Republic of Malawi

INTEGRATED HOUSEHOLD SURVEY
2004-2005

Population ('000)

Integrated Household Survey

2004-2005

Volume **I**

HOUSEHOLD SOCIO-ECONOMIC CHARACTERISCTICS

October 2005

Additional information about the Malawi IHS2 may be obtained from;
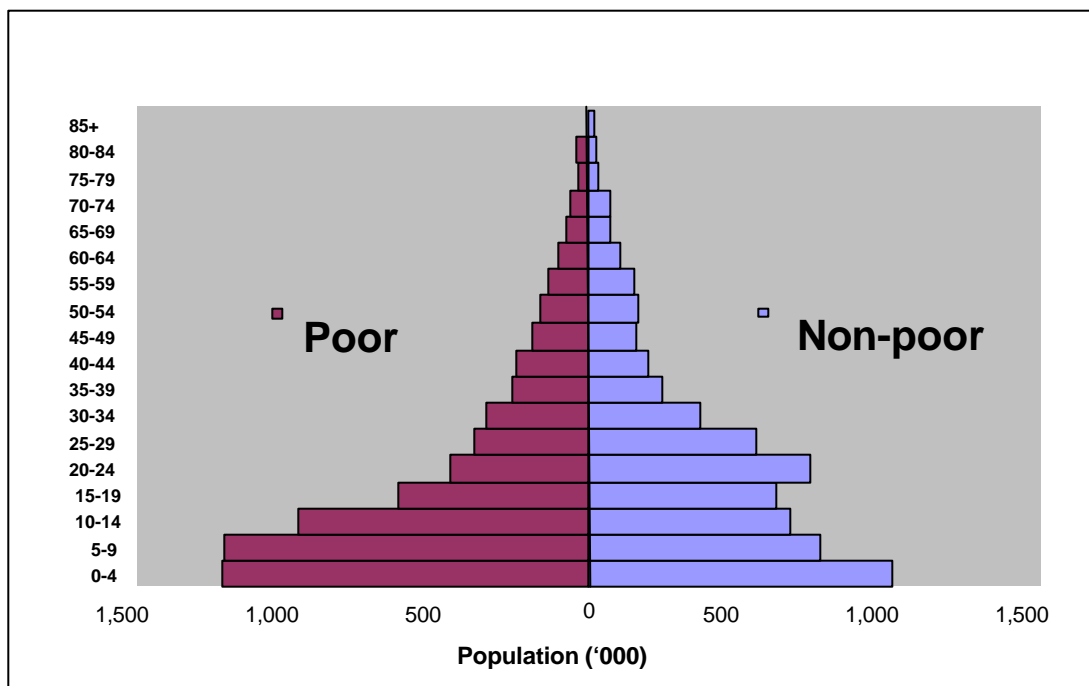
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Preface

The National Statistical Office in collaboration with the World Bank from March 2004 to April 2005 conducted the Second Malawi Integrated Household Survey (IHS2). This survey is conducted under the Integrated Household Surveys Programme. These surveys are designed to provide information on the various aspects of the socio-economic status of households in Malawi.

The primary objective of the survey is to provide up to date information for the monitoring of the country's poverty reduction strategy (MPRS) and related development goals such as Millennium Development Goals (MDGs). The survey also provides information for setting benchmarks for the new development strategy, the Malawi Growth and Development Strategy (MGDS).

Specifically the survey collected information from households and communities pertaining to their demographic characteristics, education, health, nutrition, labor force and employment, income, expenditure, assets and household enterprises. The survey also collected information on community wide characteristics including availability of services and changes that might have affected the communities over the last five years.

I would like to acknowledge the support from a number of organisations and individuals during the whole survey operation. First I would like to thank the World Bank for the financial assistance and technical support during the whole survey operation. Secondly, I thank the support from the UK Department for International Development, (DFID) and NORAD through Statistics Norway. I also thank UNICEF for providing equipment for anthropometrical measurements. Finally, I thank staff of the National Statistical Office and the survey respondents for making the survey a success.

Charles Machinjili
COMMISSIONER OF STATISTICS

Acknowledgements

Abbreviations and Acronyms

EA	Enumeration Area
IHS1	First Integrated Household Survey, 1998
IHS2	Second Integrated Household Survey, 2004
WMS	Welfare Monitoring Survey
CWIQ	Core Welfare Indicators Questionnaire
ILO	International Labor Organization
MDG	Millennium Development Goals
MEPD	Ministry of Economic Planning and Development
MGDS	Malawi Growth and Development Strategy
NSO	National Statistical Office
PSU	Primary Sampling Unit
PRSP	Poverty Reduction Strategy Paper
WHO	World Health Organization

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Chapter 1

INTRODUCTION

1.0: Background

The Second Malawi Integrated Household Survey is a nationally representative sample survey designed to provide information on the various aspects of household welfare in Malawi. The survey was conducted by the National Statistical Office from March 2004-April 2005. The survey collected information from a nationally representative sample of 11,280 households. The sampling design is representative at both national and district level hence the survey provides reliable estimates for those areas.

This is the third survey conducted under the Integrated Household Surveys Programme. The other surveys conducted under this Programme were; the Household Expenditure and Small Scale Economic Activities (HESSEA) conducted in 1990 and the first Integrated Household Survey (IHS1) conducted in 1997/98. The National Statistical Office also conducted the Core Welfare Indicators Questionnaire (CWIQ) in 2002 and the Welfare Monitoring Survey (WMS 2005). The WMS has been designed to provide quick results of welfare levels of the country and is less comprehensive relative to the IHS.

1.1: Objective of the survey

The survey is designed to cover a wide array of subject matter, whose primary objective of is to provide a complete and integrated data set to better understand the target population of households affected by poverty. Some specific objectives of the survey are as follows;

- Provide timely and reliable information on key welfare and socio-economic indicators and meet special data needs for the review of the Malawi Poverty Reduction Strategy, which have been implemented in Malawi for the last five years since year 2002.

- Provide data to come up with an update of the poverty profile for Malawi (poverty incidence, poverty gap, severity of poverty)

- Derive indicators for monitoring of Malawi's progress towards achievement of the Millennium Development Goals (MDGS) and the MPRS targets.

- Provide an understanding of the people of Malawi's living conditions.

- Derive an independent estimate of total household expenditure.

- Provide information on household consumption on selected items with the aim of revising the weights in the Malawi Consumer Price Index (CPI).

1.2: Sample design and coverage

The IHS2 had a total sample size of 11,280 households. The sample for IHS-2 was drawn using a two-stage stratified sampling procedure from a sample frame using the 1998 Population and Housing Census enumeration areas (EAs). Each of the twenty-seven districts was considered as a separate sub-stratum of the main rural stratum (except for Likoma district). The urban stratum includes the four major urban areas: Lilongwe, Blantyre, Mzuzu, and the Municipality of Zomba.

The IHS-2 used a two-stage stratified sample selection process. The primary sampling units (PSU) were the Enumeration areas. These were selected for each strata on the basis of probability proportional to size (PPS). The second stage involved randomly selecting 20 households in each EA. Every listed household in an EA had an equal chance of being selected to be enumerated.

The listing of all households in the enumeration area was conducted by NSO staff in three phases in January, May and October 2004.

Table 1.1: Sample Selection

District Code	District	HH Population Projection 2004	EAs	IHS-2 Sample HHs
101	Chitipa	31,006	12	240
102	Karonga	47,147	12	240
103	Nkhata Bay	38,062	12	240
104	Rumphi	28,849	12	240
105	Mzimba	108,046	24	480
105	Mzuzu City	27,144	12	240
201	Kasungu	118,607	24	480
202	Nkhotakota	60,007	12	240
203	Ntchisi	44,537	12	240
204	Dowa	103,239	24	480
205	Salima	72,787	12	240
206	Lilongwe	251,640	48	960
206	Lilongwe City	141,389	24	480
207	Mchinji	86,092	12	240
208	Dedza	135,849	24	480
209	Ntcheu	101,707	24	480
301	Mangochi	176,345	36	720
302	Machinga	101,839	24	480
303	Zomba	139,810	24	480
303	Zomba Urban	21,719	12	240
304	Chiradzulu	67,912	12	240
305	Blantyre	85,110	12	240
305	Blantyre City	163,393	24	480
306	Mwanza	37,941	12	240
307	Thyolo	131,835	24	480
308	Mulanje	122,974	24	480
309	Phalombe	71,573	12	240
310	Chikwawa	94,237	24	480
311	Nsanje	49,817	12	240
12	Balaka	70,732	12	240
	TOTAL	**2,731,346**	**564**	**11,280**

1.3 Questionnaires

The IHS-2 household questionnaire maintained comparisons with the earlier IHS-1 household questionnaire wherever possible. However, the IHS-2 questionnaire is more detailed and new modules were added. The questionnaire covered the socio economic characteristics of the household in the following modular aspects;

- Demographic,
- Education,
- Health
- Agriculture
- Labour-force
- Anthropometric information

There were five modules included in the 2004 questionnaire that did not appear in the 1997-98 questionnaire. These included;

- Security and Safety,
- Social Safety Nets,
- Credit,
- Subjective Assessment of Well-being, and
- Recent Shocks to the Household.

