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### Research Article

## Assessing Effectiveness of Constituency Development Fund on Women Empowerment Program: A Study of Women in Dairy Farmers in Choma District in Zambia

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### About Article

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### ABSTRACT

This study examines the effects of the Constituency Development Fund (CDF) on women's empowerment programs, focusing on women dairy farmers in Choma District, Zambia. It examines the types of support provided, the effectiveness of these programs at the household level, and the limitations hindering their success. A mixed-methods approach was adopted, using purposive sampling of women dairy farmers and key stakeholders, with data collected through structured questionnaires, interviews, and focus group discussions. Findings indicate that CDF has positively influenced women dairy farmers, with 40% reporting increased milk production and 20% noting higher income. The most common support included training on dairy farming techniques (30%), financial assistance (24%), and input provision (20%). At the household level, improvements were observed in dairy productivity (26.5%), healthcare, education access, and income (24.5% each). However, challenges such as inconsistent fund disbursement, limited infrastructure, and gender-related barriers persist, with 72% acknowledging positive impact but 24% experiencing no or negative effects. To enhance CDF effectiveness, the study recommends improving access to affordable dairy inputs, expanding training programs, facilitating financial support, and investing in critical infrastructure. Gender-sensitive planning, equitable resource allocation, and robust monitoring mechanisms are essential for sustainable women's empowerment in dairy

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## 1. INTRODUCTION

### 1.1. Background

According to Walingo (2009), the desire to improve household food security and empower women in rural households has seen the implementation of various agricultural projects, particularly livestock initiatives targeted on women smallholder farmers. In an agricultural economy like Zambia, where women constitute the majority of the labour force, it makes sense to seek to use agricultural interventions as an entry point for poverty alleviation among rural women. CDF was originally introduced in Zambia in 1995 as a means to encourage local development in rural and urban communities across the country Ministry of Local Government and Rural Development, (2022). Guidelines were developed for the utilization of CDF, the latest prior to the current ones having been produced in 2006. The original scope of the CDF was to cover local projects at the community level with the 2021 allocation for CDF amounting to K1.6m per constituency Zambia National Assembly (2021). These livestock development projects generally seek to empower women by improving their incomes and nutrition, and the nutritional status of other household members.

Southern province is the largest milk-producing province in Zambia according to the 2022 livestock survey report produced by the Ministry of Fisheries and livestock, more than 3.9 million litres of milk is produced by households in Zambia with southern province accounting for 62.4 percent of the national output. Its efficiency as an integrated smallholder production system provides financial, health and social benefits to millions of rural dwellers.

Dairy farming, a cornerstone of Zambia's rural economy, presents a unique opportunity to enhance women's economic independence and household food security. Programs under the CDF women empowerment to dairy farmers often prioritize livestock initiatives, where women receive support such as dairy cows, technical training, and access to markets. This model has shown potential to improve incomes and foster empowerment by enabling women to participate in economic activities more actively ( Baltenweck *et al.*, 2007).

The Constituency Development Fund (CDF) is a government initiative that aims to promote development at the local level in Zambia. One of the key areas of focus for the CDF is women's empowerment, which aims to improve the economic and social status of women in the country. Several studies have been conducted to evaluate the effects of the CDF women empowerment program on women dairy farmers. One such study by Onyango and Otieno (2018) found that the program had a positive impact on the productivity and income of women dairy farmers. The study found that women who participated in the program had higher milk yields and incomes compared to those who did not participate. The study also found that the program had a positive effect on women's empowerment, as it increased their access to resources and improved their decision-making abilities.

### 1.2. Statement of the problem

In many rural areas, women face socioeconomic challenges that limit their ability to participate fully in economic activities and access resources to improve their livelihoods. In Choma

District, dairy farming has the potential to be a significant source of income and empowerment for women, yet these women often encounter barriers such as inadequate financial support, limited access to resources, and insufficient training opportunities. The Constituency Development Fund (CDF) was introduced to address such grassroots challenges and support local development initiatives, including those aimed at empowering women. This study seeks to address the question of whether CDF resources have effectively contributed to the empowerment of women involved in dairy farming, enhancing their access to income, resources, and skills necessary for economic independence.

### 1.3. General objectives

The general objective of this study is to assess the effectiveness of the constituency development fund on the women empowerment program, a case of women in dairy farmers of Choma district.

### 1.4. Specific objectives of the study

- i. To establish types of women dairy farmer empowerment support to dairy farmers given under the CDF.
- ii. To examine the effectiveness of CDF programs on women at the household level.
- iii. To determine the limitations of CDF laid programs.

### 1.5. Theoretical framework

This study is influenced by the Good Governance Theory. This theory was first proposed by the World Bank in 1990. Ekundayo (2017) stated that the good governance theory is associated with governing methods and structures in developing countries. Grindle (2010) also observed that the good governance agenda expanded during the decade of the 1990s. Ekundayo (2017) further claimed that Good Governance theory developed from a set of principles or policies first introduced by the World Bank in relating with and in assisting developing or third world countries. Good Governance Theory stipulates how citizens must be treated not merely as customers or consumers but as citizens, who have the right to hold their governments to account for the actions they take or fail to take. Ekundayo (2017) also asserted that Good Governance Theory sets out principles according to which a good government, whatever its form, must be run. These principles include: accountability, control, responsiveness, transparency, public participation, economy, efficiency, respect for human rights, and many others. These principles highlighted by Ekundayo (2017) are essential in the utilization of constituency development funds. They cater for all the necessities required for the successful implementation of CDFs.

These principles are interlinked because they all affect the implementation of CDFs. They are discussed below to show their impact when incorporated in the utilization of CDF.

