

Evaluating institutional and administrative factors influencing the effective utilization of women's grants under Constituency Development Fund (CDF) in Mwansabombwe Constituency

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Copyright © 2026 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.	
Citation: Dr. Siachisa Musole & Geoffrey Bwalya Mukuka. (2026). Evaluating institutional and administrative factors influencing the effective utilization of women's grants under Constituency Development Fund (CDF) in Mwansabombwe Constituency. UKR Journal of Arts, Humanities and Social Sciences (UKRJAHSS), 2(8), 135-151.	<i>The decentralization mechanism in Zambia aimed at promoting local development and empowering marginalized groups, including women, through targeted grant financing. Despite a substantial increase in CDF allocations, concerns remain regarding the effective utilization of women's grants. This study evaluated institutional and administrative factors influencing the effective utilization of women's grants under the CDF in Mwansabombwe Constituency. A descriptive mixed-methods research design was employed, combining quantitative and qualitative approaches. Data were collected from women grant beneficiaries and key CDF stakeholders using a sample size of 72 respondents. The findings revealed that inadequate awareness, weak monitoring and evaluation systems, negatively affected the effective utilization of the grants. Although 158 women's groups successfully accessed the grants between 2022 and 2025, evidence of sustainable business growth and long-term economic empowerment remained limited, highlighting a gap between grant disbursement and intended developmental outcomes. The study concludes that enhancing monitoring, evaluation, and post-disbursement support were critical to improving the effectiveness of the women's grant component under the CDF. The study recommended the development of a quarterly monitoring framework for all funded groups, the establishment of mandatory business mentorship programs, support for women engaged in agricultural enterprises through bulk procurement of agricultural inputs such as fertilizer, seed, and agrochemicals, the provision of regular entrepreneurship and financial literacy training before and after grant disbursement, and the expansion of sensitization programs through Ward Development Committees (WDCs), traditional leaders, community radio stations, churches, and mobile messaging platforms. This study contributes to existing literature by shifting attention from grant accessibility to grant utilization.</i> Keywords: Constituency Development Fund, Grant, Social empowerment, Women empowerment.

CHAPTER ONE: BACKGROUND OF THE STUDY

1.2 Background to the Study

Mwansabombwe Constituency is a rural setting and economic reliance mainly in agriculture and small-scale enterprises and is amongst other constituencies benefiting from the CDF program. The Constituency has a population of approximately 58,919 people and is largely dependent on

economic activities such as fishing, agriculture, and small-scale trade (Zamstat, 2022).

This study focused for the period 2022 to 2025. The statistics obtained from Mwansabombwe website reviewed that a total of 3,652 women benefitted from women empowerment grants broken as indicated below;

Existing literature on women empowerment grants and community development funds indicated that access to

financial resources significantly improves women's economic independence, household welfare, and participation in decision-making. Scholars argued that women's empowerment programs contributed to poverty reduction, employment creation, and improved living standards when properly managed (World Bank,2020)

Studies conducted globally as well as in African countries such as Kenya, Uganda, and Zambia showed that government-funded empowerment initiatives often faced implementation challenges with several factors affecting effective utilization of women's grants. Such factors were as a result of lack of entrepreneurial and financial management skills among beneficiaries as well as inadequate training before disbursement of funds. In addition, weak monitoring and evaluation

systems resulted into projects failing to materialized, delayed release of funds due to bureaucratic process and misuse or diversion of funds for non-business activities. Other literature reviewed that women had limited access to markets and business support services as well as low levels of education and literacy among women beneficiaries (Nkombo & Mwanaumo,2021)

According to (UNDP, 2021), social and cultural factors restricted women's ability to fully control and utilize the grants effectively. In some communities, male dominance in household financial decisions affected women's independence in managing projects funded through empowerment programs. Researchers have also noted that successful utilization of grants depended on institutional support, transparency, accountability, and continuous mentorship. Where local authorities provided follow-up support and monitoring, women-led projects tend to perform better and become sustainable.

In some communities, male dominance in household financial decisions affected women's independence in managing projects funded through empowerment programs. Researchers had also noted that successful utilization of grants depended on institutional support, transparency, accountability, and continuous mentorship. Where local authorities provided follow-up support and monitoring, women-led projects tend to perform better and become sustainable (Matipa,2020).

The study was important because it provided empirical evidence on barriers to effective utilization of women's grants. It assessed whether current CDF implementation strategies were adequately supported women beneficiaries as well as help policymakers and local authorities improve monitoring, training, and accountability mechanisms. The study contributed to literature on women empowerment and decentralized development financing in Zambia. In the end

the study offered recommendations for enhancing the sustainability and effectiveness of women-funded projects.

Therefore, the study filled an important knowledge gap by examining the relationship between socio-economic, institutional, and administrative factors and the successful utilization of women's grants under the CDF program.

1.3 Statement of the Problem

Despite the government's efforts to empower women through the CDF grants, many beneficiaries were failing to utilize the funds effectively. Some women-led projects collapsed shortly after receiving funding, while others failed to generate sustainable income and employment opportunities. In many cases, beneficiaries diverted funds to non-business activities such as household consumption, school fees, and personal expenses instead of investing in productive ventures.

The problem of grant utilization in Mwanabombwe where women beneficiaries received funding under the CDF program was growing. Studies on CDF implementation in Zambia revealed that many local projects funded through CDF experienced sustainability challenges because beneficiaries often lacked technical and managerial support after receiving funds (Chileshe ,2019).

Women were affected because of dependence on the grants in order to improve their socio-economic conditions. Failure to effectively utilize the grants restricted women's ability to achieve financial independence and business growth. It affected families and households that relied on women's income for survival. Government institutions and taxpayers were not producing the intended developmental outcomes and development partners and policymakers working toward gender equality and poverty reduction goals.

1.4 Research Objective

- i. To evaluate institutional and administrative factors influencing the effective utilization of women's grants.

1.5 Research Question

- i. How do institutional and administrative factors influence women's grant utilisation?

