

Review of the Constituency Development Fund as a Strategy for Women and Youth Empowerment in Lusaka Central Constituency

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Abstract- The Constituency Development Fund (CDF) is a government initiative in Zambia designed to allocate financial resources to community-driven development projects. In recent years, the CDF has undergone significant reforms and increases in funding to better address the needs and priorities of local communities, particularly focusing on women and youth through the establishment of the Women, Youth, and Community Empowerment Fund within the CDF framework. As of 2024, the CDF allocation has risen to K30.6 million per constituency, up from K1.6 million in 2021. Notably, 20% of these funds are earmarked for women and youth empowerment, accessible through loans or grants. This research adopts a literature review methodology to examine the role of the CDF in Zambia as a mechanism for empowering women and youth, with a particular focus on Lusaka Central Constituency. The findings indicate that while the Constituency Development Fund (CDF) provides an opportunity to improve access to financial resources for business start-ups among women and youth groups that have historically faced challenges in securing funding from traditional financial institutions, the fund's objective of empowering these demographics is hindered by several factors. These challenges include low awareness of the fund, misuse of the funds for purposes other than those intended, perceived political interference, and a lack of capacity among beneficiaries to develop appropriate proposals, limited administrative capacity in some CDF structures among others. The study provides strategic recommendations to enhance the accessibility of financial services, build capacity among the beneficiaries, and strengthen monitoring and evaluation systems. By fostering partnerships and collaboration, the CDF's impact on women and youth empowerment can be significantly amplified. The findings of this research contribute to a deeper understanding of how the CDF influences the economic well-being and agency of women and youth in Lusaka Central Constituency. Additionally, by identifying the key drivers and obstacles affecting the implementation and sustainability of CDF initiatives, the study offers insights into optimizing the effectiveness and long-term viability of empowerment programs targeting women and youth.

Keywords: s

I. INTRODUCTION

Zambia is a developing country of 51% female of which 37.1% youth aged between 15 to 35 (ZAMSTATS, 2022). Although this group makes up the majority of the population, they remain among the most impoverished and unemployed. Globally, unemployment rate stands at 5.3% for females and 5.0% for males (ILO, 2024). In Zambia, the disparity is similar with unemployment being higher among women at 16.4% compared to men at 11.9% (LFSR, 2020). While women and youth are two constituencies that have been traditionally seen by governments as deserving of support, their potential and power to act as their own agents have not received sufficient attention.

However, in recent years, the quest for inclusive development strategies has prompted policymakers and scholars alike to explore innovative approaches aimed at empowering marginalized groups such as women and youth. Empowerment is essential and fundamental for changing and improving the various levels of society as it helps to address systemic inequalities that exist in many societies Veeran (2011). Initiatives aimed at fostering empowerment among marginalized groups such as women and youth have gained significant attention worldwide.

In Zambia, the Women and Youth Empowerment Fund has been established within the CDF as a strategy to empower women and youth. The CDF is a government initiative established to facilitate the delivery of public goods and services, aiming to foster development within local communities and create an enabling environment for comprehensive development at the constituency level (CDF Guidelines, 2022). It provides funding to each constituency in Zambia for community-based projects aimed at improving service delivery, local governance, and economic growth. Since its establishment in 1995, the CDF has become a core driver of socioeconomic development. With its expanded scope of women and youth empowerment and the exponential increase in budgetary allocation to CDF from K1.6m – K25.7m in 2022 (Musokotwane, 2022) and further increased to K30.8m in 2024 (Musokotwane, 2024), the CDF presents an opportunity to address the many socio-economic challenges

faced by women and youth which include high poverty and unemployment, and lack of skills and access to financing for entrepreneurial activities in this constituency. The CDF stands out as a unique mechanism designed to meet the socio-economic needs of these marginalized groups at the community level. Amidst the ongoing discourse on community development, the use of the CDF as a tool for women and youth empowerment is critical within Zambia's evolving landscape..

1.1. Problem Statement

Lusaka Central Constituency, characterized by a high population density, is administratively subdivided into four distinct wards. Women and youth in the Lusaka Central Constituency face significant barriers to accessing economic resources necessary for their empowerment. A primary challenge is their inability to meet the stringent requirements set by formal lending institutions for capital access. FINSCOP (2020) found that the majority people who were denied loans from micro finance institutions (MFIs) were women comprising of 56.9% compared to men at 43.1% with income being too low as the major reason at 25.9% followed by having no collateral at 20.5%. This limitation effectively restricts the opportunities to females for financial growth and development, perpetuating cycles of poverty and economic dependency. As a result, alternative strategies, such as the Constituency Development Fund (CDF), become crucial in bridging this gap and fostering economic empowerment for these vulnerable groups.

The CDF has been widely implemented as a strategy for community development and has seen substantial increases in funding, from K1.6 million to K30.8 million in 2024 (Musokotwane, 2022; 2024). A women and youth empowerment fund was created within the CDF in 2022 which allocates 20% of the CDF to women and youth empowerment. The empowerment fund is comprised of 40% for grants and 60% for loans, specifically targeting women and youth empowerment (CDF Guidelines, 2022).

