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Analyzing Government Strategy to Facilitate Community Development: A Case Study of the Ndola Youth in Agriculture CDF Empowerment Scheme

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Abstract

This study analyzes government strategies aimed at facilitating community development through the Constituency Development Fund (CDF), with a specific focus on the Ndola Youth in Agriculture Empowerment Scheme. The research sought to: (i) examine the effects of CDF in facilitating agricultural productivity among youth smallholder farmers in Ndola District; (ii) analyze the socio-economic implications of CDF among youth smallholder farmers; (iii) establish policy interventions to enhance the effective use of the empowerment scheme; and (iv) ascertain challenges in youth empowerment schemes within the district.

A descriptive case study research design was adopted to provide an in-depth understanding of the scheme's implementation and outcomes. The study population comprised 100 individuals in the catchment area, including 50 youth farmers and 50 key informants drawn from CDF committee members and relevant government officials. Data was collected using structured questionnaires for youth farmers and semi-structured interviews for key informants. Secondary data was sourced from official reports, policy documents, and previous studies on CDF implementation. Quantitative data was analyzed using descriptive statistics, while qualitative data was thematically analyzed to capture insights on challenges, perceptions, and policy gaps.

Findings revealed that the CDF empowerment scheme significantly contributed to improved access to farming inputs, equipment, and training, leading to increased agricultural productivity among beneficiaries. However, the degree of impact varied depending on timely disbursement

of funds, level of technical support, and beneficiaries' prior farming experience. Socio-economic benefits included increased household income, improved food security, and enhanced youth engagement in productive activities, thereby reducing unemployment and poverty levels. Nonetheless, challenges such as inadequate monitoring, delayed funding, limited market access, and lack of follow-up training hindered the full realization of program objectives.

The study identified the need for stronger policy interventions, including the establishment of a transparent beneficiary selection process, integration of market linkage programs, and continuous technical support. Improved monitoring and evaluation frameworks, coupled with timely fund disbursement, were highlighted as critical factors for sustainability. Additionally, enhancing collaboration between government agencies, private sector actors, and community stakeholders was found essential to maximizing the scheme's long-term impact.

It is concluded that while the CDF empowerment scheme holds significant potential for driving agricultural productivity and socio-economic development among youth in Ndola District, its effectiveness is contingent upon addressing operational bottlenecks, improving accountability, and ensuring that empowerment initiatives are complemented by market and skills development strategies. The study recommends that policymakers adopt a holistic approach that integrates capacity building, infrastructure development, and market access support to ensure that youth empowerment schemes translate into sustainable community development.

Keywords: Empowerment, Employment, Livelihoods, Self- Employment, Sustainability, Youth, Youth Empowerment, Ndola, Zambia

1. Introduction

1.1 Background of the Study

Zambia had high rates of youth unemployment. In 2014 approximately 10.5% of young people aged 18-35 were unemployed compared to 7.4% of general unemployment rate (Central Statistical Office, 2015). The challenge of high youth unemployment

was of great concern especially that Zambia was a youthful country whereby 80% of the population falls below the age of 35 (Central Statistical Office, 2014). The problem of youth unemployment has been exacerbated by the fact that economic growth in the past 14 years has not been very inclusive. While this affects everyone, the situation has been worse for the youth as most of them leave the school system with high expectations of finding employment. It was estimated that each year, approximately 300,000 young people left the school system to join the labor force (Ministry of Finance and National Planning, 2013). Only a paltry of these school-leavers, however, had been absorbed into the labor market as job opportunities had not grown commensurate to the growth of the labor force. It was estimated that between 2005 and 2014 formal jobs increased at the rate of 56 000 per year.

Zambia has 156 constituencies dotted country-wide and each represented by a Member of Parliament elected every after five years. In 1995, the Constituency Development Fund (CDF) was initiated in Zambia with the purpose to provide local authorities with discretionary funds whose utilization was solely for the provision of social services such as education, health, water and sanitation, agricultural services and other ancillary benefits to the community. As this fund was envisioned to be purely for community service, its utilization was expected to occur within a socially inclusive participatory framework to all community members. Against this background and in a hope to consolidate the fund's rationale, the Government of the Republic of Zambia through the National Assembly enacted an act of Parliament on 23rd December 2018 which would guide the disbursement, management and utilization of the fund. Act No. 11 of 2018 of the Laws of Zambia states. By this act of Parliament, it became categorical that the constituency development was national and legal matter which required adherence and compliance by officers in – charge to public finance management ethos in funds utilization. Kaduuli (2018) affirms the importance of CDF, “CDF was introduced within Zambia's wider decentralization drive as a public fund to finance development projects at the constituency level through elected Members of Parliament”. Therefore, the fund is designed to actively engage the local citizens on their priority needs. It is in this vein that the fund holds strong opportunities in poverty reduction and national development if well managed.

CDF is an increasingly central fund in national development and plays a key role in rural development as it is situated within the local government framework and was set up by the government to mitigate poverty and harmonize the spread of development throughout the country. According to Chileshe (2017), CDF is one of the most significant transfers disbursed annually to the 156 constituencies. In 2016, the budgetary allocation for CDF was approximately K1, 500 000 per constituency and had risen to approximately K27,000,000 per constituency in 2022 (National Assembly of Zambia, 2022). Since 1995, all the constituencies in Zambia have been eligible to receive the CDF funds (Ministry of Local Government and Housing, 2006).

In the light of the foregoing and in order to address the question of development, African countries have continuously emphasized on the role of agriculture as a

means to social and economic development. For communities to meet sustainable development, it requires special resources and institutions such as agriculture in facilitating young people's aspirations for a better life. In the process of making these institutions present and functional, people have to be involved in the development of their respective communities (Pellissery, 2016) for the sustainability thereof. In actualizing this brilliant vision, Zambia's National Assembly in 1995, made a historic decision to make mandatory the allocation of funds to respective constituencies represented by members of parliament as a model of ensuring decentralized development from the lowest unit of society (GRZ 2016). This annualized funding came to be termed as Constituency Development Fund (CDF) created through an act of parliament in 1995 (GRZ 20016). The rationale behind this initiative was to provide members of parliament and their constituent communities with the opportunity to make choices and implement projects that maximize their welfare especially in the areas of agriculture, health and education. This fund was established mainly to assist fight poverty through the implementation of development projects at the local level and particularly those that provide basic needs such as healthcare, education, water, agricultural services, security and electricity (GRZ 2016), among others. It is against this background, that this study seeks to analyze government strategy in facilitating community development. This is a case study of the Ndola youth in agriculture CDF empowerment scheme.

1.2 Statement of the Problem

Youths in Ndola face a number of challenges which include lack of employment opportunities; every year a total number of 500,000 youth graduate from diverse tertiary institutions, but due to slow economic growth, corruption, nepotism and demand for experience, 75% of these youth remain unemployed. The other greatest challenge was based on youth empowerment and participation which encompasses the involvement of youth in transformative activities. These young people need to be involved in income generating activities such as agriculture, (GRZ, 2014). Lack of youth led empowerment schemes has resulted in denying the young people access to quality life (World Bank, 2014). Although the large young population in Zambia presented huge challenges to socio-economic development, it also offered a unique opportunity that needs to be harnessed for accelerated economic growth and this has not been realized. According to the report on harnessing Zambia's demographic dividend (Ministry of Finance, 2015), the current age structure of the population would shift from being one dominated by child dependency to one in which there were more people in the working-ages relative to dependents especially if fertility declines rapidly. CDF is meant to socio economically develop societies or the nation as a whole. Apart from the objective of poverty reduction, CDF is also aimed at enhancing youth empowerment (GRZ, 2019).

1.3 General Objective

The aim of the study is to analyze government strategy in facilitating community development. This is a case study of the Ndola youth in agriculture CDF empowerment scheme.

1.3.1 Research Objectives

1. To examine the effects of CDF in facilitating agricultural productivity among youth smallholder farmers in Ndola District.
2. To analyze the socio-economic implications of CDF among youth smallholder farmers in Ndola District.
3. To establish policy interventions in CDF that will facilitate effective use of empowerment scheme among youth smallholder farmers in Ndola District.
4. To ascertain challenges in youth empowerment schemes among youth Smallholder farmers in Ndola District.

1.4 Research Questions

1. What are the effects of CDF in facilitating agricultural productivity among youth smallholder farmers in Ndola District?
2. Which are the socio-economic implications of CDF among youth smallholder farmers in Ndola District?
3. What policy interventions in CDF will facilitate effective use of empowerment scheme among youth smallholder farmers in Ndola District?
4. What are the challenges in youth empowerment schemes among youth smallholder farmers in Ndola District?

1.5 Conceptual Framework

The framework used to analyze project activities in terms of youth empowerment is based upon a combination of the CARE Pathways to Empowerment model (Njuki *et al.*, 2013; Miruka and Hillenbrand, 2016) and aspects of empowerment as defined by Alkire *et al.* (2013) modified by available data. In the CARE model, the process of empowerment results from the positive interaction of a range of contributing dimensions, the interactions being non-linear and without a single causal pathway (Njuki *et al.*, 2013; Mhango *et al.*, 2015). Given focus on areas heavily impacted by the Productivity and Profitability component in the CARE model is expanded to a Health, Economic and Social Well-Being component.

The model (Fig 1) links changes in elements of women's empowerment to aspects of women's Health Status, Economic and Social Wellbeing, which in turn link back to Empowerment. Improvements in Empowerment, Health Status and Economic and Social Well-Being both individually and in combination could influence changes in gender equity.

Directly by reducing productive capacity, income and nutrition of individuals and the household (Mutangadura and Sandkjaer, 2009) and indirectly by disrupting inter-household and intra-community networks and mechanisms which allow the household to weather variability in its circumstances (Drimie, 2002). In the discussion of each component of the model, the potential impact of HIV/AIDS is explored.

The Empowerment component module (Fig 2) contains domains including resource ownership and credit access, involvement in household decision making and participation in formal and informal groups. Changes, positive or negative in any of these domains will influence the overall degree of a women's empowerment.

