

# Assessing the Effectiveness of Government Expenditure on Individual Income Levels: Evidence from CDF Beneficiaries in Mushidamo District

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ARTICLE INFORMATION	ABSTRACT
<p><b>Article history:</b> Published on 2<sup>nd</sup> Jan 2026</p> <p><b>Keywords:</b> Constituency Development Fund Fiscal Policy Government Expenditure Income Levels Local Economic Development Mushindamo District Decentralization Poverty Reduction</p>	<p>This study assessed the effectiveness of government expenditure administered through the Constituency Development Fund (CDF) in influencing individual income levels among beneficiaries in Mushindamo District. The research focused on three core dimensions: the impact of CDF expenditure on household income, the accessibility of CDF programs, and the challenges that constrained effective project implementation. Quantitative data were collected from 70 CDF beneficiaries and 20 CDF officials. Statistical analysis included descriptive statistics, Chi-square tests, and ANOVA. Demographic analysis showed a relatively young beneficiary population with a mean age of 35.85 years, and a slight male majority (54.29%) compared to females (45.71%). Education levels were generally low, with 44.29% having no formal education and only 17.14% attaining tertiary education. Findings further showed that 62.86% of respondents had received CDF support, and 85.71% reported starting income-generating activities as a direct result of the assistance. Furthermore, 78.57% indicated that CDF interventions improved their access to essential services, and a statistically significant association was found between improved household income and enhanced access to such services (<math>\chi^2 = 53.03, p &lt; 0.001</math>). Results reveal that 77.14% of respondents were aware of ongoing CDF programs, while 70% rated CDF utilization as effective and 30% as very effective. In addition, 90% of respondents agreed that CDF projects had improved their household or community economic wellbeing, and 67% considered funded projects relevant to community needs. The study concluded that while the CDF had the potential to enhance income levels and promote development in Mushindamo District, its effectiveness was constrained by governance and operational inefficiencies. Strengthening accountability mechanisms, expanding community participation, and improving institutional capacity were identified as necessary steps for optimizing CDF's role as a fiscal policy instrument for poverty reduction and local economic development.</p>

## 1. Introduction

### 1.1 Background

Fiscal policy plays a crucial role in shaping economic outcomes, influencing income distribution, and alleviating poverty through government expenditure. One of the primary avenues through which government expenditure impacts individual income levels is the Constituency Development Fund (CDF). The CDF is designed to decentralize public service delivery by allocating funds directly to constituencies, facilitating local development initiatives, and enhancing social welfare (Mugambi & Ocharo, 2016). This study investigates the effectiveness of government expenditure through the CDF in Mushindamo District, analyzing its impact on individual income levels.

Odhiambo, (2011) reports that in some emerging economies, government spending is particularly vital in addressing socio-economic inequalities. In Zambia, the Constituency Development Fund (CDF) was established in 1995 as a decentralization initiative to promote local development by allocating funds directly to constituencies for community-driven projects and development (Ministry of Local Government and Rural Development, 2022). The fund aims to empower local communities by financing projects that address their specific needs, thereby potentially enhancing individual income levels through improved infrastructure, education, and healthcare services. Research indicates that well-implemented CDF projects contribute to improved access to basic services, employment generation, and enhanced economic opportunities for beneficiaries (Kimenyi, 2005).

In 2022, the Zambian government significantly increased the CDF allocation from K1.6 million to K25.7 million per constituency, expanding its scope to include youth and women empowerment programs, as well as secondary school bursaries (Transparency

International Zambia, 2022). This substantial increase was intended to address fiscal gaps in the decentralization agenda and to foster local development. Despite these enhancements, recent audits have revealed challenges in the effective utilization of CDF resources. The Auditor General's report for the financial year ending December 31, 2023, highlighted that less than 42% of the funds allocated for community projects were utilized, with 53% of the total CDF allocation remaining unspent (Transparency International Zambia, 2025). The report identified issues such as weak monitoring and accountability mechanisms, poor contract management, corruption, and ineffective loan recovery processes as significant impediments to the fund's effectiveness. Studies by Mwangi (2017) and Wanjiru (2013) highlight cases where CDF projects failed to deliver intended outcomes due to poor oversight and lack of community involvement. These challenges underscore the need for robust monitoring mechanisms to ensure that CDF funds contribute meaningfully to income enhancement, financial irregularities further reflect systemic weaknesses in fund management.

Chikulo, (2023) Acknowledges that, Mushindamo District, like many rural areas in Zambia, faces socio-economic challenges, including limited access to education, healthcare, and employment opportunities. The CDF has been instrumental in funding projects in key sectors such as infrastructure, agriculture, and vocational training. Understanding the extent to which these investments translate into improved income levels is critical for assessing the effectiveness of government expenditure as a fiscal policy tool. Previous research on Zambia's CDF implementation suggests mixed outcomes, with some districts experiencing notable improvements in living standards while others continue to struggle due to misallocation of

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### *1.2 Problem Statement*

Government expenditure serves as an important instrument in fiscal policy, aiming to stimulate economic growth and enhance individual income levels. In Zambia, the Constituency Development Fund (CDF) was established to decentralize development efforts, allocating resources directly to constituencies to address local needs and uplift communities (Transparency International Zambia, 2025). Mushindamo District, like other constituencies, has been a beneficiary of the CDF, with allocations intended to finance community-driven projects aimed at improving livelihoods and boosting income levels. However, the effectiveness of CDF in improving individual income levels, particularly among beneficiaries in Mushindamo District, remains uncertain. Current assessments have highlighted significant challenges in the utilization and management of CDF allocations. For instance, Transparency International Zambia (TI-Z) reported that less than 42% of the funds designated for community projects were utilized, with the overall program spending only 52.9% of the total funds provided by the government. This underutilization raises concerns about the capacity of local authorities and constituencies to effectively implement CDF initiatives, thereby questioning the political rationale behind successive increases in budget allocations (Transparency International Zambia, 2025). The expansion of the CDF's scope to include components such as youth and women empowerment programs and secondary school bursaries was intended to address broader socio-economic challenges at the community level. However, the effective implementation of these components has been inconsistent. The Zambia Institute of Chartered Accountants (ZICA) reported that as of November 2022, the utilization of CDF funds by constituencies was unsatisfactorily low, with less than 10% of the released amount being utilized, this underperformance is attributed to administrative challenges, including centralized approval processes, cumbersome procurement procedures, and limited capacity in project proposal preparation. In Mushindamo District, these challenges may be particularly pronounced, potentially impeding the intended benefits of CDF on individual income levels. The district's unique socio-economic dynamics necessitate a focused examination of how CDF allocations are managed and their direct impact on the livelihoods of beneficiaries.

### *1.3 Research Objective*

The general and specific objectives are presented in the section below

#### *1.3.1 General Objective*

To assess the effectiveness of government expenditure, through the Constituency Development Fund (CDF), as a fiscal policy measure in enhancing individual income levels among beneficiaries in Mushindamo District. The study further seeks to highlight how improvements in individual income contribute to enhanced well-being, including better access to education, healthcare, nutrition, and economic security

#### *1.3.2 Specific Objective*

1. To evaluate the effects of Constituency Development Fund (CDF) expenditure on the income levels of beneficiaries in Mushindamo District.
2. To evaluate the allocation and utilization of CDF programs in enhancing economic wellbeing in mushindamo district
3. To identify the challenges and opportunities affecting the effective implementation of CDF projects in Mushindamo District.

