

## Analysing the Effectiveness of Constituency Development Fund (CDF) on Youth Empowerment in Zambia: A Case of Lusaka Central Constituency

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### Abstract

Youth entrepreneurship has increasingly been recognised as a critical pathway for addressing unemployment, poverty, and economic marginalization in many developing countries, including Zambia. In support of decentralisation and inclusive local development, the Government of Zambia expanded the Constituency Development Fund (CDF) to include empowerment grants and loans targeting vulnerable groups, particularly the youth. CDF allocations have increased substantially from K1.6 million per constituency (2021) to K25.7 million (2022), K28.3 million (2023), and K30.6 million (2024) financing initiatives such as the construction of health posts, classroom blocks, and water and sanitation infrastructure (e.g., boreholes and improved water reticulation). This study aims to assess the utilization of the Constituency Development Fund (CDF) for youth empowerment in Lusaka Central Constituency. The specific objectives of the study were to assess the utilization of the Constituency Development Fund (CDF) on youth empowerment in Lusaka central constituency, to evaluate the effectiveness of CDF on youth empowerment in the Lusaka Central constituency, and to identify the challenges associated with access to CDF on youth empowerment in the Lusaka Central constituency. Stratified simple random sampling was used for the quantitative phase, and purposive sampling was used for the qualitative phase. A convergent parallel mixed-methods design was utilized, integrating a structured youth survey with interviews of CDF administrators and pertinent stakeholders. The quantitative sample size was determined using the Yamane formula (95% confidence level; 5% margin of error), yielding a target of 398; 312 youth questionnaires were successfully completed (reported response rate: 90.7%), and 55 interviews were conducted using purposive selection of information-rich participants. Findings show that awareness, while generally high, remains uneven: 32.1% of youths reported being unaware of CDF opportunities, representing a significant missed empowerment opportunity. Although 67.9% affirmed that funds are available, only 38.5% reported having applied for a CDF loan, indicating a gap between perceived availability and actual uptake. This discrepancy points to a disconnect between perceived availability and actual uptake of the funds. It implies that while youths may believe that funds exist, many are unable or unwilling to translate this belief into concrete applications. Pearson correlation analysis revealed a significant relationship between youths' challenges in accessing grants and loans and their perceptions of bureaucratic delays in fund disbursement. The Pearson correlation of -0.592 ( $p < 0.001$ ) indicates a strong negative association, meaning that youths who face greater difficulties, such as limited technical skills, low literacy, and challenges in preparing bankable proposals, are more likely to view bureaucratic processes as a major obstacle to fund implementation. Furthermore, the descriptive statistics on how most youths perceive the allocation of CDF youth empowerment funds as lacking transparency. The clustering of responses around "disagrees" (as shown by the median and mode of 2) suggests that concerns about fairness, openness, and accountability are widespread among young people in the constituency. The high proportion of respondents who disagree that the process is transparent may reflect concerns about political influence, favouritism, inadequate communication of selection criteria, or lack of feedback to unsuccessful applicants.

**Keywords:** Constituency Development Fund, Youth, Empowerment, Effectiveness, Decentralization

### 1. Introduction and Background

Community Development continues to be a focal point of academic discussion across various disciplines. Social scientists, including lawyers, psychologists, economists, social workers, and administrators, each examine community development from their unique perspectives. Thomas and Makwai (2022) explained that despite the wealth of knowledge and varied approaches, community development still faces significant challenges, such as limited engagement, community awareness, corruption, and the misuse of public funds. Nawawi et al., (2020) stated that to address these issues, diverse strategies have been implemented to enhance community welfare and help community members overcome critical poverty.

In India, Sekhar (2021) noted that community development has emerged as a transformative initiative aimed at improving the living standards of entire communities by encouraging active participation and the implementation of locally driven projects. Mathiyazhagan (2020) affirmed that the foundation of the Community Development Fund (CDF) can be traced back to the introduction of the Member of Parliament Local Area Development Scheme (MPLADS) in 1993, which sought to foster development across various regions.

Mathiyazhagan (2020) further explained that essentially this program emphasized a collaborative approach, involving governmental institutions, non-governmental organizations, and community-based organizations (CBOs), to contribute to national progress. Kumar (2019) observed that Members of Parliament were empowered to identify and oversee the execution of development initiatives within their constituencies, thereby facilitating meaningful community welfare and tangible improvement. This approach not only enhanced localized governance but also strengthened the role of collective action in addressing developmental challenges.

In Sub-Saharan Africa, Thomas and Makwai (2022) lamented that community development remains a persistent challenge, primarily due to insufficient funding to sustain ongoing development projects. Serbeh et al (2022) reported that Ghana has encountered significant obstacles in advancing community development, largely due to the pervasive poverty affecting its communities. Thomas and Makwai (2022) noted that to address rural poverty, the government introduced the District Assemblies Common Fund in 1994, consolidating development resources for three to four districts under a single fund. Members of Parliament contributed 5% of their allocations to this fund to strengthen local governance.

By 1996, Thomas and Makwai (2022) noted the District Assemblies Common Fund was restructured into the Constituency Development Fund (CDF) to focus on the unique needs of individual constituencies. Similarly, Nigeria established its CDF in 2000 to enhance community infrastructure through projects such as borehole construction, public health centers, roads, parking facilities, and improved lighting in public spaces and roadways. Kenya, according to Wamugu and Ogollah (2017) is grappling with high unemployment rates and poor living conditions in both rural and urban households, introduced the CDF in 2003 as a targeted effort to address these pressing development issues.

In Zambia, Lewanika (2019) observed that the state of infrastructure, such as roads, hospitals, and schools, has long been regarded as a key indicator of development progress. However, widespread inadequacies in these facilities have compelled the nation to focus on accelerating improvements in roads, clinics, schools, bridges, and markets, particularly at the grassroots level. To address these challenges, the Constituency Development Fund (CDF) was introduced in 1995, aimed at enhancing community welfare by aligning development initiatives with local needs and preferences. Similar to practices in other countries, Chibomba (2013) explained Members of Parliament played a central role in initiating and implementing projects within their respective constituencies, ensuring that community priorities were addressed.

The Constituency Development Fund was created in 1995, by an Act of Parliament, to improve the socio-economic well-being of communities through financing micro-projects. The Fund, which is now administered under the Constituency Development Fund Act No.11 of 2018, increased in scope and allocation over the years to become an integral part of the Government's development agenda. Particularly, the CDF saw a significant increase in 2022 with the coming into office of the United Party for National Development administration under the leadership of His Excellency, the President of the Republic of Zambia, Mr. Hakainde Hichilema. Government recognised the CDF as an appropriate avenue to empower and develop local communities through fiscal decentralisation. In 2022, the CDF allocation was increased from 1.6 million Kwacha to a record 25.7 million Kwacha per constituency. The CDF allocation was further increased in 2023 to 28.3 million Kwacha and 30.6 million Kwacha in 2024 per constituency. The substantial increase in CDF allocations, from K1.4 million in K30.6 million in 2024 under the UPND government, underscores efforts to achieve a socio-economic transformation agenda centred on inclusive citizen participation.

ZamStats (2022) reported that over the past decade, Zambia's population has experienced an annual growth rate of approximately 3 percent, surpassing the average population growth rate in sub-Saharan Africa. According to the 2022 Census of Population and Housing, Zambia's population was estimated at 19.6 million, with a gender distribution of 49 percent male and 51 percent female. Notably, youth represent a significant portion of the population, with 65 percent under the age of 25 and 52 percent under 18 (Population Council and UNFPA, 2019). This high proportion of youth is largely attributed to Zambia's elevated population growth rate, reflecting the country's dynamic demographic structure (MOA, 2023).

Zambia, like many other African countries, has long struggled to improve community development to eliminate ignorance, poverty, and diseases (World Bank, 2024). Community development has been linked to the decentralization of authority over specific programs to local societies (Ashraf et al., 2016). The local government has become an important entity for implementing the decentralization policy, which aims to strengthen local government authorities with the overarching goal of improving community service delivery (Ministry of Local Government and Rural Development, 2023).

The Constituency Development Fund (CDF) has proven to be an effective mechanism for enhancing development within communities (Ministry of Local Government and Rural Development, 2023). However, its impact on community development has been limited, as essential social services such as healthcare, education, safe drinking water, and adequate road infrastructure remain inaccessible in many areas (Ministry of Local Government and Rural Development, 2023). The Fund was enhanced to cover three components; Community Projects, Youth, Women, and Community Empowerment; Secondary Boarding School, and Skills Development Bursaries.

Nearly half of the global population is under the age of 25. As of 2024, UNFPA (2024) reported that there are approximately

1.9 billion young people aged 10 to 24, with 1.1 billion falling within the 15 to 24 age group, comprising 18% of the world's population. When expanding the definition of youth to include those up to 30-35 years old, over 70% of the world's population is encompassed (UNFPA, 2024). While the youth represent a key part of Zambia's society, they face many socioeconomic challenges such as unemployment, poverty, limited access to education, and health risks. Empowerment programmes help mitigate these vulnerabilities by providing access to education, healthcare, and social protection. UNICEF highlights that empowering adolescents and youth is a "critical investment" that helps them overcome barriers and unlock their potential (UNICEF).