At the end of the 20th there was a maelstrom of agricultural crises involving issues of energy, water, biodiversity, climate change, economics and food security (Capone *et al.* 2014). Organic farming systems are often considered as a

possible model for sustainable agricultural systems (Niggli *et al.* 2008) with intense discussion about the possible production level (Seufert *et al.* 2012).

1.6 Scope of the Study

CDF is an increasingly central fund in national development and plays a key role in rural development as it is situated within the local government framework and was set up by the government to mitigate poverty and harmonize the spread of development throughout the country.

According to Chileshe (2011), CDF is one of the most significant transfers disbursed annually to the 156 constituencies. Since 1995, all the constituencies in Zambia have been eligible to receive the CDF funds (Ministry of Local Government and Housing, 2006). The study will help policy makers, auxiliary government institutions, private sector players in the agriculture industry and small-scale farmers to effectively come up with interventions that will mitigate droughts effectively in Zambia. It is envisaged that there will be strong backward and forward linkages in the agricultural sector that will result from the provision of information.

Ultimately, this will contribute effectively to the economic empowerment among Youth Small Scale Farmers in Ndola. 70% of Zambia's population depends on agriculture. However, the challenge is that farmers still experience lower yields and ultimately lower agricultural based incomes leading to food insecurity. Food insecurity currently stands at 70%. Anecdotal evidence further suggests that 68% of the children are malnourished due to inadequate food intake. This is blamed on dysfunctional input markets, lower. The agricultural sector is key to the development of the Zambia economy and will be the engine of growth for the next decade and beyond. Agriculture generates between 18-20 % of the Gross Domestic Product (GDP) and provides livelihood for more than that 50 % of the population.

2. Literature Review

2.1 Examining the effects of CDF in facilitating agricultural productivity among youth smallholder farmers

Youth empowerment was understood as a situation where young people acquire the skill, authority, and agency to make decisions and implement change in their own lives and the lives of other people, including youth and adults through an attitudinal, structural, and cultural process (Vavrus and Fletcher, 2006). Youth empowerment aimed at improving the quality of life and was achieved through participation in youth empowerment programs which included opportunities like; developed internships and attachments, advisory programs, financial, legal, marketing and other assistance, and creating an equal engaging field in terms of jobs, markets and capital access (Ledford, 2013).

The three different categories of youth empowerment were individual, organizational and community empowerment (Ibid, 2013). Individual empowerment related to young people or adults with emerging skills to practice control and improve their know-how. Organizational empowerment relied on the opportunity for young people or adults to acquire the skills needed to gain control over their lives and also involved the organizations that provided and benefited from the youth by providing alternatives to service provision, as well as organizations that developed and influenced policy resolutions.

Community empowerment on the other hand included an attempt to better the community, react to risks to quality of life, and allows for people's contribution at a local, state, and national level. An example was the Agricultural youth empowerment, which had brought about the youth initiative for sustainable agriculture (YISA) a project located in Nigeria which was focused on young graduates of agricultural discipline and other youths interested in agriculture to gain from this Agro-knowledge based organization that aimed to empower the Nigerian youth to promote agriculture (Ogunremi *et al*, 2012).

2.2 Analyzing the socio-economic implications of CDF among youth smallholder farmers

Agriculture has long been, and continues to be, the mainstay of rural economies in sub-Saharan Africa, Asia and throughout the developing world. Small subsistence farms dominate agricultural employment in many of these countries, many of which are in less-favored agricultural areas and are facing increasingly challenging market and environmental conditions. Women now make up the majority of the agricultural sector in developing countries, but recent evidence suggests that not only is their productivity constrained by a lack of appropriate skills training (Danida, 2004), but also that they are particularly vulnerable to environmental changes (Aguilar, 2009).

The research aimed to highlight successful responses to the barriers that rural women face in accessing and applying training, and draw out lessons for policymakers and practitioners involved in the design and delivery of training for rural development.

Finally, to improve understanding of how training interacts with the various other factors in play, four case studies were undertaken across two developing countries where smallholder agriculture plays an important role in rural economies: India and Ghana. These projects have been successful in engaging women in relevant and effective training, and the aim was to verify the effectiveness of the strategies identified in the previous phase, and learn lessons about how to put them into practice. This report presents the findings of all three phases. Its primary aim is to show how training can reduce women's vulnerability to risks to their livelihoods. It shows how, at a macro level, training can contribute to reducing their susceptibility to the climatic and economic changes of the external environment.

2.3 Establishing policy interventions in CDF that will facilitate effective use of empowerment scheme among youth smallholder farmers

The UK department for education and skills (2013) published a paper on non-statutory guidance on youth opportunity and capital fund which revealed that grants provided in Knowsley in 2004 linked more than 560 young people in the neighborhood who had chosen to be in the local network. The grants had benefited more than 330 young people had benefited directly enabling the young people in North Huyton neighborhoods support a range of activities and projects on educational residential for school pupils; workshops on life skills, and other co-curricular activities.

This study did not show the economic benefits of the capital fund provided, rather provision of skills and social interaction of young people in the community. A study done on investigated factors affecting success of projects funded

by youth enterprises development projects in Kenya using a case study of Kigumo District by Grace Njogu (2014), revealed that most successful businesses were attributed to entrepreneurship trainings done based on the type of businesses ventured into or continue business training as they progress. In year 2006, the established of the Youth Enterprise Development Fund was done with an exclusive aim of reducing unemployment amongst the 61% of the unemployed youth population in Kenya. A three-year strategic plan was developed by the fund to address various aspirations and needs of the youth, and to address the challenges it had faced in the past. This study showed that ninety-two percent (92%) of the unemployed Youth only had formal schooling other than job training.

Therefore, the main challenge noted in the study was that formed to succeed, a deliberate effort in including business planning, financial management and skills in entrepreneurship would be imparted to the youth before financial support was provided. This was because the community clearly showed laxity in development of entrepreneurship culture because of perceiving the funds as a political fund initiated by the government to boost its political interest. Therefore, this project established the impact of knowledge and provision of initial working capital to engage the youth in starting of their Aquaculture enterprises was seen as a key thing. This was because the youth were unable to access inputs for fish production as accessing capital was a hard task. This initiation then would enable them to progress in developing these enterprises into lasting businesses.

2.4 Ascertaining challenges in youth empowerment schemes among youth smallholder farmers

CDF is meant to socio economically develop societies or the nation as a whole. Apart from the objective of poverty reduction, CDF is also aimed at enhancing people's participation in decision making processes, promoting good governance, promoting transparency and accountability (Francis *et al*. 2009: 11). In this framework, Members of Parliament (MPs) and local governments are assumed to be the primary agencies of providing social services to communities. Nonetheless, forms of CDF differ in terms of the amount, allocation principles and utilization. CDF is meant to respond to immediate, short-term community development needs and ensure that rural development spreads evenly throughout the country.

In the recent past, Zambia made education and health services 'free' in order to bring them as closer to the families as possible and thus meeting the health and education needs of the Zambian people. According to McEwan (2003), the act of including the voices and concerns of beneficiaries in the projects and other development initiatives that are meant to help them offers a counter weight to traditional top-down development approach. Hence, such interaction exposes communities to vital information which serve to generate a radical consciousness amongst them with regard to the possibilities for transformative planning and budget allocations for development purpose. Community participation in the local government decision making is also influenced by the integration and mutual interaction between all spheres of government. In reality, most of local government institution are still facing challenges associated with finance and human resources capacity, hence cooperation between three

spheres of government to direct resources to local areas become a prerequisite for the success of development facilitation at the municipal level.

A Study by Chibomba, (2013) to establish the effectiveness of CDF as a tool for community development in Katuba Constituency which was qualitative in nature and also focused on the implementation process to assess the effectiveness. Showed that awareness of the fund among Katuba Constituency members was low, and knowledge of the application process and project selection criteria was limited. The study also showed that CDF-funded infrastructure projects had contributed less to the development of road networks, schools, and health facilities in Katuba constituency due to a lack of funding, expert advice, poor planning, and lack of coordination between the community and government officials. This study was conducted seven months after the Presidential general elections and as a result newly elected MP and the ward councilors were still settling into their new offices. The constituency under study did not also have a Constituency Development Committee (CDC) at the time of the study, therefore it was difficult to get some important information for the study from the old CDC.

2.5 Personal Critique of Literature Review

Rural development, has no universally accepted definition. The term is used in different ways in vastly divergent contexts. It connotes overall development of rural areas with a view to improve the rural quality of life. In short, rural development deals with multi-sectorial issues such as infrastructure, health care, hygiene, education, environment, water and sanitation, food security, governance as well as local income generation. Thus, rural development is a process that aims at improving the standard of living of the people living in the rural areas (Ogao, 2018).

The 2018 Constituency Development Fund Act No. 11 (2018) provides the framework on the Principles of management, disbursement and utilization of CDF Fund. Act 11 goes further to explain the roles and duties of Minister/s relating to Fund, Constituency Development Fund Committee, Functions of Committee, and the approval of the project. The CDF Fund shall be disbursed under the direction of Constituency Development Fund Committee constituted as per part II of the Act. The CDF Fund consists of monies appropriated by Parliament for the purposes of the Fund. The monies received by way of grants, fees, council contributions or donations should be used for purposes of the Fund specifically intended for funding projects.

3. Methods and Procedures

3.1 Research Design

This research adopts a case study research design to analyze government strategy to facilitate community development in youth farmers in Ndola District. The design is appropriate as it allows for the collection of detailed, factual information about the current state, adoption, and effectiveness among youth farmers under CDF particularly in Ndola. The research aims to describe and analyze various opportunities and challenges faced by youth farmer, and the perceived benefits and effectiveness of CDF in their operations.

Given the complexity of the phenomenon being studied, a mixed-methods approach will be utilized, combining both qualitative and quantitative research methods. The

qualitative approach will provide in-depth insights through interviews and open-ended questions, allowing participants to express their experiences and opinions regarding CDF. The quantitative approach will involve structured surveys with closed-ended questions to collect numerical data that can be analyzed statistically. By triangulating these two methods, the research will offer a comprehensive view of the factors influencing strategies on CDF and the impact of CDF on youth farmers.