1.6 Significance of the Study

According to the guidelines implementation of the empowerment component of the CDF adopts an inclusive approach. The empowerment prioritized the youths, women, people living with disability and other vulnerable persons in the community. Empowerment beneficiaries were equipped with seed money in form of grants given to organized groups, clubs and cooperatives. (Constituency Guidelines, 2022).

The main goals were to reduce poverty, improve business ventures and improved food security. Grants given to women were meant to improve standard of living so that the government could enable its citizens contribute to the development agenda.

Women remain a priority target group because of persistent socio-economic vulnerabilities and gendered barriers to productive resource access. It is against this background that this research was conducted to analyze the effectiveness in utilization of grants by women funded under CDF.

1.8 Limitation of the Study

Limitations were matters and occurrences that rose in a study which were out of the researcher's control. The study was purely limited to Mwanabombwe Constituency and as a result, the findings could not have been generalizable to other Constituencies in Zambia, especially those with different socio-economic or cultural contexts. The other limitation was that, the study relied largely on self-reported data from respondents. This could have introduced response bias, as some participants provided socially desirable answers. Another challenge was time constraints restricted the depth of the study a longer study period could have allowed for more detailed observation of how the grants were utilized over time, including long-term impacts.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter critically reviewed existing theoretical, conceptual, and empirical literature relevant to the utilization of women's grants under the CDF. The review was organized into global, African, and Zambian perspectives and examined key themes including socio-economic factors institutional and administration factors, awareness and participation as well as strategies on effective utilization of women empowerment grants, with the aim of identifying knowledge gaps that justify the current study.

2.2 Empirical Literature Review

An empirical review examined previous studies related to the research topic and highlighted their findings and relevance to the current study.

2.2.1 Institutional and Administrative Factors Influencing the Utilization of Women Grants under CDF

Institutional and administrative factors play a critical role in determining the effectiveness of women empowerment grants under the Constituency Development Fund (CDF). These factors include administrative capacity, monitoring and evaluation systems, transparency and accountability

mechanisms, bureaucratic procedures, staff competency, decentralization structures, and institutional support services. Studies conducted in developing and underdeveloped countries indicate that weaknesses in these areas often reduce the effectiveness of grant utilization among women beneficiaries.

Administrative Capacity and Grant Utilization

Administrative capacity refers to the ability of implementing institutions to effectively manage, coordinate, and monitor grant programs. According to the study by Ndhlovu and Kumari (2024), in their findings on CDF as a strategy for women and youth empowerment in Lusaka Central Constituency, found that inadequate administrative capacity negatively affected the implementation of empowerment programs. The study revealed that insufficient staffing levels, limited technical expertise, and inadequate logistical support delayed the processing and monitoring of grant-funded projects. Consequently, beneficiaries experienced challenges in accessing and effectively utilizing grants.

In addition, the study by (Kabeer,2017) found that promoting women's cooperatives and group-based enterprises improved sustainability through resource sharing, collective marketing, peer learning, and mutual support. Similar findings noted that collective action enhanced women's economic opportunities and strengthens the sustainability of development interventions.

Bureaucratic Procedures and Access to Grants

Bureaucratic procedures have been discovered as a major challenge affecting the utilization of women grants. Many women in rural Zambia faced difficulties navigating complex application procedures and documentation requirements associated with accessing development funds. The study observed that lengthy approval processes discouraged participation among potential beneficiaries and delayed project implementation (Hachamba et al, 2025).

Similarly, in a study by (Kimenyi ,2005) reported that excessive administrative procedures and delayed fund disbursement negatively affected project implementation. Women and vulnerable groups were particularly disadvantaged because they often lacked the resources and technical knowledge required to comply with administrative requirements.

Monitoring and Evaluation Systems

Monitoring and evaluation play an important role in ensuring accountability and effective project implementation. A study by (Otieno ,2016) on government-funded community projects found that regular monitoring visits and feedback mechanisms significantly improved project performance and fund utilization

Similarly, another study by (Musau and Kirui ,2019) established that projects subjected to continuous monitoring were more likely to achieve their intended objectives than projects with weak supervision systems. The researchers concluded that monitoring helps identify implementation challenges early and facilitates corrective action,

Monitoring and evaluation are essential for ensuring accountability and effective utilization of grants. In the study by (Musemvu and Chibomba,2025) their findings indicated that weak monitoring systems contributed to poor project performance and misuse of resources. Beneficiaries who received regular supervision and technical guidance demonstrated better project outcomes than those operating without institutional support.

Similarly, in another study by (Mansuri and Rao ,2013) in their findings of community-driven development programs across developing countries, found that weak monitoring frameworks reduced accountability and limited the achievement of development objectives. The researchers emphasized that effective monitoring systems improved transparency, enhanced project sustainability, and promoted responsible utilization of funds.

Transparency and Accountability

Research has shown that deviation from approved project plans can negatively affect project outcomes. According to (Waweru,2018) beneficiaries who strictly followed project proposals and budgets achieved better results than those who diverted resources to unintended activities.

Similarly, the study by (Kamau, 2019), found that misuse of funds and poor project planning were among the leading causes of project failure in community development initiatives. The study emphasized the importance of accountability and compliance with approved project plans.

The study by Kariuki and Jagongo .2017, found that effective monitoring and evaluation systems enhanced accountability, improve project performance, and contributed to the sustainability of empowerment programs.

Similarly, a study by (UNDP ,2021) emphasized that regular monitoring enables institutions to provide technical guidance and ensure that grant resources were utilized according to intended objectives.

In another study by (OECD,2021) indicated that transparency and accountability were critical determinants of the success of public empowerment initiatives in any given part of the country in the world.

Staff Competency and Technical Support

The study by (Brinkerhoff and Morgan,2010) identified the need for strengthening institutional capacity through

adequate staffing, transport, operational budgets, and decentralized service delivery. Strong institutions were better able to provide support, supervision, and technical assistance to beneficiaries. This finding supported institutional capacity as fundamental requirement for effective implementation and sustainability of development programs.

