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K666,940 RAISED FROM TRAFFIC OFFENCES DURING HOLIDAY

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COMESA CALLS FOR INCLUSIVE AI POLICIES AS KENYA HOSTS REGIONAL DIGITAL TRANSFORMATION CONSULTATIONS

By Money Daily Reporter



Common Market for Eastern and Southern Africa (COMESA) has urged member states to develop inclusive and harmonized policies on artificial intelligence (AI) and digital transformation, as national experiences will be critical in shaping regional frameworks.

Speaking during the opening of a four-day Stakeholder Consultative Engagement and Awareness Workshop in Nairobi, Kenya, COMESA Telecommunications Officer, Leonard Chitundu commended the Kenyan Government for hosting the consultations.

Mr. Chitundu hailed Kenya's leadership in digital innovation, including mobile money, digital financial services, digital entrepreneurship, digital public services and innovation ecosystems.

"Kenya's experience offers valuable lessons for the development of regional approaches to Artificial Intelligence, Digital Public Infrastructure and Digital Inclusion," Mr. Chitundu said.

He added that the consultations are the beginning of an inclusive process to ensure that regional digital policy frameworks are informed by country experiences, national priorities and stakeholder perspectives.

The workshop, organized by the Government of Kenya in collaboration with the COMESA Secretariat and the World Bank through the Inclusive Digitalization in Eastern and Southern Africa (IDEA) Programme Coordination Unit, has brought together representatives from government, the private sector, academia, research institutions, civil society organizations, development partners and regional stakeholders.

The meeting is examining how artificial intelligence, emerging technologies and digital inclusion can accelerate economic growth and improve service delivery across Eastern and Southern Africa.

Officially opening the workshop, Kenyan Ministry of Information and Communication Technology Director of

ICT, Timothy Were, said artificial intelligence and emerging technologies are transforming economies and societies by creating opportunities to improve public service delivery, agriculture, healthcare, education, financial inclusion and evidence-based decision-making.

Mr. Were reaffirmed Kenya's commitment to advancing responsible, inclusive and secure digital transformation by strengthening data governance, privacy protection, cybersecurity, digital infrastructure, digital skills and enabling policy frameworks.

"Kenya remains committed to working with COMESA Member States, development partners, the private sector, academia and civil society to build a shared, secure, innovative and digitally inclusive future where no citizen is left behind," he said.

He added that the consultations will also explore how artificial intelligence can be developed and deployed in ways that promote inclusion, protect

fundamental rights, reduce bias and expand opportunities for all citizens.

During the first two days of the workshop, participants are focusing on artificial intelligence and emerging technologies, including adoption opportunities, national preparedness, policy and regulatory gaps, and Kenya's contribution to harmonized regional AI frameworks.

The remaining two days will concentrate on digital inclusion, with discussions covering women and girls, persons with disabilities, rural communities, older persons, youth, refugees and displaced populations, linguistic minorities and small enterprises.

According to COMESA Secretariat, the consultations are expected to produce recommendations that will inform Kenya's national digital priorities while contributing to regional strategies, policy guidelines, action plans and regulatory frameworks aimed at promoting responsible and inclusive digital transformation across Eastern and Southern Africa.

FUEL PRICE REDUCTION COULD EASE PRESSURE ON BUSINESSES - PSDA

By Cecilia Chiluba



Private Sector Development Association (PSDA) has described the recent reduction in fuel pump prices as a positive step that will lower the cost of doing business and help stabilize prices of goods.

Speaking in an interview with Money News, Association Chairperson Yusuf Dodia said the decision by the Energy Regulation Board (ERB), would provide relief to businesses that rely on fuel for transportation and operations.

Mr. Dodia stated that the reduction in prices of petroleum products is significant because fuel is one of the major cost drivers for businesses.

"I think the move by the Energy Regulation Board and the government to reduce fuel prices is very welcome because it means that the cost of doing business comes down," he said.

He noted that the

prices of many imported goods have already started declining, while locally manufactured products have remained relatively expensive due to high production costs.

Mr. Dodia explained that the high cost of producing locally manufactured goods is largely driven by electricity tariffs and fuel costs.

"The fundamental reason for local product prices going up is to do with the cost of doing business, which is heavily hinged on two utilities. One is electricity tariffs, and the second one is fuel prices," Mr. Dodial stated.

He expressed optimism that the latest reduction in fuel prices would help ease production costs and eventually benefit consumers through stable or lower food prices.

"So, as government through the ERB has decided to lower the fuel prices, it means

that we are lowering the cost of doing business, and we should be able to start seeing some food prices either coming down or stabilizing at the prices which they are pegged at at the moment. So it's a positive development," he added.

Mr. Dodia, however cautioned that global developments could still affect fuel prices in the coming months.

"I hope we can continue to manage it and that the hostilities in the Middle East do not affect fuel prices," he said.

ERB recently announced price reductions for all petroleum products for July 2026, driven by lower international oil prices and a marginal appreciation of the Zambian Kwacha.

Petrol is selling at K26.15, representing a K1 reduction, while Diesel has been reduced by K4 and is now trading at K28.11.

ZAMBIA MAKING PROGRESS TOWARD FERTILIZER SELF-SUFFICIENCY WITH LOCAL PRODUCTION - UCF

By Cecilia Chiluba



United Capital Fertilizer (UCF) says Zambia has made significant progress towards fertilizer self-sufficiency through increased local production.

Referring to United Capital Fertilizer, Southern Africa's biggest facility, UCF Chairman, Chance Kabaghe, noted that local manufacturing of Compound D fertilizer has been underway for the past three years, while commercial production of urea commenced approximately two months ago, marking an important milestone in Zambia's agricultural industrialization agenda.

