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# AN Assessment of the Impact of the Increased Constituency Development Fund on Women Empowerment in Kabwata Township, Lusaka, Zambia

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### Abstract

This article delves into issues regarding how the increased Constituency Development Fund has impacted lives of women who received empowerment grants in Kabwata Constituency and also brings to light gaps in the literature which currently exists on women empowerment in Zambia. Gender equality and women's empowerment are critical components of sustainable development worldwide. In Zambia, like many other countries, women have historically faced challenges in accessing resources, opportunities, and decision-making power. The Constituency Development Fund is a key government program aimed at promoting community development and addressing grassroots needs. It is therefore essential to understand the impact of increased Constituency Development Fund on women's empowerment in order to ensure that development initiatives are inclusive and beneficial to all community members. By conducting a comprehensive analysis of this empowerment initiative's influence on women's access to resources, socio-economic status, and participation in decision-making processes, this study seeks to provide valuable insights into the potential benefits of the CDF for women in the community. It is not clear as to whether the initiative is sustainable for the average member of society as a means of poverty reduction and a development tool, hence it will also reveal the various aspects which could have been overlooked by our policy maker in developing the initiative. The findings of this study can inform policy and practice by highlighting the importance of targeted interventions to promote women's empowerment in the context of constituency-based development initiatives.

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### 1.1 Introduction

In Zambia, women continue to face significant challenges in accessing education, healthcare, and economic opportunities. According to the World Bank, only 20% of women in Zambia have attained a secondary education, compared to 32% of men. Additionally, women are underrepresented in political leadership positions, with only 18% of parliamentary seats held by women in 2020. These disparities highlight the need for targeted interventions to promote women's empowerment in the country. Several studies have investigated the impact of CDF on community development in Zambia. For example, a study by Chanda and Mwanza (2017) found that CDF has led to improved infrastructure, increased access to basic services,

and enhanced community participation in decision-making processes. Another study by Ngosa and Chileshe (2019) highlighted the positive effects of CDF on poverty reduction and economic empowerment in rural communities. However, the existing literature primarily focuses on the overall impact of CDF on community development, with limited attention to its specific effects on women's empowerment. This research gap is significant given the unique challenges faced by women in accessing resources and participating in decision-making processes. Therefore, there is a need for a more nuanced understanding of how increased CDF influences women's empowerment in the context of Kabwata Township, Lusaka, Zambia.

The Constituency Development Fund (CDF) has been identified as a key tool for promoting community development and addressing the needs of marginalized groups, including women. The CDF provides funding for various local projects, such as infrastructure development, health services, and education, which can directly benefit women in the community. However, there is a lack of research on the specific impact of the increased CDF on women's empowerment in Kabwata Constituency in Lusaka, Zambia. Previous studies have highlighted the importance of women's empowerment in achieving Sustainable Development Goals.

The findings of this study are expected to have important implications for theory, practice, and policy. From a theoretical perspective, this study will contribute to the existing literature on women's empowerment and development in Zambia, by providing a localized analysis of the impact of the CDF on women's empowerment. From a practical perspective, the findings of this study can inform policymakers and practitioners on the effectiveness of the CDF in promoting women's empowerment in Zambia. Finally, from a policy perspective, this study has the potential to influence future policy decisions related to women's empowerment and community development in Zambia.

Overall, this study seeks to advance knowledge and understanding of the impact of the increased Constituency Development Fund (CDF) on women's empowerment in Kabwata Constituency, Lusaka, Zambia. This study aims to contribute to the broader goal of promoting gender equality and sustainable development in Zambia and beyond.

## 1.2 Background

The Constituency Development Fund (CDF) is a government initiative in Zambia designed to allocate funds to Members of Parliament for the development of their respective constituencies. The CDF was established in 1995 with the aim of promoting grassroots development and fostering community participation in decision-making processes. Over the years, the CDF has been credited with supporting various community projects such as schools, health centers, and infrastructure development. One key population that has gained increased attention in development programs and initiatives is women. Women's empowerment is a crucial aspect of sustainable development, as it not only benefits women themselves but also leads to broader social and economic benefits for the community as a whole. In Zambia, women face numerous challenges such as limited access to education, healthcare, and economic opportunities. Therefore, initiatives such as the CDF have the potential to positively impact women's empowerment in the country.

