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GIP ZAMBIA INJECTS K50 MILLION INTO ALTUS TO BOOST FINANCIAL INCLUSION

By Cecilia Chiluba



Growth Investment Partners (GIP) Zambia has advanced its fourth investment with a K50 million commitment to Altus Financial Services Limited aimed at expanding access to formal credit for public sector employees, small businesses and other underserved borrowers across the country.

Following its inaugural investment in Boxpack Zambia Limited in November 2025, and two subsequent logistics investments totaling US\$6.2 million, the K50 million transaction marks a significant milestone in GIP Zambia's expansion into financial services.

According to GIP Zambia, the latest transaction underscores its commitment to deploying catalytic capital into high-impact sectors of the Zambian economy while advancing financial inclusion.

Altus Financial Services, a Bank of Zambia-licensed microfinance institution, currently operates 12 branches in all provincial centres and serves more than 2,700 active borrowers through

loans ranging from K500 to K150,000, with repayment periods of between six and 60 months.

The institution provides credit to public sector employees, small-scale farmers, mining suppliers, contractors and micro-entrepreneurs, many of whom face difficulties accessing financing through traditional banking institutions.

GIP Zambia's investment will enable Altus, to scale its operations, deepen its reach within its core borrower segments, optimize its branch network, and strengthen the operational capacity required to serve a growing base of clients seeking efficient microcredit solutions.

Altus has recorded strong growth in recent years, with revenues increasing at a compound annual growth rate exceeding 50 percent between 2021 and 2025. During the same period, its loan portfolio grew from K14 million to K85 million.

The growth trajectory, underpinned by a payroll-deduction model that routes repayments directly

through employer payrolls, formed a compelling basis for GIP Zambia's investment.

Speaking at a media briefing, GIP Zambia Chief Executive Officer, Musonda Chipalo said the partnership would help drive inclusive economic growth by broadening access to finance. "We are pleased to commence a long-term partnership with Altus to support its continued growth, which will increase access to finance and support inclusive economic growth," he said.

"We thank our transaction advisory partner, Gralix, for originating this investment opportunity, and look forward to forming similar partnerships with other intermediaries to help us reach deserving SMEs across all sectors that we can support with funding and business advice."

At the same event, Altus Financial Services Board Chairperson, Abigail Chimuka said the investment was a strong endorsement of the institution's vision, business model and the commitment of its workforce.

"We would like to express our appreciation to GIP Zambia for their confidence in our institution through this landmark investment of K50 million. To us, this investment represents an endorsement of our vision as Altus, our business model, and the dedication of our management team and staff who have worked tirelessly to build a trusted financial institution serving Zambians across the country," she stated.

And Altus Financial Services Chief Executive Officer, Ken Simwaba, described the investment as a major boost for the institution and its clients. "This investment will allow us to reach more public sector workers, small business owners, farmers, and contractors with the fast, flexible financing they need. We are grateful to GIP Zambia for their confidence in our model and look forward to deepening this partnership as we work together to expand financial inclusion across Zambia," Mr. Simwaba said.

Backed by British International Investment (BII), the National Pension Scheme Authority (NAPSA) and Swedfund, GIP Zambia was launched by President Hakainde Hichilema on July 15, 2025, with an anchor capital of up to US\$70 million to provide long-term, flexible local currency financing to Zambian small and medium enterprises and financial institutions.

The platform aims to facilitate more than 150 investments worth over US\$300 million in Zambian SMEs and financial institutions over the next 15 years, supporting the country's Vision 2030 and Eighth National Development Plan objectives of financial inclusion, job creation and poverty reduction.

PENSION REFORM CAN DRIVE INVESTMENT, ECONOMIC GROWTH - ECONOMIST

By Money Daily Reporter



An Economist says Zambia's newly enacted pension reform law has the potential to become a powerful driver of investment and long-term economic growth if implemented effectively.

Kelvin Chisanga noted that the reform should not merely be viewed as a social security measure aimed at safeguarding retirement benefits, but as a strategic economic intervention capable of reshaping the country's development trajectory.

"The new pension reform law is more than a social security measure; it is a strategic economic reform with the potential to transform Zambia's development trajectory," he said.

Mr. Chisanga explained that by strengthening pension contributions and broadening coverage, Zambia would be able to mobilize long-term domestic savings that could be channeled into productive sectors of the economy.

He said increased pension savings would expand the pool of long-term capital available for investment, thereby reducing the country's dependence on external borrowing while supporting sustainable economic growth.

"Higher pension savings increase the availability of long-term capital, reducing reliance on external borrowing and supporting sustainable economic growth," Mr. Chisanga added.

Mr. Chisanga acknowledged that the increase in pension contributions could have a short-term effect on household disposable income, but argued that the reforms would provide greater retirement security and financial stability for workers.

"While increased contributions may slightly reduce disposable income in the short term, the reforms enhance retirement security and financial stability, enabling households to plan consumption more effectively over

time," he stated. He further observed that the reforms could contribute to the deepening of Zambia's capital markets through increased investment in government securities, corporate bonds and other financial instruments.

Mr. Chisanga, however, cautioned that the anticipated benefits would only be realized through sound governance and responsible stewardship of pension funds.

"These benefits will depend on strong governance, transparency and prudent management of pension assets," Mr. Chisanga said.

He stressed that, if implemented, the pension reform law could transform accumulated savings into productive investment and ultimately translate into broad-based economic prosperity.

CEEC DEVELOPS LOAN PRODUCTS TO BOOST ZAMBIAN PARTICIPATION IN LOCAL CONTENT

By Cecilia Chiluba



Citizens Economic Empowerment Commission (CEEC) says it has intensified efforts to empower Zambian businesses to take advantage of local content opportunities in the mining and other key sectors through targeted financing and supplier development initiatives.

Speaking on the implementation of the government's 20 percent local content policy, during the recently concluded Private Sector Day in Lusaka, CEEC Director of Operations, Beenzu Simuyambala acknowledged concerns over whether local businesses have the capacity and skills required to meet the demands of large mining companies.