Speaking after visiting the Ministry of Finance and National Planning Pavilion at the Trade Fair, Mr. Kabaghe, who is also SEEDCO Chairman, noted that Zambia historically spent more than US\$600 million annually on fertilizer imports.

"Increased domestic

production, boosted by stock from United Capital Fertilizer, has now helped to reduce dependence on imported fertilizer, conserved foreign exchange, strengthened food security, and opened new export opportunities across the region," he said.

He confirmed that fertilizer produced in Zambia is already reaching markets in Tanzania, Zimbabwe, Malawi, Botswana, and the Democratic Republic of Congo (DRC), thereby creating additional export earnings while strengthening regional trade linkages.

And in his capacity as SEEDCO Chairman, Mr. Kabaghe, further highlighted Zambia's achievements in seed production, noting that the country has attained self-sufficiency and is increasingly exporting seed products across Africa.

He attributed the progress to the Government's policy measures that have enhanced investor

confidence and improved the operating environment for agribusinesses.

"You cannot invest in a country where access to foreign exchange is a challenge. Due to healthy reserves, today, businesses are able to import what they require," Mr. Kabaghe stated.

Drawing on his experience in agricultural policy research, Mr. Kabaghe also emphasized the importance of evidence-based policy-making and reliable agricultural data in supporting sustainable sector growth.

He welcomed the recently enacted agricultural marketing legislation designed to modernize commodity trading systems and improve market efficiency.

"Parliament recently approved three key agricultural marketing laws that will strengthen commodity exchanges, improve market regulation, and modernize agricultural marketing institutions. The reforms are expected to improve price discovery, enhance transparency, and strengthen the functioning of agricultural markets," he said.

Mr. Kabaghe noted that particular significance of the action of Parliament, lies in the establishment of a regulated agricultural commodity

exchange supported by a warehouse receipt system. "Under this framework, farmers will be able to store commodities in certified facilities and access financing against the value of their produce while waiting for more favorable market conditions," Mr. Kabaghe noted.

"The reforms will help address longstanding marketing challenges while strengthening value addition, agro-processing, storage, agricultural financing, and export development."

Mr. Kabaghe expressed confidence that Zambia is steadily building the institutional foundations required for a modern, competitive, and sustainable agricultural economy encompassing production, processing, marketing, and exports.

And speaking during the engagement, Ministry of Finance and National Planning Permanent Secretary for Economic Management and Investment Mulele Mulele welcomed Mr. Kabaghe's observations, describing them as valuable contributions to the country's economic transformation efforts.

"The Government remains committed to working closely with industry stakeholders to strengthen food security, attract investment, promote innovation, and advance inclusive economic growth," he said.

POLICE COLLECT K666,940 IN TRAFFIC FINES AS HOLIDAY ROAD CRASHES RISE TO 409

By Money Daily Reporter



Zambia Police Service says it collected K666,940 in admission of guilt fines during the 2026 Heroes and Unity Holiday period, despite recording a decline in traffic offences compared to the same period last year.

According to a statement issued by Zambia Police Service Public Relations Officer Godfrey Chilabi, police recorded 1,423 traffic offences between July 3 at 18:00 hours and July 8 at 06:00 hours, down from 1,843 offences recorded during the corresponding period in 2025, representing a 22.8 percent reduction.

Mr. Chilabi, however, said the holiday period saw an increase in road traffic accidents, with 409 crashes recorded countrywide compared to 345 during the same period last year, representing an 18.6 percent increase.

He stated that 40 of the accidents were fatal, resulting in 43 deaths, the same number of fatalities recorded during the 2025 Heroes and Unity Holiday period.

Mr. Chilabi added that

a further 56 accidents were classified as serious injury accidents, leaving 93 people seriously injured, while 100 slight injury accidents left 129 people with minor injuries, while the remaining 213 accidents involved property damage only.

"Lusaka Province recorded the highest number of road traffic accidents with 176, followed by Copperbelt 57, Southern 38, North-Western 32, Central 27, Eastern 20, Luapula 20, Muchinga 16, Western 14, and Northern Province 9," he said.

He said police also recorded 20 hit-and-run accidents, comprising three fatal accidents, eight serious injury accidents, three slight injury accidents, and six damage-only incidents.

Mr. Chilabi noted that while the number of accidents increased, overall casualties declined from 279 in 2025 to 265 in 2026, representing a reduction of 14 casualties.

"Most road traffic accidents recorded during the period were associated with human

error. The major contributing factors included excessive speed, misjudging clearance, negligent reversing, failure to keep to the nearside, and improper overtaking," Mr. Chilabi stated.

He further stated that non-compliance with traffic regulations and increased road traffic volumes also contributed to the rise in accidents.

With election campaign activities expected to increase movement on the country's roads, Mr. Chilabi urged motorists and political party supporters to observe traffic laws.

"The Service will strengthen traffic enforcement and road safety awareness campaigns. Any person found violating traffic laws will be dealt with in accordance with the law, regardless of political affiliation," he said.

Mr. Chilabi further appealed to all road users to exercise caution, obey traffic regulations, and help promote road safety throughout the election campaign period and beyond.

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PS DESCRIBES NYAMBWEZU WATERFALLS AS ONE OF ZAMBIA'S MOST SPECTACULAR UNTAPPED ATTRACTIONS

By Money Daily Reporter



Ministry of Tourism Permanent Secretary has described Nyambwezu Water Falls in Mwinilunga District as one of Zambia's most spectacular yet untapped natural heritage attractions.

The Nyambwezu Water Falls presents immense potential for nature-based tourism, cultural heritage promotion and community-led economic development.

Speaking during a visit to the waterfalls, Evans Muhanga called for deliberate efforts to develop and position the site as a premier tourism

destination.