3.2 Target Population

The population of the study will comprise of participants within the study area. This study targets a population of one hundred (100) from within the catchment area. The target population for this research will be the 50 small scale farmers supported by CDF and 50 from the community leaders and officers/ heads of department from the Ministry of Social welfare.

3.3 Sampling Design

The sampling design for this research project will be based on non-probability sampling techniques, specifically purposive sampling and random sampling. These methods are suitable for the study as they allow for the targeted selection of participants who possess specific knowledge or experience related to the adoption and utilization of CDF within small scale farmers in Ndola.

3.3.1 Inclusion Criteria

The inclusion criteria for selecting farmers are as follows:

- The Youths must be based in Ndola, Zambia, and primarily operate within the agriculture sector.
- The youth must be classified as a small scale farmer according to the CDF policy.
- The youth must either currently utilize CDF in its operations or have knowledge of CDF.
- Community leaders, Government leaders for CDF and farmers must be willing to participate in the study and have firsthand knowledge of CDF in their communities.

3.3.2 Exclusion Criteria

- Farmers that do not fall within the Agriculture sector.
- Farmers (defined as youths in CDF) will be excluded from the study due to the limited scope of their operations.
- Farmers that do not use or have knowledge of CDF will be excluded from the sample.

3.3.3 Sampling Procedure

1. Initial Contact: The researcher will first make contact with key individuals in the targeted CDF program, such as youth farmers, community leaders and heads of government in social welfare to explain the study's purpose, goals, and the importance of their participation.
2. Selection of Participants: Using purposive sampling, youth farmers that meet the criteria will be selected. If additional participants are needed, purposive sampling will be used, with initial respondents referring the researcher to other CDF in their network.
3. Data Collection: Once the sample is selected, data will be collected using structured interviews or questionnaires or observations to gather information on CDF program, training and participation, and the effectiveness of CDF in the community.

3.4 Sample Size Determination

The study will aim to include a sample size of 100 respondents. This sample size is adequate for providing diverse and rich data while ensuring that the findings are both reliable and representative of the broader population of youth farmers in Ndola's agriculture sector. Given that CDFs strategy is still an emerging trend among SMEs in Zambia, the sample size allows for a comprehensive exploration of the variations in CDF in adoption levels, and the perceived effectiveness of CDF strategies.

3.5 Data Collection Methods

Creswell (2008) states that mixed methods approach is a pragmatic worldview, collection of both quantitative and qualitative data sequentially in the design. Data collection will employ both primary and secondary data in order to balance the approach of data collection for a clearer isolation of the literature gap that this research intends to cover. According to Orodho (2002) primary data refers to the data collected for the first time and it is original.

This research will use both primary and secondary data collection techniques. The Primary data will help in collecting data direct from the respondents using different tools while secondary data will involve collection of data from what has been coined by other scholars in form of books, online publications, journals, previous researches and many other secondary sources of data.

Through Primary methods, a well-structured questionnaire and an interview schedule plan will be used to collect the data from the respondents. The two forms of data collection have been picked In order to fit the dynamics of the information from the respondents regarding their opinions on the matters that affect them on the topic of study.

A questionnaire will have both closed and open-ended questions. The closed ended questions are there to give direction to the response while the open ended are set to get the opinions of the people on the matter of study. Closed ended questions are those that have multiple choices where a respondent can choose from while closed ended questions are those that allow a respondent to give answers and opinions according to the way they feel or experience matters.

An interview guide will be used as a method of data collection because an interview helps in creating a connection and trust building from the respondents through the interactions. Because of this, respondents may give more information than asked because questions are structured according to ones responses thus helping the researcher to discover even other challenges as well as the points of strength on the matter under investigation.

Secondary data will be of great use in this research because it will help in discovering the gap that the research aims to cover and give more value to the points under investigation for reference.

3.6 Data Analysis

Data analysis refers to "the systematic organization and synthesis of the research data and the testing of research questions using those data". "It also entails that categorizing, ordering, manipulating and summarizing the data and describing them in meaningful terms". The data that will be collected will be processed and analyzed. Further, the processing stage will include editing, coding,

classification and tabulation of the collected data to ensure that data is ready for analysis. The Statistical Package for the Social Sciences (SPSS) will be used for analyzing the empirical data for this paper. It is among the software's for quantitative analysis. With SPSS, the data could be entered and stored, and data and output files can be generated. The graphs and charts will also be generated using excel 2013 (Kalpesh, J. 2013). Therefore, the data will be entered in the statistical package for social science, for analysis as well as to determine various frequencies. For the interviews, answers will be drawn. Additionally, Creswell (2008) states that mixed methods research are an approach to inquiry that combines both qualitative and quantitative forms of research. It involves philosophical assumptions, the use of qualitative and quantitative approaches, and the mixing or integrating of both approaches in a study. In this regard, the study will apply convergent parallel mixed method which is a mixed methods strategy in which a researcher collects both quantitative and qualitative data, analyzes them separately, and then compares the results to see if the findings confirm or disconfirm each other (Creswell, 2008). In short both quantitative and qualitative data will be analyzed separately and confirmed. Data will be presented and explained in tables and charts as the descriptive information that the research will generate.

3.7 Triangulation

Triangulation in this research project will involve the use of multiple data sources, methods, and conceptual perspectives to ensure the robustness and validity of the findings. Data triangulation will be achieved by combining both quantitative (survey questionnaires) and qualitative (semi-structured interviews) data, allowing for a more comprehensive understanding of CDF adoption and utilization among youth farmers in Ndola. Methodological triangulation will involve analyzing data using SPSS for statistical analysis and thematic analysis for qualitative data, ensuring a balanced view of the research problem. Furthermore, theoretical triangulation will be applied by integrating community leaders and heads of government from the social welfare to interpret the findings, which will strengthen the interpretation of how factors such as perceived usefulness and ease of use influence CDF adoption. This multi-faceted approach will help enhance the credibility and depth of the research conclusions.

3.8 Limitations of the study

This study faces several limitations that may affect the generalizability and depth of its findings. Firstly, the research focuses only on youth farmers in the agriculture sector of Ndola, Zambia, which may not represent all Zambian youth farmers or other sectors. Secondly, the sample size of 100 respondents may limit the diversity of perspectives and may not fully capture the broad spectrum of CDF experiences. Additionally, the reliance on self-reported data from surveys and interviews introduces the potential for response biases, such as social desirability or misunderstanding of CDF-related concepts. Lastly, the study is constrained by time and resource limitations, which may affect the comprehensiveness of data collection and analysis. Despite these limitations, the research provides valuable insights into CDF strategies and utilization in Zambian community.

3.9 Ethical Considerations

This research adheres to strict ethical guidelines to ensure the protection of participants and the integrity of the study. First, informed consent was obtained from all respondents, ensuring they are aware of the study's purpose, procedures, and their right to confidentiality. Participation is voluntary, and respondents were informed that they could withdraw at any time without penalty. To protect confidentiality, personal and organizational information will remain anonymous, and data will be securely stored and only accessible to the research team. Additionally, data integrity will be maintained by reporting findings honestly and without misrepresentation. Ethical approval was sought from the relevant institutional review board to ensure compliance with ethical standards for research involving human participants.

Results indicated that 44% of respondents were male, while 56% female, reflecting a diverse representation of decision-makers and practitioners. The years of farmers ranged from 25 to 30 years, with an average of 19 years, demonstrating that the surveyed firms had considerable experience in their respective fields. Marital Status included married (21%) and single (79%). Educational levels varied, with 70% holding secondary certificate, 20% having Diploma education, and 10% Bachelor's degree, 0% master's degree and 0% for PHD.

4. Presentation of Research Findings and Discussion of Results

4.1 Presentation of Results on Background Characteristics of the Respondents

The background characteristics of the respondents were analyzed using SPSS version 22 to provide insights into the demographics and operational profiles of the youth farmers surveyed. The analysis included variables such as the respondents' roles within the firms, years of operation, industry sub-sectors, and levels of education.

Table 4.1.1: Gender Distribution

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	44	44.0	44.0	44.0
	Male	56	56.0	56.0	56.0
	Total	100	100.0	100.0	

The results in Table 4.1.1 indicate a near-even gender distribution among the respondents, with 44% male and 56% female participants. This balanced representation suggests that both genders are equally engaged in the study area, providing a diverse range of perspectives and experiences. The cumulative percentages confirm that the data accounts for the total sample size, ensuring comprehensive and inclusive insights into the research topic. This gender balance is crucial for understanding the nuanced impacts and benefits of the study's focus on the population in the region.

Table 4.1.2: Education Level

		Education Level			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor's Degree	10	10.0	10.0	10.0
	Secondary	70	70.0	70.0	70.0
	Diploma	20	20.0	20.0	20.0

	Master's Degree	0	0	0	0
	Total	100	100.0	100.0	

The results in Table 4.1.2 highlight the diverse educational backgrounds of the respondents, with 10% holding a Bachelor's degree, 20% possessing a Diploma, 70% having a Secondary, and 0% with a Master's degree. This distribution reflects a well-educated population, with the majority having post-secondary qualifications. The cumulative percentages show that over half of the respondents have either a Secondary's education suggesting a strong foundation in formal education. Such a varied educational mix provides a comprehensive understanding of the topic under study, benefiting from multiple levels of expertise and perspectives.

Table 4.1.3: Marital Status

		Marital Position			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	21	21	21	21
	Female	79	79	79	79
	Total	100	100.0	100.0	100

The results in Table 4.1.3 show a diverse representation of Marital Status among the respondents, with male (21%) youth farmers and Female (79% each) being the most common. This distribution highlights the varied marital status within the sample, indicating a broad range of experts and perspectives that contribute to the study's findings.