Ms. Simuyambala stated that the Commission has already begun working closely with mining

companies to address these gaps through supplier development programmes aimed at strengthening the capabilities of local enterprises.

"As CEEC, we have started working with the mines for supplier development programmes, where we have an MOU already with Kalumbila Mine. We are looking at their suppliers to see how, as CEEC, we can come in to ensure that we train the suppliers to be able to meet the requirements of the mines, as well as provide finances," Ms. Simuyambala said.

She said recognizing that CEEC cannot single-handedly provide all the required financing, the Commission has partnered with commercial banks to improve access to affordable credit for local suppliers. "We may not have all the money to support

the suppliers, so we are also working in partnership. We have a partnership with the banks to come up with reduced interest rates for the suppliers to the mines," she explained.

Ms. Simuyambala further explained that the Commission has also introduced specialized loan products targeting sectors reserved for or prioritized for Zambian participation under the local content policy.

"The government has come up to say transport should be prioritized to Zambians. So we have also come up with a loan product where we are supporting Zambians to own haulage transport," Ms. Simuyambala said.

She, however, noted that uptake of some of these empowerment opportunities has remained low. "But surprisingly, you find that maybe it is sensitization, most applications do not come through. So we have a

few that have come through that we have supported for transport," Ms. Simuyambala stated.

Ms. Simuyambala added that the Commission is also promoting Zambian ownership in small-scale but lucrative sectors such as block making and borehole drilling.

"These are small things that we are trying to work on and advocate that in the future, block making businesses should be owned by Zambians. You find that Zambians are the ones who are doing all the work in this block making, but they do not own the block making business," she noted.

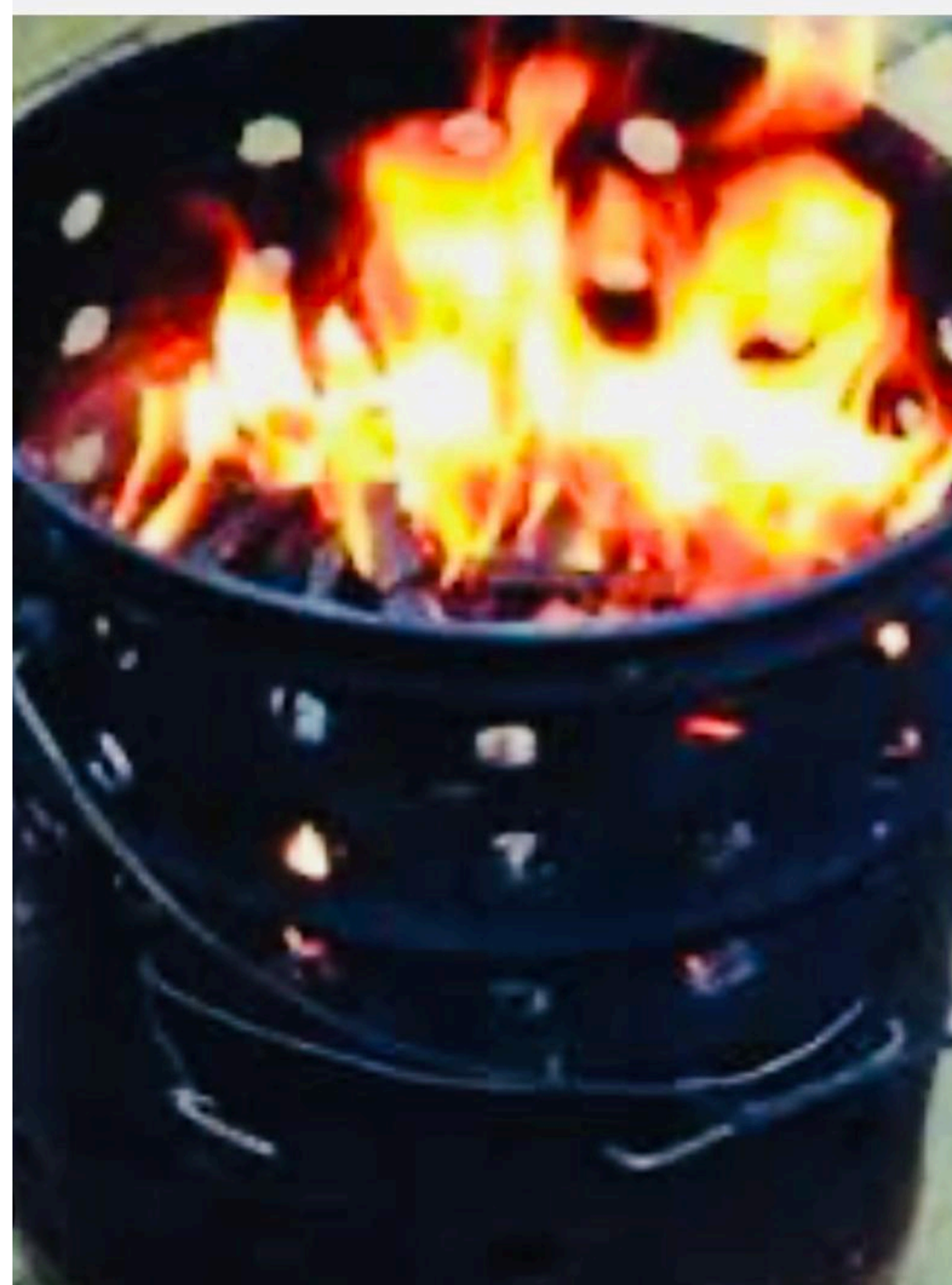
"Also, borehole drilling. We have got a new product now for borehole drilling because most of these are not owned by Zambians, so that we get Zambians into these businesses that they can do."

She revealed that the Commission issues preferential procurement certificates to help local businesses gain a competitive advantage when bidding for contracts.