Accountability emphasizes that all actors, particularly those in government, business, voluntary agencies, civil-societies, among others are to be made answerable to the society (Ekundayo, 2017). The principle of accountability in the real sense emphasizes answerability for the use of state resources and assets earmarked for specific purposes, subject to the



laws and their requirements. In this case the utilization of constituency development funds is largely influenced by accountability. According to Commonwealth Parliamentary Association (2011) CDFs are a distributive policy tool designed to meet the development needs of citizens. Their success is contingent upon an inclusive process of consultation which fosters cooperation among constituents, MPs, and technocratic experts. CPA (2011) explained that CDF initiatives should respond to local developmental needs. On this basis, CDFs require channels of input for local citizens and civil society at all steps in decision-making on CDFs.

Ekundayo (2017) stated that transparency emphasizes that the process of decision making, the ultimate decisions reached and the observance of such decisions must be carried out in conformity with rules and regulations. Ekundayo (2017) further explained that transparency stipulates that sufficient information is freely disseminated in such a way and medium that can easily be understood and directly to the people who will be affected and who will ensure compliance. The principle of transparency is predicated and built on free information flow and dissemination.

Ekundayo (2017) stated that public participation entails the involvement of every adult in the politics of his or her society. It could be either direct participation by individual citizens or indirect participation by their accredited representatives. As a devolved fund CDFs are participatory funds that are underpinned on community participation. Hence, community members must participate in decision making on projects to be finance through CDFs, carry out project monitoring and evaluate the performance of CDFs.

Ekundayo (2017) the principle of inclusiveness entails that no one is left behind when it comes to participation in the utilization of CDFs in the constituency. No one should be discriminated.

## 2. LITERATURE REVIEW

### 2.1. Overview

A literature review serves as a critical assessment of existing studies, theories, and findings related to the topic at hand. In the context of assessing the effects of the Constituency Development Fund (CDF) on women empowerment programs, particularly in the realm of dairy farming in Zambia, the literature highlights several themes:

- i. To establish types of women dairy farmer empowerment support to dairy farmers given under the CDF
- ii. To examine the effectiveness of CDF programs on women at the household level.
- iii. To determine the limitations of CDF laid programs.

### 2.2. To establish types of women dairy farmer empowerment support to dairy farmers given under the CDF

The empowerment of women in agriculture, particularly in dairy farming, is a pivotal factor in achieving sustainable rural development and food security. Across the globe, women play a significant role in the dairy sector, contributing to household incomes, nutritional outcomes, and community development. However, persistent gender disparities in access to resources,

education, and decision-making opportunities hinder their full potential.

Globally, women's contributions to dairy farming are often undervalued despite their substantial involvement in tasks such as feeding, milking, and caring for livestock. The Food and Agriculture Organization (FAO) has consistently emphasized that empowering women in agriculture can lead to improved productivity, enhanced food security, and poverty alleviation (FAO, 2018). Recognizing these benefits, international development programs have increasingly targeted women dairy farmers with interventions designed to improve their technical, financial, and social capacities.

One of the most effective strategies under the Cooperative Development Framework is the integration of women into dairy cooperatives. These cooperatives provide a platform for collective bargaining, access to markets, and shared resources, which are often unavailable to individual farmers. For instance, dairy cooperatives in Europe and North America have long-standing traditions of inclusivity, ensuring women have access to training programs, veterinary services, and financial support. These structures enable women to transition from subsistence farming to commercial dairy production, increasing their income and economic independence (Njuki & Sanginga, 2016). In developing regions, international organizations and non-governmental entities play a crucial role in adapting the CDF to local contexts. The Global Dairy Platform, a multi-stakeholder initiative, has implemented projects that enhance women's technical skills in livestock management and milk processing. These programs often include training in value addition, such as producing yogurt and cheese, which allows women to diversify their income sources (Arshad *et al.*, 2020).

### 2.3. To Examine the Effectiveness of Constituency Development Fund Programs on Women at the Household Level

The effectiveness of Constituency Development Fund (CDF) programs in improving the welfare of women at the household level is a critical area of research, as these programs are increasingly recognized as tools for community development and poverty alleviation. Globally, CDF initiatives have aimed to address localized development needs through decentralized funding mechanisms, prioritizing vulnerable groups such as women. Examining their impact on women at the household level involves assessing improvements in economic opportunities, access to resources, and decision-making power within families.

Internationally, the integration of gender-sensitive policies into CDF programs has been linked to greater effectiveness at the household level.

One significant way in which CDF programs affect women at the household level is through the promotion of economic empowerment. By providing financial support for entrepreneurial ventures, CDFs enable women to engage in income-generating activities that reduce dependence on traditional gender roles. Research in sub-Saharan Africa indicates that CDF-supported programs, such as microcredit schemes and agricultural development projects, have enhanced women's productivity and contributed to household stability.



These programs often result in increased household incomes, better access to basic needs, and a reduction in poverty levels, highlighting the potential of CDFs to transform women's economic status (Njenga *et al.*, 2018).

#### 2.4. Establishment of research gaps

Based on the critique of the literature review concerning the training of women in dairy farming, several research gaps can be identified. Addressing these gaps will not only enhance the understanding of the subject but also contribute to the development of more effective and inclusive training programs. The following research gaps are established:

##### 2.4.1. Theoretical Framework Application

There is a significant gap in applying established theoretical frameworks related to adult education and gender studies within the context of training programs for women in dairy farming. While existing literature recognizes the importance of tailored training methodologies, few studies have explicitly linked these methodologies to theories such as andragogy or feminist theory.

##### 2.4.2. Comprehensive Evaluation Metrics

The current literature lacks specific and standardized evaluation metrics to assess the effectiveness of training programs for women in dairy farming. Most studies mention the need for evaluation but do not detail the indicators that could measure outcomes effectively. Research is needed to develop a comprehensive set of metrics that can evaluate both immediate and long-term impacts of training initiatives, focusing on variables such as economic empowerment, skill acquisition, and social participation.

The role of technology in enhancing training for women in dairy farming remains underexplored in existing research. With the increasing prevalence of digital tools and online learning platforms, there is a critical need for studies that investigate how technology can be effectively integrated into training programs. Future research should assess the effectiveness of various technological solutions, such as mobile applications and virtual training environments, in improving access to resources and knowledge for women farmers.

