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Research Article

Examining the Effectiveness of Monitoring and Evaluation Strategies in Public Sector Projects: A Study of CDF Loans in Mtendere Areas of Lusaka

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About Article

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ABSTRACT

This study was aimed at establishing strategies used by the local community to participate in the monitoring and evaluation of Constituency development fund projects and loan disbursement. The specific objectives were to establish levels of local community participation in monitoring and evaluation, to evaluate the effectiveness of strategies used in monitoring and evaluation of CDF loans, and to ascertain limitations of Monitoring and Evaluation of the community after obtaining loans from the local council. The study used a descriptive design and incorporated Primary and Secondary sources of data. The target population for the research was 250, from which the sample size of 150 was arrived at. Purposive and systematic sampling was employed in data collection and analysis using qualitative methods. The study found that community members were actively involved in the monitoring and evaluation of loan disbursement. Furthermore, the local authority developed a tracking system for all loan beneficiaries in the study area. It was observed that 65.95% of the participants believed that the tracking system was very effective in tracking every beneficiary in the area. However, 35.05% answered in the negative and attributed it to political influence. The study concluded that monitoring and evaluation tools were effective in tracking, monitoring, and evaluating loan performance by the beneficiaries. There was a need for Lusaka City Council to sensitize the public on the importance of CDF System Management through radio, TV, and posters so that the attitudes improve from good to at least best.

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1. INTRODUCTION

1.1. Background of the Study

This study was conceived out of the fact that monitoring and evaluation are key to the successful completion of any project. According to Constituency Development Fund Act No. 11 of 2018, Without proper mechanisms for monitoring and implementation of the project, it may fail to achieve its intended goals. The researcher was of the view that the success of any project depends on how people charged with the responsibility of implementing it conduct the routine of monitoring and evaluation. The National Assembly of Zambia, 2012, states that Constituency development Fund, informs the implementers of the project on whether they are on course to achieve its main goals or not and if not take necessary actions to achieve the desired results. Constituency development fund projects are not exceptions to these monitoring and evaluation.

1.2. Statement of the problem

Research Centre (PMC) (2014) states that a number of key issues was affecting the ability of CDF to address grassroots development needs: Poor community knowledge of CDF; Poor guidelines and support for how CDF was utilized; Late release of funds affecting project implementation; Poor quality projects and lack of monitoring; Lack of sanctions against offences or misuse; and Weak auditing processes. More importantly, research indicates significant difficulties in implementing CDF projects and questions the logic in diverting such substantial funds away from local government. The root problem is that CDF was essentially a flawed process, in existence largely due to political motivations and failings in existing systems of service delivery and development. Also, questions have been raised over whether CDF was primarily a political project or whether it actually represents efforts to spur locally based development (Baskin, 2010). The argument takes the view that government was to do better to strengthen existing local government structures and funding in order to enhance development as opposed to giving money to politicians. Other concerns have arisen around issues of transparency and accountability and around monitoring of projects and use of funds. This study therefore, focussed on establishing the strategies used by the local community to participate in monitoring and evaluation of Constituency development fund projects and loan disbursement.

1.3. objectives

- ii. To establish levels of local community participation in Monitoring and Evaluation of loan disbursements among the selected applicants in entrepreneurship .
- ii. To evaluate effectiveness of strategies used in Monitoring and Evaluation of the CDF in communities in Mtendere areas by the council.
- iii. To ascertain the limitation of monitoring and Evaluation of communities after obtaining loans from local council.

1.4. Research questions

- i. How effectiveness was local community participation in Monitoring and Evaluation of loan disbursements among the selected applicants in entrepreneurship?
- ii. How effectiveness was the strategies used in Monitoring

and Evaluation of the CDF in communities in Mtendere areas by the council?

- iii. What was the challenges of Mtendere community after obtaining loans from local council?

