

# Utilization of Technology and Sustainability of the Youth Development Fund in the Copperbelt and Lusaka Province in Zambia

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## Abstract

In Zambia the access to finance is hard and costly attributable to high lending rates. This has led to most Zambians together with the youths failing to access finances leading to the increase in volumes of youth unemployment and poverty. In turn to act in response to Zambia's youth unemployment crisis, the government of Zambia through the Ministry of Youth Sport and Child Development established the Youth Development Fund in 2006 to reduce poverty by enhanced job creation. In this programme sustainability has been difficult to achieve because of low repayment rate of beneficiaries. The study sought to examine the utilization of technology and sustainability of the youth development fund in Zambia with evidence from Copperbelt and Lusaka province. The specific objective of the study was to assess the effect of technology on sustainability of the youth development fund in Zambia. The study was anchored on the unified theory of acceptance and use of technology and the Institutional and sustainability theory. A descriptive research design and a purposive sampling method were used with a sample size of 207 respondents from both Copperbelt and Lusaka provinces. The study relied on primary data, with the aid of a questionnaire. Data was analysed using SPSS, frequency tables, charts and multiple regression analysis. In line with the objectives of the study, the findings revealed that technology was statistically significant to sustainability of the youth development fund. The study recommended that the ministry of youth sport and child development should provide business and financial coaching for beneficiaries, ensure they install a monitoring business performance system to monitor beneficiaries, as well as adopt the use of technology where an integrated electronic management system for loan assortment will be used track beneficiaries and also keep necessary records pertaining to the fund.

**Keywords:** Technology; Sustainability; Loan Repayment; Government Revolving Funds; and Youth Development Fund.

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## I. Introduction

According to Lerman (2001), in modern societies assembling tools to educate the young adults is a very vital undertaking as the governments engage in taking up essential measures to bring development by ensuring that their communal learning system are put in place and also ensuring the schools have curricular activities that are in line with linking the youth to various employment opportunities. After an understanding that formal jobs are not always available, in the 1960s up until the 1970s, the federal government of the United States determined to find solutions on how to better the lives of underprivileged youth. The 40 percent of black unemployed youth of the 1970s, inspired the assembly to get ahead with the Youth Employment Demonstrations Projects Act (YEDPA). Around the 1980s and 1990s, for two decades the policymakers of the United States were focused towards the finding resolutions of the paramount technique to use to prepare all youths for employment in the insight of the steadiness of the unemployment problem.

In the Sub-Saharan region, according to the YDF evaluation report (2018), Kenya has the Youth Enterprise Development Fund (YEDF) which was established in 2006 to find resolutions to facilitate empowerment of their youth. In 2007 the fund was changed to a state corporation. The Government of Kenya provides 100% financial support through the annual budget allocation. The YEDF provides business improvement and finance services to the youth. The fund renders its services to diverse business entities such as marketing, resource mobilisation etc, it also renders its services by giving out loans and providing training to commendable individual youths, youth groups as well as youth enterprises in both local and global markets. The

recipients of the YEDF are required to 18-35 years and to also be registered as self-help groups (SHG) individual youths who own.

The Ministry of Youth Sport and Child Development of Zambia has the Youth Development Department under it which is in charge of the functions agenda of the Youth Development Fund (YDF). The YDF is considered as one of the important avenues to attain the objectives of the National youth policy; even though currently there is no legal manuscript readily available for the establishment of the YDF. In addition, a framework of the Fund structure of both at institutional and operational levels has been presented in the Youth Development Fund (YDF) operational guidelines (YDF policy brief, 2017)..

### **1.1.1 Use of technology**

According to the Policy brief for the Evaluation of the Youth Development Fund (2017) reported that despite the Fund increasing significantly, the administrative capacity in the Ministry of Youth and Sport remained largely unchanged. The Ministry did not have dedicated department or expert staff to solely oversee the funds, especially the management of the loan portfolio. The YDF remained an added task to existing core responsibilities of staff and the task of managing and administering the YDF is not part of the specific job deliverables of staff, regardless of the amount of money at stake. The YDF does not have a dedicated loan management information system as per standard practice in most lending institutions. This potentially lends the Fund to ineffective record keeping and management and has resulted in the loss of paper trails on applicants and borrowers over the years.