In Zambia, gender inequality remains a significant challenge, with women facing barriers to education, healthcare, employment, and political participation. The government has made efforts to promote gender equality through policies and programs such as the National Gender Policy and the Gender Equity and Equality Act. The CDF is one such program that has the potential to address gender disparities and promote women's empowerment at the local level.

The Constituency Development Fund (CDF) has been identified as a key tool for promoting community development and addressing the needs of marginalized groups, including women. The CDF provides funding for various local projects, such as infrastructure development, health services, and education, which can directly benefit women in the community. However, there is a lack of

research on the specific impact of the increased CDF on women's empowerment in Kabwata Constituency in Lusaka, Zambia. Previous studies have highlighted the importance of women's empowerment in achieving sustainable development goals. Kabeer (2005) argues that women's empowerment is essential for reducing poverty and promoting social justice. In addition, Duflo (2012) emphasizes the importance of empowering women to improve health outcomes and educational attainment. However, there is a lack of research on the specific impact of the CDF on women's empowerment in the context of Kabwata Constituency.

## 1.3 Problem Statement

The decentralization of governance in Zambia has been a critical aspect in the implementation of government policies at the local level, with the Constituency Development Fund (CDF) playing a significant role in community development. The recent increase in CDF allocation from K 1.5 Million to K 25.8 Million by the New Dawn Government in 2022 has raised expectations for improved development outcomes at the constituency level. However, there have been concerns about the effective utilization of the funds, particularly in the area of women's empowerment. Despite the allocation of grants and loans for women groups, there is a lack of tangible results and a lack of accountability in how the funds are spent. While there have been some studies on the overall effectiveness of CDF in Zambia, there is a lack of specific research on the impact of increased CDF on women's empowerment in Kabwata Township. Existing literature has mainly focused on the general outcomes of CDF in community development, with limited insights into the specific challenges faced by women's groups in utilizing the empowerment grants. This research seeks to fill this gap by providing a focused analysis of the CDF's impact on women's empowerment in a specific local context. The concept of constituency development funds (CDF) has been widely used in various countries as a mechanism for grassroots development and community empowerment. In Zambia, the introduction of CDF aimed to enhance community participation in decision-making processes and promote development at the constituency level. However, studies have shown that the effectiveness of CDF in achieving its objectives has been hampered by challenges such as limited capacity at the local level, lack of transparency in fund disbursement, and inadequate monitoring mechanisms.

Recent research by Kangwa and Nkhoma (2020) highlights the need for stronger accountability mechanisms in the implementation of CDF to ensure that funds are used effectively and reach the intended beneficiaries. The study found that while CDF has the potential to promote community development, there is a lack of comprehensive monitoring and evaluation frameworks to track the impact of the funds. This underscores the importance of addressing gaps in the implementation of CDF to maximize its potential for community empowerment. It is against this background that this research has been carried out so as to determine the effectiveness and sustainability of the CDF strategy as a tool for enhancing community development in Zambia.

## 1.4 Objectives

### 1.4.1 General Objective

To assess the impact of the increased Constituency Development Fund (CDF) on the livelihoods of women that have received empowerment grants.

### 1.4.2 Specific Objectives

To identify the women empowered through CDF.

To assess the living standards of women's who received the grants.

To analyse the sustainability of the grants for women's self-help groups.

To examine the challenges and barriers faced by women beneficiaries in utilizing the grants received through CDF.

### 1.5 Research Questions

1. What are the specific activities or projects that women have engaged in after being empowered through the CDF?
2. How have the living standards and socio-economic conditions of women who received grants from the CDF improved compared to those who did not receive grants?
3. What are the key factors that influence the successful sustainability of grants for women's self-help groups funded through the CDF?
4. What are the main challenges and obstacles faced by women beneficiaries in effectively utilizing the grants provided by the CDF?

### Null Hypothesis

There is no significant impact of increased Constituency Development Fund on women's empowerment.