1.5. Theoretical framework

According to Tversky and Kahneman (1979), prospect theory helps in decision-making under conditions of risk. Decisions often involve internal conflicts over value trade-offs. The theory was designed to help organizations and individuals to better understand, explain where predict choices in a world of uncertainty. The theory explains how these choices are framed and evaluated in the decision making process. Prospect theory is descriptive and empirical in nature. It focusses on two parts of decision making: the framing phase and the evaluation phase (Tversky, 2011). The framing phase describes how a choice can be affected by the manner in which it happened presented to a decision maker. The evaluation phase consists of two parts, the value function and the weighing function, where the value function happened defined in terms of gains and losses relative to the reference point. Prospect theory was used in decision-making where the decision maker multiplies the value of each outcome by its decision weight. Decision weights not only serve as measures of perceived likelihood of an outcome, but also as a representation of an empirically derived assessment of how people arrive at their sense of likelihood (Tversky & Kahneman, 2011).

Risk was an exposure to the possibility of economic or financial loss or delay as a result of the uncourt aunty associated with pursuing a certain course of action. When assessing risks in a project, relevant data must be available to enable statistical analysis, otherwise, the experience and knowledge of the decision makers was used to assess the probability of an adverse event. Risks impact projects in a great way by affecting the planned expenses, quality of work and expected project performance. Therefore, risk management was important in managing projects that are exposed to risks in order to ensure that the objectives of the projects were achieved within the constraints of the project.

2. LITERATURE REVIEW

2.1. Local community participation in monitoring and evaluation of loan disbursement among the selected applicants in entrepreneurship

Public according to Ochieng (2018), Knowledge among community members about CDF projects varies widely. Studies in Kenya and Uganda indicate that while community members may understand the purpose of CDF initiatives, they often lack knowledge of funding processes, project guidelines, and administrative procedures. The gap leads to reduced engagement and oversight by community members, which can hinder project effectiveness. Community knowledge was a significant factor, as greater understanding of the administrative and financial aspects of CDF projects correlates with higher engagement in project monitoring and evaluation activities (Gutterman, 2011).

Research across multiple CDF initiatives underscores the importance of active community involvement in the identification,



implementation, and monitoring of projects. Deepa Narayani, (2000) emphasized that community participation fosters ownership and improves project alignment with local needs, ultimately enhancing project outcomes. In Zambia, however, the degree of community involvement in CDF projects remains low. As Gutterman (2011) notes, many community members lack awareness of how they can participate in CDF projects, leading to limited oversight and reduced project effectiveness. The lack of engagement often results in misalignment between project objectives and community priorities.

The recurring theme across these studies was that CDF projects were designed to empower communities, actual with knowledge of project procedures, financing, and management among community members remains low, leading to limited participation in crucial phases like project monitoring and evaluation. The issue points to a critical gap in current M&E practices in CDF projects and underscores the need for both quantitative and qualitative analyses to better understand these dynamics.

Local government administration, by basic understanding may seem irrelevant and unimportant to many people, due to the fact that they exists also an established larger entity, the central system that apparently seems capable of meeting the aspirations of all spheres of the society. It was therefore in regard that the chapter attempted to discuss the importance of local government administration with specific reference to the Zambian context. Further, the essay will bring out the functions and resource generation of local government in Zambia. However, the paper have been segmented in two parts; introduction and literature review which was based on the main discussion.

2.2. Effectiveness of strategies used in monitoring and evaluation of the CDF in community of Mtendere areas by the council.

In Monitoring and evaluation (M&E) in public sector projects like Constituency Development Fund (CDF) initiatives are structured around several theoretical frameworks that help measure project performance and outcomes. Two primary frameworks frequently applied are the Logical Framework Approach (LFA) and Results-Based Management (RBM), each offering structured methodologies for ensuring accountability, transparency, and alignment with project goal. Logical Frame. Approach was widely used in development projects, including CDF initiatives, because it organizes project inputs, outputs, and intended impacts within a clear matrix. Each component was defined with specific indicators to measure progress, which were essential in public projects where community members expect transparency (Sartorius, 1991). However, critics argue that LFA can be too rigid, limiting adaptability in cases where community needs evolve over time (Sartorius, 1991).