Financial Management and Resource Allocation

The adequacy of financial resources had been widely recognized as a major determinant of project success. According to the study by (Muriuki, 2015) insufficient funding limits the ability of beneficiaries to implement planned activities and achieve project objectives. The study found that many community-based projects experienced delays and poor performance due to inadequate financial support. Likewise, a study by World Bank, observed that underfunded women's economic empowerment programs often failed to achieve sustainable outcomes because beneficiaries could not meet operational and expansion costs, (World Bank ,2020).

Therefore, the studies suggested that adequate grant funding was essential for the successful implementation and sustainability of women's projects. Institutional financial management practices significantly influence grant utilization. Studies have shown that delayed disbursement of funds, inadequate budget allocations, and poor financial controls affect project implementation.

According to study by (Hachamba et al, 2025) and others, found that delays in releasing community development funds disrupted planned activities and reduced project effectiveness among women beneficiaries,

In another study by (Kimenyi, 2005) revealed that irregular funding schedules and weak financial management systems contributed to underutilization of development funds. Such challenges often forced beneficiaries to modify project plans or abandon intended activities altogether, Therefore, studies indicated that institutional and administrative factors significantly influenced the utilization of women grants under CDF and similar empowerment programs.

2.2.3 Research Gaps

Existing literature focuses largely on grant access and fund disbursement, with limited attention to post-disbursement utilization, sustainability, and district-specific women-centered outcomes, particularly in rural Zambia.

Emphasis on access rather than Utilization

Most existing studies in the past focused on barriers to accessing CDF funds rather than how beneficiaries utilize the funds after receiving them. An example, research in Mansa and Samfya districts highlights issues such as low

financial literacy, poor proposal-writing skills, and lack of awareness affecting access (Kunda,2024).

Lack of focus on post-disbursement outcomes

Although (Ndhlovu,2024) identified critical implementation challenges, they did not provide empirical evidence on whether women's grants lead to sustainable businesses or long-term socio-economic empowerment. Thus, there is insufficient evidence on whether CDF women's grants lead to sustainable empowerment.

Inadequate analysis of institutional processes

Evidence from audits, NGOs, and academic studies shows that CDF management in Zambia is affected by administrative weaknesses and governance challenges, particularly in monitoring, procurement, accountability, and institutional capacity.

2.3 Theoretical framework

This study anchored on three theories namely lead theory, supporting theory and governance that explain the utilization of women's grants under the Constituency Development Fund in Mwanabombwe.

2.3.1 Human Capital Theory

The theory states that education, skills, knowledge, and training improve people's productivity and ability to perform economic activities successfully. According to the theory, individuals with better education and skills are more likely to manage resources effectively and achieve better outcomes, (Becker ,1964).

Application of the theory suggests that women with higher levels of education, financial literacy, and entrepreneurial skills are more likely to utilize grants effectively. Training in business management, record keeping, and resource allocation improves the productivity of funded projects, aligning with the idea that skills increase returns on investment.

This theory supports the study because effective utilization of women's grants depends largely on the beneficiaries' skills and knowledge. The theory helps explain as in why women with business management skills may utilize grants more effectively. Secondly how financial literacy and entrepreneurship training influence project sustainability, and lack of education and technical skills may contribute to project failure as well as the importance of capacity building and mentorship after grant disbursement. The study uses this theory to examine whether inadequate training and low literacy levels affect women's ability to manage CDF-funded projects successfully.

2.3.2 Accountability Theory

Accountability theory focuses on transparency, responsibility, monitoring, and proper management of public resources. The theory explains that individuals and institutions entrusted with resources must be answerable for how those resources are used. In governance, accountability ensures that public funds are used efficiently, transparently, and for intended purposes. The theory emphasizes monitoring systems, reporting mechanisms, and institutional oversight.

The women's grants under CDF involve public funds intended for women empowerment and community development. Therefore, accountability is important in ensuring proper utilization of the grants. The theory supports the study by helping analyze, whether monitoring and evaluation systems were effective, the role of local authorities in supervising beneficiaries and the extent to which beneficiaries are held responsible for the use of funds. The theory also helps explain why poor governance systems may lead to misuse of grants, project failure, and wastage of public resources.

The theory focuses on the obligation of individuals or institutions to explain and justify their actions, accept responsibility, and be answerable for outcomes. It is widely applied in governance and public finance to ensure transparency and proper use of resources, (Bovens,2007).

In the context of the CDF, the theory helps explain how monitoring, reporting, and oversight mechanisms influence how effectively women utilize grant funds. Theory emphasizes that effective utilization of women's grants under the CDF depends on strong systems of transparency, monitoring, and responsibility at both individual and institutional levels.

2.3.3 Lead theory

The theory explains how women gain access to resources, participation in decision-making, and control over economic and social opportunities. The theory emphasizes that empowerment occurs when women are given opportunities, skills, confidence, and authority to improve their livelihoods and participate fully in development processes. The theory propounded based on resources, agency and achievements that women become empowered when they gain access to resources, develop the ability to make decisions independently, and achieve positive socio-economic outcomes. (Kabeer,2005).

The theory compliment in the study because the women's empowerment grants under CDF were intended to empower women economically through access to financial resources. The theory helps explain whether women beneficiaries have equal access to grants, whether women can independently manage and utilize the funds how skills, education, and participation affect grant utilization and

whether the grants improve women's livelihoods and economic independence. The theory also helps analyze barriers such as lack of training, low literacy, cultural limitations, and weak decision-making power that may affect effective utilization of the grants.

The approach indicated that development should be understood as the expansion of people's capabilities was real freedoms and opportunities to achieve valued ways of living. Sen argues that having resources is not sufficient on its own; what matters is whether individuals are able to effectively convert those resources into meaningful outcomes, such as improved livelihoods, education and generally (Welfare Sen, 1999).

Hence, capability approach highlights the need for complementary interventions such as training, mentoring, and consistent monitoring to ensure that grants translate into real empowerment outcomes.

2.4 Conceptual Framework

A conceptual framework which was structured to represent key variables in the study and the relationships between them. It helped the researcher to clarify and understands the problem and guides the collection and analysis of data (Robert, 2018).