### 1.6 Justification/Rationale

The rationale for conducting this research study stems from the need to address the existing gaps in knowledge regarding the impact of the increased CDF on women's empowerment in Kabwata Constituency. Specifically, there are three main justifications for this study:

1. **Limited Research on the Impact of the Increased CDF on Women's Empowerment:** While the CDF has been in place for a significant period in Zambia, there is a lack of comprehensive research on how the increased allocation of funds has directly influenced women's empowerment in specific constituencies like Kabwata. By conducting this study, we can fill this gap in the literature and provide valuable insights into the effectiveness of the CDF in empowering women.
2. **Importance of Women's Empowerment in Kabwata Constituency:** Kabwata Constituency is a diverse urban area in Lusaka that is home to a significant female population. Understanding the impact of the increased CDF on women's empowerment in this constituency is essential for identifying areas of success and improvement in promoting women's rights, economic empowerment, and social inclusion.
3. **Policy Implications and Decision-Making:** The findings of this study have the potential to inform policy development and decision-making processes related to the allocation of CDF funds for women's empowerment initiatives. By assessing the impact of the increased CDF, policymakers can gain valuable insights into the effectiveness of their current strategies and make informed decisions on how to allocate resources more effectively in the future.

## 2.0 Review of Literature

### 2.1 Women who have been Empowered through Constituency Development Fund

There are several key findings in the field of research regarding the empowerment of women through the CDF.

First, several studies have shown that women are increasingly participating in decision-making processes related to the allocation and management of CDF resources. In support of this claim there are several debates in the literature related to women's empowerment through the CDF. One key debate revolves around the effectiveness of the CDF in promoting gender equality and women's empowerment. Some scholars argue that the CDF has the potential to empower women by providing them with resources and opportunities to engage in local decision-making processes (Omar, 2019). Others, however, contend that the CDF may reinforce existing power dynamics and inequalities, particularly in contexts where women's participation in governance and decision making is limited (Wairimu, 2017).

### 2.2 Living Standards of Women who Received Grants through the Constituency Development Fund

Additionally, research has highlighted the role of CDF grants in supporting women's participation in decision-making processes at the community level, leading to increased empowerment and agency (Maco, 2017). Tadjoeeddin, (2013), argue that despite the positive findings on women empowerment there is a lack of comprehensive studies that provide a holistic evaluation of the long-term impact of CDF grants on women's living standards. Many existing studies are narrow in scope and focus on specific project outcomes rather than broader socioeconomic changes. Bhatti, (2016) further argue that there is limited research on the barriers and challenges faced by women in accessing and utilizing CDF grants, particularly in regions with high levels of poverty and gender inequality.

### 2.3 The Sustainability of Grants Under the CDF for Women's Groups

However, a more recent study by Otieno *et al.* (2018) highlighted several challenges that women's groups face in accessing and utilizing CDF grants. These challenges include bureaucratic hurdles, lack of technical capacity, and limited support from local authorities. As a result, the sustainability of CDF-funded projects for women's groups may be undermined by these barriers to effective grant management and utilization.

Additionally, sustainability is hindered by the politicization of CDF grants, where they are allocated based on political connections rather than the actual needs and potential of women's groups. This was highlighted in a study by Ojwang and Kibugi (2019), who found that CDF grants were often channelled towards projects that would garner political support for the governing party, rather than those that would make a lasting impact on women's development.

### 2.4 Research Gaps

1. **Data Availability:** One major challenge could be the availability of reliable and comprehensive data on the implementation and outcomes of the increased CDF, particularly with a specific focus on its impact on women's empowerment. Without adequate data, it may be difficult to accurately assess the extent of the impact.
2. **Attribution of Empowerment Outcomes:** It could be challenging to directly attribute changes in women's empowerment solely to the increased CDF, as empowerment is influenced by a multitude of factors beyond the financial aspect. Other social, cultural, and political factors can also play a significant role in shaping women's empowerment in the community.



