

# Information And Communications Technologies, To Raise Quality of Deceased Estate Disbursement: Administrator General's Office, Malawi

Mr Goodluck Kam'bwemba<sup>1</sup>, Dr Johnson Okeniyi<sup>2</sup>

<sup>1</sup>PhD Student, Business and Management, University of Zambia

<sup>2</sup>Supervisor, Business and Management, University of Zambia

## Abstract

The role of Information Communication Technology (ICT) in deceased estate disbursement is undisputed globally. ICT have potentially powerful tool for raising and improving the relevance and quality of estate disbursement. The impact of ICT for storing and processing has become pertinent as it facilitates smooth processing, create a conducive working environment and help beneficiaries develop self-confidence. ICT has created new challenges for quality of deceased estate benefits disbursement. It has changed many aspects of the lives. The purpose of this paper is to discuss the benefits of Information Communication Technology (ICT) use in Deceased Estate benefits management, in the enhancement of deceased estate and disbursement and effective introduction of ICT in the disbursement and management of deceased estate process is an indispensable of improving it. It highlights the impacts and benefits of ICT in deceased estate.

**Keywords:** ICT, roles of ICT, Developing countries, Deceased Estate, Administrator and system.

## 1. Introduction

ICT stands for Information and Communication Technologies and are define, for the purpose of this primer, as a “diverse set technological tools and resources used to communicate, and to create, disseminate, store, and manage information. The United Nations Development Programme (UNDP) defines Information Communication Technologies. “ICTs are basically information handling tools a varied set of goods, application and services that are used to produce, store, process, distribute and exchange information”

Information and communications technology (ICT) combination has been claimed to have a optimistic effect on higher learning effect on higher education (Agrawal & Mittal, 2018; Dintoe, 2018)

According to *David E. Vance (2009)*, computers can substitute crowd of workers, lighten the burden, and advance communication. According to *Achar, S. (2022)*, cloud computing has become more and more popular in recent years, becoming a paradigm for computing that is both affordable and effective.

Problems have affected everyone. As a continent, America, for instance, research demonstrates that "Lack of ICT expertise, unreliable infrastructure, high adoption costs, the perceived value of ICT, and hence

perceived ease of use" *Khelfaoui, I., Xie, et al. (2022)* are some of the reasons why information and communication technologies have failed to expand in Africa. Yet, another research carried out by Nwani C. and Saharan examined the benefits that individuals derive from utilizing IT to safeguard the environment. There is a need for sub-Saharan African countries to increase admittance to cross-border facts, leveraging on mass broadcasting platforms, and more highly, freedom of the press, according to *Nwani, C., Alffiong, E.L., et al (2022)*. As millions of people can share information online without regard to their location, the researcher agrees.

*Văidean, V. L., and Achim, M. V. (2022)* emphasize how advanced Internet technologies are as far as size is concerned. Internet access and online information use have a detrimental impact that is 3.34 times stronger than offline usage in nations with low income. Comparatively speaking, the highest-income nation is Vanan.

## 2. OBJECTIVES

1. identifying the problems, the estate beneficiaries are facing when processing benefits with Administrator General's office in Malawi?
2. What is the level of beneficiaries' awareness of ICT in Malawi?
3. What are the beneficiaries' competencies in the use of ICT in Malawi?
4. What are the benefits that the estate beneficiaries will accrue from using ICT in Malawi?
5. How can the disbursement of estate benefit services improve in Malawi?

## 3. ROLES AND BENEFITS OF ICT IN THE FIELD OF DECEASED ESTATE

It is believed that the ability to effectively utilize the electronic system among estate beneficiaries helps them serve monies meant for transport, accommodation and food as well as save time spent at administrator's office. Secondly, eliminate mal-practice such as corruption, demand of sex which may lead to other health issues such as sexual transmitted diseases.

*Golinelli, D., Boetto, E., Carullo, G., et al (2020)* found that "Digital technologies are valuable for preclusion and surveillance procedures, such as contact-tracing apps and checking of internet explorations and communal media usage". They concluded by emphasizing how vital it is to follow track of the digital way out currently being suggested to enhance best practices. This researcher agrees. In addition, these technologies can give an early alert on upcoming cyclones due to weather changes in patterns.