These challenges call for urgent action so that young people can realize their full potential and actively participate in the country's development and growth. With the high rate of unemployment among the youth in Zambia, there is a need to improve the CDF accessibility to the youth. With effective support, Zambian youth can significantly realize its Vision 2030 to transition from a low to middle-income country.

The enhanced CDF allocation supports the Government's devolution agenda and has improved people's livelihoods through loans and grants. It has enhanced access to services such as health through construction of health posts; education through the construction of classroom blocks and provision of desks; and provision of water and sanitation facilities through improved water reticulation systems and drilling of boreholes.

Despite the notable achievements, CDF implementation has had some challenges such as inefficiencies in coordinating communication in the CDF value chain, limited access to information for citizens, inadequate feedback mechanisms, inadequate capacity to communicate at the sub-national level i.e. WDC and Zones, information not tailored for different segments of audiences, sporadic updates on CDF implementation at all levels, and inadequate monitoring and evaluation of CDF projects.

The International Growth Centre (IGC, 2021), attributed poor local participation to multiple factors, including limited awareness of CDF processes and the opportunities it offers for citizens' engagement. In addition, the Jesuit Centre for Theological Reflection (JCTR, 2019) highlighted lack of provision of adequate information, such as the calendar of disbursement, financial decisions, priority setting, project selection and responsibilities about the CDF to the local communities, as key challenges. Poor community awareness and participation have also been cited as key factors that negatively affect utilisation, accountability, transparency, and effectiveness of CDF investments.

## 1.2 The Statement of the Problem

Youth engagement is widely recognized as an important factor for community development and sustainable socio-economic progress. In Zambia and indeed elsewhere, the Constituency Development Fund (CDF) is a government initiative designed to empower local communities and support inclusive development through participatory decision-making and resource allocation. Ideally, ZamStats (2022b) observed that the youths, who represent a significant portion of Zambia's population, estimated at 36.7% as of the 2022 national census, should be actively engaged in identifying community priorities, designing projects, and monitoring the utilization of funds to ensure transparency and accountability. Their involvement not only fosters skills development but also enhances the impact and sustainability of CDF-funded initiatives.

However, despite significant allocations to the CDF, reports indicate that youth participation in accessing and utilizing these funds is minimal, undermined by lack of awareness, bureaucratic barriers, and limited capacity to meet eligibility criteria National Assembly of Zambia (2021). The lack of youth engagement in the CDF has several negative implications, including the marginalization of youth needs in community projects, reduced accountability in fund utilization, and missed opportunities for fostering youth leadership and economic empowerment. This lack of engagement raises concerns about the equitable distribution of resources and the inclusion of youth perspectives in development planning. Consequently, the overarching question arises: To what extent do youths have access to loans in Lusaka Central Constituency engaged in the Constituency Development Fund, and what factors influence their participation? Addressing these gaps is essential to achieving the intended goals of the CDF, which include inclusive development and enhanced local governance.

Youth constitute 37.1% of Zambia's population (ZamStats, 2022), yet they continue to face high levels of unemployment. The Constituency Development Fund (CDF) was expanded to include youth-targeted loans intended to promote entrepreneurship and reduce unemployment. Ideally, unemployed youths in Lusaka Central Constituency should be accessing these CDF loans to start and grow businesses, thereby creating employment for themselves and others. However, despite the availability of CDF loans, access among youths remains low. Records from the Lusaka Local Authority show that only 81 youths accessed CDF loans in 2022, 85 in 2023, and 123 in 2024—figures that are disproportionately small compared to the constituency's population of approximately 140,000. This limited access suggests that the intended impact of CDF loans on youth entrepreneurship and unemployment is not being fully realised. This situation raises concerns about the barriers that hinder youth access to CDF loans in Lusaka Central Constituency. Understanding these barriers is critical, as continued low access to CDF loans may perpetuate high youth unemployment. Therefore, this study seeks to examine the extent of youth access to CDF loans and explore the challenges that affect their ability to benefit from this fund.

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## 2. Literature Review

### 2.1 Previous Studies

The purpose of this chapter is to situate the study within existing scholarly and policy debates on the Constituency Development Fund (CDF) and its role in promoting entrepreneurship, particularly among youth. A well-structured

literature review not only highlights what is already known but also exposes gaps that justify the present research. Given the multidimensional nature of CDF spanning decentralization, local governance, public finance, and youth economic empowerment this chapter synthesizes literature across global, regional, and national contexts to build a comprehensive conceptual foundation for the study.

The chapter begins with a global review, examining how countries around the world such as Cambodia have conceptualized and implemented constituency-based development funds or similar decentralized financing mechanisms. This section explores international experiences with community-driven development, local empowerment models, and the use of targeted funds to stimulate grassroots entrepreneurship. It highlights key themes such as accountability, fund governance, participation, and the effectiveness of such funds in addressing local development needs.

The second section provides a regional (African) review, focusing on how African countries such as Kenya have adopted and adapted CDF type mechanisms within broader decentralization reforms. This part interrogates the successes and challenges observed across the continent, including issues of political influence, administrative capacity, youth inclusion, and the sustainability of community-level enterprises supported through such funds. The regional review helps to contextualize Zambia's experience within broader African development trajectories.

The final section presents a Zambian review, offering an in-depth analysis of the evolution, structure, and implementation of the CDF within Zambia's decentralization framework. It examines policy reforms, governance arrangements, allocation mechanisms, and empirical studies on the fund's impact particularly on youth entrepreneurship. This section also identifies gaps in existing regarding youth access to CDF loans in urban constituencies such as Lusaka Central.

Together, these three layers of literature provide a coherent analytical backdrop for understanding the opportunities and constraints surrounding youth access to CDF loans. They also illuminate the conceptual and empirical gaps that the present study seeks to address.

### **The effect of Constituency Development Fund on Youth Empowerment**

In Lusaka central constituency, the impact of the CDF on youth empowerment can be particularly notable due to the district's need for enhanced education services, employment and infrastructure. Urban areas like Lusaka often face challenges such as limited access to finance facilities, inadequate formal employment, and crime. The CDF has the potential to address these gaps by funding school building projects, improving skills among the youth, recreation and technology.

Matafwali (1923), observes that the idea of empowerment for all, outlined in the Sustainable Development strategy, promotes the concept of inclusive and equitable education. The Zambian government has reaffirmed its commitment to transforming the youth empowerment systems by targeting the most vulnerable learners, especially those with impairments and children from disadvantaged backgrounds, as well as girls. Four strategic indicators are prioritized in the education policy: access, quality, equity, and efficiency (Matafwali, 2023).

According to (Zulu, 2018), the lack of adequate infrastructure in Zambia's schools is a significant barrier to educational achievement, particularly in rural and remote districts. The government has made efforts to address this issue through various programs, including the Constituency Development Fund (CDF), which has been used to improve school facilities and build new classrooms.

The Government of the Republic of Zambia has prioritised decentralisation as a major driver for attaining development, reducing poverty and supporting job creation through citizen engagement and participation at the local level. To actualise decentralisation in line with the Constitution, the Government has decided to take significant resources from the National Government to the Local Government level and in this regard, the Constituency Development Fund (CDF) has been identified as a major tool to take resources closer to the people.

The Fund was first established in 1995, under CAP 281 of the Laws of Zambia and Section 45 of the Local Government Act No. 2 of 2019 to support micro-community projects as part of the wider decentralization and local development policy. The fundamental objective was to provide resources to bridge the financing gap at lower levels arising from non-existent sources of funds. The first appropriation and disbursement to the Constituency Development Fund was done in 1995 by Parliament.

In 2016, the Constitution, under Article 162, established the Constituency Development Fund to actualise the fiscal decentralisation in line with the decentralisation policy in order to stimulate development at local level. Subsequently, the Local Government Act of 1991 was repealed and replaced by the Local Government Act No. 2 of 2019. Further, the Constituency Development Fund Act No. 11 of 2018 was repealed and replaced by the Constituency Development Fund Act No.1 of 2024.

The CDF Act No. 1 of 2024 provides for the management, disbursement, utilisation and accountability of the Fund. The Act also decentralises the approval of projects to the Provincial Local Government Officers at Provincial level. Furthermore, under Section 33 of the Act, the Minister of Local Government and Rural Development has powers to develop the CDF Guidelines to guide management and utilisation of the Fund.

The Fund has since evolved with an expanded scope and increased budget allocation with emphasis on enhanced community participation in determining local development priorities. In 2022, the Government significantly increased the amount of the CDF from K1.6 million to K25.7 million (over 1506%) per Constituency, the fund has been steadily increasing since. The expanded scope of the CDF covers three (3) specific areas namely; 1 Community Projects; Youth, Women and Community Empowerment and public Boarding School and Skills Development Bursaries.

### **The utilization of the Constituency Development Fund (CDF) within Lusaka Central Constituency**

The stated objective of the CDF in Zambia is to provide MPs and their constituent communities with the opportunity to make choices and implement projects that maximize their welfare in line with their needs and preferences. It was established in order to assist MPs in implementing development projects so that they can financially contribute to development projects as they have no finances to do so. The incumbent MP is empowered to manage the CDF within the framework of some guidelines. The Guidelines on the Utilisation and Management of the Constituency Development Fund were introduced by the Ministry of Local Government and Housing in the absence of specific legislation to guide the use of CDF (Zambia, 2006).

