

Assessing The Effectiveness of Constituency Development Fund in Enhancing Project Performance on Farming Cooperatives: A Case of Two Selected Farming Cooperatives in Mufulira District, Zambia

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Abstract

This study assessed the effectiveness of the Constituency Development Fund (CDF) in enhancing project performance among farming cooperatives in Mufulira District, Zambia. The main objectives were (i) to describe the role of CDF in supporting farming cooperatives, (ii) to assess challenges faced by cooperatives in accessing the fund, and (iii) to evaluate measures implemented to enhance access to CDF. A mixed-methods approach was employed. Data were collected through questionnaires, interviews with key informants, and focus group discussions with cooperative members within a pragmatic research paradigm, combining quantitative and qualitative techniques. A total of 80 respondents participated in this study from Suruga Women's Club and Twikatane Multi-Purpose Cooperative; CDF Committee members; Ward Development Committee members; and Mufulira Municipal Council officials. Quantitative data were analyzed using both descriptive and inferential statistics, including analysis of variance (ANOVA), Pearson correlation, and multiple regression analysis using SPSS. The ANOVA results indicated a statistically significant difference among groups ($F = 5.87, p = 0.004$). Qualitative data were analyzed using thematic analysis. The main findings revealed that it played an important role in supporting agricultural development through the provision of agricultural inputs, livestock support, infrastructure, and training initiatives. Access to the fund remains uneven due to bureaucratic procedures, delayed disbursement, limited information dissemination, and political influence in project selection. Correlation results showed a moderate positive relationship between CDF funding and cooperative welfare ($r = 0.44, p = 0.018$), while regression analysis identified support measures as the strongest predictor of cooperative welfare ($\beta = 0.46, p = 0.008$). The study concludes that while CDF contributes to cooperative development and rural empowerment, its effectiveness remains moderate due to institutional and administrative challenges. It recommends increased allocation of CDF resources to farming cooperatives, simplification of application procedures, strengthening of capacity-building initiatives, and improved transparency in fund management.

Keywords: Constituency Development Fund, Farming Cooperatives, Project Performance, Agricultural Development, Decentralization

1. Introduction

The Constituency Development Fund (CDF) is a financial mechanism introduced in many developing countries to decentralize development by allocating funds directly to constituencies for local development projects. The aim of the fund is to empower communities by enabling them to prioritize and implement projects that respond to their specific development needs.

Globally, decentralization and community-driven development have been widely adopted as strategies for improving local development outcomes. For example, in the United States and Europe, decentralized funding initiatives such as the Community Development Block Grant program have supported infrastructure development and community revitalization. Similarly, China's Village Development Fund has supported rural revitalization through small-scale projects aimed at improving agricultural productivity and local infrastructure.

Across Africa, various decentralized development funds have been implemented with varying levels of success. Kenya has implemented CDF to support education, health and community infrastructure projects, although concerns about transparency and accountability remain. Malawi has implemented the Local Development Fund to empower local governments in development implementation, while South Africa's Municipal Infrastructure Grant has focused on improving infrastructure services in underserved communities. Namibia and Zimbabwe have also implemented CDF-type mechanisms aimed at promoting community-driven development.

In Zambia, the CDF was introduced in 1995 as part of the government's strategy to support grassroots development. The fund aims to improve service delivery and empower communities by enabling them to identify and implement development projects. Farming cooperatives have been among the major beneficiaries of the fund, particularly in rural and semi-urban areas where agriculture remains an important source of livelihood.

However, the implementation of CDF has faced challenges including mismanagement, limited capacity, and governance concerns. Farming cooperatives in districts such as Mufulira have experienced challenges related to resource management, budgeting, and project sustainability. These challenges raise questions regarding the effectiveness of CDF in improving project performance among farming cooperatives.

1.2 Statement of the Problem

Farming cooperatives contribute significantly to improving economic and social livelihoods in Zambia through access to development resources such as the Constituency Development Fund. Despite the significant increase in CDF allocations in recent years, evidence from the Auditor General's reports (2023; 2024) and local authority records indicates persistent challenges including delayed disbursement of funds, weak accountability systems, bureaucratic bottlenecks, and uneven access among beneficiaries.