Despite the growing interest in community development strategies aimed at empowering women and youth, there is a significant gap in comprehensive research on the effectiveness of the Constituency Development Fund (CDF) as a tool for women and youth empowerment in Zambia, particularly within the Lusaka Central Constituency. The lack of literature examining the CDF's impact on women and youth empowerment in this constituency has created a void in understanding its efficacy. This article addresses the identified gap, especially in the context of pervasive challenges such as high unemployment rates, low literacy levels, and limited access to capital among women and youth in Lusaka Central Constituency. Against this backdrop, the article delves into the efficacy of the CDF as a tool for empowering women and youth within the context of Lusaka Central Constituency. Against this backdrop, delves into the efficacy of the CDF as a tool for empowering women and youth within the context of Lusaka Central Constituency

1.2 Study Objectives

- 1) To explore the role of the Constituency Development Fund (CDF) in enhancing the economic empowerment of women and youth in Lusaka Central Constituency.

- 2) To identify the challenges and opportunities in the implementation of CDF projects aimed at promoting inclusive development for women and youth in Lusaka Central Constituency

II. THEORETICAL AND CONCEPTIONAL FRAMEWORK

2.1. Theoretical Framework

The pursuit of effective strategies for empowering marginalized groups, particularly women and youth, remains a critical endeavor in contemporary development discourse. The Constituency Development Fund (CDF) emerges as a pivotal instrument and strategic approach within the ambit of initiatives aimed at empowering women and youth and therefore understanding the underlying theoretical models is paramount. By delving into theoretical perspectives, the study elucidates the intricate dynamics of empowerment, emphasizing relational, structural, and intersectional factors (Okunade et. al., 2024). Through this exploration, the study provides a comprehensive theoretical foundation for examining how the CDF can effectively serve as a strategy for empowering women and youth in Lusaka Central Constituency.

This study is underpinned by three theories namely the empowerment, institutional and the resource dependency theories. These theoretical frameworks provide a comprehensive understanding of the empowerment dynamics. These frameworks emphasize the importance of considering relational aspects, structural factors, and the intersection of various social factors in empowering women and youth. By applying these insights, policies and initiatives can be more effectively tailored to address the diverse needs and challenges faced by women and youth in utilising the CDF as an empowerment strategy.

2.3.1 Empowerment Theory

Theories of empowerment encompass both processes and results, implying that certain behaviours, events, or arrangements can be empowering and that the end result of these processes is a degree of empowerment (Swift & Levin, 1987; Zimmerman, in press cited in Perkins & Zimmerman, 1995). The theory posits that the concept of empowerment manifests in various ways depending on the individual and it focusses on the process and outcomes of empowering marginalized groups, such as women and youth, to gain more control over their lives and resources. This theory provides a framework for understanding the mechanisms through which the CDF contributes to women and youth empowerment in Lusaka Central Constituency. This includes examining how the fund enhances participants' capabilities, opportunities, and agency to participate in economic activities, access services, and influence decision-making processes at the local level.

2.3.2. Institutional Theory

This theory helps to investigate how institutions (such as rules, norms, values, and cultures) shape the behavior and performance of individuals and organizations. According to Lawrence & Shadnam (2008), Institutional Theory provides a conceptual framework for examining social phenomena, with an

emphasis on organizational phenomena and it posits that the social realm is predominantly composed of institutions, which are long-lasting regulations, systems, and frameworks that dictate behaviour. In the context of the CDF, this theory is utilised to analyze how institutional structures and processes influence the implementation and effectiveness of the CDF in promoting women and youth empowerment. This includes understanding the roles of government agencies, local authorities, community organizations, and other stakeholders in the allocation and utilization of CDF resources in Lusaka Central Constituency.

2.3.3 Resource Dependence Theory

This theory focuses on how organizations depend on external resources to survive and thrive. According to Celtekligil (2020), Resource Dependence Theory is based on three main ideas: the environment, the scarce and valuable resources that an organization needs, and the uncertainty about how easy it will be for the organization to get these resources. In this study, the theory is applied to analyze how women and youth within Lusaka Central Constituency access and utilize the resources provided through the CDF to advance their socio-economic status. It also explores the dependency relationships between different stakeholders involved in the management and distribution of CDF funds.

2.4 Conceptual Framework

In examining the effectiveness of the Constituency Development Fund (CDF) as a women and youth empowerment strategy within Lusaka Central Constituency, it is imperative to establish a robust conceptual framework that elucidates the key concepts shaping the study's inquiry. This conceptual framework serves as a guiding structure, providing a lens through which to analyze the complex dynamics of the CDF implementation, its impacts on women and youth empowerment, and the underlying mechanisms driving these processes.

By drawing upon established theories of community development, empowerment, governance, and public policy, this framework offers a comprehensive framework for understanding the multifaceted dimensions of the CDF as a catalyst for socio-economic transformation and inclusive growth within the constituency. Through this exploration, the study uncovers insights that not only enrich scholarly discourse but also inform evidence-based strategies for advancing gender equality, youth empowerment, and sustainable development in the context of local governance and community development. By utilising this conceptual framework, the study benefits from a structured approach through which the complex interplay between the CDF and women and youth empowerment within Lusaka Central Constituency is examined, guides the collection and analysis of data, facilitates comparisons with existing literature, and offers insights for theory development and practical implications in the field of business and management.