"The initiatives form part of broader efforts to ensure that Zambians not only participate in economic activities created by the local content policy but also own and grow businesses capable of supplying major industries sustainably," Ms. Simuyambala said.

COUNCIL URGES SAFE USE OF BRAZIER TO PREVENT FIRES DURING COLD SEASON

By Money Daily Reporter



Lusaka City Council (LCC) has urged residents to ensure safe use of braziers to prevent fire incidents during this cold season.

Council Public Relations Officer, Chola Mwamba said the Local Authority has observed a rise in the use of braziers for heating and cooking as the cold season sets in.

"While braziers provide warmth during low temperatures, their misuse continues to cause house fires, carbon monoxide poisoning, and destruction of property across the city," she said.

Ms. Mwamba reminded residents that burning charcoal releases carbon monoxide, an odorless and invisible gas that can be fatal when used in poorly ventilated rooms.

She noted that every year, preventable fire be placed indoors or in

closed rooms," Ms. Mwamba advised. "Theyand poisoning incidents increase during winter due to negligence and poor ventilation.

"To protect lives and property, the Council is advising all households to observe key safety measures. Braziers must be used in well-ventilated areas only and should never be set on stable, non-flammable surfaces and kept at least one metre away from curtains, bedding, furniture, and other combustible materials."

She further urged residents never to leave a burning brazier unattended, especially in homes with children and elderly persons.

"Before disposal, ashes must be fully extinguished with water or sand. Hot ash should not be dumped in bins, near dry grass, or any flammable material," she said.

"Fuel such as charcoal and paraffin must also be stored safely away from heat sources and out of reach of children."

Ms. Mwamba stated that the Local Authority, through its Public Health Department, has activated community sensitization to reinforce fire safety messaging.

"Additionally, LCC Enforcement and Fire Safety teams are conducting routine inspections in high-density areas to educate residents on safe practices. Prevention remains cheaper and safer than responding to avoidable disasters," Ms. Mwamba added.

"Lusaka City Council calls on all residents to take personal responsibility for fire safety this cold season. Together, we can keep Lusaka safe, warm, and free from preventable fire tragedies."

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DISCOVERY HEALTH REBRANDS ITS EMPLOYER HEALTH INSURANCE BUSINESS, VITALITYHEALTH INTERNATIONAL

News Release Statement



Lusaka, Zambia; 16 June, 2026 –Discovery Health has rebranded its employer health insurance business, VitalityHealth International (Africa), to Discovery Health–Global Health Solutions, a move aimed at expanding healthcare solutions for businesses across Africa, including Zambia. The rebranding, which took effect on January 1, 2026, marks a strategic shift beyond traditional health insurance towards a broader healthcare ecosystem that combines insurance, wellness programmes and healthcare administration services.

In Zambia, the company will continue operating through its partnership with Madison Life Insurance Company Zambia Limited (MLife), which has served as its in-country insurance partner since 2022. Discovery Health – Global Health Solutions chief executive officer Emma Knox said the new identity reflects the business's growth ambitions while

maintaining continuity for existing clients.

"While our name is changing, our commitment to our clients and to our core purpose of making people healthier and enhancing and protecting their lives remains unchanged," Ms Knox said. She said the business would continue leveraging partnerships with local insurers across Africa while expanding into new healthcare solutions tailored to employers.

Ms Knox explained that the company's Administration Services Only (ASO) offering would allow self-funded organisations to access advanced healthcare administration services, claims management, provider networks and medical support without relying solely on conventional insurance models. She said Zambia remains a strategic market, with the partnership between Discovery Health and MLife helping to strengthen access to quality healthcare solutions for employers and their employees.

"Our partnership with

medical aid administrator and managed care provider.

As part of the new structure, employers will have access to a three-tier healthcare platform comprising health insurance cover, the Vitality wellness programme and healthcare administration services. The health insurance offering includes eight plan options ranging from hospital-only cover to comprehensive healthcare benefits, with annual limits of up to US\$3 million and access to more than 6,000 healthcare providers in 52 African countries. The company also highlighted the growing importance of preventative healthcare in African markets, noting the increase in lifestyle-related diseases such as diabetes, cardiovascular disease and cancer among younger populations.

Ms Knox said the combination of health insurance, wellness programmes and healthcare administration capabilities would help employers manage healthcare costs while improving employee wellbeing.

"By bringing together tailored health insurance, the Vitality wellness programme and advanced administration and clinical capabilities on a single platform, we can meet a broader range of healthcare needs for employers and their people across Africa," she said.

Discovery Health is a subsidiary of Discovery Group, the South African financial services company whose operations span healthcare, insurance, banking, investments and wellness services in more than 40 countries.

MLife has enabled us to expand our footprint in Zambia while supporting healthier outcomes for businesses and their employees," she said.

MLife managing director Agnes Chakonta said the insurer was committed to strengthening the partnership as both organisations seek to improve healthcare access for Zambians.

"For more than 30 years, MLife has served the Zambian market with integrity and trust. We are proud to continue our partnership with Global Health Solutions in line with our commitment to protecting Zambians at every stage of life," Ms Chakonta said.

The company said employers in Zambia would continue benefiting from Discovery Health's healthcare administration and managed care expertise built over more than three decades. Discovery Health currently provides healthcare administration and managed care services to more than 3.6 million members across Africa and is South Africa's largest

DEC UNCOVERS LARGE-SCALE CANNABIS CULTIVATION, NABS THREE SUSPECTS

By Money Daily Reporter



Drug Enforcement Commission (DEC) has arrested three suspects in three separate intelligence-led Operations in Western Province, Copperbelt and Eastern aimed at disrupting drug trafficking networks.

Commission Deputy Public Relations Officer, There's a Mawere said in western province, a joint intelligence-led operation comprising of officers from Mongu and Kaoma Districts led to the arrest of a 51 year old man identified as Kawisha Kumaka, of Mwangalesha Village in Luampa District, for trafficking in Cannabis.