In addition there were seven agricultural modules that collected more detailed information on the agricultural situation in households than was collected in IHS-1. (See Appendix 2)

The IHS-2 Community Questionnaire was designed to collect information that is common to all households in a given area. During the survey a "community" was defined as the village or urban location surrounding the selected enumeration area, which most residents recognise as being their community. The questionnaire was administered to a group of several knowledgeable residents such as the village headman, headmaster of the local school, agricultural field assistant, religious leaders, local merchants, health workers and long-term knowledgeable residents. Information collected included basic physical and demographic characteristics of the community; access to basic services; economic activities; agriculture; how conditions have changed over the last five years; and prices for 47 common food items, non-food items, and ganyu labor.

1.4. Organization of the survey

1.4.1 Training

Training of enumerators was conducted for four weeks from 2nd February 2004 – 3rd March 2004, at the Chilema Ecumenical Lay Training Center in Zomba. A total number of 80 trainees with Malawi School Certificate of Education were recruited and trained. Of the trainees, the best 15 were promoted to become Field Supervisors, 47 were retained as enumerators, 12 as data entry clerks and 10 were set aside as reserve staff. In addition 12 NSO permanent staff were trained as Zone Supervisors.

1.4.2 Fieldwork

Fieldwork commenced on March 8, 2004, started at the same time through out the country and was completed by April 6th 2005. The survey was designed such that households were visited once. The households were spread over a year, to cater for seasonality. Field work was organised and implemented from 8 Zonal centers, namely; Karonga, Mzuzu, Kasungu, Salima, Lilongwe, Liwonde, Blantyre, and Ngabu. The zones were located in the Agricultural Development Division (ADD) headquarters.

Each zone consisted of one zone supervisor, field supervisors, and enumerators and it was equipped with a 4 X 4 vehicle and a driver to facilitate their movement within their areas.

In order to ensure good quality, during the course of the field work, the IHS-2 management core team led by the National task manager, the field coordinators and the technical mission from the World Bank visited all zones every month, supervised and coordinated fieldwork activities. (See Annex 1 for survey team).

1.5 Data processing

(a) Data Entry
Data capturing for the IHS-2 started as soon as the first months of fieldwork was completed in April 2005. Data entry was done concurrently with data collection. The IHS-2 data entry centre was centralised at the National Statistical Office headquarters and was organized as follows;
Once the questionnaires arrived the data editor checked the questionnaires and assigned questionnaire numbers. The CSPRO software was used to capturer the data. This software provides automatic data checks for acceptable values for the variables, and checks between different modules of the questionnaire.

(b) Data Cleaning

The data cleaning process was done in several stages. The first stage was to make sure that the data as captured reflected the information that the informants provided. The data processing manager did the error checks for each enumeration area. These were cross-examined physically with the questionnaires, and the errors were documented.

1.6 Sample results

The table below shows the response rates for the survey. A total of 11,280 were selected for the sample of which 10,777 households were occupied and successfully interviewed, yielding a response rate of 96 percent. Of the selected households 507 replacements were made. The primary reason for replacement was that the dwelling could be found but no household member could be found after repeated attempts or the dwelling was unoccupied. There were only 41 refusals from respondents.

Table 1. 2: Sample response rate

Reasons for Replacement	Number of replacements
Dwelling found but no HH member could be found	197
Dwelling found but respondent refused	41
Dwelling found but appears unoccupied	180
Dwelling found but not a residential building	12
Dwelling destroyed	43
Dwelling not found	30
TOTAL	**507**

It is also important to note here that there have been some key changes in data collection from the first IHS to the current IHS. The key changes are mainly in terms of recall period for food consumption whereby IHS1 used a diary while IHS2 has used a 7-day recall period. Because of such changes, direct comparison on consumer expenditure between IHS1 and IHS2 is not encouraged. Likewise, poverty estimates developed from the two surveys should not be directly comparable.

1.7 Organization of this report

Chapter two describes and analyses the characteristics of the Malawi population. The characteristics of the population in terms of household size, migration and orphanhood are described, paying specific attention to the population's age and gender structure. The population is also distributed to both the geographical and socio-economic status of the household

Chapter three considers the educational characteristics of the Malawi population. The supply of education encompasses physical infrastructure and type of schools; demand is

related to various aspects of enrolment; and the quality of education refers to how the system works internally. Special emphasis is given to enrolment levels and characteristics, as well as to the literacy levels in the population.

Chapter four discusses on the general health situation of the Malawi population and their access to health services. Findings on the prevalence of chronic illness, incidence of acute illness and injury are examined in relation to the use of health services.

This chapter looks further at the incidence of illnesses, describing the occurrence of diarrhea and acute respiratory infection and the means by which they are treated, coverage of reproductive health and delivery services and care, such as place and attendance of health professionals at birth. The analysis also focuses on the different measurements of malnutrition and their distribution within children under five and deaths in the household.

Chapter five deals with labour force participation and employment. The analysis measures the labour force participation rates, unemployment, and employment. It also outlines some of the difficulties inherent in estimating employment and unemployment in an economy like Malawi's. The distribution of occupation and industries in Malawi is also discussed.

Chapter six describes the expenditure, income and wealth of households. Data was collected on household expenditure on all items from which a household can derive utility, such as food, non-food costs, and expenditure on education, housing, transport, health etc. The total household expenditure is computed for all expenditure items. These are grouped according to Classification of individual consumption by product (COICOP). The per capita expenditure quintiles are also used as a proxy for the socio economic status of the household. In addition, the chapter estimates the household income, from all sources, e.g. farms products, non-farm income, employment, remittances etc. The asset possession of households is also outlined. All these are used to portray income patterns of the household that in turn lead to an analysis of inequality, using Gini Coefficients. The actual measurement of poverty is dealt with in another publication, the Malawi Poverty and Vulnerability Assessment Paper.

Chapter seven examines housing conditions, the availability of infrastructure and services, and environmental issues. This chapter first looks at the delivery of basic services such as electricity, water and sanitation. The households' dwellings are then described with reference to the type, size, number of rooms in dwelling, and tenure arrangements, in order to provide information pertaining to the space in which individuals live.

Chapter eight examines the agricultural production characteristics of the households; food security, sales of agricultural produce, own account consumption, tobacco production, dry season cropping use of irrigation methods.

Chapter nine examines the access to loans and credit by households, the reasons for obtaining loans, sources of loan and reasons why many households do not obtain loans.

Chapter ten examines the safety and security aspect of households; the proportion of the population that experienced an incidence of crime, the perception of safety in the community, satisfaction with quality of police service.

Chapter eleven describes welfare aspects of the household, specifically the evaluation on the household welfare and wealth of households. Data included perceptions of median income, the material possessions of households and subjective assessment of destitution and poverty are used to portray income patterns. The data obtained are subjective, and insight into the characteristics of poverty in Malawi is gained through an understanding of how people perceive their situation. The chapter further looks at recent shocks affecting households and how households mitigate against the shocks and the safety nets programs from which households have benefited.

For concepts and definitions about various aspects and variables used please refer to the specific chapters.