1.4 Research Questions

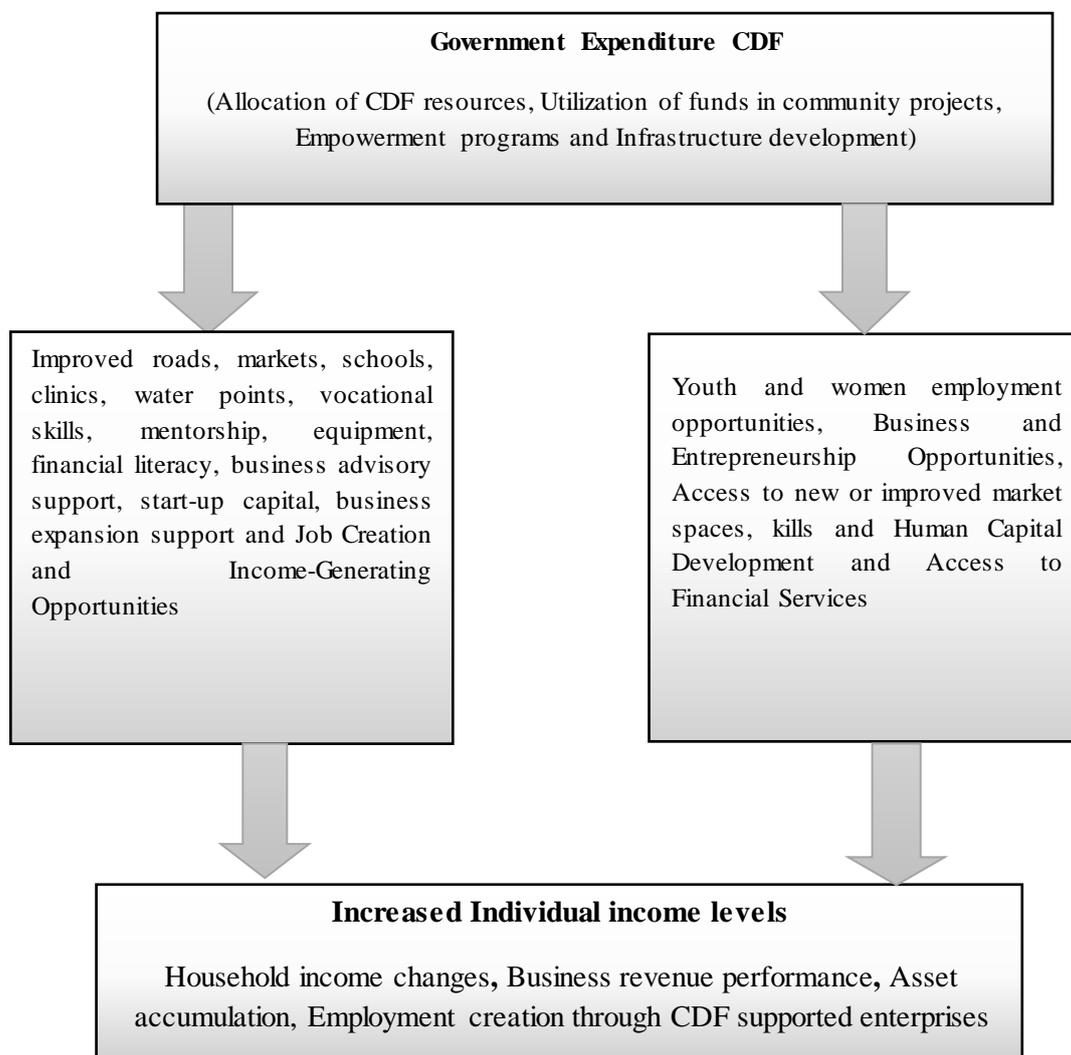
1. How does Constituency Development Fund (CDF) expenditure affect the income levels of beneficiaries in Mushindamo District?
2. How are CDF programs allocated and utilized in enhancing economic in Mushindamo District?
3. What are the challenges and opportunities affecting the effective implementation of Constituency Development Fund (CDF) projects in Mushindamo District?

1.5 Conceptual Framework

This conceptual framework illustrates the hypothesized causal pathway through which government expenditure, mediated by the CDF mechanism, can influence individual income levels in Mushindamo District. It acknowledges both the linear logic of fiscal policy transmission and the contextual variables that may mediate its effectiveness. This model will guide the empirical investigation, helping to isolate the impact of CDF interventions on income dynamics and offering insights for policy optimization.

Independent Variable (IV): Government Expenditure through CDF (Constituency Development Fund) this includes Infrastructure development (roads, schools, markets,), Business empowerment funds, Vocational training, Grants and social programs

Dependent Variable (DV): Individual income levels this refers to the earnings or revenue generated by individuals or households after receiving benefits from CDF-funded initiatives



1.6 Significance of the study

Assessing the effectiveness of government expenditure as a fiscal policy measure on individual income levels, particularly through the lens of Constituency Development Fund (CDF) beneficiaries in Mushindamo District, holds significant academic and policy relevance. Government spending is important in stimulating economic growth and reducing poverty by enhancing public services and infrastructure, which can lead to improved income levels among citizens. Studies have shown that well-targeted government expenditures can positively influence household welfare by increasing consumption and fostering human capital development. For instance, research conducted in Hamisi Constituency by Misango and Obaga (2018) demonstrated a significant relationship between CDF allocations and poverty reduction, as evidenced by enhanced household consumption and improved access to education and healthcare services. However, the effectiveness of such fiscal interventions is contingent upon robust governance

and efficient fund utilization. Reports have highlighted concerns regarding the underperformance and governance weaknesses in CDF programs. For example, an analysis by Transparency International Zambia revealed that less than 42% of available funds for community projects were utilized, with the entire program spending only 52.9% of the total funds provided by the government (Transparency International Zambia, 2025). Such inefficiencies underscore the necessity for evaluating the actual impact of CDF expenditures on individual income levels to ensure that fiscal policies achieve their intended socioeconomic objectives. By focusing on Mushindamo District, this study aimed to provide localized insights into how CDF allocations influence personal incomes, thereby contributing to the broader discourse on public finance management and poverty alleviation strategies. Understanding the correlation between government spending and income enhancement at the individual level can inform policymakers on the efficacy of current fiscal measures and highlight areas requiring reform to optimize developmental outcomes.

## 2. Literature Review

### 2.0 Overview

Chapter two reviews the existing literature on the assessment of the Effectiveness of Government Expenditure as a Fiscal Policy Measure on Individual Income Levels evidence from CDF Beneficiaries in Mushindamo District. It explores three key areas: The impact of Constituency Development Fund (CDF) expenditure on the income levels of beneficiaries in Mushindamo District; evaluation of the accessibility of constituency development fund (CDF) programs in mushindamo district; and it examines the challenges affecting the effective implementation of CDF projects in Mushindamo District. This chapter draws on both global region and local studies to provide a comprehensive understanding of how government expenditure as a fiscal policy measure influence individual income level.