Empirical studies in Zambia have largely focused on CDF in relation to infrastructure development and governance, Mukamba (2020) and Mwale and Mulenga (2018) with limited attention to its effectiveness in enhancing project performance among farming cooperatives at the local level. Furthermore, Mufulira Council (2025) reports highlight challenges such as delayed project implementation, limited technical capacity, and weak monitoring mechanisms, raising concerns about whether CDF is achieving its intended developmental objectives. Therefore, this study addresses this gap by assessing the effectiveness of CDF in enhancing project performance among farming cooperatives, with a focus on identifying practical challenges and opportunities for improving its implementation. There is need to address this gap by assessing the effectiveness of the Constituency Development Fund in enhancing the performance and sustainability of cooperative projects in Mufulira District.

1.3 Research Objectives

To describe the role of CDF in supporting farming cooperatives in Mufulira District.

- To assess the challenges faced by farming cooperatives in accessing CDF.
- To evaluate measures implemented to enhance access to CDF among farming cooperatives.
- To evaluate measures implemented to enhance access to CDF in Mufulira District.

2. Literature Review

2.1 Empirical Review

Globally, The Constituency Development Fund (CDF) is widely recognized as a decentralization mechanism aimed at enhancing grassroots development through community participation and localized decision-making. Globally, decentralized funding frameworks such as the Community Development Block Grant in the United States and similar initiatives in Europe have demonstrated the potential of local financing mechanisms to improve infrastructure development, service delivery, and community empowerment. In Asia, China's Village Development Fund has been associated with rural revitalization through investments in small-scale agricultural and infrastructure projects, contributing to improved productivity and livelihoods.

In the African context, CDF-type initiatives have been implemented in countries such as Kenya, Uganda, Malawi, and Namibia with the objective of promoting equitable development and strengthening local governance. Empirical evidence suggests that these funds have contributed to improvements in education, healthcare, and local infrastructure (Bagaka, 2008; Baskin, 2010). However, several studies highlight persistent challenges including political interference, elite capture, weak accountability mechanisms, and limited community participation, which undermine the effectiveness of these funds (International Budget Partnership, 2023; Maina & Karanja, 2021). In Kenya, for instance, while CDF has improved access to basic services, concerns regarding transparency and equitable allocation remain significant (Mwangi, 2005; Githinji, 2014).

In Zambia, the CDF was introduced as part of broader decentralization reforms aimed at enhancing citizen participation and improving service delivery at the local level. The fund is anchored in key policy frameworks such as the Constituency Development Fund Act (2024) and the National Decentralisation Policy (2023). Studies indicate that CDF has contributed to local development through financing community-based projects, including schools, health facilities, and

agricultural initiatives (Chibomba, 2013; Kabika & Mumba, 2012). More recent studies (Nkandu et al., 2022; Mumba et al., 2023) highlight its role in job creation, income generation, and economic empowerment in rural communities. Despite these contributions, the effectiveness of CDF in Zambia is often constrained by delayed disbursement of funds, weak monitoring and evaluation systems, limited technical capacity among beneficiaries, and governance challenges such as corruption and political influence (Mulenga, 2016; Transparency International Zambia, 2022).

The literature further emphasizes the importance of farming cooperatives as key drivers of rural development and agricultural transformation. Cooperatives enable smallholder farmers to pool resources, access inputs, improve bargaining power, and participate in markets more effectively. Financial support mechanisms such as CDF have the potential to enhance cooperative performance by facilitating investment in productive assets, infrastructure, and capacity-building initiatives. However, cooperative performance is influenced not only by access to funding but also by internal factors such as leadership, governance structures, and member participation, as well as external factors including policy environment, institutional support, and access to information (Binswanger-Mkhize et al., 2019).

Additionally, monitoring and evaluation systems are identified as critical components in ensuring the effectiveness and sustainability of decentralized development funds. Evidence from countries such as the Philippines and Uganda suggests that strong M&E frameworks, stakeholder engagement, and transparency in public financial management significantly enhance project outcomes (Asian Development Bank, 1995; Uganda Debt Network, 2007). In contrast, weak monitoring structures and limited access to information in Zambia have, in some cases, undermined accountability and the successful implementation of CDF-funded projects.

Overall, the literature suggests that while the Constituency Development Fund has significant potential to promote grassroots development and strengthen the performance of farming cooperatives, its effectiveness is largely dependent on transparent governance, timely fund disbursement, institutional capacity, and active stakeholder participation. This study builds on existing literature by providing empirical evidence on how these factors influence project performance among farming cooperatives in Mufulira District.

2.2 Theoretical Framework

This study was anchored on two theories, Resource Dependency Theory and Decentralization Theory.