RBM shifts focus from project activities to desired results, allowing for a flexible response to new challenges. RBM encourages continuous monitoring, emphasizing accountability and adaptation. For CDF projects, RBM can be particularly valuable because it enables regular assessment of project impacts, which was essential given to the local nature of CDF projects and the need for alignment with community

expectations (Kusek & Rist, 2004).

Despite those challenges, several best practices in public sector M&E have emerged. Those include decentralizing M&E activities, building local capacity, and using technology for real-time tracking.

Decentralizing M&E to local offices and involving community members has proven effective in enhancing accountability. Mbate (2017) found that decentralization encourages community ownership of projects, resulting in increased transparency and accountability. Studies suggest that communities with strong engagement in M&E report better alignment between project objectives and local needs, which enhances overall project success.

Training in M&E methods has been shown to improve project oversight and outcomes. Dr. Ernestina Coast observed that in Ghana, CDF projects with well-trained M&E staff demonstrated better project outcomes due to improved tracking and reduced misuse of funds. Capacity building ensures that evaluators can conduct thorough assessments and adapt projects as needed.

The use of technology, such as mobile data collection and Geographic Information Systems (GIS), supports real-time tracking and reporting, which is critical for remote or large-scale projects. Nabukeera and Etoria (2021) found that in Uganda, mobile-based M&E allowed for quick identification of project issues and facilitated timely interventions. The approach have shown potential to improve M&E in CDF projects, especially when community members have ben trained to use these tools for local data collection.

2.3. Limitations in monitoring and evaluation of community after obtaining loans from local council

The study conducted in Malawi, for example, indicate that CDF is meant to respond to immediate, short-term community development needs and ensure that rural development spreads evenly throughout the country. In Kenya the rationale of CDF was to promote development and alleviate poverty at constituency level; In Uganda, CDF is meant to address poverty at the grassroots level, where other government poverty reduction policies have not been able to succeed more fully; In Jamaica it was used to promote human and infrastructure development at the community and constituency levels" and to empower the Members of Parliament to respond to the needs and priorities articulated by their constituents, thereby achieving improved governance at the local level. The rationale for CDF in Zambia is to provide MPs and their constituent communities with the opportunity to make choices and implement projects that maximize their welfare in line with their needs and preferences. It was established in order to assist MPs in implementing development projects so that they can financially contribute to development projects as they have no finances to do so. The incumbent MP was empowered to manage the CDF within the framework of some guidelines. The Guidelines on the Utilization and Management of the Constituency Development Fund was introduced by the Ministry of Local Government and Housing in the absence of specific legislation to guide the use of CDF (Ministry of Local Government & Housing, 2006). For the projects to qualify for funding under CDF are to be developmental in nature and are



supposed to be beneficial to various stakeholders in the district. It was noted that project selection is very critical for the success of any developmental project. Projects which are financed by the CDF are preliminarily chosen by constituency development committee (CDC) and local community (MOLGH, 2006). CDF guidelines provide a range of projects that are eligible to receive funding. Broadly speaking, projects eligible to receive funding include water supply and sanitation, roads, agriculture, education and health, social amenities, sports and recreation and other economic activities. CDF guidelines give a lot of flexibility in terms of project eligibility. However, qualifying conditions that the local communities consider critical could justify utilization of the CDF on such projects and programs.

3. METHODOLOGY

3.1. Research design

The current study used descriptive research design in which qualitative data was collected and analysed. Descriptive research was chosen for the purpose of describing and interpreting existing conditions, and on-going process, current practices and attitudes (Bless & Achola, 1988). The target population for this study was composed of 250 residents of Mtendere township in Lusaka that have accessed CDF loans and some local government officials as key informants. A sample of 150 was selected purposively and systematically.

