



# Prospects of AI- Powered Tools in Promoting Peace and Security in Africa's Post-Conflict Reconstructions: Case of Blockchain Technology

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**Abstract:** *The prevalence of insecurity in post-conflict reconstruction settings has posed threats to national, regional and international peace and security. This has made it difficult for achieving sustainable peacebuilding in Africa and beyond, thus preventing the realisation of sustainable development. This insecurity has been triggered by the failure to achieve financial inclusion and economic transparency. Countries emerging from armed conflicts suffer from economic downturn and financial exclusion which in turn triggers insecurity that jeopardize the process of achieving a sustainable peace and security in the post-conflict reconstruction settings. In such countries there are deep-rooted corruption, state fragility and economic uncertainty that prevent trajectory towards financial inclusion and economic transparency. In financial exclusion and lack of economic transparency settings, access to quality basic services is difficult and intensifies insecurity. The study found that applying blockchain technology to post-conflict reconstruction settings promotes address financial exclusion through promotion of efficiency, transparency and public trust. Blockchain technology was found to address corruption and promote economic transparency. It was found promoting public financial inclusion and lowers cost of financial services and economic activities for all. The study achieves the above assertions through the use of a qualitative methodology, and innovation diffusion theory was used to underpin the study.*

**Keywords:** *Post-Conflict Reconstruction; Insecurity; Blockchain Technology; Financial Inclusion; Economic Transparency; Africa.*

## 1. INTRODUCTION

The recurrence of political violence, conflicts and civil wars in the Post-Conflict Recovery (PCR) settings that pose threats to the maintenance of international security and peace are caused and triggered by the lack of financial inclusion and economic transparency. The cases of conflicts recurrences in Kenya, Mozambique, Sudan, South Sudan, Democratic republic of Congo, and the prevalence of xenophobic violence in South Africa result from the lack of financial inclusion and economic transparency. The economic and political consequences of violent conflict are enormous as well. The legacy of conflict includes substantial loss of livelihoods, employment and incomes, debilitated infrastructure, collapse of state institutions and rule of law, continuing insecurity and fractured social networks. Financial inclusion and economic transparency are essential for reversing these adverse conditions, and addressing the return to conflicts or political violence. It has been argued that conflict relapses have become dominant factors of armed conflicts in the world today, mostly in the third world countries which once suffered from armed conflicts (Hewitt, Wilkenfeld & Gurr, 2010; Niyitunga & Wamaithe, 2023). The challenge has been to lead to a successful PCR that permanently ends the armed conflicts from their root causes (Niyitunga & Wamaithe, 2023).

Among the armed conflicts relapses in PCR settings in the contemporary global system, 35% of them occur in sub-Saharan Africa (Niyitunga & Wamaithe, 2023). These armed conflicts are triggered by the lack of financial inclusion and economic transparency that deepen hunger and poverty. Armed conflicts or civil wars feed on hunger and poverty, at the same time conflicts affects livelihoods, food security and leads to chronic poverty (Quero, Pérez de Armiño & Montero2023). It is through chronic poverty that armed conflicts become a cycle and intractable. The puzzling question that this study sought to understand and answer is the role of blockchain technology in promoting financial inclusion and economic transparency in PCR settings. The aim of this study is therefore to assess the role of

blockchain technology applied to PCR settings promotes financial inclusion and economic transparency needed for reversing the risks of returning to armed conflicts and promotion of sustainable peace and security. The research question the study sought to answer is: what is the role of blockchain technology in promoting financial inclusion and economic transparency to sustain peace and security during the PCR settings. The study is divided into five main sections. While the first section was an introduction, the second section consisted of definitions of key terms that are used in this study. The section also explains what blockchain technology is about. The third explained research methodology that was used to collect and analyse data for this study. The fourth section explains the role of blockchain technology in promoting financial inclusion and economic transparency in the PCR settings. The fifth section provides conclusion and recommendations for policy makers and future studies.

## **2. METHODOLOGY**

In order to collect data that explained the prospects of blockchain technology in promoting financial inclusion and economic transparency needed for achieving sustainable security and peace in PCR settings in Africa, the study used qualitative methodology, with documents and content analysis techniques. This methodology helped understand that the prospects of blockchain technology such as trust and transparency are assets in financial systems and economic sectors. Qualitative methodology made it possible to understand people’s experiences (Delve and Limpaecher, 2022) in times of financial difficulties and economic downturn, and the factors making such people turn to violence in the search for economic income. These experiences result from failure to achieve sustainable financial services that promote economic sustainability. It also included the experiences people go through in situations where due to financial constraints are not able to escape and overcome poverty. This was done successfully and was supported by Burns and Grove (2009) who argued that qualitative research is a systematic and subjective approach that highlights explains daily life experiences, and to further give them proper meaning.