“Standing inside the caves and listening to the powerful roar of the cascading waters while appreciating the ancient rock art was a truly remarkable experience. Nyambwezu Water Falls is a priceless natural and cultural heritage asset that deserves greater attention and investment,” Mr. Muhanga said.

Mr. Muhanga, who was accompanied by his counterpart Col. Grandson Wishikoti Katambi (Rtd.), expressed gratitude for having had the opportunity to visit the site during his lifetime, noting that its

pristine beauty ranks among the finest natural attractions Zambia has to offer.

He pledged to engage officials at the Ministry Headquarters with a view to convening a meeting to explore practical interventions aimed at improving infrastructure, visitor facilities and conservation measures at the site.

The Permanent Secretary said enhancing accessibility and visitor amenities would significantly increase the appeal of Nyambwezu Water Falls to both local and international tourists while ensuring that its

outstanding natural and cultural values are safeguarded for future generations.

He reaffirmed the Ministry's commitment to unlocking the potential of Zambia's diverse tourism products by promoting sustainable conservation and development of the country's natural and cultural heritage resources for the benefit of present and future generations.

This is according to a statement issued by National Heritage Conservation Commission (NHCC) Manager – Information and Public Relations, Ndubi Mvula.

GOVERNMENT CLARIFIES FREE EDUCATION POLICY IMPLEMENTATION, SAYS REFORMS BEGAN IN 2021

By Money Daily Reporter



The Ministry of Education has clarified that while the principle of free universal education was recognised in the Education Act No. 23 of 2011, the actual implementation of the Free Education Policy only commenced under the New Dawn Government in 2021 through the removal of school user fees and examination fees.

In a statement, Ministry of Education Permanent Secretary for Educational Services Dr. Kelvin Mambwe said there was an important distinction between recognising a principle in legislation and implementing a government policy.

Dr. Mambwe explained that the inclusion of free universal education in the 2011 Education Act represented a national aspiration but did not amount to the existence of a fully implemented Free Education Policy.

"Recognition of a principle in law expresses a national aspiration. A Government policy, on

the other hand, exists when that aspiration is translated into concrete action through deliberate implementation, public financing and institutional support," he said.

He noted that before 2021, public schools continued to charge user fees and other mandatory levies, while learners were also required to pay examination fees, creating financial barriers that prevented many children from accessing education.

Dr. Mambwe said the New Dawn Government addressed these challenges by abolishing user fees and examination fees in public early childhood, primary and secondary schools while substantially increasing grants to schools to sustain operations without passing costs on to parents.

"The implementation of the Free Education Policy has produced unprecedented results. Since 2021, more than 2.6 million additional

learners have accessed education, representing one of the most significant expansions of educational opportunity in Zambia's history," he said.

He added that the Government has since strengthened the reform by amending the Education Act, making free education from early childhood to secondary school a legal guarantee rather than simply a government policy.

Dr. Mambwe urged the public and other stakeholders to distinguish between legislative recognition and policy implementation, emphasizing that the removal of financial barriers to education began with the implementation of the Free Education Policy in 2021.

He reaffirmed the Ministry's commitment to expanding equitable access to quality education, stating that education remains central to Zambia's social and economic transformation.



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THINK BUSINESS



BEMBA ROYAL ESTABLISHMENT DECLARES POLITICAL NEUTRALITY AHEAD OF AUGUST ELECTIONS

By Money Daily Reporter



The Bemba Royal Establishment has directed its royals to remain politically neutral during the campaign period ahead of the August 13 General Elections, while affirming that its subjects are free to support and campaign for any political party of their choice.

The guidance follows an Extraordinary Icilye ce Lamfya held on July 7 at Chitimukulu Palace in Mungwi District, Northern Province, where the Royal Establishment deliberated on preserving the dignity of the Bemba kingship and safeguarding the interests of the people of UluBemba during the election period.

In a statement issued by Secretary to the

Chitimukulu, Richard Mukuka, the Royal Establishment said its position is intended to uphold constitutional principles while protecting the integrity of the traditional institution.

"The Extraordinary Icilye ce Lamfya sought to give guidance on the best practices for maintaining the dignity and integrity of the institution of Bemba kingship (ubufumu) and for safeguarding the interests of AbaBemba and all the residents of UluBemba in a multiparty democracy, the foundational pillar of the Zambian constitutional order," Mr. Mukuka said.

Mr. Mukuka said the Royal Establishment recognizes the constitutional rights of citizens to freely participate in politics.

"Its subjects are free to belong to, and freely promote, any political party of their choice. This is the spirit of Zambia's constitutional order," he said.

He, however, stressed that members of the royal family must remain impartial throughout the election campaign.

"Its royals are to remain non-aligned in the face of multiparty political campaigns. They will remain impartial and will not formally support, endorse, or align with any political party or alliance of political parties," Mr. Mukuka stated.

He further emphasized that the Bemba Royal Establishment's longstanding policy of

working with the government of the day should not be interpreted as support for the ruling party.

"At a time like this when each political party is seeking either to form government or to renew its mandate to remain in government, the Bemba Royal Establishment's policy of working with the government of the day does not translate into aligning itself with the party in government. All political parties and alliances of political parties are welcome in our land to freely campaign and sell themselves to our people," Mr. Mukuka said.

The statement comes as political parties intensify campaigns ahead of Zambia's August 13, 2026 General Elections.

GOVT SIGNS 19 PPP AGREEMENTS WORTH US\$9.1 BILLION SINCE 2022

By Money Daily Reporter



Public-Private Partnership Office says the Government has signed 19 PPP concession agreements valued at approximately US\$9.1 billion since 2022, with projects valued at more than US\$780 million already sealed this year alone.