3.2. Sampling design

The study employed purposive and systematic sampling methods. Purposive sampling will be used for key informants and informed respondents, while systematic sampling was used for household respondents.

1. *Purposive sampling*: was a non- probability sampling method which was also known as judgmental sampling and was based on the judgment of the researcher regarding the characteristics of a representative sample (Bless & Achola, 1988). Here a researcher selected a sample based on who he/she thought would be appropriate for the study. Purposive sampling was used to sample key informants.

2. *Systematic sampling*: The method was used to sample household respondents. Here the researcher went to the target compound and selected a household purposively and chose a direction in which to go. After that, the researcher selected a number, ten (10) as an interval of sampling. Therefore, every 10th household was sampled.

3.3. Sample size

The Yamane (1967) provides a simplified formula to calculate sample sizes. A 95% confidence to level and $P = .5$ are assumed for Equation $n = N \div 1 + Ne^2$, Where n was the sample size, N was the population size (250) and e was the level of precision (0.05). Inserting these figures into the equation gives us a sample size of 150. Therefore, the sample size for the study was 150 respondents. The breakdown of the sample was as follows: 10 key informants from amongst the councillors' and Lusaka city council and 140 beneficiaries of CDF loans in Mtendere ward. The study used both Primary and secondary data. Primary data was collected using structured interview while Secondary data was collected from published journals and reports. Data

was analyzed using qualitative methods. Data from structured interview guides was analysed and used Microsoft Excel. In the first place, the data was collected and the interview guide was checked for uniformity, consistency and accuracy (Kothari, 2008). The raw data collected was subjected to coded and entered into the computer programmer which was Microsoft Excel sheets. Frequency graphs were then produced and used to formulate the interpretation. The data was grouped into major themes which emerged. Those themes formed the basis of data categorization. Secondary data was analyzed manually by the researcher (Kothari, 2004). Names of the respondents were required. It ensured confidentiality of information disclosed. Furthermore, participation of the respondents was voluntary and that the study was done for academic purposes only.

3.4. Target population

Welman and Kruger (2001) states that population is a full set of elements that may include individuals, groups, organizations, human products and events from which a sample can be drawn to generalize results for the entire population. Therefore, the target population for this study was composed of residents of Mtendere township in Lusaka that have accessed CDF loans. The reason for targeting this population was to have a concrete information on regarding the selection, utilization, monitoring and evaluation mechanisms as well as repayment modalities. Therefore, the target population for the study was 250 (Mtendere ward development committee, 2024).

3.5. Triangulation

This study used both Primary and secondary data. Primary data was collected from members of the public selected randomly from Mtendere township using the structured interview schedule in which qualitative data was collected. Qualitative data included the information about Demographic characteristics of respondents and the knowledge levels of respondents about Constituency development fund projects in the study area. Secondary data was obtained from different sources such as journals, published research papers as well as electronic books.

4. RESULTS AND DISCUSSION

To establish the effectiveness of local community participation in monitoring and evaluation of loan disbursement among the selected applicants in entrepreneurship.

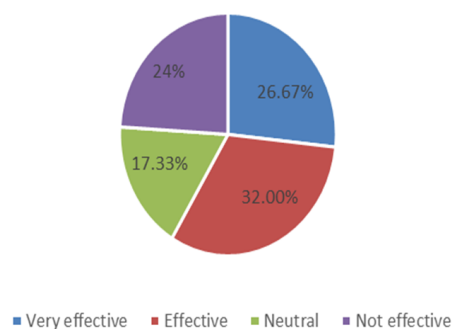


Figure 1. Respondents' views on the effectiveness of monitoring and evaluation tracking loan system



The results indicate that 32% of the respondents believed that the monitoring and evaluation system was effective in tracking loan utilization, 26.67% said it was very effective while 24% believed that it was not effective and 17.33% were neutral. It was further observed that those who said the system was not effective were mostly not updated with the CDF guidelines.