The data used in this study was secondary, and was collected from literature review through a desktop research. Systematic review of the literature consulted was used to explore the issue of the prospects of blockchain technology to address economic downturn and financial exclusion by promoting economic transparency and financial inclusion. The methodology helped to understand the views of scholars on the lack of economic transparency and financial inclusion in the PCR settings in Africa and their linkages to social insecurity. Systematic review was used to conduct a rigorous and transparent analysis of the relevant literature on the subject under study (Edanz-Learning-Team, 2021: 24). During the systematic review, the need for transparency when extracting relevant data from literature review was adhered to (Page et al., 2021).

The articles that were analyzed for this study enabled researchers to comprehend the prospects of blockchain technology in promoting financial inclusion and economic transparency in PCR settings in Africa for a sustainable social peace and security. It also helped in understanding the effects of financial exclusion in promoting conflicts recurrences in PCR settings in Africa. Selected readings were analyzed using document and content analysis technique. They were coded, categorized, thereafter, and themes related to prospects of blockchain technology in promoting sustainable financial inclusion and economic transparency that leads to sustainability that emerged, were discussed in relation to the aim of this study and research question that guided the study. The entire writing process was guided by the aim and research question that was set up for assessing prospects of blockchain technology in promoting accessibility to financial services for all and economic transparency, and in all contexts, so that a pathway towards achieving sustainable economic and financial income is achieved for all with no one left behind.

## **3. THEORETICAL FRAMEWORK**

The argument in this study was underpinned by innovation diffusion theory. This theory resonated with the advancement with technological knowledge which has permeated into modern society to contribute to production of goods and services that lead to sustainable economic growth and development (Grubler, Nakicenovic & Victor, 1999). This is because innovation has brought immense technological changes that have set up critical steps towards making businesses, services and goods sustainable. Innovation thus has become a crucial tool in promoting sustainable economic growth which results from financial inclusion and economic transparency. Hekkert and Negro (2009) noted that innovation has changed the

world of economies as it promotes immense productivity that leads to the economic development. Rogers (2003) noted that an innovation is an idea, practice, or object perceived as new by an individual or other unit of adoption.

One can say that most of new ideas bring technological innovations, and when applied to the economic sector they bring economic advancements. Rogers (2003) also noted that technology points at “a design for instrumental action that reduces the uncertainty in the cause-effect relationships involved in achieving a desired outcome”.

Rogers (2003) however, noted technological innovation brings about uncertainty because of its newness which compels individuals to seek ways in which such news ideas can be evaluated. It is after those new ideas are evaluated that the innovation diffusion theory impacts its acceptance (Jain, Agarwal and Pradesh, 2019). This theory was applicable to this study because blockchain technology falls under the categories of new ideas that are based on technological advancement. The Blockchain technology offers distinct qualities that influence its acceptance in financial services and economic sector, including decentralisation, transparency, and immutability.

These qualities can influence economic activities done by stakeholders in using blockchain technology to influence its adoption within the financial and economic sectors. However, for the acceptance of innovations, the innovation diffusion theory offers a five stages which include “relative advantage, compatibility, complexity, observability, and trialability” (Rogers, 2003). However, when applying blockchain technology, only relative advantage stage was considered and explored. It has been noted that the relationship between blockchain technology and the innovation diffusion theory entails considering the characteristics of the invention (Jain, et al., 2019). It also entails considering the adoption process, adopter categories, communication channels, and the social structure in which financial and economic activities take place (Jain, et al., 2019).

The relative advantage stage of the innovation diffusion theory was relevant in this study because it helped understand the prospects of blockchain technology in financial inclusion and economic transparency. Relative advantage was a critical factor influencing the adoption of blockchain technology, as it increased efficiency, cost savings in financial and economic activities (Moore and Benbasat, 1991). In the context financial inclusion and economic transparency, relative advantage played a pivotal role in shaping adoption of blockchain technology in economic sector. The study showed that blockchain technology used in financial and economic sectors improves security, transparency, and eliminates intermediaries.

In economic and financial sectors intermediaries promote rampant corruption which influences poverty and financial exclusion. Thus, eliminating intermediaries, blockchain technology reduces corruption, and contribute to cost reductions and operational efficiencies. Xu, Gan, Cheng and Liu (2024) argued that relative advantage makes blockchain technology appealing to industries such as economic and financial, where these improvements can lead to significant competitive advantages. Venkatesh, Morris, Davis and Davis (2003) noted that relative advantage is a strong predictor of technology adoption. Schuetz and Venkatesh (2020) argued that in the context of financial technologies, users’ perceptions of blockchain’s advantages such as increased transaction speed, reduced fraud, and greater transparency have been shown to significantly influence their intention to adopt the technology.