##### 2.4.3. Sustainability of Training Initiatives

Another significant gap in the literature is the lack of focus on the long-term sustainability of training programs. While initial training can empower women, there is limited research on how to maintain and support ongoing learning and development. Future studies should explore models of continuous support, mentorship, and community engagement that can ensure the lasting impact of training initiatives on women's empowerment in dairy farming.

### 3. METHODOLOGY

#### 3.1. Overview

This study examines the effects of the Constituency Development Fund (CDF) on women empowerment programs, focusing on women dairy farmers in Choma District. A descriptive survey research design is used in this research. The

research methodology outlines the approach to data collection, analysis, and interpretation, aiming to provide comprehensive insights into the impact of CDF on the economic empowerment of women involved in dairy farming.

#### 3.2. Research design

A research design can be defined as a detailed plan for data collection and analysis depending on the research question(s) of a particular study (Bell & Bryman, 2011; Lewis *et al.*, 2012; Bougie & Sekaran, 2013). It can also be referred to as the procedures for collecting, analyzing, interpreting and reporting data in research studies. It is the overall plan for connecting the conceptual research problem with the pertinent and achievable empirical research (Creswell & Plano Clark, 2007). The research design to be used in this study is the case study research design. The adoption of this design is influenced by the fact that the study involves the collection of data to accurately and objectively describe the existing phenomena as well as determine the nature of the situation at the time of investigation.

#### 3.3. Target population

The target population for this study includes women dairy farmers in Choma District who are beneficiaries of CDF-funded programs, as well as local government officials and community leaders involved in implementing these programs. This will provide a comprehensive view of the CDF's role in promoting women's empowerment within the district. According to Bridier and Casteel (2021), a target population is the specific, conceptually bounded group of potential participants to whom the researcher may have access that represents the nature of the population of interest. The target population must be a complete subset of the population of interest-members of the target population must also be described by the boundaries of the population of interest. Robson (2011) defines a target population as a literal population such as people or it may be a universe of nations, cities, firms, and many more. Therefore, the target population is aimed at capturing fifty (50) research participants in totality.

#### 3.4. Sampling size and sampling procedure

##### 3.4.1. Sampling design

The study will use the purposive sampling technique. According to Brink (1996), purposive sampling requires selecting participants who are knowledgeable about the issue in question, because of their sheer involvement in and experience of the situation. While Creswell (2003) states that purposive sampling refers to selection of sites or participants that will best help the researcher understand the problem and the research question, they must be willing to reflect on and share this knowledge. Purposive sampling is appropriate because it is known to be representative of the total population, and it produces well-matched groups. Another advantage of using purposive sampling, according to Kristjanson *et al.* (2003), is that individuals who have experienced the phenomenon of interest are invited to participate, contributing a wide range of domain descriptors and construct dimensions.





### 3.4.2. Sample Size determination

The basic idea of sampling is by selecting some of the elements in a population, we may draw conclusions about the entire population (Cooper & Schindler, 2001). The reason why sampling is necessary is because of lower costs, greater accuracy of results, and greater speed of data collection and availability of population elements. The sample size refers to the number of elements or units that researchers draw from the population of respondents for research exercises. In this study, the sample size of 50 respondents was picked randomly from various categories, representing 25 percent of the targeted population. And all 50 questionnaires were distributed and returned. These respondents were randomly chosen by the researcher after realizing that they were perceived as being important and vital to the research.

### 3.5. Data collection methods

Data collection instruments refer to devices used to collect data such as questionnaires, tests, structured interview schedules and checklists. Creswell (2008) identifies the following as some of the research instruments that a researcher may use to collect data from the respondents. These include questionnaires, interviews schedules, Observations and focused group discussions. This research study mainly used questionnaires, and focus group discussions. This is because the picked methods are known to maintain good quality information for the production of the best possible results.

#### 3.5.1. Data Collection Method and procedures

This study will use a mixed method research approach that aims at collecting both qualitative and quantitative data from the participants. Kemper *et al.* (2003) define mixed methods design as a method that includes both qualitative and quantitative data collection and analysis in parallel form (concurrent mixed method design in which two types of data are collected and analyzed in sequential form). The researcher will carry out a field survey using questionnaires as well as conduct several focus group discussions to collect primary data from the farmers in Chisamba district (targeting approximately 50 participants). According to Rabiee (2004), a focus group is "...a technique involving the use of in-depth group interviews in which participants are selected because they are a purposive, although not necessarily representative sampling of a specific population, this group being focused on a given topic. According to Lewis (2000), this type of interview will yield both a more diversified array of responses, and afford a more extended basis for designing systematic research into the situation at hand. Primary data is data that is collected first hand (Bell & Bryman, 2011).

### 3.6. Data analysis

Data analysis is the process of editing and reducing accumulated data to a manageable size, developing summaries, looking for patterns and applying statistical techniques (Cooper & Schindler, 2008). The data collected was analyzed using STATA. Statistical tables were drawn from the analysis.

Berg and Lune (2016), defines data analysis as involving a "careful, detailed, systematic examination and interpretation"

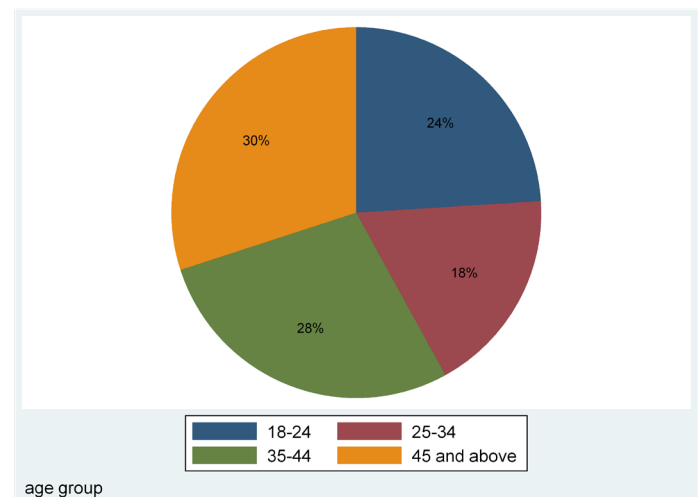
of collected data to "identify patterns, themes, biases and meanings". The primary data collected will be coded and analyzed using STATA. The data will then be coded and keyed using Microsoft Excel. The results will be tabulated and presented using pie charts and/ or tables for easy dissemination of information and orderly arrangement of data. The collected data will be analyzed using descriptive statistics such as percentages. This allows for easy generalization of data to give an account of the characteristics of the population represented by the sample size population.