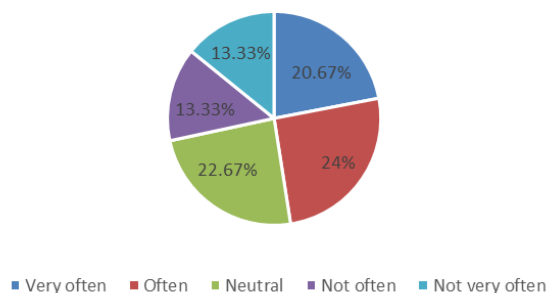


Figure 2. Frequency of monitoring by district officials

The pie chart above shows that 21 out of 47 respondents reported that the district officials visited the CDF educational project sites quarterly. 13 out of 47 respondents representing 27.66% reported that the district officials monitored the projects monthly. 4 out of 47 respondents representing 8.51% reported that the district officials visited the CDF projects sites for monitoring semi-annually. 3 other respondents also reported that the district officials visited the project sites for monitoring annually. 6 out of 47 respondents representing 12.77% did not give a response to this question (Conyers, 2019).

4.1. To evaluate the effectiveness the strategies used in monitoring and Evaluation of CDF in Community of Mtendere areas by the council.

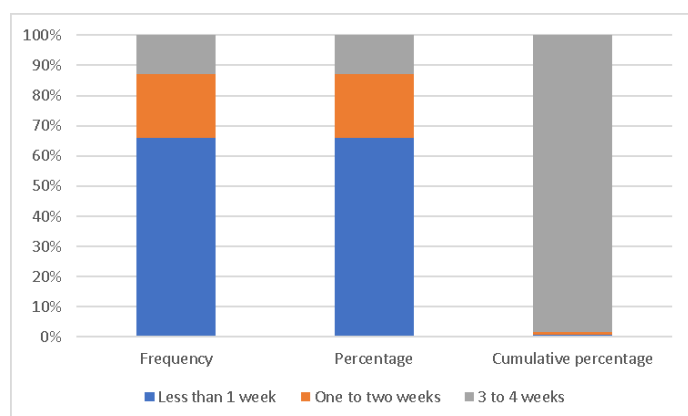


Figure 3. Response time to address repayment issues

The graph indicates that 65.96% of the respondents had their repayment issues addressed within a week, 21.28% had their payment issues addressed within the first two weeks and 12.77% had their repayment issues addressed in less than a month.

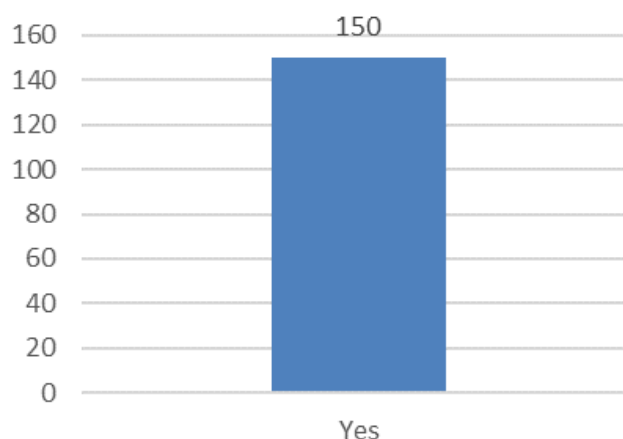


Figure 4. Training and support

As part of monitoring and evaluation, the local authority conducted training and support to all the loan beneficiaries. All the respondents agreed that they had received training and before being given the loan. On whether the beneficiaries made repayments every month, the findings were as shown below.

4.2. To ascertain the limitation of Mtendere community after obtaining loans from local Council

When community members were not actively involved in the M&E process, there was a risk that projects may not align with their needs and priorities, resulting in suboptimal outcomes. Studies in Zambia highlight several operational challenges in CDF M&E, primarily due to resource constraints and limited community involvement. Chansa and Mooya (2020) found that many projects are inadequately monitored due to insufficient M&E funding and a lack of skilled personnel. Furthermore, low community participation in M&E processes often results in limited accountability and transparency, as community members may be unaware of their potential role in oversight activities.