3. **Measurement of Women's Empowerment:** Defining and measuring women's empowerment is complex and multifaceted. Researchers may encounter challenges in capturing the full scope of empowerment, including dimensions of agency, resources, and achievement.
4. **Differential Impact:** There may be variations in the impact of the increased CDF on different subgroups. For example, rural and urban women, women from different socioeconomic backgrounds, and women from various ethnic groups may experience the effects of the CDF differently. Ensuring that the research captures such differences could be a potential gap.
5. **Long-term Impact:** Evaluating the long-term impact of the increased CDF on women's empowerment is crucial, yet it may be challenging to assess sustained effects over time, especially due to the dynamic nature of women's empowerment and the potential for changes in policies and local contexts.

### 3.0 Research Methodology

This Chapter of the research introduces the methodology that was employed in the study. It discusses the research design, the target population, the sample size, the sampling procedures, the data collection methods, the data analysis techniques, and the ethical considerations.

#### 3.1 Research Design

Mixed-methods design. Mixed-method design was employed. This research design is chosen because little is known about the problem (Geri LoBiondo-Wood and Judith Habber, 2002). This design incorporated both quantitative and qualitative methods to provide a comprehensive understanding of how the increased CDF influences women's empowerment. Ultimately, this research design aims to produce evidence-based insights that can inform policy decisions, improve program implementation, and enhance the effectiveness of the CDF in promoting women's empowerment at the local level.

#### 3.2 Description of the Study Area

The research setting is the physical location and conditions in which data collection takes place (Bassavanthappa, 2003). The study was undertaken in Kabwata constituency, a medium densely populated area with a population of 228,022 according to 2022 Census of population.

#### 3.3 Target Population

Kabwata Constituency has a population of 91,229 people from which the respondents were selected (Central Statistics Office, 2022). The study encompasses the women empowered by the increased CDF and the key informants. The key informants were able to provide us information such as the type of project the women are doing under a certain type of grant/loan. The key informants consisted of WDC members and Councillors in Kabwata Constituency. The women respondents were picked from different cooperatives/clubs in different wards but all in Kabwata Constituency.

Since this research study employed both quantitative and qualitative methods of data collection. Each data collection method had a sample size. Therefore, for quantitative method the sample size was determined according to the formula provided below, using  $\pm 5\%$  level of precision and 95% level of confidence. Sample size for quantitative data collection is 393 for this study, however, due to the fact that Kabwata Constituency population is too big and due to limited finances, the number of participants was limited to 120 in

total. Every 20th participant (empowered woman) was selected from different club/cooperatives with the first participant selected at random. According to Mason's (2010) examination of 560 PhD studies that used qualitative interviews as their primary technique, the most typical sample size for qualitative research is between 15 and 50 participants, with 20 serving as the average sample size for grounded theory investigations. The sample size for qualitative data collection was 30, of which 15 were empowered women under different clubs/cooperatives whereas the remaining 15 included key informants (WDC members and Councillors) from different wards within Kabwata constituency.

#### 3.5 Sampling Technique

For quantitative data collection, simple random sampling was used where each 20<sup>th</sup> participant was selected. The technique has no selection bias. Sample size for qualitative data was 30, of which 15 were empowered women under different clubs/cooperatives whereas the remaining 15 included key informants (WDC members and Councillors) from different wards within Kabwata constituency for qualitative data systematic random sampling was used.

#### 3.6 Data Collection Tools

The qualitative data collection was done by the researcher under a period of one month using in-depth interviews. Boyce (2006) defined in-depth interview as a qualitative research technique that involves conducting intensive individual interviews with a small number of participants to explore their perspectives on a particular idea, program or situation.

An interview slip, for the in-depth interview was subjected to validity to ensure that the data collection methods in the study capture the intended data. The interview slip consisted of both open and closed ended questions; more of open-ended questions because they were better able to capture opinions and experiences on the subject matter.

Focus group discussions for this study was used. Focus group discussions are widely employed as a qualitative strategy to comprehend social topics in depth. Instead of using a statistically representative sample of a larger population, the strategy seeks to collect data from a deliberately chosen group of people (Nyumba *et al.* 2018). The maximum number of respondents per group will be ten or less and this will exclude Councillors and WDC members for in-depth interviews. A survey for quantitative data was conducted and the questionnaires was given to participants to collect data contained with the basic demographic data.