III METHODOLOGY

To conduct research on the Constituency Development Fund (CDF) as a strategy for women and youth empowerment in the four wards of Lusaka Central Constituency—Independence, Kabulonga, Lubwa, and Silwizya—a literature review approach

was employed. This methodology involved a systematic examination of existing academic and policy-related literature to identify and analyze key themes, trends, and findings relevant to CDF implementation and its impact on women and youth empowerment. The review included sources such as government reports, peer-reviewed journal articles, reports from the CDFC and studies from non-governmental organizations. By synthesizing the findings from these sources, the research assessed how CDF is being utilized, the challenges faced, and the outcomes achieved. The literature review also identified gaps in existing research, offering insights into areas that require further investigation to enhance the effectiveness of CDF as a tool for empowering women and youth in these specific local contexts.

IV FINDINGS

4.1 Women and Youth Empowerment

Women and youth empowerment is a crucial component of the global agenda for sustainable development and inclusive growth. In current discussions and debates about sustainable development, the significant and influential roles played by women and youth are widely recognized. They are seen as key actors who have the potential to drive positive change and advancements towards sustainable development goals. By prioritizing investments in areas such as economic opportunities, education and participation in decision-making processes, the full potential of women and youth can be unlocked, driving progress towards achieving inclusive development, reducing poverty, and fostering resilient communities worldwide where women and youth participate actively in the development process. This is considered a moral concern of humanity and, at the same time, the smartest investment that can be made in sustainable development (Njuki et al., 2023). The women and youth empowerment agenda is enshrined in several global commitments such as the United Nations Sustainable Development Goals (SDGs), UN Women's Empowerment Principles (WEPs), UN Youth Strategy and the African Union's Agenda 2063.

The term 'empowerment' means different things to different people and in different contexts and it has been defined in many ways. For example, Costa et al. (2023) underline that the concept of women and youth empowerment may significantly differ depending on a country's history, cultural settings and politics which govern the different levels of involvement and emancipation of women and youth. Lwamba et al. (2022) states that empowerment can be gauged from different perspectives and levels such as personal, relational, collective, and structural, as well as from the process involving different aspects which include resources, agency, and achievers. Despite the variations in the definitions, there are some similarities in some definitions. As Zoabi and Gal (2020) note, empowerment can be defined as the process through which those people who have been unlawfully dispossessed of the ability to make choices over their life matters acquire such an ability. Similarly, the World Bank (2023) explains empowerment as a transformational process that enables individuals who have been denied the ability to make strategic decisions in their lives to gain the ability to do so and such empowerment requires the removal of barriers in three interrelated pillars: resources, agency and the formal and

informal social norms, relationships, and institutions within which they operate. Sahadev et. al. (2024) also identifies three interrelated dimensions of empowerment: resources, agency and achievements. These definitions underscore the need to change the prevailing situation where women and youth lack resources and operate in a context where barriers exist that hinder their advancement. Understanding what empowerment entails is instrumental in fostering inclusive and equitable empowerment strategies tailored to address the diverse needs and aspirations of women and youth across various backgrounds.

When it comes to women's empowerment, Sudha & Reshi, (2023) posit that it involves equipping women with the essential resources and opportunities to exercise their rights, engage in decision-making processes, and have autonomy over their lives. According to Pereznieto & Taylor, (2014), the process of establishing women's economic empowerment entails ensuring that women have equal access to and control over economic resources, as well as ensuring that they are able to use these resources to exert increasing control over other aspects of their lives. A similar view is held by UNICEF (2017), who explain that empowerment of women concerns women gaining power and control over their own lives and it includes increased access to and control over resources. In view of the fact that women's empowerment has the ability to contribute to the SDGs, its accomplishment has become a global policy priority (Hunt & Samman, 2016). The CDF has the potential to empower women and accelerate progress towards larger development goals. According to (Okoli & Okoli, 2013), youth empowerment involves a comprehensive process that enables youths to develop the skills, authority, and influence necessary to effect positive change in their own lives and the lives of others, regardless of age (cited in Omeje et al., 2020). The goal of youth empowerment is to repurpose their potential and energies for peace and stability in order to lower unemployment, poverty, and criminal activity (Nmodu, 2014).

Youth empowerment requires access to economic possibilities such as work, entrepreneurship, and financial resources, creating an enabling environment for economic growth and job creation which may empower young people (Veeran, 2011). The same can be said for women. From the numerous literature review conducted by Costa et. al. (2023), it has been established that education, access to resources, participation and agency are central to the empowerment of women and youth. Therefore, by clearly making provision for access to funding and skills training opportunities, the CDF responds to this felt need among women and youth in their quest for empowerment. Although the CDF only receives a little portion of the nation's annual regular revenue collection, if this fund is managed effectively, it can have a big impact on reducing poverty (Francis, Nekesa & Ndungu, 2009).

Access to financing is pivotal in fostering women and youth empowerment initiatives, catalyzing their potential to drive societal progress and economic growth. The CDF stands as a vital source of financial support, offering avenues for aspiring individuals to transform their ideas into impactful projects. Particularly for women and youth, who often face systemic barriers to traditional financing channels, CDFs serve as inclusive platforms, empowering women and youth to pursue entrepreneurial ventures, educational pursuits and community

development initiatives. By facilitating access to capital, CDFs not only enable the realization of innovative ideas for women and youth but also fills the gap for their access to financing and also promotes an enabling environment for women and youth to thrive thereby fostering a more equitable and prosperous future for all.