#### **4. POST-CONFLICT RECOVERY DEFINED**

The concept PCR is made of two words. Post-conflict and recovery. Post-conflict is understood as the process that comes after a civil war or conflict has ended. This period mostly comes after a mediation process that brings about ceasefire which leads to a peace agreement that was agreed upon by all the conflicts parties. It is a period that recurs after a short period of peace, and the root causes of the conflicts such as financial exclusion and lack of economic transparency that has led to economic hardships are not addressed from their root causes, same civil war or conflicts may relapse. This means that the stability of post-conflict countries depends on the successful progress of peacebuilding activities (Niyitunga, 2024). A post-conflict country therefore lies in between security and insecurity. This simply says or implies that such country may sometimes move backwards towards insecurity.

However, with the establishment of strong institutions that promote economic transparency and financial inclusion, a post-conflict country can continue towards full recovery. This is because a civil

war or political violence destroys economic life and people’s livelihoods and pushes production, trade and commerce from the people. The process of ending armed conflicts includes signing of peace agreements; successful demobilisation, disarmament and reintegration; peaceful return of refugees and internally displaced persons (IDPs). It also depends on the establishment of a functioning state that promotes financial inclusion and sustainable economy (Collier et al., 2003).

In a country that has gone through a period of conflict and civil wars, it faces immense loss of lives, widespread of destruction and degradation of physical capital and infrastructure. It also suffers from reduced levels of human capital due to deaths, disease and displacement; capital flight and the collapse of economic growth. In addition, it faces high loss of jobs, corruption, lack of employment opportunities hence destroy people’s livelihoods (UNDP, 2005). Due to destruction of infrastructure, such country also faces fragile institutions that weakens the state capacity and makes it fragile. In such situation the country also faces ethnic fragmentation that intensifies divisions between the have and have-nots, thus becoming vulnerable to a return to conflicts (Humphreys & Varchney, 2004). Owing to the lack of state capacity, a post-conflict state is not able to finance basic services or infrastructure.

Recovery is a process of socioeconomic transformation and not the mere restoration of past structures and dynamics, or a simple return to pre-war levels and trends. As civil war results in destruction of socio-economic factors that led to the loss of livelihoods, and promotion of political imbalances, recovery becomes a multidimensional and an ongoing process. The continuity of such process depends on the sustainable financial inclusion and economic transparency. These effects are major factors in the outbreak of conflict, and pose high risk factors in the relapse of political violence or civil war (Waldman & Barakat, 2016).

One can argue that the success of a post-conflict country recovering from civil war is determined by the sustainable economic recovery. An economic recovery in a post-conflict country is a critical phase that promotes an economy as transitions from a downturn to financial economic growth and stability. As noted, post-conflict recovery becomes then an ultimate endeavour that establishes the conditions for self-sustaining financial economic growth, and addresses the major risk factors for conflict relapses (Paris & Sisk, 2010).

PCR means the process of rebuilding and revitalising an economy after a period of violent conflict. It involves addressing the immediate needs of affected populations, restoring infrastructure, and establishing the foundations for sustainable, inclusive growth. PCR policy must begin with a robust understanding of the indigenous drivers of recovery. People who live in post-conflict settings do not, in general, wait passively for external agents to finance and direct their activities. Rather, they take charge of their lives with determination and show hard work and ingenuity in resuming or developing new economic activities. Recovery is likely to be more sustainable if it is grounded in the full understanding of these social dynamics and institutional processes, and if it fosters local capacities and initiatives.

PCR settings require a nuanced and context-specific understanding to address the multifaceted challenges in war-torn societies. One major issue is the reliance on one-size-fits-all approaches, where standardised models, such as Western governance systems, are imposed without consideration of local historical, cultural, and socio-political contexts (United Nations World Public Sector Report, 2010). This means that PCR points to the process of rebuilding and reconstructing socioeconomic and political infrastructure that was destroyed during armed conflicts to establish conditions for a functioning peacetime society informed by framework of governance that respects rule of law (United Nations World public sector report, 2010).

It is a process of rebuilding war-affected communities and ‘includes the process of rebuilding the political, security, social and economic dimensions of a society emerging from conflict. It also includes addressing the root causes of the conflict and promoting social and economic justice as well as putting in place political structures of governance and the rule of law in order to consolidate peace building, reconciliation and development.’ It entails delivering social and economic development, providing governance and the rule of law including justice and reconciliation and longer-term development assistance.

The challenge posed by violence and conflict at all levels of abstraction from intra-individual violence, such as self-harming, to collective intergroup violence aimed at achieving political, social or economic

power has been cited by the World Health Organization as the greatest challenge the world will face in this millennium (Krug, et al., 2002). In addition to these current conflicts raging across the globe many more societies face the challenge of rebuilding PCR societies as many communities have returned to armed conflicts other facing xenophobic violence and terrorism (Armed Conflicts Report, 2009). These relapse of insecurity have created new problems and seemingly more pressing matters, leaving post-conflicts countries to struggle towards peace and a new social order.