*Grekousis, G., & Liu, Y. (2021)*, writes "There is no widespread integration of digital contact tracing strategies within governmental response plans across the world". This is true. It is difficult to trace someone if you don't have his/her digital contact unless he/she gives you his/her contacts in advance.

*Laddha, Y., Tiwari, A., (2022)* demonstrate how the labor sector has benefited from using Information and Communications Technologies. "The outcomes suggest that phone subscription and broadband subscription have important influence on overall labor efficiency as well as labor output of service subdivision". In a study titled 'The role of Information and communication technologies and economic freedom in Africa' conducted by *Nwani, C., Bekun, F. V. et al (2022)* come to an understanding on how valuable ICT is, they found that "the usage of movable telephone and internet equipment lessens consumption-based and territorial-based". Renewable energy has not been left behind, in the empirical study which *Lv, Z., Liu, W., et al (2022)*, conducted, the outcomes revealed that "the improvement of ICT will upsurge the ingesting of renewable energy".

*Bassongui, N., & Hounghédji, H. (2023) narrates how digitization has contributed in revenue collection. “We also found that tax digitalization significantly improved tax revenues in the sample”.*

The agricultural sector is also utilizing the use of ICT. “Agriculture has completely substantial steps in employing Information and Communication Technology (ICT), mostly in the realm of farmers’ reach to market-based knowledge. Information and communication technology is being fused in several interventions that intends to correctly school manufacturers about crop growing”, *Kountios, G., Konstantinidis, C., et al (2023)*. In this perspective,” ICT also supports them hold a reasonable advantage in the process”, adds Kountios. This author agrees with the statement. In his empirical evidence from the Sub-Saharan Africa study, ‘ICT and agricultural sector performance’ *Oyelami, L. O., Sofoluwe, N. A., et al (2022)*, found that “outcomes from the approximation provide substantial proof to express that ICT set-up has positive externality on agricultural division performances in the long run”

Further, it helps in reducing congestion at Administrator’s office whereby the beneficiaries gather at these public offices, as we are still struggling with new diseases such as COVID-19 which happens to spread faster when people are congested.

Malawi government on the other hand would serve a lot of money through the use of the system since paperwork shall be reduced i.e. (stationery), as well as office space for manual file storage will be a thing of the past. Computers do not require more office space as compared to manual files. The challenge of missing of files will be minimized once the study is successful. This includes the challenge of opening of a new file all over again if the old one gets lost.

The administrator general would serve thousands of beneficiaries within a short period of time from all geographical positions as there will be no waste of time searching for files manually.

Lastly, and more importantly, this study is therefore significant because it will create a body of literature that would fill the knowledge gap that currently exist in regards to the unavailability of a proper disbursement system of estate benefits in Malawi. The study motivates other researchers to do more investigations in this field of the unavailability of a proper disbursement system.in Malawi and elsewhere.

#### **4. MAJOR ICT INITIATIVES**

- 4.1 Sejane (2017) used UTAUT model to investigate use of e-resources in the academic libraries of the Lesotho Library Consortium;
- 4.2 Olanike (2016) used UTAUT model to determine the use of electronic instructional media among academics in universities in Nigeria;
- 4.3 Tibenderana et al., (2010) used UTAUT model in measuring end-user’ use of hybrid library services in Uganda;
- 4.4 Machimbidza (2014) used UTAUT model to examine the acceptance and use of peer reviewed electronic journals by academics at the Zimbabwean State Universities;
- 4.5 Hadebe (2010) used the UTAUT model to explore the use of electronic databanks by master’s students at the University of KwaZulu-Natal in South Africa and

Given the diversity of these studies, it is evident that the UTAUT classical can be used in a diversity of settings, hence justifying its adoption in this present study.

#### **5. THE IMPORTANCE OF ICT**

*Laddha, Y., Tiwari, A., (2022)* demonstrate how the labor sector has benefited from using Information and Communications Technologies. “The outcomes suggest that phone subscription and broadband

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Information Communication Technology is being used in many sectors, one of the sectors is Tourism. “Technology is not just embraced in tourism, Technology novelties have been driving growths and effectiveness in Tourism”, writes *Buhalis, D. (2020)*. This author agrees that indeed technology brings development as well as the firm to be competitive on market hence the adoption of technology.

