

Factors influencing the effectiveness and equity of Constituency Development Fund skills development bursary targeting in Ndola Central Constituency, Zambia

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ABSTRACT

The adoption of the Constituency Development Fund was first done in India and became famous when Kenya launched it in 2003 making it to spread to other countries in Africa and globally. In Zambia, the approval of the CDF by Parliament as a way of financing micro-community projects for reducing poverty was done in 1995. The recent landmark revolution is increase in the amount of CDF from K1.6 million in 2021, reaching K36.1 million in 2025 and expanding its scope in three distinctive parts which are: Community Projects; Secondary Boarding as well as Skills Development Bursaries and Youth, Women and Community Empowerment. The Skills Development Bursary was intended to provide equitable access to technical and vocation training for vulnerable youth. However, concerns persist regarding transparency, consistency, and inclusiveness of bursary selection in Ndola Central Constituency. The study aimed to analyze factors influencing the effectiveness and equity of targeting techniques used to select Skills Development Bursary beneficiaries in Ndola Central Constituency and to propose evidence-informed improvements. It was anchored on two theories which are, Stakeholder Theory and Systems Theory. A convergent parallel mixed-methods research design was employed for the study. The study utilized simple random sampling for the quantitative strand while purposeful sampling was employed under qualitative strand. Quantitative data were collected using structured questionnaires from bursary beneficiaries (n=97; 60% response rate from a target population of 163). Qualitative data were generated through semi structured interviews with key informants (n=20 out of targeted 30) from CDF committee members, Ward Development Committees, training institutions, oversight and council officers. Quantitative data were arranged using SPSS version 20 with descriptive statistics and inferential tests (chi square, ANOVA and regression). Qualitative data were assembled using a transparent coding approach (content analysis) supported by appropriate software. The findings showed that, perceived transparency and clarity of selection criteria were positively associated with inclusiveness of beneficiary selection ($R^2 = 0.50$; $\beta = 0.62$, $p < .001$). Qualitative findings indicated that community validation mechanisms enhanced identification of the vulnerable, but administrative delays, coordination weaknesses undermined fairness and trust. In conclusion, targeting in Ndola Central operates as a hybrid of formal- application based procedures and community validation. The study recommended that, strengthening transparency, standardizing procedures, improving coordination and establishing appeal and grievance mechanism are likely to enhance equity and effectiveness.

Keywords: Constituency Development Fund, Equity, Inclusiveness, Skills Bursary, Targeting, Transparency, Zambia

I. INTRODUCTION

The Constituency Development Fund plays a critical role in improving the socio-economic welfare of communities at the local level through financing development initiatives that respond to the identified local needs. The devolution of decision- making authority by the central government to the local government structures is premised on the decentralization principle. However, decentralization without adequate fiscal resources undermines the realization of its intended purpose, as local authorities lack the capacity to effectively implement planned interventions. In this regard, the CDF operationalizes decentralization (Kawimbe & Tembo, 2024).

The adoption of the Constituency Development Fund was first done in India and became famous when Kenya launched it in 2003 making it to spread to other countries in Africa and globally in recent years because of its success model (International Budget Partnership, 2010). The basis for Constituency Development Fund in Kenya is reduction in regional development inequalities caused by patronage as well as politics adding that the fund would also alleviate poverty and stimulating fair growth and expansion all over the country in accordance with the Vision 2030 (Akwalu & Muchai, 2020).

In Zambia, the approval of the Constituency Development Fund by Parliament as a way of financing micro-community projects for reducing poverty was done in 1995 (Musamba, 2019). According to Transparency International Zambia (2022), the contents of the Constituency Development Fund have a provision in Article 162 of the Zambian Constitution, Amended Act No. 2 of 2016 which is operationalized by the Constituency Development Fund Act No. 11 of 2018. The document adds that the two legislative pieces offer the legal framework for the fund in collaboration with

additional laws which include, the National Planning and Budgeting Act No.1 of 2020, the Local Government Act No. 2 of 2019, the Public Finance Management Act No. 1 of 2018 and Public Procurement Act No.8 of 2020 as well as the recently unveiled CDF guidelines by the Local Government and Rural Development Minister in February, 2022.

The Constituency Development Fund has evolved over the years since its inception as a way of improving its efficiency and effectiveness in delivering its intended purpose to the beneficiaries who are the local communities. (Policy Monitoring and Research Centre, 2014) states that the first three years after the launch of the CDF, the usage of the fund within constituencies was mainly at the Member of Parliament's discretion with no subjection to any particular guidelines or legal requirements aside those stipulated in the Local Government Act. The report adds, it was not until 1998 when the initial guidelines were instituted to give direction on the usage of CDF although revisions were made in 2003 and later in 2006 to include other aspects. The recent landmark to the evolution and scope of Constituency Development Fund is increase in the amount and the beneficiaries. Muyaloka and Kachamba (2024) state that the government raised the amount of CDF for each constituency in 2021 to K25.7 million from K1.6 million and further increasing it to K28.3 million in the year 2023 from K 25.7 million in 2022 thereby expanding its scope in three distinctive parts which are: Community Projects; Secondary Boarding as well as Skills Development Bursaries and Youth, Women and Community Empowerment. The Constituency Development Fund has been increased to K36.1 million in 2025 from K30.1 million allocated in 2024 (Musokotwane, 2024). In particular, the Secondary Boarding and Skills Development Bursaries are intended for providing vulnerable learners with access to Secondary Boarding Schools as well as Skills Training Institutions that offer technical education, vocational and entrepreneurship programme (Government of the Republic of Zambia, 2022).

The Study limited itself to examining factors affecting the selection process of deserving applicants for Skills Development Bursary under Constituency Development Fund in the Ndola Central Constituency. The target population included students, Ward Development Committees, Community Members, CDF Committee, Local Authority (councilors and officers) and Principals of various institutions in the jurisdiction areas.

Across all the reviewed studies, some critical research gaps emerge which are directly relevant to this study regarding the effectiveness and equity of targeting techniques for Skills Development Bursary under Ndola Central Constituency. While various studies mention bursaries as CDF component, for example (Matete et al, 2023) note that CDF has been used for allocating bursaries to students from underprivileged families and (Kawimbe & Tembo, 2024) mention that secondary school bursaries are now administered locally through the expanded CDF mandate, none of the studies precisely analyze how beneficiaries are selected, what criteria is used and whether the criteria are applied consistently or whether the targeting procedure achieves equity. This study directly addresses this gap through focusing on targeting techniques for Skills Development Bursary under CDF. The reviewed six studies primarily focus on infrastructure projects (health facilities, roads, water, schools) and a lesser extent on secondary school education bursaries. Nevertheless, the 2022 expanded CDF in Zambia included secondary boarding and skills development as well as empowerment programs for youth, women, and disabled (Kawimbe & Tembo, 2024).