### **1.1.2 Sustainability of youth development funds**

According to ZIPAR *et al.*, (2018), Sustainability in respect of the Youth Development Fund (YDF) is the capacity of an institution to exist constantly by maintaining benefits acquired from projects such that it is continually replenished to support its numerous operations. Sustainability is also the extent to which loans disbursed are recovered and utilised further to profit extra people. In addition sustainability is an opportunity to put an end to acquiring money from the Treasury eternally for the Fund to independently enhance growth to be resourceful through appropriate innovations. The YDF's initial plan was to sustain itself effectively as a revolving fund. It was also expected that at a particular stage, the Fund would use the repaid money for continuous lending to other youth. However the YDF has not been a feasible operation in its current form as the notion of a revolving fund is yet to be recognised.

### **1.1.3 Youth Development Fund in Zambia**

The Youth Development Fund is an initiative of the Government of the Republic of Zambia to address high rates of youth unemployment through the Ministry of Youth, Sport and Child Development (MYSCD *et al.*, 2017). The Ministry of Youth Sport and Child Development of Zambia has the Youth Development Department under it which is in charge of the functions agenda of the Youth Development Fund (YDF). The YDF is considered as one of the important avenues to attain the objectives of the National youth policy; even though currently there is no legal manuscript readily available for the establishment of the YDF. In addition, a framework of the Fund structure of both at institutional and operational levels has been presented in the Youth Development Fund operational guidelines (YDF policy brief, 2017). The YDF's initial plan was to sustain itself effectively as a revolving fund. It was also expected that at a particular stage, the Fund would use the repaid money for continuous lending to other youth. The national treasury of Zambia had been depositing money into the YDF since it was established in 2006 and since funding began it had established that sustainability was a serious concern.

## **1.2 Statement of the Problem**

The government of Zambia instigated the Youth Development Fund in 2006 through the Ministry of Youth Sport and Child Development (MYSCD) in the direction of generating opportunities for the youth to promote the development of the private enterprise segment and give the youth ability to prosper. The YDF was operational on grant basis until 2011 when its funding profile was changed to loan basis. The fund has been said to be operational by the MYSCD under loan basis from period 2012 to 2014, due to the ministry only disbursing funds to the youth during that period. The Fund is supposed to be revolving in nature, where the beneficiaries are expected to pay back to the Fund within a stipulated time in order to allow other applicants to benefit from the Fund. According to (Auditor General's report, 2015), beneficiaries who obtained loans between 2012 and 2013 with a loan portfolio of K2,088,851 were not servicing their loans. According to a report on the Youth Development Fund dated 'November 2013', the Ministry only recovered 20% of the expected loan amounts however there was no documentation availed to support the reported recoveries (Auditor General's report, 2015). The delay in disbursement has created a great concern due to the fact that the Fund is a revolving fund strategy to create opportunities for the youth. If the issues affecting the repayment of the revolving fund are not

addressed to a great extent, its sustainability will be difficult to achieve. It's on this foundation that this research work was embarked on to ascertain the effect of technology on sustainability of youth development fund.

### 1.3 Objectives of the study

To establish the effect of technology on sustainability of youth development fund in Zambia.

### 1.4 Research Hypothesis of the Study

**H<sub>01</sub>:** Utilization of technology has no significant effect on the sustainability of Youth Development Fund in Zambia.