*Abdullayev, A. A. (2020)*, adds in his study results, “Information and communication technologies contribute to the development of creative personality not only learners, also lecturers. This is true. We have seen how Information Technology played an important role during COVID -19 pandemic in 2020 onwards among learners through the use of online classes. Many countries imposed restrictions among their citizens where no movements were allowed.

Another author, *Tallon, P. P., Queiroz, et al (2019)*, agrees and describes how valuable Information Technology is. “It may be healthier to contemplate IT resolutions that compact with events as they occur rather than depend on an increasingly multifaceted strategic planning process to craft plans for each and every situation”

In their study titled “Apple harvesting robot under information technology,” *Jia, W., Zhang, Y. et al (2020)* found that “Under the impetus of information technology, how to achieve fast and accurate recognition of the fruits of multi-environment and multiple information, obtain reasonable path planning, and further optimization of control strategies are all important.”. This author totally agrees with this statement. We need Information Technology if we want fast and accurate results.

Other sectors such as energy are among the beneficiaries of Information Technology. In his study, *Nizam, H. A., Zaman, K., (2020)* concludes by saying “concludes that the use of green technology is imperative for achieving long-term sustainable growth in a country”. This author agrees. Recently we have witnessed how climate change has affected many countries worldwide with disasters due to the use of goods and chemicals which affects climate i.e. industrial pollution (gas) which affects the ozone layer. But with the coming of technology, this will be a thing of the past.

Considering these challenges, this is why the use of Information and Communication Technologies can eliminate some of these challenges. According to his study, Basu, S. (2004), concluded that “It is not difficult for people in developed countries to imagine a situation in which all interaction with the government can be done through one counter 24 hours a day, 7 days a week, without waiting in lines”. This author is in support of this statement.

## 6. CONCLUSION

The era of Information and Communication Technologies has reduced national boundaries to meaningless lines drawn on maps. In this study, deceased estate has been identified as one of the services which need to be opened up for free flow of information between the beneficiaries. ICTs use in modern world can save a lot of money of the government as far as deceased estate disbursement is concerned. Beneficiaries would save a lot of money and time with the introduction use of technology. However high cost of internet and gadgets, computer illiteracy levels, are some of the issues that would hinder the use of technology by a common person from the village. But these can be overcome upon the formulation of good policies by the government, develop supportive infrastructure facilities such as internet, electricity etc.

## SUGGESTIONS

1. The Malawi government should invest more in the following; connect rural areas with electricity. This will ensure that beneficiaries from all corners of the country have access to electrical power which will enable them to interact with the system 24 hours. Alternatively, government should buy heavy-duty generators or solar power as an alternative to power energy. This will address the challenge of people who are connected to electricity grid
2. The government should introduce tele centers in all constituencies whereby citizens can easily access ICT services without travelling long distance. This will help beneficiaries who cannot afford to buy or own ICT gadgets.
3. The ICT officers, in collaboration with the Administrator general, should consider training beneficiaries with basic ICT skills to help them solve on how to use the system. This will help beneficiaries not to be frustrated when using the system.
4. The state should come up with deliberate policies with an aim of lowering the prices of ICT gadgets so that people in rural areas can afford to buy the gadgets i.e. removing taxes on all imported ICT gadgets. This will ensure that more people own ICT gadgets which will be used whenever they want to interact with the system any time (24 hours).
5. Authorities should come up with policies which can lower down internet charges so that people in rural areas can afford to subscribe. For example, coming up with incentives which can attract more players in internet industry (internet service providers), this may bring competition among the players and this may lead to lowering of internet price.
6. The government should invest more in ICT Infrastructure. This will enhance the accessibility of ICT services all over the country.
7. Malawi government through the Ministry of Education should introduce computer lesson at junior class (Primary) level so that pupils can learn on how to use a computer while they are still young, this will address the challenge of computer literacy.



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