Ms. Mawere said the suspect was arrested while harvesting cannabis from his field in preparation for transportation to

Mongu District. 18 bottles of Benyline with Codeine. "During the operation, officers seized 20 bags of dry loose cannabis weighing 734 kilograms, fresh cannabis plants weighing 478 kilograms, and cannabis seeds weighing 114 kilograms," she said.

"Preliminary investigations indicate that the suspect is a major supplier of cannabis within Mongu District and the nearby Districts."

She further disclosed that the Commission in Mufulira District, has arrested 21 year old Chishimba Nsaka, who has been on the DEC's radar, for trafficking in 15.7 kilograms of high-grade cannabis, 10 sachets of crystal methamphetamine and

Meanwhile, DEC officers in Lundazi District, Eastern Province has arrested Alick Chipeta, 44 for trafficking in 32 kilograms of dry loose cannabis.

"The illicit substance was concealed in a polythene sack discovered during a search conducted at the suspect's residence," Ms. Mawere stated. "All suspects are in lawful custody awaiting court appearances."

She warned individuals involved in the cultivation, distribution and trafficking of illicit drugs that the law enforcement will continue to intensify its intelligence-led operations across the country.



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THINK BUSINESS



THINK BUSINESS

ZANEC URGES GOVT TO INVEST IN INCLUSIVE WASH FACILITIES IN SCHOOLS

By Cecilia Chiluba



and hygiene facilities, many children face barriers to attendance, participation and academic success," Mr. Kabwe noted.

Mr. Kabwe cited findings from ZANEC's 2026 Situation Analysis on Special Education Teachers and WASH Facilities in Schools conducted in selected learning institutions across Lusaka and Southern provinces, which revealed significant gaps in school WASH services.

Zambia National Education Coalition (ZANEC) has called on the government to increase investment in climate-resilient, gender-responsive and disability-inclusive water, sanitation and hygiene (WASH) infrastructure in schools and early childhood education centres to ensure that no child is left behind in accessing quality education.

schools and early childhood education centres," Mr. Kabwe said.

He further urged Government to strengthen the provision, maintenance and monitoring of safe water and sanitation facilities, especially in rural and underserved communities.

Mr. Kabwe also called for the scaling up of menstrual health and hygiene management programmes to support girls' retention, participation and success in education, while integrating WASH priorities into education sector planning, budgeting and school improvement programmes.

He said there is also need to strengthen accountability, transparency and community participation in the delivery and monitoring of WASH services, as well as ensure that children are meaningfully involved in decisions and interventions affecting their well-being.

Mr. Kabwe made the appeal as Zambia joined the rest of Africa in commemorating

the Day of the African Child, observed annually on June 16 to honour the courage and sacrifice of the children of Soweto, South Africa, who protested for their right to quality education and social justice in 1976.

This year's commemoration is being held under the theme, "Ensuring Universal Access to Water, Sanitation and Hygiene for Every Child in Africa," highlighting the importance of WASH services in protecting children's rights to education, health, dignity and protection.

The ZANEC Board Chairperson, commended the Government for its continued efforts to expand access to education through the implementation of the Free Education Act of 2026 and increased investment in the education sector.

He, however, stressed that access to education must be accompanied by safe and healthy learning environments. "Without adequate water, sanitation

He said according to the study, 76.7 percent of learners experience sanitation and hygiene challenges in their schools, while 59.7 percent of girls face difficulties managing menstrual hygiene while at school.

According to Mr. Kabwe, the study further found that 48.3 percent of learners reported lacking reliable access to running water, while 25.2 percent indicated the absence of disability-friendly WASH facilities.

"These findings demonstrate that inadequate WASH services continue to undermine children's health, dignity, school attendance and learning outcomes, with girls and learners with disabilities being among the most affected," he said.

He noted that many schools still lack inclusive and climate-resilient WASH infrastructure, exposing learners to preventable health risks and limiting their ability to learn in a safe environment.

GOVT HANDS OVER K4.4M WORTH OF CDF PROJECTS IN MATERO CONSTITUENCY

By Cecilia Chiluba



fund is transforming communities through investments in education, security, health and other essential infrastructure. He expressed gratitude to all stakeholders involved in the implementation of the projects, including the local authority, Ward Development Committees, contractors, consultants and community members.

Government has handed over three Constituency Development Fund (CDF) projects worth K4.46 million to Matero Constituency, in an effort to boost education, security and skills.

Prof. Kasonka noted that the completion of Mwembeshi Police post will enhance security, improve police visibility and bring law enforcement services closer to the people.

The projects include a newly constructed Kasamba 1x4 classroom block built at a cost of over K2 million under the 2025 CDF Community Projects allocation. The facility is expected to provide a conducive learning environment for pupils and help reduce classroom congestion.

"Improved security creates an environment that supports economic and social development," Prof. Kasonka said.

In addition, the Mwembeshi Police Post which was constructed under the 2023 CDF allocation and further supported through the 2025 CDF allocation to ensure its completion, at a cost of more than K1.1 million has also been commissioned.

The Permanent Secretary also handed over the Kasamba Skills Centre, constructed at K1,250,000 under the 2023 CDF allocation.

He stated that the centre is expected to provide a conducive environment for skills training, particularly for youths to improve livelihoods and create employment opportunities.

Officiating at the handover ceremony, Permanent Secretary-Special Duties at Cabinet Office, Professor Luckson Kasonka, said the projects demonstrate government's resolve to improve service delivery at community level.

"This investment demonstrates government's commitment to skills development and the future growth of Matero Constituency and Zambia," he added.

Prof. Kasonka reaffirmed government's commitment to equitable development through CDF, as the

Prof. Kasonka urged beneficiaries to take ownership of the facilities and ensure they are well-maintained, encouraging them to safeguard the infrastructure against vandalism and misuse.

Officer-in-Charge, Matero Police Command, Mr. Luwawa, said Mwembeshi Police Post, will strengthen policing in the area by improving response times, enhance community policing and support crime prevention efforts.

