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Co-production and the Use of Constituency Development Funds (CDFs) in Poverty Alleviation: A Case of Selected Constituencies in Zambia

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Abstract

Constituency Development Fund (CDF) is the generic name for a policy tool that dedicates public money to benefit specific political subdivisions through allocations and/or spending decisions influenced by their representatives in the national parliament (Centre for International Development 2009: 8-9). Dissimilar to large national development projects, CDF-financed projects are essentially community based and driven with the major aim of bringing facilities and services closer to people for purposes of improving their social economic living conditions, especially reducing poverty. In the 2022 Zambia National Budget, CDF saw an unprecedented increase in the size of funding and scope of its mandate. For the year 2023, CDF was increased from K25.7 million (USD 1,070,833) to K28.3 million (USD 1,179,167) per constituency while being expanded to include additional components such as youth, disabled and women empowerment programs as well as secondary school bursaries that will now be locally administered. It is in this regard that the authors undertook a study to assess the impact of CDFs on poverty alleviation in 12 constituencies

selected namely, Kankoyo, Moomba, Bweengwa, Mpika, Rufunsa, Monze, Chawama, Mufulira, Kaoma, Kantanshi, Mbala and Solwezi. Data was collected from men, youth and the disabled from the said constituencies. Due to the nature of data collected, mixed methodology research was used. Qualitative data was analysed with the aid of ATLAS.ti while quantitative data was analysed using SPSS Version 30. Key findings are that the general public is aware of the existence of the CDFs and that it is a government empowerment programme especially for funding education and skills acquisition through school bursaries and skills development components, community projects and empowerment loans. However, empirical evidence on the ground point to challenges of the CDFs through political patronage, nepotism, the abdication of key decision making to the politician (Member of parliament) who has massive influence as he/she has power to arbitrary hand-pick 6 members out of 12 to the main CDF committee responsible for administration of CDF funds.

Keywords: Constituency Development Fund, Constituency, Funding, Skills

1. Introduction

This section should include a clear description of the paper's structure. The Constituency Development Fund (CDF) is provided for in Article 162 of the Constitution of Zambia (Amendment) Act No. 2 of 2016 and is operationalized by the Constituency Development Fund Act No. 11 of 2018. The provisions in these two pieces of legislation provide the legal framework for CDF in collaboration with other laws such as the Local Government Act No. 2 of 2019, the National Planning and Budgeting Act No. 1 of 2020, the Public Finance Management Act No. 1 of 2018 and the Public Procurement Act No. 8 of 2020 and now the Constituency Development Fund Guidelines as launched by the Honourable Minister of Local Government and Rural Development in February 2022, etc.

CDF was originally introduced in Zambia in 1995 to encourage local development in rural and urban communities across the country (Ministry of Local Government and Rural Development, 2022). Guidelines were developed for the utilization of CDF, the latest prior to the current ones having been produced in 2006. The original scope of the CDF was to cover local projects at the community level with the 2021 allocation for CDF amounting to K1.6m per constituency (Zambia National Assembly, 2021). The initiative was, however, plagued by several challenges that rendered it ineffective at worst and with limited developmental impact at best. Some of these challenges include inconsistent disbursement meaning that communities could not

predict the flow of CDF in order to execute effective planning and implementation of projects for the benefit of citizens. Another significant challenge was the size of the fund which limited the scale and number of projects that could be undertaken in comparison to the development needs prevalent in the communities. Other challenges included the lack of effective citizen participation through monitoring and evaluation and lack of accountability for the fund by local authorities as shown in past reports of the Auditor General on Local Authorities.

In the 2022 Zambia National Budget, CDF saw an unprecedented increase in the size of funding and scope of its mandate. For the year 2022, CDF has been increased from K1.6 to K25.7 million per constituency while being expanded to include additional components such as youth and women empowerment programs as well as secondary school bursaries that will now be locally administered (Zambia National Assembly, 2021). Essentially, the revamped CDF for 2022 sought to address the fiscal gaps in the drive for decentralization which has long been cited as a key component missing from earlier efforts.