Additionally, the lack of trained M&E staff compounds these issues. Many local government staff may lack formal training in project evaluation, which affects their ability to effectively monitor and assess project progress. Chilufya (2019) noted that the skills gap was particularly problematic for CDF projects, where effective data collection and evaluation was necessary for adaptive project management. The absence of skilled personnel can result in inaccurate or incomplete data, which undermines the reliability of M&E findings.

Many CDF projects suffer from insufficient M&E funding, limiting evaluative activities to basic tracking without deeper analysis. Muriuki (2019) found that in Zambian CDF projects, inadequate budgets result in a lack of comprehensive data collection, analysis, and reporting. Additionally, many M&E staff lack the skills needed to effectively monitor complex projects, leading to oversight gaps (Chilufya, 2020). Without trained personnel, M&E is often reduced to a formality rather than a substantive evaluation process.

4.3. Discussion

The study revealed that the local authority which was the Lusaka City Council was mandated to give CDF loans and developed a tracking system for all loan beneficiaries in the study area. It was observed by 65.95% of the participants shows that the tracking system was very effective in tracking every beneficiary in the area. However, 35.05% felt that the system was not effective. This inefficiency was attributed to political influence. It was revealed that not all applicants were scrutinized uniformly. Some beneficiaries were pushed in the system through their representatives like councilors. It was thought to compromise the effectiveness of the tracking system. From the Focus Group Discussions (FGDs), all the groups and the key informants and loan beneficiaries indicated that there were monitoring activities conducted by district officials. However, the councilors felt it was very rare that the district officials went for those monitoring visits for loan project. The major difference from the FGD reports came on who was part of those CDF loan projects' monitoring visits. While the Council officials were indicating that they involved District Commissioner's officials in doing monitoring visits, the District Commissioner's officials and the beneficiary officials reported that the council officials were going without District Commissioner's officials.

The study revealed that 44.68% of the visits were done once in every three months (quarterly). However, prompt visits were also undertaken every month. About 50% of the loan beneficiaries received prompt visits from either official from the ministry of local government and rural development every month. This showed the importance of the attached to loan by the authorities.

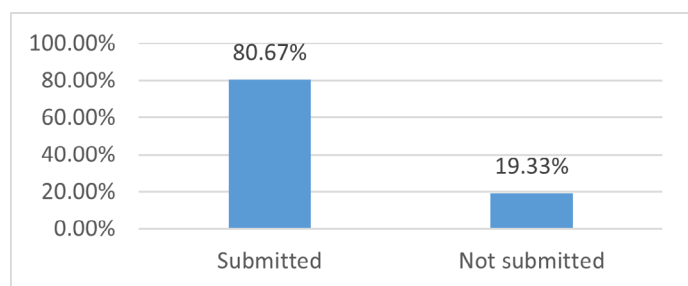


Figure 5. Respondents' requirements for accessing CDF loans

In addition, recipients of the CDF loans were required to submit monthly progress reports to the Ward Development committee on the progress made in the repayment of the loan. The study indicated that 80.85% of the beneficiaries were able to submit these reports every month while 19.15% were unable to do so. Failure to submit reports were by some loan beneficiaries was attributed to lack of awareness and did not know how to write the reports.

The finding was in line with the requirements provided for in the CDF guidelines which stipulates that the Monthly Monitoring Reports shall provide information on the progress of the community projects, youth and women empowerment Projects and bursaries. In addition, the reports shall highlight the expenditure incurred on the projects. Further, the reports shall highlight the successes, challenges and lessons learnt in

the implementation of the projects done on a monthly basis on key aspects of the CDF based on agreed positions of the Community through the WDCs.