### 2.1 An Evaluation of Constituency Development Fund (CDF) Expenditure on the Income Levels of Beneficiaries in Mushindamo District

The Constituency Development Fund (CDF) has been implemented in various countries worldwide as a decentralization strategy aimed at fostering economic development. Globally, research on CDF expenditure suggests its potential to influence income levels of beneficiaries through infrastructure development, employment creation, and social service enhancement (Kimenyi, 2005). In African nations, CDF programs have been leveraged to alleviate poverty by financing income-generating activities, particularly in rural areas.

Shah's, (2010) studies conducted in Asian countries such as India and Pakistan, suggests that similar decentralized funding mechanisms have been implemented to drive local economic growth. Research indicates that these funds positively impact beneficiaries by enabling access to financial resources for business ventures, thereby increasing household income. However, transparency and accountability challenges remain key issues, affecting the overall effectiveness of these programs (Ahmed, 2012). In Latin America, participatory budgeting models akin to CDF have shown mixed results, while there is evidence of improved public service delivery and economic empowerment, the benefits often disproportionately favor politically connected groups (Wampler, 2010).

High-income countries have implemented alternative decentralized funding mechanisms with more stringent oversight, leading to enhanced economic outcomes for beneficiaries. In the United States, community block grants function similarly to CDFs, providing funding for local development initiatives that improve employment opportunities and income levels (Murray & Frijters, 2015). European nations, particularly those with robust social welfare systems, integrate localized development funds with national economic strategies, ensuring a broader impact on poverty reduction and income redistribution (Hemerijck, 2013).

Furthermore, social service enhancement funded by CDF plays a crucial role in improving income levels. Investments in education and healthcare contribute to human capital development, which subsequently increases productivity and earning potential (World Bank, 2011). In Bangladesh, for instance, decentralized funds have been channeled into education initiatives, leading to improved literacy rates and better employment prospects (Rahman, 2014). Similarly, in the Philippines, CDF projects supporting public health services have improved workforce productivity by reducing disease burden (Balisacan & Hill, 2003). These global experiences emphasize the importance of allocating CDF resources towards social services to enhance long-term economic outcomes.

In Zambia the Constituency Development Fund (CDF) is an important mechanism focused on fostering local development by financing community-based projects. The fund's primary objective is to decentralize development initiatives, ensuring that resources are allocated directly to constituencies to address specific local needs. Mushindamo District has benefited from CDF through road construction and electrification projects, which have improved market accessibility and facilitated trade (Mphande, 2020). In Nigeria, evidence suggests that CDF-funded infrastructure projects have enhanced local economic activities, particularly in peri-urban and rural areas (Adeyemi & Olawale, 2014). Despite these gains, some studies highlight inefficiencies in project implementation and misallocation of funds that limit their impact on income levels (Okafor, 2015).

### 2.2 Evaluating the Accessibility of Constituency Development Fund (CDF) programs in Mushindamo District.

The accessibility of government-funded development initiatives such as the Constituency Development Fund (CDF) has been a subject of increasing academic scrutiny, especially regarding their ability to reach marginalized and low-income populations. In South Asia, India's Members of Parliament Local Area Development Scheme (MPLADS), which resembles the CDF structure, presents another example of localized fiscal allocation. However, studies show that accessibility remains a persistent concern. According to Tiwari (2012), although MPLADS has led to improvements in basic amenities, the benefits often bypass the poorest communities due to political patronage and bureaucratic inefficiencies. The World Bank (2016) has emphasized that for such programs to be effective and equitable, they must be accompanied by robust institutional frameworks that ensure accountability

and inclusiveness. This view is supported by Shah (2006), who posits that fiscal decentralization alone is insufficient unless accompanied by capacity-building initiatives and civic education aimed at empowering local beneficiaries.

In much of Sub-Saharan Africa, the implementation of CDFs has been also positioned as a democratizing strategy that seeks to bring public resources closer to the people, thereby fostering inclusive development (Baskin, 2010). However, a growing body of literature suggests that the accessibility of CDFs is often impeded by structural and institutional barriers. For instance, studies in Kenya highlight that despite the formal objectives of inclusivity, the CDF mechanism often suffers from elite capture, limited public awareness, and weak participatory frameworks (Gikonyo, 2008). These challenges limit the reach of CDF-funded projects to the most vulnerable groups, thereby weakening their potential impact on poverty reduction and income generation.

In Uganda, the use of CDFs as a channel for community development has been constrained by a lack of transparency in fund allocation and limited community involvement in decision-making processes (Mwenda, 2006). These issues reduce the potential for equitable access and create gaps in resource distribution that disproportionately affect rural districts. In Nigeria, Omilola (2009) notes that fiscal decentralization through local-level funds like the CDF has had mixed outcomes, largely due to disparities in administrative capacity and political interference at the constituency level. This suggests that accessibility is not only a question of fund availability but also of governance, awareness, and institutional efficiency.

In the context of Zambia, and particularly Mushindamo District, evaluating the accessibility of these funds is essential to understanding their role in improving individual income levels. Where the CDF has been in operation since 1995, the policy framework emphasizes inclusivity and participatory governance. Mushindamo District, like other rural localities, grapples with logistical and administrative challenges that constrain community outreach and stakeholder engagement. Enhancing awareness, simplifying access procedures, and ensuring transparency through local oversight committees are recommended strategies to improve fund accessibility and maximize developmental outcomes. Chikulo (2014), asserts that the implementation of CDFs in Zambia often suffers from inadequate citizen engagement, lack of transparency in project selection, and limited monitoring and evaluation mechanisms.

### *2.3 Examining the challenges affecting the effective implementation of CDF projects in Mushindamo District*

Across the African continent, Constituency Development Funds (CDFs) have emerged as a popular fiscal tool intended to decentralize public spending and promote the public's participation in development. However, numerous studies highlight persistent challenges that undermine the effective implementation of these funds, raising critical questions about their impact on socioeconomic outcomes, particularly at the individual level

Olowu and Wunsch (2004) states that one major challenge frequently cited in the literature is the inadequate administrative and technical capacity at the local government level, the decentralization of fiscal responsibilities in Africa often outpaces the development of institutional capacities, leading to poor project execution and underutilization of allocated funds. In Uganda, this issue has been mirrored in several constituencies where local authorities lack the technical expertise to develop and manage infrastructure projects effectively (Cheelo & Kabandula, 2020). This deficiency often results in delayed implementation, cost overruns, and in some cases, the abandonment of projects altogether.

Corruption and political interference also pose significant barriers to the effective utilization of CDFs. As highlighted by Khemani (2010), CDFs are vulnerable to elite capture, where politically connected individuals manipulate fund allocations for personal or partisan gain. In Kenya and Uganda, for instance, studies have shown that funds are frequently diverted to areas that support the incumbent or local Member of Parliament, undermining equitable development (Ndagu & Mwenda, 2005; Barkan & Chege, 1989). Similarly, in Zambia, anecdotal evidence suggests that political actors sometimes influence project selection processes, prioritizing visibility over necessity, which distorts developmental outcomes at the grassroots level (Zgambo & Muleya, 2022).