1.1 The research problem

The concept of CDF has spread to a number of developing countries. It is a type of decentralised government funding that is supposed to deliver goods and services directly to constituents by providing additional funds for local community development, outside line ministries. CDF represents the tenets of decentralisation as an engine for community development in that it is about financing development initiatives at the community level through decentralisation of funds and decision making to the local level. However, CDF in Zambia faces the challenge of being taken seriously as a tool for community development. This problem stems from the fact that the successive governments have been advancing the decentralisation agenda since independence with little improvement in local government performance. As stated in Hampwaye (2008:350) "past decentralisation efforts in Zambia have achieved little progress as most powers and authority have remained vested in central government." According to Chikulo (2009: 104)^[1] "The strength of the decentralised local government remains limited." Further, many development initiatives that have been adopted by the government in the past have been mostly top-down and have failed to produce the desired results. There appears to have been little room for community participation in decisionmaking on local development activities and affairs (Chikulo 2009:104)^[1]. Added to the above is the view that it is a "pork barrel" venture by MPs. Pork barrel politics can be termed as spending by a legislator that is meant to benefit his/her constituents in return for their political support. According to Keefer & Khemani (2009:12) "Central to the pork barrel literature is the idea that voters can be more certain of a legislator's contribution to their welfare when it comes in the form of benefits that flow only to the legislator's constituency...key to this rationale, is that constituency spending gives legislators an electoral advantage that challengers cannot match." Also, questions have been raised over whether CDF is primarily a political project or whether it actually represents efforts to spur locally based development (Baskin 2010).

This argument takes the view that government would do

better to strengthen existing local government structures and funding in order to enhance development as opposed to giving money to politicians. Other concerns have arisen around issues of transparency and accountability and around monitoring of projects and use of funds (Centre for International Development 2009). In Zambia, tangible results on how CDF has been utilised since its inception have not been well documented mainly because not much research has been carried out in the area of CDF.

It is therefore necessary to critically examine how the CDF is being utilised and identify issues, which need to be addressed in order to improve its performance and to achieve its stated objectives. It is against this background that this research has been carried out in selected constituencies so as to determine the effectiveness and sustainability of the CDF strategy as a tool for enhancing community development in Zambia.

1.2 Aim and objectives of the study

The aim of the study was to assess the impact of CDFs on poverty alleviation in 12 selected constituencies namely, Kankoyo, Moomba, Bweengwa, Mpika, Rufunsa, Monze, Chawama, Mufulira, Kaoma, Kantanshi, Mbala and Solwezi.

The following were the specific objectives of the study:

- 1. To establish the level of awareness of CDFs by members of the constituencies.
- 2. To assess whether projects included youth, disabled and women empowerment as well as secondary school bursaries.
- 3. To determine the scope of constituency members in the selection and implementation of CDF projects.

1.3 Significance of the study

In the Zambia national budget for the year 2022 and the year 2023, there was an increase in the CDF allocation and an expansion in the scope of its mandate. With the inclusion of youth, disabled and women empowerment as well as secondary school bursaries, the budget increase serves an opportunity for community members to access good quality services and better facilities. It is hoped that the findings of the study would provide an insight into how far the CDFs are utilized to alleviate poverty especially among the marginalized populations such as the youths, the disabled and the women. It is hoped that the study's recommendations may help to strengthen and enhance CDF implementation by government service providers with the participation of community members.

1.4 Scope of the study

The study limited itself to the selected constituencies namely, Kankoyo, Moomba, Bweengwa, Mpika, Rufunsa, Monze, Chawama, Mufulira, Kaoma, Kantanshi, Mbala and Solwezi. It focused on assess the impact of CDFs on poverty alleviation.

1.5 Study limitations

The study was constrained by enormity of some regions which posed as a challenge for researchers to mingles with all the targeted community members in each of the constituencies. In addition, the study had some financial challenges.

2.1 Constituency Development Fund Global Perspective

Constituency Development Funds (CDFs) are central government funds given to members of parliament for expenditure on their constituencies, in some countries also called electoral districts. According to Constituent Development Funds Scoping Paper (2021), CDFs were first adopted in India. India has two CDF systems: the Members of Parliament Local Area Development Scheme (MPLADS) at the national level and the Member of Legislative Assembly Local Area Development Fund (MLA-LAD) for the Legislative Assembly of each of India's 28 States. The MPLADS scheme was instituted in India in 1993. Under the MPLADS, an equal amount is allocated yearly to each parliamentary constituency.