4.2 Presentation of Results Based on a Thematic Area Developed From Objective One Access to CDF

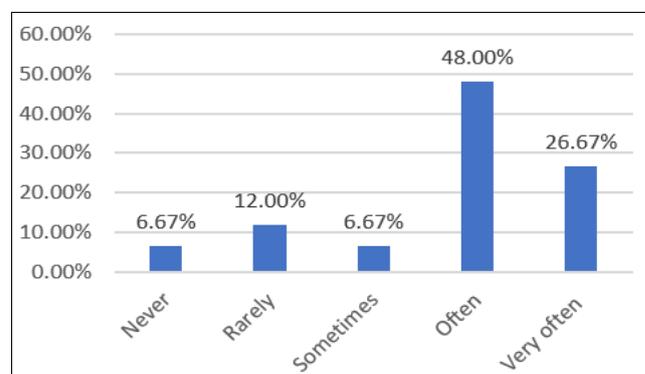


Table 4.2.1: Examining the effects of CDF in facilitating agricultural productivity among youth smallholder farmers in Ndola District

The data in Fig 1 reflects youth access to CDF. Respondents were asked if accessed CDF in their agriculture projects. Almost half of the respondents, 48%, indicated often, 26% said very often 12% said rarely 6.6 indicated sometimes and another 6.6 indicated never.

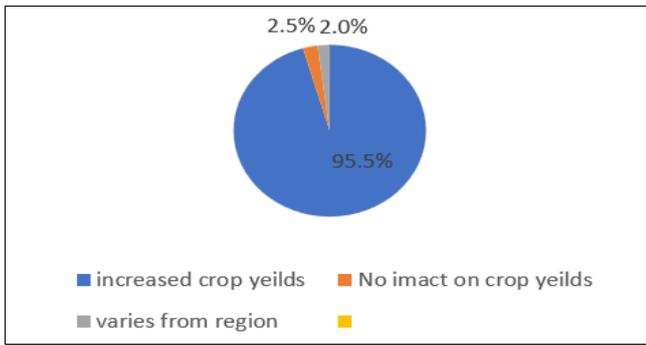


Fig 3: Does CDF help in increasing crop yields and availability for household food security

The Fig 3 above on effects of CDF on crop production and availability for household food security shows that 95.5% said increases crop yields, 2.5% said no impact on crop yields and 2% said varies from region to region.

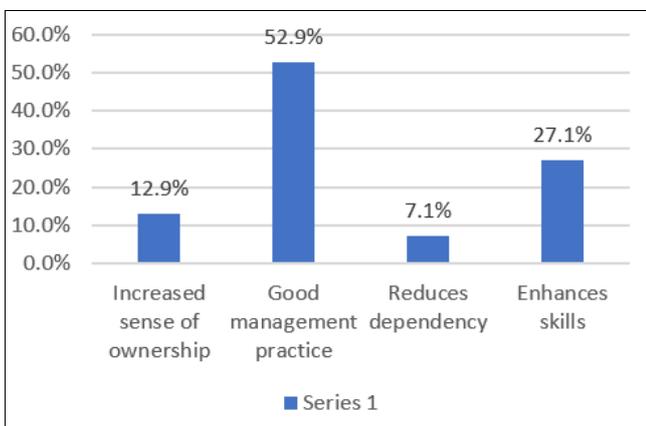


Fig 4: Attitude of youth towards CDF led agriculture projects in Ndola, on household food security

The Fig 4 above on attitude of youth towards CDF led agriculture projects in Ndola, on household food security that 12.9% said it increases ownership, 52.9% said it brings about good management, 7.1% said it reduces dependency, 27.1% said it increases agricultural skills.

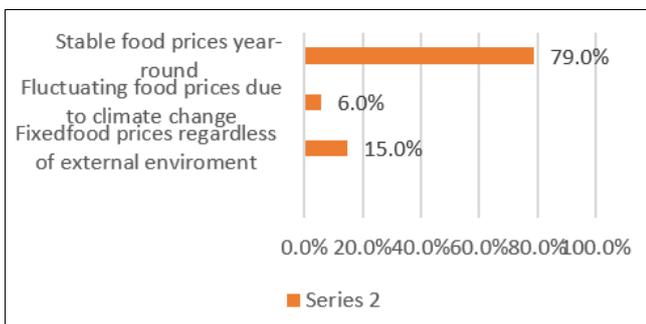


Fig 5: How Ndola Youth CDF agriculture projects contribute to food price volatility

Fig 5 How Ndola Youth CDF agriculture projects contribute to food price volatility according to the findings 79% said it was due to stable food prices year-round, 6% said was fluctuating food prices due to climate change, 15% said was fixed food prices regardless of external factors.

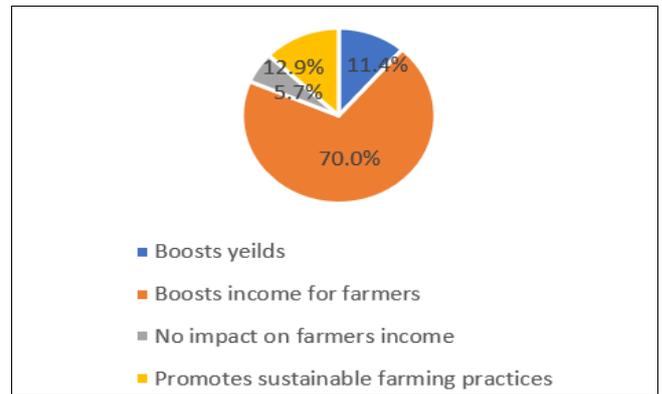


Fig 6: Effects of CDF on the livelihoods of youth small-scale farmers, in influencing household food security

The Fig 6 above on effects CDF has on the livelihood of youth small scale farmers shows that 70% of the respondents said boots income for farmers, 12.9% said reduces income for farmers as they struggle to pay back the loan, 5.7% said no impact on farmer’s income, 12.9% said promotes sustainable farming practices.

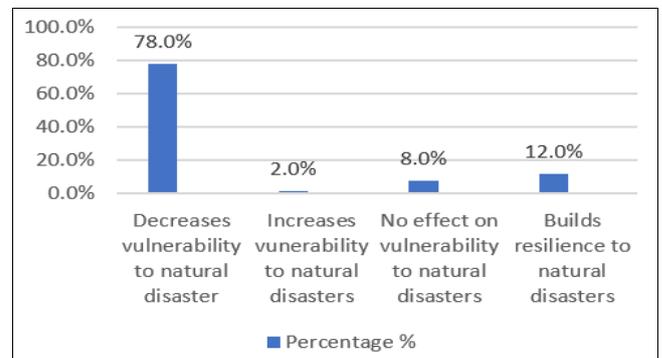


Fig 7: How CDF mitigates food insecurity in regions prone to natural disasters like floods or less rain

The findings in Fig 7 above on how CDF agriculture projects led by the youth mitigates food insecurity in region prone to natural disasters like floods and droughts, shows that 78% said decreases vulnerability to natural disasters as people are able to irrigate via loans from CDF, 2% said increase vulnerability to natural disasters, 8% said no effect on vulnerability to natural disasters and 12% said CDF helps builds resilience to natural disasters due to networking.

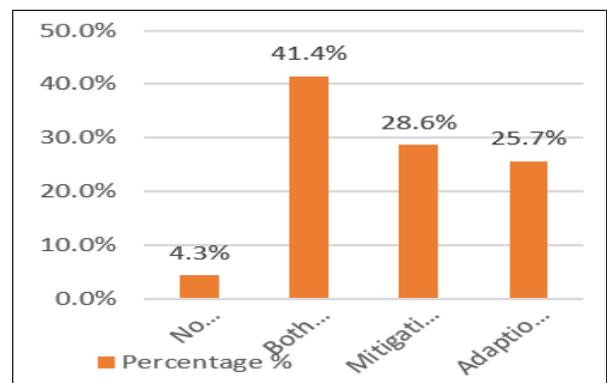


Fig 10: Adaptation and mitigation strategies by young farmers help to address the impacts of climate change on household food security

The results in Fig 10 above on adaption and mitigation strategies to help address the impacts of climate change on food security, shows that 25.7% said adaption strategies focus on long-term solutions, 28.6% said mitigation strategies reduce greenhouse gas emission, 41.4% said both adaption and mitigation are essential and 4.3% said no need for adaption or mitigation strategies.

4.3 Presentation of results based on thematic area developed from objective two

4.3.1 Analyzing the socio-economic implications of CDF among youth smallholder farmers in Ndola District

4.3.2 Household food security brought by CDF

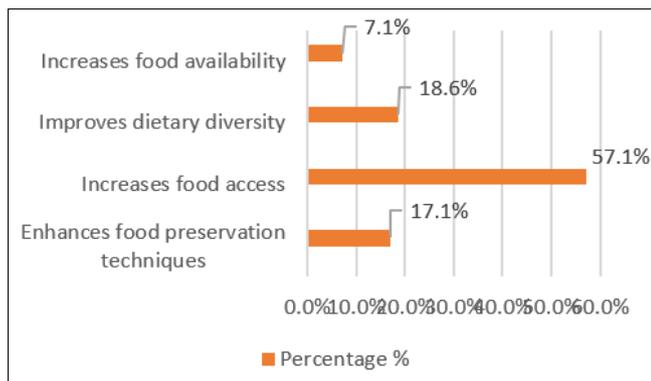


Fig 11: Increase in crop yields at household

The findings in Fig 11 on increase in crop yields due to CDF at household food security, shows that 7.1% said to increases food availability,18.6% said to improves dietary diversity,57.1% said to decreases food access,17.1% said to enhances food preservation techniques.

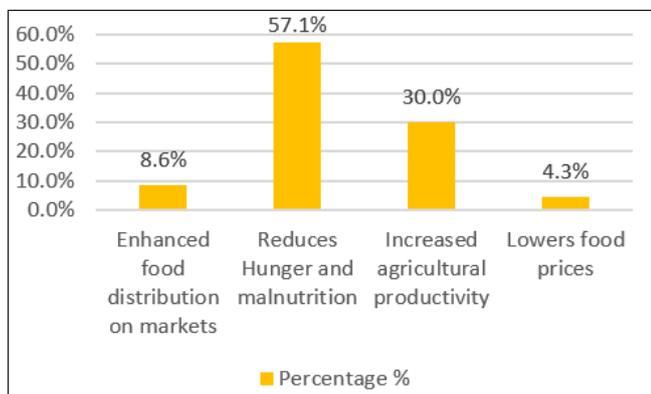


Fig 12: Effects of CDF in crop yields on household food security

Results in Fig 12 above on effects of CDF in increasing in crop yields on household food security, shows that 4.3% said low food prices,30.0% said increased agricultural productivity,57.1% said hunger and malnutrition and 8.6%) said enhanced food distribution networks.