In Mushindamo District, the most prominent issues raised by local stakeholders is lack of community involvement in project selection and planning. Several studies have noted that community participation is essential for the success of development projects, yet many residents in Mushindamo feel excluded from the decision-making processes that determine which projects are funded under the CDF (Kabinga & Chileshe, 2021). This lack of participatory governance often results in projects that are misaligned with the actual needs and priorities of the local population, thereby reducing their potential to improve income levels. In Mushindamo, this has led to delays in project execution, substandard work, and in some cases, the complete abandonment of projects. Such inefficiencies not only waste public resources but also erode trust in the government's ability to deliver meaningful economic benefits to its citizens.

## **3. Methodology**

### *3.0 Overview*

This chapter discusses the research design, target population, sample size, sampling techniques, data collection instrument, data collection procedures, data analysis techniques, triangulation, limitations of the study and ethical consideration.

### *3.1 Research design*

This study employed a cross-sectional survey design to gather primary quantitative data from a stratified random sample of CDF beneficiaries in Mushindamo District.

### *3.2 Target population*

The target population for this study comprised all individuals and households in Mushindamo District who had directly benefited from the Constituency Development Fund (CDF) initiatives.

3.3 Sampling design and determination

The study combined stratified and simple random sampling to select beneficiaries, purposive sampling to gather insights from key CDF stakeholders, and snowball sampling to reach hard-to-identify participants. The sample size of 20 respondents representing CDF government officials and 70 respondents representing CDF beneficiaries in mushindamo district was used in this study .

3.4 Data collection methods

Structured questionnaires gathered quantitative data on income, project access, and economic benefits, while key informant interviews and focus group discussions provided qualitative insights into CDF implementation and community perceptions.

3.5 Data analysis

Data were analyzed using STATA and Excel with descriptive statistics, while Chi-square and ANOVA tests examined relationships and differences among key variables.

3.6 Ethical considerations

The study adhered to ethical research standards by prioritizing informed consent from all participants .

4. Findings

4.0 Overview

This chapter presents the findings, analysis and interpretation of the data collected to assess the effectiveness of government expenditure through the Constituency Development Fund (CDF) on individual income levels in Mushindamo District. The discussion will focus on the effects of CDF expenditure on the income levels of beneficiaries in Mushindamo District, the allocation and utilization of CDF programs in enhancing economic well-being, and the challenges and opportunities affecting the effective implementation of CDF projects in the district. The analysis is based on both quantitative and qualitative data obtained from CDF beneficiaries, community leaders, and local government officials that align with the research objectives and questions. Descriptive statistics such as frequencies, percentages, and mean scores are used to summarize responses, while qualitative insights are incorporated to provide context and depth to the numerical findings. Tables and figures are employed where necessary to enhance clarity and facilitate comparison.

4.1 Background characteristics of respondents

This section presents the demographic information of the respondents who participated in the study. The background characteristics include variables such as gender, age, education level, occupation, and duration of CDF project involvement. Understanding these characteristics helps to provide context for interpreting the study findings and assessing how different groups have benefited from CDF programs in Mushindamo District.

4.1.1 Gender

The distribution of gender for the research respondents was as shown in figure 1.1 below

Gender distribution	Freq.	Percent
Female	32	45.71%
Male	38	54.29%
Total	70	100.00%

The results showed that 70 individuals, 54.29% are male (n = 38) and 45.71% are female (n = 32). This indicates a slight male predominance within the population under study. The cumulative percentage confirms that all respondents are accounted for.

4.1.2 How old are you? (Age distribution)

The distribution of the age of respondents for the research was as shown in 1.2 below

	Obs	Mean	Std.Dev.	Min	Max
Age	70	35.85	12.77	18	60

The respondents' ages ranged from 18 to 60 years, with an average age of 35.85 years, indicating a relatively young to middle-aged population. The standard deviation of 12.77 years shows a moderate variation in ages among participants. This diversity provides a balanced perspective on the impact of CDF projects across different age groups

4.1.3 Education of respondents

The education level of respondents in this research was as shown on table 4.3 below

Education	Freq.	percent
None	31	44.25%
Primary	17	24.29%
Secondary	10	14.29%
Tertiary	12	17.14%
Total	70	100.00%

The results showed that a significant proportion, 44.29%, have no formal education, while 24.29% attained primary education. Secondary and tertiary education holders account for 14.29% and 17.14%, respectively. This distribution shows that nearly half of the CDF beneficiaries in Mushindamo District have limited formal education, which may influence their ability to access, manage, or benefit fully from development projects of CDF. The cumulative percentages reflect a gradual increase, suggesting a varied educational background among respondents.

4.2 Effects of Constituency Development Fund (CDF) expenditure on the income levels of beneficiaries in Mushindamo District

This section examined how CDF projects have affected the income levels of beneficiaries in Mushindamo District. It presents data on changes in household earnings and livelihood improvements resulting from CDF expenditure. The analysis highlights the extent to which beneficiaries have benefited economically from these projects.

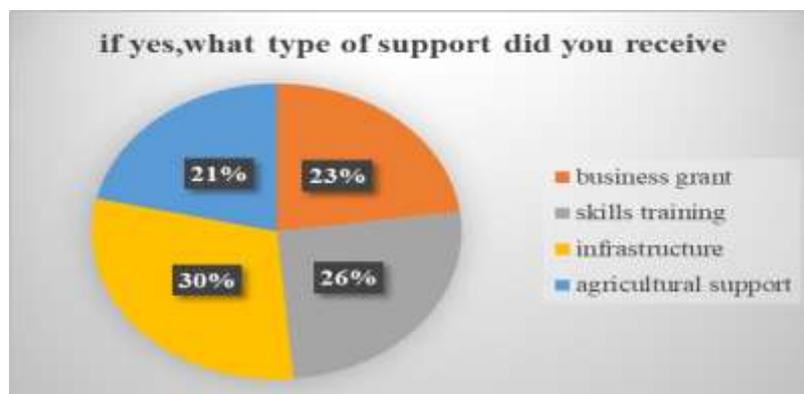
4.2.1 Have you ever received support from a CDF funded project?

Received support	Freq.	Percent
No	26	37.14%
Yes	44	62.86%
Total	70	100.00%

Among the 70 respondents, 44 (62.86%) indicated that they had received support from CDF-funded projects, whereas 26 (37.14%) reported not receiving any support. This demonstrates that a majority of beneficiaries in Mushindamo District have directly benefited from CDF interventions. The data suggests that CDF expenditure has had a tangible impact on improving the livelihoods of a significant proportion of the target population.

4.2.3 What type of support did you receive?

The pie chart present respondents' views on the Responses of respondent on what type of CDF support they received.



Results shows that infrastructure projects constitute the largest share, with 21 respondents (30.00%) benefiting from such initiatives. Skills training follows closely, with 18 respondents (25.71%) reporting support in this area, while business grants and agricultural support accounted for 16 (22.86%) and 15 (21.43%) respondents, respectively. This indicates that CDF expenditure in Mushindamo District is diversified across multiple sectors to address varied community needs. The prominence of infrastructure support suggests a focus on long-term development, whereas skills training and business grants highlight efforts to enhance income-generating capacities. Agricultural support, though slightly lower, remains important for subsistence and rural livelihoods

4.2.4 What was your household's average monthly income before the CDF project?



Results shows that the majority of respondents fell within the lower-income categories. A substantial proportion (40.85%) reported earning K500 per month, indicating a generally low-income baseline in the community. Additionally, 35.21% earned K1000, further illustrating limited financial capacity before the intervention. Only a small fraction reported higher income levels, with 12.68% earning K2000 and 9.86% earning K2500. The lowest income bracket (K100) accounted for just 1.41% of respondents. Overall, the data suggest that most households were economically vulnerable prior to the CDF project, with over three-quarters earning K1000 or less.