In trying to monitor the compliance of both the loan beneficiaries and the local authority on the requirements by the applicant to qualify for the loan, the study found that some beneficiaries did not have all the needed documents to get the loan. The study showed that 16.22% of the beneficiaries did not have the viable business project proposal and 29.73 did not indicate the number of employment opportunities the business will create. It was not stated as to why these were awarded the loans. This might be due political connection that exists. The study revealed that the beneficiaries that did not produce the viable business project proposals and did not indicate the number of employment opportunities the business was anticipating to create were politically connected persons. They were perceived to be loyal supporters of the councilors and the loans were given to them as a reward for loyalty. The scenario was not good for development and was not done in the interest of equity and fair distribution of resources. This may make the programmer to fail to achieve its intended goals.

However, all applicants, now beneficiaries met all other qualifications such as certificate of registration with Patents and Company Registration Agency, proof of bank account, projects being in the Constituency and the owners of the businesses or projects be residents of the Constituency for at least six months.

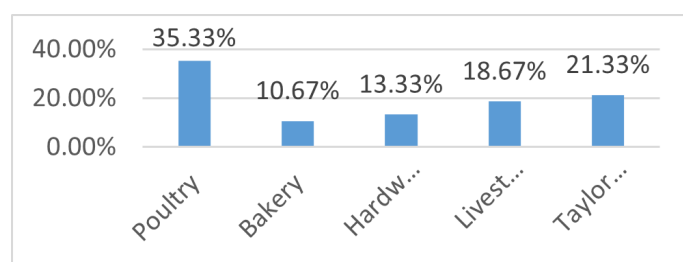


Figure 6. Respondents' type of business the loan was applied for

In addition, the study found that the type of businesses applicants applied for included poultry farming, bakery, hardware, livestock and tailoring.

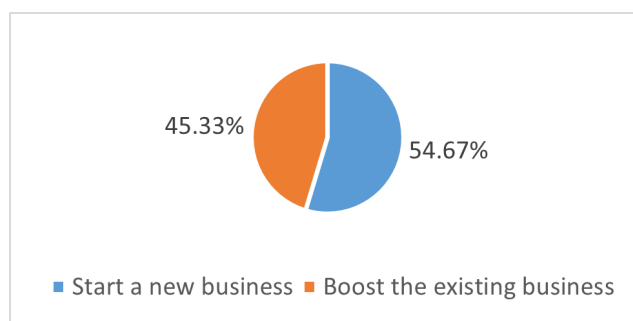


Figure 7. Respondents Purpose of the Loan

The purpose of the loans was for 55.32% of the beneficiaries was to boost their existing businesses while 44.68% applied for the loan to start new businesses.



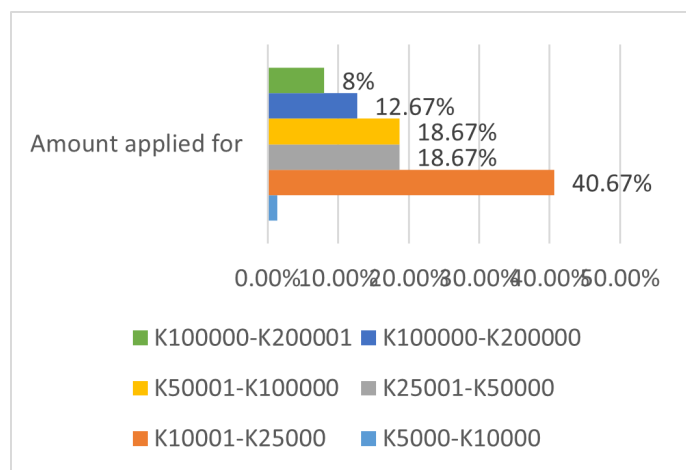


Figure 8. Respondents amount of loan applied

The amount applied for ranged from K5000 to K20000 most of which applied for amounts ranging between K10001 to K25000. The smallest number applied for the loans that were less than K10000.