The evidence-based strategies that have been proposed at the end of the study may help in improving targeting techniques criteria for the Skills Development Bursary. Stakeholder collaboration is key in administering the Constituency Development Fund. The main stakeholders in Skills Development Bursary are: CDF Committee, Community members, training institutions and Government and oversight bodies. The findings of this study may help bring these parties together in ensuring transparency and accountability in the selection of deserving applicants for Skills Development Bursary. The study is necessary because it will help inform the government whether the Skills Development Bursary under the CDF is being utilized for its intended purpose of helping the most vulnerable individuals in acquiring technical and vocational training that will improve their livelihood.

1.1 Statement of the Problem

The CDF Skills Development Bursary of Zambia was designed as an equitable mechanism for empowering the vulnerable through accessing technical and vocational training (Government of the Republic of Zambia, 2022). However, in constituencies such as Ndola Central, a gap exists between policy intent and implementation outcomes. Alarming, almost half (302) of the 756 successful applicants in 2025 were sponsored for driving course (Government of the Republic of Zambia, 2025). This overconcentration within a single skill area raises concerns as regards skills imbalance and whether the selection process is actually responsive to the diverse needs of the community or fair in its distribution of opportunities in various training pathways. In addition, evidence of systemic dysfunction is provided by the Auditor General's report of 2022 which revealed significant irregularities regarding the application of selection criteria across different constituencies, implying that eligibility frameworks are inconsistently applied, insufficiently monitored or prone to local biases and political influence. These irregularities are not just administrative weaknesses, but they risk excluding the most vulnerable applicants thereby undermining the CDF's social justice mission as well as eroding public confidence in decentralized mechanisms.

Despite the critical significance of effective and equitable targeting in public resources allocation, there is limited evidence examining how the existing targeting techniques operate in practice especially at constituency level in

Zambia. This is because existing studies on CDF have mainly focused on infrastructure projects, general project performance and health programmes, with little attention given to the specific mechanisms, criteria as well as fairness consideration involved in selecting individual bursary applicants. Additionally, the Skills Development Bursary under Zambia's CDF is a relatively new component, entailing that direct empirical research on targeting effectiveness is practically absent. This creates a clear knowledge gap as regards to whether the selection procedure accurately identifies and supports the intended vulnerable beneficiaries.

Given the significant increase in CDF funding, reaching K36.1 million per constituency coupled with the growing number of beneficiaries (756 approved in 2025), there is a more urgent need for evidence-based insight into the process of targeting. Therefore, without empirical examination, the systemic flaws are likely to persist thereby wasting public resources as well as perpetuating exclusion of the very people the bursary was intended to serve. This study therefore sought to analyze the factors influencing the effectiveness and equity of targeting techniques used in selecting applicants for the Skills Development Bursary under the CDF in Ndola Central Constituency and to propose improved, evidence-informed selection mechanisms.

1.2 Research Objectives

- i. To examine the current criteria used in selecting applicants for the Skills Development Bursary in Ndola Central Constituency.
- ii. To evaluate the institutional and community-level factors that influence fairness in the targeting process.
- iii. To propose evidence-based strategies for improving targeting techniques criteria for the Skills Development Bursary.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Stakeholder Theory

Stakeholder theory emphasizes the importance of including all relevant stakeholders in governance processes and decision-making. In Skills Development Bursary allocation context, the main key stakeholders are: CDF committees which have the responsibility of setting criteria as well as managing the allocation process; Community members who give local insights as well as feedback in ensuring fair selection and lastly, government and oversight bodies which are responsible for monitoring and evaluating the effectiveness of the programme. Stakeholder participation is important for the success of CDF owing to its alignment with the CDF's goals, mission and vision in achieving as well as adding value to expected beneficiaries (Muyaloka & Kachamba, 2024). The study applied stakeholder theory as it helped in assessing the roles and influences of different players in the selection process thereby ensuring that the process is a reflection of collective interest as well as accountability.

2.1.2 Systems Theory

Systems theory regards the process of targeting as part of a greater system where various components such as institutional practices, community dynamics and policy frameworks interact in producing outcomes. It highlights interconnectedness which entails how various factors such as institutional capacity and socio-economic conditions have influence on the targeting process (Susiku, 2020). Secondly, it emphasizes on feedback loops which is the function of monitoring and evaluation in enhancing targeting techniques over time. The relevance of the theory to this study was in providing holistic view, helping in analyzing the complex interaction in the Skills Development Bursary system.

2.2 Empirical Review

2.2.1 The Current Criteria Used in Selecting Applicants for the Skills Development Bursary in Ndola Central Constituency

The Skills Development Bursary component of the CDF is relatively new in Zambia. Muyaloka and Kachamba (2024) state that the government raised the amount of CDF for each constituency in 2021 to K25.7 million from K1.6 million and further increasing it to K28.3 million in the year 2023 from K 25.7 million in 2022 thereby expanding its scope in three distinctive parts which are: Community Projects; Secondary Boarding as well as Skills Development Bursaries and Youth, Women and Community Empowerment. Consequently, there are no empirical studies that have been identified as having directly examined the selection criteria used for Skills Development Bursary, nor the particular factors influencing fairness in CDF bursary targeting. This review therefore depicts on the broader literature of CDF implementation that includes Kenya and Zambian studies in establishing contextual evidence on institutional and community-level challenges that are expected to affect Skills Development Bursary targeting. The lack of direct empirical research on Skills Development Bursary selection criteria as well as fairness constitutes a clear knowledge gap to be addressed by this study through focusing specifically on Ndola Central Constituency.

2.2.2 Institutional and Community-Level Factors that Influence Fairness in the Targeting Process

The work by Kawimbe and Tembo (2024) deals with the “Co-production and the Use of Constituency Development Fund in Poverty Alleviation: A Case of Selected Constituencies in Zambia” with a purpose of examining the impact of Constituency Development Funds (CDFs) on alleviation of poverty in twelve (12) selected constituencies namely: Solwezi, Mbala, Kantanshi, Kaoma, Mufulira, Chawama, Monze, Rufunsa, Mpika, Bwengwa, Moomba and Kankoyo. The study assumed a descriptive analytical research design, integrating quantitative as well as qualitative methodological paradigms through the use of questionnaires along with semi-structured interviews as the main tools for data collection. The study used purposive sampling and determined a sample size of 420 while data analysis was done using ATLAS.ti for qualitative data and SPSS version.30 for quantitative data. The Study’s main findings are that the communities were aware of CDF existence and that it was an empowerment programme for government particularly for financing the acquisition of skills and education through secondary boarding and skills development bursary, community projects as well as empowerment loans. Nevertheless, empirical evidence pointed to CDF challenges owing to political patronage, nepotism as well as the abandonment of main decision making to Members of Parliament who are politicians. Furthermore, both literature review and collected primary data revealed factors responsible for challenges by communities gaining access to social services in spite of the provision of CDF resources. The challenges include low community involvement in identifying, designing as well as implementation of CDF projects. Other challenges are process evasion, rubber-stamping by supervising administrations, poor record keeping, inadequate monitoring, weak procurement processes as well as prioritization. The relevance of the study under this objective is that it provides direct evidence from the context of Zambia on how political interference as well as weak institutional process influence fairness in targeting.