4.2.5 What was your household's average monthly income after the CDF project



The results indicate substantial variation in household income levels following the implementation of the CDF project. A notable proportion of respondents (24.29%) remain in the lowest income bracket of K500, suggesting that a segment of households has not experienced significant income growth. However, a considerable share of households report higher income levels, with 20% earning K4,500 and 25.71% earning K7,500, reflecting a shift toward middle- and upper-income categories. The cumulative distribution shows that more than 62% of households earn above K2,500, indicating improved economic standing for the majority. The presence of respondents in the highest income category (K8,000), representing 11.43%, further demonstrates upward mobility among some beneficiaries. Overall, the distribution suggests that the CDF project may have contributed to enhanced household income levels, though disparities persist. These findings highlight unequal gains, implying that project benefits were not uniformly distributed across households.

4.2.6 ANOVA test to compare income changes before and after CDF

. anova income count time, repeated(count)

Number of obs = 140 R-squared = 0.7253  
 Root MSE = 2003.21 Adj R-squared = 0.4467

Source	Partial SS	df	MS	F	Prob>F
Model	7.312e+08	70	10445918	2.60	0.0000
count	4.041e+08	69	5856521.7	1.46	0.0594
time	3.271e+08	1	3.271e+08	81.52	0.0000
Residual	2.769e+08	69	4012836.4		
Total	1.008e+09	139	7252518		

Between-subjects error term: time  
 Levels: 2 (1 df)  
 Lowest b.s.e. variable: time

Repeated variable: count

Huynh-Feldt epsilon = .  
 Greenhouse-Geisser epsilon = .  
 Box's conservative epsilon = 0.0145

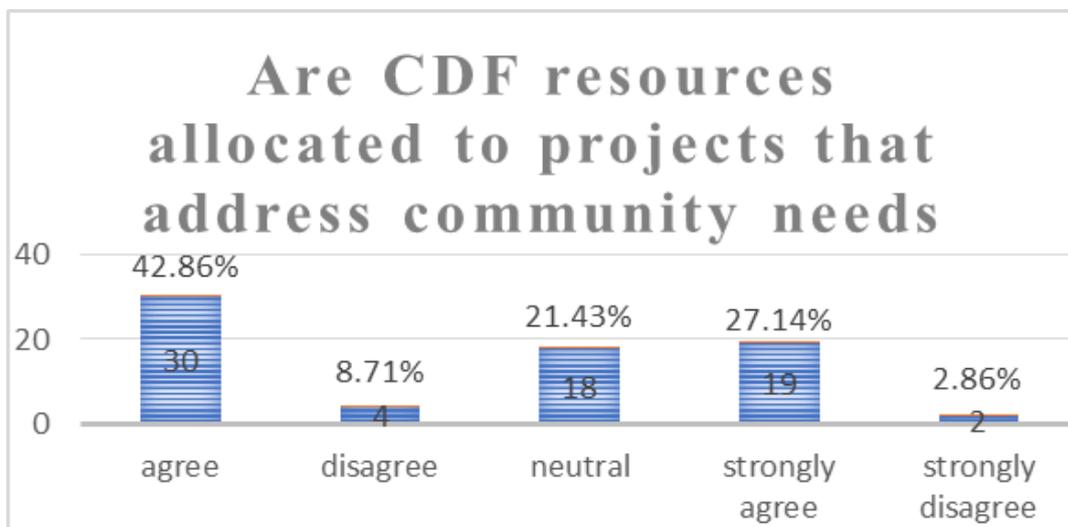
Source	df	F	Regular	H-F	G-G	Box
count	69	1.46	0.0594	.	.	0.4402
Residual	69					

The results indicate a statistically significant effect of time on income ( $F = 2.60, p < 0.001$ ), suggesting that the combined effects of count and time explain a meaningful proportion of the variance in income. The between-subjects factor time shows a strong and statistically significant effect ( $F = 81.52, p < 0.001$ ), implying that income levels differ significantly across the two time periods measured. In contrast, the repeated-measures factor count does not reach statistical significance under the regular F-test ( $F = 1.46, p = 0.0594$ ), indicating that variations across the 69 count levels do not meaningfully influence income.

4.3 Allocation and utilization of CDF programs in enhancing economic wellbeing in mushindamo district

This section examined the allocation and utilization of Constituency Development Fund (CDF) programs in enhancing economic wellbeing in Mushindamo District. It explores how effectively CDF resources are distributed and managed to support community development initiatives aimed at improving livelihoods. The analysis highlights the extent to which CDF-funded projects contribute to income generation, employment creation, and access to basic services such as education, health, and infrastructure. Furthermore, it assesses whether the allocation mechanisms are transparent and equitable, and how efficient utilization of funds translates into tangible economic benefits for local residents.

4.3.1 Are the CDF resources allocated to projects that address your community's economic needs?



The results indicates that a majority of respondents (42.86%) agreed and 27.14% strongly agreed that CDF resources are allocated to projects addressing community needs, suggesting a generally positive perception of project relevance. Meanwhile, 21.43% of respondents remained neutral, reflecting a segment of the population that may be uncertain or lack sufficient information about CDF allocation. Only 5.71% disagreed and 2.86% strongly disagreed, indicating minimal dissatisfaction. Overall, the findings imply that most beneficiaries view CDF resource allocation as aligned with community priorities, although some uncertainty persists among a few respondents.

4.3.2 What type of projects have been funded by CDF in your area



The results revealed that a variety of projects have been funded under the Constituency Development Fund (CDF) in Mushindamo District, reflecting efforts to address diverse community needs. Agricultural support projects were the most common, accounting

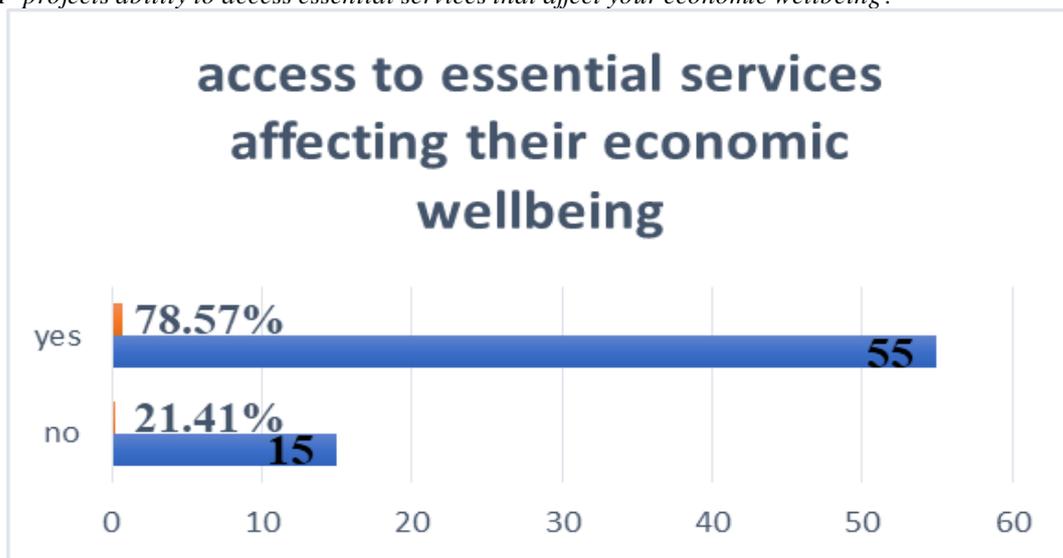
for 24.29% of responses, highlighting the district’s focus on promoting livelihoods dependent on farming. Roads and bridges (20%) and skills training programs (20%) followed closely, indicating investments in infrastructure and capacity-building initiatives aimed at improving accessibility and employment skills. School construction projects represented 18.57%, showing attention to the education sector. Markets (14.29%) were also prioritized to enhance local trade and income generation.