The CDF is unique in that it goes directly to local levels, allowing individuals to make spending decisions based on their needs and preferences, unlike other development funds that go through multiple administrative layers (Francis, Nekesa & Ndungu, 2009). A study conducted by CARE in Sri Lanka found that one of the strategies used for economic empowerment was the creation of a community fund within the CDF program which provided financial support to community members including women for various initiatives and projects thereby increasing women's financial inclusion, economic empowerment and participation in decision making processes (Saxon & Ford, 2021). Tsubura (2013) argues that the CDF has created opportunities for women to engage in public decision-making, access resources, and challenge patriarchal norms and highlights some challenges and limitations that women face in the CDF process. Some of the challenges include corruption, violence, and discrimination. Francis, Nekesa & Ndungu, (2009). These factors have a bearing on women's empowerment and may result in other women shunning to access this vital tool to women's empowerment.

Similarly, a study by Osebe & Kibet (2019) suggests that the CDF can be used as a tool to promote women's empowerment by allocating funds to projects that address women's needs and interests, and by enhancing women's representation and leadership in CDF committees. In addition, Osebe & Kibet (2019) concluded that devolution has created some space for women's empowerment, although there are still structural and cultural barriers that limit their full involvement and benefit from the CDF. This finding is in agreement with findings by Osebe (2016) who also found that devolution and CDF have increased women's participation, representation, and access to resources at the local level and also highlighted challenges faced such as patriarchal norms, corruption, and inadequate funding. In another study by Ochanda & Obonyo (2016), it was found that the CDF has a positive impact on youth empowerment in terms of education, health, employment, and participation in development projects. However, the article also identifies some challenges that hinder the optimal utilization of the CDF, such as corruption, nepotism, political interference, and low awareness among the youth. Where no deliberate consideration is made to ensure that CDF is accessible to all especially women and youth for their empowerment, the many benefits that accrue from CDF may remain a pipe dream. This is confirmed in a study by Awino & Waweru (2014) which found that CDF had not considered the needs of women and youth in terms of project selection, budget allocation, and participation. This situation reinforces the already existing barriers to women and youth access to resources for their empowerment.

In Zambia, strides to empower women and youth have been made through the creation of the women and youth empowerment fund which is allocated 20 percent of the CDF funding. Since 2022 when the fund was established, 16.92

million has been allocated for women and youth empowerment in Lusaka central Constituency as follows:

Table 1: Lusaka Central Constituency CDF Allocation 2022-2024

Year	CDF Allocation	20% Empowerment Fund
2022	25.7 million	5.14 million
2023	28.3 million	5.66 million
2024	30.6 million	6.12 million
Total	84.6 million	16.92 million

Source: Budget Speeches 2022 - 2024

Furthermore, beneficiary lists obtained from the Lusaka Local Authority indicate that during the period 2022 – 2024, a total of 289 women and youth were provided with empowerment funds comprising 189 grant beneficiaries and 100 loan beneficiaries.

Table 2: Beneficiaries of the Women and Youth Empowerment Fund 2022-2024

Year	Grants	Loans	Total
2022	50	31	81
2023	55	30	85
2024	84	39	123
Total	189	100	289

Source: Lusaka Local Authority Beneficiary Lists

This initiative represents a promising step towards the empowerment of women and youth within the constituency. However, when considering the vast number of individuals within these demographics, the resources allocated appear disproportionately low relative to the potential impact. The effectiveness of such empowerment programs relies not only on the provision of funds but also on ensuring that these resources are sufficiently robust to address the diverse and extensive needs of women and youth. To achieve meaningful impact, it is essential that the scale of financial support be aligned with the demographic realities and the specific challenges faced by these groups. Expanding the scope and increasing the resources available can enhance the reach and effectiveness of empowerment initiatives, enabling more substantial and sustainable development outcomes.

Furthermore, only 50 grant beneficiaries were monitored during the period 2022 - 2023, constituting only 30% of the total beneficiaries for the period 2022 – 2023. Results from this monitoring show that out of the 50 beneficiaries 24 were found to be in business, 3 groups had diverted to another business, 7 groups had shared the money and 17 groups were not visited because they were not answering their phones. From these

statistics, it can be deduced that the empowerment fund can make a difference in the livelihoods of women and youth if the businesses are sustained. Enhancing monitoring would help to get a clearer picture of how the empowerment fund is impacting the beneficiaries.

4.2 CDF Legal, policy and Institutional Analysis

Several reforms have been made towards the CDF since its establishment in 1995 in Zambia. The CDF is now supported by a comprehensive policy and legal framework which is aligned with national policies and frameworks on youth and women's empowerment, skills development, social protection, education, gender, and disability. The Constitution of Zambia Amendment Act No. 2 of 2016 establishes the CDF under Article 162. The inclusion of the CDF in the constitution establishes a strong legal basis for its functioning, fosters principles of good governance, and enhances endeavours to empower local communities and foster equitable development.