## 4. RESULTS AND DISCUSSION

Agriculture is the art and science of growing plants and other crops and raising animals for food, other human needs, or economic gain. Agriculture is a priority sector in achieving sustainable economic growth and reducing poverty and food insecurity.

Discussed are;

- i. To establish types of women dairy farmer empowerment support to dairy farmers given under the CDF
- ii. To examine the effectiveness of CDF programs on women at the household level.
- iii. To determine the limitations of CDF laid programs.



**Figure 1.** Demographic characteristics 4.1.0 Age

The figure 1 summarizes the distribution of individuals across four age groups, based on a total sample size of 50 participants. The largest proportion of respondents, accounting for 30% (15 individuals), are aged 45 and above. This is followed by the 35–44 age group, which constitutes 28% (14 individuals) of the sample. The 18–24 age group represents 24% (12 individuals), while the 25–34 age group comprises the smallest segment, with 18% (9 individuals). Cumulatively, 42% of the participants are aged 34 or younger, while 70% are under the age of 45, highlighting a balanced distribution with a slight skew toward older age groups.

The figure 2 illustrates the marital status distribution among 50 participants. The largest group comprises married individuals, representing 24% (14 participants) of the sample. Divorced, single, and widowed individuals each account for 24% of the total (12 participants each). Cumulatively, 52% of the participants are



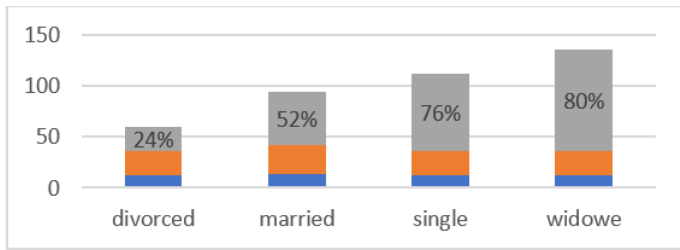


Figure 2. Marital status

either divorced or married, while the remaining 48% are single or widowed. The distribution shows an equal representation across three categories divorced, single, and widowed with a slight majority in the married category.

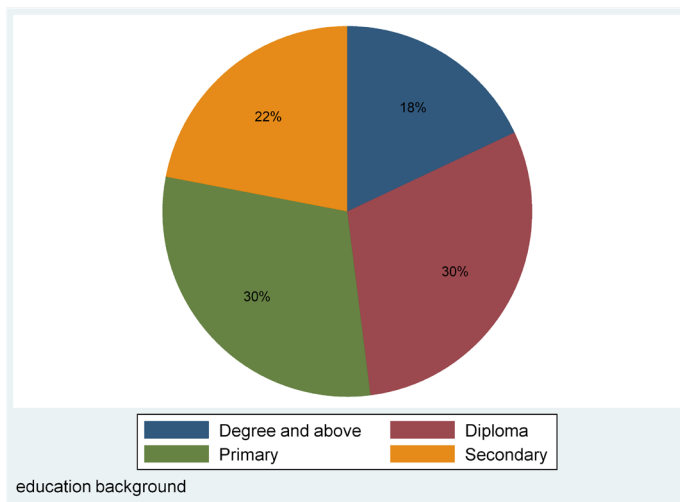


Figure 3. Educational levels

The figure 3 presents the distribution of education levels among 50 participants. Individuals with a diploma and those with a primary level of education each account for 30% of the sample (15 participants each), representing the largest groups. Participants with secondary education make up 22% (11 individuals), while those with a degree or higher represent the smallest proportion, at 18% (9 individuals). Cumulatively, 48% of the participants have achieved a diploma or higher education, while 78% have at least a primary level of education. This distribution reflects a relatively even spread across

Table 1. The impact on dairy farming productivity and income?

Response, impact on productivity and income	Frequency	Percentage
Increased milk production	20	40%
Improved access to dairy inputs (feeds, medicine)	12	24%
Enhanced income from sales	10	20%
No significant change	6	12%
Decreased productivity/income	2	4%
<b>Total</b>	<b>50</b>	<b>100%</b>

education levels, with a slight concentration in the middle tiers of educational attainment.

The research findings reveal that the majority of respondents (40%) reported increased milk production as the primary impact of CDF funding on dairy farming. About 24% of participants indicated improved access to essential dairy inputs such as feeds and medicine, while 20% experienced enhanced income from sales. However, 12% noted no significant change in productivity or income, and a small proportion (4%) reported decreased productivity or income. These results underscore the varied impacts of CDF funding, with most beneficiaries experiencing positive changes in their dairy farming activities.

4.1. To establish types of women dairy farmer empowerment support to dairy farmers given under CDF.

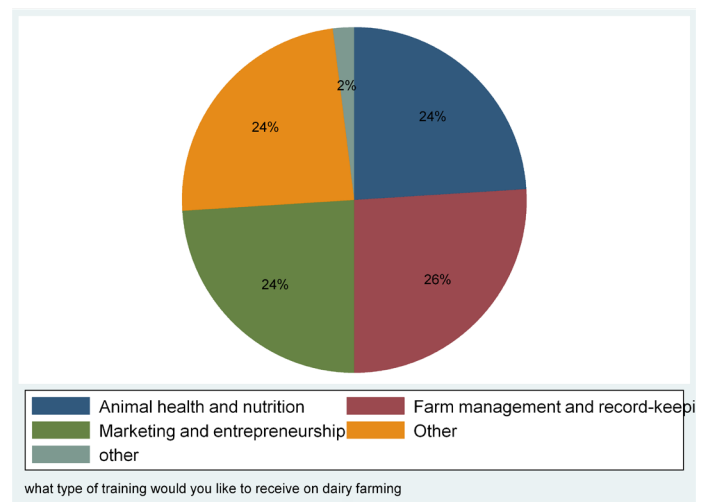


Figure 4. Types of trainings would you like to receive on a dairy farming.

