

THE ROLE OF INFORMATION COMMUNICATION AND TECHNOLOGY IN EMPOWERING LOCAL COMMUNITY THROUGH PROJECT IMPLEMENTATION: A CASE OF PROJECTS FUNDED BY MUSONI MICROFINANCE KENYA LTD

Degree Programme: [MASTER OF ARTS IN PROJECT PLANNING AND MANAGEMENT](#) [1]

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Historically it has proved difficult to provide sustainable micro-financial services to clients especially in remote rural areas. As formal financial institutions seem to look seriously at this market, the microfinance industry faces significant challenges in maturing and scaling to sustainability. Today the exchange of information with remote clients, management and processing of data at the institutional level and the collection and delivery of money to remote rural areas are some of the major challenges the microfinance are struggling with. Hence this study aimed at examining the role of information technology in empowering the local community through project implementation the case of projects funded by Musoni Kenya Limited, the study sought to analyze the progress and achievement by the local community, their constraints, recommendations and possible solutions to improve their weaknesses. Several literatures have been identified which have indicated the impediments to the success of microfinance institutions in developing countries as scalability, sustainability, outreach, and the impact of the various microfinance initiatives. These impediments can only be overcome through the usage of ICT to maximize outreach and. ICT is an enabler of affordable solutions to MFIs. It can enable MFIs to reach remote rural based clients in an effective low cost manner. It is evident from the literatures reviewed that many questions in the role of ICT in empowering the local community remain unanswered. The contextual experiences of Local community with ICTs, especially mobile, although beginning to be researched remain largely unarticulated. Hence this led to the need to do a study on how ICT can empower the local community to help them live sustainable lives. The study used descriptive survey design; the research instrument used were questionnaire and interviews schedules. Descriptive statistics were used to data analysis and the results presented in percentage and frequencies. Findings revealed that efficiency and quality service is enhanced through improved service delivery by use of ICT in project implementation within local community, the respondents agreed that lack of proper ICT equipments has led to poor service quality. The study also found that the mobile money transfer has enhanced communication within the Rural Area, the ICT technology used by Musoni Kenya Ltd has facilitated faster access of Information and greatly impacted on group communication. On increased outreach, the respondents agreed that ICT has led to increased Outreach in the community and had assisted in facilitating easier group payments, especially for members who might live away from their groups. The findings on how improved security and reduced fraud through use of ICT enhances project implementation within local community were neutral that the current use of automated systems to transact has led to reduced fraud, therefore the study recommends that the community groups involved in the implementation of various projects should be focused in terms of their needs and using the right technology to achieve goals, rather, than acquiring technology because other organizations have it. They should carry out awareness campaigns to allay fears of security/safety issues like complications of the mobile money transfer technology procedures and lack of awareness security limits of the mobile money transfer technology. From the study findings and conclusions, cost of service delivery in mobile money transfer affects its applicability. From the study findings and conclusions, cost of service delivery in mobile money transfer affects its applicability. The study also recommends that the community groups should focus on aspects of costs of serving low-income customers, reliability and simplicity of conducting business through transfers, payments, deposits and withdrawals in financial transactions of small businesses and value for customers' transactions. Finally the study recommends that, since ICT is an important tool to the service providers, the customers and the government, the relevant policy makers should improve the policies governing

the industry and use of ICT in project implementation for community empowerment. Interest should be aimed towards improving services that ensure that the customer get details in time and with the least cost possible. This would enhance implementation of community projects.

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