## **5. FINANCIAL INCLUSION AND ECONOMIC TRANSPARENCY**

Financial inclusion and economic transparency are key elements that promote economic stability. In the country where financial inclusion and economic transparency have taken shape, there is sustainable economic progress changes people’s livelihoods thus preventing conflict relapses in PCR settings. Financial inclusion and economic transparency becomes then a critical determinant of long-lasting peace in PCR settings.

### **5.1. Financial inclusion and PCR**

Financial inclusion has been conceptualised as “the process of ensuring access to financial services and timely and adequate credit when needed by vulnerable groups such as the weaker sections and low income groups at an affordable cost by mainstream financial institutions players” (Rangarajan Committee, 2008). Financial inclusion also means the delivery of banking services at affordable cost for all (Leeladhar, 2005). It is important to note that financial services do not point at banking products only, but also involve other financial services such as credit, insurance and other types of equity products (Rangarajan Committee, 2008). One can see that financial inclusion is made of three significant elements which are having access to banking services, access to affordable and credit. It also involves equitable access to financial literacy programs that equips people awareness on the prospects of a healthy financial life.

In its prospects, financial inclusion provides essential access to financial services to all people who qualify to conduct businesses whether small or big. Financial inclusion involves establishment of key processes that ensure access to essential financial services at affordable costs for all individuals and businesses (World Bank, 2023). Financial inclusion is a concept that is made of a variety of services like savings accounts, credit, insurance and payment systems (World Bank, 2023). The process of advancing financial inclusion necessitates not only access to financial tools but also education regarding their advantages and functionalities (Kuada, 2019). In the current PCR setting mostly in Africa, financial inclusion remains a critical challenge, especially for countries emerging from armed conflicts that have suffered from economic downturn.

### **5.2. The significance of financial inclusion during PCR settings**

As argued earlier, financial inclusion influences the access to financial services that improves people’s livelihoods. Any lack or inadequacy and unequal access to financial inclusion triggers conflicts and conflict relapses in the PCR settings. The lack or unequal access to financial services is a key hindrance to long-lasting peace not only in third world countries but also in the global system. Majority of people remain unbanked, with less access to financial services due to inadequate infrastructure, and a scarcity of financial institutions (Demirgüç-Kunt et al., 2018). This situation is worsened by high banking service costs and a lack of trust in financial institutions (Demirgüç-Kunt et al., 2018).

It has been noted that in the situation where there is high cost of financial services make it difficult for individuals to open bank accounts and access loans, as well as restricting their ability to save and invest (Ozili, 2020). It has been indicated that unequal access to financial services caused by distance from banks, inability to access loans, insufficient funds affect financial and economic recovery, thus causing insecurity (Alemayehu et al., 2023). Accessibility to financial literacy is another key challenge facing the PCR settings in countries emerging from conflicts, thus igniting conflicts relapses. In a country emerging from conflicts or armed conflicts people are mostly illiterate in financial services, do not possess essential knowledge and skills to understand the use of financial systems efficiently.

It has been argued that illiteracy and a lack of financial services and access to those services triggered a relapse of political violence in northern Kenya (Tiwari, Schaub & Sultana, 2019). This can be attributed to the literacy gap that has hindered many people from accessing available financial services (IMF, 2023). This financial literacy deficit restricts people’s capacity to comprehend and engage with

financial products, perpetuating a cycle of exclusion (Kaligis et al., 2018). It has been argued that the higher the literacy level, the better the financial literacy, that the achievement of financial inclusion (Kaligis et al., 2018). Post-conflict countries also have suffered from cultural factors that have hindered financial inclusion.

Cultural factors have also discouraged individuals from participating in formal financial systems. This has been evidenced in PCR setting in Tunisia where cultural reasons prevented people from accessing financial services (Amari & Anis, 2021). Similarly, cultural barriers have fostered distrust towards banks, thus preventing the access to financial services (Agu, Simon & Onwuka, 2016). Financial inclusion is providing financial services to the commercial and retail customers who are excluded from the system at a cost which is affordable and easily available to them (Singh & Roy, 2015).

Financial services are delivered primarily by banks along with other financial institutions like post office, insurance companies, brokers, investment funds, collectively known as the financial sector (Singh & Roy, 2015). This financial sector brings down information and transaction cost playing an important role in mobilising savings, disbursing credit, facilitating payments, risk management, to enhance economic growth leading to reduction in poverty. At the same time some concerns have also been raised that the rich and politically strong people would be more beneficial form improvement in the financial system (Haber, 2004).