The study by Muyaloka and Kachamba (2024) assessed Factors Influencing the Failure of Constituency Development Fund (CDF) Projects in Education and Health Sectors in Zambia. It was aimed at examining factors that contribute to the failure of Constituency Development Fund Projects in Zambia with the view of recommending the optimal strategy of increasing the success rate of community CDF projects in the education as well health sectors, highlights factors responsible for project high failure rate. The study which was driven by mixed method approach and employed descriptive survey as a means of data collection through interviews and administration of questionnaires, had a sample size of 46 respondents drawn from CDFC, health and school administrators, WDCs, key informants and Chongwe town council. The study applied excel and SPSS for quantitative analysis while thematic analysis was used for qualitative data. The results of the study indicate that, there were low levels of community participation, awareness of beneficiaries and knowledge of CDF purpose among community WDC members which is associated with inadequacies noticed in the outcome of projects. Further observations by the study indicate serious shortcomings in resource allocation (misallocation, underutilization & insufficiency) as well as governance systems (lacking accountability and transparency). Other issues include, incompetent contractors, lack of project managers and sabotage of government efforts. The importance of this study under the objective is in highlighting how low community participation and institutional governance directly affect fairness, because limited awareness and involvement unreasonably exclude vulnerable groups from benefiting.

Matete et al (2023) looked at Constituency Development Fund as an Instrument of Rural Development in Kakamega County, Kenya. The study which was aimed at examining Constituency Development Fund as a means of rural development in Ikolomani Constituency, was guided by a cross-sectional research design combining both quantitative and qualitative research techniques with a sample size of 384 people based on Andrew Fisher’s Sample Size Determination Formulary. The study collected quantitative data using a survey questionnaire while focus group discussion (FGDs) as well as key informant interviews were used for collecting qualitative data. The arrangement of quantitative data was done through Statistical Package for Social Science (SPSS) version 24 to generate both descriptive and inferential statistics. The findings of the study indicate high awareness of CDF existence (84.4%), with the perception of rural development being through the lens of key infrastructure and social services. Furthermore, the study findings show an unawareness of projects monetary aspects, low actual participation in projects and initiatives; high perception on the sound utilization of the fund; political interference; inadequate funding; inadequate participation of beneficiaries; lack of transparency and systematic discrimination. Drawing from the findings, the study recommends for increased avenues for active participation of community members, increased civic education; ironing out systematic discrimination and giving merit to needs assessment prior to rolling out any development targeted project. The study is relevant under this objective in providing empirical evidence on systematic discrimination along with low participation as critical community-level and institutional factors that weaken fairness in the targeting process.

2.2.3 Evidence-Based Strategies for Improving Targeting Techniques Criteria for the Skills Development Bursary

A study by Susiku (2020) on the “Utilization of Constituency Development Fund (CDF) to Public Projects in Kabwe District: A case of Bwacha and Kabwe Constituencies”, sought to get an understanding of constituency residents’ point of view on the successes and failures of CDF regarding development agenda on community projects according to

variables identified for accessing, disseminating as well as reporting funds for local development. The study employed both simple random techniques and purposive sampling. Simple random procedure was utilized to come up with respondents deemed to be in possession of knowledge on CDF projects such as councilors and council management. On the other hand, random sampling was adopted since it was easy and relevant in giving community members participating in CDF project's equal chance in airing views regarding variables impacting CDF projects completion. In analyzing data, the study applied Statistical Package for Social Science Excel programmes which revealed that the use of CDF tools like project identification and planning, involvement of stakeholders, funds allocation, monitoring and evaluation aided in the enhancement of the utilization of Constituency Development Fund in community projects. The study therefore made recommendations based on these findings that there should be an improvement in the participation of all concerned in the project as well as improving harmonization regarding projects planning and identification in order to achieve the impact desired on the constituents and avoiding development which is skewed. On the fund allocation, the study proposes disbursement based on the size of the constituency in population as well as physical extent and considering other factors such as poverty and developmental levels. On the other hand, the study believes that enacting severe laws and regulations that govern implementation of CDF projects will help curbing political involvement in the fund. The study finally commends for regular monitoring and evaluation of projects under CDF which is not the case in Zambia. It is believed that monitoring and evaluation will be a foundation for accountability in the utilization of CDF resources while strengthening transparency. This study from Zambia is relevant to objective 3 because it offers four directly applicable criteria which are, depoliticization through legislations, need-based allocation formulars, consistent M&E and improved stakeholder participation.

A study by Akwalu and Muchai (2020) on the Constituency Development Fund (CDF) and its Effects on Community Welfare in Tigania East Constituency, Meru County, Kenya which was aimed to ascertain the effects of CDF on the welfare of the community of Tigania East Constituency, gives a revelation that a number of projects are financed by CDF and have a positive outcome on the welfare of communities. The research which employed a descriptive design by use of structured questionnaire as well as semi-structured interviews for data collection from a sample of 100, used Statistical Package for Social Science (version 2.0) for data analysis. The study results deduced that infrastructure projects, health programmes as well as educational programmes had a substantial positive relationship on the welfare in Tigania East Constituency and Kenya. According to the study, much more positives could be scored by formulating institutional framework and policy that increase local participation as well as socio-economic outcomes of devolved funds. Despite the positives recorded, the study highlights several challenges which prevented Constituency Development Fund socio-economic effect and these include: management committee lacking technical capacity; interference by politicians in fund utilization and management; frequent changing of members of the fund management committee; inadequate and delayed funding; poor project selection and prioritization; community members not being literate; inconsistency in project monitoring and evaluation and lack of strategic plan and high levels of poverty which limit the locals. Based on the findings, the study makes recommendations which include; to have participation from all stakeholders to ensure that adopted positive strategies in fund management are sustainable. As a way of avoiding delay in projects implementation, the study suggests that the central government should improve the efficiency in fund disbursement through advanced planning while allocated funds should be increased to avoid project stalling due to insufficient resources. From the findings, the study emphasizes for consistent monitoring and evaluation by experts to ensure completion of projects. This study provides several strategies under this objective directly relevant to enhancing targeting criteria, comprising full-cycle stakeholder participation, training and capacity building, expert-led M&E as well as increased funding efficiency.