Figure 4. presents the training preferences of 50 respondents regarding areas of development related to Community Development Fund under women empowerment in dairy farmer initiatives. The most preferred training area, chosen by 26% (13 respondents), is farm management and record-keeping.

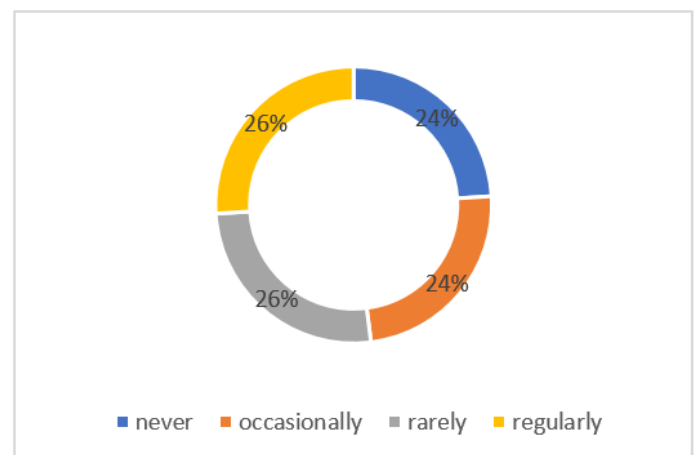


Figure 5. Training and mentorship received

Equal proportions of respondents, 24% each (12 participants), expressed interest in training on animal health and nutrition, marketing and entrepreneurship, and other unspecified areas. An additional 2% (1 respondent) also selected "other," recorded separately. Cumulatively, 50% of respondents prioritized training in either farm management or animal health, while the rest indicated diverse preferences. These results highlight varied interests, with a focus on practical skills and enterprise development.

The figure 5 illustrates the frequency distribution of training participation among 50 respondents. The results show that 24% of participants never engage in training, while an equal proportion (24%) participate occasionally. Rare participation accounts for 26%, matching the percentage of those who engage regularly. This distribution suggests a fairly even split between respondents who seldom participate in training (48%) and those who engage more consistently (52%). The cumulative percentages highlight a gradual increase, with all respondents accounted for by the "Regularly" category.

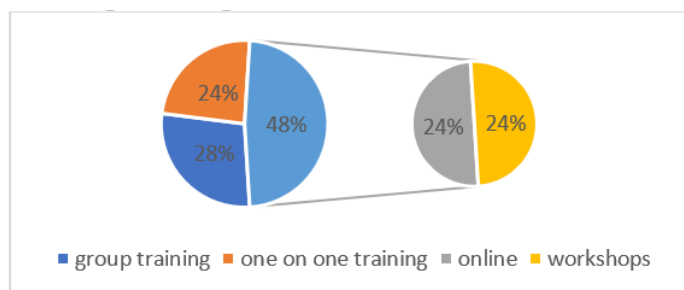


Figure 6. What format do you prefer for dairy farming trainings

The figure 6 summarizes the preferences for various training formats among 50 respondents. Group training is the most popular, with 28% of participants favoring it. One-on-one mentorship, online courses, and workshops are equally preferred, each accounting for 24% of the total. The cumulative percentages indicate that over half (52%) of the respondents opt for either group training or one-on-one mentorship, while the remaining prefer online courses or workshops. This distribution highlights a diverse preference for training formats, with no single method overwhelmingly dominant.

Table 2. Types of CDF women empowerment faced in dairy farming

Response	Frequency	Percentage
Training on dairy farming techniques	15	30%
Access to financial support (loans, grants)	12	24%
Provision of farming inputs (feeds, medicines)	10	20%
Market access facilitation	8	16%
Formation of women dairy farmer groups	5	10%
<b>Total</b>	<b>50</b>	<b>100%</b>

The research findings reveal that the most common type of empowerment support received by women dairy farmers is training on dairy farming techniques, as reported by 30% of respondents. Financial support, such as loans and grants, was identified by 24%, while 20% highlighted the provision of essential farming inputs like feeds and medicines. Market access facilitation was mentioned by 16% of the participants, and 10% benefited from the formation of women dairy farmer groups. These results highlight the diverse forms of support provided to empower women in dairy farming and address their specific needs.

4.2. To examine effectiveness of CDF programs on women at household level.

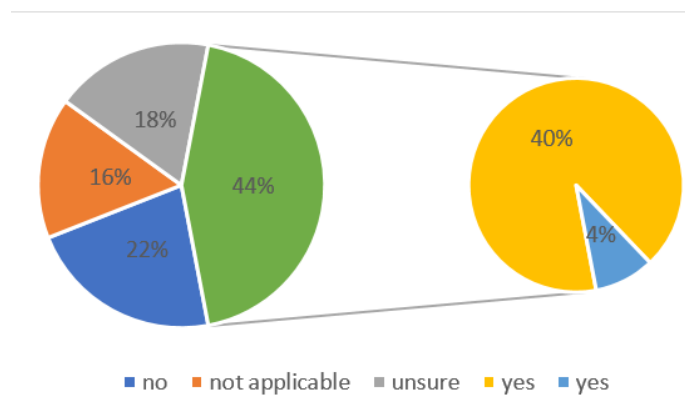


Figure 7. Has CDF funding improved your dairy farming business

The figure 7 details respondents' views on whether Community Development Fund (CDF) funding to women empowerment under dairy farmer has improved their dairy farming business, based on 50 participants. A majority, 44% (22 participants, combining "Yes" and "yes"), indicated that the funding had a positive impact. Meanwhile, 22% (11 participants) reported no improvement, and 18% (9 participants) were unsure. An additional 16% (8 participants) stated that the question was not applicable to them. Cumulatively, 96% of respondents provided