Meanwhile, Senior Provincial Local Government Officer, Elizabeth Zulu, applauded government for using CDF to deliver tangible projects that address community needs. "The classroom block, police post, and skills centre are clear examples of how devolution is working for the people," she said.



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DIAGNOSING THE NATIONAL MIND: WHEN MEMORY MASQUERADES AS MEDICINE

By Patrick Chifwambwa



In the quiet corridors of our hospitals and the bustling lecture halls of our universities, a silent diagnosis is being written—not upon a patient's chart, but upon the very soul of our nation.

We have built institutions to heal the body, yet we have neglected the intellect that guides the healer's hand. We have expanded access, yet we have constricted rigour. We have commendably extended the table, offering meals and free tuition to our secondary school children, yet we have not taught them how to digest a world that refuses to fit neatly into a multiple-choice answer.

The recent exposé by Paul Kasalwe Chibwe on the afflictions of our health sector is not merely a critique; it is a stethoscope pressed firmly against the chest of a system struggling to breathe. As I have argued previously regarding the financial haemorrhage at the University of Zambia and the grave infrastructure deficits highlighted by UNZALARU, the pathology is not confined to our clinics. It originates in the very classrooms where we forge the minds that will one day hold the power to save—or lose—a life. We are training parrots when we should be cultivating physicians; we are rewarding memory when we should be demanding wisdom.

For decades, the Zambia Institute of Legal Education has stood as an unyielding sentinel of professional rigour. Its bar examinations are notoriously exacting; its entry requirements are unforgiving. The legal profession, for all its imperfections, possesses a baseline competence that commands public trust precisely because ZIALE refuses to compromise. Contrast this with the current regulatory

architecture of our medical education. The Health Professions Council of Zambia, the very body mandated to protect the public from incompetence, has increasingly been described—rightly and worryingly—as a shell of its former self. Curriculum approvals have been granted to institutions whose legal existence is actively contested in our courts over standards of adequacy. Students are being admitted into medical programmes while still completing their secondary school examinations. Clinical training environments are so overstretched that individual students cannot receive the meaningful, one-on-one supervision that ethical practice demands. This is not expansion; this is erosion.

A poorly argued case before a judge can be appealed. A misdiagnosis by a poorly trained doctor cannot. It is irrevocable. It is final. And it is silent.

Zambia now hosts fourteen universities classified to offer doctorates, ten of which are private. Institutions like Texila American University, Cavendish University, and Gideon Robert University have positioned themselves as vibrant alternatives to the public system.

Some have even secured accreditation from the Health Professions Council of South Africa, lending them an air of international credibility. Yet we must ask a haunting question: are these institutions producing doctors or merely degree-holders? The case of Gideon Robert University—which reportedly began offering an MBChB degree without HPCZ approval, leaving its graduates in a state of certification limbo

—serves as a chilling cautionary tale. When the Higher Education Authority hesitates to suspend or revoke accreditation despite clear regulatory breaches, we must ask who is protecting whom. The private sector has a vital role to play in expanding access. But access without quality is a betrayal of public trust. If we are to have private medical schools, they must meet—and ideally exceed—the standards of their public counterparts. The ZIALE model is not a suggestion; it is a blueprint for survival.

On a brighter note, the government's introduction of free secondary education and comprehensive school feeding programmes is a commendable stride toward equity. When children are nourished, their cognitive faculties sharpen, and their educational outcomes improve. The expansion of the school feeding programme to include soybeans and groundnuts is not just nutrition policy; it is cognitive policy at its most fundamental level. But feeding the stomach is only half the battle. The shift from the 2013 outcome-based curriculum to the 2023 competence-based curriculum signals a welcome recognition that our education system has for too long rewarded rote memorisation over genuine mastery.

As the Ministry of Education has acknowledged, the new system will focus on evaluating learners' practical skills and competencies, moving away from the examination-factory model that has dominated our classrooms. However, this revolution must not stop at the secondary school gate. Our universities—both public and private—must abandon the archaic obsession with memory-based assessments. Medical education, in particular, must anchor itself in clinical reasoning, ethical judgment, and hands-on competence. A doctor who can recite Grey's Anatomy but cannot interpret a patient's deteriorating vital signs is not a doctor; he is a parrot in a white coat.

We must teach our students not what to think, but how to think. We must prepare them for a future that does not yet exist, rather than a past we refuse to leave behind.

The question on every academic's lips is whether the government has heard our cries. The 2026 National Budget has indeed been reviewed by Parliament, and UNZA's allocation has been increased from K233.7 million to K308.5 million—a commendable rise of approximately K74 million. On paper, this appears to be a victory. Yet, as UNZALARU President Professor Andrew Phiri has wisely cautioned, the devil lies in the disbursement. Actual releases remain inconsistent and deeply unpredictable, falling far short of what is required to run the institution sustainably. The university is reportedly staggering under a monumental K1.3 billion debt in unpaid terminal benefits dating back to 2016. This is not merely a fiscal challenge; it is a moral and operational crisis. When our flagship university is starved of predictable funding, we are not saving money—we are mortgaging our national intellect to a debt that will come due with devastating interest.

We cannot afford piecemeal remedies. The ailments we face are systemic, and they demand systemic solutions. We must demand an immediate and independent audit of the accreditation status of all currently operating medical schools, led by a reconstituted HPCZ board with the political autonomy to enforce its findings. We require a national health workforce plan that rigorously aligns medical school intake with realistic absorption projections across both public and private sectors, and with the actual health needs of our growing population. Uniform and transparent minimum entry standards for admission into medical programmes must be applied without exception or political favour.

The clinical supervisory relationship must be protected, ensuring that the guidance senior doctors owe to students is clearly defined, valued, and legally distinguished from misconduct. Robust parliamentary oversight of all regulatory governance in health professions, with mandatory annual reporting obligations and clear consequences for non-compliance, is non-negotiable. Beyond these structural fixes, we must embed competency-based pedagogy across the entire educational spectrum—from the first day of primary school to the final year of postgraduate training. We must stop measuring success by the sheer number of graduates we produce. Instead, we must measure it by the lives saved, the problems solved, and the futures secured.