2.2 Continental Perspective

At continental level, Kenya pioneered the CDF. The Kenyan Constituency Development Fund (CDF) was introduced in 2003 during the Mwai Kibaki's presidency. There are therefore great lessons to be learnt from the Kenyan case. The fund was designed to support constituency-level, grass-root development projects. It was aimed to achieve equitable distribution of development resources across regions and to control imbalances in regional development brought about by partisan politics, (Okungo, 2006). It targeted all constituency-level development projects, particularly those aiming to combat poverty at the grass roots. The CDF programme has facilitated the putting up of new water, health and education facilities in all parts of the country, including remote areas that were usually overlooked during funds allocation in national budgets. Despite the rosy picture painted of CDF in Kenya, a closer and critical analysis of the statutory architecture of the law and the institutional framework for its implementation evokes a rude reminder that the CDF is not the panacea for rural development challenges that the Kenyan rural poor had anxiously been waiting for (Matuga and Oyungi 2021). The CDF appears to bridge separation of powers by confirming executive powers on budget implementation to MPs.

As the Kenyan court put "any outfit that is composed of MPs and is charged with expenditure of public funds is commingling of roles of the different organs of state in a manner that is an acceptable. It would be against constitutional principal of separation of powers for MPs to take part in actual spending, then submit their annual estimates to themselves in Parliament through the public accounts committee (quoted in Ongonya *et al* 2005). Further the delay in procuring for CDF project ultimately introduces corruption.

The principal organ through which development projects are identified, prioritized and adopted as undertakings deserving CDF support is the Constituency Development Fund Committee. In between are several bureaucratic agencies and processes which are provided for in the Act for the purpose of overseeing or monitoring the implementation of the projects in question. These range from the district-Based Development Committee and project-relevant local and central government departments. At stake in this long chain of CDF execution, which encompasses implementation, monitoring and control, is the larger question of conflict of interest as it is likely to infringe on the delicate issue of the imperative of relative jurisdictional sovereignty within the budget process. After introduction in Kenya in 2003, CDFs spread to other African countries and across the world.

2.3 The Zambian Context of the CDF

Article 162 of the Constitution of the Republic of Zambia establishes the Constituency Development Fund (CDF). The CDF is a fund that is allocated to each constituency in Zambia for the purpose of funding development projects. The CDF is managed by a Constituency Development Fund Committee, which is composed of the Member of Parliament for the constituency, the mayor or chairperson of the local authority, and representatives from civil society and the private sector.

The CDF can be used to fund a variety of development projects, including:

- a) Construction and rehabilitation of schools, clinics, and other public infrastructure;
- b) Provision of water and sanitation facilities;
- c) Agricultural development;
- d) Poverty alleviation programmes;
- e) Youth empowerment programmes and
- f) Bursaries to secondary and tertiary education institutions.

The Constituency Development Fund (CDF) Act No. 11 of 2018 and the CDF Procedures of 2022 govern the management, disbursement, utilization, and accountability of the Constituency Development Fund in Zambia. Here are some of the key features of the CDF Act:

- a) The Act establishes the CDF and provides for its management, disbursement, utilization, and accountability.
- b) The Act establishes CDFCs and sets out their composition, roles, and responsibilities.
- c) The Act sets out the criteria for selecting CDF projects and the process for implementing CDF projects.
- d) The Act includes several provisions to reduce the risk of corruption and mismanagement.
- e) The Act requires CDFCs to be transparent and accountable in the management of CDF funds.

3. Methodology

3.1 Research design

The study adopted a descriptive analytical research design incorporating quantitative and qualitative methodological paradigms with the questionnaires and semistructured interviews as main data collection tools. The data analysis was performed through Statistical Package for Social Scientists (SPSS) for quantitative and thematic analysis for qualitative data.

3.2 Data collection

Primary data was collected using quantitative and qualitative approaches. Secondary data was collected from Official policy documents and reports of the Government of Zambia including past research papers and literature relevant to the study.

3.3 Target population

The study's target population included all men, women, the disabled and the youths drawn from the 12 selected constituencies which include Kankoyo, Moomba, Bweengwa, Mpika, Rufunsa, Monze, Chawama, Mufulira, Kaoma, Kantanshi, Mbala and Solwezi.