Aden et al. (2024)'s study on, "Determinants of Strategy Implementation on Performance of Constituency Development Fund's Projects in Public Primary Schools in Balambala Constituency, Kenya", targeted a total of 38 headteachers; 38 PA Chairpersons; 38 BOM Chairpersons; 38 parents as well as 1 CDF manager giving a sample size of 153. The study depended on correlation research design in examining determinants of strategy implementation on performance of constituency development fund's projects in public primary schools in Balambala Constituency, Kenya. The study collected empirical data using structured questionnaires comprising closed ended questions while data analysis was arranged using descriptive and inferential statistics. The findings of the study which achieved 73.9% response rate, indicate positive correlation between strategy implementation and CDF projects performance with leadership having the greatest impact followed by communication. The study further points out inadequate stakeholder involvement coupled with insufficient consideration of their opinion, thereby emphasizing the need for enhanced inclusive practices in strategic leadership. Further findings of the study indicate perceived deficiencies in training, accountability as well as transparency, implying that current leadership practices are insufficient to ensure effective governance and skills development essential for project success. The other areas of concern observed by the study are insufficient resources coupled with inadequate budget- guided allocation, unqualified skills and human resource expertise participating in projects; accountability issues in resource utilization; ineffectiveness of current communication channels and lastly CDF projects lacking in sustainability as well as user satisfaction. Drawing from these findings, the study recommends for implementation of inclusive decision-making process, reinforced accountability and transparency

in projects under CDF; allocation of resources based on comprehensive budgets, implementation of strict accountability measures and improved strategic communication processes within projects under CDF. The study proposed evidence-based strategies comprising inclusive decision making (participation), budget-guided allocation (need-based targeting), accountability and transparent mechanism and improved communication, each of them directly applicable to enhancing skills development bursary targeting criteria.

Table 1

Alignment of Empirical Studies with Variables

Type of Variable	Variable	Specific Evidence from empirical studies
Independent variables (Factors Affecting Targeting Techniques)	Social Economic Factors (income levels, employment, education and household vulnerability)	Matete et al. (2023): local participation in Kakamega County is limited by poverty levels. Akwalu and Muchai (2020): high levels of poverty limiting the ability of locals to engage.
	Institutional Factors (internal rules, transparency, capacity as well as selection processes of implementing bodies)	Susiku (2020): Need for regular monitoring and evaluation as foundation for accountability. Kawimbe and Tembo (2024): rubber-stamping, poor record keeping and weak procurement processes.
	Community Involvement (level of local input, stakeholder participation and feedback mechanism)	Matete et al (2023): low actual participation and inadequate beneficiary involvement. Muyaloka and Kachamba (2024): low levels of community participation and awareness among WDC members. Akwalu and Muchai (2020): Need for participation beyond project identification to all stages.
	Policy and Government Factors: (regulatory framework, governance, policy clarity and political will)	Susiku (2020): Need for severe laws in curbing political involvement. Kawimbe and Tembo (2024): political patronage, MP dominance, nepotism, and guidelines have gaps.
Dependent Variables (Effectiveness of Targeting)	Accuracy in identifying Applicants (selection of right vulnerable individuals)	None of the empirical studies examined accuracy of identifying individual beneficiaries. The focus of these studies is on project-level outcomes and not personal-level targeting hence creating a major gap.
	Equity and Distribution (fairness and equitable distribution of resources across location, gender and needs)	Matete et al (2023): lack of transparency and systematic discrimination mentioned. Kawimbe and Tembo (2024): nepotism as a challenge, recommends distribution based on the size/vastness of constituency. Susiku (2020): Recommends disbursement based on physical extent, population and poverty levels. Muyaloka and Kachamba (2024): Note misallocation of resources.
	Efficiency of the Process (speed, simplicity and cost-effectiveness)	Akwalu and Muchai (2020): Inadequate and delayed funding, recommends for improved efficiency in fund disbursement. Aden et al (2024): ineffectiveness of communication channels affecting efficiency.
Moderating Variables	Legislative Executive (decisions made by councils, MPs or bureaucrats that influence implementation)	Akwalu and Muchai (2020): Interference by politicians in fund utilization and management. Kawimbe and Tembo (2024): Abandonment of main decision-making to MPs who are politicians; political patronage. Susiku (2020): Need for severe laws in curbing political involvement.
	External Funding Support (donor/government funding levels)	Akwalu and Muchai (2020): Recommends increase in allocated funds to avoid project stalling. Susiku (2020): Recommends disbursement based on constituency size, poverty and developmental levels.

III. METHODOLOGY

3.1 Research Design

A research design gives an outline for data collection, measurement and analysis with a mandate of answering the question being researched (Sekaran and Bougie, 2016) as cited in Muyaloka and Kachamba (2024). The study assumed a convergent parallel mixed methods design which incorporated both quantitative as well as qualitative approaches in generating comprehensive insights regarding the factors influencing the effectiveness and equity of targeting techniques used in allocating Skills Development Bursaries under the Constituency Development Fund (CDF) in Ndola Central Constituency. Adopting the mixed method design was suitable considering the phenomenon under investigation that involves both measurable outcomes such as socio-economic representation, gender balance and inclusiveness as well as subjective experiences comprising transparency, perception of fairness and selection process challenges. Integrating both quantitative and qualitative approaches offered a more holistic comprehension of the research problem. Furthermore, it did not only enable the study to objectively measure effectiveness and equity but to also understand stakeholders' lived realities in the process of bursary allocation.

The target population is the sum of all singular people or items possessing features and qualities that the researcher is interested in (Liu et al, 2014, as cited in Hapompwe et al., 2020). The study therefore targeted beneficiaries (students) for quantitative components who were administered with structured questionnaires. In addition, semi-structured interviews were conducted with key informants who included local government officials, training institutions, CDF committee members, WDCs, ward councilor, government and oversight bodies for generation of qualitative data. This research design was necessary in that it enhanced the findings' credibility and ensured that policy recommendations were not only context- sensitive but also evidence-based.

3.2 Study Area or Site

The study area was the Ndola Central Constituency which is one of the four constituencies in Ndola District on the Copperbelt Province of Zambia. The selection of the area is based on its representation of a constituency where the Skills Development is implemented under the CDF and presenting both opportunities as well as challenges in selecting and targeting of beneficiaries.

3.3 Target Population

According to Saunders et al. (2019), a population is a cluster of objects or individuals from which a sample is drawn for measurement. The study population therefore comprised all stakeholders affected by or involved in the allocation process of the Skills Development Bursary in Ndola Central Constituency. The following are the study population: beneficiaries (students), key informants (CDF Committee members, Ward Councilor, WDCs, government and oversight bodies and school administrators). The study population for beneficiaries (students) according to statistics by (Government of the Republic of Zambia, 2025), is **756** students who were given Skills Development Bursary in the year 2025.

3.4 Sampling and Sample Size

A mixed-method sampling approach was utilized in line with the convergent parallel design of the study. The convergent parallel design is where quantitative and qualitative data is collected at the same time but analyzed separately. This design was adopted because the researcher aimed to create sets of data which were mutually exclusive and informed each other.

The study employed simple random sampling for the quantitative strand. This technique was chosen because it provides each of the 756 bursary beneficiaries (recipients) in Ndola Central Constituency with an equal and independent probability of selection, which is the defining characteristic of probability sampling (Cochran, 1977, p. 21; Bryman, 2016, p. 211). Simple random sampling was used to minimize selection bias. Unlike non-probability sampling, simple random sampling does not permit the researcher to consciously or unconsciously select respondents based on accessibility or perceived characteristics. This approach ensures that the sample is statistically representative of the population, thereby allowing the generalization of findings from the 97 respondents to the 756 beneficiaries (Saunders et al., 2019, p. 297).