Zambia possesses the talent, the regional stature, and the foundational infrastructure to become a centre of medical and educational excellence. But excellence is never an accident of history; it is a deliberate, daily choice.

It is the choice to prioritize quality over quantity, competence over credentials, and patient safety over institutional ambition. We owe it to our patients, to our students, and to generations yet unborn to ensure that excellence is not sacrificed at the altar of expansion.

The time for half-measures is over. The time for systemic, philosophical, and intellectually honest thinking is now. Let us stop training parrots. Let us start cultivating thinkers. Let us diagnose the national mind—and begin the long, arduous, but essential process of healing it.

ABOUT THE AUTHOR:

Patrick Chifwambwa is a Zambian analyst and commentator on governance issues and economic policy.

HEALTHY CITIES BUILD STRONG ECONOMIES

A city's health is often measured by the cleanliness of its streets, the efficiency of its drainage systems, the quality of its waste management and the wellbeing of its residents. These may appear to be environmental issues, but they are fundamentally economic ones. When Lusaka City Council (LCC) warns residents and businesses against dumping waste into drainage systems, particularly the Bombay Drain, it is not merely protecting infrastructure. It is safeguarding the city's productivity, investment potential and future prosperity.

Healthy cities are productive cities.

This simple principle has been demonstrated across the world, and Zambia cannot afford to ignore it.

Every rainy season, the country witnesses the same cycle. Drains clogged with plastic bottles, food waste and other refuse overflow, causing flash floods that damage homes, businesses, roads and public facilities. Markets are temporarily closed, transport is disrupted, workers fail to reach their workplaces and traders lose merchandise worth millions of kwacha.

These are not just environmental consequences; they are direct economic losses.

When roads become impassable because drainage systems are blocked, delivery trucks cannot transport goods, buses arrive late, fuel consumption rises due to diversions, and businesses lose customers. Every hour lost because of avoidable flooding translates into reduced productivity.

Lusaka, Zambia's commercial capital, contributes significantly to national economic activity. Any disruption within the city has ripple effects across the country. Protecting drainage infrastructure is therefore not only a municipal responsibility but also an economic necessity.

The health of a city also directly affects public health.

Blocked drains become breeding grounds for mosquitoes, increasing the risk of malaria. Stagnant water mixed with waste creates conditions for cholera, typhoid and diarrhoeal diseases. Zambia has repeatedly battled cholera outbreaks, with Lusaka often among the hardest-hit areas.

When disease spreads, hospitals become overwhelmed, government spends more on emergency health responses, and families divert income from

productive activities to medical expenses. Workers miss work, school attendance declines and businesses experience reduced output.

A healthy workforce remains the foundation of every growing economy.

Countries that have successfully transformed their economies have understood this connection

Singapore, once plagued by poor sanitation and flooding, invested heavily in drainage systems, waste management and urban cleanliness. Today, it consistently ranks among the world's most attractive destinations for investment, tourism and business.

Closer to home, Kigali in Rwanda has earned international recognition as one of Africa's cleanest cities. Strict enforcement of sanitation regulations, community participation and proper waste management have not only improved public health but also strengthened tourism and investor confidence.

Zambia can achieve similar outcomes if urban sanitation becomes a national priority rather than merely a seasonal

concern.

Healthy cities also attract investment.

Before opening factories, shopping centres or office complexes, investors examine infrastructure, environmental standards and quality of life. Businesses prefer locations where roads remain accessible throughout the year, where

waste is properly managed and where flooding rarely interrupts operations.

No serious investor wants to establish operations in a city where drains overflow after every heavy rainfall or where sanitation challenges regularly threaten business continuity.

The tourism sector offers another important lesson.

Cities are often the first impression visitors have of a country. Clean streets, functioning drainage systems and orderly waste disposal enhance Zambia's image as a tourism destination. Dirty surroundings, overflowing drains and unmanaged waste create the opposite impression.

As Zambia continues to

promoting tourism as a pillar of economic diversification, maintaining clean urban environments should be viewed as an investment rather than an expense.

Healthy cities also reduce government expenditure.

Every year, local authorities spend millions repairing roads damaged by flooding, clearing blocked drains and rehabilitating infrastructure that could have lasted much longer with proper maintenance and responsible public behaviour.

These resources could instead finance new roads, health facilities, schools or markets if avoidable damage were reduced.

Prevention is almost always cheaper than repair.

This is why LCC's decision to intensify enforcement alongside the Zambia Police Service deserves support. While public education remains essential, enforcement must accompany awareness. Laws that prohibit dumping waste into drainage systems exist for a reason. Without meaningful consequences, irresponsible behaviour continues while law-abiding citizens bear the cost.

However, responsibility cannot rest solely with government.

Residents, traders, businesses, schools, churches and community organisations all have a role to play. Proper waste disposal should become part of everyday civic responsibility rather than something people consider only when the rains begin.

Markets should establish effective waste collection systems. Businesses should ensure refuse is collected by licensed operators. Households should use designated collection points instead of nearby drains. Community clean-up campaigns should become regular activities, not emergency responses after flooding occurs.

Most importantly, Zambia must shift its mindset.

Drainage systems are not rubbish dumps. They are critical economic infrastructure just like highways, bridges and electricity networks. When they function properly, businesses operate efficiently, communities remain safe and economic activity continues uninterrupted.

Ultimately, healthy cities produce healthier people, stronger businesses and more resilient economies. Clean environments reduce disease, protect infrastructure, attract investment and lower public spending on avoidable disasters.

Lusaka's drainage systems are more than concrete channels carrying stormwater. They carry the promise of a more productive, competitive and prosperous city. Protecting them is therefore not simply an environmental obligation—it is an investment in Zambia's economic future.