In 2024 the Constituency Development Fund Act was enacted to repeal and replace the 2018 Act. It provides for the decentralisation of the management, disbursement, utilisation, and accountability of the Constituency Development Fund (CDF). It also ensures the continued existence of the Constituency Development Fund Committee while redefining its functions and revising its composition. Additionally, the Act established the Provincial Constituency Development Fund Committee, further enhancing the governance and oversight mechanisms associated with the CDF. Section 4 of the Act continues the Constituency Development Fund Committee (CCDFC) in each constituency and provides for its composition. The CDFFC has been expanded from a maximum of 13 members to a maximum of 18 members with the inclusion of the district commissioner and representatives from organisations for persons with disabilities, women's organisation, youth organisation and a person with proven knowledge of community development issues. The expanded composition of the Constituency Development Fund Committee (CDFFC) has not addressed concerns about the potential for undue influence in discussions and decision-making processes, particularly given the number of members appointed by the Member of Parliament (MP). With a significant portion of the committee being directly nominated by the MP, there is a heightened risk that the committee's deliberations and outcomes could be swayed, compromising the impartiality and effectiveness of the CDFFC's oversight and governance functions. The CDFFC is responsible for various tasks, such as receiving and discussing annual reports and returns, compiling records, returns, and reports from the constituency. The committees also receive project proposal lists from the WDCs within the constituency or joint proposals with other constituencies, deliberate on the received proposals, and submit a project list to the local authority for further submission to the provincial Local Government Officer for approval.

The National Decentralisation Policy (2023) offers a thorough framework for implementing decentralization through devolution and is crucial for citizens to participate in order to achieve sustainable development and improve service delivery. The CDF integrates with this policy through its community structures which help to foster local decision-making, community participation, responsive service delivery, fair resource

allocation, and accountability in development fund management. It also facilitates the implementation of decentralization objectives and empowers local communities to independently pursue their development agendas. WDCs are recognised among the institutions that are critical for the effective implementation of the decentralisation policy. WDCs provide a platform for inclusive citizen participation in decision making and spearheading development in respective wards which are aligned to the Integrated Development Plan.

The Local Government Act, 2019 establishes the WDCs and provides for their functions. Under section 4 of the fourth schedule, the Act clearly states that WDCs shall not be paid any remuneration for attending meetings and activities of the WDC as this shall be done on voluntary basis. However, most literature finds that the very nature of being a voluntary structure impacts on its effectiveness and efficiency. JCTR found WDCs lacked motivation due to the voluntary nature of their work and recommended that the provision of the Local Government Act which provides that WDCs shall work on voluntary basis be amended. To further compound this situation, literature reviewed also indicate that these structures do not have any offices for their operations thereby further hampering their accessibility to community members. This is the closest structure to the people and therefore not having any dedicated office space means also hampers their accessibility to the community.

The Constituency Development Fund Act No. 11 of 2024 is operationalised through the CDF guidelines of 2022 (currently under review) which provides the legal framework for the management, disbursement, utilisation and accountability of the fund (Casey et al., 2021). The CDF Guidelines also support the implementation of the National Decentralisation Policy and other national policies that promote the empowerment of the youth and women, as well as skills development.

Chisala (2021) outlines the ideal CDF disbursement process as follows: Call for project proposals from the local community members are done by the Community Development Fund Committee (CDFC); Ward Development Committees (WDCs) receive proposals from the community members and submit to the CDFC; CDFCs deliberate on the list of proposals received and select the successful ones which are sent to the planning sub-committee of the District Development Coordinating Committees (DDCCs) for appraisal after which recommendations of the selected proposals are submitted to the provincial local government for approval; the approved projects are then funded by the CDF depending on the availability of resources. However, literature reveals that some approval timelines are lengthy. USAID (2023) found that the application process very slow and long. A slow and lengthy application process for Constituency Development Fund (CDF) loans and grants can significantly hinder empowerment efforts. Such delays can prevent timely access to critical funds, stalling the implementation of economic initiatives. This inefficiency may discourage participation from eligible beneficiaries, particularly those from marginalized groups, and can lead to increased costs for both. Additionally, prolonged processes risk eroding trust in the CDF's effectiveness and can exacerbate existing social and economic inequalities by disproportionately affecting those with fewer resources to navigate the complex application procedures

This analysis of the legal, policy and institutional framework of the CDF highlights its multifaceted nature and significant implications for effective governance of the CDF. A nuanced understanding of these dynamics is crucial in shaping informed decisions and fostering sustainable development outcomes within the framework of the CDF.

4.3 Identifying Challenges and Opportunities in the Constituency Development Fund

The CDF serves as a vital mechanism for channeling resources directly to grassroots levels, aiming to address local development needs and foster women and youth empowerment. However, amidst its noble objectives, the CDF encounters a spectrum of challenges and opportunities that shape its effectiveness and impact. This section explores these intricacies, aiming to dissect the underlying factors that influence the success of CDF initiatives. By identifying key challenges and opportunities, this study paves the way for informed strategies that maximize the potential of the CDF in driving sustainable development at the constituency level.