PPP Office Principal Business Development and Promotions Officer, Dr. Stephen Chanda stated that most projects are now in the implementation phase, citing the Ndola-Lusaka Dual Carriageway, now approaching 80 percent completion, Kasumbalesa Border Infrastructure Project, Sakanya Border Infrastructure Project, and the operational Chingola-Chililabombwe Road.

Speaking during an information exchange session at the Trade Fair, Dr. Chanda said additional projects are progressing at Nakonde, Katima-Mulilo, and other strategic border facilities aimed at strengthening regional trade and connectivity.

He affirmed that the national PPP pipeline profile currently comprises 51 projects valued at approximately US\$5.1 billion.

"Combined with signed projects, the PPP Office is managing a portfolio of about 70 projects worth more than US\$14.2 billion," he said. "Of the total portfolio, 19 projects

representing 36 percent are under implementation, while 51 projects representing 64 percent remain in the pipeline."

Dr. Chanda noted that PPP investments have expanded significantly, rising from approximately US\$35 million in signed projects in 2022 to cumulative signed investments of about US\$9.1 billion by 2026.

"Projects valued at more than US\$780 million have already been signed this year alone," Dr. Chanda added.

He said PPP projects are generating tangible economic benefits through infrastructure expansion, skills development, and employment creation.

"More than 15,000 direct jobs and over 30,000 indirect jobs have already been created across sectors including roads, border infrastructure, housing, tourism, logistics, and real estate development," Dr. Chanda stated.

Dr. Chanda further highlighted the Government's commitment to promoting local participation through mandatory minimum requirements of 10 percent and the introduction of Small and Medium PPP Projects reserved for Zambian investors, particularly projects valued at US\$10

million and below.

He stressed that PPPs are enabling the Government to expand infrastructure while preserving fiscal space by allowing private investors to finance, construct, and operate strategic assets before transferring them to the Government at the end of concession periods.

"The Government also earns revenue throughout concession lifecycles through revenue-sharing arrangements ranging from five to 25 percent depending on project structures," he added.

"Significant progress is also being recorded in higher education infrastructure.

Mulungushi University has signed a US\$249 million concession agreement that will deliver more than 19,000 student bed spaces and supporting facilities, representing the largest higher-education PPP investment in Zambia."

At the University of Zambia, Dr. Chanda said 6,480 additional student bed spaces are being developed through PPP arrangements, while concession agreements are being finalized for the Copperbelt University, adding that similar initiatives are advancing at Mukuba University and other public institutions.

"These investments form part of the Government's broader strategy to leverage private capital in modernizing tertiary education infrastructure, improving student welfare, expanding access to higher education, creating employment opportunities, and reducing pressure on public resources," Dr. Chanda remarked.

This is according to a statement issued by the Office of The Secretary to the Treasury.



ZPPA SUSPENDS OUTRIGHT VENTURES LIMITED FOR 1 YEAR OVER FAILURE TO DELIVER 500 BICYCLES

By Cecilia Chiluba



Iñutu Mushambatwa

Zambia Public Water Development and Procurement Authority Sanitation. (ZPPA) has suspended Outright Ventures Limited from participating in a contract for the supply and delivery of 500 bicycles for Community Champions in the 10 Province of the country.

2025, Outright Ventures Limited signed the contract for the supply and delivery of the 500 bicycles, with an agreed delivery period of eight to 10 weeks.

Ms. Mushambatwa, however, disclosed that the company failed to deliver the bicycles within the contractual time frame from 29th June, 2026," she said.

According to ZPPA, the firm failed to perform its contractual obligations in a contract with Ministry of

Ministry of Water Development and Sanitation. "Pursuant to section 96(g) of the Public Procurement Act No.8 of 2020, ZPPA has suspended Outright Ventures Limited from participating in public procurement with effect from 29th June, 2026," she said.

WITHDRAWN CANDIDATES INELIGIBLE FOR PROPORTIONAL REPRESENTATION SEATS - ZCLU

By Money Daily Reporter



Zambian Civil Liberties Union (ZCLU) has clarified that candidates who withdraw after nominations cannot benefit from proportional representation (PR) seats.

Union Executive Director, Isaac Mwanza stated that once nominations close, the law does not permit withdrawal.

Mr. Mwanza added that even if a candidate announces withdrawal, their name remains on the ballot.

"Such candidates will still be voted for but are

likely to lose without campaigning," he stated.

He noted that losing an election carries consequences that block future appointments.

Mr. Mwanza said both presidential nominations and ministerial appointments are barred for those who contested and lost.

"Section 36C(4) of the Electoral Process Amendment Act prohibits parties from nominating such individuals to PR seats," Mr. Mwanza noted.

He affirmed that the law applies equally to independents and party candidates. Mr. Mwanza emphasized that the amendments were introduced to prevent unserious contenders from exploiting loopholes. He explained that candidates who remain on the ballot but withdraw will lose and cannot later qualify for PR seats. "Those who contest must stay and fight, as the ballot can no longer be used as a bargaining tool," he stressed.

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CIRCULAR AGRICULTURE: BUSINESS MODELS THAT WORK

By Prof Bupe Getrude Mutono-Mwanza



Agriculture lies at the heart of many African economies, yet traditional farming systems often follow a linear model of "take-produce-dispose," resulting in soil degradation, food loss, water pollution, and declining productivity. Circular agriculture offers a more sustainable alternative by designing farming systems that minimise waste, regenerate natural resources, and maximize the value of agricultural outputs and by-products. Around the world, successful circular agriculture business models are demonstrating that environmental sustainability and profitability can go hand in hand.

What is Circular Agriculture?