CDF is appropriated by Parliament in the national budget. As provided for in the CDF Guidelines, each local council is mandated to include CDF budget lines in their capital budgets and is responsible for administering and channeling of funds. "Allocation and disbursement to the 156 constituencies is done equally upon receipt of funds from the Ministry of Finance and National Planning (Caritas 2011)." The MLGH disburses funds to CDF accounts which are maintained by local councils. The local council has the responsibility of accounting for the funds as stipulated in the law. CDF is meant to be used exclusively for financing community-based projects. It is stipulated in the CDF Guidelines 43 that beneficiaries such as clubs, associations and societies must be registered with the local council in order to be able to benefit from the Fund (GRZ 2006b:3).

In 2021, the government increased funding to all 156 Zambian constituencies 16-fold, from K1.6 million to K25.7 million in 2022 and further K28.3 million in 2023, this marked the first time significant financial power had been allocated for community determined spending since its conception in 1995. The expanded scope of the CDF covers three (3) specific areas namely; Community Projects; Youth, Women and Community Empowerment and Secondary Boarding School and Skills Development Bursaries.

The New Dawn government also introduced the CDF guidelines of 2022 and made reforms to the CDF to ensure timely and accountable disbursements that truly target issues affecting communities. This includes the expansion of CDF Committees which allow community projects to be identified at ward level; Integrated Development Plans to cover major development gaps in Zambia's districts; and the devolution of project approvals to ensure that projects can be approved at the provincial level to reduce bottlenecks.

The 2024 budget further increased CDF spending to K30.8 million per constituency. The 2025 CDF was increased to K36.1 million, up from current fiscal year. Education specifically provides youths with skills and competencies that allow individuals to perform productive roles; more literate and skilled labor force is likely to yield more returns on investment. (Todaro, 2018). United Nations Economic and Social Council (UNESCO) further illustrates that development in general aims at changing social structures, popular attitudes, and national institutions; the acceleration of economic growth, reduction of inequality as well as the eradication of poverty (UNESCO-Zambia, 2018).

According to research by Musamba and Phiri, (2019), cases of using CDF on youth empowerment, health, education, water and sanitation projects have been common. These have mainly been in form of sinking of boreholes, setting up of water tanks, building and rehabilitation of education and health facilities (Musamba, 2019).

A Study conducted by Caritas-Zambia (2011) on the allocation, disbursement and utilization of Constituency Development Fund in Zambia revealed that the type of projects funded under the CDF ranged from construction of health and school's facilities, skills training centres, provision of boreholes, to rehabilitation of existing infrastructure like roads, schools and health centers (Ibid). Another study showed that CDFs had been used to fund construction of classroom blocks, sinking of boreholes, and construction of small roads (EFZ and Micah Challenge 2012).

Regardless of these developments around CDF in Zambia, there is evidence of challenges in the utilization of the fund that could affect its efficacy. For instance, PMRC, (2015) identified a number of key issues are affecting the ability of CDF to address grassroots development needs: Poor community knowledge of CDF, poor guidelines and support for how CDF should be utilized, late release of funds affecting project implementation, poor quality projects and lack of monitoring, lack of sanctions against offences or misuse and weak auditing processes.

### **Global Review**

OECD (2020) published a report that examined which young people are more likely to be financially excluded and the factors that contribute to their financial exclusion. It then explored opportunities and challenges relating to advancing youth digital financial inclusion. The report sets out a range of options for policy makers based on data, research and country approaches, to help advance the appropriate and safe digital financial inclusion of young people, including ensuring appropriate financial consumer protection and financial education. These policy options formed part of the basis for the G20 High Level Policy Guidelines on Digital Financial Inclusion for Youth, Women and SMEs.

Smith and Greenfield's (2018) undertook a study that focused on the intersection of identity formation and community service participation among youth. The authors argue that emerging identity during adolescence plays a crucial role in motivating young people to engage in community service. The study employs a qualitative methodology, gathering data through interviews and focus groups with adolescents involved in various community service projects. Key findings suggest that as youth navigate their identities, they increasingly seek opportunities to contribute to their communities, which in turn reinforces their sense of self and belonging.

The study conducted by Khin (2017) explored youth participation in community development initiatives in Takeo

Province, Cambodia. The research included in-depth interviews, focus group discussions, and participant observations involving youth, village chiefs, commune council members, NGO staff, a church leader, a schoolteacher, and the parents of young people in Chumras Pen Commune, Samroang District, Takeo Province, Cambodia. The research identifies several barriers to youth participation, including socio-economic challenges, lack of awareness, and cultural norms that prioritize elder authority. These findings resonate with other studies that highlight how traditional hierarchies in Cambodian society can inhibit youth voices from being heard in community matters. Khin (2017) suggests that addressing these barriers requires targeted interventions aimed at empowering youth and changing societal perceptions regarding their roles.

### Regional Review

Ngomano and Ramasamy (2023) conducted a study which aimed to identify the various factors that influence youth participation in community development projects within Lilongwe District. The study employed a mixed-methods approach, combining quantitative surveys with qualitative interviews to gather data from youth participants and community leaders. Key findings indicate that factors such as empowerment, education, socio-economic status, and the presence of supportive structures significantly impact youth involvement in community initiatives.

The study on factors influencing the effectiveness of YEDF in Kapseret Constituency was conducted by (Mabururu and Wekesa, 2020). The study used descriptive survey design and random sampling to select 100 youth from 41 sampled youth groups. The study emphasizes that effective management of loans is important for the success of YEDF. Furthermore, Mabururu and Wekesa (2020) state that training plays a significant role in equipping youth with the necessary skills to manage their enterprises effectively.

Jegade et al. (2019) reviewed youth empowerment programme in Nigeria with the view to identify the challenges militating against its success and proffer solutions. Primary data was collected through personal telephone interview with the commissioners of industries, commerce and trade in twenty-two states (out of 36 states) in Nigeria and secondary information was extensively gathered through research reports and academic publications. Data was analysed in frequencies and percentages. The research discovered that youth empowerment is hinged on the fact that more than half of the Nigerian population is youth, about 70% of the population are poor with more than 29.5 per cent unemployed. Youth empowerment programmes were coordinated through Federal Ministry of Youth Development in Nigeria.

The study by Mohamud et al. (2018) examined the factors influencing youth participation in community development initiatives in Garowe District, Somalia. The study employed a descriptive research design to meet its objectives. Data collection involved the use of a structured questionnaire administered to a sample of 96 participants, complemented by interviews conducted with 15 key informants. The study found that Socio-economic factors significantly influence youth participation in community development initiatives. Furthermore, Mohamud et al. (2018) suggests that when young people are given roles in decision-making processes, their commitment to community initiatives increases. The study emphasizes the need for structured leadership programs that empower youth to take active roles in their communities.

Abdi (2014) examined the factors affecting women's participation in entrepreneurial activities in Mandera Township, Kenya. The study utilized primary data collected from 138 women and applied both qualitative and quantitative analysis methods to achieve its objectives. The results revealed that individual, socio-cultural, and economic factors, along with challenges such as lack of finances, insecurity, and inadequate entrepreneurial skills, significantly impacted women's involvement in entrepreneurial ventures in Mandera. However, the study did not explore youth participation in entrepreneurial activities.

Similarly, Gemma (2014) conducted research on fostering youth employment through entrepreneurship financing. The findings indicated that older youth, aged 26 to 35, were more likely to access funding compared to their younger counterparts.

Mwesigwa and Mubangizi (2019) explored the contribution of the Youth Livelihood Programme (YLP) to youth empowerment in Hoima District of Uganda. Using self-administered questionnaires, data were collected from 130 respondents selected randomly from the Youth Interest Groups (YIG) in the district. Both descriptive and inferential statistics were used to analyse collected data. The study established that YLP faces a range of implementation challenges. The study concludes that while skills development significantly contributes to youth empowerment, results suggest that livelihood support and institutional support do not significantly contribute to youth empowerment.

The study conducted in Turkana, Kenya by Ochieng et. al (2020) sought to establish a legitimate influence on youth participation and to assess the impact of cultural norms on youth participation in community projects. The study used Krejcie and Morgan's table and an equally divided sample procedure to obtain a sample of 381 respondents in the study. Research has shown that educated youth will speak well and seek citizenship and show that the standard of formal education is negatively correlated (0.251) with youth participation in project planning and community development projects (-0.094) respectively, barriers to youth participation in project planning are not limited to learning and training. Therefore political, institutional, financial and technical factors played out in determining whose voice is heard and which decisions are acceptable. There was an inconsistent balance (-0.109) between gender roles and participation in community project planning meetings and gender issues consideration in community projects, respectively. A negative correlation (-0.14) between age and meeting planning has been revealed which means that the patriarchal values system in rural areas favours gender roles and traditional cultural practices that oppose the development, advancement and participation of women in community development.

The study by Booii et al., (2019) investigated how telecentres influence the economic empowerment of the youth in disadvantaged communities in South Africa and what factors affect their usage. For South Africa, the inequalities are greatly attributed to the apartheid government policy of segregating other races from major development activities. Data for the study was collected through interviews with users of the Smart Cape and a privately-owned telecentre in Cape Town. The study showed that (i) indeed the telecenters were aiding in empowering the youth living in disadvantaged communities (ii) the youth faced several personal, environmental and institutional challenges which limited their use and benefits from the telecenters.