Secondly, simple random sampling simplifies statistical analysis as it does not need complex weighing or adjustments for stratification. All standard inferential statistics such as chi-square, ANOVA and regression either assume simple random sampling or a design that approximate it. The use of simple random sampling guarantees that assumption underlying the tests are met (Field, 2018, p.47). Thirdly, is an aspect of practical feasibility under constraints: Whereas the study initially intended to employ stratified random sampling to account for variations by institutions, wards, gender and program of study, this was not attainable. Some students pursuing short courses (e.g., driving), had already graduated at the time of data collection while others pursued courses in other districts or provinces. These challenges made it impossible to reliably identify and sample from each intended stratum. Finally, simple random sampling enhances

extended validity (generalizability). Since the sample was drawn randomly from the entire population of 2025 bursary beneficiaries, findings in relation to perception of fairness, socio- economic characteristics as well as effectiveness can be generalized to the full population of 756 beneficiaries with known margins of error. (Bryman, 2016, p.214).

Quantitative Sample size: The study sample for quantitative strand was arrived at using the basic formular of Cochran (with finite population correction). The sample size formular was used since the study area had a finite population.

$$n = \frac{Z^2 \times p \times (1-p)}{E^2}$$

When calculating sample size, the following key parameters were identified:

Population size (N): The study population had a total population of **756** students

The study used 85% corresponding to a Z-score of 1.44

Margin of Error (E): The study used a typical margin of error is 5% (0.05)

Response distribution (P): The expected response distribution was known, a conservative estimate of 50% (P=0.5) was used. Therefore, the finite population correction (FPC) formula is:

$$n = \frac{N \times Z^2 \times p \times (1 - p)}{E^2 \times (N - 1) + Z^2 \times p \times (1 - p)}$$

Substituting the values:

$$n = \frac{756 \times 1.44^2 \times 0.5 \times (1 - 0.5)}{0.05^2 \times (756 - 1) + 1.44^2 \times 0.5 \times (1 - 0.5)}$$

Numerator = 391.91

Denominator = 2.41

$n = 391.91 / 2.41$

$n = 163$ students

3.5 Ethical Considerations

Participants in the study were accorded the respect they deserved regardless of their status in society. The researcher ensured consent was sought from the participants prior to taking part in the study and exercised their right in understanding what they were undertaking after which the findings would be availed to them for feedback. A detailed explanation of the purpose of the study was provided to the participants which is, “To critically analyze the factors influencing the effectiveness and equity of targeting techniques used in selecting applicants for the Skills Development Bursary under the CDF in Ndola Central Constituency and to propose improved, evidence-informed selection mechanisms”.

Participants were further informed of the estimated time of commitment which was about 30 minutes for completion of structured questionnaire (students), while semi- structured (key informants) took approximately 45 minutes. Furthermore, assurance was given to participants that their participation was totally voluntary and withdraw at any time would be without consequences. Interviews with key informants were carried out within the Ndola City Council premises and any other convenient location agreed upon with the participants where privacy and minimal disruptions were guaranteed. The researcher obtained clearance from the University of Zambia Humanities and Social Sciences Research Ethics Committee (*IORG No.0005376; HSSREC IRB No. 00006464*) which was relevant for collection of data from the field.

IV. FINDINGS & DISCUSSION

4.1.1 Current Criteria Used in Selection Applicants for the Skills Development Bursary in Ndola Central Constituency

The qualitative findings revealed that the Skills Development Bursary primarily uses an application-based targeting system supported by community structures such as Ward Development Committees (WDCs), social welfare offices, churches, and local leaders. Applicants submit completed application forms together with supporting documents demonstrating their vulnerability, while community leaders occasionally provide recommendations based on local knowledge. These findings indicate that the programme employs a hybrid targeting approach that combines formal application procedures with community-based verification to identify deserving beneficiaries.

Table 2 shows that awareness of the Skills Development Bursary was very high among respondents. Of the 97 students surveyed, 94 (96.9%) indicated that they were aware of the bursary, while only 2 (2.1%) were unaware and 1 (1.0%) was unsure. This suggests that information about the bursary has reached most potential beneficiaries.

Table 2

Students' Awareness of Skills Development Bursary

Response	Frequency	Percentage
Yes	94	96.9
No	2	2.1
Not Sure	1	1.0
Total	97	100

Table 3 indicates that 93 respondents (95.8%) understood the purpose of the Skills Development Bursary, whereas only 2 (2.1%) did not and another 2 (2.1%) were uncertain. The findings suggest that beneficiaries not only know about the bursary but also understand its intended purpose.

Table 3

Purpose of Skills Development Bursary According to Students

Response	Frequency	Percentage
Yes	93	95.8
No	2	2.1
Not	2	2.1
Total	97	100

As presented in Table 4, the majority of respondents (84, representing 86.6%) had applied for the bursary during the previous application cycle, while only 13 (13.4%) had not applied. This indicates a high level of participation in the bursary programme.

Table 4

Whether Students Applied for Skills Development Bursary in the Last Cycle

Response	Frequency	Percentage
Yes	84	86.6
No	13	13.4
Total	97	100

Table 5 shows that 86 respondents (88.7%) reported having undergone physical verification, compared with 11 (11.3%) who had not. This finding suggests that physical verification is widely implemented as part of the beneficiary selection process.

Table 5

Whether Students were Physically Verified

Response	Frequency	Percentage
Yes	86	88.7
No	11	11.3
Total	97	100

Figure 1 illustrates respondents' perceptions of the application process. Nearly half of the respondents (48.4%) rated the application process as streamlined or very streamlined, while 26.8% remained neutral and 24.8% considered it non-streamlined or very non-streamlined. Although the findings indicate that the application process is generally viewed positively, they also suggest opportunities for further simplification and improved user-friendliness.