Circular agriculture is a farming approach that keeps nutrients, water, energy, and biological resources circulating within the agricultural system for as long as possible. Instead of viewing agricultural waste as a disposal problem, it treats it as a valuable resource that can generate new products, reduce production costs, and create additional income streams.

Examples include converting crop residues into livestock feed, producing compost from organic waste, generating biogas from animal manure, recycling irrigation water, and transforming agricultural by-products into new commercial products.

Business Models That Have Proven Successful

1. Integrated Crop-Livestock Farming

This model combines crop and livestock production within the same farming system. Crop residues become livestock feed, while animal manure is returned to fields as organic fertilizer.

Benefits include:

- Reduced fertilizer costs
 - Improved soil fertility
 - Lower waste generation
 - Diversified farm income
 - Greater resilience to climate shocks
- This model has been successfully adopted in countries such as Brazil, China, and Netherlands.

2. Biogas Production from Agricultural Waste

Animal manure and crop residues are processed in biodigesters to produce

biogas for cooking, electricity generation, and heating. The remaining digestate is used as a nutrient-rich organic fertilizer.

This model creates multiple revenue streams by:

- Reducing household energy costs
- Lowering greenhouse gas emissions
- Producing high-quality fertilizer
- Selling surplus electricity where regulations permit

Many dairy farms in Germany and Denmark have adopted this model successfully.

3. Composting and Organic Fertilizer Enterprises

Agricultural residues, food waste, and livestock manure can be transformed into organic compost for commercial sale. Rising demand for sustainable agriculture has created expanding markets for organic soil conditioners.

Business opportunities include:

- Commercial compost production
- Vermicomposting
- Biofertilizer production
- Organic soil amendment services

Besides generating income, composting improves soil structure, increases water retention, and reduces dependence on expensive chemical fertilizers.

4. Agricultural By-product Valorization

Instead of disposing of agricultural residues, businesses convert them into higher-value products.

Examples include:

- Rice husks into bioenergy
- Maize stalks into livestock feed
- Sugarcane bagasse into paper and biodegradable packaging
- Fruit peels into animal feed or essential oils
- Coffee husks into biomass briquettes

These activities create entirely new value chains while reducing waste.

5. Precision Agriculture with Circular Resource Management

Digital technologies enable farmers to optimize the use of water, fertilizers, and pesticides through sensors, drones, satellite imagery, and data analytics. Applying inputs only where needed reduces costs

and minimizes environmental impacts. When integrated with recycling of water and nutrients, precision agriculture significantly improves resource efficiency.

6. Water Recycling and Irrigation Reuse

Water scarcity is becoming a major constraint on agricultural production. Circular water systems collect rainwater, recycle irrigation runoff, and treat wastewater for agricultural use.

Successful models include:

- Drip irrigation
- Rainwater harvesting
- Constructed wetlands
- On-farm water recycling systems

These systems reduce production costs while increasing resilience during droughts.

Lessons from Developed Economies

Several countries have successfully integrated circular agriculture into national agricultural strategies:

- Netherlands has developed highly efficient greenhouse farming systems that recycle nutrients, water, and energy while maintaining some of the world's highest agricultural productivity.
- Denmark promotes industrial symbiosis, where agricultural waste supplies nearby industries with renewable energy and raw materials.
- Japan has implemented food recycling systems that convert food waste into livestock feed and organic fertilizers.
- Sweden uses biogas plants that process food and agricultural waste into renewable energy for transport and households.

Opportunities for Zambia

Zambia possesses strong potential to expand circular agriculture because of its large agricultural sector and abundant biomass resources. Promising opportunities include:

- Commercial compost production from market and farm waste.
- Biogas generation from dairy, poultry, and pig farms.
- Crop residue utilization for livestock feeding.
- Biomass briquette production from maize cobs and sawdust.

- Irrigation water recycling in commercial farming.
- Agro-processing by-product recovery for new products.
- Carbon credit generation through regenerative agricultural practices and methane reduction.

Supporting these opportunities with financing, farmer training, stronger extension services, and market development can stimulate rural enterprise, improve food security, and reduce environmental degradation.

Challenges to Overcome

Despite its promise, circular agriculture faces several barriers:

- Limited access to finance for green technologies.
- Low awareness among farmers.
- Weak waste collection and processing infrastructure.
- Limited technical skills.
- Inadequate policy incentives.
- Poor market linkages for recycled agricultural products.

Addressing these constraints requires coordinated action by government, financial institutions, research organizations, universities, and the private sector.

Conclusion

Circular agriculture is no longer simply an environmental concept; it is an economically viable business strategy. Successful models around the world demonstrate that farmers and agribusinesses can increase profitability while conserving natural resources and reducing waste. For Zambia, adopting integrated farming, biogas production, composting, by-product valorization, precision agriculture, and water recycling offers practical pathways to build a more resilient, competitive, and climate-smart agricultural sector. With the right policies, investment, and innovation, circular agriculture can become a major driver of sustainable rural development and green economic growth.

ABOUT AUTHOR:

Prof Bupe Getrude Mutono-Mwanza is an Associate Professor in Sustainable Supply Chains and Circular Economy and also serves as the Associate Director at the Graduate School of Business, University of Zambia.

She is also Professor Extraordinarius at the University of South Africa. She has over ten years of experience in academic leadership, teaching, and research.

WHY POLITICAL IMPARTIALITY BY TRADITIONAL LEADERS STRENGTHENS ZAMBIA'S DEMOCRACY

As Zambia heads toward the August 13 General Elections, the Bemba Royal Establishment has delivered a timely and important message that deserves national attention. By directing its royals to remain politically non-aligned while affirming the constitutional rights of its subjects to support political parties of their choice, the institution has reinforced a principle that lies at the heart of both traditional leadership and democratic governance: political impartiality.