2.4.1 Key Variables

The independent Variables in the study were, financial Literacy, monitoring and evaluation, market access, loan/grant conditions, education level of beneficiaries, training, capacity building and community participation. These factors were identified in CDF women grant as key determinants of fund utilization success or failure (Shields, 2013)

The dependent variable was effective utilization of women's grants. However, the moderating variables included, government policies, monitoring and evaluation systems, capacity-building programs

2.4.2 Conceptual Relationship

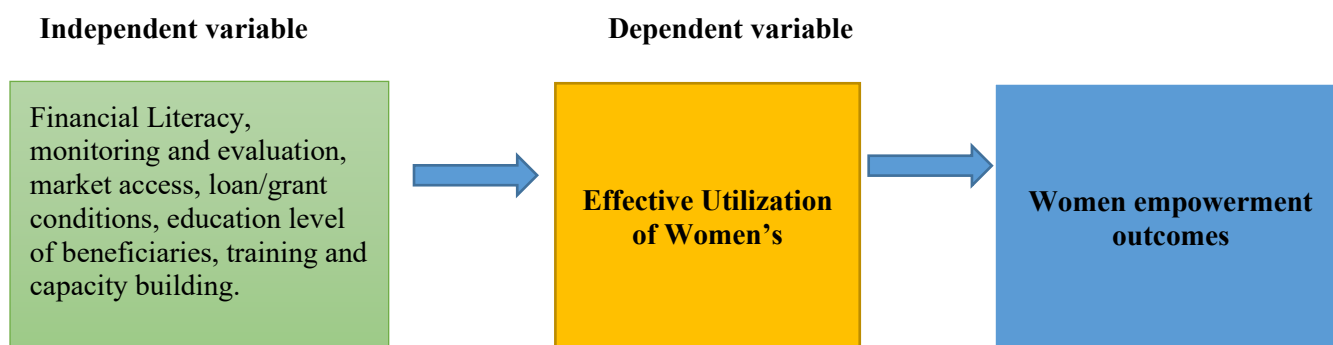
The study assumes that effective utilization of women's grants under the CDF depends on multiple interacting factors which included;

- Higher awareness and financial literacy can lead to better fund management
- Strong governance and accountability can lead to reduced misuse of funds
- Active community participation can lead to improved project sustainability

Conversely, weak institutional systems, low community participation, and lack of skills may negatively affect utilization, (Rosenberg, 1969).

The framework illustrates that effective utilization of women's grants under CDF depends on several interconnected factors. Financial and business skills enable beneficiaries to manage resources efficiently. Access to information improves decision-making and project implementation. Monitoring and evaluation ensure accountability and proper use of funds. Adequate funding provides sufficient resources for project execution, while adherence to project plans ensures that funds are used for intended purposes. Operational costs influence the profitability and sustainability of grant-funded projects. Together, these factors determine the extent to which women's grants achieve their intended objectives.

Figure 1. Conceptual Framework



Source: Researcher (2026)

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter discussed methodological framework used to evaluate institutional and administrative factors affecting the effective utilization of women's grants under the CDF

in Mwanabombwe Constituency. It outlined the research design, study area, target population, sampling procedures, data collection instruments, data analysis techniques, and ethical considerations guiding the study. The methodology further explains the target population, sample size, and sampling procedures used to select respondents, including

women beneficiaries. Data collection methods such as questionnaires, interviews, and document reviewed.

Research Design

The study adopted a descriptive survey research design because it facilitated the researcher to collect data from a large number of respondents and describe the existing conditions, practices, perceptions, and challenges affecting the effective utilization of women's grants under the Constituency Development Fund (CDF),

The design allowed the researcher to examine various factors such as financial and business skills, access to information, monitoring and evaluation systems, adequacy of grant funding, adherence to project plans, and operational costs. Through the collection of data from women grant beneficiaries and key stakeholders, the researcher determined the extent to which these factors predisposed grant utilization and sustainability (Kothari, 2004).

3.4 Study Population and Sample

The population in the study were 88 and 72 respondents comprised Forty-Eight (48) women among the beneficiaries of women grants empowerment, Twelve (12) ward development committee representatives, Four (4) Council management officials as key informants from the Local authority under Planning department and Eight (8) CDFC members.

3.6 Sampling Technique

This study employed a combination of simple random sampling and purposive sampling techniques to select respondents (Mugenda, 2003).

3.6.1 Simple Random Sampling

Simple random sampling was used to select women beneficiaries of the Constituency Development Fund (CDF) grants. Under this technique, every beneficiary in the sampling frame had an equal chance of being selected for participation in the study.

3.6.2 Purposive Sampling

Expert purposive sampling was used to select key informants who possessed specialized knowledge and experience regarding the administration and utilization of women's grants under the CDF. These respondents included, CDFC Committee members, local Government Officials, ward development committee members, leaders of women's groups benefiting from the grants (Graham, 1989).

3.7 Data Collection Methods

The researcher used interview guide and questionnaires as tools for data collection. The said tool was purposeful in

discussion between two or more people. The use of interviews helped to gather valid and reliable data that was relevant to the research questions and objectives, (Kahn and Cannell, 1957).

The researcher used the semi-structured interview guide and questionnaires techniques to collect data. A questionnaire included all techniques of data collection in which each person was asked to respond to the same set of questions in a pre-determined order. Some participants were required to use the interview guide as opposed to questionnaire (North, 1983).

The primary data source was gathered through the use of interview guides and questionnaires. The questionnaires were distributed to respondents for first-hand information for processing towards answering the research questions.

The secondary data was obtained from journals and literature relevant based on subject matter of the research. Newspaper source, and official policy documents of government of Zambia with relevance to the subject and electronic materials were also employed extensively for up-to-date data on the topic at hand.

3.8 Data Collection Instruments

Data collection instruments used by the researcher gathered relevant information from respondents for the purpose of achieving the study objectives. The choice of instruments depended on the nature of the study, the research design, and the type of data required. In this study, the primary data collection instruments were questionnaires and interview guides.