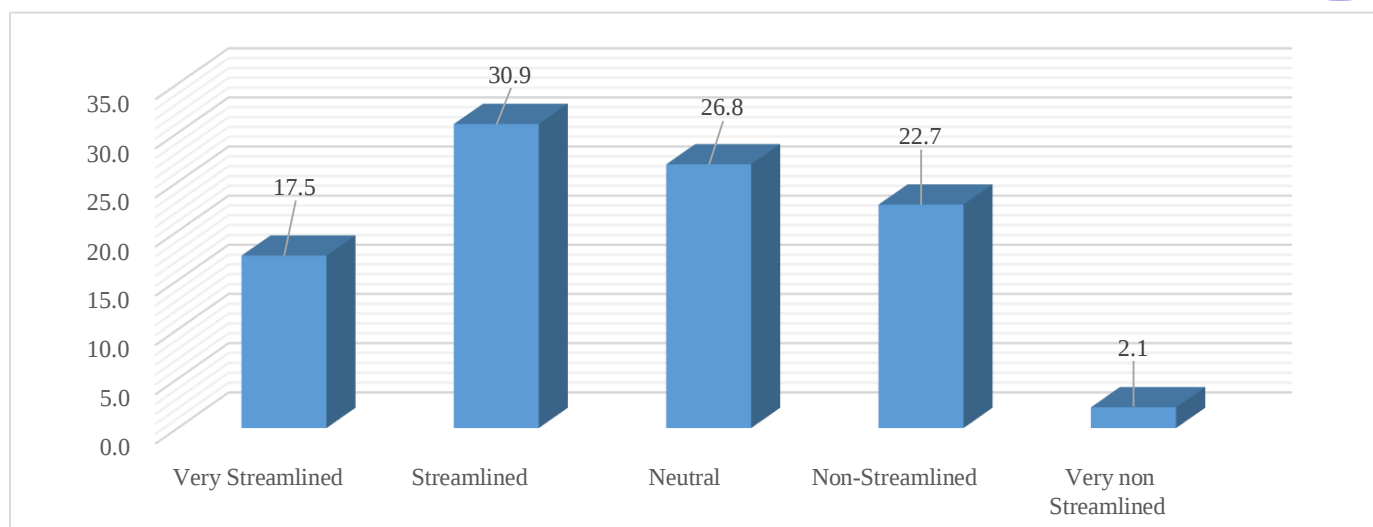


Figure 1
Students' Ratings of the Streamlining and User-Friendliness of the Bursary Application Process

Figure 2 shows respondents' perceptions of the eligibility criteria. A majority (61.8%) perceived the eligibility criteria as simplified or very simplified, 26.8% were neutral, and only 11.4% considered the criteria not simplified or very not simplified. These findings indicate that the eligibility criteria are generally perceived as clear and accessible, although further improvements could enhance inclusiveness.

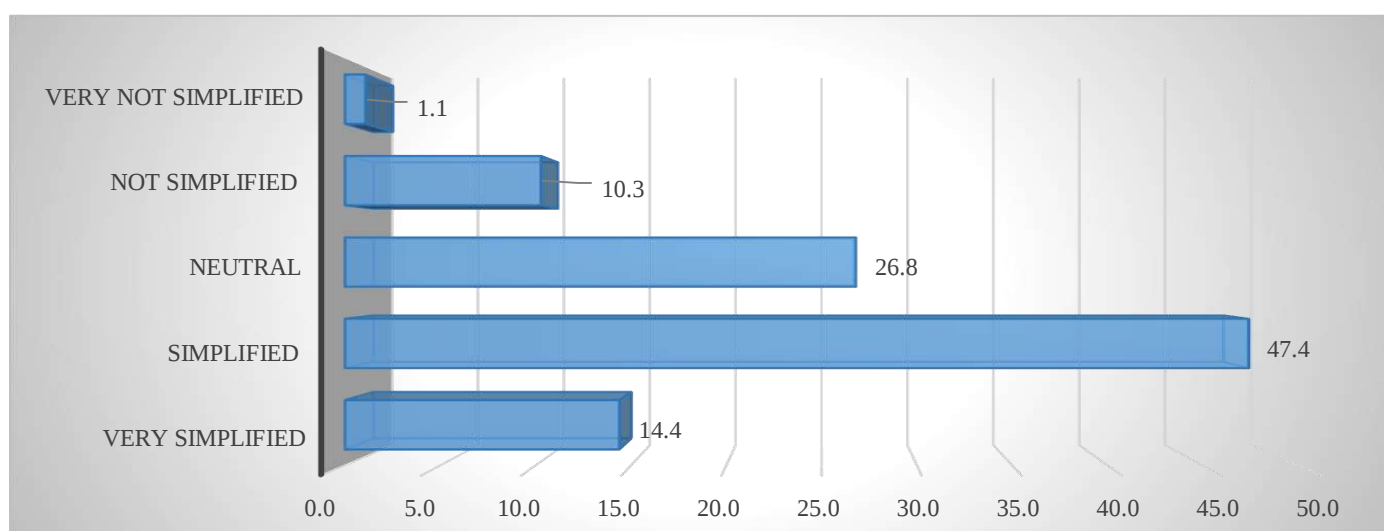


Figure 2
Students' Perceptions of the Simplicity of the Bursary Eligibility Criteria

4.1.2 Institutional and Community-Level Factors that Influence Fairness in the Targeting Process

The qualitative findings revealed that community participation plays a pivotal role in enhancing fairness and legitimacy in the Skills Development Bursary targeting process. Respondents indicated that the involvement of Ward Development Committees (WDCs), local leaders, and community consultations facilitates the identification of genuinely underprivileged beneficiaries, thereby reducing the likelihood of elite capture and promoting greater equity in beneficiary selection. Nevertheless, some participants observed that variations in the implementation of these community structures across wards may influence the consistency of the targeting process.

Table 6 presents respondents' awareness of the Constituency Development Fund (CDF) Guidelines. Of the 97 respondents, 43 (44.3%) indicated that they were aware of the guidelines, while 41 (42.3%) reported that they were not aware. A further 13 respondents (13.4%) were unsure. These findings suggest that awareness of the CDF Guidelines remains relatively low, with more than half of the respondents either lacking knowledge of the guidelines or being uncertain about them.

Table 6*Students' Awareness of the Constituency Development Fund Guidelines*

Response	Frequency	Percentage
Yes	43	44.3
No	41	42.3
Not Sure	13	13.4
Total	97	100

A Chi-square test established a statistically significant association between transparency and inclusiveness, $\chi^2(1)=10.84$, $p=.001$, confirming that greater transparency is associated with greater inclusiveness.

Table 7*Chi-Square Test Results*

Statistic	Value	df	Sig.
Pearson Chi-Square	10.84	1	.001
Continuity Correction	8.57	1	.003
Likelihood Ratio	11.22	1	.001
Valid Cases	97		

Regression analysis further showed a strong positive relationship between transparency and inclusiveness ($R=.71$, $R^2=.50$), indicating that transparency explains 50% of the variation in perceived inclusiveness.

Table 8*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error
1	.71	.50	.49	.90

Table 9*ANOVA for Regression Model*

Model	SS	df	MS	F	Sig.
Regression	83.15	1	83.15	47.50	< .001
Residual	82.71	96	0.87		
Total	165.86	97			

Table 10*Regression Coefficients*

Predictor	B	Std. Error	Beta	t	Sig.
Constant	1.52	0.41	-	3.71	< .001
Transparency Level	0.62	0.09	.71	6.89	< .001

Regression equation: Inclusiveness = 1.52 + 0.62 (Transparency). The regression model was statistically significant, $F(1,95)=47.50$, $p<.001$. A one-unit increase in transparency increased inclusiveness by 0.62 units. Overall, the qualitative and quantitative findings converge to show that community participation and transparency are fundamental determinants of fairness in the bursary targeting process.

4.1.3 Evidence-Based Strategies for Improving Targeting Techniques for the Skills Development Bursary

The qualitative findings identified several strategies for improving the targeting process, including standardizing application procedures, introducing transparent eligibility criteria, strengthening community oversight, establishing appeal mechanisms, directly funding training institutions, and incorporating applicant readiness and course-fit considerations. Quantitative findings supported these recommendations.