### **Zambian Review**

The study by Phiri (2016) investigated community participation in Constituency Development Fund (CDF) projects within Kanyama Constituency in Lusaka City, Zambia, from 2008 to 2013. Purposive sampling was employed to select key informants and knowledgeable respondents, while systematic random sampling was utilized to gather data from household respondents. Phiri's (2016) study identifies that community participation in CDF projects predominantly occurs at the consultation stage, with limited involvement in project identification and implementation. This finding aligns with other literature suggesting that while communities are often consulted, their roles are frequently passive, leading to a lack of ownership and accountability in project outcomes. The study emphasizes the need for deeper engagement strategies that empower communities beyond mere consultation.

The study by Matipa (2020) examined the level of community involvement in the identification of Constituency Development Fund (CDF) projects in Mwense Constituency, located in Mwense District, Zambia. A descriptive survey research design was adopted, utilizing a combination of stratified proportionate random sampling and purposive sampling techniques to select a sample of 140 respondents. Quantitative data was gathered through structured questionnaires, cleaned, coded, and analysed using SPSS version 17.0, with Pearson Chi-square employed for hypothesis testing, data analysis, and interpretation.

Qualitative data was organized around the main themes of the research for consolidation and interpretation. The findings revealed that community participation in CDF project identification was limited to being informed about planned activities. Additionally, the study found that Councillors and the Area Member of Parliament were primarily responsible for identifying CDF projects in the constituency.

A study conducted by Mumba et al. (2024) assessed the implementation and impact of CDF in Zambia, focusing on selected across six provinces. The research was conducted against a backdrop of increasing CDF budget allocations in the last three years, from K1.6 million in 2021 to K30.6 million in 2024. The study's primary objectives were to examine CDF utilisation rates and trends, identify the challenges local authorities face in implementing CDF, and provide targeted recommendations for enhancing the fund's impact. A mixed methods approach was used, combining qualitative and quantitative data collection through interviews with local authorities, focus group discussions with CDF beneficiaries, phone-in radio programmes, and a review of secondary sources. A total of ten districts were purposively selected to capture a diverse range of experiences with CDF implementation.

Key findings indicated a general decline in CDF utilisation despite the increased budget allocations. Rural districts, such as Kazungula and Katete, faced challenges, including delays in project completion, limited capacity among local contractors, and bureaucratic inefficiencies. Urban districts like Livingstone and Kitwe exhibited higher utilisation rates, though they also faced challenges. The study also identified issues such as the misuse of empowerment funds, low loan repayment rates, and disparities in the uptake of educational bursaries between rural and urban areas.

The study identified several cross-cutting challenges that affect the overall effectiveness of the CDF. These include geographical and population distribution constraints, a lack of standardized monitoring and evaluation tools, and political influence in project selection. Furthermore, the voluntary nature of Ward Development Committees (WDCs) has contributed to inconsistent participation and reduced motivation among members, which impacted the oversight of CDF projects.

The study by Susiku (2020) titled "Utilisation of Constituency Development Fund (CDF) to Public Projects in Kabwe district: A Case of Bwacha and Kabwe Central Constituencies." was conducted to establish the utilisation of CDF to public projects in Kabwe District. The study examined the following variables that affect the utilisation of CDF to public projects namely: Identification and Planning of projects; allocation of funds to various projects; stakeholders' involvement and Monitoring and Evaluation about assessment of projects. The study employed the descriptive research design to carry out this research which used both quantitative and qualitative approaches in the collection of data. The target population was 150 CDF stakeholders from which a sample of 110 respondents was selected. Data collection was done using questionnaires and in-depth interviews for both primary and secondary data. Questionnaires were administered to Council Management, Councillors and other stakeholders in the community under study. A pilot study was conducted to ascertain the validity and reliability of the instruments. The researcher used both the primary and secondary data in the analysis. The outcome was used to identify the effectiveness of the independent variables to the dependent variable. Data was analysed using the descriptive statistics through SPSS version 20 and MS Excel. Generally, the findings of the study indicated that using CDF tools such as identification and planning of projects, stakeholders' involvement, allocation of funds, monitoring and evaluation helped in enhancing utilisation of CDF in public projects. The study recommended that Government should make improvements in the management of the above identified tools for effective project management that will ensure CDF projects are completed on schedule to the benefit of the users.

The study by Muyaloka & Kachama (2024) evaluated factors leading to the failure of Constituency Development Fund (CDF) projects within Zambia's education and health sectors, aiming to recommend effective strategies for improving project success rates. Utilizing a sequential mixed-methods approach, the research examined the effectiveness of existing management strategies, identified key factors contributing to project failures and explored challenges faced by project committees. Findings revealed that despite the alignment of management practices, factors such as failure to use CDF, funding delays, lack of transparency, limited community involvement, and limited community knowledge of CDF, contractor incompetence. Key challenges faced by implementors included volunteer status of WDCs which was unsustainable and challenging, lack of capacity building contribute to project failure. The study advocates for improved project management practices, enhanced stakeholder engagement and education about CDF to communities and robust monitoring to increase project success.

Kamwimbe & Tembo (2024) undertook a study to assess the impact of CDFs on poverty alleviation in 12 constituencies selected namely, Kankoyo, Moomba, Bweengwa, Mpika, Rufunsa, Monze, Chawama, Mufulira, Kaoma, Kantanshi, Mbala and Solwezi. Data was collected from men, youth and the disabled from the said constituencies. Due to the nature of data collected, mixed methodology research was used. Qualitative data was analysed with the aid of ATLAS.ti while quantitative data was analysed using SPSS Version 30. Key findings are that the public is aware of the existence of the CDFs and that it is a government empowerment programme especially for funding education and skills acquisition through school bursaries and skills development components, community projects and empowerment loans. However, empirical evidence on the ground point to challenges of the CDFs through political patronage, nepotism, the abdication of key decision making to the Member of parliament who has massive influence as he/she has power to arbitrary hand-pick 6 members out of 12 to the main CDF committee responsible for administration of CDF funds.

### **Political and Legal framework**

The Constituency Development Fund (CDF) Guidelines are meant to actualise decentralisation in line with the National Decentralisation Policy and other related national policies that facilitate the empowerment of vulnerable members of the community, including the youth, women and persons with disabilities towards skills development and enhanced livelihoods. Key among the policies is:

- National Social Protection Policy
- National Education Policy
- National TEVET Policy
- National Youth Policy
- National Gender Policy
- National Disability Policy and
- Small and Medium Enterprise Policy

The Constituency Development Fund (CDF) is established under Article 162 of the Constitution of Zambia (Amendment) Act No.2 of 2016 and is operationalised by the Constituency Development Fund Act No. 1 of 2024. This Act oversees the management, disbursement, utilisation and accountability of CDF programmes and projects within Constituencies. In addition, there are other pieces of legislation related and supportive to the management, disbursement, utilisation and accountability of CDF.

These include among others:

- The Local Government Act, No.2 of 2019;
- The Public Finance Management Act, No.1 of 2018;
- The Public Procurement Act, No.8 of 2020;
- The Urban and Regional Planning Act, No.3 of 2015, and
- The National Planning and Budgeting Act, No.1 of 2020.

### **The Empowerment Component**

According to the (CDF guidelines, 2024) The empowerment Fund prioritises the youth, women, persons with disabilities and other vulnerable persons in the community. The youth alone constitute a large proportion of the country's productive age group at 56% and this empowerment is aimed at addressing challenges that they face such as limited access to factors of production including finance, limited employment and empowerment opportunities.

The empowerment component has two parts, which are, the grants and loans. Grant beneficiaries include organised groups, clubs and cooperatives who are equipped with seed money for livelihood activities. Loans are given to registered businesses such as clubs, cooperatives and small and medium scale businesses wishing to start-up or grow their businesses within the Constituency.

### **CDF guidelines and eligibility criteria**

Below are the CDF guidelines and eligibility criteria as stated in the CDF guidelines document.

For applicants to be eligible to access empowerment loans through approved financial institutions upon satisfaction of the following criteria.

- A legally registered business, organization, company, group, cooperative, enterprise or club fully owned by

- Zambians,
- Applicants must present a viable business/project proposal,
  - Proof of a bank account,
  - Proposals for empowerment shall provide employment opportunities,
  - The proposed project is being/must be undertaken within the Constituency,
  - Applicants must have been residents in the Constituency for over 6 months,
  - The proposed business should demonstrate contribution towards resilience building and early recovery of affected communities,
  - If the applicant is not in formal employment
  - Green National Registration Card (Where applicable for all members), and
  - Have a letter of recommendation from a Civic Leader, Religious Leader, Traditional Leader, a Commissioner of Oaths.

#### **Role of Ward and CDF Committees**

- The WDC shall receive the individual application forms from the respective zones;
- The WDC shall hold a meeting to compile the applications for submission to the CDFC;
- The WDC shall submit a compiled list of the applications accompanied by the following documents to the CDFC:
  - Signed Minutes of the Ward Development Committee Meeting
  - Signed application forms by the Ward Development Committee Chairperson. (Where the Chairperson is not available, the Vice Chairperson shall sign and where the Vice Chairperson is not available, the Committee shall nominate a member amongst themselves who shall sign the applications).