- Resource Dependency Theory explains that organizations depend on external resources in order to survive and achieve their objectives. According to this theory, organizations must manage relationships with external actors in order to secure essential resources. In the context of this study, farming cooperatives rely on external financial resources such as CDF to implement development projects and improve productivity.
- Decentralization Theory suggests that transferring decision-making authority and resources from central government to local institutions improves development outcomes. The theory emphasizes community participation and local autonomy in development planning. The Constituency Development Fund represents a decentralization mechanism that enables communities to participate in identifying and implementing development projects.

2.3 Conceptual Framework Development

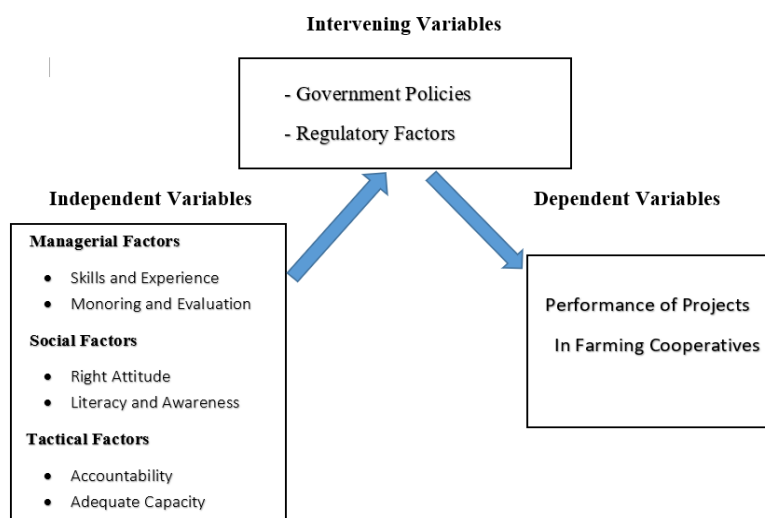


Figure 1: Conceptual Framework: Source; Author, (2025)

3 Research Methodology

3.1 Research Paradigm

The study adopted a pragmatic research paradigm. The study was guided by the pragmatic research paradigm, which allows the use of multiple methods to understand complex research problems (Creswell, 2009; Tashakkori & Teddlie, 2003).

Pragmatism focuses on the research problem rather than the method, enabling the researcher to combine both quantitative and qualitative approaches to generate comprehensive findings. This paradigm was appropriate for this study because it allowed for the integration of statistical analysis with participants' lived experiences regarding the effectiveness of the Constituency Development Fund

3.2 Research Design

A sequential explanatory design was used where quantitative data were collected and analyzed first, followed by qualitative data to explain and provide deeper understanding of the quantitative findings.

3.3 Study Area and population

The study was conducted in Mufulira District in the Copperbelt Province of Zambia. The district has several registered cooperatives that benefit from CDF funding. The study focused on two farming cooperatives located in Kantanshi Constituency, namely Suruga Women's Club and Twikatane Women's Club.

3.4 Sample Size and Sampling Techniques

Quantitative Phase:

The study involved 80 respondents calculated using Slovin's formula $N / (1 + Ne^2)$ including cooperative members, CDF board members, Ward Development Committee members, and Mufulira Municipal Council officials. These were distributed as follows:

- 32 members from Suruga Women's Club
- 32 members from Twikatane Women's Club
- 16 respondents from stakeholders involved in CDF-related activities

Qualitative Phase

Purposive and Convenient sampling were used to select key informants with knowledge of CDF implementation and their availability respectively: Ward Development Committee members (5), councilors (4), CDF committee members (2), and council officials (5).

Purposive was used to select key informants based on their knowledge, roles, and direct involvement in the implementation and management of the Constituency Development Fund. These participants were deliberately selected because they possess relevant expertise and practical experience necessary to provide detailed insights into CDF processes, challenges, and implementation mechanisms.

Convenience sampling was used to select cooperative members who were readily available and willing to participate in the study, particularly during focus group discussions. This approach was appropriate given time and accessibility constraints, and it ensured that sufficient data could be collected from participants directly involved in cooperative activities.

3.5 Data Collection

Data were collected using the following instruments: Quantitative phase questionnaires (closed and open-ended), focus group discussions, and semi-structured interviews. Secondary data were obtained from policy documents, journals, reports, and other published sources.