This guidance is not simply about one election cycle. It is about preserving the credibility, dignity and long-term relevance of traditional institutions in Zambia.

Chiefs occupy a unique position in the country's governance structure. Unlike politicians, who are elected to serve fixed terms, traditional leaders are custodians of culture, land, heritage and community unity. Their authority extends across generations and transcends political administrations. They serve people regardless of political affiliation, making neutrality one of their greatest strengths.

When a chief openly aligns with a political party, that perception of neutrality can quickly disappear. Subjects who support opposing political parties may begin to feel excluded or believe that access to traditional leadership depends on political loyalty. Such perceptions, whether accurate or not, risk

creating divisions within communities that chiefs have a responsibility to unite.

The Bemba Royal Establishment's statement recognizes this delicate balance. While it clearly states that citizens are free to belong to and campaign for any political party, it equally emphasizes that royals should remain impartial and avoid formally endorsing any political formation. That distinction is important because it separates individual political rights from institutional responsibility.

Political impartiality also enhances the ability of traditional leaders to work with successive governments. Elections produce winners and losers, but chiefs remain in office regardless of who forms government. If a traditional leader is perceived as campaigning for one political party, relationships with future governments may become unnecessarily strained should another party assume office.

Development should never become a casualty of political competition. Communities require roads, schools, health facilities, clean water and agricultural support regardless of which political party wins an election. Chiefs who maintain neutrality are better positioned to engage constructively with any government on behalf of their people.

Equally important is the role chiefs play in promoting

peaceful elections. Zambia has built a strong democratic reputation over many years, largely because elections have generally been conducted peacefully despite intense political competition. Traditional leaders contribute significantly to this stability by encouraging dialogue, tolerance and respect within their chiefdoms.

respectful distance from partisan politics helps preserve that continuity.

This does not mean chiefs should remain silent on issues affecting their communities. On the contrary, traditional leaders have an important responsibility to speak on matters of development, education, healthcare, environmental protection,

As campaigns intensify across Zambia, all political parties also bear responsibility for respecting the neutrality of traditional institutions. Chiefs should not be pressured into making endorsements or appearing at campaign events in ways that compromise their impartiality. Respecting traditional leadership means allowing it to remain an institution that serves every citizen equally.

Ultimately, democracy flourishes when every institution understands and protects its unique role. Politicians compete for votes. Electoral bodies administer elections. Civil society promotes accountability. Traditional leaders preserve culture, foster unity and represent the interests of their communities across generations.

By choosing neutrality, chiefs do not weaken democracy—they strengthen it. They become trusted custodians of peace, symbols of unity and reliable partners for whichever government the people choose. In a diverse democracy such as Zambia, that impartiality remains one of the greatest assets traditional leadership can offer the nation.

land management and social welfare. They should continue advocating for better services and holding governments accountable for development commitments.

The difference lies in how that advocacy is exercised. Chiefs can demand improved roads without endorsing a political party. They can lobby for better schools without campaigning for candidates. They can engage government on development priorities while remaining above partisan contestation.

The Bemba Royal Establishment's clarification that working with the government of the day does not equate to supporting the ruling party is particularly significant. Every government must engage traditional leaders in implementing development programmes. Such cooperation is necessary for effective governance and should never be mistaken for political endorsement.

Their voices often carry enormous influence, particularly in rural communities where traditional authority remains deeply respected. Calls for peace and restraint from politically neutral chiefs are more likely to be accepted by supporters across the political spectrum than similar appeals from openly partisan figures.

Political neutrality also protects the integrity of the chieftaincy itself. Traditional institutions derive legitimacy from history, custom and community acceptance—not electoral politics. Their authority should never appear to depend on the fortunes of any political party.

History demonstrates that political landscapes can change rapidly. Parties rise and fall, governments change and political alliances evolve. Traditional institutions, however, are expected to endure beyond electoral cycles. Maintaining a



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MOROCCO INAUGURATES \$16 MILLION PLASTIKPACK PLANT TO BOOST PLASTIC PACKAGING INDUSTRY

By Morocco World News



Morocco has inaugurated the new industrial facility of PlastikPack Maroc in Sidi Bou Othmane on Tuesday, expanding the country's production capacity in the plastic packaging sector.

Minister of Industry and Trade Ryad Mezzour led the inauguration, describing the investment as a key milestone for Morocco's manufacturing sector.

According to a statement from the Ministry of Industry and Trade, the project represents an investment of MAD 150 million (\$16 million) and will create 200 jobs,

reflecting confidence in Morocco's industrial attractiveness.

The new facility includes a 3,000-square-meter production workshop and a 7,000-square-meter warehouse. The investment also involves relocating the company's existing fleet of plastic injection molding machines while expanding production with new high-value-added manufacturing lines.

The ministry said PlastikPack Maroc will diversify its product range beyond the plastic crates currently supplied to the

beverage, agriculture, and industrial sectors.

The expanded portfolio will include RFID-enabled crates for the fishing industry, foldable crates designed to improve reverse logistics, single-use plastic export pallets, and a new production line for industrial plastic caps.

Operations will initially rely on eight injection molding presses ranging from 600 to 900 tons, alongside a 2,200-ton press dedicated to manufacturing single-use plastic pallets.

MOTOR INSURANCE LOSSES HIT SH8.2 BILLION AS CLAIMS OUTPACE ANNUAL PREMIUMS

By The Star

Kenya's motor insurance business is becoming increasingly difficult to sustain, with rising claims and operating costs pushing insurers deeper into losses despite another year of robust growth across the wider insurance industry.