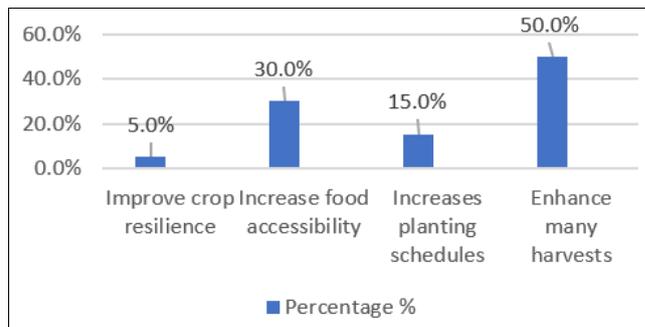


Fig 13: Changes in growing seasons due to CDF affect household food security

Findings in Fig 13 above on changes in growing seasons due CDF and how it affects household food security, shows that 5% said to improve crop resilience,30% said to increase food accessibility,15% said it increases planting schedules and 50% said enhance soil it enhances many harvests.

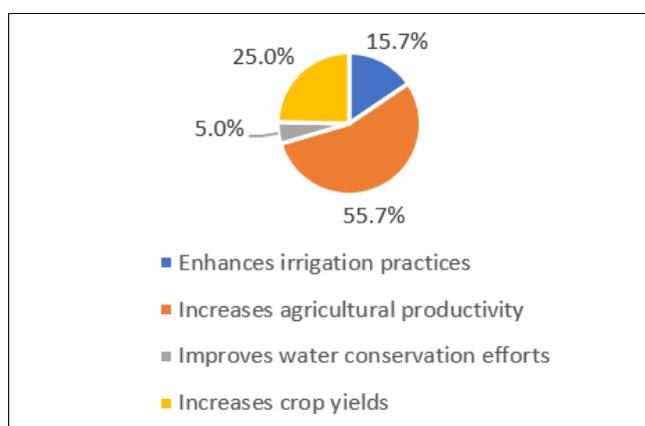


Fig 14: Water scarcity reducing due to mechanization process/irrigation resulting from CDF

Results in Fig 14 above on reducing water scarcity resulting from CDF, shows that 5% said improves water conservation, 25% enhances irrigation agricultural productivity (25.7% said to improves water conservation efforts and 55% said to increases crop yields.

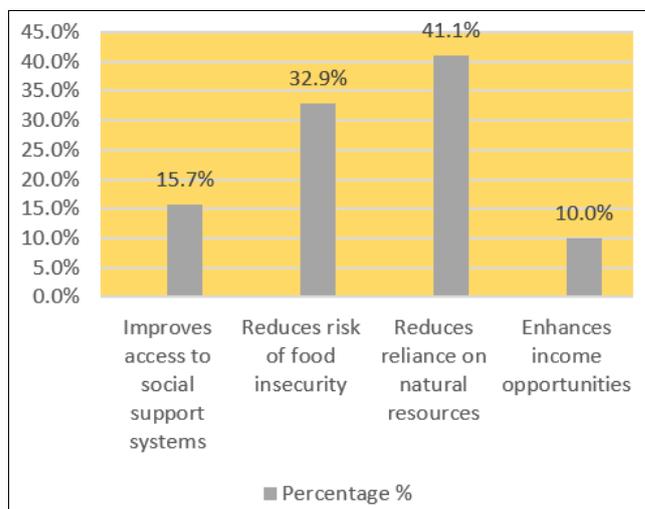


Fig 15: Livelihood vulnerability influenced by CDF in enhancing household food security

The Fig 15 above on livelihood vulnerability influenced by CDF on food security respondents gave their views shows that 10.0% said was to enhance income opportunities, 41.4%) said was to reduce reliance on natural resources, 32.9% said it reduces risk of food insecurity and 15.7% said it improve access to social support systems.

4.4 Presentation of results based on thematic area developed from objective three

Policy interventions in CDF that will facilitate effective use of empowerment scheme among youth smallholder farmers in Ndola District

What measures has the government of Zambia put in place to sustain CDF on youth empowerment?

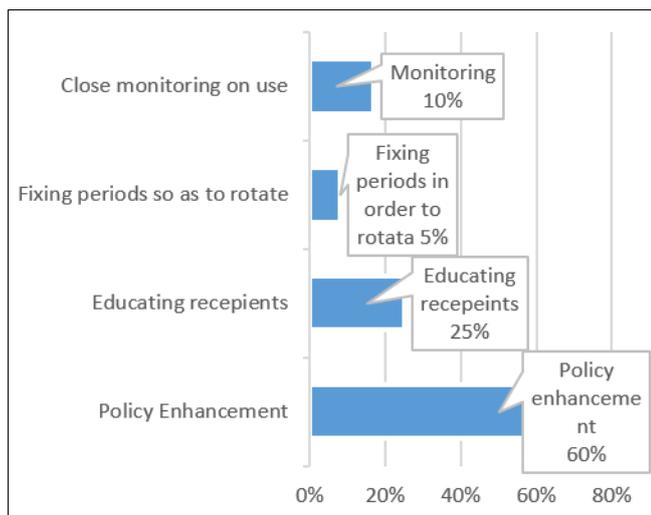


Fig 16: Measures the government of Zambia to sustain CDF on youth empowerment

When asked on measures the government of Zambia put in place to CDF, 60% said there is a need to enhance the policy on social security, 25% said there is a need to educate the recipients on the need to use the funds prudently. 10% said there is need to closely monitor those who are receiving and 5% said there is a need to revisit the receiving window.

What would it take to sustain the CDF program modifications?

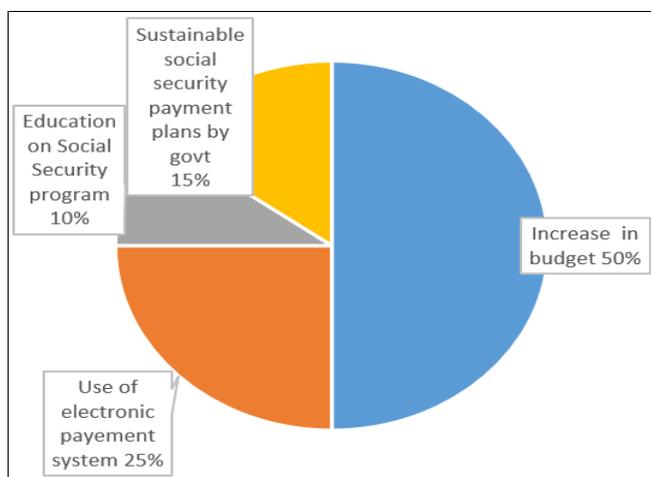


Fig 17: What it would take to sustain CDF modifications

When asked what it take to sustain CDF to youth the recipients said there is need to increase the budget towards CDF, 25% said there is a need to change the payment mode by making switching to electronic system, 15% said there is a need to make the CDF payment plan more sustainable across sectors to make citizens engage in different ventures, 10% said there is a need to educate citizens on CDF in whole.

Key drivers in sustaining modifications

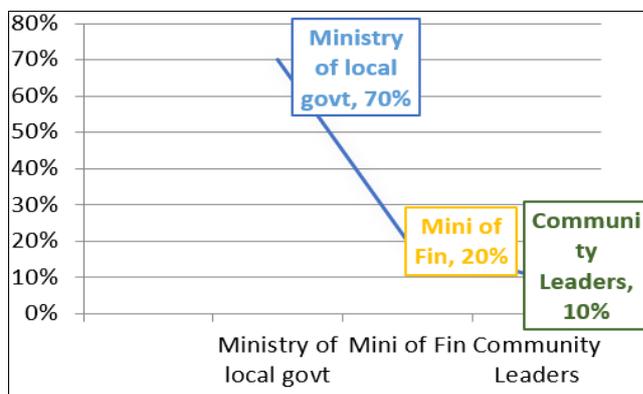


Fig 18: Key drivers in sustaining modifications

When asked on who are the key drivers in sustaining modifications 70% said it is the Ministry of local government, whilst 20% said it's the Ministry of finance and 10% said the programme needs to be supported by the grass root itself.

Challenges and opportunities in the modification process of CDF

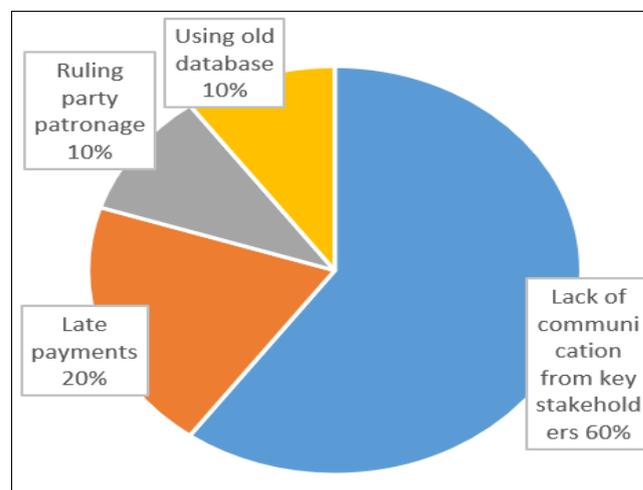


Fig 19: Challenges in the modification process of CDF

When asked about the challenges in the modification process after, 60% said there was lack of communication from stakeholders, 20% said late payments were a challenge, 10% said disbursements were done based on party patronage and 10% said the data base was not updated.