3.6 Data Analysis

Quantitative data were analyzed using descriptive and inferential statistics, ANOVA ($p \leq 0.05$), Pearson correlation ($r = 0.44$, $p = 0.018$), and multiple regression analysis ($\beta = 0.46$, $p = 0.008$). Qualitative data were analyzed using thematic analysis to identify patterns related to the role, challenges, and effectiveness of CDF.

3.7 Validity and Reliability

Quantitative: Cronbach's alpha value of 0.79 ($p < 0.81$) or higher indicated that the questionnaire items have acceptable reliability, ensuring that the instrument consistently measures the intended variables. Piloting with 17 respondents refined item clarity.

Qualitative: Trustworthiness adhered to Kuma (2005) criteria. Credibility was supported by member checks and data triangulation. Dependability was done via audit trail; transferability through thick contextual descriptions; confirmability through reflexive Journaling and cooperative quotations.

3.8 Ethical Considerations

Ethical approval was granted by UNZA's Ethics Committee (REF NO. HSSREC-2025-MAR-019 No. 00006464). All participants provided written informed consent. Confidentiality and anonymity were strictly maintained, and data are stored securely.

4 Results and Discussion

4.1 Demographics

Of 64 survey respondents, majority of 20(31.3%) respondents in the survey were in the age group 26-34. This was followed by 14 respondents presented by 21.9% who were in the age group 18-25 and 35-43, then 11 respondents presented by 17.2% were aged between 43-50 years and lastly the minority (9.4%) were 6 respondents in the age groups were above 50. This reveals that of the total of 64 respondents the average age was 38 years. The youngest was 22 years old while the oldest was 57 years. Respondents varied in age, though most fell within the economically active population, suggesting that the findings are informed by individuals who are directly involved in productive agricultural work.

Table 1: Age

Age	Frequency	percentages
18-25	14	21.9
26-34	20	31.3
35-42	14	21.9
43-50	11	17.2
Above 50	6	9.4
Total	64	100

What Role does CDF play in Supporting Farming Cooperatives?

The findings revealed that awareness of the CDF among cooperative members was high, with 94.8% of respondents indicating that they were aware of the fund. The CDF has supported farming cooperatives mainly through, Agricultural inputs such as seeds and fertilizer, livestock restocking programmes, small-scale infrastructure development, and training and capacity-building initiatives.

Majority of (47) 58.8% of respondents believe CDF improves cooperatives welfare through funding while (28) 35% of respondents disagreed that CDF does not improve the welfare of the cooperatives because of incomplete projects and unequal distribution in the cooperatives

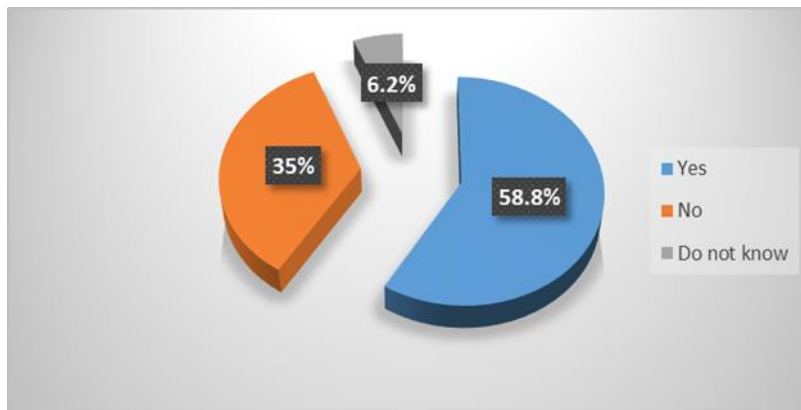


Figure 2: Does CDF improve cooperatives welfare through funding?

Challenges in Accessing CDF

Despite its contributions, several challenges affect access to CDF among farming cooperatives. The major challenges identified include:

- Bureaucratic delays in fund disbursement (43.8%)
- Limited information and communication (31.3%)
- Political interference (25%)
- Lack of proposal writing skills (22.5%)
- Corruption and favoritism (15%)

These challenges have resulted in delayed project implementation, cost overruns, and incomplete projects.

Measures to Enhance Access to CDF

Several measures have been introduced to improve access to CDF among farming cooperatives. These include:

- Awareness campaigns and sensitization programmes
- Training in financial management and proposal writing
- Provision of application guidelines
- Monitoring and evaluation initiatives

However, the study found that these measures were implemented inconsistently and did not reach all cooperatives.

4.2 Statistical Analysis

Inferential statistical analysis demonstrated a significant relationship between CDF support and cooperative welfare.