MONEY EDITORIAL

“Think Business”



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THINK BUSINESS

EU GIVES MALAWI K34 BILLION FOR DISASTER PREPAREDNESS

By The Nation



Malawi is among six African countries set to benefit from a €100 million (about K208 billion) four-year European Union (EU) Regional Responses to Climate Displacement Programme to build resilience against the impact of climate-induced displacement.

EU Ambassador Daniel Aristi-Gaztelumendi said at the launch of the programme in Lilongwe yesterday that other beneficiary countries are Mozambique, Madagascar, Comoros, Mauritius and Seychelles.

He said Malawi is the lead

country for the regional coordination programme and will receive 17 million euro (about K34 billion) to support efforts aimed at minimising climate displacements.

Aristi-Gaztelumendi said in anticipation of El Niño weather phenomenon, the EU is intensifying early warning systems while pre-positioning response efforts so that the country can prepare and respond accordingly.

“It is a big project. We are talking about two regional clusters. The second cluster is the one we are talking about here. Malawi leads and it is

Malawi, Mozambique, Madagascar, Mauritius, Comoros and Seychelles. We have almost €50 million in this second cluster, €17 million exclusively for Malawi to address the issue of climate displacement,” he said.

Meanwhile, International Organisation of Migration (IOM) Malawi has said its displacement report shows that 45 000 households remain internally displaced, with some still living in camps and looking to restart their lives after climate-induced displacement.

ZIMBABWE HOLDS INFLATION BELOW 5% AS OIL SHOCK TESTS CENTRAL BANK'S HARD-WON GAINS

By News Day

Zimbabwe's annual inflation remained below 5% in May, the Reserve Bank of Zimbabwe's Monetary Policy Committee (MPC) said, preserving one of the country's most significant price-stability gains in recent years despite an external oil price shock that threatened to derail the disinflation trend.

The MPC, which met on June 15, said annual inflation eased to 4.4% in May from 4.8% in April, extending a run of single-digit inflation that has held since January and marking a dramatic turnaround from July 2025, when inflation surged to 95.8%.

The latest figures suggest Zimbabwe's stabilisation efforts have so far withstood a major external test.

Month-on-month inflation accelerated from 0.5% in March to 1.1% in April as global oil prices pushed up domestic fuel costs. But the increase proved temporary, with monthly inflation retreating to 0.5% in May, indicating that the shock remained largely confined to the fuel sector and did not trigger broader price increases across the economy.

“The impact of the oil price

shock was mainly felt directly through fuel price increases, with limited indirect and second-round effects on prices of goods and services in other sectors,” the MPC said in its resolution statement.

The committee attributed the muted pass-through effect to government measures to reduce fuel taxes and levies, businesses absorbing part of the higher operating costs instead of passing them on to consumers, and a gradual shift by some sectors towards alternative energy sources.

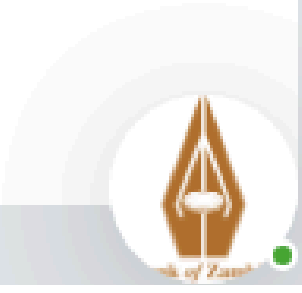


EXCHANGE RATES

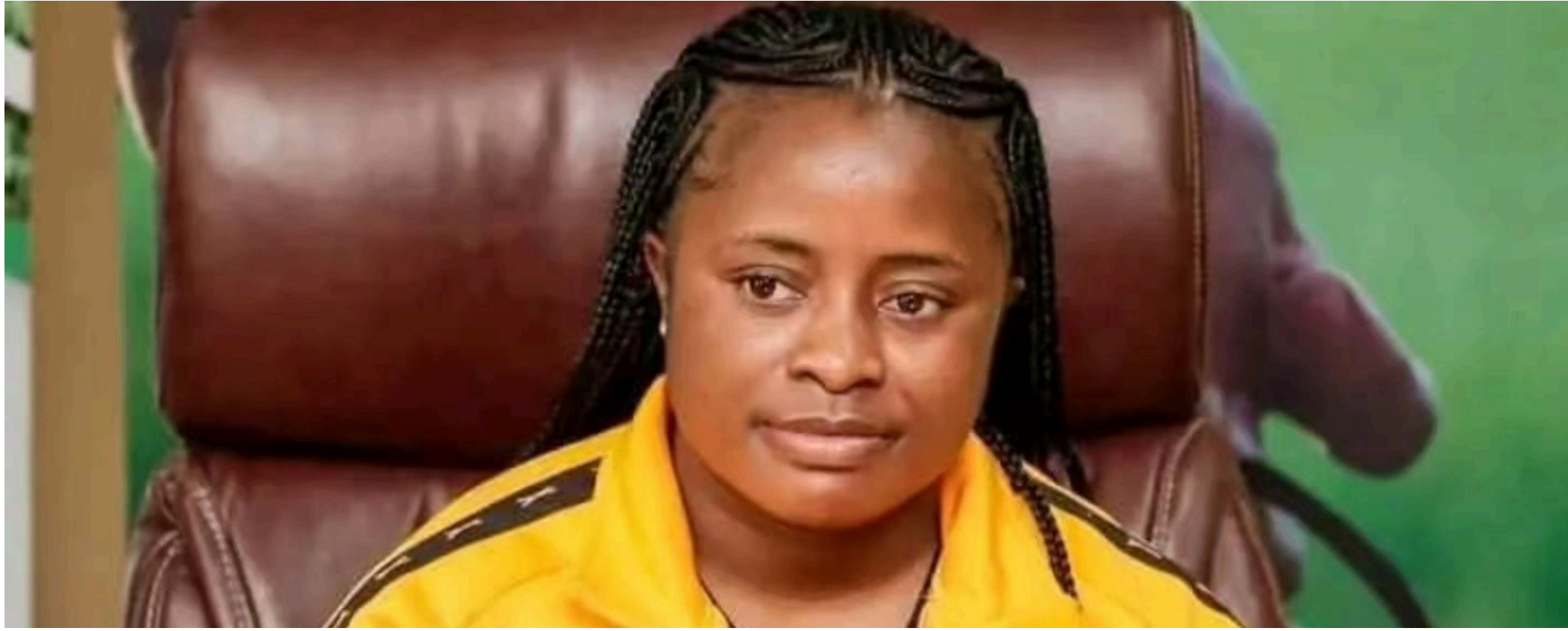
Last updated: 16-06-2026

CURRENCY	BUYING	SELLING
ZMW / USD	17.6496	17.6996
ZMW / GBP	23.6699	23.7423
ZMW / EUR	20.4683	20.5280
ZMW / ZAR	1.0894	1.0928