3.8.1 Questionnaire

A structured questionnaire was used to collect quantitative data from women who had benefited from the Constituency Development Fund (CDF) grants. The questionnaire was appropriate because it enabled the researcher to gather information from the respondents within a relatively short period and at a low cost. The questionnaire consisted of closed-ended and Likert-scale questions organized into sections covering, demographic characteristics of respondents, financial access and business management skills, access to information regarding grant utilization, monitoring and evaluation practices, adequacy of grant funding, adherence to approved project plans, operational and business costs and effectiveness of grant utilization. The use of standardized questions helped in being consistency and facilitated statistical analysis of the collected data.

3.8.2 Interview Guide

A semi-structured interview guide was used to collect qualitative data from key informants such as CDF

committee members, local government officials, CDFC members, and WDC members. The interview guide contained questions designed to obtain detailed information on challenges faced in administering and utilizing women's grants, monitoring and support mechanisms provided to beneficiaries, institutional and administrative factors affecting grant utilization, perceived effectiveness of the grant programme and possible strategies for improving grant utilization and sustainability. The interview guide allowed respondents to provide detailed explanations and insights that was not captured through questionnaires (Creswell, 2018).

3.9 Data Collection Procedures

Before the actual data collection exercise, the researcher conducted a pilot study to test the reliability and validity of the research instruments. Necessary revisions were made based on the feedback obtained from the pilot respondents. Respondents were assured of confidentiality and anonymity. Structured questionnaires were then distributed to women grant beneficiaries to collect quantitative data regarding factors affecting the utilization of women's grants under the CDF. In addition, semi-structured interviews were conducted with key informants such as CDFC members, WDCs and local government officials. The interviews were conducted at mutually agreed times and locations, and responses were recorded through note-taking or audio recording with the participants' consent.

3.10 Data Analysis

The study used both quantitative and qualitative methods during data analysis. The benefits of using both quantitative and qualitative methods was that the information collected was both quantitative and qualitative therefore, these methods harmonized each other in data analysis, Rossman, 1991.

Quantitative Data Analysis

Quantitative data obtained through questionnaires were coded and entered into Microsoft Excel. Descriptive statistics such as frequencies, percentages were used to summarize respondents' characteristics and responses. The analysis included frequencies and percentages to describe respondents' demographic characteristics and tables, charts, and graphs to present findings clearly and concisely.

Qualitative Data Analysis

Qualitative data obtained from interviews or open-ended questionnaire responses were analyzed using thematic analysis. Responses were categorized into themes based on recurring ideas, opinions, and experiences related to grant utilization. The analyzed data were presented using, tables bar charts pie charts and narrative descriptions. This facilitated easy interpretation of the findings and

established relationships between the identified factors and the effective utilization of women's grants under the CDF Clarke, 2006.

3.11 Validity and Reliability

Validity was the extent to which the instruments were captured for what was purported to measure. It was the accuracy and meaningfulness of inferences which was based on the research results. It was the degree of results obtained from the analysis of the data (Mugenda, 1999).

In order to validate the instrument, study tools were subjected to a rigorous process of validation. The first process was joint discussion with the supervisor who gave guidance in the questionnaire to assess its appropriateness in addressing the critical issues in the study. This followed by a pre-test to selected individuals. The main aim of the pilot study was to check for the validity of the questionnaires. After the pilot study, a number of questions were reworded, introduced or deleted all together. The final tools were then reproduced and data collection proceeded.

3.11.1 Reliability

Reliability was the extent to which results were consistent over time and an accurate representation of the total population under study. The results of a study were reproduced under a similar methodology, and that was considered to be reliable, (Joppe, 2000).

Three types of reliability which were referred in the study included a degree to which a measurement given repeatedly, stability of a measurement over time, and the similarity of measurements within a given time period (Miller, 1986).

The study was consistency with questionnaire answering scores which remained relatively the same and was determined through the test-retest method at two different times. This attribute of the instrument was referred to as stability (Charles, 1995).

3.12 Ethical Considerations

In conducting the study, the researcher sought the approval from Mulungushi University Research Ethics Committee and Mwanabombwe Council in order to ensure that ethical consideration issues were strictly observed so that the respondents were totally protected and that the norms of the research remained maintained. The information acquired had no disclosure of any information to third parties without proper and specific authority coming from the owners. Additionally, the review process was accountable and open to scrutiny, the researcher recognized the responsibilities of the respondents and to appropriately locate them with specific tasks that was given transparency to the research operation and procedures. Therefore, there was an

acknowledgement of the right of the individual to determine their own course of action in accordance with their own wishes and plans (Babbie and Mouton, 2009).

CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION

4.1 Introduction.

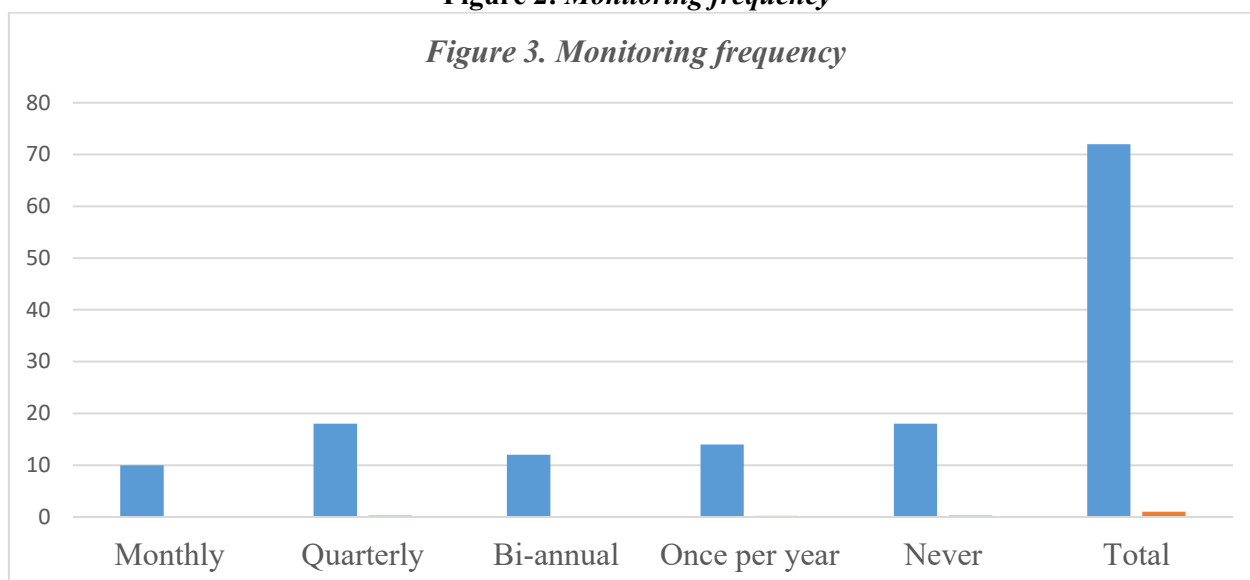
The findings show that respondents were 90% female and 10% male, which was consistent with the study focus on women empowerment under the CDF. Therefore, it,