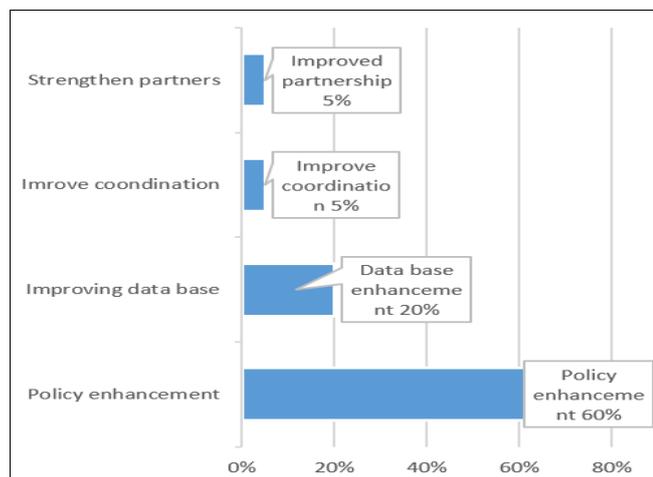


Fig 20: Opportunities in the modification process of CDF on youth agriculture

On opportunities in the CDF modification, 60% said there is an opportunity to bring about policy changes, whilst 20% said it would provide an opportunity to work on the data base, 5% said it would provide an opportunity to enhance coordination among stake holders and 5% said it would improve partnerships for agriculture among the youth.

4.5 Discussions

4.5.1 Background information

The study consisted of 100 participants and among the participants were male and female shows that 44% were male and 56% were female who part of the study were. According to the Table 2 above participants who were part of the study had different ages as the table 19-24 years were 48 % and those between 25 and 30 years were 52%. According to the Table 3 above the participants who were part of the study were categorized as married and single 21% were married and 79% were single. The Table 4 above shows the education background of the respondents who were part of the study, 70% attended secondary education, 20% attended diploma level, 10% attended bachelor's degrees.

4.5.2 Examining the effects of CDF in facilitating agricultural productivity among youth smallholder farmers in Ndola District

The data in Fig 1 reflects youth access to CDF. Respondents were asked if accessed CDF in their agriculture projects. Almost half of the respondents, 48%, indicated often, 26% said very often 12% said rarely 6.6 indicated sometimes and another 6.6 indicated never. Since 2000, Zambia has been registering economic growth averaging 6% per annum (World Bank Citation 2016). This growth however has not been inclusive as the country's headcount poverty stands at 60.5% (Mphuka, Kaonga, and Tembo Citation 2017). Over the last decade, Zambia's population has expanded at an annual average rate of almost 3%, exceeding the sub-Saharan African average (at 2.7%). The population is generally youthful with those aged less than 35 years estimated at 80% of the total population (Bhorat *et al.* 2015).

The youth comprise 64% of the working-age population and 56% of the labour force (Bhorat *et al.* Citation 2015), however, they are more likely to be unemployed than the non-youth. In 2019, unemployment rate in Zambia was at approximately 11%, while youth unemployment was at 21%

(ILO, 2020). International Youth Foundation (IYF 2014) identifies agriculture as a key priority for government given the investments made in the sector, in form of seed, fertilizer and agribusiness. It further emphasizes the need to diversify young peoples' skills beyond primary production in order to expand their economic opportunities. The Zambia national youth policy on the other hand points out the need for government to create a conducive environment for job creation and ensure alignment of skills with the requirements of the job market e.g. through work experience and apprenticeship programs (Republic of Zambia Citation 2015). This is in addition to making recommendations for the review of labour market policies and the legal regulatory framework, to make it more youth-responsive.

Fig 2: In your opinion, what are the socio-economic effects of CDF youth led agriculture projects

Figure 4.2 presents respondents' views on the socio-economic effects of CDF youth led agriculture projects. 43% said they were able to access land, 15% said they are able to irrigate while 10% said CDF gave them access to seed variety. 20% said they were able to transport their commodities to markets and 12 said they had access to technology. Despite the potential of agriculture in providing youth employment opportunities and efforts in various contexts, there has been a slow response by the youth. Numerous sentiments regarding engagement of youth in this sector indicate a disinterest (Magagula and Tsvakirai Citation 2020; Njeru Citation 2017; Udemezue 2019). The studies indicate that most youth do not consider agriculture as a lifelong career that can sustain their lifestyle but view it as a poor man's activity or one that is reserved for those who failed in school. Further evidence demonstrates that most youth view the sector from the farming perspective with backbreaking work (laborious) generating low productivity and offering less in return (Barratt, Mbonye, and Seeley 2012; Sumberg and Okali 2013; Afande, Maina, and Maina 2015; FSN Forum 2018; Daum and Birner Citation 2017; Udemezue Citation 2019; Yami *et al.* 2019). Although these are valid sentiments, they may not be homogenous across the youth demographic, taking cognizance of structural challenges that undermine their economic potential and ability to influence existing policy processes. Besides, the nexus between youth and agriculture has only partially been developed, limited by unavailability of evidence on opportunities and pathways for youth engagement in the sector.

Fig 3: Does CDF help in increasing crop yields and availability for household food security

The figure 3 on effects of CDF on crop production and availability for household food security shows that 95.5% said increases crop yields, 2.5% said no impact on crop yields and 2% said varies from region to region. A core objective of the CDF is to finance projects that address the needs and preferences of the community and that promote local development and welfare. However, in practice, community participation is often only consultative in nature and takes place in the very early stages of the CDF cycle or in project implementation using unskilled labour (Musenge 2009; Chibomba 2013; JCTR 2019). By contrast, CDF committees, and especially the constituency Member of Parliament (MP), tend to retain disproportionate influence over the selection and prioritization of projects (Chibomba 2013; Phiri 2016). In addition, one study also notes instances in which DDCCs' appraisal and scrutiny role ends

up being ignored and used to rubber-stamp CDF committees' decisions (EAZ 2011). The lack of cross-cutting and substantive community contribution to CDF processes has sometimes resulted in the realization of projects that were highly misaligned from local priorities and needs and that ended up being left unused. Poor local participation is driven by multiple factors, including limited awareness of CDF processes in detail and of the opportunities it offers for citizens' engagement (Chrine *et al.* 2020), insufficient dissemination, illiteracy (Chibomba 2013), lack of technical skills, and poverty (Phiri 2016). Structural elements of the CDF also play a significant role in this. Over half of all CDF committee members are appointed directly by MPs or local Councilors, the Committee's ability to adequately represent and advocate for the preferences of local communities is likely to be diminished.

Figure 4: Attitude of youth towards CDF led agriculture projects in Ndola, on household food security

The figure 4 above on attitude of youth towards CDF led agriculture projects in Ndola, on household food security that 12.9% said it increases ownership, 52.9% said it brings about good management, 7.1% said it reduces dependency, 27.1% said it increases agricultural skills. Given CDF committees current composition, CDF finances are highly exposed to risks of elite capture, political manipulation, and misuse. MPs and local councilors sitting on the CDF committees select over half of the CDF committees' members, including representatives of civil society and religious organizations, which impairs the Committee's independence and removes the ability of the community to influence its composition. This has resulted in implemented projects that differed from those initially selected by WDCs or other local structures, were mostly located in wards in which MPs enjoyed more support and popularity or did not align with local needs (Chibomba 2013). Over time, these dynamics are likely to fuel citizens' disillusionment with the CDF mandate and to erode institutional trust and the social contract. Multiple surveys also indicate MPs' tendencies to manipulate the CDF narratives to further political ambitions and gain support. For instance, CDF funding is incorrectly described as personal finances of the MPs or as having been secured only thanks to the local MP's advocacy and intervention rather than as a fixed and equal allocation made by the central government to all local authorities (*ibid.*).

Figure 5: How Ndola Youth CDF agriculture projects contribute to food price volatility

Figure 5 How Ndola Youth CDF agriculture projects contribute to food price volatility to food prices volatility according to the findings 79% said it was due to stable food prices year-round, 6% said was fluctuating food prices due to climate change, 15% said was fixed food prices regardless of external factors. In the light of the foregoing and in order to address the question of rural development and rural poverty, African countries have continuously emphasized on the role of health and education as a means to social and economic development. For rural development to meet sustainable development, it requires special resources and institutions such as health and educational facilities that will fulfil people's aspirations for a better life. In the process of making these institutions present and functional, rural people have to be involved in the development of their respective communities (Pellissery, 2012: 222-225) for the sustainability thereof. In actualizing this brilliant vision, Zambia's National Assembly in 1995, made a historic

decision to make mandatory the allocation of funds to respective constituencies represented by members of parliament as a model of ensuring decentralized development from the lowest unit of society (GRZ 2006b:1). This annualized funding came to be termed as Constituency Development Fund (CDF) created through an act of parliament in 1995 (GRZ 2006b: 1). The rationale behind this initiative was to provide members of parliament and their constituent communities with the opportunity to make choices and implement projects that maximize their welfare especially in the areas of health and education. This fund was established mainly to assist fight poverty through the implementation of development projects at the local level and particularly those that provide basic needs such as healthcare, education, water, agricultural services, security and electricity (GRZ 2006: 2), among others. Against this background, this concept paper was purposed to investigate the extent to which the CDF sent to these constituencies meet the stated blue prints with Rufunsa District as an epicenter of the study.

Figure 6: Effects of CDF on the livelihoods of youth small-scale farmers

In influencing household food security. The figure 6 on effects CDF has on the livelihood of youth small scale farmers shows that 70% of the respondents said boots income for farmers, 12.9% said reduces income for farmers as they struggle to pay back the loan, 5.7% said no impact on farmer's income, 12.9% said promotes sustainable farming practices. Rural development, has no universally accepted definition. The term is used in different ways in vastly divergent contexts. It cannot overall development of rural areas with a view to improve the rural quality of life. In short, rural development deals with multi-sectorial issues such as infrastructure, health care, hygiene, education, environment, water and sanitation, food security, governance as well as local income generation. Thus, rural development is a process that aims at improving the standard of living of the people living in the rural areas (Ogao, 2018). With the result that rural development has the provision of social institutions such as education and health that could provide the catalyst to transform the rural areas, rural development may also be seen as an ideology and a practice because in essence it may imply a broad re-organization and mobilization of rural masses in order to enhance their capacity to improve their lives and with changes consequent upon this. Hitherto, rural development aims at improving the livelihoods by implementing comprehensive development projects, programmes of strategies for rural areas where a majority of people in poverty live. Rural development can also contribute to reduce poverty in urban areas by reducing excessive population influxes from rural areas. According to the World Bank (2001a) in their paper Rural Development Strategy, there is an attestation that rural development must be clearly designed to increase rural production. Thus, there should be improved food supplies and nutrition, together with basic facilities and services, such as health and education. Subsequently, this not only directly improves the physical quality of life of the rural poor, but can also indirectly enhance their productivity and their ability to contribute to the national economy. Therefore, in this study, rural development ensures that social inputs and welfare facilities and services are developed using constituency development funds; these include physical inputs (such as

the provision of feeder roads, safe water and rural electrification), social inputs (namely health and educational facilities and service) and institutional inputs such as credit facilities, agricultural research facilities, rural expansion services among others.