4.3.1 Challenges

There are multiple challenges that have been identified which impact the CDF process. One of the challenges is that the CDF Committee that superintends the approval of CDF projects is highly skewed to the serving area member of parliament. Section 4 of the Constituency Development Act, 2024 empowers the area member of parliament (MP) to directly nominate five members comprising two individuals from the community, 1 councilor from the area, a representative each from the civil society and religious organisations in the area and person who is knowledgeable about community development issues. In addition, 3 other committee members are nominated in consultation with the MP plus him or herself out of the maximum of 18 CDFC members. This arrangement by and large favours the interest of the MP and nullifies the effectiveness of the entire consultation process. Put differently, the process alienates the local community members from participating in the decision-making process as the selected community representatives on the CDF Committee are answerable to the area member of parliament as opposed to the community they represent (Chisala, 2021). According to TIZ (2022), there is a conflict of interest in the decision-making process for the MP. This implies that the decisions made by this body are highly likely to be influenced by the members of parliament and their appointees. The Zambia Institute of Planners (2022) conducted a survey that highlighted the importance of separating the CDF from Members of Parliament in the Act and also emphasized the necessity of implementing new guidelines to prevent the politicization of the CDF.

It has also been highlighted that the role of the Member of Parliament (MP) and the influence of partisan politics present a significant challenge in accessing the CDF. According to Auya & Oino (2013), MPs have excluded communities favouring those with close kinship ties, thus encouraging misappropriation and fraudulent activities, resulting in diverted government funds. This is confirmed by a study undertaken by Okungu (2006) which observed that funding for bursaries, schools, roads, health centers among others had been diverted to lineages more

amenable to the sitting Member of Parliament (Cited in Auya & Oino, 2013). The CDF's susceptibility to manipulation and misuse, due to excessive political power, can undermine both public trust and the effectiveness of the Fund. However, there was no literature available pertaining specifically to Lusaka Central Constituency regarding this issue.

In addition, the Jesuit Centre for Theological Reflection (JCTR) (2022) cautioned that there were still opportunities for political meddling in the CDF process and highlighted the need for institutional adjustments. Caritas (2016) observed that participation in CDF is based on partisan attitudes which tend to influence project identification, selection and implementation (cited in Chrine, et.al. 2020). This view was in agreement with Chrine et al. (2020) who further observe that Community participation was not in line with the provisions of the CDF guidelines, indicating a need for more inclusive and transparent decision-making processes. There are also perceptions among the community that the award of empowerment funds is skewed to those that are politically connected (TIZ, 2022). Such perceptions have the potential to discourage a lot of women and youth who are not politically connected from applying for the empowerment funds. Improving the transparency and inclusivity of CDF processes will increase opportunities for women and youth to access these funds, particularly those who are not politically connected. By addressing these perceptions, it can be ensured that a wider range of individuals feel empowered to apply for and benefit from CDF initiatives.

Another challenge impacting access to CDF by women and youth is the lack of awareness about CDF processes. A study undertaken by Transparency International Zambia (TIZ) found that although there is high awareness among people on the existence of CDF, the majority (over 50%) of people interviewed did not know the CDF process (TIZ, 2022). In another study by Musamba and Phiri (2019), low awareness levels about CDF within the wider community was raised as an issue as this led to only those community members participating in WDCs and those who participated in community meetings on CDF being knowledgeable about the CDF processes. Lack of community awareness, participation, and agency can negatively impact the accountability, transparency, and effectiveness of CDF investments (Zambia Institute of Planners 2022).

Low literacy, lack of access to financing and low capacity to develop good quality proposals is yet another challenge impacting access to CDF by women and youth. JCTR (2022) found that many rural community members did not participate in CDF processes, such as applying for loans and grants, because the application process was too complicated for their low literacy levels. Functional literacy is critical in empowering women and youth and improving their overall quality of life because it improves their skills in reading, writing, and basic numeracy, it allows them to participate more actively in society and improves their overall welfare (Farooqi et. al., 2023). The Zambia Institute of Planners, 2022 identified the importance of prioritising capacity building for youth and women empowerment in order to maximize positive outcomes and minimize losses (Zambia Institute of Planners, 2022). A study in Kenya found that in one constituency, no woman had won a tender to implement CDF projects due to lack of qualifications, capital, illiteracy, and lack of companies while in another

constituency, the only woman who won a tender indicated that she knew the MP, had capital and was aware of the tendering requirements (Abdi, 2007). The historically imbalances such as access to capital and level of literacy among women and youth play a critical role in limiting the ability of women and youth to bid for implementation of projects beyond what the empowerment fund offers. The CDF presents an opportunity to fill this gap through the 20 percent women and youth empowerment fund and the 20 percent secondary school and skills development fund provided for within the CDF.

A study undertaken by JCTR in Livingstone, Masaiti, Kasama and Chisamba found that the project approval rates for women, youth and PWD empowerment programmes was low at 30% and 31% approval rates by CDC and WDC respectively (JCTR, 2022). However, no information is provided as to what could have led to these results. Based on this study, it is clear that the low approval rates for women, youth, and Persons with Disabilities (PWD) empowerment programs create significant obstacles for them to access crucial funds for their empowerment. This highlights the pressing need to thoroughly examine and improve the approval mechanisms in order to make empowerment funds more accessible. It is important to recognize that this action is not only about fairness, but also about promoting equal access to resources that empower marginalized groups.