New industry data shows motor insurance generated the largest underwriting loss of any insurance class in 2025, recording a combined loss of Sh8.2 billion as claims payouts and expenses continued to outpace premiums collected.

The deterioration points to a growing financial strain facing insurers in one of Kenya's

most popular but least profitable insurance segments.

The latest industry performance report by the Insurance Regulatory Authority (IRA) shows that while Kenya's insurance sector expanded strongly last year, the gains masked persistent weaknesses in general insurance, particularly motor cover.

IRA chief executive officer Godfrey Kiptum said that despite gross written premiums rising by 17.6 per cent to Sh464.72 billion and assets growing to Sh1.47 trillion, motor fraud remains a

major threat.

Overall, the general insurance business posted an underwriting loss of Sh7 billion in 2025, worsening from a Sh5.2 billion loss recorded a year earlier.

"The industry's combined ratio, which measures claims, commissions and operating expenses against earned premiums, climbed to 104.5 per cent, indicating insurers paid out more than they earned from underwriting before investment income was taken into account," said Kiptum.



EXCHANGE RATES

ZMW/USD Commercial Bank Rates for 08/07/2026

Bank Name	9:30				12:30				15:30		
	Interbank Rates		Retail Rates		Interbank Rates		Retail Rates		Interbank Rates		Retail
	Buy	Sell	Buy	Sell	Buy	Sell	Buy	Sell	Buy	Sell	Buy
ABSA BANK ZAMBIA PLC	18.3500	18.4000	18.3000	18.6392	18.2000	18.2500	18.1000	18.4123	18.1500	18.2000	18.0500
ACCESS BANK ZAMBIA LIMITED	18.3000	18.3500	18.2600	18.5500	18.3500	18.4000	18.3500	18.5500	18.2500	18.3000	18.2000
BANK OF CHINA (ZAMBIA) LIMITED	18.3000	18.3500	18.2500	18.5000	18.2000	18.2500	18.2000	18.4000	18.2000	18.2500	18.2000
CITIBANK ZAMBIA LIMITED	18.3500	18.4000	18.2750	18.5750	18.3000	18.3500	18.2750	18.5750	18.2250	18.2750	18.1500
ECOBANK ZAMBIA LIMITED	18.3250	18.3750	18.1800	18.4800	18.2850	18.3350	18.2000	18.4800	18.2000	18.2500	18.1000
FIRST ALLIANCE BANK ZAMBIA LIMITED	18.3500	18.4000	18.3000	18.5000	18.2500	18.3000	18.2500	18.5000	18.2500	18.3000	18.2

Source: Bank of Zambia (BOZ)



FRANCIS BANDA BIDS EMOTIONAL FAREWELL TO KABWE WARRIORS

By Lucky Chama

Former Kabwe Warriors midfielder Francis Emmanuel Banda has penned an emotional farewell message to the club following his departure, thanking everyone associated with the Magnificent People for their support during his stay.

Banda expressed his appreciation to the club's sponsors, president, executive committee, technical bench, teammates and supporters, describing his time at Kabwe Warriors as a memorable chapter in his football career.

"As I turn the page to a new chapter in my career, I do so with a heart overflowing with gratitude. Thank you for welcoming me into the Magnificent Family and making Kabwe Warriors a place I will always call home," Banda wrote.

The midfielder said the club had played a significant role in his personal and professional development.

"From the very first day, you believed in me, encouraged me, and gave me every opportunity to grow. Together, we shared

unforgettable moments, overcame challenges, celebrated victories, and created memories that I will carry with me for the rest of my life. The values, discipline, and brotherhood I found here have shaped me both as a footballer and as a man."

Banda reserved special praise for his teammates, club officials and the Warriors faithful, saying their unwavering support inspired him every time he stepped onto the pitch.

"To my teammates, thank

you for becoming brothers. To the technical team, club leadership, sponsors, and management, thank you for trusting me with the honour of wearing this historic badge. And to our incredible supporters, your unwavering love, chants, prayers, and encouragement inspired me every time I stepped onto the pitch. You made every match feel special."

The midfielder added that the Godfrey Ucar Chitalu Stadium would always hold a special place in his heart.

"The Godfrey Ucar Chitalu Stadium will forever remain close to my heart. Though I may wear different colours a part of me will always belong to the Magnificent Family. This is not goodbye—it is simply until our paths cross again."

He concluded by wishing Kabwe Warriors continued success in the future.

"Thank you for everything. May God continue to bless Kabwe Warriors Football Club with even greater success."

VETERAN LAWN BOWLS STAR FOSTER BANDA EYES COMMONWEALTH GAMES SUCCESS



By Lucky Chama - Veteran Zambian lawn bowls athlete Foster Banda is set to add another chapter to her illustrious career after being selected to represent the country in the pairs event at the Glasgow 2026 Commonwealth Games.

Banda heads to Scotland as one of Zambia's most accomplished lawn bowls players, boasting an outstanding record at both continental and international level spanning nearly two decades.

She has represented Zambia with distinction at the African States Tournaments on more than 10 occasions, winning over five gold medals in addition to several silver and bronze medals. Her latest continental triumph came in 2023 in Namibia, where she claimed the pairs gold medal.

The experienced bowler has also competed on the global stage, qualifying for the prestigious World Singles Champion of

Champions tournament in New Zealand in 2007, before returning to the event in Australia in 2016 and 2017.

Banda's consistency has also seen her become a regular at the Commonwealth Games, having represented Zambia at Melbourne 2006, New Delhi 2010, Glasgow 2014 and Gold Coast 2018.

Her appearance at Glasgow 2026 will further cement her status as one of Zambia's most experienced and decorated lawn bowls athletes.