4.3.3 Have CDF projects in your area contributed to improving your household’s income.

CDF contribution to income	Freq.	Percent
Yes	55	78.52%
No	15	21.43%
Total	70	100.00%

Results indicates that a majority of respondents (78.57%) reported that CDF projects in their area have contributed to improving their household income, while 21.43% indicated no impact. This suggests that CDF projects are largely effective in enhancing economic wellbeing at the household level. The cumulative percentage shows that nearly all respondents recognize the role of these projects in income improvement. The high positive response highlights the relevance and importance of CDF initiatives in the community.

4.3.4 Have CDF projects ability to access essential services that affect your economic wellbeing?



Results shows that a significant majority of respondents (78.57%) believe that CDF projects have improved their ability to access essential services, while 21.41% reported no improvement. This suggests that CDF initiatives play a critical role in enhancing service delivery within the community. Improved access to essential services can include health, education, water, and other social amenities, which directly influence the quality of life. The high positive response indicates that the projects are effectively addressing service gaps that affect households. The 20% who did not perceive improvements may reflect areas where CDF interventions are limited or not yet fully functional. The cumulative percentage confirms that most households experience tangible benefits from these projects. The findings highlight that CDF projects contribute substantially to improving accessibility and availability of key services. This underscores the relevance of continued investment and monitoring of CDF initiatives to ensure equitable service delivery.

4.3.5 Chi-squared test to measure association between CDF project contributions to household income and improved access to essential services

Key		frequency		chi2 contribution	
have cdf projects in your area contribute d to improving your household' s inc	no	13	6.2	15	
	yes	1	54	55	
	Total	14	56	70	
		42.4	10.6	52.0	

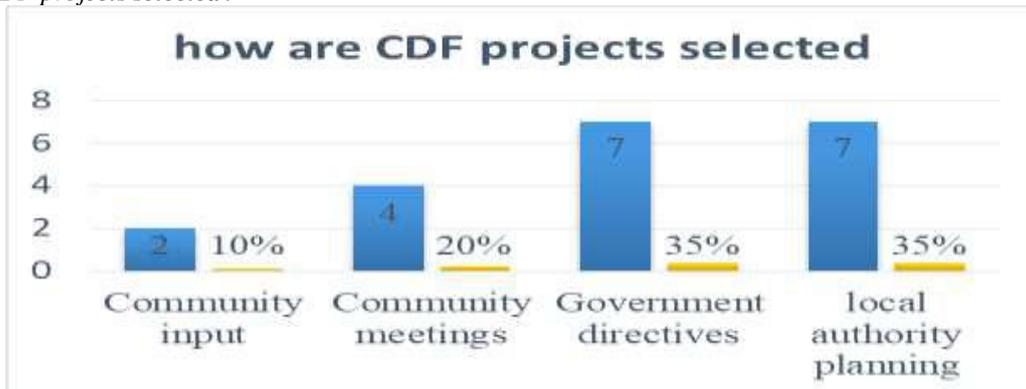
Pearson chi2(1) = 53.0303 Pr = 0.000

The chi-square test showed a statistically significant association between CDF project contributions to household income and improved access to essential services ( $\chi^2 = 53.03, p < 0.001$ ). Respondents who reported income improvement were overwhelmingly more likely to indicate enhanced access to essential services. Conversely, those who did not experience income benefits mostly reported no improvement in service access. The large chi-square value indicates a strong deviation from independence between the variables. These findings suggest that improved household income derived from CDF projects is strongly linked to perceived improvements in essential service accessibility.

4.4 The challenges and opportunities affecting the effective implementation of CDF projects in Mushindamo District.

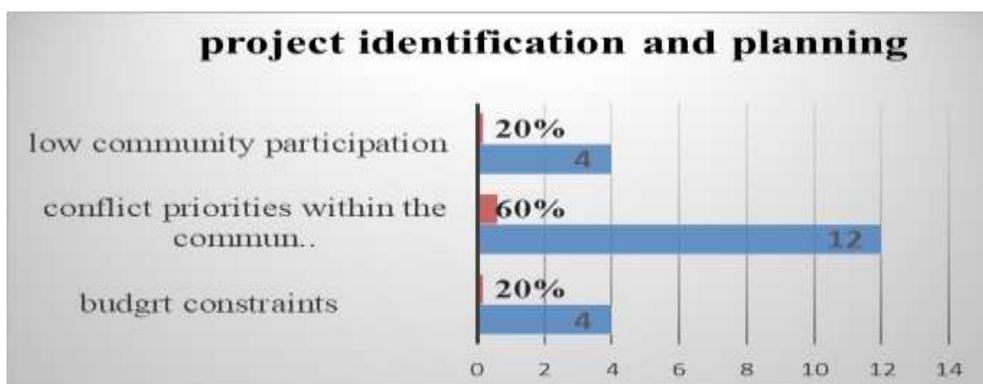
This section examines the various challenges and opportunities that influence the effective implementation of Constituency Development Fund (CDF) projects in Mushindamo District, focusing on how institutional capacity, community participation, financial management, and governance structures collectively shape the success or failure of these development initiatives.

4.4.1 How are CDF projects selected?



Results revealed that decision-making processes are influenced by a combination of government and community factors. The majority of respondents indicated that government directives (35%) and local authority planning (35%) play the most dominant roles in determining which projects are implemented. This suggests that top-down approaches are prevalent in the allocation of CDF resources, with limited grassroots participation. Only 20% of respondents cited community meetings as part of the selection process, while a mere 10% acknowledged direct community input, indicating a low level of community involvement. Such limited participation could lead to projects that do not fully reflect the priorities or needs of local residents.