SUMMARY OF KEY INDICATORS

Table 1.3: SUMMARY OF KEY INDICATORS

Indicators	Unit of Measure	1998			2005		
		All	Poorest 20 %	Richest 20 %	All	Poorest 20 %	Richest 20 %
Demographic Indicators							
Sample size (households	Number	6,586	1,014	1,710	11,280	2,281	2,219
Total Population estimate	000's	9,795	1,936	1,886	12,170	3,215	1,721
Average household size	Number	4.4	5.3	3.6	4.5	5.9	3.2
Head of Household Characteristics							
Education level of head							
No education	Percent	26	40	6	28	39	15
Primary	Percent	60	57	41	56	56	47
Secondary and above	Percent	14	3	53	18	5	39
Sex of household head							
Male	Percent	78	73	87	77	74	81
Female	Percent	22	27	13	23	26	19
Employment Ratios (among Labour force)							
Employment ratio	Percent	97	97	97	92	95	89
MDG1: Eradicate Extreme Poverty and Hunger							
Mean annual per capita expenditure	Malawi kwacha	18,872	10,436	44,686	26,058	7,594	54,793
Mean annual share of expenditure on food	Percent	70.9	77.9	55.3	55.6	61.1	48
Mean annual share of expenditure on health	Percent	0.7	0.5	1.0	1.4	1.6	1.2
Mean annual share of expenditure on education	Percent	0.5	0.2	1.2	1.73	1	2.7
MDG2: Education and literacy MDG 4: Promote Gender Equality							
Net Primary Enrollment							
Total	Percent	57	56	68	80	72	86
Male	Percent	56	53	72	79	71	85
Female	Percent	59	59	65	81	72	87
Adult literacy rate							
Total	Percent	51	51	72	64	52	82
Male	Percent	62	47	78	76	68	88
Female	Percent	58	27	65	52	40	74
Youth Literacy rate (15-24)							
Total	Percent	63	51	78	76	52	81
Male	Percent	69	57	80	81	75	90
Female	Percent	58	44	75	72	62	85

MDG4: Reduce Child Mortality MDG5: Improve Maternal health							
Incidence of Illness	Percent	28	24	27	26	22	26
Birth assisted by skilled personnel	Percent	-	-	-	58	54	70
Proportion households with under five children sleeping under net	Percent	-	-	-	63	61	62
Stunting (6-59 months)	Percent	56	59	53	43	44	41
Wasting (6-59 months)	Percent	11	12	11	5	6	4
Underweight (6-59 months)	Percent	25	32	23	22	22	22
MDG7: Ensure Environmental Sustainability							
Owner occupancy rate	Percent	87	98	66	81	89	60
Proportion with electricity within 100 m	Percent				16	8	29
Proportion with access to improved source of water							
Piped (own)	Percent	7	0.2	19.7	2.2	0.2	9.2
Piped borne	Percent	21	20.8	26	17.7	10.6	29
Borehole/Protected Well	Percent	23	26.7	17.1	46.5	52.4	36.3
Total	Percent	50	47	62.8	66.4	63.2	74.5
Proportion with access to improved sanitation							
Flush Toilet	Percent	-	-	-	2.8	0.5	9.9
VIP latrine	Percent	-	-	-	1.8	1	3.8
Traditional Latrine with roof	Percent	-	-	-	57.4	51.7	61.3
Total	Percent	-	-	-	61.9	53.1	75
Traditional Fuel Use							
Firewood	Percent	92	99	77	90	98	72
Charcoal	Percent	2	0	7	7	1	18
Total	Percent	94	99	83	98	100	92
Nontraditional fuel use							
Paraffin	Percent	0.9	0	3	0.2	0	0.7
Electricity	Percent	3.1	0.1	12.2	1.7	0.1	7.4
Gas	Percent	0	0	0.2	0.1	0	0.5
Other	Percent	1.6	1.1	1.2	0.3	0	0.8
Total	Percent	5.7	1.2	16.6	1.9	0.1	8.1
Safety and security							
Proportion unsafe in own house	Percent				15.5	12.7	18.6
Proportion of persons ever attacked	Percent	-	-	-	3.9	2.4	5.4
Source: Malawi Integrated Household Survey 1998, 2004							

Chapter 2

DEMOGRAPHIC CHARACTERISTICS

2.0 Introduction

This chapter provides a descriptive analysis of the demographic and socio-economic characteristics of the population in the sampled households. For the purpose of IHS2, a household was defined as a person or group of persons related or unrelated who live together and make common arrangements for food, or who pool their income for the purpose of purchasing food. A household member included all persons who have lived in this household for at least 3 months. The Demographic characteristics examined here include; Age, sex, relationship to household head, marital status and place of residence, household size, orphanage, migration, religion and deaths in the households.

2.1 Age and sex distribution

The age and sex distribution of the population in the survey is shown in Table 2.1. The table shows that 49 per cent were male and 51 per cent were female. The table further depicts that 51 per cent of male population were in the urban areas and 49 per cent in the rural areas, whilst 49 per cent of the female population were in the urban and 51 per cent in the rural areas. The table depicts that Malawi has a relatively larger population in the younger age groups. The population structure is shown in Figure 2.1, which shows that the population is wider at the younger age groups than at the older age groups.

Figure 2.1: Population Pyramid

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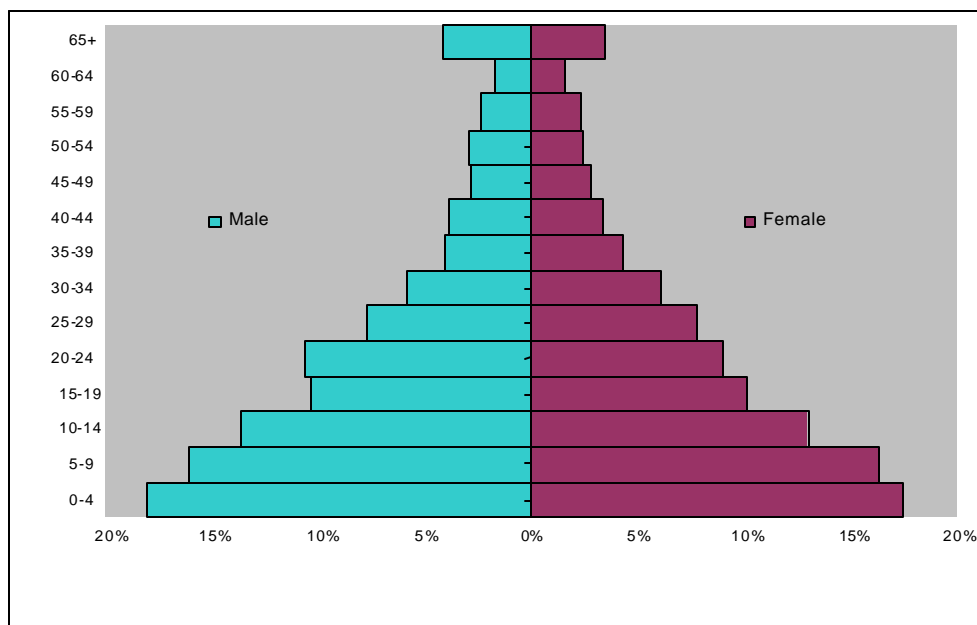
Table 2. 1 Percentage distribution of population by five-year age groups according to sex and residence, Malawi, 2004

Age group	Sex		Place of Residence		Total
	Male	Female	Urban	Rural	
0-4	17.2	17.2	15.4	17.5	17.2
5-9	16.4	15.4	12.9	16.3	15.9
10-14	13.0	13.2	12.5	13.2	13.1
15-19	10.1	10.0	11.0	9.9	10.0
20-24	9.0	10.2	12.7	9.2	9.6
25-29	7.8	7.4	11.7	7.1	7.6
30-34	6.1	5.6	6.8	5.7	5.8
35-39	4.3	3.9	4.6	4.0	4.1
40-44	3.4	3.7	3.8	3.5	3.6
45-49	2.8	2.7	3.0	2.8	2.8
50-54	2.4	2.8	1.5	2.8	2.6
55-59	2.3	2.3	1.6	2.4	2.3
60-64	1.6	1.7	0.9	1.7	1.7
65+	3.5	4.0	1.5	4.0	3.8
Total	100	100	100	100	100

2.2 Household composition

In IHS2, a household head was defined as the person who makes economic decisions in the household, the breadwinner. Table 2.5 shows the mean household size and percentage distribution of households by household size. The IHS2 estimated a mean household size of 4.5 persons per household across the country. The rural population had a household size of 4.6 persons, while the urban population had a household size of 4.3 persons per household. In terms of household size by age of household head, the highest household size was observed in the heads within the age group 35-49 years (5.6 persons) followed by age group 50-64 with mean size of 4.9 persons, youngest household heads aged 10-14 had the lowest household size 2.8. The table also shows that 8 per cent of the households are single person households and 30 percent of households have 6 or more persons.