confirms that the data collected was relevant and directly reflects the experiences of women beneficiaries. Despite, small number of male respondents strengthens the gender relevance of the findings because the study primarily targeted women beneficiaries.”

Monitoring practices were inconsistent as some respondents (75%) reported, monthly, biannual and quarterly monitoring, while 25% proportion reported never being monitored.

Figure 2: Monitoring frequency

Figure 3. Monitoring frequency



“One respondent stated, we received the grant, but no officer came back to check how we used it”.

This supports Accountability Theory, which emphasizes monitoring as essential for proper utilization of public resources. Lack of regular oversight contributed significantly to the mismanagement and misapplication of funds. Effective monitoring was critical for ensuring accountability, guiding implementation, and improving project success rates.

“A CDFC member noted that many groups lacked bookkeeping skill,”

Assistance in filling up application forms

A bar chart showing that most respondents who had formal education (Grade 7 - 12)

The findings indicate that a significant proportion of respondents of 41% were able to complete application forms independently, suggesting a reasonable level of literacy and awareness among beneficiaries. However, dependence on others of 25% in completing applications may reduce ownership and increase errors or manipulation.

This reflects existing gaps in technical knowledge and capacity among some women, which may affect the quality

of proposals submitted and ultimately influence grant utilization outcomes.

CHAPTER FIVE: DISCUSSION OF THE FINDINGS

5.1 Introduction

This chapter discussed the study findings in relation to the research objectives, theoretical framework, and existing empirical literature. The discussion integrated quantitative findings derived from descriptive statistics with qualitative insights obtained through thematic analysis of interviews conducted with women grant beneficiaries and key stakeholders. The aim was to interpret the findings, explain observed patterns, and results within broader debates on women’s grant empowerment under the Constituency Development Fund framework.

5.2 Institutional and administrative factors influencing the effective utilisation of women’s grants.

This objective sought to examine how institutional and administrative factors influence the effective utilization of women empowerment grants under the Constituency Development Fund (CDF). The study focused on factors such as monitoring and evaluation systems, training and

capacity building, transparency in grant administration, accessibility of application procedures, institutional support, staffing levels, and fund disbursement processes.

The findings revealed that weak institutional and administrative functions significantly affected the effective utilization of women grants. Beneficiaries reported that monitoring and follow-up during implementation of women's grant were irregular. Therefore, weak monitoring reduced accountability and made it difficult for implementing institutions to identify challenges faced by beneficiaries and provide timely support. As a result, some women groups failed to sustain grant due in accordance to initial plans.

The findings disclosed inconsistent in monitoring patterns in the implementation of CDF women's grant, some women reported to have been monitored once per year however, majority were never monitored. This variation suggested a lack of standardized monitoring frameworks leading to poor monitoring, and reduced effectiveness in fund utilization.

These findings were consistent with Kariuki and Jagongo .2017 who found that effective monitoring and evaluation systems enhance accountability, improve project performance, and contribute to the sustainability of empowerment programs. Similarly, (UNDP 2021) emphasized that regular monitoring enabled institutions to provide technical guidance and ensure that grant resources were utilized according to intended objectives.

The study further established that complex application procedures and excessive bureaucratic requirements hindered effective access and utilization of grants. Some women experienced difficulties completing application forms and meeting documentation requirements. Similar findings were reported by (UN Women 2021), which found that administrative barriers often limit women's access to economic empowerment opportunities, particularly among low-income and less educated beneficiaries.

One participant noted:

"During monitoring, our groups were advised on what was being done wrongly and right based on the findings, and it helped to shape our business implementations process."

(Participant C, personal communication, April 6th, 2026).

Institutional capacity was another factor highlighted in the study. Limited staffing, inadequate transport facilities, budget constraints, reduced the ability of implementing institutions to monitor projects and provide continuous support to beneficiaries. This finding aligns with (Brinkerhoff and Morgan 2010), who argued that institutional capacity was fundamental to the effective delivery and management of development programs.

The outcome of the study indicated that many women beneficiaries (55.6%) deviated from their original project proposals after receiving CDF funding due to inadequate funds received as opposed to the initial amounts applied. It therefore, created a mismatch between beneficiary expectations and actual disbursement levels, leading to adjustments in planned activities. Reduced amounts led to an implementation gap that forced beneficiaries to modify their project designs to fit available resources, thereby affecting conformity to original plans.

The findings also revealed that delays in grant disbursement affected project implementation and business operations. Beneficiaries indicated that delayed release of funds disrupted planned activities and reduced the profitability of some enterprises. This finding agrees with (World Bank 2022), which noted that timely disbursement of financial resources was essential for achieving intended outcomes in development and empowerment programs.

One participant noted:

"Funds from the initial application amounting to K40,000.00 was applied for but only K20,000 was disbursed into the group account. That affected our primary objectives and goals."

(Participant D, personal communication, April 8th, 2026).

Both the current study and earlier studies demonstrated that effective monitoring systems, adequate training, timely fund disbursement, transparency, simplified administrative procedures, and strong institutional capacity were essential for the successful utilization of women grants. The consistency between the present findings and previous studies suggests that strengthening institutional support structures and improving administrative efficiency can significantly enhance the effectiveness and sustainability of women grants under the CDF.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter presented the study conclusions, recommendations, and areas for future research based on the findings.