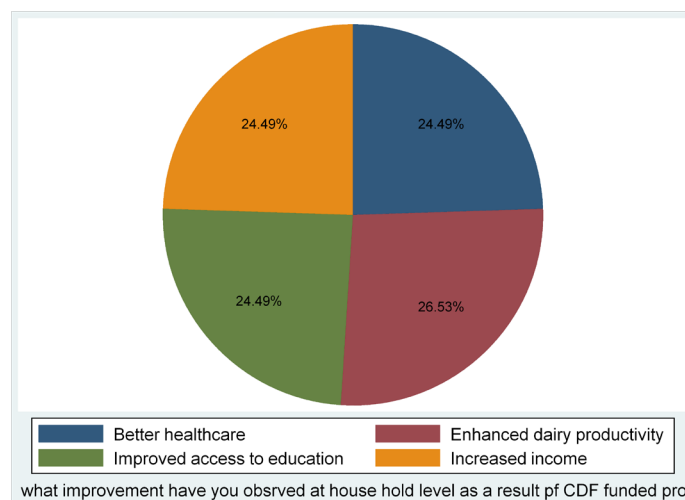
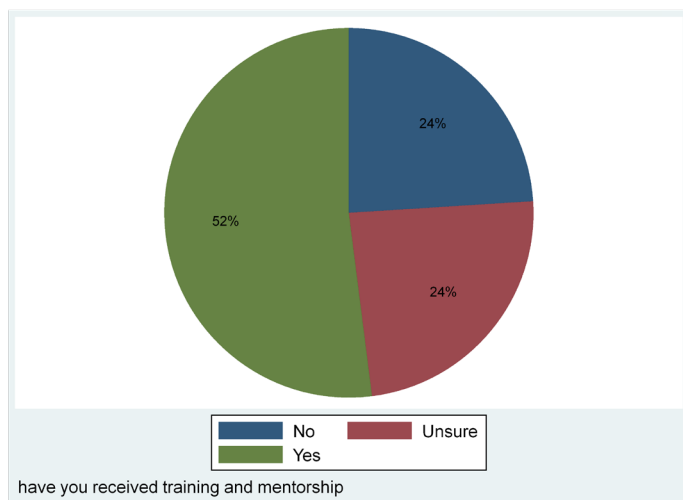


Figure 8. What improvement have you observed at the household level as result of CDF funded programs

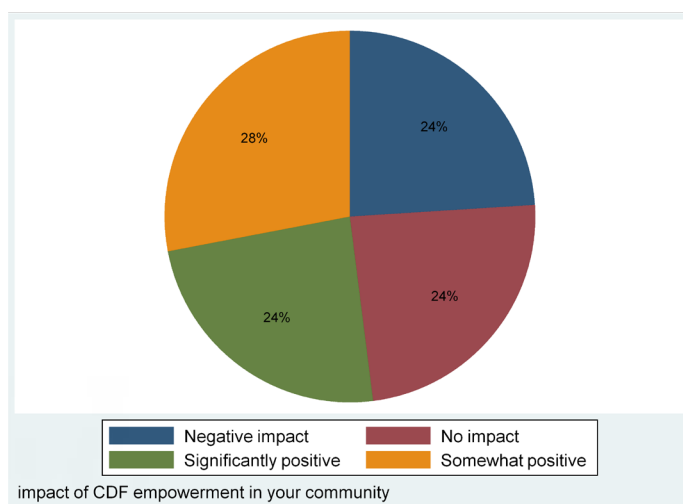
feedback on the funding's impact, with the majority indicating a positive influence. This suggests a generally favourable perception of CDF funding among those engaged in dairy farming.

The figure outlines the areas of improvement observed among 49 respondents as a result of Community Development Fund (CDF) initiatives. The most frequently cited improvement, reported by 26.53% (13 respondents), was enhanced dairy productivity. Equal proportions, each accounting for 24.49% (12 respondents), identified better healthcare, improved access to education, and increased income as notable outcomes. Cumulatively, 75.51% of respondents reported benefits spanning healthcare, education, and dairy productivity, while all respondents noted at least one area of improvement.



**Figure 9.** Received any training or mentorship through CDF funded dairy farming programs

The figure provides data on whether respondents received training related to the Community Development Fund (CDF). A majority, 52% (26 participants), reported receiving training, while 24% (12 participants) stated they did not. Another 24% (12 participants) were unsure about receiving such training.

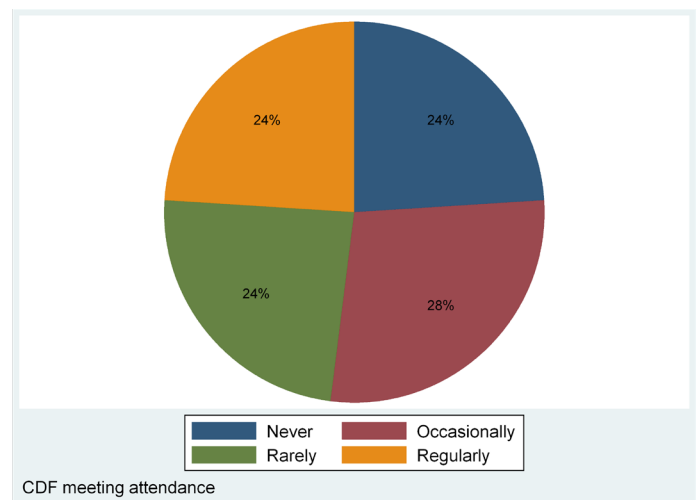


**Figure 10.** CDF impact on women empowerment in your community

Cumulatively, 48% of respondents either did not receive or were unsure about training, indicating a potential gap in outreach or clarity. Overall, the results highlight that while most respondents benefited from training, a significant portion lacked access or awareness.