The questionnaire for quantitative data was given to participants to collect data contained with the basic demographic data for the study. The researcher phrased the questions clearly in order to make clear dimensions along which responses shall be analysed. In open ended questions, space was provided for relevant explanation by the respondents, thus giving them freedom to express their views. Never the less, the participants were told that there is no right answer or wrong answer.

Triangulation is a methodological approach that involves using multiple data sources, methods, or perspectives to validate findings and enhance the credibility of the research. By combining data from KIIs, FGDs, and In-depth Interviews, the researcher triangulated the findings by comparing and contrasting information gathered from different sources. Triangulation helps to strengthen the reliability and validity of the research findings by reducing bias and increasing the overall trustworthiness of the study.

#### 4.0 Data Analysis

For quantitative data, the analysis was done step by step starting by daily data cleaning to eliminate errors, data filtering to remain with the most needed and analysed by using software called Statistical Package for Social Sciences (SPSS). The software helped draw the meaning and conclusions from the processed data.

For qualitative data, thematic analysis of the data was performed manually, and transcriptions of audio recordings was placed into a programme called Atlas, Ti for coding.

According to Clarke *et al.* (2016) Thematic analysis is one of the most common form of data analysis in qualitative research and its focus is on identifying, analysing and interpreting patterns of meaning (or themes) within qualitative data, which are of people's views, opinions, knowledge experiences and values. Data will be checked for normality and homogeneity distribution before assessment.

Associations between the independent variables and the dependent variable was assessed by observational analysis. Thematic analysis allowed flexibility in interpreting the data from the large data set easier by sorting them into broad themes. Triangulation was used, this involved verification with more data sources that support the interpretations in the paper to ensure legitimate data and increase validity in-cooperating the different descriptions of the phenomenon.

#### Discussion of Findings

The data presented in the distribution of participants' demographic characteristics provides valuable insights into the profile of individuals involved in the Community Development Fund (CDF) program. The demographic characteristics such as age, income level, employment status, and educational attainment levels offer a comprehensive overview of the participants' background and context. The findings reveal a diverse group of individuals, ranging from young adults to older participants, with varying levels of income, employment status, and educational backgrounds.

The age distribution of participants shows a wide range, with the youngest individual being 21 years old and the oldest participants being two individuals at 58 years old. This diversity in age suggests that the CDF program attracts individuals from different life stages and experiences, contributing to a rich and varied participant pool. The income level of participants falls within the range of K2000 to K3000, indicating a moderate income bracket among the surveyed individuals. This income range may influence the participants' access to resources and opportunities provided by the CDF program, highlighting the importance of addressing financial constraints in promoting community development.

In terms of employment status, the majority of respondents were self-employed, followed by unemployed individuals and employed participants. This distribution reflects the diverse economic activities and livelihoods of the participants, showcasing the varied ways in which individuals engage in income-generating activities within the community. The educational attainment levels of the participants also vary, with a significant proportion having completed primary education, followed by secondary and tertiary education levels. This distribution highlights the importance of education in shaping individuals' opportunities for personal and professional growth, underscoring the need for targeted interventions to support educational advancement within the community.

The sufficiency perceptions among participants reveals varying perspectives on the adequacy of resources available to them. While a majority of respondents believe they have the "Same amount" of resources, a significant proportion feel that their resources are either "Not at all" or "Sufficient." This diversity in perceptions underscores the complex nature of resource availability and utilization among individuals, highlighting the need for tailored support and interventions to address specific needs and challenges.

The sustainability of benefits from the CDF program is another key aspect explored in the data analysis. The findings indicate that a majority of respondents perceive the sustainability of benefits to be at a moderate level, with a smaller proportion indicating very high sustainability. This suggests that while there is a general belief in the lasting impact of CDF initiatives, there are varying degrees of confidence in the program's ability to sustain benefits over time. This underscores the importance of monitoring and evaluation mechanisms to track the long-term outcomes of CDF projects and ensure their continued impact on community development.

The data further explores the willingness of participants to recommend the CDF program to other women. The data also delves into women's participation in politics within the CDF program. The findings reveal a high level of participation among women, with a majority indicating very high engagement in CDF activities. This active involvement of women in community development initiatives reflects the program's success in promoting gender equality and women's empowerment, contributing to broader social and political inclusion within the community.