6.2. Conclusion

The synthesis of the findings led to the following predominant conclusions that identified institutional and administrative factors significantly influenced the effective utilization of women grants under the Constituency Development Fund (CDF). The findings indicate that inadequate staffing levels, insufficient operational budgets, and decentralization challenges negatively affected the implementation, monitoring, and support of grant-funded

projects. Weak monitoring and evaluation systems were also found to contribute to poor project oversight, resulting in deviations from intended project objectives and reduced accountability among beneficiaries. Furthermore, delays in grant disbursement, complex administrative procedures, and limited technical support hinder the efficient utilization of grant resources. The study therefore concludes that strengthening institutional capacity through adequate staffing, improved logistical support, increased budgetary allocations, effective decentralization mechanisms, and robust monitoring systems is essential for enhancing the effectiveness, accountability, and sustainability of women grant-funded initiatives.

6.3 Recommendations

For Mwansabombwe Town Council Management

1. The Local Authority and other stakeholders to conduct quarterly entrepreneurship and financial literacy training for all grant beneficiaries before and after disbursement.
2. Expand sensitization using WDCs, Traditional leaders, Community radio, Churches and mobile messaging.
3. The Local Authority to consider support for women engaged in agricultural enterprises by facilitating bulk procurement of agricultural inputs such as fertilizer, seed, and chemicals to reduce costs and improve productivity.
4. The Local Authority to develop and implement a standardized quarterly monitoring and evaluation framework with clear indicators, field visit schedules, and performance reporting templates.

For National Policymakers (Ministry of Local Government)

1. Given inflation and rising enterprise start-up costs, Ministry of Local Government and Rural Development should review the current women's grant ceiling of K40,000 upward to improve business viability.
2. Standardize national grant monitoring tools.
3. Revise guidelines on requirements with regards to women's empowerment accessibility in order to accommodate women with low basic education especially in rural areas.

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MULUNGUSHI UNIVERSITY

Directorate of Research and Innovations

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ETHICAL CLEARANCE CERTIFICATE

Date of Issue: 1st June, 2026

Certificate Number: MU/DRI/REC/2026/125

Principal researcher: GEOFFREY BWALYA MUKUKA

Student/Staff ID: 202403369

Project Title: ANALYZING FACTORS AFFECTING THE EFFECTIVE UTILIZATION

OF WOMEN'S GRANT UNDER CONSTITUENCY DEVELOPMENT FUND: A CASE STUDY OF MWANSABOMBWE CONSTITUENCY

School/Department: School of Social Sciences.

OFFICIAL APPROVAL NOTICE: The Mulungushi University Research Ethics Committee (MUREC) hereby grants formal ethical clearance for the above-referenced research project. This certificate confirms that the research protocol, methodology, and instruments have been reviewed and found to be in compliance with the **National Health Research Act No. 2 of 2013**, the **Data Protection Act No. 4 of 2021**, and the ethical principles of the **Declaration of Helsinki**.

MANDATORY CONDITIONS OF APPROVAL: Authorization to commence data collection is granted subject to strict adherence to the following institutional requirements:

1. **Informed Consent:** Participation must be entirely voluntary. Researchers are required to obtain written informed consent from all participants. For minors, parental consent and participant assent are mandatory.
2. **Scientific Integrity:** The researcher bears full responsibility for the accuracy of the data. Any form of fabrication, falsification, or deceptive representation of findings shall result in the immediate revocation of this clearance.
3. **Intellectual Property & Plagiarism:** Strict professional standards regarding the attribution of authorship and the acknowledgment of existing literature must be maintained.
4. **Privacy and Confidentiality:** The identities of participants must be protected through robust anonymization techniques. Data must be stored in secure, password-protected environments for a minimum of five (5) years.
5. **Duty of Care (Non-Maleficence):** Research activities must not cause physical, psychological, or social harm. If participants exhibit signs of distress, the approved "Distress Protocol" must be activated.
6. **Protocol Amendments:** Any deviation from the approved protocol, including changes to study sites or data collection tools, must be submitted to MUREC for further authorization prior to implementation.

PERIOD OF VALIDITY: This certificate is valid for **twelve (12) months** from the date of issue. An application for renewal must be submitted to the Directorate of Research and Innovations at least thirty (30) days prior to the expiry date if the research is ongoing.

Authorised by

Research Ethics Officer



MULUNGUSHI UNIVERSITY

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MU/20/6

18th February, 2026

The Council Secretary
Mwansabombwe District

LETTER OF INTRODUCTION FOR POSTGRADUATE RESEARCH

This serves to introduce **Geofrey Bwalya Mukuka**, Student Number **2024033369** who is currently pursuing the Master of Public Administration (MPA) in the School of Social Sciences, Department of Political and Administrative Studies (PAS). The student is expected to conduct research in partial fulfilment of the requirements for the award of the Masters Degree.