While this phenomenon exists in early stages of financial development as the economic growth aggravate from a slow growing economy to a fast one more people participate and comes under the formal financial system and enjoy a wide range of benefits that helps to achieve steady distribution of income across peoples (Singh & Roy, 2015). Financial participation is the use of financial products and services while inability to participate is measured in term of individuals' capability to participate in the mainstream financial sector and is labelled as financial capability (Atkinson, 2011).

At the country level, evidence suggests that financial inclusion can lead to greater efficiency of financial intermediation (Prasad, 2010). The reduction of income inequality through financial development and inclusion could lead to greater social and political stability, which in turn could contribute to greater financial system stability. Financial inclusion can promote greater stability, financial exclusion likely lead to greater political instability and armed conflicts (Niyitunga and Kimari, 2020). In addition, in countries with high levels of financial exclusion, the informal financial services that households (and small firms) must rely on can be poor substitutes for formal services (Collins, et al., 2009). In the extreme, informal services can themselves be a source of instability. For example, pyramid schemes organized as informal savings and investment opportunities have been known to trigger both political and social unrest and lack of confidence in the banking system (CGAP, 2011).

### **5.3. Economic transparency**

Transparency implies the availability of information (Lindstedt & Naurin, 2007). Transparency in this study was understood as the process of providing a public reliable financial information and make it accessible for all stakeholders (Kaufmann & Bellver, 2005). It serves as a mediating factor between the people and government (OECD (2012). From an economic point of view, transparency means open comprehensive information on economics, and it helps accelerate financial and economic reforms in post-conflict countries.

Together with openness, transparency promotes clarity of the mechanisms that govern production and distribution of wealth in society (Gardner et al., 2019). It addresses corruption and corrupt arrangements that engulf countries emerging from conflicts in their PCR settings. Therefore, economic transparency can be said defined as the level of openness and visibility of information related to the economic activities of a country and any other economic entities (Gardner et al., 2019). It enables the provision of clear, open, and accessible economic and financial data and processes it to all stakeholders (Lindstedt & Naurin, 2007). These stakeholders may include governments, investors, consumers, and the general public.

Moreover, its primary goal is to create an environment where all involved parties can understand, monitor, and make informed decisions based on accurate information (Schnackenberg & Tomlinson, 2016). It enhances financial information which include publication of complete and accurate financial reports such as balance sheets, income statements, and cash flow statements. It is only through the

accurate information stakeholders are enabled to transform their financial health from worse to better. More, importantly, it enables the government to provide open access to economic policies, regulations, and laws that reform economic activities within countries emerging from conflicts. It promotes market transparency and regulate transactions and prices in economic markets. This would largely enable both domestic and international investors and traders to make decisions based on accurate information (OECD, 2012).

In addition, it opens access to public economic data, and builds trust among governments, businesses, investors, and the public. It has been noted that high levels of trust enhance investments and promotes the achievement of sustainable economic growth. It reduces the risk of corruption and illicit activities in economic activities, and improves market efficiency. Economic transparency is a key principle in developing and maintaining a healthy and sustainable economy, and helps create an environment that is fair, secure, and open to all parties involved in economic activities (OECD, 2012).

#### **5.4. The significance of economic transparency during PCR settings**

Economic transparency is significant because it leads to economic stability which is needed for political stability and prevention of insecurity in the PCR settings. Economic transparency also is significant because it addresses economic corruption which has adverse effects on investments and economic growth. It has been argued that a lack of economic transparency leads to the deletion of competitive forces, which are vital for the best performance of the markets (Amiri, Mohammad, Toussi & Javanmard, 2017). Lack of economic transparency promotes economic corruption which has detrimental effect on investments and competitive forces, which are needed for the markets (Amiri, et al., 2017). Lack of economic transparency diverts funding from its aim and thus becoming one of the biggest barrier to social and economic development (Amiri, et al., 2017). The lack of economic transparency is linked to conflict relapses in the PCR settings because its lack distorts the legal regulations, destroys development as well as undermining the institutional foundations to which economic growth relies on to become sustainable.

## **6. WHAT BLOCKCHAIN IS ABOUT?**

Blockchain technology has been conceptualised as “a public ledger with potential as a decentralized digital repository of all assets not only tangible assets but also intangible assets such as votes, software, health data, and ideas” (Swan, 2015). Blockchain technology functions as a public ledger that documents transactions in a decentralized manner. Blockchain operates across a network of computers, enhancing security and resistance to tampering (Tapscott & Tapscott, 2016). Blockchain technology is reshaping the world by facilitating new forms of collaboration and trust without intermediaries (Tapscott & Tapscott, 2016). It is a system designed to record transactions and data in interconnected and secure blocks (Faturahman, Agarwal & Lukita, 2021).