## II. Literature Review

### 2.1 Empirical Review

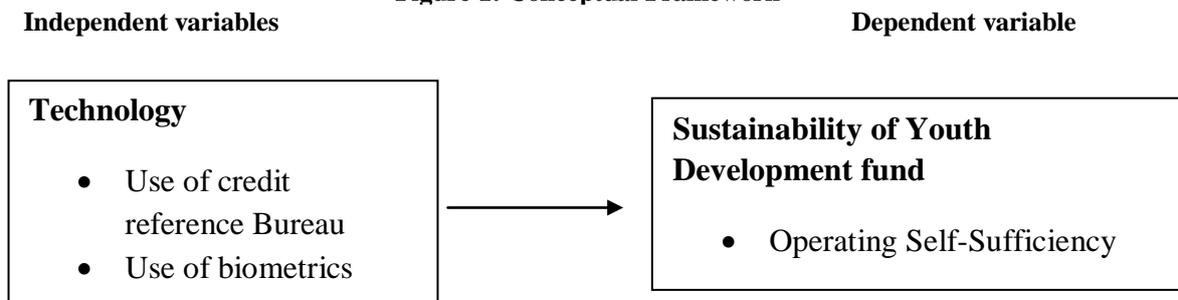
#### 2.2.1 Technology and Sustainability of the youth development fund

Dhar and Bose, (2016) carried out a research on Smarter banking: Block chain technology in the Indian banking system, the researcher observed that by the use of technology, commercial banks were in a better position to identify and verify loan applicants and that technology was being used to tackle the subject of non-performing accounts in a bank zone. However the aforementioned research is based on the Indian context and the current study is based on the Zambian context. According to Forum, (2014) the review notes that the set up of credit reference bureau agent in 2007 through the Bank of Zambia (BOZ) in 2014 was to present fundamental information about probable borrowers and had to make monetary institutes extra secure to let small and medium enterprises borrow money. Commercial banks were the only users of credit reference bureaus it was until in the recent year's microfinance institutions began using the credit reference bureau services. However this research work sought to uncover the effect of credit reference bureau on one of the most unpopular government revolving funds in Zambia. According to the CBK, (2013), the consumer identity verification procedures; the use of biometrics is meant to ensure that commercial banks and micro financial institutions are dealing with a person that actually exists. Consumer identity identifies people who are authorized to transact on behalf of others or those who transact for themselves. Consumer identity verification includes a query to the credit reference bureaus to get to know the credit history of a client. Giné et al., (2012) noted that biometrics is used to eradicate extreme fraudulent practices such as multiple identifications. Biometrics are used to verify applicants who are enrolled under dissimilar identities, this avoids culprits involvement in deception as a result of benefiting under multiple identities from government profit programmes. Mungai (2015) carried out a research in Murang'a County, Kenya. The findings were that technology was contrary associated to sustainability and loan repayment, the researcher also stated that countries India, Malawi, Mozambique and South Africa had earlier commenced the use of different forms of technology for identification purposes such as face recognition devices, biometrics, smart cards technology which has enhanced the repayment rate of their revolving funds. However this study sought to clarify whether technology is non-significant to sustainability based on the YDF in Zambia.

### 2.3 Conceptual Framework

The conceptual framework represents a link between loan repayment and sustainability. The effect of technology was measured by the use of credit reference bureau and biometrics. The dependent variable sustainability was measured by operating self-sufficiency.

Figure 1: Conceptual Framework



## III. Research Methodology

The study adopted a positivism research philosophy which allows for use of a survey approach to cover a broad population area and also supports the case study approach.

## Research Methodology

### 3.1 Research Design

The study adopted a descriptive survey research design, a design that ensures absolute depiction of the case, ensuring that there's minimum bias in the collection of data and allowed data assortment from sizeable population in a cost-effective way (Cooper and Schindler, 2008).

### 3.2 Empirical Model

The study employed the following multiple regression model to analyse data:

$$Y = \beta_0 + \beta_1 X_1 + \epsilon \dots \dots \dots (3.1)$$

Where:

Y = Sustainability of Youth Development Fund

$\beta_0$  – Constant

$X_1$  – Technology

$\beta_1 - \beta_1$  = Regression coefficients which measure how strong each independent variable impacts the dependent variable.