#### **The Challenges Associated with Accessing Constituency Development Fund (CDF on Youth empowerment.**

Kimata's (2021) study sought to understand the obstacles that decentralized governance systems face when accessing funds and implementing projects. The main goal was to identify the issues with project implementation in this kind of setting, with a focus on money, beneficiary involvement, project supervision and interference by politicians. A descriptive survey design was utilized by the researcher. The sampling technique used was stratified random sampling. From a population of 545, 164 respondents were selected from 109 CDF-funded projects in Kinangop. While descriptive and inferential statistics were used to evaluate the quantitative data, content analysis was used to analyze the qualitative data. The results of the study show that the execution of projects in the Kinangop constituency was significantly impacted by the amount, frequency, and allocation of financing. According to the study's findings, stakeholders had a significant role in the selection, execution, monitoring and assessment of the project as well as its closing. The findings show that the execution of CDF projects in the Kinangop constituency was significantly impacted by authorized plans and BOQ, inspection reports, completion certificates, technical staff consultation and technical staff availability (Kimata, 2021).

The study's findings showed that laws, rules and policies had a significant impact on how CDF initiatives were carried out. This was demonstrated by the fact that ambiguous rules and procedures, changes in legislation, adjustments to regulations and the dissemination of information about regulations ahead of project implementation all had a significant impact on project execution. The study concludes that there is a strong and positive correlation between project implementation and finance. The study concludes that there is a significant and positive correlation between project implementation and project supervision. The results show that improvements in project implementation are positively correlated with increases in project supervision. The results demonstrate a favorable and substantial link between project implementation and government rules (ibid).

In a study conducted by Likando et al., (2023), the goal was to examine the challenges contributing to the limited adoption of the Constituency Development Fund (CDF) by Small and Medium-Scale Enterprises (SMEs) in Kafue, Zambia. Purposive sampling was used in this qualitative study to gather primary data from 40 participants via semi-structured interviews, a review of the literature, and two focus group discussions (FDGs). The collected data was analyzed using thematic analysis, document examination, and data validation. The study's conclusions brought to light a number of obstacles that prevent SMEs from making the most of the available CDF, such as erratic payments, a lack of accountability, inadequate technology, a lack of skilled labor, unfavorable government fiscal policies, inconsistent policy, a lack of sensitization, political pressures and a lack of funding. The themes that emerged highlighted significant variations in the nature of the challenges faced by SMEs with respect to the low adoption rate of CDF (Likando, 2023).

The report makes a number of recommendations, such as increasing funding by 40% in the present CDF policy for 2022, improving initiatives for implementation and monitoring and stepping up skill development for CDF professionals and SMEs. Furthermore, it recommends that corporate entrepreneurs cultivate a collaborative culture in order to train and develop their workforce and management, which will improve capacity building to address business difficulties and take use of the Constituency Development Fund.

Muyaloka & Kanchamba, (2024) critically evaluate factors leading to the failure of Constituency Development Fund (CDF) projects within Zambia's young population and health sectors, aiming to recommend effective strategies for improving project success rates. The study employs a sequential mixed-method approach to investigate the efficacy of current management practices, pinpoint critical elements that lead to project failures, and investigate obstacles

encountered by project committees. Semi-structured interviews, a review of the literature, and five focus group discussions (FGDs) with 46 respondents from the Chongwe Constituency were used to gather data. For the purpose of gathering primary and secondary data, purposeful sampling was used (Muyaloka, 2023).

The results show that even when management practices are in line with best practices, project failures can still result from issues like not using CDF, funding delays, a lack of transparency and accountability, poor monitoring and evaluation, low community involvement and low community knowledge of CDF, contractor incompetence and other issues. Implementers also faced significant challenges due to the unsustainable and difficult volunteer status of WDCs and the lack of capacity building. The study advocates for improved project management practices, enhanced stakeholder engagement and education about CDF to communities and robust monitoring to increase project success.

The Jesuit Centre for Theological Reflection (JCTR) conducted a study to understand the usage of the Constituency Development Fund (CDF) in Zambia. The Study was conducted in four constituencies namely Lukasha in Kasama, Mongu Central in Mongu, Simoonga in Livingstone and Wusakile in Kitwe): The Situation with the Sanitation, Water, and Education Projects. Using an exploratory study methodology, the research collected data from 105 respondents by obtaining a range of perspectives, opinions, and impressions from various informant sources. The results showed that CDF resources have been utilized to fund projects in these sectors from the past to the present, with a few exceptions such as supporting law and order.

Nevertheless, the analysis showed that the following elements pose a danger to the likelihood of future CDF investments in certain social sectors: Allocation of resources is faced with different competing local community development needs (Musamba & Phiri, 2019). The CDF is now open to misuse and abuse due to a lack of compliance with legislative requirements, particularly with regard to community involvement and public disclosure of information, particularly financial information. The public's lack of access to vital information regarding the management, administration, and funding of CDF projects, along with their general lack of knowledge about the organization, limit communities' ability to mobilize, communicate and impact the distribution and utilization of CDF funds, particularly for social development initiatives. Finally, the consistent failure by the Government to ensure that these resources are provided in a timely and adequate manner has affected the implementation of projects, thereby contributing to the prevailing poor social conditions experienced in most of the local communities in Zambia.

### **Empirical Review and Gap Analysis**

The Constituency Development Fund (CDF) has emerged as a key mechanism for decentralized development in many countries, including Zambia. Within the Zambian context, the utilization of CDF in among the youth has been of particular interest due to its potential to address inequalities in educational access and quality across different regions. This literature review aims to examine existing studies and scholarly articles related to the impact of CDF on the development of the education sector.

Tuke Chulu et al., (2021) noted that in the Philippines CDF started way back in 1930. In China CDF was established as an alternative means for poverty alleviation and economic development. In United States of America CDF was launched way back in 1989. The Republic of Papua New Guinea also embraced the CDF mechanism in 1984, and eventually this innovation became a common Government budgetary allocation mechanism in Asia and Africa to which Zambia is part. Overall, little is known about CDFs across the world. There is absence of research on CDF's long-term impact in countries like Pakistan, the Philippines and India, which have well-established CDF schemes (Chulu, 2021). Even though there is not much research to back up these funding methods, the CDF mechanism is growing quickly. Bhutan, Ghana, Honduras, India, Jamaica, Kenya, Liberia, Malawi, Malaysia, Mongolia, Namibia, Nepal, Nigeria, Pakistan, Papua New Guinea, Philippines, Rwanda, Solomon Islands, Southern Sudan, Tanzania, Uganda, Zambia, and Zimbabwe are among the at least 23 nations that have either adopted or are thinking about adopting the CDF mechanism as of right now (van, 2010). A study was carried out in Butere, Kenya by Opiyo et al. (2016) with the aim of determining the impact of funding allocation and distribution on project execution as well as the influence of monitoring on project implementation. Purposive sampling was used to pick a sample of 100 people from the study's target group of 135 people. The results showed that project implementation is impacted by fund allocation, fund disbursement and monitoring. It was also found that budget allocation procedures and laws were not very strong. The results showed that disbursement of funds to fully achieve CDF program's intended goals was the biggest challenge. The report indicated that in order to prevent situations where Members of Parliament act as fund allocators and implementers, the government should allocate more funds and establish a clear division of powers between the two roles (Opiyo, 2016).

A study on Tanzania's constituency development catalyst fund's effectiveness was carried out by (Daudi, 2019); the Mwanza and Moshi urban constituencies were the subject of the study. A cross-sectional research design using both qualitative and quantitative approaches has been used in this study. The non-probability technique was used to sample the respondents and content analysis was used to examine the data collected from them.

The fund had proven to be remarkably successful in tackling development-related issues. Building projects for roads, schools, hospitals and markets increased the areas' economic activity and made social services more accessible. Nevertheless, the investigation discovered aspects of political discrimination and fund administration errors that reduced the fund's effectiveness.

According to (Makwai, 2023) examined the benefits of constituency development catalyst fund on community development in Bahi District Council, Dodoma Region of Tanzania through the descriptive design. Out of the 94 study

participants, which included two Health Service Committees—one from each ward and members of Development Committees at four schools 76 respondents were chosen as a sample. Ten cell leaders from the two wards, members of the CDCF Committee, and department heads from the district council were also involved. This study used a quantitative method, collecting data using a structured questionnaire. Data analysis using descriptive statistics was conducted using SPSS. According to the study's findings, health facilities around the nation have received cash and support from the Constituency Development Catalyst Fund. It has served as a tool for the empowerment of youth and women. Given these positive outcomes, CDCF ought to keep supporting community projects in the manner for which they were intended.

In Zambia, Hapompwe et al., (2020) investigated the impact of CDF on rural development with special reference to education and health sectors in Rufunsa Constituency. The study concluded that there has been no discernible development impact of CDF resources in the examined sectors from a desk analysis and expert evaluations of the relevant mosaic literature. Based on preliminary data, it appears that the 14 schools and 24 health centers within the constituency are not only insufficient for the population, but also face service delivery constraints due to insufficient input elements for high-quality service provision. The study concluded that a major contributing factor to the insufficient impact of CDF resources on these urban communities was the fund's implementation officials' disregard for the legal framework and guidelines governing resource management (Hapompwe, 2020).