The role of local councils in the administration of the women and youth empowerment fund is critical as they provide structures such as the WDCs through which this fund is administered. However, Zambia Institute of Planners (2022) found that the local councils have limited capacity particularly in terms of procurement, monitoring, and evaluation of projects thereby impacting the effective management of the CDF in which the women and youth empowerment fund is embedded.

When analysing the community development landscape, it becomes clear that the lack of a formal compensation system for Ward Development Committee (WDC) members presents significant challenges to their ability to effectively fulfill their duties. Currently, there is no set system in place to compensate members of WDC (LGAZ, 2023). Section 36 of the Local Government Act, No. 2 of 2019 does not provide for any allowance for the WDC unlike the CDCF which has been provided with an allowance according to section 5 of the schedule (Section 5(5)) in the CDF Act No. 11 of 2018. This lack of compensation can discourage their effective participation and implementation of their duties (LGAZ, 2023). In a study by Siachisa et. al. (2023), it was found that WDC members work on a voluntary basis without any remuneration and consequently, some members choose to withdraw from the committee and this impacts WDCs' ability to effectively mobilize communities. This is particularly challenging as they often have to rely on their own resources to fulfill their roles, especially with the recent increase in CDF, which has resulted in a greater workload and responsibilities (LGAZ, 2023). A weak WDC structure has the potential to negatively affect access to CDF as this is the entry point for submitting proposals for women and youth empowerment grants and loans.

The examination of obstacles within the CDF process highlights the complex nature of its implementation as a strategy for empowering women and youth in Lusaka Central

Constituency. By recognizing and tackling these obstacles directly, opportunities for better and more inclusive use of the CDF can be created that foster genuine and sustainable empowerment for women and youth in Lusaka Central Constituency.

4.3.2 Opportunities

There are promising prospects for women and youth empowerment through the Constituency Development Fund (CDF) despite the existing challenges. The CDF can be a solution to some of the challenges women and youth continue to face with regard to access to finance for income generation. According to International Finance Corporation, obtaining financial resources remains a significant challenge for women, resulting in an approximate \$1.7 trillion gap in credit demand (World Bank, 2022). The establishment of the women and youth empowerment fund within the CDF is a major opportunity which can enhance access to financing for women and youth through CDF grants and loans as provided under section 5.24 and 5.25 of the CDF Guidelines (2022) respectively.

The CDF empowerment fund also has the potential to impact the skills development among women and youth which has been identified as one of the factors that hinder women and youth empowerment. The CDF provides an opportunity to ensure that women and youth possess the relevant skills for their empowerment through the skills development bursaries provided under section 5.3.3 of the CDF Guidelines (2022). A study by Buvinić & Furst-Nichols, (2016) found that capital plus training and follow up visits by a programme officer resulted in transformative outcomes for women and youth empowerment. The availability of both grants and loans for empowerment activities and skills development funds offers women and youth the opportunity to access funds for income-generating activities and improve their skills to run these activities more effectively.

The requirement for women to be funded as organised groups, clubs and cooperatives as provided under section 2.1.2 of the CDF Guidelines enhances networking and collaboration among the women and youth for information sharing, cross learning and forming alliances to foster their interests and alliances. By virtue of this provision, the CDF provides an opportunity for women and youth to take up leadership positions within their organised groups, clubs and cooperatives which can be a springboard for wider participation in decision making structures within their communities and beyond.

Overall, it is evident that the CDF has the ability to empower women and youth, despite the challenges that have been identified within the CDF process. By tackling the challenges identified and capitalizing on the available opportunities, stakeholders can strive to improve the effectiveness and inclusivity of CDF programs. This will empower women and youth to actively engage in community development initiatives, enhance their socio-economic status, and make lasting contributions to sustainable change.

4.4 Discussion and Recommendations

Facilitating and enhancing access to Financial Services and Entrepreneurship Support is key. The empowerment fund under CDF is an opportunity for women and youth empowerment. IFAD (2019) adds that CDFs should provide

targeted financial services and entrepreneurship support to women and youth, including access to credit, savings, and microfinance facilities as this can empower them to start or expand their own businesses, generate income, and build assets, thereby enhancing their economic autonomy and resilience.

UNDP (2016) proposes that CDF initiatives should actively engage and involve youth in all stages of the programme planning, implementation, and evaluation and this can be achieved through youth friendly policies, dedicated youth advisory board and capacity building activities tailored to the needs of the youth, fostering their meaningful participation and leadership in community development processes.

UN Women (2020) posit that adopting approaches that considers the specific needs, priorities, and constraints faced by women and girls by incorporating gender analysis into program design, ensuring women's representation in decision-making structures, and implementing targeted interventions to address gender disparities in access to resources and opportunities will help to enhance the participation of women.

Strengthening Monitoring, Evaluation, and Learning Mechanisms is yet another way that can enhance women and youth empowerment. This can be done through the establishment of a robust monitoring, evaluation, and learning (MEL) systems to track progress, measure impact, and identify lessons learned of CDF funded programmes which also requires collecting sex-disaggregated data, conducting gender-sensitive evaluations, and sharing best practices to inform evidence-based decision-making and program improvement. This way, women and youth will have a pool of viable projects to select from when applying for CDF loans or grants for their empowerment. The MEL system can be enhanced by using various innovative channels such as suggestion boxes, creation social media feedback platforms among others, for capturing the views of women and youth on CDF projects.