Table 2. 2 Mean household size and percentage distribution of households by household size by background characteristics, Malawi 2005

Background characteristics	Household size	Number of Usual members				
		1 Person	2-3 Persons	4-5 Persons	6 or more Persons	Total
Malawi	**4.5**	**7.7**	**28.7**	**33.3**	**30.3**	**100**
Place of residence						
Urban	4.3	11.5	28.3	33.9	26.3	100
Rural	4.6	7.2	28.8	33.2	30.8	100
Sex of household Head						
Male	4.7	6.0	26.4	33.8	33.7	100
Female	3.8	13.4	36.4	31.6	18.7	100
Age of household head						
10-14	2.8	50.2	0.0	49.8	0.0	100
15-24	2.9	11.8	65.0	20.2	3.1	100
25-34	4.1	6.2	29.0	46.9	18.0	100
35-49	5.6	4.0	13.9	29.6	52.5	100
50-64	4.9	7.6	25.5	28.3	38.6	100
65+	3.8	17.0	36.9	26.4	19.6	100
Education level of head						
None	4.6	6.3	28.2	33.9	31.6	100
Primary	4.8	6.0	27.8	30.1	36.0	100
Secondary and above	4.5	8.3	27.8	35.1	28.7	100
Household per capita expenditure quintile						
1st	5.8	0.9	13.1	34.5	51.5	100
2nd	5.2	1.6	21.2	37.1	40.1	100
3rd	4.8	3.2	29.1	34.2	33.5	100
4th	4.2	6.9	36.7	33.0	23.4	100
5th	3.4	22.8	36.9	24.7	15.6	100
Marital Status of household head						
Never married	1.8	58.1	31.9	7.4	2.7	100
Married	5.0	1.0	26.6	36.3	36.1	100
Divorced/Separated	3.3	22.3	35.4	28.7	13.6	100
Widowed/Widower	3.6	21.0	34.6	25.9	18.6	100
Region						
Northern	4.9	5.9	26.9	30.9	36.3	100
Central	4.7	7.4	24.9	34.6	33.1	100
Southern	4.3	8.4	32.4	32.6	26.6	100

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2.3 Households by age and sex of household head

Table 2.3, shows that 77 percent of households are headed by males and 23 percent are female headed. The place of residence of the households also shows that 12 percent of the households are urban while 88 percent is rural.

In terms of age of household head, the distribution shows that 30 percent of the households had their heads within the age group25-34 and 27 percent had their heads within the age group 35-49, furthermore the table shows that 10 percent of the households had the youngest household heads aged between 10-24 years.

Of the male-headed households the majority were in the 25-34 age-group (34 percent) and the least in the age group 65 and more. Of the female headed households the highest were in the age groups 50-64 (26 percent and the lowest in the age group 10-24 (9 percent).

Table 2.3 Percentage distribution of households by age and sex of household head according to background characteristics, Malawi 2005

Background Characteristics	Sex of household head		Total
	Male	Female	
Malawi	77.1	22.9	100
Place of residence			
Urban	13.2	7.9	12.0
Rural	86.8	92.1	88.0
	100.0	**100.0**	**100.0**
Age of household head			
10-24	10.7	9.0	10.3
25-34	33.9	18.7	30.4
35-49	28.7	25.3	27.9
50-64	17.4	26.3	19.4
65+	9.2	20.8	11.8
Total	**100.0**	**100.0**	**100.0**

2.4 Dependency ratio

Another indicator of household demographics is the dependency ratio, defined in a standard way as the ratio of prime-age adults to the total number of persons in the household outside the economic-active population (children under the age of 15 and adults above 65 years of age).

As table 2.4 below reveals, the dependency ratio for Malawi is 1.1 implying that there are 0.1 more economically inactive persons for every economically active person.

Table 2.4 Dependency ratio by background characteristics, Malawi 2005

Background characteristics	Dependency ratio
Malawi	**1.1**
Place of residence	
Urban	0.8
Rural	1.1
Sex of household head	
Male	1.0
Female	1.4
Per capita expenditure quintile	
1st	1.5
2nd	1.3
3rd	1.2
4th	1.0
5th	0.7
Region	
Northern	1.1
Central	1.1
Southern	1.1
Highest level of education of household head	
Pre-school/nursery	1.3
Junior Primary	1.2
Senior Primary	1.1
Junior Secondary	0.9
Senior Secondary	0.8
University	0.6
Training College	0.8

Dependency ratio is high in the rural areas at 1.1 compared to urban areas at 0.8. By sex of household head, dependency ratio is high in female-headed households compared to male-headed households. By per capita expenditure quintile, the lowest quintile has a dependency ratio of 1.5 while the highest quintile has a dependency ratio that is almost twice as low as the lowest quintile at 0.7.The three regions of the country are at par with a dependency ratio of 1.1. However, there is a strong correlation between dependency ratio and education level of household head. As table 2.4 above shows, dependency ratio is lower as education level is increasing.

2.5 Orphanhood

In the IHS2, an "orphan" was defined as a person aged 15 years or below who had lost at least one of the parents. Table 2.5 shows the proportion of children aged 15 years and below who lost one or both parents. The estimated number of orphans from the survey is 706500. Of the children under 15 years about 12 percent have lost one or both parents, of whom 58 percent have lost their father and 23 percent have lost their mother and 19 percent have lost both parents.

The difference by other background characteristics is not distinct, e.g. the difference between urban and rural is not large. In terms of age, older children are more likely to be orphaned and fostered in the ages 10-15 (22 percent).

The southern region has the highest proportion of orphans at 13 percent and the other two regions are at par at 11 percent.

Table 2.5 Proportion of orphans and percentage distributions of orphans who are aged 15 years and less by type of orphanage according to background characteristics, Malawi 2005

| Background Characteristics | Proportion of orphans | Number of orphans | Type of Orphan | | | | Number of persons aged 0-15 years |
			Father Died	Mother Died	Both Parents Died	Total	
Malawi	**12.0**	**706,499**	**57.8**	**23.3**	**19.0**	**100**	**5,876,757**
Place of residence							
Urban	12.8	75,572	58.0	23.3	18.7	100	590,094
Rural	11.9	630,927	57.7	23.3	19.0	100	5,286,663
Sex							
Male	12.1	355,037	57.6	23.6	18.8	100	2,925,207
Female	11.9	351,461	57.9	23.0	19.1	100	2,950,357
Age groups							
0-4	3.5	73,737	70.1	23.1	6.7	100	2,093,217
5-9	11.9	230,156	59.4	25.1	15.5	100	1,928,215
10-15	21.7	402,606	7.8	44.5	47.7	100	1,855,326
Region							
North	11.0	66,536	61.0	20.4	18.6	100	605,127
Centre	10.6	243,588	58.4	24.4	17.2	100	2,291,372
South	13.3	396,374	56.8	23.1	20.1	100	2,980,259

2.5 Migration

Migration is the geographic movement of people across a specified boundary for the purpose of establishing a new permanent or semi permanent residence. The terms "immigration" and "emigration" are used to refer to movements between countries, that is international migration. Corresponding terms to immigration and emigration for movement between areas within a country, that is internal migration are; in-migration and out-migration respectively.

In the IHS2, household members were asked to state whether they have always lived in their current location or they have moved from elsewhere. Stating where they moved from, the time since they moved and reasons for their action. For this analysis, we have restricted migration to include only movements within the last 5 years. The geographical units used in this survey are rural and urban, districts and abroad (outside Malawi).

Table 2.6 shows that 17.2 of the household heads had ever moved from one locality to the other. Of these 2 percent had moved from urban to urban, 11 percent had moved from urban to rural, 8 percent had moved from rural to urban. The majority of households 75 percent have moved from rural to another rural area. International migration was lower with 4 percent having moved from outside Malawi to rural and less that 1 percent having moved from outside Malawi to the urban centers. This is also illustrated in figure 2.2.

Furthermore, the table shows that the main reasons for migrating was in search of schooling 65 percent, family 54 percent and to start work or business 51 percent. Socio economic status and education shows that the richest and highly educated persons have the higher motivation of migrating.