Figure 7: How CDF mitigates food insecurity in regions prone to natural disasters like floods or less rain.

The findings in figure 7 on how CDF agriculture projects led by the youth mitigates food insecurity in region prone to natural disasters like floods and droughts, shows that 78% said decreases vulnerability to natural disasters as people are able to irrigate via loans from CDF, 2% said increase vulnerability to natural disasters, 8% said no effect on vulnerability to natural disasters and 12% said CDF helps builds resilience to natural disasters due to networking. It is a vital ingredient used in determining effective implementation of any development project and the quality outcomes. Conferring to Mwabu (2002), beneficiaries may determine the success or failure of any project. For Mwabu (2002), involving the community, the development workers stand high chances of identifying the vital needs of the community as well as the solutions to the challenges that could act as stumbling block to the success of their intervention. To this end, the entire respondents were assessed whether they have ever participated in the implementation, monitoring and evaluation of projects funded by CDF in the agriculture sector, or if they had previously participated in one or more.

Figure 10: Adaptation and mitigation strategies by young farmers help to address the impacts of climate change on household food security.

The results in figure 10 above on adaption and mitigation strategies to help address the impacts of climate change on food security, shows that 25.7% said adaption strategies focus on long-term solutions, 28.6% said mitigation strategies reduce greenhouse gas emission, 41.4% said both adaption and mitigation are essential and 4.3% said no need for adaption or mitigation strategies. Youth empowerment is both a means and an end, an attitudinal, structural, and cultural process whereby youth gain the ability, authority, and agency to make decisions and implement change in their own and other peoples' lives both now and in their adulthood while bearing responsibility for the consequences of those decisions and actions. The Commonwealth Youth Ministers and Heads of States endorsed that "Empowering youth means creating and supporting the enabling conditions under which youth can act on their own behalf and on their terms, rather than the direction of others". These enabling conditions include: Economic and social base, political will and commitment for mainstreaming youth issues at all levels, adequate resource allocation and supportive legal and administrative framework, a stable environment for equity, peace and democracy and access to knowledge, information and skills (Mwithalii & Were, 2019).

4.2 Presentation of results based on thematic area developed from objective two

4.2.1 Analyzing the socio-economic implications of CDF among youth smallholder farmers in Ndola District

4.4.2 Household food security brought by CDF

The findings in figure 11 on increase in crop yields due to CDF at household food security, shows that 7.1% said to increases food availability,18.6% said to improves dietary

diversity,57.1% said to decreases food access,17.1% said to enhances food preservation techniques. In a research investigating youth livelihood needs, the findings concluded that youth have a lot to learn about the available livelihood options and work with what is at their disposal. The knowledge they had acquired in class was not enough and they needed to learn other applicable life skills to remain relevant in the society, but NPI (2008) disagreed with the finding and cited that youth have a relatively good knowledge of their surroundings which can work to their advantage. In a study carried out on measuring youth awareness towards the fund, 84% youth confirmed to be aware of the existence of the fund what they lacked is the knowledge of how to access services from it (Gachuru & Mwirigi, 2013). According to Gorman and King (2017), perspectives on entrepreneurship education, apart from the government focusing on financial support, there is need to emphasize on entrepreneurship growth, through training on management and business development skills that serves as major elements for enhancing youth enterprises success. Muteru (2013) examined the effect of microfinance institutions on growth of youth enterprises in Kikuyu Township found that lack of financial education thwarts the progress growth of the enterprises. Many youths get challenged on managing finances on the projects in progress. Thus, the study concludes that associated partners and governments need to train youth on income generating enterprises, monetary allocations, maintaining financial records, borrowing techniques and choosing appropriate business projects (Tomoda 2017).

Figure 12: Effects of CDF in crop yields on household food security

Results in figure 12 above on effects of CDF in increasing in crop yields on household food security, shows that 4.3% said low food prices,30.0% said increased agricultural productivity,57.1% said hunger and malnutrition and 8.6% said enhanced food distribution networks. According to Omolo, increased participation in apprenticeships was an important option for increasing skills and the employability of youth. Apprenticeship training was generally considered highly relevant and very effective in facilitating a smooth transition from training to employment because it ensured an early exposure to workplace realities and to contextual learning. Both the formal and the Jua Kali apprenticeship systems appeared under-utilized in Kenya (Franz & Omolo, 2014). Omolo argued that entrepreneurship and business training was key to business success alongside credit and market facilitation, but needed to be practical using experimental training methodologies and facilitate exposure to real business experience; and Intensive follow-up of business start-ups and mentorship arrangement were key to support the often unexperienced youth face the pitfalls of entrepreneurship in practice (Franz & Omolo, 2014). According to Campos (2008), in an intervention model which was introduced in Peru for water supply recognized training of the community as a crucial component in ensuring project sustainability. He contended that training on subjects like operation and maintenance ensured empowerment of the communities to take care of water supply systems consequently aiding sustainability (Ng'ang'a 2017). To succeed in today's competitive global economy, the youth must be equipped with advanced skills beyond literacy (The World Bank, 2007).

Figure 13: Changes in growing seasons due to CDF affect household food security

Findings in figure 13 above on changes in growing seasons due CDF and how it affects household food security, shows that 5% said to improve crop resilience, 30% said to increase food accessibility, 15% said it increases planting schedules and 50% said enhance soil it enhances many harvests. According to a study by Chigunta (2002), youth entrepreneurs encounter main constraints in accessing finance for their business projects. Such constraints include absence of personal savings and resources, lack of securities and credibility for financing debts, complicated documentation procedures, lack of knowledge and skills on management of finances as well as lack of knowledge to initiate financing possibilities. This has made it challenging to ensure sustainability of projects initiated by the youths (Ng'ang'a, 2017). In a report done by the youth center, it was stated that small medium enterprises created employment for most youth in many countries. They are the cornerstone of most economies. Most however face a major challenge due to financial constraints hence the need to have constant funds supply for them to effectively run. From the report we also relate to the current study where the YEDF comes in to help the various youth by offering financial services to grow, develop and boost their business enterprises (International Trade Centre, 2019). Svensson explained that finance is the backbone of business enterprises. He expounded that finances are needed to start up, expand, diversify business enterprises and at times used as working capital. Without finance, no business enterprise would achieve its objectives (Svensson Agnes, 2017).

Figure 14: Water scarcity reducing due to mechanization process/irrigation resulting from CDF

Results in figure 14 above on reducing water scarcity resulting from CDF, shows that 5% said improves water conservation, 25% enhances irrigation agricultural productivity (25.7% said to improves water conservation efforts and 55% said to increases crop yields. He empowerment theory was stipulated by Marc Zimmerman of the University of Michigan and Douglas Perkins of the University of Utah in 2000. According to this philosophy, empowerment is both a value orientation for working in the community and a theoretical model for understanding the process and consequences of efforts to exert control and influence over decisions that affect one's life, organizational functioning, and the quality of community life (Perkins & Zimmerman, 1995; Rappaport, 1981; Zimmerman & Warschawsky, 2010). The value orientation of empowerment suggests goals, aims, and strategies for implementing change. It provides principles and a framework for organizing our knowledge in productive status. For this reason, empowerment may be seen as a process where individuals learn to see a closer correspondence between their goals and a sense of how to achieve them, and a relationship between their efforts and life outcomes (Chigunta, 2012).

Figure 15 Livelihood vulnerability influenced by CDF in enhancing household food security

The figure 15 above on livelihood vulnerability influenced by CDF on food security respondents gave their views shows that 10.0% said was to enhance income opportunities, 41.4% said was to reduce reliance on natural resources, 32.9% said it reduces risk of food insecurity and 15.7% said it improve access to social support systems. The fund

provides several types of loans to business owned by the youth hence increasing youth participating in nation building through enterprise development and strategic partnerships. It also provides and allows for links between the youth enterprises and other large business enterprises. Provides various trainings to nosiness owners and if possible, also business premises. The fund offers entrepreneurship training, mentorship and coaching and facilitate youth to obtain jobs abroad (Youth Enterprise Development Fund, 2016). However, funding alone is not sufficient in most cases, particularly when youth are inexperienced, lack knowledge about business procedures and markets, and have not been equipped with the right entrepreneurial mindsets. Credit intervention therefore need to be wrapped with other support, in particular solid entrepreneurship and business training, facilitation of market linkages and intensive follow-up and mentorship (Franz & Omolo, 2014).