It serves as the underlying technology for various cryptocurrencies like Bitcoin, but its applications have extended beyond digital currencies (Faturahman et al., 2021). Blockchain technology enables high levels of transparency, security, and data integrity (Iskamto & Juariyah, 2023). It entails decentralisation which is a distributed digital ledger across a network of connected computers (nodes). It also entails blocks and each one of them contains a set number of transactions with a reference to the previous block, creating an interconnected chain of blocks known as the blockchain (Mavilia and Pisani, 2022).

It also entails transparency which makes the entire blockchain to be accessed and viewed by all participants in the network. While all transactions are recorded, individual identities are protected using cryptographic addresses in place of personal information. It also entails smart contracts which are programs executed automatically when specific conditions are met (Mavilia and Pisani, 2022). These programs can be used to automate various types of financial and economic agreements, and transactions, including payments, product deliveries, or insurance claim processing (Mavilia and Pisani, 2022). Blockchain technology also entails cryptocurrency such as Bitcoin and Ethereum, and create digital currencies that can be used for transactions within economic or financial the network (Pal et al., 2021). It has been noted that these digital currencies are not dependent on central banks or traditional financial institutions (Udeh et al., 2024).

Blockchain technology also entails trust with high levels of security and transparency (Udeh et al., 2024). Blockchain technology contributes to increased trust in transactions and business processes, and

reduces the risks of fraud, data manipulation, corruption and deception (Faturahman et al., 2021). Moreover, blockchain technology has been applied to various sectors, such as logistics, supply chain, healthcare, finance, agriculture, food security and processing as well as food traceability and more. In the aforementioned fields, blockchain technology has enhanced efficiency, accuracy, and transparency across multiple industries. Blockchain technology enables secure, immutable, and transparent transaction records, eliminating the need for intermediaries and unlocking significant innovation potential across various fields. This makes it one of the most significant technological innovations in modern society.

### **6.1. Role of blockchain in promoting financial inclusion**

Mavilia and Pisani (2022) provided an overview of the crucial prospects of blockchain technology in promoting financial inclusion and sustainability. The issue of weak and unequal financial systems in the PCR settings have been major causes of insecurity and uncertainty, leading to relapses of conflicts. Mavilia and Pisani (2022) stated that the use of blockchain technology can address the shortcomings of the current financial systems that jeopardize social security in PCR settings by mitigating financial exclusion thus promoting sustainable peacebuilding. Danho and Habte (2019) noted that blockchain technology can improve financial services and make them available for everyone. This therefore would address inequality in financial system which promotes wealthy inequality resulting from financial services traditionally provided by centralized institutions. Traditional provision of the financial services has then resulted in uneven control over financial systems which exacerbates wealth inequality (Niyitunga and Kimari, 2020). This means that the use of blockchain technology would enable people to achieve equality of wealth, thus promote social stability and peace. One can argue that social and national insecurity in the PCR settings feed on wealth inequality.

The use of blockchain technology would lead to quality and all-inclusive financial services through decentralisation. Chen and Bellavitis (2019) noted that decentralizing financial services can reduce transaction costs and simplify the use of decentralized platforms. It can cultivate distributed trust, thereby paving the way for innovative business models, as well as facilitating the emergence of decentralized financial services that are more innovative, interoperable, borderless, and transparent (Chen and Bellavitis, 2019). Moreover, Pal et al. (2021) stated that the decentralized nature of blockchain reduces operational costs for financial service providers and help them to provide financial services at lower prices.

Udeh et al. (2024) noted that the use of blockchain technology in financial systems fosters trust among stakeholders. It provides immutable transaction records that are crucial for establishing confidence in financial systems (Udeh et al., 2024). For example, Norta et al. (2019) noted the Everex wallet as a means to transition from traditional currency to cryptocurrency, simplifying access to cryptocurrencies. It allows stakeholders to quickly buy and trade tokens without needing to visit an exchange. However, the post-conflict states experience a challenge of technology advancement thus their financial system normally do not meet the standards set by other technological innovations. Abdulhakeem and Hu (2021) stated it that while the advanced technology has opened up a new realm of possibilities in various sectors of life, including banking, the existing financial system has not fulfilled these expectations.

Abdulhakeem and Hu (2021) presented that even though nearly everyone today can have access to internet, not everyone possesses a bank account, or knows how to operate an online bank account. The world is progressing towards advanced digitalization and through internet access, instantaneous global financial transfers are non-negotiable. This is to say that access to internet has made it easier for people to conduct financial services in less time and at lower costs. Rella (2019) stated that using blockchain technologies formalises remittances and expands financial inclusion needed for security and stability in PCR. Mhlanga (2022) stated that blockchain technology addresses issues within banking infrastructures and facilitates cross-border payments and remittances. Rella (2019) noted that blockchain technologies are the latest technological innovations that signal the rise of frictionless capitalism in today's global society.