ANOVA Results (RQ1)

The ANOVA results from question 1 indicated a statistically significant relationship between levels of CDF support and cooperative welfare outcomes ($F = 5.87, p = 0.004$). This indicates that variations in the level of CDF support were associated with significant differences in the welfare of farming cooperatives.

Table 2: ANOVA

Source of Variation	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	120.45	2	60.23	5.87	0.004
Within Groups	624.32	61	10.23		
Total	744.77	63			

Model Form: $Y = \mu + \beta X + \epsilon$

Where:

Y = Project performance in relation to cooperative welfare

X = CDF support levels

μ = overall mean

ϵ = error term

Pearson Correlation Analysis

Moderate positive correlations were observed between:

- CDF funding adequacy and cooperative welfare
- Access to CDF and cooperative welfare
- Support measures and cooperative welfare

Table 3: Correlation

Variable	r	p-value
CDF Funding Adequacy	0.44	0.018
Access to CDF	0.39	0.031
Support Measures	0.52	0.006

Support measures showed the strongest positive relationship with cooperative welfare ($r = 0.44, p = 0.018$), suggesting that improved funding levels were associated with better cooperative outcomes.

Regression Analysis

Table 4: Regression Analysis

Predictor Variable	β	p-value
CDF Funding Adequacy	0.31	0.041
Access to CDF	0.27	0.049
Support Measure	0.46	0.008

Model	R	R Square	Adj. R Square	Std. Error of the Est.	Durbin-Watson
1	0.671 ^a	0.450	0.4231	0.521	2.052

Model	SS	df	Mean Square	F	Sig.
Regression	235.942	5	47.052	85.321	0.000 ^b
Residual	117.210	120	0.987		
Total	353.052	125			

Model	Unstandardized Coefficients				
	B	Std. Error	t	P-Value	
1	(Constant)	1.2414	0.432	2.81	0.000
	CDF Funding Adequacy	0.318	0.089	2.47	0.041
	Access to CDF	0.274	0.118	2.32	0.049
	Support Measures (Training)	0.451	0.162	2.78	0.008

a. Dependent Variable: Cooperative Welfare (CW)

b. Predictors: CDF Funding Adequacy, Access to CDF, Support Measures

Multiple regression analysis indicated that support measures were the strongest predictor of cooperative welfare, followed by funding adequacy and access to CDF. Support measures emerged as the strongest and most significant predictor of cooperative welfare ($\beta = 0.46$, $p = 0.008$), followed by funding adequacy ($\beta = 0.31$, $p = 0.041$). Access to CDF also made a significant contribution ($\beta = 0.27$, $p = 0.049$). These results demonstrate that financial support alone is insufficient without adequate training, monitoring, and institutional support.

4.3 Discussion

The findings of this study indicate that the Constituency Development Fund plays a significant role in supporting agricultural development and project performance among farming cooperatives in Mufulira District. The provision of agricultural inputs, livestock support, infrastructure, and training initiatives has contributed to improved productivity and cooperative welfare. These findings are consistent with previous studies (Nkandu et al., 2022; Mumba et al., 2023), which highlight the role of CDF in promoting local economic development and community empowerment.

Despite these benefits, access to CDF remains uneven among farming cooperatives. The study identified bureaucratic procedures, delayed disbursement of funds, and limited access to information as key barriers. These findings support earlier studies (Mulenga, 2016; Transparency International Zambia, 2022), which emphasize governance and administrative challenges in the implementation of CDF in Zambia.

The study further revealed concerns regarding political influence in project selection, which affects equitable distribution of resources. This aligns with findings by Chomba and Mulenga (2020), who argue that political interference undermines transparency and accountability in CDF allocation. Measures such as training programmes, awareness campaigns, and provision of application guidelines have been introduced to improve access to the fund. However, the study found that these measures are inconsistently implemented and do not adequately reach all cooperatives. This suggests that while institutional support mechanisms exist, their effectiveness is limited by weak coordination and implementation gaps. The statistical results reinforce these findings, showing a significant relationship between CDF support and cooperative welfare ($F = 5.87$, $p = 0.004$). Furthermore, support measures were identified as the strongest predictor of cooperative performance ($\beta = 0.46$, $p = 0.008$), indicating that financial support alone is insufficient without adequate capacity building and institutional support.

Overall, while the CDF has contributed positively to cooperative development, its effectiveness remains constrained by administrative inefficiencies, governance challenges, and limited institutional capacity, thereby confirming that its overall impact is moderate.