S. No	Constituency	CDFC Respondents	WDC Respondents	MP	Community Members	CSOs	FGD	Totals
1	Chawama	04	03	01	10	02	01	21
2	Mpika	03	07	01	06	01	01	19
3	Kabwata	06	02	01	02	01	00	12
4	Rufunsa	07	12	01	17	01	22	60
5	Monze	04	04	01	12	04	6	31
6	Bweengwa	07	08	01	10	03	7	36
7	Moomba	02	05	01	08	04	5	25
8	Mbalal	05	14	01	22	05	30	77
9	Kankoyo	05	04	01	11	00	11	32
10	Kantashi	07	05	01	9	00	8	30
11	Kaoma	01	04	01	7	01	5	19
12	Mufulira	02	01	01	9	00	04	17
		53	69	12	123	22	100	379

 Table 1: Sample size

3.4 Sample size

The sample size of a study is only a subset of the population determined by characteristics of the study population (Mack *et al.* 2005) the sample size for this study was 420.

3.4 Sampling techniques

Purposive sampling technique was used to select key informative groups.

3.5 Tools of data collection

Data collection tools included focus group discussions and questionnaires. Focus group discussions were done by way of using interview guides to collect qualitative data while questionnaires were administered to the respondents to collect quantitative data. Qualitative data helps to validate quantitative data.

3.6 Ethical Procedures

During the data collection process, consent was sought from participants and prior to that approvals were sought from relevant authorities.

4. Findings

4.1 Notifications of the community about submission of funds application

The study sought to understand the period when the CDFC notify the community about the submission of funds applications. The results show that about 6% of the respondents indicated that immediately the funds are available. Just over 15% stated beginning of the year. Just over 9% indicated that they are notified mid-year, while 14% stated that they are notified at the end of the year. Triangulation of these findings with FGD findings confirmed that the period when the community is informed about the submission of funds applications varies among constituencies.

		Frequency	Percent	Valid Percent	Cumulative Percent
	Immediately funds are available	7	5.9	12.3	12.3
Valid	Beginning of Year	18	15.3	31.6	43.9
vanu	Mid-Year	11	9.3	19.3	63.2
	End of Year	17	14.4	29.8	93.0
	Total	57	48.3	100.0	
Missing	System	61	51.7		
Total		118	100.0		

4.2 Awareness about Constituency Development Funds Activities

The study sought to establish whether the respondents were aware about the constituency development funds (CDF). According to the results obtained presented in Fig 1 below, 86% of the respondents indicated that they aware about the CDF and its activities while 14% expressed ignorance about CDF and its activities.

All the findings of the FGDs indicated awareness of the CDF and its activities. When triangulated with the findings of the FGDs it is surprising that there were people who expressed ignorance about the CDF and its activities.

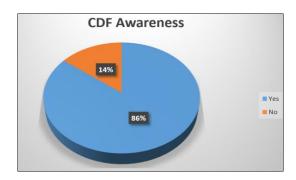


Fig 1: CDF awareness

4.3 Satisfaction with the level of Community Involvement in CDF programmes

After establishing the extent to which the community is involved in CDF funded projects, the study sought to determine to what extent the community is satisfied with the level of involvement by the community in the CDF funded projects. According to the results, 37% of the respondents stated that they were satisfied while the majority about 63% expressed dissatisfaction with the level of involvement in CDF decision making.

"I only learnt that the councillor and his people had put up a water tank at the school when I attended the meeting at the Zone Chairman's home. I am surprised that they opted to bring water when actually water is not a problem here. We have a very reliable stream which does not dry up during dry season. What we would have loved to have is a clinic since our nearer clinic is 100 kilometres away. So, water for me was not a priority, maybe they should have brought water next year. Look, that borehole only benefits a few people that live near the location where the borehole is located. What about us who live 35 kilometres from that location, what is our benefit". FGD Respondent.

4.4 Impact and Effectiveness of CDF in meeting community development needs and priorities

The study sought to establish how informed the respondents were about CDF projects and their impact in the community. The findings show that most of the respondents (65.3%) are not adequately informed about CDF projects and their impacts in their communities. Only 33.1% of respondents answered affirmatively that they were adequately informed, while 1.7% of the respondents were not sure. These findings are consistent with the views from the FGD participants who felt that there was a need for a two – way communication channel among the CDFCs, Local Authorities, WDCs, and community members. This two -way communication channel would facilitate the involvement of CDFCs together with the elected councilors in identifying community needs and their aspirations for development.