4.4 Presentation of results based on thematic area developed from objective three

Policy interventions in CDF that will facilitate effective use of empowerment scheme among youth smallholder farmers in Ndola District

Fig 16 Measures the government of Zambia to sustain CDF on youth empowerment? When asked on measures the government of Zambia put in place to CDF, 60% said there is a need to enhance the policy on social security, 25% said there is a need to educate the recipients on the need to use the funds prudently. 10% said there is need to closely monitor those who are receiving and 5% said there is a need to revisit the receiving window in a report done by the youth center, it was stated that small medium enterprises created employment for most youth in many countries. They are the cornerstone of most economies. Most however face a major challenge due to financial constraints hence the need to have constant funds supply for them to effectively run. From the report we also relate to the current study where the YEDF comes in to help the various youth by offering financial services to grow, develop and boost their business enterprises (International Trade Centre, 2019). Svensson explained that finance is the backbone of business enterprises. He expounded that finances are needed to start up, expand, diversify business enterprises and at times used as working capital. Without finance, no business enterprise would achieve its objectives (Svensson Agnes, 2017). Despite of considerable achievements in Kenya to deepen the financial sector and increase the availability of financial services, access to finance is still a major bottleneck, specifically for youth and poor target groups that lack collateral. Group credit schemes, which are plenty in Kenya, may not be appropriate to individual business undertakings, or operate with credit volumes that are considered too low (Franz & Omolo, 2014). NPI (2008) asserts that Kenyan youth feel as though the fun is based and only favors some. 50% of the youth feel marginalized in access to the fund services, according to them, the requirements for loan application have been crafted to suit the chosen few who are well of in the society citing title deeds and log books as examples of the challenges they face when it comes to accessing the funds. Michael (2007) relates the poor uptake to inferiority complex and being risk averse (Gachuru & Mwirigi, 2013). The effective access and utilization of the government youth entrepreneurship aided programmes is mostly hampered by limited awareness, bureaucracy and

lengthy procedures, business models that are not in tandem with the prevailing socio-economic realities of the youth entrepreneur, lack of entrepreneurial skills, corruption among others. In a study to determine whether YEDF serve young people, Sikenyi (2017), observed a low uptake and repayment rates of YEDF by the youth more so in the rural areas (Mang'eni 2019).

What would it take to sustain the CDF program modifications?

Fig 17. What it would take to sustain CDF modifications

When asked what it take to sustain CDF to youth the recipients said there is need to increase the budget towards CDF, 25% said there is a need to change the payment mode by making switching to electronic system, 15% said there is a need to make the CDF payment plan more sustainable across sectors to make citizens engage in different ventures, 10% said there is a need to educate citizens on CDF in whole Notwithstanding this demographic trend, youth are confronted with several challenges, including unemployment, gender inequality, poverty, migration, conflicts, limited access to proper information, poor education, drug abuse, time mismanagement, and climate change impacts across the world (United Nations, 2019; International Labour Organization (ILO), 2012; Ochieng, 2021). For instance, the global level of youth unemployment was estimated to be 15.58 per cent in 2022 (O'Neill, 2023). Relatedly, the current unemployment rate of youth aged from 15 to 24 years in Africa is estimated to be 11.2 per cent (Kamer, 2023). In Tanzania, including in the study area, youth are faced with several challenges, including poverty, unemployment, economic exclusion, and limited participation in political and governance processes (USAID, 2023; UNFPA, 2019; Kimaro, 2017). In 2022, the level of youth unemployment in Tanzania was estimated to be 12.6 per cent, which is about three times higher than the average youth unemployment rate in East Africa, which was approximately 4.7 per cent (URT, 2022b; Statista, 2023). These statistics related to youth unemployment suggest that a sizable portion of young people in Tanzania, East Africa and beyond are struggling to secure employment. Limited youth employment is likely to be detrimental to their ability to become financially independent and their general wellbeing, as such, jeopardize their potential for their respective economies and overall world equitable growth.

Key drivers in sustaining modifications

Fig 18 Key drivers in sustaining modifications When asked on who are the key drivers in sustaining modifications 70% said it is the Ministry of local govt, whilst 20% said it's the Ministry of finance and 10% said the programme needs to be supported by the grass root itself. YDF is one of the most important solutions in tackling the different socioeconomic issues that youth around the world face, such as unemployment and general quality of life (ILO, 2012). For instance, a study by Maisiba and George (2013) in Kenya revealed that YDF helps to reduce youth unemployment. Connectedly, a study in Kenya by Ogembo *et al.* (2022) found that business support services and youth income have a significant positive association with YDF access. On the other hand, a cross-sectional study by John *et al.* (2023) in Morogoro, Tanzania, revealed that YDF significantly contributes to improved income and overall livelihood of youth. These findings indicate the likelihood of higher

income levels for the youth who access YDF. Conversely, a study in Uganda by Gemma and Ibrahim (2015) found that YDF has a limited impact on job creation and overall youths' income and livelihood. Similarly, a cross-sectional study undertaken in Botswana by Diraditsile (2021) found a limited impact of YDF on youth livelihood. Moreover, another cross-sectional study undertaken by Mussa (2013) in Kahama, Tanzania, revealed a limited significant effect of YDF access on youth income. These findings imply that notwithstanding youth access to YDF, the same may have a limited effect on improved income levels in this age demographic.

Challenges and opportunities in the modification process of CDF

Fig 19 Challenges in the modification process of CDF

When asked about the challenges in the modification process after, 60% said there was lack of communication from stakeholders, 20% said late payments were a challenge, 10% said disbursements were done based on party patronage and 10% said the data base was not updated. Evidence from various empirical studies in different parts of the world indicates that youth are confronted with various challenges, including unemployment, which subsequently leads to relatively low-income levels and poverty. For example, a study by Barsoum (2023) states that the majority of unemployed people in Egypt are young people, with young women having a particularly high rate of unemployment. This finding implies that young people in Egypt have low incomes because of being unemployed. Similarly, a study by Jamatia and Gurumoorthy (2023) revealed a relatively higher level of youth unemployed in Northeast India compared to other parries of India. Relatedly, another study undertaken in Pakistan by Asif *et al.* (2023) found a relatively higher level of unemployment among youth, which is mainly attributed to limited investment of the government in the economy. Similarly, a study in Indonesia by Sitompul and Athoillah (2023) showed that the majority of youth, especially those who are educated, are unemployed because of limited experience, education training and geographical location (rural or urban residence). Findings from these studies also suggest that low-income levels amongst youth from these countries are unemployed.

Fig 20 Opportunities in the modification process of CDF on youth agriculture

On opportunities in the CDF modification, 60% said there is an opportunity to bring about policy changes, whilst 20% said it would provide an opportunity to work on the data base, 5% said it would provide an opportunity to enhance coordination among stake holders and 5% said it would improve partnerships for agriculture among the youth. East African Journal of Business and Economics, Volume 6, Issue 1, 2023 Article DOI: <https://doi.org/10.37284/eajbe.6.1.1440> 398 | This work is licensed under a Creative Commons Attribution 4.0 International License. The context of this study, YDF is aligned with some measures proposed by these scholars in relation to improved access to capital to improve employability, youth income and overall livelihood. Empirical Literature Review Evidence from various empirical studies in different parts of the world indicates that youth are confronted with various challenges, including unemployment, which subsequently leads to relatively low-

income levels and poverty. For example, a study by Barsoum (2023) states that the majority of unemployed people in Egypt are young people, with young women having a particularly high rate of unemployment. This finding implies that young people in Egypt have low incomes because of being unemployed. Similarly, a study by Jamatia and Gurumoorthy (2023) revealed a relatively higher level of youth unemployed in Northeast India compared to other parries of India. Relatedly, another study undertaken in Pakistan by Asif *et al.* (2023) found a relatively higher level of unemployment among youth, which is mainly attributed to limited investment of the government in the economy. Similarly, a study in Indonesia by Sitompul and Athoillah (2023) showed that the majority of youth, especially those who are educated, are unemployed because of limited experience, education training and geographical location (rural or urban residence). Findings from these studies also suggest that low-income levels amongst youth from these countries are unemployed. Delving in Africa, a study undertaken by Olubusoye *et al.* (2022) argues that youth unemployment in Nigeria is prevalent and is on the rise because the government takes frictional measures to address the same as opposed to structural remedies, for instance, by tackling structural young unemployment with demand-side subsidies, and monetary and fiscal policy easing. A study by Asiimwe (2022) in Uganda revealed that even though Uganda has been experiencing economic growth following various neoliberal reforms, the majority of youth remain unemployed mainly due to neoliberal global inequalities, frameworks, decline of labour-absorbing industries, and constraints in the informal sector. Likewise, a study by Denano *et al.* (2023) posits a higher level of unemployment in Ethiopia due to various factors, including limited access to credit and level of education. These observations suggest that youth are likely to have low-income levels and an overall lower standard of living. Despite the efforts made by the government and other development partners to curb unemployment through different socioeconomic programs, the level of unemployment remains relatively higher compared to the East Africa region average (URT).

5. Conclusion and Recommendations

5.1 Conclusion

Youth empowerment was understood as a situation where young people acquire the skill, authority, and agency to make decisions and implement change in their own lives and the lives of other people, including youth and adults through an attitudinal, structural, and cultural process (Vavrus and Fletcher, 2006). Youth empowerment aimed at improving the quality of life and was achieved through participation in youth empowerment programs which included opportunities like; developed internships and attachments, advisory programs, financial, legal, marketing and other assistance, and creating an equal engaging field in terms of jobs, markets and capital access (Ledford, 2013). The three different categories of youth empowerment were individual, organizational and community empowerment (Ibid 2013). Individual empowerment related to young people or adults with emerging skills to practice control and improve their know-how. Organizational empowerment relied on the opportunity for young people or adults to acquire the skills needed to gain control over their lives and also involved the organizations that provided and benefited from the youth by

providing alternatives to service provision, as well as organizations that developed and influenced policy resolutions. Community empowerment on the other hand included an attempt to better the community, react to risks to quality of life, and allows for people's contribution at a local, state, and national level. An example was the Agricultural youth empowerment, which had brought about the youth initiative for sustainable agriculture (YISA) a project located in Nigeria which was focused on young graduates of agricultural discipline and other youths interested in agriculture to gain from this Agro-knowledge based organization that aimed to empower the Nigerian youth to promote agriculture (Ogunremi *et al.*, 2012).

5.2 Recommendations

The study makes the following recommendations;

That in respect to the marketing and linkages services, the CDF should place greater emphasis on created trade fairs impact on the marketing of the products for youth enterprises.

The CDF should place emphasis on capacity building aspects in order to improve the growth of the youth-based enterprises; training the group members on the management of finances and the loan repayment of the credit facilities.

In respect to the effects of the financial support of CDF on the growth of the youth-based enterprises, the study recommends that in respect to the financial support that CDF should continue having cheaper credit facilities which impact on the growth of youth owned enterprises.

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