5 Conclusions and Recommendations

The study concludes that the Constituency Development Fund plays a significant role in supporting farming cooperatives in Mufulira District. The fund contributes to improved agricultural productivity, cooperative development, and rural livelihoods through financial support, training initiatives, and infrastructure provision. However, the effectiveness of the CDF remains moderate due to bureaucratic delays, political interference, uneven distribution of resources, and limited institutional capacity. Inferential statistical results further confirm that CDF support is significantly associated with cooperative welfare, with support measures such as training and monitoring emerging as the strongest predictors of project performance. This indicates that financial support alone is insufficient to achieve sustainable outcomes without complementary institutional and capacity-building interventions

Recommendations and Future research

Based on the findings of the study, the following recommendations are proposed to enhance the effectiveness of the Constituency Development Fund in supporting farming cooperatives:

Strengthen Transparency and Accountability Systems

Based on the finding that the level of CDF support to farming cooperatives was limited and inadequate to significantly enhance project performance (Objective One), under the Ministry of Local Government and Rural Development, the allocation of Constituency Development Fund to farming cooperatives should be strengthened by publishing quarterly CDF expenditure reports, introduce community feedback platforms and establish a needs-based prioritization approach within the existing statutory allocation framework. Local authorities and CDF committees should prioritize productive sectors within a period of 12 months such as farming cooperatives within the empowerment component, based on their demonstrated impact on livelihoods and rural development. Monitoring indicators include ensuring that CDF reports are publicly available, monitoring meetings are conducted on time and a reduction in the misuse of funds to promote accountability.

Improve Timeliness for Fund Disbursement

The study recommends that the Ministry of Finance and Local authorities should ensure that CDF funds are disbursed within 12 months from application date to ensure projects are completed on time. Future national policy reviews could consider introducing disbursement timelines and tracking systems and also increase the proportion of funds directed toward income-generating cooperative activities, provided such adjustments are aligned with the provisions of the Constituency Development Fund Act and national development priorities. Monitoring indicators include measuring the

average time taken to disburse funds, keeping a record of projects completed on schedule.

Simplify and Standardize CDF Application Procedures

In response to the finding that farming cooperatives faced challenges in accessing CDF due to bureaucratic procedures and administrative requirements. The Ministry of local government and CDF committees should streamline the CDF application, appraisal, and approval processes. This is by simplifying and streamline the CDF application and approval process by reducing documentation requirements, introducing standardized application templates, decentralizing preliminary screening to Ward Development Committees, and setting a clear 30–45-day approval timeline to ensure timely and equitable access for farming cooperatives.

Enhance Training and Capacity Building for Cooperatives

Arising from the findings that weak institutional and administrative capacity affected cooperatives' ability to access and manage CDF resources. The Ministry of Small and Medium Enterprise Development, Ministry of Agriculture, Local Authorities and NGO's should strengthens capacity-building programmes for farming cooperatives by focusing on financial management, record keeping, and project planning to enhance cooperatives' readiness to access and utilise CDF effectively. These programmes could be done semi-annually or annually to ensure effective cooperative performance. Monitoring indicators include recording the number of training sessions per year and improving proposal success rate made by each cooperative.

Improved Communication Systems among Cooperatives

Limited information and awareness constrained access to CDF among farming cooperatives, it is recommended that Ward Development Committees should institutionalize quarterly sensitisation meetings, distribute simplified CDF guideline leaflets in local languages, use notice boards and local radio to announce funding opportunities, and establish ward-level help desks to ensure farming cooperatives are fully informed about CDF eligibility, procedures, and deadlines. This would ensure that cooperatives are adequately informed about CDF guidelines, eligibility criteria, and accountability requirements.

Future Research

The study has focused only on two cooperatives in Mufulira District of the Copperbelt Province. As a result, the study findings could not be generalized to all the farming cooperatives and District CDF committees since the research only took place at only a few selected cooperatives and was not considered as a need across Zambia and other part of Africa. Further studies should be conducted to cater for the other cooperatives across Mufulira District to have a wider perspective on the effectiveness of CDF in enhancing project performance on farming cooperatives and also examine the long-term sustainability of CDF-funded cooperative projects, particularly in relation to income stability, productivity growth, and post-funding performance. This would provide deeper insights into whether CDF support leads to lasting economic benefits beyond initial fund

Declaration of Competing Interests

The authors declare that they are not aware of any competing financial interests or personal relationships that may have influenced the work described in this document.

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Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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