Figure 2.2 Migration Pattern
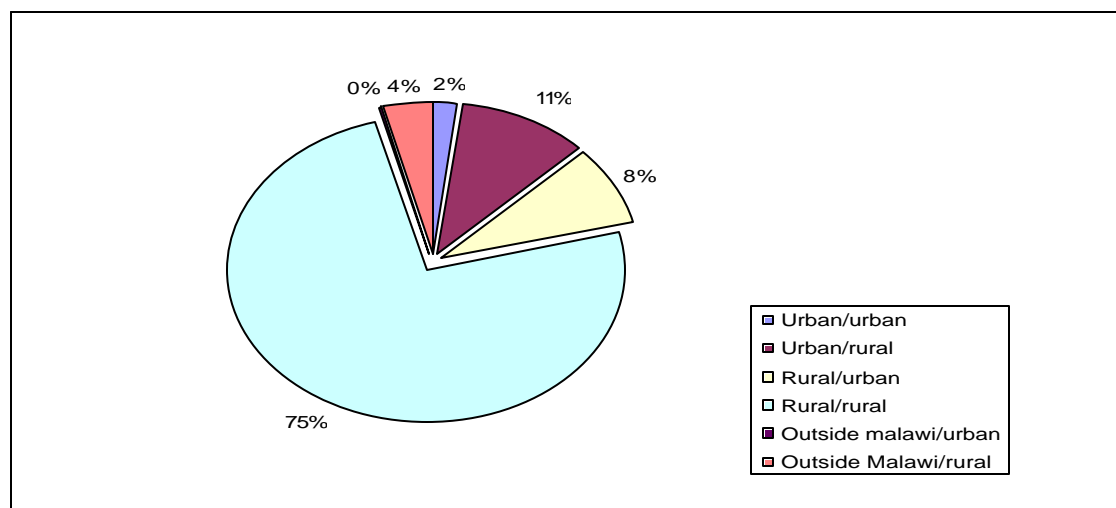
Table 2.6 Proportion of migrants by movement pattern of migration according to background characteristics, Malawi 2005

Background Characteristics	Proportion migrants [1]	Movement pattern of migrants						Total
		Urban/ urban	Urban/ rural	Rural/ urban	Rural/ rural	Outside Malawi/ urban	Outside Malawi/ rural	
Malawi	**17.2**	**1.9**	**10.9**	**8.3**	**74.6**	**0.4**	**3.9**	**100**
Sex of Migrant								
Male	17.0	2.0	11.4	9.2	72.5	0.5	4.4	100
Female	17.5	1.8	10.4	7.4	76.6	0.4	3.4	100
Reasons for migrating								
Family	54.0	2.1	13.1	7.3	72.9	0.5	4.0	100
Schooling	64.5	5.0	12.0	29.1	52.2	0.0	1.7	100
Start Business/Work	50.7	3.7	16.3	18.2	54.9	0.7	6.2	100
Marriage	41.5	0.9	5.1	6.2	85.6	0.3	2.0	100
Other	33.0	0.3	10.6	0.8	82.1	0.1	6.1	100
Education level								
None	18.4	1.0	10.1	7.5	77.4	0.3	3.6	100
Primary	24.9	3.4	15.1	12.0	66.2	0.6	2.6	100
Secondary and above	37.7	8.0	22.8	17.3	48.7	1.3	1.9	100
Household per capita expenditure quintile								
1st	11.6	0.0	7.4	2.0	85.8	0.0	4.8	100
2nd	12.5	0.4	8.8	4.4	81.8	0.1	4.5	100
3rd	17.0	0.5	8.7	7.1	79.9	0.1	3.7	100
4th	20.3	1.3	9.5	11.3	73.3	0.5	4.1	100
5th	31.9	6.5	19.2	15.7	54.8	1.3	2.4	100
Marital Status								
Never married	18.2	4.2	15.5	11.0	66.4	0.4	2.5	100
Married	23.1	1.3	8.3	8.2	77.6	0.4	4.2	100
Divorced/Separated	17.9	1.9	11.3	5.4	75.5	0.2	5.6	100
Widowed/Widower	9.3	1.1	12.2	4.1	71.9	0.8	10.0	100

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[1] A migrant has been defined as those people who have not been leaving at their current place of residence for the past five years.

Chapter 3

EDUCATION

3.0 Introduction

Education is known to be a major determinant of living standards. Information on education and literacy status is essential for planning and evaluation of existing policies. Low education levels accompanied by low literacy rates are some of the characteristics of developing countries like Malawi. The survey, collected data on education and literacy levels of household members. This chapter will therefore present information on literacy rates, education attainment and school attendance rates. Information on drop out rates including the reasons for dropping out will also be presented.

3.1 Literacy status of household members

Literacy is defined as the ability to read and write. Specifically this analysis classifies all those who can read and write in Chichewa or English or any other language as being literate. As table 3.1 below shows, close to 64 percent of the population in Malawi is literate. Among males, almost 76 percent is literate while half of females are literate.

Considering place of residence, urban literacy is much higher at about 86 percent compared to 61 percent for rural. At regional level, literacy rate is higher in the northern region at around 80 percent followed by the central region at 62 per cent and then finally the southern region at 61 per cent.

Table 3.1 also shows that literacy rate is increasing with increase in per capita expenditure quintiles. As may be noted from the table, literacy rate for the highest quintile is at eighty-two per cent. However, only half of the population aged 15 years and over in the lowest quintile is literate.

As discussed earlier, urban areas have registered high literacy rates compared to rural areas. At district level, it may be noted that excluding these urban areas, Rumphi has registered the highest literacy rate than any other district. However, there are also other districts such as Karonga and Nkhatabay that have equally registered high literacy rates of above 80 percent. On the other hand, Dedza, Nsanje, Machinga and Salima are the districts that have registered low literacy rates of less than 50 per cent.

Table 3.1 Literacy rate, proportion never attended school and reasons for never attending school by background characteristics, Malawi 2005 (15 years and over)

Background characteristics	Proportion Literate	Prop. never attended school	Reason for never attending school					Total
			No money for fees/ uniform	Orphaned	Disabled / illness	Not interested/ parents did allow	No school nearby & other reasons	
Malawi	**63.9**	**24.9**	**44.9**	**21.4**	**14.6**	**12.8**	**6.3**	**100**
Sex								
Male	75.8	15.8	47.2	16.4	14.8	14.1	7.5	100
Female	52.4	33.6	43.8	23.6	14.5	12.2	5.8	100
Place of residence								
Urban	85.6	8.5	61.6	19.7	6.0	4.1	8.6	100
Rural	60.9	27.2	44.1	21.5	15.0	13.2	6.2	100
Per capita expenditure quintiles								
1st	52.1	34.8	45.4	18.9	14.9	14.6	6.1	100
2nd	57.2	28.6	44.5	21.7	13.5	14.1	6.1	100
3rd	61.0	26.9	44.9	21.9	14.8	11.9	6.5	100
4th	68.3	20.9	46.0	21.3	15.1	11.9	5.8	100
5th	82.4	12.1	43.0	24.3	15.0	10.4	7.4	100
Northern Reg.	**79.7**	**10.7**	**33.3**	**24.3**	**12.4**	**23.4**	**6.6**	**100**
Chitipa	77.1	14.3	5.2	41.2	10.3	35.1	8.2	100
Karonga	83.0	9.8	20.3	34.4	9.4	32.8	3.1	100
Nkhata Bay	81.8	8.9	61.5	23.1	3.8	9.6	1.9	100
Rumphi	89.3	4.9	26.5	23.5	8.8	23.5	17.6	100
Mzimba	74.5	13.6	47.1	12.3	17.6	18.2	4.8	100
Mzuzu City	88.5	3.1	21.1	26.3	10.5	21.1	21.1	100
Central Region	**62.3**	**24.9**	**47.0**	**21.5**	**16.3**	**9.3**	**5.9**	**100**
Kasungu	67.8	23.2	71.5	6.8	9.6	7.0	5.1	100
Nkhotakota	70.5	19.1	22.9	30.0	15.7	17.9	13.6	100
Ntchisi	59.9	25.2	45.4	20.7	13.2	13.8	6.9	100
Dowa	60.6	23.7	33.4	24.4	19.7	14.1	8.4	100
Salima	48.2	45.7	32.3	31.2	20.5	12.5	3.4	100
Lilongwe Rural	56.8	26.3	47.2	23.7	18.3	7.6	3.3	100
Lilongwe City	82.8	9.7	49.6	25.6	9.8	5.3	9.8	100
Mchinji	59.1	31.8	65.2	12.7	15.8	2.3	4.1	100
Dedza	49.4	31.4	47.3	21.7	15.1	10.7	5.2	100
Ntcheu	65.2	22.3	41.7	24.4	20.3	5.3	8.3	100
Southern Reg.	**61.2**	**28.8**	**44.6**	**20.9**	**13.5**	**14.3**	**6.6**	**100**
Mangochi	50.9	45.6	35.4	12.8	7.2	31.5	13.1	100
Machinga	49.0	37.0	41.2	33.1	10.1	9.1	6.5	100
Zomba Rural	61.9	26.0	60.8	20.6	4.8	10.3	3.4	100
Zomba Munic.	83.9	9.8	64.5	25.8	1.6	-	8.1	100
Chiradzulu	69.8	10.3	49.2	33.8	10.8	1.5	4.6	100
Blantyre Rural	67.5	18.4	25.9	46.4	16.1	9.8	1.8	100
Blantyre City	88.2	8.2	83.2	6.9	3.0	2.0	5.0	100
Mwanza	67.5	22.6	37.0	20.7	35.6	4.4	2.2	100
Thyolo	53.5	44.1	56.9	11.9	15.4	10.9	4.9	100
Mulanje	75.3	17.1	69.6	6.9	8.3	5.5	9.7	100
Phalombe	53.6	29.5	44.7	34.0	14.5	3.8	3.1	100
Chikwawa	50.2	35.3	28.8	19.5	26.1	22.4	3.2	100
Nsanje	49.1	37.5	29.6	31.8	24.3	8.6	5.6	100
Balaka	63.2	22.6	49.6	31.4	6.6	4.4	8.0	100

3.2 Proportion never attended school

Other than finding out if a person can read and write, the survey also gathered information on whether an individual has ever attended school or not. As table 3.1 above indicates, nearly one in every four persons in the country has never attended school. The case is less severe amongst males than females. Only sixteen percent of men have never attended school whilst the situation is at thirty-four percent for females.