$\epsilon$  = Error term

Equation (1) is the general equation for the multiple regression models. The specific regression model for the study was as follows:-

$$\text{Sustainability of YDF} = \beta_0 + \beta_1 \text{Technology} + \epsilon_i \dots \dots (3.2)$$

Quantitative data was analysed using descriptive and inferential statistics. The study utilised the following diagnostic tests: multicollinearity, linearity using Pearson correlation coefficient, normality, autocorrelation using Durbin-Watson and homoscedasticity by use of Breusch-Pagan- Godfrey test.

## IV. Data Analysis

### 4.1 The Response Rate and Descriptive Statistics

The study had a sample population of 207 respondents who were sampled from the target population of 448. A sum of 155 respondents filled the questionnaire. The response rate was 75%. According to Nulty (2008), a response rate of more than 50% is adequate.

### 4.2 Technology to Sustainability of Youth Development Fund

The study further sought to determine the effect of use of technology on sustainability by implementation of the use credit reference bureau and the use of biometrics as innovation for loan repayment of government revolving funds. The results are presented in table 4.1.

**Table 4.1: Use of Technology (Credit Reference Bureau and Use of Biometrics)**

Category		F	%	Mean	Std. Deviation
Credit Reference Bureau should be extended to government revolving fund institutions to reduce multiple borrowing and multiple lending	Strongly Disagree	1	.6		
	Disagree	8	5.2		
	Neutral	24	15.5		
	Agree	52	33.5		
	Strongly Agree	70	45.2		
	<b>Total</b>	<b>155</b>	<b>100</b>	<b>4.17</b>	<b>.920</b>
The use of Credit Reference Bureau helps improve repayment rate	Strongly Disagree	3	1.9		
	Disagree	7	4.5		
	Neutral	26	16.8		
	Agree	58	37.4		
	Strongly Agree	61	39.4		
	<b>Total</b>	<b>155</b>	<b>100</b>	<b>4.08</b>	<b>.957</b>
The government revolving fund institutions are still in doubt among themselves and Credit Reference Bureau may not work if implemented	Strongly Disagree	8	5.2		
	Disagree	21	13.5		
	Neutral	74	47.7		
	Agree	37	23.9		
	Strongly Agree	15	9.7		
	<b>Total</b>	<b>155</b>	<b>100</b>	<b>3.19</b>	<b>.968</b>
The use of biometrics to a revolving fund institute should be introduced for identification of loan beneficiaries	Strongly Disagree	1	.6		
	Disagree	1	.6		
	Neutral	36	23.2		
	Agree	62	40.0		
	Strongly Agree	55	35.5		
	<b>Total</b>	<b>155</b>	<b>100</b>	<b>4.09</b>	<b>.817</b>
The use of biometrics is an effective way of recognition of borrowers to avoid fraudulent practices	Strongly Disagree	1	.6		
	Disagree	4	2.6		
	Neutral	26	16.8		
	Agree	63	40.6		
	Strongly Agree	61	39.4		
	<b>Total</b>	<b>155</b>	<b>100</b>	<b>4.15</b>	<b>.839</b>

The government should sponsor biometrics to all revolving fund institution	Strongly Disagree	1	.6		
	Disagree	9	5.8		
	Neutral	44	28.4		
	Agree	44	28.4		
	Strongly Agree	57	36.8		
<b>Total</b>		<b>155</b>	<b>100</b>	<b>3.95</b>	<b>.972</b>
Enforcing a biometric system in revolving fund institutions is costly for the government to afford	Strongly Disagree	10	6.5		
	Disagree	31	20.0		
	Neutral	55	35.5		
	Agree	31	20.0		
	Strongly Agree	28	18.1		
<b>Total</b>		<b>155</b>	<b>100</b>	<b>3.23</b>	<b>1.156</b>
The use of innovation techniques for government revolving fund institutions is a waste of time and it should not be implemented	Strongly Disagree	37	23.9		
	Disagree	43	27.7		
	Neutral	58	37.4		
	Agree	10	6.5		
	Strongly Agree	7	4.5		
<b>Total</b>		<b>155</b>	<b>100</b>	<b>2.40</b>	<b>1.061</b>