Table 11*ANOVA Summary*

Source	SS	df	MS	F	Sig.
Between Groups	58.64	5	14.66	12.41	< .001
Within Groups	107.22	92	1.17		
Total	165.86	97			

The ANOVA results confirmed significant differences in perceived inclusiveness across transparency levels, $F=12.41$, $p<.001$.

Table 12

Name Duplication

Response	Frequency	Percentage
Yes	6	6.2
No	91	93.8
Total	97	100

Table 13

Double Payment of Boarding Fees

Response	Frequency	Percentage
Yes	5	5.2
No	92	94.8
Total	97	100

The low incidence of duplicate applications (6.2%) and double payments (5.2%) suggests that the bursary management system has effective administrative controls. Consequently, targeted improvements focusing on transparency, standardization, and strengthened community oversight are more appropriate than a complete overhaul of the programme.

4.1 Findings for Hypothesis Testing

The statistical analyses indicate that transparent selection criteria, simplified eligibility requirements, and clear selection processes significantly enhance inclusiveness and perceived fairness in Skill Development Bursary allocations. Specifically, the results demonstrate that clearly defined and transparent selection criteria significantly improve the inclusiveness of the bursary selection process. Conversely, rigid or overly standardized criteria were associated with lower levels of inclusiveness and reduced perceptions of fairness, suggesting that such criteria limit opportunities for diverse applicants and diminish perceived equity.

Null Hypothesis (H_0): There is no statistically significant association between the perceived transparency of bursary selection criteria and the perceived inclusiveness of bursary selection.

Alternative Hypothesis (H_1): Higher perceived transparency of bursary selection criteria is associated with higher perceived inclusiveness of bursary selection.

Table 14

Summary of Hypothesis Testing

Test Summary	p-value	Decision	Interpretation
Chi-Square	.001	Reject H_0	Perceived transparency of selection criteria is significantly associated with perceived inclusiveness.
ANOVA	< .001	Reject H_0	Perceived inclusiveness differs significantly across levels of perceived transparency.
Regression	< .001	Reject H_0	Perceived transparency positively predicts perceived inclusiveness.

The study adopted a significance level of 5% ($\alpha = 0.05$) as the threshold for hypothesis testing. The decision rule was to reject the null hypothesis (H_0) when the p-value was less than or equal to 0.05 and to fail to reject it when the p-value was greater than 0.05. Since the p-values obtained from the Chi-square (.001), ANOVA ($p < .001$), and regression ($p < .001$) analyses are all below the 0.05 significance level, the null hypothesis (H_0) is rejected. Therefore, the alternative hypothesis (H_1) is accepted, indicating a statistically significant positive association between the perceived transparency of bursary selection criteria and the perceived inclusiveness of the bursary selection process.

4.3 Mixed- Method Joint Display: Triangulation of Findings

Triangulation in mixed methods research refers to the use of multiple data sources, methods or investigators to confirm patterns, reduce bias, and improve consistency and credibility of findings (Denzin, 1978 p. 301; Flick, 2018 p. 260). In this study, triangulation was attained through integrating quantitative data from 97 beneficiaries of CDF Skills Development Bursary with qualitative data from 20 key informants thereby allowing the researcher to cross check findings and ensure more balanced interpretation. The joint display table provides a visual framework for demonstrating convergence (where both data sets agree), complementarity (where qualitative findings explain quantitative patterns),

and expansion (where qualitative insights reveal dimensions not captured by quantitative data) (Creswell & Plano Clark, 2018 p.228; Guetterman et al, 2011). This approach reduces the risk of method-specific bias because the limitations inherent in one method are offset by the strengths of the other, thereby strengthening the overall validity of the study's conclusions (Patton, 2015, p. 673).

Table 15*Triangulation of Quantitative and Qualitative Findings*

Study Objectives	Key Quantitative Findings	Key Qualitative Themes	Integrated Inference (Triangulation)
1. To examine the current criteria used in selecting applicants for the Skills Development Bursary in Ndola Central Constituency	-Very high awareness of bursary (96.9%) & its purpose (95.8%). -Majority applied for bursary (86.6%) & were physically verified (88.7%). -Application process rated as streamlined or very streamlined (48.4%) although 24.8% rated it not streamlined. -Eligibility criteria perceived as simplified by 61.8%	-Application-based targeting supported by community structures. -Inconsistent application of eligibility criteria across wards. -Communication gaps between stakeholders. -Documentation barriers excluding some applicants.	-Convergent: Both datasets indicate that the targeting process is formally structured and largely functional. -Complementarity: Quantitative ratings of “streamlined” are explained qualitatively by community-based application systems. Expansion: Qualitative results reveal hidden weaknesses (inconsistency, documentation barriers) not captured fully by survey ratings, indicating uneven effectiveness across wards.
2.To evaluate the institutional and community-level factors that influence fairness in the targeting process	-Awareness of community's role is mixed (72.2% aware: 27.8% unaware/not sure). -Only 44.3% know CDF guidelines; 42.3% do not. -Chi-square test indicates a significant relationship between transparency and inclusiveness test ($\chi^2 = 10.84$, $p = .001$). -Regression analysis shows transparency explains 50% of variation in inclusiveness ($R^2 = 0.50$)	-Strong community participation enhances legitimacy and identification of vulnerable youths. -Perceived favouritism and political influence in some wards. -Delays disproportionately affect poorer applicants. -Structural exclusion owing to lack of documents (e.g., disability cards)	-Convergent: Quantitative evidence of transparency-inclusiveness linkage aligns with qualitative accounts of fairness shaped by information access and participation. -Complementarity: Statistical relationship are explained by community power dynamics and institutional coordination challenges. -Expansion: Qualitative insights show that equity is influenced not only by criteria but also by delays, documentation burden and local interpretation of vulnerability.
3.To propose evidence-based strategies for improving targeting techniques criteria for the Skills Development Bursary.	-ANOVA findings indicate significant differences in inclusiveness across transparent levels ($F = 12.41$, $p < .001$). Respondents who experienced simplified and transparent process reported higher inclusiveness scores. -Very low reported cases of duplication (6.2%) and double payments (5.2%), indicating a foundation for reform rather than overhaul.	-Calls for standardized and transparent eligibility criteria. -Direct payment to training institutions. -Appeal mechanisms for unsuccessful applicants. -Stronger monitoring, coordination, and community oversight.	-Convergency: Both datasets strongly support reforms centered on transparency and simplification. -Complementarity: Quantitative supports for transparency is enriched by qualitative suggestions on how reforms should be operationalized. -Integration: Evidence confirms that improving targeting requires both technical reforms (criteria, systems) and government reforms (coordination, accountability, participation).

4.3.1 The interpretive summary of triangulation

The joint display of mixed- methods demonstrates strong triangulation between quantitative as well as qualitative results. Quantitative findings establish statistically significant relationships among transparency, simplified selection including inclusiveness in bursary allocation whereas qualitative findings explain the mechanism by which these relationships operate at community as well as institutional levels. Convergence around methods confirms the overall effectiveness of the existing targeting framework, while complementarity together with expansion reveal contextual weaknesses associated with coordination, documentation barriers as well as uneven ward-level implementation. Together, the results present robust empirical justification for evidence- based reforms aimed at improving equity, effectiveness as well as accountability in the targeting of the CDF Skills Development Bursary.