4.4.2 What challenges do you face during the project identification and planning stage?



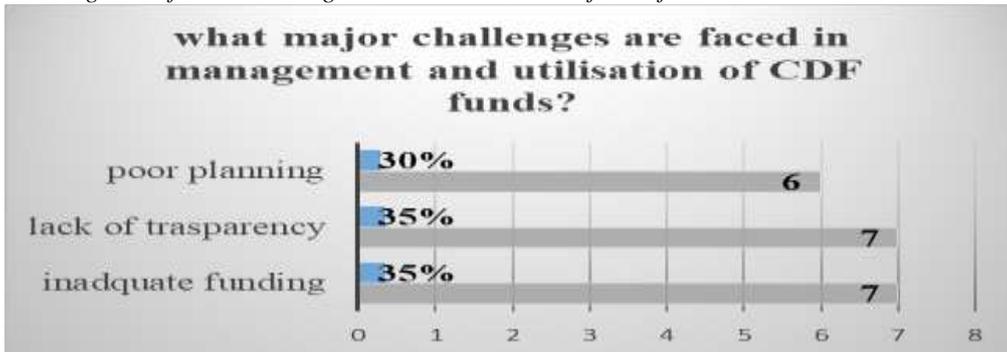
The results shows the challenges faced during the identification and planning stage of CDF projects indicate several key obstacles that hinder effective project development. The majority of respondents (60%) identified conflicting priorities within the community as the most significant challenge. This suggests that disagreements among community members or stakeholders over which projects to prioritize often delay decision-making and may lead to dissatisfaction or poorly aligned development outcomes. Additionally, 20% of respondents cited budget constraints, reflecting financial limitations that restrict the number or scope of projects that can be undertaken. Another 20% mentioned low community participation, indicating that limited engagement reduces the effectiveness of project planning and may result in initiatives that do not fully address community needs.

4.4.3 What sectors receive the most funding?



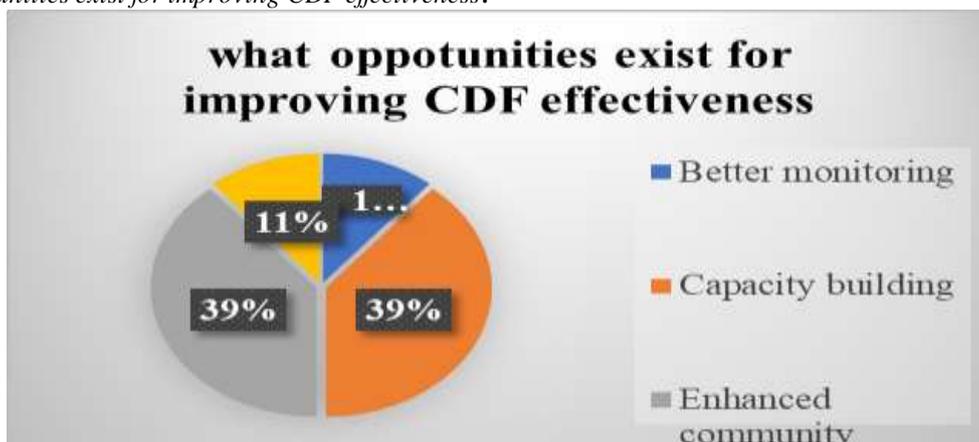
Results showed that the most funded sector under the CDF reveal that education receives the highest share of funding, accounting for 45% of all responses. This indicates that a significant portion of CDF resources is directed toward improving educational facilities, scholarships, and learning infrastructure, reflecting a prioritization of human capital development. The health sector follows closely at 40%, suggesting substantial investment in healthcare facilities and services to enhance community well-being. In contrast, economic empowerment received only 10%, and infrastructure the least at 5%, showing relatively limited attention to sectors that directly stimulate income generation and physical development.

4.4.4 What major challenges are faced in management and utilization of CDF funds?



The results showed that the major challenges in implementing CDF projects highlight three key obstacles that undermine the program’s overall effectiveness. The most frequently mentioned challenges were inadequate funding (35%) and lack of transparency (35%), each cited by more than a third of respondents. These two issues suggest that limited financial resources and insufficient openness in fund management significantly constrain the successful execution of projects. Poor planning, identified by 30% of respondents, further compounds these challenges by leading to delays, misallocation of resources, and projects that fail to meet community needs.

4.4.5 What opportunities exist for improving CDF effectiveness?



Results showed improvement opportunities for the CDF program highlight several areas where enhancements could strengthen its impact and efficiency. The most frequently cited suggestions were capacity building (35%) and enhanced community participation (35%), indicating that respondents view skill development and grassroots involvement as key drivers of improved fund management and project success. These findings suggest that empowering local committees and communities with knowledge, planning skills, and oversight capabilities can significantly improve project outcomes.

#### 4.5 Discussion of Results

The study set out to assess the effectiveness of government expenditure on individual income levels, evidence from CDF beneficiaries in Mushindamo district. Demographic characteristics of respondents provides significant insights into the composition of the sample and helps contextualize the findings on CDF project impacts. The study found that the majority of respondents, 54.29%, had no formal education, while 24.29% had attained primary education, 14.29% secondary education, and only 7.14% had tertiary qualifications. This distribution indicates that most respondents possess basic literacy and numeracy skills, which may influence their ability to engage with and benefit from project interventions. The relatively low proportion of highly educated individuals suggests potential limitations in accessing more complex project resources or understanding technical aspects of certain initiatives.

The first objective focused on the effects of Constituency Development Fund (CDF) expenditure on the income levels of beneficiaries in Mushindamo District, and the findings demonstrated that the majority of respondents perceive CDF projects as having a positive effect on household income generation. Specifically, when asked whether CDF projects have created more income-generating opportunities, 30% agreed and 27.14% strongly agreed, totaling 57.14% of respondents who reported a positive impact. Conversely, 12.86% disagreed, and 17.14% strongly disagreed, amounting to 30% of the sample who felt that the projects had not significantly enhanced income-generating opportunities this distribution suggests that while the majority recognize tangible economic benefits, there remains a substantial minority for whom project impact is either limited or unperceived. The influence of CDF projects on household ability to meet daily needs was also assessed. Here, the responses were even more favorable, with 28.57% agreeing and 40% strongly agreeing that the projects improved their capacity to meet basic daily household needs, representing a combined 68.57% positive perception. Only 5.71% disagreed and 7.14% strongly disagreed, while 18.57% remained neutral. These findings indicate that, for most households, CDF interventions are contributing to the stabilization of daily living conditions, enhancing the ability to access food, pay for basic utilities, and manage other essential household expenditures. A particularly strong indicator of project effectiveness is the initiation of new income-generating activities. By enabling households to diversify their income sources, CDF initiatives contribute to building resilience against economic shocks and improving overall household welfare.

The second objective sought to examine the contribution of Constituency Development Fund (CDF) projects to the economic well-being and social development of households in the target area. The findings reveal that CDF projects have had a significant positive impact on household income, with 78.57% of respondents indicating that these projects improved their economic status. Only 21.43% reported no impact, suggesting that the majority of households benefit directly from CDF initiatives. When exploring the mechanisms of income improvement, respondents highlighted several factors. Access to skills training was the most cited benefit, reported by 38.57% of respondents, demonstrating that capacity-building initiatives enhance employability and earning potential. Employment opportunities during project implementation accounted for 22.86%, providing direct financial support to households. Improved access to markets for selling goods, also noted by 22.86%, illustrates how CDF projects facilitate trade and business activities, while improved roads reducing transport costs, mentioned by 15.71%, indirectly contribute to income by lowering expenses. These findings indicate that CDF projects provide both direct and indirect benefits, combining income generation, skill development, and infrastructural improvements to enhance economic well-being.