Partnerships and collaboration are critical elements that the CDF should endeavour to build. The challenges that women and youth face are enormous which cannot be resolved by CDF alone. OECD (2019) proposes that CDF initiatives should forge partnerships with government agencies, civil society organizations, private sector actors, and other stakeholders to leverage resources, expertise, and networks in support of women and youth empowerment. This collaborative approach can enhance program effectiveness, sustainability, and scalability, while fostering synergies across sectors and maximizing impact. For instance, ongoing interventions on financial literacy offered by the Bank of Zambia and other organisations, youth and women focused products being offered by the private sector and other NGOs can be leveraged to complement and where possible build on the efforts of CDF.

Musamba and Phiri (2019) analyse the CDF in Zambia and present the fund as an instrument for financing community-based development projects. While this has been acclaimed as having a direct impact, criticism is raised against fiscal illusion and sustainability challenges. Therefore, any recommendations must dwell on transparency and accountability, community participation, and monitoring and evaluation mechanisms related to the efficacy and sustainability of women and youth empowerment in the Lusaka Central Constituency. These should acknowledge the importance of addressing long-term

sustainability issues, especially focusing on capacity building and implementing innovative women and youth focussed financing methods.

For the women and youth empowerment fund to be administered effectively, the structures through which it is implemented require to be strengthened. In this vein, TIZ (2022) proposes the revision of the 2022 CDF guidelines and the Local Government Act to include provisions for the construction of a secretariat for WDC for enhanced community access, allowances for WDCs, and the inclusion of ex-officials to provide necessary expertise on WDCs as needed. JCTR (2023) supports the idea that the Local Government Act No. 2 of 2019 should be amended to provide administrative and financial support to the mandate of WDCs. By so doing, women and youth will easily access the WDC and benefit from any of the experts that may be included for guidance especially in the areas of proposal development to enhance their proposal quality and acceptance rates. Political influence has also been highlighted as a key issue creating challenges in the CDF in general and women and youth empowerment fund in particular. JCTR (2023) highlights the need to revise the CDF Act No. 11 of 2018, specifically regarding the formulation and composition of the CDFC. However, the revisions in the CDF Act, 2024 has not addressed these concerns.

The extensive incorporation and assimilation of digital technologies and the prevalence of the internet, mobile devices, social media, cloud computing, artificial intelligence, and other digital advancements have completely transformed the way people engage, obtain information, carry out business, and navigate their everyday routines. By incorporating the latest digital technology into their empowerment efforts, young people and women can boost their confidence, increase their economic power, and make more informed decisions. They can also connect with online collaborators and improve information sharing (Micheni et. al., 2021). Harnessing the power of technology within the CDF proposal development can also help women and youth to engage in business ventures that are innovative, and a world of endless possibilities can be unlocked for women and youth as opposed to engaging in the business-as-usual traditional business models.

The proposed recommendations made from the literature review, although general in nature can be applied to the context of Lusaka Central Constituency. By implementing these recommendations, CDF programs can become more effective vehicles for promoting women and youth empowerment, contributing to inclusive and sustainable development outcomes.

4.5. Implication of Research

Constituency Development Fund (CDF) in Zambia as a tool for women and youth empowerment, particularly in Lusaka Central Constituency. While the CDF offers opportunities through access to financing, skills development, and leadership positions, challenges like political influence, low awareness, and limited capacity hinder its effectiveness. The study recommends strategies to enhance access to financial services, youth engagement, gender-sensitive approaches, and robust monitoring systems. Through partnerships and collaboration, the CDF can maximize its impact on women and youth empowerment.

Despite the above opportunities; the CDF has several challenges; the Executive and sack can influence the distribution of the funds, few beneficiaries know about it, and the organization has a weak organizational capacity. They limit its usefulness thus contributing to ineffectiveness in providing justice on marginalized groups of people.

V CONCLUSION

The research review reveals a nuanced understanding of the Constituency Development Fund (CDF) as a potential catalyst for women and youth empowerment strategy. The literature provides evidence that that the CDF has the capacity to address socio-economic disparities and promote inclusivity by providing avenues for women and youth participation in community development initiatives. The literature further suggest that the CDF can facilitate access to resources, enabling women and youth to engage in entrepreneurial and community development activities. In this vein, the CDF in Zambia's Lusaka Central Constituency has the potential of being a driver of positive socioeconomic change and a strategy for women and youth empowerment. Among the notable impacts is the CDF's potential to address the gap in access to financing, skills development among others for women and youth.

However, while the CDF presents promising opportunities, challenges such as perceived partisan application, low awareness of the application, low literacy and low capacity and skills among women and youth and low institutional capacity must be carefully navigated to ensure the CDFs effectiveness as an empowerment strategy for women and youth. Moving forward, it is imperative for policymakers and stakeholders to consider the insights gleaned from this research to design and implement CDF programs that prioritize the needs and aspirations of women and youth, embracing technologies and ultimately fostering sustainable development and equitable access to economic resource for empowerment programmes within Lusaka Central constituency and beyond.

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