Capacity building and skill development emerge as critical components of women's empowerment through the CDF. The data indicates that a majority of respondents believe that the CDF can ensure capacity building and skills development, with a strong inclination towards enhancing knowledge, expertise, and attitudes among women in the community. This aligns with research by Nussbaum (2000) and Johnson and Charnley (2004), which emphasize the transformative impact of education, training, and skill development on women's economic empowerment, career advancement, and social mobility. By investing in capacity building initiatives, policymakers can equip women with the tools and resources needed to thrive in diverse fields, contribute to community development, and lead sustainable change within their households and communities.

Financial management and sustainability of projects are also key considerations when talking about CDF and its impact on women's empowerment. The data reveals that challenges such as limited access to information, lack of training or capacity building, and sudden changes in project requirements hinder women's ability to effectively utilize CDF resources. These barriers underscore the importance of enhancing financial literacy, promoting transparency, and providing ongoing support to ensure the sustainability of women-led projects. The impact of CDF on community development and long-term benefits is a crucial aspect of women's empowerment that requires careful consideration and strategic planning. The data suggests that women's groups are able to sustain their activities with the help of CDF to a moderate extent, indicating a level of support and resources provided by the program.

However, there are varying opinions on the effectiveness of CDF in promoting community ownership and participation, with some respondents expressing concerns about the program's impact on broader community development. Access to resources and opportunities for women is a key component of women's empowerment, as highlighted in a study by Tanaka and Tariq (2021). The study emphasized the importance of targeted interventions that provide women with access to resources and opportunities, leading to enhanced economic empowerment, leadership development, and increased decision-making power. This underscores the transformative potential of CDF in empowering women and promoting their active participation in community development initiatives.

The study emphasized the importance of women's participation in governance and leadership for inclusive and sustainable development. Through CDF projects, women are provided with opportunities to enhance their leadership skills, participate in decision-making processes, and contribute to the overall development of their communities. The findings demonstrate that women who were empowered through the fund were able to sustain their activities and improve their livelihood standards. This aligns with research by Johnson *et al.* (2020), which emphasizes the importance of social policies in improving living standards and overall well-being. B

One key theme that emerges from the data is the importance of capacity building and skill development in promoting women's empowerment. The majority of respondents believe that CDF can ensure capacity building and skills development, indicating a strong support for initiatives that enhance women's knowledge and capabilities. This aligns with existing research that emphasizes the role of education and skill development in empowering women and promoting economic growth.

Another key theme is the impact of CDF on community development and long-term benefits. The data shows that a significant proportion of respondents believe that CDF can contribute to the overall development of women in the community, highlighting the positive outcomes of targeted interventions in promoting social change and well-being. This aligns with research that underscores the interconnected nature of empowerment and community development, emphasizing the ripple effect of women's empowerment on broader societal outcomes.

Furthermore, the data reveals the challenges faced by women in utilizing CDF, such as limited access to information, lack of training or capacity building, and sudden changes in project requirements. These barriers underscore the importance of addressing communication gaps, providing training opportunities, and ensuring consistency in project guidelines to enhance the effectiveness of CDF programs. This aligns with research that emphasizes the need for targeted information dissemination and capacity building to support women in accessing and utilizing program resources effectively.

### Recommendations

Based on the analysis, interpretation and discussion of the research data regarding Constituency Development Funds (CDF) and women's empowerment, the following recommendations are suggested to enhance the effectiveness of CDF programs and better support women in their development:

**1. Strengthen Capacity Building Initiatives:** Implement targeted training programs to enhance women's skills and

knowledge, focusing on areas such as entrepreneurship, financial management, leadership, and project planning. By investing in capacity building, women will be better equipped to access and utilize CDF resources effectively, leading to sustainable empowerment and community development.