4.4 Discussion

4.4.1 The Current Criteria Used in Selection Applicants for the Skills Development Bursary in Ndola Central Constituency

The finding supports the conceptual framework's proposition that community involvement (an independent variable) influences targeting outcomes. The framework specifies that community involvement includes "level of local input, stakeholder participation as well as feedback mechanisms" and it states that "more community involvement could bring about better-grounded and accepted targeting decisions." The finding confirms the existence of community involvement but reveals that it is inconsistent "sometimes" implying that the framework should specify that consistent community involvement, not merely any involvement, produces better outcomes.

The finding under this objective aligns with Akwalu and Muchai (2020) who observed that stakeholder participation was important for the success of CDF in Kenya, but also identified challenges including political interference as well as management committees lacking technical capacity. It also aligns with Muyaloka and Kachamba (2024) and Hapompwe et al. (2020) who observed low levels of community participation in the constituencies of their study implying that Ndola Central Constituency has achieved high participation compared to some other Zambian constituencies.

4.4.2 Institutional and Community-Level Factors that Influence Fairness in the Targeting Process

The finding validates multiple relationships in the Conceptual Framework. The significant chi-square ($P = 0.001$) confirms that policy and government factors (including transparency) significantly affect equity and distribution. The regression ($R^2 = 0.50$) quantifies the strength of this relationship. The qualitative finding that community participation reduces elite capture confirms that Community Involvement affects Accuracy in Identifying Applicants as well as Equity and Distribution.

The finding that community participation reduces elite capture aligns with Akwalu and Michai (2020) who emphasized participation. The finding also supports Kawimbe and Tembo (2024) who found that low community involvement was a major challenge across twelve Zambian constituencies, implying that Ndola Central Constituency maybe performing better than average on this aspect. The mixed awareness levels of (44.3 percent know guidelines), align with Muyaloka and Kachamba (2024) who observed low awareness of CDF purpose among community members.

4.4.3 Evidence-Based Strategies for Improving Targeting Techniques Criteria for the Skills Development Bursary

The proposed reforms target the independent variables in the conceptual framework which is illustrated below:

Table 17

Proposed reforms target the independent variables in the conceptual framework

Independent Variable	Proposed Reform
Institutional Factors	Standardizing application procedure; Direct funding
Community Involvement	Strengthening oversight; Appeals mechanisms
Policy and Government Factors	Standardizing procedures (clarity); Direct Funding (regulatory alignment)
Social-economic Factors	Readiness and Course fit criteria (indirectly through improved outcomes)

The low rates of duplication (6.2 percent) and double payments (5.2 percent) under quantitative strand show that the current system is not broken beyond repair, supporting the framework's implication that incremental improvements to the independent variables would improve dependent variables. The proposed reforms under this objective align with the recommendations from several studies within the empirical review.

Table 18*Proposed reforms under objective three*

Study	Recommendations	Alignment with Ndola Central Proposals
Akwalu and Muchai (2020)	Stakeholder participation; training of CDF staff	Strengthening community oversight
Aden et al (2024)	Inclusive decision-making; accountability; transparency	Standardizing procedures; community oversight
Susiku (2020)	Improvement in participation; regular M&E	Community oversight; appeal mechanisms
Muyaloka and Kachamba (2024)	Capacity building; transparency; accountability; depoliticizing	Standardizing procedures; community oversight
Kawimbe and Tembo (2024)	Legislation to address guideline gap; regular M&E	Standardizing procedures; community oversight

The proposals by Ndola Central Constituency are distinctive in including direct funding of training institutions, and readiness and course fit criteria, the reforms which are not notably featured in the reviewed literature, implying innovative contribution from the Ndola Central stakeholders.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

The current selection criteria constitute a hybrid targeting system, combining formal application mechanisms with informal community recommendation mechanisms. However, the study concludes that this hybrid system is applied inconsistently across wards, which is a key factor influencing the both effectiveness and equity outcomes. The study also concludes that transparency is the single most important factor influencing fairness and inclusiveness in the CDF Skills Development Bursary targeting process. Regression analysis revealed that transparency explains 50% of the variation in inclusiveness ($R^2 = 50$), and Chi-square testing confirmed a significant association between selection criteria and inclusiveness ($p=0.001$). The ANOVA result ($F=12.41$, $p < 0.001$), further confirmed that inclusiveness differs significantly across transparent levels. It further concludes that community participation plays a pivotal role in enhancing fairness and legitimacy by reducing elite capture but its positive effect is moderated by knowledge gaps, inconsistency across wards, documentation barriers, delays and political influence. Addressing these moderating factors is essential for achieving both effectiveness and equity. Finally, the evidence-based strategies proposed by the participants which are, standardization of application procedures, direct funding of training institutions, appeal mechanisms, community oversight as well as readiness criteria, provide a practical and feasible roadmap for improving the effectiveness and equity of CDF Skills Development Bursary targeting in Ndola Central Constituency. Implementation should prioritize transparency and consistency across all wards.

5.2 Recommendations

The study proposed recommendations which are grounded directly in the key findings from the discussion chapter and aligned with the study objectives. Gaps in awareness, inconsistent application of selection criteria, coordination failures, political interference, delays in the disbursement of funds, informed prioritization, standardization, strengthened accountability, institutional coordination, including timely funding. In line with findings under objective one, the Ministry of Local Government and Rural Development, in partnership with local authorities, should simplify and standardize bursary application as well as selection guidelines across all wards to ensure fairness and consistency. In addition, clear eligibility criteria should be disseminated widely using churches, community meetings, radio, schools, as well as digital platforms, as a way of reducing information asymmetries and the exclusion of applicants who deserve the bursary. The selection criteria should be expanded to include beneficiary readiness, course suitability, and vulnerability, to enhance completion rates and the effective utilization of Skills Development Bursary funds.

In relation to objective two findings, Community participation should be made formal through clearly defined roles for community representatives and Ward Development Committees, supported by written guidelines to lessen bias and favoritism. This should be followed by institutional coordination among councils, CDFC members, training institutions as well as oversight bodies being strengthened by means of clear reporting lines, regular coordination lines and shared monitoring frameworks. Furthermore, capacity building programmes ought to be implemented for CDFC members as well as implementing officers in areas like targeting, financial management, M&E, and ethical governance.

Finally, based on the findings under objective three, there should be prioritization of timely and predictable disbursement of Skills Development Bursary funds to avoid disruption of training programmes and reducing the disproportionate burden on underprivileged beneficiaries and training institutions. Moreover, accountability mechanism should be strengthened by means of routine audits, recipient tracking system as well as enforceable reporting requirements, including penalties for misuse or political interference. Lastly, an appeal as well as grievance redress

committee ought to be established at constituency level in order to improve procedural fairness and allowing unsuccessful applicants seek review.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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