As a result, in 2013, more than K1.3 million (US\$ 68, 965.51) was fraudulently withdrawn and misapplied without the community's or higher authority or consent. This is a typical challenge that embodies the overall trend of CDF resource utilization, which has had a detrimental effect on the development of rural areas to the point where, as of 2019, the number of children in Zambia who are not in school due to space or transportation issues, among other reasons, had increased to over 800,000 from 195,000 in 2015. Similarly, the government had declared a public health emergency due to the up to 15 women who die related to maternal health each week.

Further, Miyoba, (2019) sought to establish if there is civic participation, community awareness, accountability in the utilisation of constituency development funds. The investigation also determined whether money allocated for constituency development were utilized to lessen socioeconomic difficulties in the Monze Central Constituency. A qualitative descriptive research design was employed, and the study was grounded in a qualitative research methodology. The study included 51 participants who were members of the intended audience. Semi-structured interviews, focused group discussions, document analysis and observation were utilized to gather data. The study's collected data were analyzed thematically. The study established that constituency development fund has had positive socioeconomic impacts in Monze central constituency in various ways (Miyoba, 2019).

Furthermore, a large number of community people were found to be aware of constituent development money. This was proven by having understanding of the CDF concept, its origin, the parties involved in its use, and their respective roles in its utilization. The study also found that little civic engagement occurs when constituency development monies are used. Community members were excluded from project identification, project monitoring, and most constituency development fund activities during the implementation stage of CDF-funded initiatives.

The study's conclusions also imply that there was no accountability during the CDF initiatives' implementation. The community was not given access to information about the use of CDFs. The study suggests that there should be ongoing efforts to increase public awareness of constituency development funds and that there should be more forums for consultation on how this money is used within the constituency. Every project sponsored by constituency development funds must include strong community participation in its monitoring.

Existing studies primarily address community participation in CDF projects without specifically analysing youth participation. While some literature touches on the role of youth, it often treats them as part of a broader community rather than examining their unique challenges and contributions.

There is limited empirical evidence on youth access to CDF empowerment loans for entrepreneurship in Zambia, particularly in urban constituencies such as Lusaka Central. Existing studies focus on community participation and project implementation but do not examine the specific barriers, experiences, and outcomes of youth seeking to access CDF loans. This leaves a critical gap in understanding how CDF functions as a youth empowerment tool in practice.

## **2.2 Theoretical Framework – Empowerment Theory**

Empowerment Theory (Zimmerman, 1995; Rappaport, 1987) argues that individuals and communities gain power when they acquire resources, skills, opportunities, and control over decisions that affect their lives. It focuses on enabling people to move from dependency to self-reliance. This theory emphasizes the importance of increasing individuals' and communities' control over their lives. It focuses on promoting social change and addressing power imbalances to enhance well-being and social justice. This theory highlights the significance of participation, collaboration, and capacity-building to foster positive individual and collective outcomes within communities (Murphy, 2026).

Empowerment Theory is relevant to this study because it explains how access to resources, skills, and opportunities enhances individuals' capacity for self-reliance and socio-economic advancement. The CDF loan facility embodies the principles of empowerment by providing youth with financial capital, business training, and participation in decentralized decision-making structures. Through these mechanisms, the programme reduces structural barriers such as lack of collateral and limited access to formal credit, which traditionally hinder youth entrepreneurship. By enabling youth to initiate or expand business ventures, the CDF loan programme promotes both individual empowerment through increased agency, confidence, and economic independence and community empowerment through job creation and local

development. This theoretical lens therefore provides a strong foundation for analysing the factors that influence youth access to CDF loans in Lusaka Central Constituency.

### Rostow's Theory

Walt Whitman Rostow's linear stages of growth model (1960) laid out the path for building a 'modern industrial' society in five transitional stages. They are traditional society, pre-conditions for take-off (existed in traditional economy), take-off, drive to maturity and the age of high mass consumption. Traditional society was constrained by 'rigid social structure and irrational psychological attitudes. According to Rostow's model, a country needed to follow some rules of development to reach the take-off stage. They are:

- Investment rate of a country needs to be increased to at least 10% of its GDP (CDF allocation in Lusaka Central Constituency).
- One or two manufacturing sectors with a high rate of growth need to be established.
- An institutional, political and social framework has to exist or created in order to promote the expansion of those sectors.

The Rostow theory assumes that development can be achieved through a basic sequence of stages which are the same for all countries. It measured development solely by means of the increase of GDP per capita (similar to CDF utilisation on youth empowerment). The model focused on characteristics of development, but did not identify the causal factors which lead development to occur. As such, it neglected the social structures that have to be present to foster development

## 2.3 Conceptual Framework Development



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

### Operationalisation of Variables

This study is anchored on the relationship between Effective CDF practices (Independent Variable) and Youth Empowerment (Dependent Variable) within the Lusaka Central Constituency. The framework integrates theoretical insights from Empowerment Theory and Rostow's Theory, in which empowerment theory explains why CDF is allocated while Rostow's Theory explains how access to CDF youth empowerment.

#### Independent Variable (IV): Effective CDF Practices

- Improved Awareness: Increased civic education and information dissemination about the CDF among youths in Lusaka Central Constituency.
- Simplified Processes: Streamlining application procedures to make them accessible to youth.
- Capacity Building: Training for youth in business proposal development and, financial literacy.
- Enhanced Monitoring: Stronger monitoring and evaluation systems to ensure transparency and accountability in fund utilization.

#### Moderating Variables: Government Policies

Administrative and Political Issues: Effectiveness is hindered by funding delays, perceived political interference, and limited capacity within local structures. Government policies, specifically the 2022 and subsequent revised CDF Guidelines, significantly influence youth empowerment in Lusaka Central by increasing fund allocation (up to K30.6 million) and formalizing access for youth groups. However, effectiveness is hindered by bureaucratic delays, low awareness of the guidelines, and political interference, often marginalizing intended beneficiaries.

#### Dependent Variables: Youth Empowerment

Youth empowerment outcomes capture the effectiveness and efficiency of CDF practices, commonly measured through time and fund access efficiency, simplified processes outcomes, public trust and satisfaction, and professional conduct and accountability (Andrews & Van de Walle, 2021; Maguire & King, 2022). Improved youth empowerment occurs when effective CDF practices enhance the youths' ability to address community needs promptly and effectively.

## 3 Research Methodology and Design

The research design for this study adopted a convergent parallel mixed-methods approach, which is well suited for examining the effectiveness of CDF practices within the Lusaka Central Constituency. Mixed-methods designs are particularly valuable when a single data type cannot fully capture the complexity of community behaviour and practices

(Creswell & Creswell, 2018). Because CDF practices involves adaptive responses, informal practices, and evolving patterns of behaviour, a design that integrates both numerical evidence and qualitative insights offers a more complete understanding.

Under this design, quantitative and qualitative data was collected concurrently, enabling the researcher to examine relationships and patterns while also exploring the meanings and experiences behind them. The quantitative component using structured questionnaires measured the prevalence and perceived effectiveness of CDF practices and their association with youth empowerment indicators. This allows for statistical analysis of trends and relationships, consistent with deductive reasoning derived from existing empowerment theories (Saunders et al., 2019). In parallel, qualitative data gathered through interviews and focus group discussions provided deeper insights into how these practices unfold in practice, why certain outcomes occur, and what challenges youths' experience during implementation.

The independent analysis of the two datasets followed by integration at the interpretation stage strengthens the validity of the findings through triangulation. Creswell and Plano Clark (2018) emphasise that convergent designs allow researchers to compare and contrast results to identify convergence, complementarity, or divergence across data strands. This is especially critical in CDF contexts, where numerical indicators alone may not fully explain empowerment variations, and qualitative narratives may either reinforce or challenge statistical patterns. The integration process therefore enhances explanatory depth and ensures that findings reflect both measurable outcomes and lived operational realities.

## 4 Findings

### 4.1 How has Constituency Development Fund (CDF) been utilized on Youth empowerment in Lusaka central constituency?

The findings indicate low levels of application for CDF empowerment loans among youths, despite the availability of the fund and its stated objective of promoting youth entrepreneurship. This suggests that the challenge of youth access to CDF loans begins at the application stage, where a significant proportion of eligible youths are either unwilling or unable to initiate the application process. Several factors may explain the high proportion of non-applicants. These include limited awareness of the CDF loan component, inadequate understanding of application procedures, perceived complexity of eligibility requirements, fear of loan repayment obligations, and lack of confidence in proposal development. Bureaucratic processes and the need for supporting documentation such as business registration, bank accounts, and recommendation letters may further discourage potential applicants, particularly youths with lower education levels or limited entrepreneurial experience.

The findings on the Awareness of CDF among Youth, suggest that although a majority of youths are aware of the CDF, awareness remains incomplete and uneven, with a substantial proportion of young people still excluded from information about the programme. Given that awareness is a prerequisite for participation, the 32.1% of youths who are unaware represent a significant missed opportunity for youth empowerment through CDF loans. These findings reinforce earlier observations that information dissemination mechanisms within the CDF framework may be inadequate, particularly at ward and zone levels. Communication strategies may not be sufficiently targeted, timely, or youth-friendly, thereby limiting meaningful engagement. This highlights the need for more proactive, decentralized, and youth-centred awareness campaigns using platforms commonly accessed by young people.

