continent, it is clear that Web3 technologies possess the transformative potential not only to reshape Africa's economies but also to redefine its future. By paving the way for more transparent, resilient, and digitally empowered systems, blockchain is laying the foundation for a continent ready to lead in the global digital economy.