Source: Survey data (2020)

The findings in table 4.1 show that the mean scores of the subscales Credit Reference Bureau should be extended to government revolving fund institutions to reduce multiple borrowing and multiple lending is 4.17 with the highest mean score with 0.920 std.dev, The use of biometrics to a revolving fund institute should be introduced for identification of loan beneficiaries is 4.09, with the lowest std.dev of 0.817, Enforcing a biometric system in revolving fund institutions is costly for the government to afford is 3.23 with 1.156 the highest value of std.dev and The use of innovation techniques for government revolving fund institutions is a waste of time and it should not be implemented is 2.40 the lowest mean score with 1.061 std.dev. A critical viewing of table 4.1 points out that most subscales have standard deviations less than 1 as this could be that the values are close to the mean and the other subscales had standard deviations greater than 1 as this could be that there was ample variability in responses. The findings reverberate with those of Dhar and Bose (2016); Giné et al., (2012) who suggested that biometrics are an efficient way to enhance loan repayment and to avoid culprits involvement in deception under multiple identities and to ensure the survival of financial institutions.

#### 4.2.1 Incorporating an integrated electronic management information system for loan assortment as reference database to track beneficiaries

The respondents were asked to indicate on whether an integrated electronic management information system for loan assortment is a good initiative to use as reference database to track beneficiaries or not. The results are presented in figure 4.1

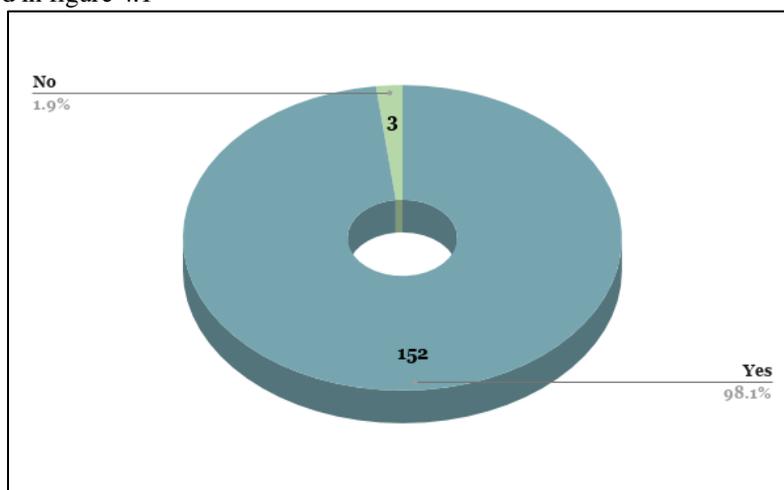


Figure 4.1: Incorporating an integrated electronic management information system

Source: Survey data (2020)

From figure 4.1 above, 98.1% of respondents agreed that incorporating an integrated electronic management system because it is easy to track defaulters and their addresses, is also easy to store information making it readily and easily accessible making it easy to make follow ups on defaulters. Whilst the other 1.9% respondents felt incorporating an integrated electronic management information system was not a good idea. The results are in support of unified theory of acceptance and use of technology by Venkatesh et al., (2016) who recommends the use and acceptance of technology in organisations to promote efficiency.

**4.5 Hypothesis Testing**

**4.3.7 Regression Analysis**

For the purpose of establishing the relationship between loan repayment and sustainability of youth development fund in Zambia, the study used a regression model of the form  $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon$ .

**Table 4.17: Model Summary**

R	R Square	Adjusted R Square	Std. Error of the Estimate
.903	0.816	0.811	0.47219
a Predictors: (Constant), Use of Technology, Borrower Characteristics, Lender Characteristics, Loan Characteristics			

Source: Survey data, (2020)

The model summary results as presented in Table 4.17 indicates that the four independent variables (loan characteristics, borrower characteristics, lender characteristics and use of technology) had a strong positive influence on sustainability of development fund. This is shown by a joint Pearson correlation of 0.903. The implication of the result is that an improvement in loan repayment through results to a strong positive change in sustainability. The model summary results also show that the adjusted R-square was 0.811 implying that loan characteristics, borrower characteristics, lender characteristics and use of technology mutually account for up to 81.1% of the variation in sustainability of youth development fund in Zambia. The significance of the regression model is provided in table 4.18.