The results indicate that most youths acknowledge the availability of CDF funds intended for youth empowerment. This perception aligns with the significant increase in CDF allocations in recent years and the explicit inclusion of youth empowerment as a core component of the fund. The finding suggests that, at a general level, information about the existence of CDF resources for youth projects has reached a substantial proportion of young people. However, similar to the awareness findings, the perception of availability does not necessarily equate to effective access or utilization. Despite 67.9% of respondents affirming that CDF funds are available, only 38.5% reported having applied for a CDF loan. This discrepancy points to a disconnect between perceived availability and actual uptake of the funds. It implies that while youths may believe that funds exist, many are unable or unwilling to translate this belief into concrete applications. Furthermore, the 32.1% of respondents who perceive CDF funds as unavailable may reflect experiences of delayed disbursements, limited communication on funding cycles, or unsuccessful past applications. Such perceptions can discourage participation and contribute to scepticism about the effectiveness and fairness of the CDF loan system.

The descriptive statistics on how most youths perceive the allocation of CDF youth empowerment funds as lacking transparency. The clustering of responses around "disagrees" (as shown by the median and mode of 2) suggests that concerns about fairness, openness, and accountability are widespread among young people in the constituency. The high proportion of respondents who disagree that the process is transparent may reflect concerns about political influence, favouritism, inadequate communication of selection criteria, or lack of feedback to unsuccessful applicants. Such perceptions can erode trust in local governance structures and undermine the objectives of decentralisation and inclusive development that underpin the CDF, similar to the findings of (Kataba & Zulu 2024)

The findings have demonstrated that youth capacity to develop feasible project proposals is relatively high in Lusaka Central Constituency. This challenges a commonly held assumption in policy and administrative discourse that youth fail to access CDF loans primarily due to lack of skills or proposal-writing capacity. Instead, the evidence suggests that capacity

constraints are not the dominant barrier to youth access. The presence of a sizeable minority (25.3%) who disagreed that youth have adequate proposal development capacity also deserves attention. This indicates that while capacity is generally strong, capacity gaps still exist for a segment of the youth population, particularly those with lower educational attainment or limited exposure to entrepreneurship training. This finding reinforces the need for targeted capacity-building interventions, such as proposal-writing workshops, mentorship programmes, and technical support at ward and constituency levels. Additionally, the findings underscore that administrative and procedural inefficiencies significantly hinder the effective use of CDF funds. This aligns with prior literature emphasizing that bureaucracy, slow fund disbursement, and complex approval processes limit the ability of beneficiaries to implement projects on schedule (Muyaloka & Kachama, 2024; Susiku, 2020). Such delays can reduce the impact of youth empowerment loans, as timely access to capital is critical for entrepreneurship and income-generating activities.

The presence of a minority (25.3%) who did not perceive delays or bureaucracy as significant hindrances may reflect differences in experiences across respondents, possibly influenced by prior exposure to local government processes, the type of business, or personal networks within the CDF administrative structure. The findings further suggest that capacity-building and training initiatives are inadequate or inconsistently provided, which may limit the effectiveness of CDF programs in empowering youth. Without proper training, youth may struggle to develop viable proposals, manage funds efficiently, and implement projects effectively. This aligns with the findings of Mabururu and Wekesa (2020), who emphasized that youth training is crucial for the success of empowerment funds like the YEDF in Kenya.

The discrepancy between respondents who agree and those who disagree may reflect differences in experiences across wards, variations in committee functioning, or uneven access to training programs. Some youth may have participated in training sessions, while others may not have been reached due to logistical or informational gaps. The findings suggest that awareness campaigns are either insufficient or not reaching all youth effectively. The large proportion of neutral responses indicates that youth may not consistently receive information on empowerment funds, or the campaigns may not be conducted regularly. Comparative studies (Wekesa & Mwaura, 2019) have shown that regular and targeted information campaigns increase youth participation in financial empowerment programs by clarifying application procedures and eligibility criteria. The findings from this study suggest that awareness interventions need to be more systematic and widespread to ensure that all eligible youth can benefit from CDF and similar empowerment initiatives. The findings indicate that monitoring and evaluation (M&E) practices are either lacking or poorly implemented. Without transparent and regular monitoring Project progress may not be accurately assessed, resources could be mismanaged or misallocated, Youth empowerment projects may fail to achieve intended outcomes. This aligns with the principal-Agent Theory, which emphasizes accountability and transparency in project implementation. Weak monitoring creates opportunities for inefficiency and reduces trust among beneficiaries (youth). Studies by Karanja & Muthoni (2020) show that projects with regular and transparent M&E systems achieve higher completion rates, better impact, and greater stakeholder satisfaction. The high disagreement percentage underscores the need for institutionalizing formal monitoring mechanisms and ensuring youth participation in oversight. It also suggests that funders and implementing agencies should prioritize transparency, regular reporting, and impact assessment to strengthen project outcomes.

The findings suggest that youth empowerment projects are largely guided by formal rules and auditing procedures, which likely reduce the risk of fund mismanagement. This aligns with the Accountability Theory, which posits that regular checks, audits, and adherence to policies improve organizational transparency and reduce misuse of resources. Despite the high agreement, the 20.8% neutral responses may indicate that some beneficiaries or project staff are uncertain about the strictness or effectiveness of these audits, signalling a need for clearer communication or more visible enforcement of guidelines.

The results complement earlier findings on monitoring mechanisms: while audits and guideline adherence are relatively strong, broader tracking, reporting, and participatory monitoring may still require strengthening. This combination ensures not just compliance but also project impact and transparency. Additionally, the findings suggest that youth participation in financial decision-making remains minimal or unclear. While some respondents agreed that youth are involved, the large proportion of neutral responses indicates uncertainty or lack of transparency in decision-making processes. This finding aligns with the principles of Participatory Development Theory, which emphasizes that involving beneficiaries in planning and resource allocation improves ownership, accountability, and project success. Limited youth involvement could affect the relevance of fund use to actual youth needs and reduce engagement in project activities.

#### **4.2 How is the effectiveness of Constituency Development Fund (CDF on Youth empowerment in Lusaka central constituency?**

The results in relation to empowerment loans and skill development initiatives have not translated into meaningful outcomes for youth in Lusaka Central. Which found a low mean score (2.15) reflects the perception that CDF projects have largely failed to provide tangible skill-building opportunities. This aligns with previous studies in Zambia (Phiri, 2016; Matipa, 2020; Mumba et al., 2024), which indicate that community engagement in CDF projects is often limited to consultation, with minimal active participation or capacity development.

The low engagement may be linked to challenges highlighted in the literature, such as: Limited awareness of CDF programs and loan opportunities (JCTR, 2019; IGC, 2021) Bureaucratic and procedural hurdles in accessing funds political influence and the central role of MPs and committee members in project selection (Kamwimbe & Tembo, 2024) and insufficient monitoring and follow-up of empowerment projects (Muyaloka & Kachama, 2024).

Additionally, While the CDF is intended to encourage participation in local governance and community decision-making, the majority of youth perceive limited involvement in civic processes. The higher variability suggests inequitable access or awareness of civic engagement opportunities, highlighting the need for targeted outreach and participation strategies. The findings resonate with earlier literature emphasizing challenges such as poor communication, limited consultation, and political influence, which can inhibit youth engagement in CDF governance structures. The results on youth Empowerment aligns with Empowerment Theory (Zimmerman, 1995; Rappaport, 1987), meaningful participation in decision-making enhances individual agency, skills development, and socio-economic independence. The limited youth participation observed may hinder the ability of CDF programs to achieve these empowerment outcomes. The findings align with studies by Phiri (2016) and Matipa (2020), which indicated that while communities are consulted during CDF projects, youth engagement is largely passive, with decision-making dominated by elected leaders and committees. Barriers such as lack of awareness, bureaucratic procedures, political influence, and limited training in proposal development may further constrain youth involvement (JCTR, 2019; IGC, 2021).

Engagement in discussions or meetings regarding CDF projects stresses that while a majority of youth in Lusaka Central Constituency report engagement in CDF project discussions, there is still room to improve inclusivity and ensure that neutral or disengaged youths are better integrated into participatory processes. This aligns with the Empowerment Theory perspective, which emphasizes that providing opportunities for decision-making fosters self-reliance and strengthens community participation. The findings in relation to Opportunities for capacity building for community members and leaders to effectively manage CDF projects highlight a significant gap in capacity-building support, which is essential for effective project management, monitoring, and accountability within CDF initiatives. Without sufficient training and skills development, community members may struggle to participate meaningfully in planning, project implementation, or oversight, potentially reducing the effectiveness of CDF investments. From an Empowerment Theory perspective, the lack of structured capacity-building undermines the ability of youth and community members to move from dependency to self-reliance and reduces their agency in local development.

The results with respect to Efficient leadership in managing CDF funds for youth empowerment in Lusaka Central Constituency., suggests that leadership structures in Lusaka Central Constituency are perceived positively in terms of managing CDF funds for youth empowerment. Strong leadership is critical for ensuring proper fund utilization, transparency, and accountability, aligning with the principles of Empowerment Theory, which emphasizes enabling stakeholders to gain control over resources and decision-making processes. The positive perception of leadership efficiency may encourage higher youth participation in CDF initiatives and contribute to the sustainability of funded projects. The findings with regards to Efficient leadership in managing CDF funds for youth empowerment in Lusaka Central Constituency the results suggest that Leadership in Lusaka Central Constituency is not viewed negatively, which is a positive foundation. However, stronger engagement mechanisms may be required to move neutral perceptions into active confidence. Improving communication, feedback systems, and youth inclusion in monitoring processes could enhance perceptions of efficiency. If leadership efficiency improves alongside transparency and youth involvement, CDF loans may have a stronger impact on entrepreneurship and employment outcomes.