With years of international experience and a proven winning pedigree, Banda will be hoping to translate her continental success onto one of the biggest stages in world sport as she competes for Commonwealth Games honours.

Known for her positive outlook and competitive spirit, Banda lives by the motto: "Compete, aim to win but still have fun while doing it!"

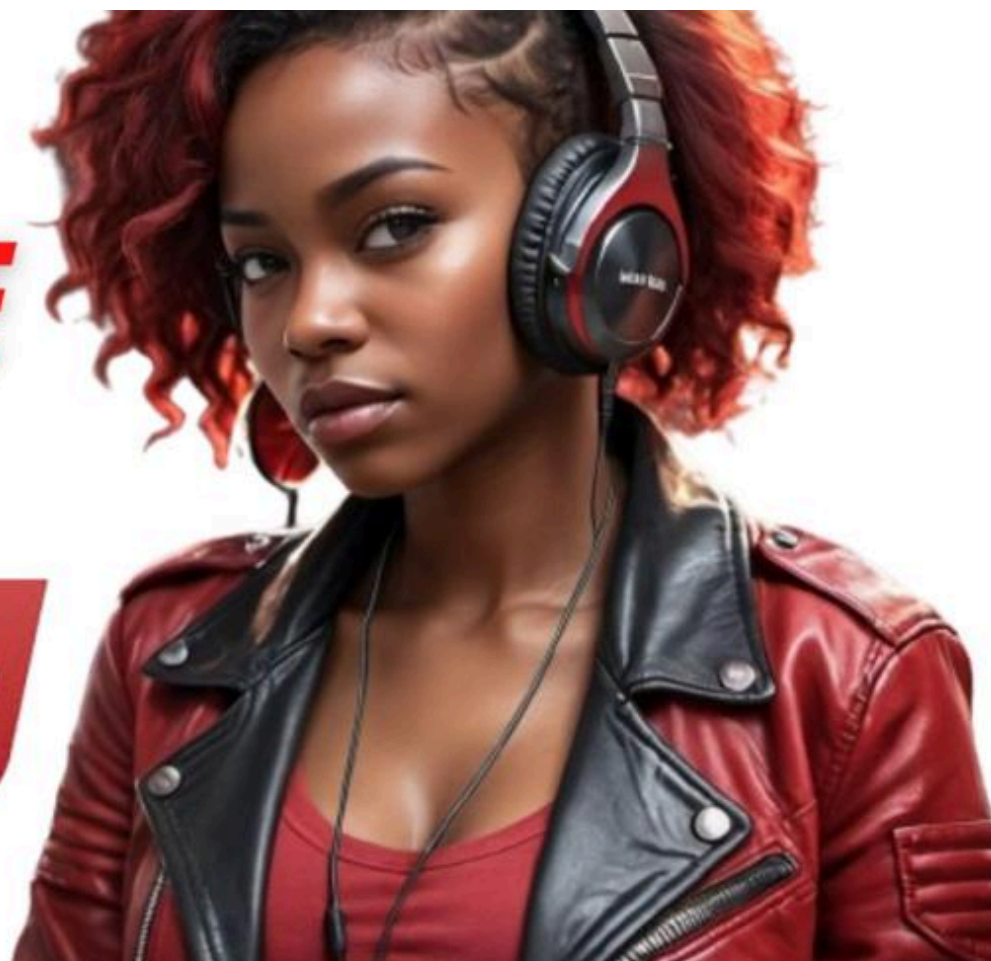


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THINK BUSINESS



ABOUKHLAL: EVERYONE NOW KNOWS MOROCCO BELONG AT THIS LEVEL

By FIFA

Morocco and France meet again on the FIFA World Cup stage on Thursday, almost four years after their historic semi-final in Qatar. Few understand the significance of that reunion better than Morocco winger Zakaria Aboukhlal, who featured in the 2-0 defeat that ended the Atlas Lions' remarkable run.

Aboukhlal appeared as a second-half substitute against Les Bleus as Morocco became the first African and Arab nation to reach the last four of a World Cup. While not selected for the 2026 tournament, he has still been keeping a close eye on the Atlas Lions' progress, having played with many of the current squad.

Aboukhlal still vividly

recalls the 2022 encounter with France. Despite going 1-0 down early on to Theo Hernandez's opener, he insists the Atlas Lions never felt out of the contest, though Les Bleus eventually doubled their lead through Randal Kolo Muani and hung on for a 2-0 win.

"I remember the intensity and the feeling that we were still in the game," Aboukhal tells FIFA in an exclusive interview. "Even though we were behind, we kept believing and pushing."

"France were difficult because they punish every small mistake. They have speed, experience and players who can decide a match in one moment. Sometimes you feel you are in control, but one transition can change everything."

Despite the defeat, Morocco were given a heroes'



welcome on their return to Rabat. Aboukhal says the remarkable run to the semi-finals injected a belief into players and fans alike that has stayed with the Atlas Lions since.

"It meant a lot. Not only for the players, but for the whole country and Moroccans all over the world," the Torino winger reflects. "I think it changed the belief around Moroccan football. Before, people maybe hoped Morocco could compete with the biggest nations. Now everyone knows Morocco belongs at that level."

That shift in mentality has been evident throughout Morocco's

campaign in North America, according to Aboukhlal. Having watched from afar, he has been struck by the composure of Mohamed Ouahbi's side. Asked what has impressed him most, the winger is unequivocal.

"The maturity. They look calm, confident and together," Aboukhal says. "They don't look surprised to be at this stage. They want to play to their own strengths no matter who the opponent is. We saw it against Brazil and the Netherlands."

That confidence will face its sternest examination yet against a France side Aboukhlal believes cannot be reduced to one superstar, despite the inevitable focus on Kylian Mbappe.