Moreover, the use of this technology in financial systems have necessitated people to transparently secure ownership of digital assets (Faturahman et al., 2021). It offers a transformative solution that enhances the security of digital assets as well as accessibility to financial services (Hasan & Salah, 2018). It has been noted that blockchain technology triggers a profound transformation in the landscape of transaction authentication and data verification (Wanof, 2023). Blockchain technology therefore

challenges established traditional financial norms and appeals for a digital transformation that promote inclusive access to financial services. Furthermore, it has been noted that blockchain technology can serve as the foundational bedrock for the development and implementation of smart contracts (Taherdoost, 2023). In logistics and food industries which pose major security threats to PCR settings, blockchain technology serves as a transformative tool which equips stakeholders’ ability to trace the products from their initial stages of production to the ultimate destination end consumers (Allioui & Mourdi, 2023).

Mhlanga (2022) stated that the use of blockchain technology in financial systems reduces transactions costs and makes them accessible for everyone. This is opposed to the traditional financial systems which are expensive as they involve multiple intermediaries that influence high fees that people cannot afford. For instance, the financial services in money transfers such as MoneyGram and Western Union impose high rates which makes it difficult for all to access them. Mhlanga (2022) noted that while wealthier people may cater for these, people with financial difficulties find those transfer costs expensive, hence fail to use them. This failure constitutes financial exclusion which then deepens economic uncertainties that intensify social insecurity. As Chen and Bellavitis (2019) argued using blockchain technology lowers the costs of those transactions, make decentralized platforms easier to use, as well as fostering distributed trust.

The use of blockchain technology removes any intermediaries that may delay financial services and facilitates direct peer-to-peer transactions. In so doing, blockchain technology therefore makes financial services not only affordable but also accessible to all with no one left behind provided they have access to smart or digital gadgets. Blockchain technology can increase income and makes it sustainable in the PCR settings. Milken Institute (2023) argued that blockchain technology is cost-effective and enhances access to financial services for those who rely on remittances as a primary source of income. It ensures the creation of secure digital identities, thus addressing the issues of identities that normally do trigger conflict relapses in the PCR settings. Ntaskou (2024) argued that blockchain facilitates the creation and verification of digital identities for individuals who lack official identification documents. Moreover, Moy and Jill Carlson (2023) stated that blockchain technology expands financial inclusion as it provides a secure means for identity verification.

## **6.2. Role of blockchain in promoting economic transparency**

Economic transparency plays a key role in countries emerging from armed conflicts in their PCR settings. It reduces corruption, fosters trust, and improves overall economic stability and promotes economic sustainability. It increases transparency which makes it harder for illicit activities to thrive, and strengthens accountability, as well as enhancing the ability to detect and deter economic crimes that would cause economic-related insecurity and conflicts. The use of blockchain technology, through decentralisation and inherent security principles, proffers essential contributions to the attainment of economic transparency (Friedman & Ormiston, 2022).

For example, the technology can serve as a distributed digital ledger across interconnected networks, and each transaction entered into the blockchain becomes immutable and irrevocable. Mhlanga (2022) noted that blockchain technology forges an unbroken and unaltered transaction history which then ensures the integrity of economic data. This technology guarantees the veracity of financial records, and introduces a robust layer of accountability into economic systems. Mhlanga (2022) argued that the decentralized nature of blockchain has exclusive control over the ledger, prevents the manipulation or tampering of economic or financial data. The transparency and incorruptibility of the blockchain technology fosters a heightened level of trust among users in the economic ecosystem and promotes equal accessibility to economic opportunities.

Users of stakeholders can access the blockchain to view transaction history and verify the authenticity of data without any intermediaries (Bidry et al., 2023). This accessibility democratizes information and empowers individuals, making economic processes more inclusive and participatory (Bidry et al., 2023). Furthermore, the traceability inherent in blockchain technology enables efficient auditing and monitoring of economic activities. Through blockchain technology, auditors and regulatory bodies can track transactions in real-time, ensuring compliance with financial regulations and policies. It can reduce fraudulent activities, corrupt arrangements and foster a climate of compliance and trust. It

facilitates the development of smart contracts, self-executing agreements with predefined rules (Khan et al., 2021), thus promoting social security.

From an economic transparency perspective, blockchain technology facilitates open recording of prices and transactions across various markets, including stock and commodity markets. This capability empowers investors and traders to make informed decisions based on accurate information (Ata et al., 2023). It supports smart contracts, which execute automatically according to predefined rules, eliminates the potential for fraud or manipulation in economic agreements, as all actions are recorded in verifiable code (Ata et al., 2023).

The use of blockchain in market pricing and transaction recording promotes economic transparency and thus serves as a pivotal achievement in economic sustainability that leads to peaceful society. Through leveraging its transparent and immutable ledger, blockchain ensures that pricing information and transaction data are openly accessible to all stakeholders in the market (Xia et al., 2023). Economic transparency is linked to a peaceful society because transparent pricing mechanism provides investors with real-time, unaltered data that is critical for making investment decisions, thus promote a sustainable economic security that ensures that everyone achieves sustainable livelihoods.