### **4.3 What are the challenges associated with accessing Constituency Development Fund (CDF on Youth empowerment in Lusaka central constituency?)**

The high proportion of delays in the disbursement of funds and cumbersome bureaucratic processes hinder effective implementation, has held a delay reflects systemic challenges within the administration of the Constituency Development Fund. These delays may arise from: Lengthy approval procedures; Multiple layers of verification and documentation; Limited administrative capacity at constituency level Inefficiencies in coordination between local authorities and central government Such bureaucratic bottlenecks can discourage youth participation, especially for young entrepreneurs who often require timely access to capital to sustain or start businesses. These findings are consistent with previous studies in Zambia (e.g., Mumba et al., 2024), which identified delays in fund disbursement and administrative inefficiencies as key constraints affecting CDF performance.

The study also found that youths are affected by limited accountability in the selection and allocation of CDF funds, indeed Limited accountability affects youth empowerment in several ways: Erosion of Trust: When selection and allocation lack transparency, youth may feel excluded or suspect favouritism. Reduced Participation: Lack of confidence discourages eligible youth from applying for CDF loans. Ineffective Utilization of Funds: Misallocation may prevent funds from reaching the most deserving beneficiaries, limiting socio-economic impact. Barrier to Inclusive Development: Vulnerable youth are less likely to benefit, hindering equitable development outcomes. These findings are consistent with studies in Zambia and across Africa ( Kawimbe & Tembo, 2024; Mumba et al., 2024), which report that political influence and weak oversight often compromise fund allocation, limiting the effectiveness of community-driven development initiatives.

The findings in relation to Inadequate oversight of projects means that many initiatives are not properly executed or sustainable. The plausible Inadequate oversight negatively impacts the effectiveness of CDF initiatives in multiple ways: Poor Project Execution: Without monitoring, projects may not meet their intended objectives, resulting in waste of resources. Limited Sustainability: Projects fail to last beyond initial implementation due to lack of follow-up and accountability mechanisms. Reduced Youth Confidence: Youth may be discouraged from participating in CDF projects if they perceive mismanagement. Inefficient Resource Utilization: Funds may be misallocated or used ineffectively,

undermining the empowerment goals of the CDF. These findings align with previous Zambian studies (Mumba et al., 2024; Muyaloka & Kachama, 2024) which highlight that weak monitoring, volunteer-based Ward Development Committees, and limited technical capacity reduce the sustainability and impact of CDF projects.

The findings with regards to gate-keeping by local elites and political interference can prevent intended beneficiaries, including youth, from accessing funds. reveals that political and elite control is a significant barrier to youth access to CDF loans: Local elites may influence who gets selected, favouring associates or politically loyal individuals over genuine youth applicants. The discretionary power of Members of Parliament and influential committee members can compromise the equity of fund allocation. Youth may feel discouraged from applying if they perceive the process as biased, undermining the goal of empowerment. This finding aligns with Kamwimbe & Tembo (2024), who noted that political patronage and nepotism in CDF administration limit equitable access for vulnerable groups, including youth.

The findings with regards to Gate-keeping by local elites and political interference can prevent intended beneficiaries, including youth, from accessing funds. The majority did not view technical skills or literacy as major barriers, suggesting that some youth may have adequate support, training, or access to advisory services. The point noting that there is lack of Technical Capacity: Developing fundable proposals requires knowledge of project design, budgeting, and reporting—skills that many youths lack. Literacy Levels: Low literacy can limit comprehension of application forms, terms, and fund management requirements. Equity Concerns: These limitations disproportionately affect rural or marginalized youth who lack exposure to capacity-building programs.

#### 4.4 Discussion of Inferential Statistics

The results of the Chi-square test indicate that there is no significant relationship between gender and perceptions of delays and bureaucratic processes in CDF fund implementation. This suggests that both male and female respondents experience and perceive the challenges of delayed disbursement and cumbersome procedures in a similar way. The lack of a significant association implies that these administrative challenges are universal across genders, rather than being influenced by whether the respondent is male or female. In practical terms, interventions aimed at addressing delays and bureaucratic hurdles in CDF fund distribution should therefore target all youth equally, rather than focusing on a particular gender.

Moreover, the small Cramer's V value supports the conclusion that the strength of association between gender and perceptions of delays is negligible, further reinforcing that gender does not play a role in shaping these experiences. This finding highlights those systemic inefficiencies, rather than demographic factors such as gender, are likely the key determinants affecting accessibility and satisfaction with CDF fund management.

A Chi-square test of independence was conducted to examine the relationship between gender and perceptions of bureaucratic delays in CDF fund implementation. The results showed a significant association, indicating that gender influences these perceptions. Specifically, male respondents were more likely to perceive delays and cumbersome bureaucratic processes as a significant hindrance, whereas female respondents were more evenly split in their responses. This difference may reflect variations in experience, exposure, or engagement with CDF processes. Policymakers should consider gender-specific approaches when addressing fund disbursement and administrative bottlenecks to ensure equitable access.

Similarly, a Chi-square test examining the relationship between education level and youths' technical skills for drafting, submitting, and managing CDF projects revealed a significant association ( $p < 0.05$ ). This suggests that education level affects the likelihood of youths lacking the necessary technical skills. Youths with higher education levels are likely better equipped to develop bankable proposals and manage projects, while those with lower education levels may face greater barriers. Interventions such as targeted training and mentorship programs could help bridge this skills gap and improve access to CDF funds.

The paired sample analysis revealed notable differences in how demographic factors influence perceptions of CDF fund management challenges. Gender and Transparency: The study found that male and female respondents perceive transparency in CDF youth fund allocation differently. The moderate positive correlation ( $r = 0.495$ ,  $p < 0.001$ ) and the significant mean difference ( $t = -19.335$ ,  $p < 0.001$ ) indicate that gender plays a role in shaping perceptions of fund transparency. This suggests that males and females may experience or interpret transparency issues differently, highlighting the need for gender-sensitive approaches in fund allocation and monitoring.

Age and Perceptions of Delays: Younger respondents reported that delays and bureaucratic processes pose greater challenges than older respondents. The strong negative correlation ( $r = -0.734$ ,  $p < 0.001$ ) and significant mean difference ( $t = -17.374$ ,  $p < 0.001$ ) suggest that age significantly influences perceptions of bureaucratic delays. Younger individuals may lack familiarity with CDF procedures or encounter more obstacles, indicating that strategies to improve fund disbursement should consider age-specific experiences.

Pearson correlation analysis revealed a significant relationship between youths' challenges in accessing grants and loans and their perceptions of bureaucratic delays in fund disbursement. The Pearson correlation of  $-0.592$  ( $p < 0.001$ ) indicates a strong negative association, meaning that youths who face greater difficulties such as limited technical skills, low literacy, and challenges in preparing bankable proposals are more likely to view bureaucratic processes as a major obstacle to fund implementation. This suggests that enhancing youth capacity to access and manage grants could reduce the perceived impact of administrative delays. In practical terms, interventions that provide training, mentorship, or support in proposal development may help youth navigate bureaucratic processes more effectively, thereby improving the overall efficiency

and effectiveness of fund utilization.

## 5 Conclusions and Recommendations

In with the first object, the study concludes that the three is low levels of application for CDF empowerment loans among youths, despite the availability of the fund and its stated objective of promoting youth entrepreneurship. This due to several factors that include limited awareness of the CDF loan component, inadequate understanding of application procedures, perceived complexity of eligibility requirements, fear of loan repayment obligations, and lack of confidence in proposal development.

In line with objective 2, the study concludes that youth empowerment loans and skill development initiatives have not translated into meaningful outcomes for youth in Lusaka Central. The findings on CDF and Youth Empowerment Through Grassroots Employment Projects found that despite the CDF's objective to fund projects that stimulate local employment, the findings reveal that youth perceive these efforts as ineffective or insufficient in generating meaningful employment opportunities. This aligns with previous literature highlighting bureaucratic hurdles, limited access, and inadequate communication as barriers that reduce the fund's impact on youth empowerment. The perceived lack of business opportunities implies that youth remain economically marginalized despite higher CDF allocations. Limited uptake of funds may result in continued high unemployment among youth, undermining the CDF's goal of fostering entrepreneurship and self-reliance. The finding also suggests a need for targeted interventions, including awareness campaigns, skills training, mentorship programs, and simplified application processes to enhance youth access to loans.

In with the third objective, the study concludes that high proportion of delays in the disbursement of funds and cumbersome bureaucratic processes hinder effective implementation, has held a delay reflects systemic challenges within the administration of the Constituency Development Fund. These delays may arise from: Lengthy approval procedures; Multiple layers of verification and documentation; Limited administrative capacity at constituency level Inefficiencies in coordination between local authorities and central government Such bureaucratic bottlenecks can discourage youth participation, especially for young entrepreneurs who often require timely access to capital to sustain or start businesses.

### 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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