**Table 4.18: Model Significance**

	Sum of Squares	df	Mean Square	F	Sig.
Regression	148.505	4	37.126	166.516	0.000
Residual	33.444	150	0.223		
Total	181.949	154			
a Dependent Variable: Sustainability of Youth Development Fund					
b Predictors: (Constant), Use of Technology, Borrower Characteristics, Lender Characteristics, Loan Characteristics					

Source: Survey data, (2020)

From the results in table 4.18, the significance of the regression model was confirmed by the F statistic at 5% (Sig =0.000). The F calculated statistic of 166.516 was greater than F (4, 150) critical value of 2.432 ratifying the significance of the regression model. The implication of the overall model significance is that loan characteristics, borrower characteristics, lender characteristics and use of technology are appropriate factors in predicting deviation of sustainability of youth development fund. Table 4.19 presents the regression coefficients.

**Table 4.19: Regression Coefficients**

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-0.901	0.177		-5.081	0.000
Loan characteristics	0.446	0.054	0.382	8.229	0.000
Borrower characteristics	0.162	0.048	0.132	3.392	0.001
Lender characteristics	0.235	0.053	0.177	4.446	0.000
Use of technology	0.495	0.055	0.434	8.996	0.000
a Dependent Variable: Sustainability of Youth Development Fund					

Source: Survey data, (2020)

#### **4.6 Discussion of Findings**

Finally, use of technology positively and significantly influenced sustainability of youth development fund in Zambia (Beta = 0.495, Sig=0.000). The implication of the result is that more use of advance technology results to positive change in sustainability of youth development fund in Zambia. The null hypothesis ( $H_{04}$ ) that Technology has no significant effect on the sustainability of Youth Development Fund in Zambia was rejected. The findings of this study oppose the results of Mungai (2015) who established that technology had no significant effect on sustainability of government revolving funds in murang'a county. These findings are in line with the unified theory of acceptance and use of technology because the theory has an important role in enhancing the adoption of technology for better and improved effectiveness in every financial institution.

#### **V. Conclusion**

The test of hypothesis established that technology positively and significantly affects sustainability. If credit reference bureau and the use of biometrics was adopted it would improve the youth development fund and would also be easy to track defaulters in order to make follow ups to raise money and to encourage the paying back of loans on time. The implementation of technology would also bring efficiency to loan officers for the enhancement of sustainability. The implication of the study finding is that the adoption of technology results to a strong positive change in sustainability of the youth development fund in Zambia.

The study recommends that the youth development adopt the use of credit reference bureau and the use of biometrics. The YDF adopting this form of technology for borrower and beneficiary assessment would be a brilliant way to track existing and defaulting beneficiaries and also keep necessary records pertaining the fund and amounts disbursed and recovered from every beneficiary of the YDF. Every government lending institution, microfinance or finance industry dealing with loans must have a system that will accurately disburse figures and show statistical data. Adopting the use of credit reference bureaus and biometrics in government revolving funds such as the YDF avoids defrauding acts. A structured information management system takes good inventory of what's outstanding, and who should be blacklisted from borrowing Credit Reference Bureau measures where stringent. Apart from the biometric system, the government should create an app to update borrowers about their statements and the time remaining.

Lastly there is need to duplicate the research effort centred on women empowerment groups and other youth empowerment groups, instead of the youth development fund. A comparative research can also be carried out in other parts of Zambia to confirm the results of the research could be generalised across the entire country. A study could also be carried out to investigate the other factors that would influence the sustainability of a revolving fund such as the youth development fund regards to the political influence and the insight it has on beneficiaries towards the fund.

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