Table 3: Impact of CDF on communities

		Frequency	Percent	Valid Percent	Cumulative Percent
	Yes	39	33.1	33.6	33.6
Valid	No	77	65.3	66.4	100.0
	Total	116	98.3	100.0	
	Not sure	2	1.7		
Total		118	100.0		

4.5 Number of community projects implemented in your community in the past two years

The study sought to investigate the number of community projects implemented in 2022 in the constituencies covered in this survey. The findings show that about 23% of the respondents reported that there were between 16 and 20 community projects implemented in their constituencies in 2022, while 16.1% of the respondents reported that there were more than 20 community projects implemented in their constituencies in 2022. About 3.2% reported having between 1 and 10 community projects implemented in their constituencies in 2022. However, most of the respondents (58.1%) reported that they were not aware of any community projects implemented in their constituencies in 2022. This could be attributed to the scanty information about community projects shared by the local authorities, CDFCs, and WDCs. Furthermore, most community projects are not published, and this makes it difficult for community members to identify them as being CDF community projects.

"	We just see projects being implemented but we are
not sure	whether they are CDF Community projects or not"
	FGD participant

5. Conclusion

The idea of development has evolved over a long period of time from an era when it was thought of simply as being progress associated with the economic improvement of an individual or a society, to a time when it is not just growth but a process through which the economic, social, cultural and environmental situation of a community is improved (Christenson & Robinson, 1989)^[2]. Traditional top down theories of development focussed on the imposition of development from outside without the involvement of the people or community to who the development was being delivered. However, more recent approaches of development view it as a process that should be driven by the people whom it will benefit.

development is about a community's Community participation in its own destiny. This participation is not in isolation of actors and should not occur in a haphazard manner. Binswanger-Mkhize et al (2010:4), propound that community development "entails a deep transformation of political and administrative structures that aims to empower communities and local governments with powers, resources, and the authority to use these flexibly and sustainably, thus enabling them to take control of their development." The development of smaller communities subsequently leads to national development. The research was conducted in order to answer the question as to whether Zambia's CDF funds are transparently utilised with proper accountability as the initiative, which is couched in the country's Decentralisation Policy, is meant to be a tool for community development. The findings of the research point to the fact that CDF can indeed and can be a positive means for enhancing community development and subsequently national development by supplementing the development efforts of local councils. In order for this to be achieved, a number of concerns have to be addressed and factors in terms of the administration, management and implementation of the Fund need to be looked at again. The need exists to strengthen and streamline the processes of identifying and implementing CDF projects by clearly defining the roles of all concerned players including MPs, the MLG&RD, local authorities, CDFCs, and community members. There is a misconception that the CDF is a separate intervention in the development of districts.

This is a misconception; the CDF is a source of funds for financing projects identified by the community and planned for in the district (IDPs). Therefore, the CDF is a special fund earmarked for projects in a particular constituency. The primary data collected and the literature reviewed shows there are several factors behind the challenges by communities in accessing social services despite the allocation of CDF resources. These include less community participation in the identification, design and implementation of CDF projects, the selection of the CDFC composition be revisited. Others are circumvention of the process, rubber-stamping by oversight bodies, poor record keeping, weak monitoring, poor procurement procedures and prioritization.

Other challenges are poor guidelines and support of how CDF should be utilised; late release of funds affecting project implementation. Other challenges in effective implementation of CDF are poor quality projects and lack of monitoring, lack of sanctions against offences or misuse; and weak auditing process (PRMC 2013; Auditor General Office 2013:81; Times of Zambia 2015). This Study has also revealed that even with minimal community knowledge, better communication between the CDFC and the community through the WDC with the basic mobilization of community members and other stakeholders such as civil society and faith-based institutions could influence the allocation of CDF to specific areas of development. It is important that the local communities are equipped with the correct information about the custodians of CDF information and actual resources.

With regard to the custody of CDF, the Act clearly stipulates under Provision 10, Section 1 that the principal officer is responsible for the finances of the local authority in which a constituency is located and shall maintain separate books of accounts for the constituency account. In addition, under sub section 2, it states that the principal officer shall compile and maintain or cause to be compiled or maintained a record showing receipts and disbursements on a monthly basis CDF financial transaction.