Taking into consideration place of residence, it may be noted that urban areas have very low proportions of people who have never attended school. Only 8 percent of the population aged 15 years and over has never attended school in urban areas while 27 percent has never attended school in rural areas. By per capita expenditure quintiles, only 12 per cent of the population in the highest per capita expenditure quintile has never attended school. As table 3.1 reveals, the proportion is increasing as we are moving from the highest expenditure quintile to the lowest quintile to an extent that at 35 per cent, the lowest quintile has almost triple the proportion of persons who have never attended school compared to the highest quintile.

Figure 3.1: Proportion of literate persons and those who have never attended school by per capita expenditure quintiles (15 years and over)
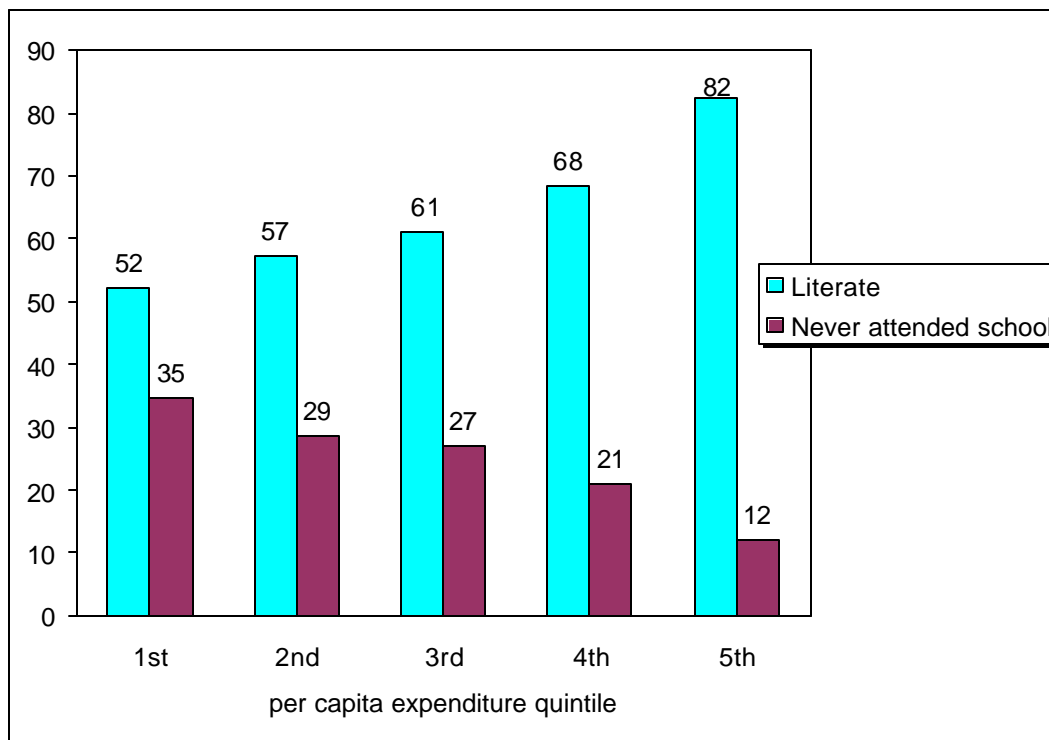
As figure 3.1 above shows, in terms of per capita expenditure quintiles, low literacy rates are associated with high incidences of persons who have never attended school and visa versa.

At regional level, the southern region has the highest proportion of people who have never attended school. Close to 29 percent of the population in the southern region has never attended school while in the central region, close to 25 percent has never attended school. The situation is much better in the northern region whereby only one person out of ten is likely to have never attended school.

At district level, Salima, Mangochi and Thyolo are districts with the highest proportion of persons who have never attended school registering 46, 46 and 44 percent respectively. On the other hand, after registering the highest literacy rate, Rumphi district has also registered the lowest proportion of people who have never attended school. As table 3.1 above shows, only 5 percent of the population in that district has never attended school.

3.3 Reasons for never attending school

The survey gathered information on why the above-discussed persons have never attended school. As table 3.1 above reveals, the most common reason for having never attended school is lack of money for fees and school uniform. Almost 45 percent of persons aged 15 years and over who have never attended school reported that lack of money for fees and uniform was the main reason for never attending school. The second highest reason is that the respondent was orphaned with 21 percent of the respondents reporting this. Fourteen percent reported as being disabled or having a long-term illness. The least reported reason is that there was no school nearby and other reasons. As may be noted from the table above, the pattern of the reasons for never having attended school are almost similar across social economic background characteristics.

3.4 Highest level of education completed by household heads

The percentage distribution of household heads by highest level of education completed. From table 3.2 below, it shows that almost 28 percent of household head have not acquired any certificate of education. More female household heads (52%) have no education compared to male households (21%). Only 9 percent of urban household heads have no educational qualification compared to 31 percent in the rural areas. In terms of per capita expenditure quintiles, 41 percent of household heads in the lowest quintile have no educational qualification. The proportion is declining as expenditure quintiles are increasing. As table 3.2 below shows, 15 percent of household heads in the highest quintile have no educational qualification. In terms of the three regions of the country, the southern region has the highest proportion (32%) of household heads who have not acquired any formal qualification followed by the central region (28%) and then finally the northern region at 12 percent. In terms of district specific areas almost half of household heads in Salima have no any educational qualification. On the other hand, Chiradzulu district has only 11 percent of households who have no educational qualification. Of the three urban areas of the country, Mzuzu city has the least proportion (4%) of household heads who have no educational qualification while Lilongwe city has the highest (11%).

Table 3.2 Percentage distribution household heads by highest educational qualification acquired by background characteristics -Malawi 2005

Background characteristics	None	Primary	Secondary and above	Total
Malawi	**28.2**	**54.8**	**17.0**	**100**
Place of residence				
Urban	9.2	43.8	47.0	100
Rural	30.8	56.3	12.9	100
Sex of household head				
Male	21.1	59.0	19.9	100
Female	52.2	40.6	7.2	100
Per capita expenditure quintile				
1st	41.0	54.0	4.9	100
2nd	33.8	58.1	8.1	100
3rd	29.0	58.5	12.5	100
4th	22.7	56.6	20.7	100
5th	14.9	46.9	38.2	100
Northern Region	**11.5**	**65.3**	**23.2**	**100**
Chitipa	18.8	59.6	21.7	100
Karonga	12.1	63.2	24.7	100
Nkhata Bay	10.9	69.3	19.7	100
Rumphi	7.9	60.7	31.4	100
Mzimba	12.3	71.9	15.8	100
Mzuzu City	3.8	48.8	47.5	100
Central Region	**28.4**	**55.6**	**16.0**	**100**
Kasungu	28.5	55.6	15.8	100
Nkhotakota	22.9	58.3	18.8	100
Ntchisi	29.6	54.2	16.3	100
Dowa	27.7	57.1	15.2	100
Salima	49.8	39.3	10.9	100
Lilongwe Rural	28.4	60.3	11.2	100
Lilongwe City	10.8	48.3	40.8	100
Mchinji	40.0	45.4	14.6	100
Dedza	32.7	60.6	6.7	100
Ntcheu	24.8	65.1	10.1	100
Southern Region	**31.7**	**51.8**	**16.5**	**100**
Mangochi	48.5	41.9	9.6	100
Machinga	44.4	47.6	8.0	100
Zomba Rural	32.5	54.6	12.9	100
Zomba Municipality	16.0	39.7	44.3	100
Chiradzulu	10.9	76.6	12.6	100
Blantyre Rural	22.1	62.1	15.8	100
Blantyre City	7.5	38.6	53.9	100
Mwanza	24.2	63.8	12.1	100
Thyolo	47.1	37.7	15.3	100
Mulanje	22.3	64.9	12.7	100
Phalombe	31.8	56.8	11.4	100
Chikwawa	30.8	60.0	9.2	100
Nsanje	31.7	58.3	10.0	100
Balaka	31.3	60.4	8.3	100