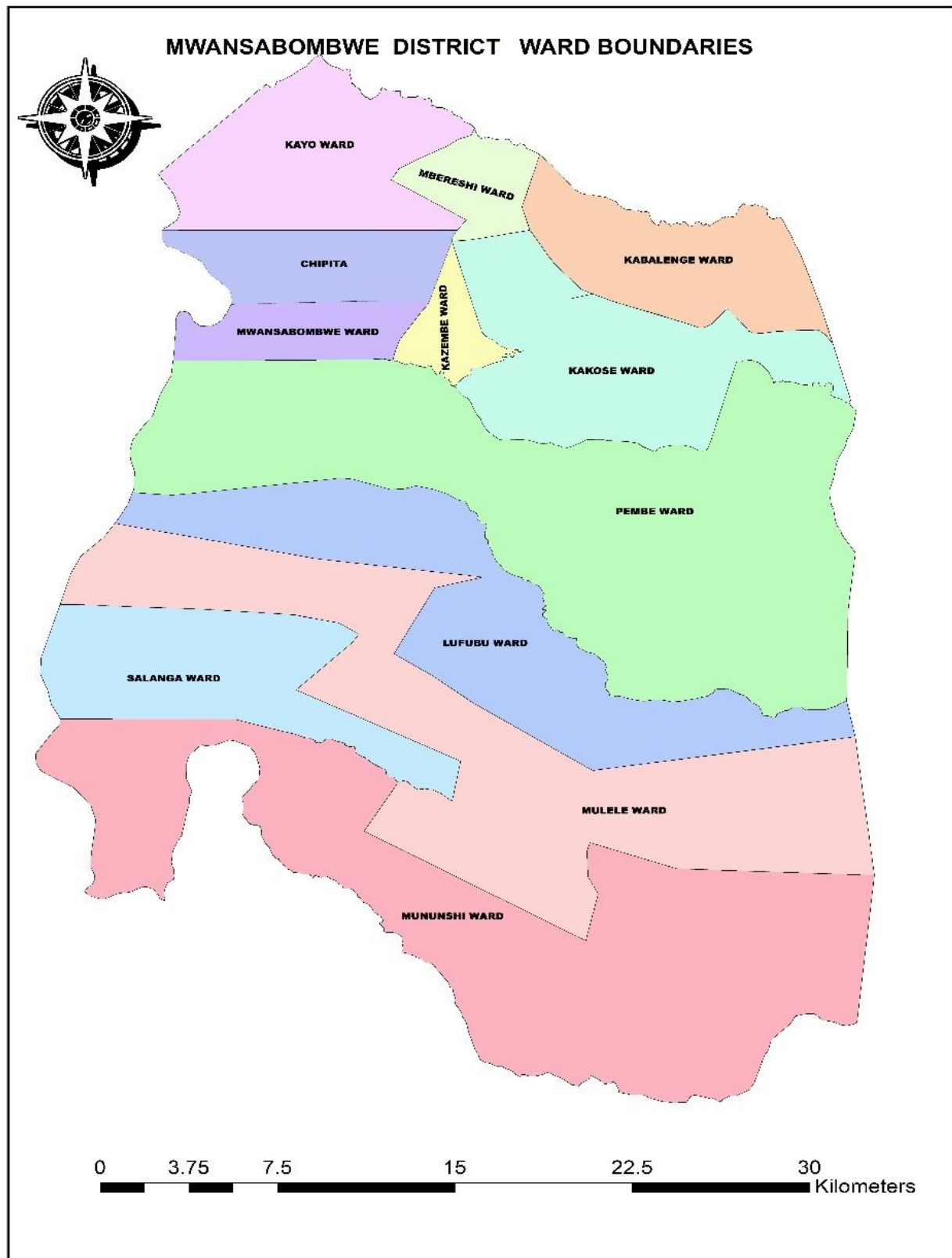
TOPIC: "Analysing factors affecting the utilization of Women's Grant under Constituency Development Fund: A Case Study of Mwansabombwe Constituency."

The University hereby kindly requests your organisation to render to the student necessary assistance to enable the student successfully complete the research.

The University will be grateful for all assistance rendered to our Postgraduate student.

Dr. Rachel Mabuku Kabeta, PhD
DEAN

19 FEB 2026



Source: Planning Department 2022

Appendix v . Questionnaire Community Member (Women)

I am Geoffrey Bwalya, a student at Mulungushi University pursuing a Master of Science in Public Administration carrying out research on the topic: “analyzing factors affecting the utilization of women’s grant under constituency development fund: a case study of Mwansabombwe constituency.

You have been purposively selected to participate in this study. All answers and comments that you will give is highly appreciated. Be assured that the information will be treated as highly confidential and will only be used for academic purposes.

1. Gender

- i. Female ☐ ii. Male ☐

2. Age

- i. 18 – 23 years ☐
ii. 24 – 29 years ☐
iii. 30 – 35 years ☐
iv. 36 – 41 years ☐
v. 42 – 47 years ☐
vi. 48 – 53 years ☐
vii. Above 54 years ☐

3. Education level:

- i. Grade Seven (7) ☐
ii. Grade Nine (9) ☐
iii. Grade Twelve (12) ☐
iv. Tertiary ☐
v. Not schooled ☐

Socio economic factors.

4. Have you been trained in any formal financial management before grant under CDF was given?

- i. Yes ☐
ii. No ☐

5. Do you have record books of financial where information on funds are written?

- i. Yes ☐
ii. No ☐

.....

Level of participation and awareness amongst women in CDF

6. Where did you get the information about CDF women grant?

- i. Radio station ☐
- ii. During sanitization meetings ☐
- iii. WDC members ☐
- iv. In churches ☐

6. Where did you obtain application forms for women grant under CDF ?

- i. At Council ☐
- ii. From WDCs ☐
- iii. Don't Know ☐

7. Who filled in the application form on your behalf women grant under CDF?

- i. Ourselves ☐
- ii. A government official ☐
- iii. WDC member ☐
- iv. Church member ☐

Monitoring and evaluation mechanism in place on CDF women's grants

8. Who monitors your business implementation obtained through CDF?

- i. Ourselves ☐
- ii. Council officials ☐
- iii. WDC executive members ☐
- iv. No body ☐

9. What business proposal did you apply for funding?

- i. Animal husbandry ☐
- ii. Hot culture ☐
- iii. Village banking ☐
- iv. Timber processing ☐
- v. Milling production ☐
- vi. Chicken rearing ☐
- vii. Bee keeping ☐

Others specify :

10. Did you implement exactly wat you applied for or after funding you changed the business plan?

- i. Yes ☐
- ii. No ☐

If the answer to the above question is no provide the reasons for changing

.....

11. How often are you monitored to check on the progress of your projects by the district officials?

- i. Monthly ☐
- ii. Quarterly ☐
- iii. Bi annual ☐
- iv. Once per year ☐
- v. Never ☐

Successes recorded from CDF grant funding.

12. Have you recorded any positive change or benefits after as a result of women grant funding?

- i. Yes ☐
- ii. No ☐

13. Does the group have access to any lending institution within the district ?

- i. Yes ☐
- ii. No ☐

If the answer to the above question is yes indicate the name

14. What assets have been procured after funding of grant under CDF?

.....

15. How much does the group keeping in the account

.....