Furthermore, the Town Clerk or Council Secretary shall keep and update monthly, and accurate record of disbursements made for projects in each constituency. The public would be provided with more effective ways when this information is made available to them. With regards to the mismanagement or abuse of CDF resources, the Act provides in Section 28 that a person who misappropriates funds or assets from the constituency, or assists or causes any person to misappropriate or apply the funds otherwise than in the manner provided in this Act, commits an offence and is liable, on conviction, to a fine not exceeding five hundred thousand penalty units or to imprisonment for a term not exceeding five years, or to both. In this regard, it would be important to sensitise the communities about the management of information and custodians of financial records regarding CDF. This would help the local communities to provide effective checks and balances as well as demand for accountability from these mandated public office bearers.

6. Recommendations

In view of the research findings, the major recommendation is that CDF as a tool to finance micro community development should continue. However, a number of aspects of the Fund should be either changed or improved as presented below. The recommendations given below are made bearing in mind that if CDF is to continue to be pursued as a government policy, it should be a tool for enhancing the tenets of decentralisation, community development and participation.

i) The Zambian government should institute legislation to superintend over CDF. The CDF Guidelines that are presently in use have too many loopholes and do not provide for proper utilisation and management of the Fund. The legislation should promulgate the rules, regulations and mechanisms for the administration, management, utilisation, monitoring, evaluation, transparency, accountability and auditing of CDF. It should also clearly stipulate the roles of various individuals groups and institutions.

ii) CDF legislation once enacted should be clear on the quality of projects by specifying minimum quality of materials to be used. It should be clear on the procurement procedures and explicitly stipulate requirements for bills of quantity and on use of expert advice.

iii) Further, to ensure that projects are being implemented properly, the CDF should provide adequate resources for project evaluation and monitoring throughout the entire project life. iv) CDF should not be allocated as a one size fits all Fund. A formula for the allocation of CDF should be established as opposed to allocating a uniform amount for all constituencies in the country. The formula should take into account factors such as size of the constituency in terms of population and physical size; type (whether rural or urban); levels of poverty, and level of development. v) Mechanisms for information dissemination to educate communities on what CDF is and what its intentions are should be set up. This will bring an end to the view held by some that CDF is 'MPs' money. This will allow people to have confidence in bringing out community needs as they will have a clearer understanding of CDF objectives.

iv) According to the objectives of CDF, it is intended to deliver development to the community. In order to ensure full participation of the community, there should be capacity building, awareness and sensitisation programmes, tailored towards transforming the mind-set of communities so that they are directed towards more sustainable projects.

v) In order to reduce the influence of politicians on the CDC, a different mechanism should be used for the selection of the four CDC members from civil society, churches, NGOs and CBOs who are nominated by MPs and councillors. Instead, these institutions should nominate representatives from among themselves.

vi) A systematic needs assessment strategy should be establishment to ensure that project plans reflect the true needs of the community. There is need to improve coordination between the CDC, DDCC and MLGH as regards identification of projects. Improved co-ordination will provide for alignment of community projects with those of the local council and those intended for implementation by central government. This will ensure that the desired impact on the local community is achieved. It will also avoid skewed development, neglecting of certain essential areas of need and replication of efforts.

vii) Annual audit of the CDF should be carried out by the Office of the Auditor General. This audit should focus on CDF disbursements, efficiency, effectiveness and accountability. Sanctions as provided for in the legislation should be applied to those found abusing or misappropriating the Fund.

viii) Apart from annual audit of the CDF, there is need for periodic monitoring and evaluation of CDF projects, which is lacking in the CDF process in Zambia. This will provide a basis for accountability in the use of development resources and strengthen transparency. It will also help to strengthen project design and implementation so as to ensure project sustainability and achievement of CDF objectives.

Of grave importance is the issue CDF versus improved funding to the local government system. A pointed out by the MLGRD officials, CDF should provide a minor source of complementary funding to the efforts of local government. Although this study did not explore this issue in detail, which in the researcher's view is an area for further study, the Zambian government should strongly consider the possibility that CDF is diverting much needed funds away from local councils which have well established structures, skilled labour and well devised plans to drive the development agenda forward. Therefore, this study recommends improved funding to the local government system.

6.1 Areas for Further Research

Given the absence of CDF legislation in Zambia, there is need to explore the provisions to be included in a CDF Act that will ensure all inclusive and holistic development. Research into an allocation formula based on accurate information for the 156 constituencies should also be carried out. Further, research into how CDF project plans fit into district and national plans can also be carried out in order to establish whether CDF fits into Zambia's Decentralisation Policy. Furthermore, the issue of continuing with CDF as a government policy for bringing about development versus improving funding to local councils can be conducted.

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