The study investigated the impact of loans on the businesses of the beneficiaries. The study revealed that the CDF loans had a positive significant impact on the businesses. Beneficiaries had noted a significant increase in the revenue, market expansion, created more employment opportunities for the youth, product diversification as well as customer base growth. Through interaction with the respondents it was observed that the loans had changed and boosted the businesses of the people of Mtendere township (B, 2016).

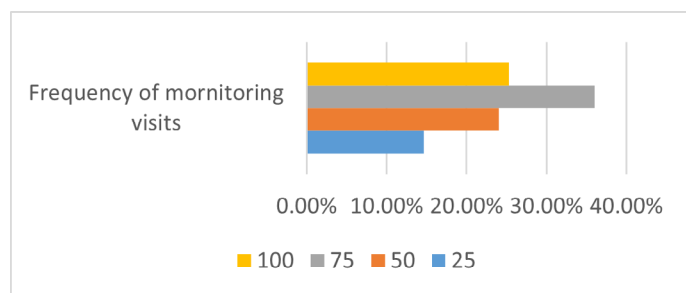


Figure 9. Percentage of loan recipients that received regular monitoring visits

Another variable that was studied to evaluate the strengths of monitoring and evaluation of CDF loans was response time by the Lusaka City Council to address repayment issues. The study revealed that repayment issues were addressed and resolved within one month. It was done in the manner to allow beneficiaries of loans make regular payments without inconveniencing them. According to the participants, the response rate was very good and allowed them to make regular payments without interruptions.

The study further established that loan defaulters were quickly identified within one month. It was noted that due to the progress reports that were submitted monthly to the Ward Development committee. Those that did not submit for

a particular month were dimmed to have defaulted and were quickly identified and appropriate action taken. It was also done using the tracking system that had been created.

Another strength of monitoring and evaluation was Training and support. The success of any project at any particular aspect depends on the level of knowledge and skills of the members. The study stressed that loan beneficiaries received training and support in terms of how to manage the funds and make repayments. According to the study, the training was not adequate enough to yield the needed desired results. It was noted that some Ben were not aware that the loan had to pay back and did not know the modalities of paying back as stipulated in the CDF guidelines. Key informants were of the view that the training would have equipped loan beneficiaries with skills in entrepreneurship and modalities of making repayments. The repayment rate was done less than 100 percent. According to the findings of the study, the payment rate in Mtendere township stood at 70.21%. Participants agreed that once a payment had been made, feedback was provided instantly or within a week if it had challenges.

The study established that the loans had made a positive significant impact on the livelihoods of the beneficiaries. Respondent testified that the loans had increased household income significantly. It was observed by their ability to pay for school fees for their children, improved household food security, improved housing conditions as well as being able to buy some assets. (B, 2018).

5. CONCLUSION

The study has identified the tools used in monitoring and evaluation the utilization of loans by the beneficiaries. These included the development of the loan tracking system which was found to be effective. Progress reports on the repayment of the loan played a significant role in monitoring and evaluation of the performance of the beneficiaries. Filed visits were also integral part of monitoring and evaluation.

The study examined the strengths of monitoring and evaluation. The study pointed out that the loans given by the Ministry of Local Government and Rural Development through CDF had a positive impact on the businesses. The study concluded that this was due to the monitoring and evaluation mechanisms that have been put in place by the government through the local authorities. The mechanisms were able to identify loan defaulters early and take necessary measures to rectify the problem although training and support were deemed inadequate leading to the repayment rate of less than 75%.

Despite these challenges, CDF loans had a positive impact on the families because it had improved their standard of living. The loans had made it possible for most of the beneficiaries to afford their basic needs and spend some income on investments assets as well as school children (M, 2020).

RECOMMENDATIONS

The study recommended that:

1. The study of this topic should incorporate Zambia's revised CDF guidelines as a benchmark for assessing procedural adherence.
2. Evaluate stakeholder engagement quality particularly



community participation in monitoring and evaluation design

3. Analyse political and economic factors such local leadership influence on project prioritisation which undermine similar context.

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