In addition to income benefits, the majority of respondents (80%) reported that CDF projects improved their ability to access essential services, such as health care, education, and clean water, while 20% did not perceive improvements. Access to these services is crucial for household well-being and reflects the broader social impact of CDF initiatives. Improved access reduces the cost and effort required to obtain basic needs, contributing to a higher quality of life. The projects have also facilitated broader community benefits, with respondents noting improved education, better health services, training and empowerment opportunities, access to clean water, and infrastructure such as roads and bridges. Improved access to education was highlighted by 27.14% of respondents, emphasizing the role of CDF projects in promoting human capital development. Better health services and clean water access, each reported by 20%, show that the projects address essential social needs, while 22.86% emphasized training and empowerment opportunities.

The third objective assessed the challenges and opportunities affecting the effective implementation of CDF projects in Mushindamo District the outcomes reveals significant insights into the planning, management, and impact of local development projects. Findings on project selection indicate that decision-making is primarily guided by government directives and local authority planning, each accounting for 35% of responses, while community meetings (20%) and direct community input (10%) were less frequently cited. This suggests that CDF project selection largely follows a top-down approach, reflecting formal planning and administrative priorities, with only limited opportunities for grassroots influence. Despite the limited direct input, the majority of respondents (65%) perceived community participation as adequate, suggesting that citizens feel involved to a degree that satisfies general expectations. However, the presence of conflicting priorities within communities (60%), alongside budget constraints (20%) and low participation (20%), indicates that internal disagreements and resource limitations continue to pose challenges during the identification and planning stages. These findings suggest that while participatory mechanisms exist, they are not always sufficient to reconcile diverse community needs or ensure optimal project alignment with local priorities.

The monitoring of CDF projects was universally affirmed, with 100% of respondents reporting that oversight occurs. This highlights the prominence of accountability mechanisms in the program and reflects a structured approach to supervision. Formal mechanisms such as audits (40%) complement community-oriented measures, including public meetings (40%) and reports to the community (20%), indicating a balance between bureaucratic oversight and citizen engagement. The strong emphasis on monitoring likely contributes to perceptions of fund utilization effectiveness, as respondents overwhelmingly rated fund usage positively, with 70% describing it as effective and 30% as very effective. These findings suggest that allocated resources are generally applied toward intended objectives, though the lower proportion of community reporting points to potential gaps in consistent communication and participatory oversight.

Perceptions of fund allocation equity were notably high, with 95% of respondents agreeing and 5% strongly agreeing that resources are distributed fairly. Such consensus indicates confidence in the fairness of allocation processes and suggests that beneficiaries perceive the distribution of resources across wards and sectors to be balanced. Analysis of sectorial funding shows that education (45%) and health (40%) are the most supported areas, while economic empowerment (10%) and infrastructure (5%) receive comparatively less attention. This allocation pattern emphasizes social service delivery over immediate income-generating initiatives or physical development, potentially limiting the program's capacity to foster broader economic growth. Nonetheless, the prioritization of education and health aligns with long-term developmental goals, reflecting a policy emphasis on building human capital and enhancing well-being.

## 5. Conclusion and Recommendations

### 5.0 overview

This chapter presents the overall conclusions and recommendations derived from the study's key findings concerning the implementation of CDF projects in Mushindamo District. The findings indicate that CDF programs have contributed to community development, improved access to services, and enhanced household income. However, challenges such as delayed funding, limited community participation, weak monitoring, and inadequate technical capacity have constrained their effectiveness. The chapter recommends strengthening accountability and transparency, promoting community involvement, building local capacity, and ensuring timely fund allocation. Overall, addressing these issues can improve the sustainability and income-generating impact of CDF projects in the district.

### 5.1 Conclusion

The first objective focused on assessing the allocation and utilization of CDF resources in Mushindamo District and their contribution to economic wellbeing. The findings indicate that CDF funds have been instrumental in supporting projects that provide community infrastructure, access to social services, and income-generating opportunities. For instance, projects targeting roads, water supply, schools, and small-scale business initiatives have created a platform for improved livelihoods. Respondent feedback suggested that households directly benefited from enhanced access to basic services, while some were able to engage in small businesses or agricultural activities that increased household income.

The second objective explored how effectively CDF projects promote local development in Mushindamo District. The study revealed that CDF-funded initiatives have had a noticeable impact on social and physical infrastructure development. Improvements in education facilities, health centers, and road networks were among the most commonly cited contributions. These developments have not only enhanced access to essential services but also supported broader community development by facilitating trade, mobility, and social cohesion.

The third objective addressed the challenges and opportunities affecting CDF project implementation. The study identified several persistent challenges, including limited community participation, weak monitoring and evaluation, delayed fund disbursement, poor contractor performance, and inadequate technical capacity among local implementers. These challenges collectively undermine project quality, reduce the intended developmental impact, and sometimes erode public confidence in the CDF system. Conversely, the study also identified significant opportunities that can enhance CDF effectiveness. Government commitment to decentralization and local development, growing community awareness of development initiatives, and potential partnerships with non-governmental organizations and local stakeholders present avenues for improvement. When harnessed effectively, these opportunities can strengthen transparency, accountability, and the sustainability of CDF projects. The findings suggest that overcoming the identified challenges while leveraging existing opportunities is critical for maximizing the impact of CDF programs on local development and household income.

The study concludes that CDF projects in Mushindamo District have made notable contributions to community development and economic wellbeing, particularly through improved access to infrastructure, services, and income-generating opportunities. Nevertheless, the effectiveness of these projects is constrained by structural and operational challenges that limit transparency, participation, and timely delivery. Addressing these issues through strengthened governance, community engagement, and capacity-building, and timely fund allocation is essential for realizing the full potential of CDF initiatives. By focusing on both the successes and challenges identified across the three objectives, the study provides a comprehensive understanding of how CDF projects function and offers guidance for enhancing their impact and sustainability in Mushindamo District.

### 5.2 Recommendations

1. Enhance Community Participation: Local communities should be actively involved in project identification, planning, and monitoring to ensure that CDF projects address genuine needs and priorities, thereby increasing ownership and sustainability.
2. Strengthen Accountability and Transparency: Transparent procedures for project selection, fund disbursement, and reporting should be institutionalized to reduce misuse of resources and enhance public trust in CDF initiatives.

3. Timely Release of Funds: Government and district authorities should ensure that CDF funds are disbursed on schedule to prevent project delays and ensure smooth implementation of planned initiatives.
4. Capacity Building for Project Committees: Training should be provided for local CDF committees and implementers in financial management, project planning, and monitoring to improve project efficiency and quality.
5. Robust Monitoring and Evaluation: Regular monitoring and evaluation mechanisms should be strengthened to track project progress, identify challenges early, and ensure adherence to standards.
6. Improve Contractor Management: Clear guidelines and performance standards for contractors should be enforced to enhance the quality of work and ensure timely completion of projects.
7. Promote Income-Generating Projects: Greater emphasis should be placed on projects that directly improve household income and economic wellbeing, such as small-scale businesses, agricultural support initiatives, and skills development programs.
8. Encourage Multi-Stakeholder Collaboration: Partnerships with NGOs, community-based organizations, and private sector actors should be promoted to supplement resources, expertise, and technical support for CDF projects.
9. Equitable Distribution of Resources: CDF allocations should be made equitably across communities within the district, prioritizing areas with the greatest development needs to reduce disparities.
10. Public Awareness and Sensitization: Continuous sensitization campaigns should be conducted to inform communities about CDF objectives, available projects, and their role in monitoring, thereby fostering accountability and active participation.

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