**4.3. To determine the limitations of CDF laid programs**

The figure summarizes the perceived impact of the Community Development Fund (CDF) on empowerment among 50 respondents. The largest proportion, 28% (14 participants), reported that the impact was "somewhat positive." Equal shares of respondents, 24% each (12 participants per category), perceived the impact as "significantly positive," "no impact," or "negative impact." Cumulatively, 72% of participants recognized some level of positive impact, either significant or somewhat, while 48% noted no impact or a negative effect. This distribution highlights a generally positive perception of the CDF's role in empowerment, albeit with notable variation in experiences.



**Figure 11.** CDF meeting attendance among women empowerment program meeting

Figure 11 presents data on the frequency of attendance at Community Development Fund (CDF) meetings among 50

**Table 3.** How can CDF be used to address the specific limitations faced by women in dairy farming?

Response	Frequency	Percentage
Providing access to affordable dairy farming inputs	15	30%
Offering training and capacity-building programs	12	24%
Supporting access to credit and financial resources	10	20%
Building infrastructure (e.g., storage, water access)	8	16%
Facilitating market linkages for dairy products	5	10%
<b>Total</b>	<b>50</b>	<b>100%</b>

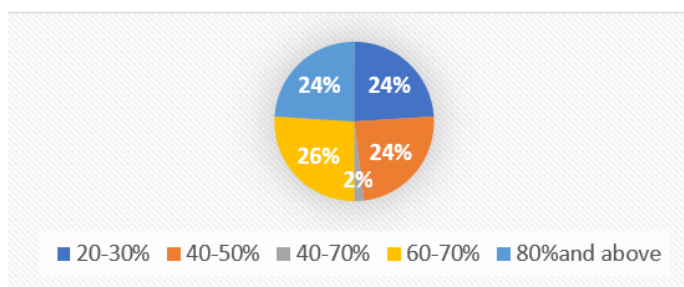




respondents. The most common attendance pattern, reported by 28% (14 participants), was "occasionally." Equal proportions of respondents, 24% each (12 participants per category), indicated they attended meetings "regularly," "rarely," or "never." Cumulatively, 76% of participants reported attending meetings to some degree (occasionally, rarely, or regularly), while 24% stated they never attended. This distribution highlights a varied level of engagement with CDF meetings, with a slight skew toward occasional participation.

The research findings indicate that the most common suggestion for using CDF to address the limitations faced by women in dairy farming is providing access to affordable dairy farming inputs, highlighted by 30% of respondents. Additionally, 24% of participants emphasized the importance of training and capacity-building programs tailored to women's needs. Supporting access to credit and financial resources was cited by 20% of respondents, while 16% pointed to the need for improved infrastructure such as storage and water facilities. Lastly, 10% suggested facilitating better market linkages to enhance the sale of dairy products. These findings highlight diverse yet specific areas where CDF can effectively support women in the dairy farming sector.

To summarize the results obtained this study; facts which were brought to light include the following findings: 70.1% of the households reported having three meals per day, 63.2% had tap water, 57.2% had access to hydro-electricity, 34% allocated K300-500 for food on monthly basis, 32.5% of the head households had tertiary education and 15% were employed by the government. This project collected data from a total of 3,478 households, sample population in these households was 15,957 and based on these facts, the average household size was found to be 4.59; meaning in each household interviewed, there was an average of about 5 members. Average household size was low because over 82.28% of the wards were based in urban areas. This project found that the majority of the head of households were male making 71.1% while females made up 28.9% of the sample. It was also evident also that there were slightly more females than males making 50.89% and 49.11% in the households respectively.



**Figure 12.** What percentage of CDF fund do you think should be allocated to women empowerment programs?

Figure 12 Respondents were asked how percentage allocation for women empowerment for women in dairy farming were and their influence. According to the results 60-70% of the women said very effective, 40-70% said they were effective, 40-50% of the women said percentage allocation were not effective and

**Table 4.** Can you describe how CDF funding has impacted your dairy farming productivity and income?

Response, impact on productivity and income	Frequency	Percentage
Increased milk production	20	40%
Improved access to dairy inputs (feeds, medicine)	12	24%
Enhanced income from sales	10	20%
No significant change	6	12%
Decreased productivity/income	2	4%
<b>Total</b>	<b>50</b>	<b>100%</b>

20-30% of the women said CDF percentage allocation were inefficient.

The research findings reveal that the majority of respondents (40%) reported increased milk production as the primary impact of CDF funding on dairy farming. About 24% of participants indicated improved access to essential dairy inputs such as feeds and medicine, while 20% experienced enhanced income from sales. However, 12% noted no significant change in productivity or income, and a small proportion (4%) reported decreased productivity or income. These results underscore the varied impacts of CDF funding, with most beneficiaries experiencing positive changes in their dairy farming activities.

**4.4. Discussion and implication of findings**

The research findings indicate that the Constituency Development Fund (CDF) has positively impacted women dairy farmers in Choma District, with 40% reporting increased milk production and 20% noting enhanced income. The most common empowerment support was training on dairy farming techniques (30%), followed by financial support (24%) and provision of inputs (20%). At the household level, improvements were observed in dairy productivity (26.5%), healthcare, education access, and income (24.5% each). However, challenges persist, including inconsistent fund disbursement, limited infrastructure, and gender-specific barriers, with 72% recognizing some level of positive impact but 24% noting no or negative effects. Addressing these limitations through better access to inputs (30%) and tailored training programs (24%) is essential for enhancing CDF's effectiveness.

Types of Women Dairy Farmer Empowerment Support Provided Under the Constituency Development Fund (CDF) The study revealed that the Constituency Development Fund (CDF) has played a critical role in providing various forms of empowerment support to women dairy farmers in Choma District. One of the key interventions includes the provision of livestock, particularly zero-grazing dairy cows, which serve as a cornerstone for income generation. Beneficiaries have been enabled to leverage these resources to improve milk production and household incomes. The program also facilitates knowledge transfer by offering technical training in animal husbandry, feeding practices, and dairy hygiene. These training sessions aim to enhance women's technical capacity and ensure the

sustainability of dairy farming practices.