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Source: Bank of Zambia (BOZ)



U-17 WOMEN'S TEAM ENTERS CAMP, KANYEMBA NAMES 35-PLAYER SQUAD

By Lucky Chama

The Zambia Under-17 Women's National Team has entered camp in Ndola today, Tuesday, after head coach Carol Kanyemba named a 35-member provisional squad to begin preparations for next month's decisive FIFA U-17 Women's World Cup final qualifying round against Ethiopia.

The squad will remain in camp until the first leg of the tie, scheduled for July 4 at Levy Mwanawasa Stadium

in Ndola, before travelling to Addis Ababa for the return fixture a week later.

The winner over the two legs will book a place at the 2026 FIFA U-17 Women's World Cup, which will be hosted by Morocco from October 17 to November 7.

Kanyemba has retained the core of the squad that featured in the earlier qualifying rounds while handing a first national team call-up to England-

based midfielder Asher Mwamba, who plays for Brighton & Hove Albion.

The inclusion of Mwamba is expected to further strengthen Zambia's midfield as the team seeks a third consecutive qualification to the global showpiece after appearing at the 2024 tournament in the Dominican Republic and the 2025 edition in Morocco.

The provisional squad

comprises five goalkeepers, 10 defenders, 12 midfielders and eight strikers drawn from clubs across the country, alongside Mwamba, who is based in England.

Goalkeepers named in the squad are Mary Nyangu of Yassa Queens, Decent Mbewe of National Assembly, Bukata Kakumbi of Police DOVES, Carol Mweetwa of Barts Queens and Deborah Phiri of Canaan Sports Foundation.

In midfield, Kanyemba has selected Natasha Kasema, Taonga Mubanga, Asher Mwamba, Fridah Ndash, Precious Mwewa, Dorcas Mulosha, Christina Mwale, Faith Kapilingo, Agness Mwaka, Lillian Mwenda, Astridah Musonda and Fatima Chulu. The attacking department comprises Grace Phiri, Prodia Mwiinga, Phidah Mazuwa, Elizabeth Mofya, Melody Yeenga, Sharon Lweendo, Beatrice Chipupula and Agness Ondya.

CHALOBAH REPLACES INJURED LIVRAMENTO FOR WORLD CUP



By BBC - Newcastle World Cup squad up to 24 United full-back Tino Livramento has been ruled out of England's World Cup campaign with a calf injury and has been replaced by Chelsea defender Trevoh Chalobah.

Livramento, 23, sustained the injury during a training session on Sunday before England's World Cup opener against Croatia on Wednesday (21:00 BST). His involvement in the tournament had already been in doubt after he missed the final five weeks of the season with a thigh injury.

Chalobah, who has one cap, will not join up with the squad until after the Croatia match.

He is on his way to England's camp in Kansas City as the rest of the squad head to Dallas.

Outfield players who sustain a serious injury or illness can be replaced in a

World Cup squad up to 24 hours before the team's first match of the tournament gets under way.

Livramento, who was handed his international debut under Gareth Southgate in November 2024, has featured five times during Tuchel's reign, starting twice.

He came on at half-time during England's 1-0 warm-up win over New Zealand but was left on the bench against Costa Rica.

Reece James is Tuchel's first choice at right-back but there are also question marks about his fitness, following another injury-hit campaign.

The 26-year-old missed nine games for Chelsea at the end of the season because of a hamstring injury.

Other options who are already in the England squad include Djed Spence and Ezri Konsa.



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THINK BUSINESS



STAR-POWERED NORWAY READY TO SEIZE THEIR MOMENT

By FIFA.com

Back at the 1998 FIFA World Cup™, Stale Solbakken was part of a Norway team who pushed Italy all the way in a last-16 tie in Marseille.

His side were edged 1-0 on that occasion and the game would prove to be the nation's last at the global finals for a generation. After almost three decades of hurt, Solbakken now stands on the brink of leading Norway on their World Cup return, having masterminded a flawless qualification campaign which saw his team win all eight of their group matches.

With global stars such as Erling Haaland and Martin Odegaard in their ranks, many observers have tipped Norway to have a deep run in North

America.

Their first task, however, will be navigating their opening game against Iraq, who are back at the finals after an even longer absence of 40 years. Speaking on the eve of the game, coach Solbakken cut a relaxed and confident figure, but one acutely aware of the significance of Tuesday's contest.

"For any coach to lead his country at the World Cup, it is perhaps the top thing," he said. "It's the number one on the list. Hopefully we can live up to it, because if it's a bad experience, then you don't feel like that. We can't hide it's a very important game. We are in a very competitive group, maybe the hardest one. If we can start with three points, then you're on your way." Norway's bid to do just that



will be aided by having one of the world's deadliest strikers in their ranks. When it comes to putting the ball in the back of the net, Solbakken believes powerhouse No9 Haaland is without equal.

"Hopefully Erling will have a very big impact. I think he's the world's best goalscorer. He is physically fit, he was given a little break at the end of the season - [missing] one game for Manchester City and one for us. Hopefully we can give him good service because, if we give him chances, he has a tendency to score."

Norway midfielder Patrick Berg, meanwhile, is heading into the World Cup on the back of what he described as "without doubt the best year of my career".