At national level, slightly above half of household heads (54%) have primary education qualification. In urban areas, 44 percent of household heads in urban areas have primary school certificate compared to 56 percent in rural areas. More male household heads (59%) have a primary school certificate compared to female household heads (41%). As table 3.2 above shows, there is no any specific pattern being followed in terms of expenditure quintiles. The lowest quintile has 54% of household heads with no education and the highest has 47 percent. However, the highest proportion of household heads with primary school qualification has been registered in the 3rd expenditure quintile at 59 percent. Of the three region of the country, the northern region has the highest proportion of household heads with primary education (65%) followed by the central region at 56 percent and the finally the southern region at 52 percent.

Seventeen percent of household heads have reported having secondary education qualification or above. More urban household heads (47%) have secondary education compared to rural household heads (13%). More male household heads have a secondary education qualification (20%) compared to female household heads (7%). Only 5 percent of household heads in the lowest expenditure quintile have a secondary education qualification compared to 38 percent of those in the highest expenditure quintile. Of the three regions of the country, the northern region has the highest proportion of household heads (23%) with secondary education followed by the two other regions both registering 16 percent.

Table 3.3 Percentage distribution of pupils attending school by type of school being attended by background characteristics, Malawi 2005.

Background characteristics	Primary				Secondary			
	Govt.	Private & other	Religious	Total	Govt.	Pvt. & Other	Religious	Total
Malawi	**81.3**	**1.6**	**17.1**	**100**	**64.5**	**29.9**	**5.6**	**100**
Sex of household head								
Male	81.0	1.8	17.2	100	63.0	31.2	5.8	100
Female	82.2	0.7	17.1	100	69.7	25.5	4.8	100
Place of residence								
Urban	80.8	9.1	10.1	100	41.6	51.2	7.2	100
Rural	81.4	0.6	18.1	100	76.4	18.9	4.8	100
Per capita expenditure quintile								
1st	83.6	0.1	16.2	100	86.7	8.0	5.3	100
2nd	82.6	0.2	17.2	100	80.8	18.6	0.6	100
3rd	83.8	1.1	15.2	100	74.6	21.6	3.8	100
4th	80.1	0.9	18.9	100	72.9	21.3	5.8	100
5th	73.6	7.4	19.1	100	49.6	43.0	7.4	100
Northern Region	**76.7**	**0.7**	**22.6**	**100**	**64.8**	**31.2**	**4.0**	**100**
Chitipa	75.3	0.3	24.5	100	71.4	28.6	-	100
Karonga	95.0	1.8	3.2	100	76.9	23.1	-	100
Nkhata Bay	99.7	-	0.3	100	90.6	9.4	-	100
Rumphi	83.3	-	16.7	100	68.8	12.5	18.8	100
Mzimba	53.0	0.1	46.9	100	79.5	11.4	9.1	100
Mzuzu City	88.3	2.6	9.1	100	39.3	60.7	-	100
Central Region	**85.8**	**2.0**	**12.3**	**100**	**64.4**	**30.3**	**5.3**	**100**
Kasungu	93.7	0.6	5.7	100	65.7	29.9	4.5	100
Nkhotakota	87.5	0.6	11.9	100	67.4	27.9	4.7	100
Ntchisi	77.2	1.5	21.3	100	82.9	14.3	2.9	100
Dowa	58.2	0.8	41.0	100	84.2	7.9	7.9	100
Salima	97.4	1.9	0.7	100	75.0	21.4	3.6	100
Lilongwe Rural	93.1	1.1	5.8	100	69.4	22.2	8.3	100
Lilongwe City	73.0	14.1	12.9	100	38.1	55.7	6.3	100
Mchinji	98.7	1.3	-	100	60.0	36.7	3.3	100
Dedza	77.2	-	22.8	100	85.3	11.8	2.9	100
Ntcheu	99.4	0.3	0.3	100	82.5	15.8	1.8	100
Southern Region	**79.1**	**1.5**	**19.3**	**100**	**64.5**	**29.1**	**6.4**	**100**
Mangochi	62.0	0.5	37.5	100	77.8	15.6	6.7	100
Machinga	60.3	-	39.7	100	76.7	23.3	-	100
Zomba Rural	85.2	-	14.8	100	81.0	11.9	7.1	100
Zomba Municipality	88.8	8.3	2.9	100	29.3	60.9	9.8	100
Chiradzulu	64.0	1.3	34.7	100	85.3	14.7	-	100
Blantyre Rural	60.9	1.9	37.2	100	69.7	27.3	3.0	100
Blantyre City	78.5	9.3	12.1	100	52.5	37.4	10.1	100
Mwanza	79.2	-	20.8	100	76.9	15.4	7.7	100
Thyolo	99.2	0.8	-	100	79.6	16.3	4.1	100
Mulanje	89.1	0.4	10.6	100	70.8	20.8	8.3	100
Phalombe	100.0	-	-	100	94.7	5.3	-	100
Chikwawa	97.9	-	2.1	100	88.5	11.5	-	100
Nsanje	94.6	1.2	4.2	100	81.5	18.5	-	100
Balaka	53.3	-	46.7	100	59.3	37.0	3.7	100

3.5 School attendance by type of school being attended

Primary education:

Government is the main provider of primary education in Malawi. As table 3.3 reveals that four out of five pupils attending primary education are in government schools. The next highest providers of primary education are religious institutions. The survey reveals that almost seventeen percent of pupils attending primary school are in religious institutions. Not much differences have been reported between male and female-headed households.

Like the national rates, the rural-urban areas have almost the same figures in primary schools. However, if we consider per capita expenditure quintiles, it may be noted that the highest quintile has the highest rate of people attending private school than any of the quintiles. At regional level, the northern region has relatively higher rate of pupils attending primary education from religious institutions followed by the south and then lastly the central region.

Secondary education:

Although government is still the dominant provider of education in secondary education, the rate is slightly lower compared to that of primary education. As may be noted from table 3.3 above, government is now providing secondary education to 65 percent of all the pupils attending secondary education relative to 80 percent in primary education. The situation has also changed for private schools. More secondary school pupils are attending private schools relative to those in primary education. Nearly one in every three pupils attending secondary education are at private institutions. The rate of pupils attending government schools is higher in female-headed households relative to their male counterparts. On the other hand, the rate of pupils attending private schools is higher in male relative to female-headed households. Almost half of the pupils attending secondary education in urban areas have reported to be in private secondary schools compared to 19 percent in rural areas. Likewise, the highest per capita expenditure quintile has also registered the highest number of pupils attending private schools while the lowest quintile has registered the highest number of pupils attending government schools.

Like the national rate, all the three main regions of the country have reported that nearly thirty percent of the pupils in secondary education are in private schools.

3.6 Primary school net enrolment ratio

Net enrollment ratio is defined as the currently enrolled school going age population expressed as a percentage of the school age population. Like many countries in this region, Malawi follows an eight-four-four formal education system. The first eight years are for primary education while secondary and tertiary each lasts for four years. Lasting for eight years, each year is referred to as standard one to standard eight. The official entry age for primary education is six. This entails that thirteen is the right exit age for primary education in Malawi.

Table 3.4 includes information on primary school net enrollment ratio. The results show that in Malawi, the net enrolment rate is at 80 percent. The rate is higher among girls (81 percent) compared to boys (79 percent). By sex of household head, the net enrolment rate is slightly higher in pupils from male-headed households (80%) relative to those from female-headed households (79%). The rates are however higher in urban centers (87%) compared to rural areas (79%). Net enrolment is also varying across per capita expenditure quintiles. The lowest expenditure quintile has registered a net enrolment ratio of 72 percent while the highest quintile has registered a rate of 86. As may be noted from the table, net enrolment is gradually increasing from the lowest quintile to the highest quintile.