- 2. Strengthen Monitoring and Evaluation:** Establishing robust monitoring and evaluation mechanisms can help track the progress, outcomes, and impact of CDF initiatives on women's empowerment. By collecting and analysing data on key performance indicators, policymakers can assess the effectiveness of interventions, identify areas for improvement, and ensure accountability and transparency in program implementation.
- 3. Improve Access to Information:** Develop clear and accessible communication channels to ensure that women are informed about the availability of CDF resources, eligibility criteria, application processes, and project guidelines. Utilize a variety of communication tools, such as workshops, community meetings, social media, and mobile technology, to reach a diverse range of participants and overcome barriers to information access.
- 4. Provide Mentorship and Peer Support:** Facilitate mentorship programs that connect women with experienced professionals or successful entrepreneurs who can provide guidance, support, and encouragement. Foster a culture of peer learning and sharing among participants to promote collaboration, skill exchange, and mutual empowerment. By establishing mentorship networks, women can enhance their confidence, motivation, and entrepreneurial spirit.
- 5. Ensure Transparency and Accountability:** Implement monitoring and evaluation mechanisms to track the progress, impact, and outcomes of CDF initiatives. Establish transparent processes for fund allocation, project selection, and resource utilization to build trust and credibility among participants and stakeholders. By prioritizing transparency and accountability, CDF programs can demonstrate their commitment to achieving sustainable results and positive change.
- 6. Address Gender-Specific Barriers:** Identify and address gender-specific challenges that women may face in accessing and benefiting from CDF programs, such as gender stereotypes, cultural norms, caregiving responsibilities, and limited mobility. Implement gender-sensitive approaches that promote gender equality, social inclusion, and women's empowerment within the community. By addressing gender-specific barriers, CDF programs can create a more supportive and inclusive environment for women to thrive.
- 7. Foster Partnerships and Collaborations:** Establish strategic partnerships with government agencies, non-profit organizations, private sector entities, and community-based groups to leverage resources, expertise, and networks for CDF initiatives. Collaborate with local stakeholders to enhance the sustainability, scalability, and impact of women's empowerment projects. By fostering partnerships and collaborations, CDF programs can enhance their reach, effectiveness, and long-term viability.
- 8. Support Sustainability and Long-Term Impact:** Develop strategies to ensure the sustainability and scalability of CDF programs beyond the initial funding period. Encourage participants to explore income-

generating opportunities, diversify their skills, and create self-sustaining enterprises. Foster a culture of innovation, adaptability, and resilience to navigate challenges and seize new opportunities for growth. By supporting sustainability and long-term impact, CDF programs can maximize their benefits for women, communities, and society at large.

### Limitation of the Study

Firstly, the small number of participants in this study limits the generalization of the outcome. Resources could not allow the study to be conducted on a large scale because the project was not adequately funded and therefore, Kabwata was conveniently selected. This means that the results are not a representative of the large population.

### Conclusion

The research findings provides valuable insights into the distribution of participants' demographic characteristics, perceptions of sufficiency, sustainability of benefits from CDF, contribution to the overall development of women in the community, and recommendations for CDF to other women. The findings highlight the diverse perspectives and experiences of individuals regarding the impact of CDF on women's empowerment, access to resources, capacity building, and community development. It has been revealed that while there is a general consensus on the positive impact of CDF on women's empowerment and community development, there are also challenges and barriers that need to be addressed. Limited access to information, lack of training or capacity building, and sudden changes in project requirements are identified as key obstacles faced by women in utilizing CDF resources effectively. These findings underscore the importance of improving communication, training, and support mechanisms to enhance the impact and sustainability of CDF initiatives.

Based on the interpretation of the data and the alignment with existing research studies, it is evident that CDF plays a crucial role in empowering women, enhancing community development, and promoting sustainable outcomes. The findings underscore the importance of targeted interventions, capacity building initiatives, and financial literacy programs in supporting women's economic empowerment and social mobility. By addressing the challenges identified in the data, policymakers, community leaders, and development practitioners can further enhance the effectiveness of CDF programs and ensure equitable access to resources for women in need.

In conclusion, the research study provides valuable insights into the impact of the Constituency Development Fund (CDF) on women's empowerment and community development. The findings highlight the positive outcomes of CDF programs in promoting economic empowerment, access to education and healthcare, capacity building, and skill development among women. The data also sheds light on the challenges faced by women in utilizing CDF resources, such as limited access to information, lack of training, and sudden changes in project requirements.

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