In addition to livestock and training, women dairy farmers have been provided with access to basic farming equipment and start-up funding to purchase feed, construct shelter for livestock, and address initial operational costs. This has significantly lowered entry barriers for women who previously lacked the capital to invest in dairy farming. Another form of support identified is the creation of cooperative groups that allow women to pool resources, access markets collectively, and share knowledge. These cooperatives enable women to benefit from collective bargaining, improve their market access, and reduce operational risks.

Despite these supports, challenges persist, including disparities in resource allocation and limited awareness among women about how to access the available opportunities. Furthermore, cultural and logistical barriers sometimes prevent marginalized women from fully benefiting from these initiatives, indicating a need for more targeted outreach and inclusive participation strategies.

#### **4.5. Effectiveness of CDF Programs on Women's Economic and Social Empowerment at the Household Level**

The findings demonstrate that CDF programs have had a transformative impact on women's economic and social empowerment, particularly at the household level. Women who participated in the initiatives reported significant increases in household income due to improved dairy production and the ability to sell surplus milk. This additional income has empowered women to contribute meaningfully to household expenses, including paying for education, healthcare, and food security. By enhancing their financial stability, the program has enabled women to take on leadership roles within their households, including decision-making regarding resource allocation and family planning.

Socially, the program has contributed to altering traditional gender dynamics by recognizing women as productive members of the household. This shift has led to increased respect for women's roles and greater acceptance of their involvement in economic activities. Women who participated in the CDF programs also indicated improvements in self-esteem and confidence, which allowed them to participate actively in community decision-making forums.

However, the study highlights several limitations to the effectiveness of these programs. For instance, inconsistent and delayed disbursement of funds has led to disruptions in project implementation, negatively affecting beneficiaries. Additionally, a lack of access to tailored training opportunities has limited the ability of some women to maximize the potential of their dairy farming initiatives. Women in remote areas face additional challenges, including inadequate infrastructure and limited access to markets, which reduce the overall impact of the program on their empowerment.

#### **4.6. Limitations of CDF Programs in Supporting Women's Empowerment**

While the CDF has demonstrated potential as an empowerment tool, the study identifies significant systemic and operational challenges that undermine its effectiveness. One of the

primary limitations is inadequate oversight and accountability mechanisms, which have led to inefficient use of resources and, in some cases, mismanagement of funds. The lack of a robust monitoring and evaluation framework has further exacerbated this issue, making it difficult to track progress or measure the actual impact of the initiatives.

Another challenge is the lack of gender-sensitive planning in the design and implementation of CDF programs. Despite the intention to support women's empowerment, many projects fail to address the specific barriers faced by women, such as limited access to credit, land ownership, and training opportunities. The exclusion of women from key decision-making processes in some instances also hinders the alignment of projects with their needs.

Political interference emerged as another significant barrier. Decisions regarding resource allocation are sometimes influenced by political agendas, leading to inequitable distribution of funds. This compromises the ability of CDF programs to target the most vulnerable women effectively. Cultural norms and societal expectations further constrain women's participation in these programs, particularly in rural settings where traditional gender roles dominate. Women often face stigma or lack of support when they attempt to engage in leadership roles or participate in community discussions about CDF projects.

In addition, logistical challenges, such as inadequate transportation and communication infrastructure, limit the accessibility of resources to women in remote areas. Limited awareness of CDF objectives and eligibility criteria among women also reduces their ability to benefit from the initiatives. Addressing these limitations requires a comprehensive approach that includes governance reforms, gender-responsive budgeting, community sensitization, and infrastructure development to ensure that the program reaches its intended beneficiaries effectively.

### **5. CONCLUSIONS**

The research reveals that the Constituency Development Fund (CDF) has played a significant role in empowering women dairy farmers in Choma District, Zambia. Through initiatives funded by the CDF, women have gained access to critical resources, such as financial support, agricultural inputs, and targeted training. These efforts have resulted in increased milk production, improved incomes, and enhanced decision-making capabilities, which have positively impacted their households and communities.

One major challenge identified in the study is the limited awareness among women about the availability of CDF programs and how to access them. Many eligible beneficiaries lack the necessary information or support to navigate the application process, excluding them from the benefits of these initiatives.

Simplifying the application process and providing localized support centres can further enhance accessibility, particularly for women in rural areas. Timely and consistent disbursement of funds is also critical to maintaining the momentum of these programs and ensuring that beneficiaries can fully utilize the resources provided. Allocating higher budgets to CDF projects



would address the issue of limited resources, enabling the programs to scale up and reach more women.

Expanding training programs is another critical area of focus. Beyond technical skills in dairy farming, these programs should include training in financial literacy, business management, and leadership. Equipping women with these skills would empower them to manage their resources effectively, participate in entrepreneurial ventures, and take on leadership roles in their communities.

By implementing the recommended strategies improving accessibility, increasing funding, strengthening governance, and expanding training programs the CDF can become a transformative tool for reducing poverty and fostering sustainable development in rural Zambia. Collaborative efforts among policymakers, local leaders, and community stakeholders are crucial to achieving these goals and ensuring that CDF initiatives contribute meaningfully to the empowerment of women and the advancement of their communities.

### RECOMMENDATION

To enhance the impact of the Constituency Development Fund (CDF) on empowering women dairy farmers in Choma District, several key recommendations must be considered. First, efforts should focus on increasing awareness and accessibility of the fund. Community outreach programs and simplified application processes are essential to ensure that more women, particularly in rural areas, are informed about the opportunities provided by the CDF and can navigate the application requirements with ease. Establishing local resource centres or support offices dedicated to guiding beneficiaries through the process would further bridge accessibility gaps.

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