The use of blockchain technology in economic activities promotes and regulates smart contracts. Blockchain technology stores these contracts, and when the specified conditions are met, they execute automatically without the need for intermediaries (Mhlanga, 2022). The technology ensures that all parties involved can trust the contract's outcome, as it is determined by a tamper-proof code (Mhlanga, 2022). It has been argued that smart contracts promote economic security because it mitigates fraudulent activities and enhances trust (Xiong & Wan, 2023). This is opposed to the traditional agreements which normally rely on intermediaries to oversee and enforce terms. These intermediaries may cause delays and the potential for human error, as well as entrenching corruption and condoning corrupt arrangements made by them (Nolden et al., 2016). Used in post-conflict affected states, blockchain technology can enhance sustainable security and stability because it can reduce the risk of disputes and can foster reliability, trust and predictability in any economic interactions.

Moreover, using blockchain technology in economic activities promotes transparency and therefore serves as a transformative enabler of inclusive and transparent economic activities that lead to sustainable security. It facilitates the perpetual and immutable recording of every transaction within meticulously secured and interlinked blocks (Ducas & Wilner, 2017). The use of blockchain technology promotes a transformative solution to the economic uncertainties because it renews a sense of trust, accountability, and transparency in the financial and economic realms (De Filippi et al., 2020). Blockchain technology used in economic transparency in the PCR settings enables high levels of transparency, security, and data integrity (Iskamto & Juariyah, 2023).

As economic transparency means the level of openness and visibility of information related to the economic activities, blockchain technology can make every economic entities and activities sustainable (Gardner et al., 2019). Blockchain technology in economic activities promotes clear, open, and easily accessible data, information, and processes to all stakeholders as equal basis. This therefore enhances the possibility of sustainable social security. Blockchain technology influences economic transparency to create an environment that ensures all involved parties to understand, monitor, and make informed decisions based on accurate information (Schnackenberg & Tomlinson, 2016).

Through blockchain technology, economic transparency can serve as a cornerstone that ensures the achievement of national prosperity and promotes societal well-being (Mensah, 2019). In the cases of a state embracing transparency, it signifies a commitment to making information regarding economic activities, encompassing aspects such as finances, regulations, and policies, easily comprehensible and readily accessible to all stakeholders (Sarait-Sariene et al., 2019). It allows for the collective understanding of economic details, fortifies the social contract and strengthens the bonds of trust within society (Auliah et al., 2022). Moreover, through blockchain technology, the benefits of economic transparency ranges from financial markets, financial services to social services (Ausat, 2023; Azzaakiyyah, 2023). It enables investors to make well-informed choices, mitigating risks that promote economic instability, and as well as empowering citizens to actively engage in investments that shape economy.

Economic transparency is linked with social security because through the use of blockchain technology it bolsters the efficiency of public services, ensures that resources are allocated judiciously to address pressing societal needs. This is because, it is an active commitment to the principles of openness, accountability, and informed decision-making (Ortega-Rodríguez et al., 2020). Kabir et al., 2021 and Garrard & Fielke (2020) indicated that transparency provides consumers with valuable information about the products they purchase, and enables people to rapidly trace and resolve any economic issues that might trigger social insecurity. Blockchain technology enhances economic transparency, reduces the risks associated with counterfeit products and goods.

## **7. CONCLUSION**

The study at explains the prospects of AI- powered tools in promoting sustainable peace and security in Africa's PCR settings, with a focus to blockchain Technology. The study found that digital technology powered by AI through blockchain technology promotes financial inclusion and economic transparency therefore leading to sustainable security and peace. The study found that due to continual financial exclusion and lack of economic transparency in the PCR settings in Africa, there have been a culture of conflicts recurrences and relapses that jeopardize the vision of achieving sustainable social security. The study found that through the use of blockchain technology in financial systems and economic sectors present numerous prospects.

The study found that the technology reduces costs of all financial services, lowers times of the services and makes those services available and accessible to all people. This is therefore means that the technology is remedy to financial exclusion and promotes financial inclusion. The study also found that the prospects of blockchain technology in economic activities and entities are huge. It increases and enhances public trust through its secure data storage mechanisms. Using blockchain technology in both financial system and economic sectors enhances economic and financial transparency of every transactions records, eliminates intermediaries who actually entrench corrupt practices. It was found to unlock significant innovation potential across various sectors of financial services and economic activities. It is therefore conformably to argue that the use of blockchain technology present numerous prospects and opportunities that address financial exclusion. It promotes financial inclusion and economic transparency that are needed to address and prevent social insecurity that do take a post-conflict state back to armed conflicts.

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