Looking at the three main regions of the country, the northern region has the highest net enrolment rate at 87 followed by the center at 80 and then the southern region at 78. This entails that in the northern and central regions, nearly four in five children of primary school going age are indeed in school. At district level, Chitipa has registered the highest net enrolment rate of 91 percent followed by Karonga at 90 percent. On the other hand, Salima and Nsanje have the lowest net enrolment rate both registering 68 percent each. In terms of urban specific areas, Zomba Municipality has the highest net enrolment rate at 91 percent followed by Mzuzu city at 90 and the Lilongwe city and Blantyre city at 88 and 83 percent respectively.

Across sex of pupil, girls have consistently registered higher net enrolment rate relative to boys. This is true if we consider sex of household head, place of residence and per capita expenditure quintile. At regional level, the northern region is the only region that has net enrolment rate at par between boys and girls both registering 87 percent. At district level, Chitipa, Karonga and Nkhata Bay in the northern region and Ntchisi and Mchinji in the central region and Machinga, Zomba rural and Nsanje in the southern region are the only districts that have registered the highest net enrolment rate for boys relative to girls.

Table 3.4 Primary school net enrolment and gross enrolment rate by sex of pupil by background characteristics, Malawi 2005.

Background characteristics	Net enrolment rate			Gross enrolment rate		
	Male	Female	Total	Male	Female	Total
Malawi	**78.5**	**81.4**	**80.0**	**112.9**	**106.1**	**109.5**
Sex of household head						
Male	78.9	81.5	80.2	111.7	105.8	108.7
Female	77.3	81.0	79.2	117.1	107.3	112.1
Place of residence						
Urban	86.2	87.3	86.8	122.4	111.1	116.3
Rural	77.8	80.8	79.3	112.0	105.6	108.8
Per capita expenditure quintile						
1st	71.4	72.3	71.9	100.6	94.9	97.8
2nd	76.5	82.5	79.6	107.6	107.2	107.4
3rd	80.7	83.2	82.0	117.3	107.5	112.3
4th	82.0	84.1	83.0	121.3	108.7	115.0
5th	84.7	87.1	86.0	122.1	115.6	118.8
Northern Region	**87.4**	**87.1**	**87.3**	**124.1**	**117.5**	**120.6**
Chitipa	91.5	90.8	91.1	134.2	123.5	128.8
Karonga	92.0	87.1	89.5	130.1	110.5	119.8
Nkhata Bay	81.9	81.2	81.5	100.0	103.4	102.0
Rumphi	85.7	90.8	88.2	134.1	126.4	130.3
Mzimba	85.7	86.4	86.0	121.5	122.0	121.8
Mzuzu City	88.8	91.1	90.0	128.0	116.9	122.1
Central Region	**78.1**	**81.9**	**80.0**	**111.8**	**108.9**	**110.4**
Kasungu	84.1	86.5	85.2	123.0	119.8	121.5
Nkhotakota	79.2	88.4	83.6	110.0	116.1	112.9
Ntchisi	78.6	77.0	77.8	123.3	103.3	112.4
Dowa	80.5	85.1	82.7	115.2	111.8	113.5
Salima	65.9	70.4	68.1	93.9	92.8	93.4
Lilongwe Rural	76.8	80.8	78.8	109.1	108.1	108.6
Lilongwe City	86.7	89.5	88.2	119.6	114.5	117.0
Mchinji	80.0	77.3	78.7	124.3	109.1	116.9
Dedza	73.2	77.9	75.5	100.4	103.6	102.0
Ntcheu	77.2	84.5	80.8	110.3	107.8	109.1
Southern Region	**76.8**	**79.4**	**78.1**	**111.2**	**100.4**	**105.7**
Mangochi	70.0	79.4	74.7	100.7	93.8	97.2
Machinga	75.1	74.5	74.9	97.4	97.4	97.4
Zomba Rural	89.1	85.5	87.2	131.5	110.6	120.5
Zomba Municipality	88.0	93.5	90.9	130.1	121.5	125.6
Chiradzulu	80.4	85.0	82.8	120.6	113.3	116.7
Blantyre Rural	86.1	80.0	82.6	131.9	102.1	115.0
Blantyre City	84.2	82.3	83.1	122.5	103.2	111.5
Mwanza	82.3	82.3	82.3	121.9	99.0	110.4
Thyolo	68.7	76.0	72.6	97.0	95.8	96.4
Mulanje	81.8	88.2	85.4	116.5	107.9	111.6
Phalombe	68.0	74.4	71.2	98.7	91.0	94.8
Chikwawa	72.1	74.4	73.2	104.8	96.1	100.5
Nsanje	69.5	66.4	68.1	109.1	88.1	99.3
Balaka	77.6	79.3	78.3	107.8	104.9	106.6

3.7 Primary school gross enrolment ratio

Gross enrollment ratio is the ratio of all persons currently in school to those in the official school going age group. As previously stated the official age of entry into primary school in Malawi is 6 years. By the time the child reaches 13 years, it is expected that he/she should have finished with primary education. From the definition of gross enrolment ratio above, gross enrolment ratio for Malawi is at 110. The ratio is higher in female-headed households at 112 relative to male-headed households at 109. By place of residence, urban areas have also registered the highest gross enrolment ratio at 116 compared to rural areas at 109. By per capita expenditure quintile, the lowest quintile has the lowest gross enrolment ratio while the highest quintile has the highest ratio. As may be noted from table 3.4 above, the ratio is gradually increasing as we move from the lowest quintile to the highest quintile. Across the three main regions of the country, the northern region has reported the highest gross enrolment ratio at 120 followed by the central region at 110 and then the southern region at 106.

Across sex of pupil, it may be noted that boys have a higher gross enrolment ratio of about 113 compared to girls at 106. As may be noted from table 3.4 above, this is true almost across all socio-economic background characteristics.

3.8 Dropout rate

Dropping out of school is one of the major contributing factors to low education. The dropout rate is the percentage of those who were in school the previous year but did not enroll in the following school year. It is also important to present the reasons for dropping out in order to come up with correct interventions.

Table 3.5 shows that the dropout rate for Malawi is almost 5 percent. It is slightly higher in female-headed households than male-headed households. In terms of rural-urban distribution, dropout rate is lower in urban centers relative to rural areas. Of the five expenditure groups, the lowest quintile has the highest dropout rate at 6 percent. However, it may be noted from table 3.5 below that there is no any specific pattern in terms of dropout rates by per capita expenditure quintiles.

Table 3.5 Dropout rate and reasons for dropping out by background characteristics, Malawi 2005

Background characteristics	Drop out rate	Reason for dropping out of school					Total
		Acquired all education/Too old	No money for fees/uniform	Married/became pregnant	No longer interested	Had to work home & other reasons	
Malawi	**5.1**	**6.7**	**28.3**	**11.0**	**32.0**	**22.1**	**100**
Sex of household head							
Male	4.9	7.8	25.9	12.3	32.5	21.6	100
Female	5.9	3.6	34.9	7.3	30.7	23.4	100
Place of residence							
Urban	4.1	17.8	28.9	18.9	13.3	21.1	100
Rural	5.3	5.1	28.2	9.8	34.7	22.2	100
Per capita expenditure quintile							
1st	6.0	4.2	30.4	6.0	37.5	22.0	100
2nd	5.0	2.3	21.8	13.5	43.6	18.8	100
3rd	4.6	6.5	26.8	11.6	34.1	21.0	100
4th	5.0	8.8	32.1	8.0	28.5	22.6	100
5th	4.7	11.7	29.7	16.6	16.6	25.5	100
North	**3.3**	**12.2**	**18.3**	**18.3**	**32.9**	**18.3**	**100**
Chitipa	3.0	7.7	15.4	7.7	61.5	7.7	100
Karonga	2.9	18.2	-	9.1	36.4	36.4	100
Nkhata Bay	4.2	-	30.0	10.0	20.0	40.0	100
Rumphi	1.5	-	50.0	50.0	-	-	100
Mzimba	3.8	6.9	20.7	27.6	37.9	6.9	100
Mzuzu City	3.2	33.3	13.3	13.3	13.3	26.7	100
Centre	**5.5**	**5.3**	**32.0**	**10.0**	**31.0**	**21.7**	**100**
Kasungu	3.6	7.1	35.7	10.7	25.0	21.4	100
Nkhotakota	3.5	-	28.6	7.1	35.7	28.6	100
Ntchisi	4.7	-	35.7	-	42.9	21.4	100
Dowa	6.4	2.4	42.9	4.8	35.7	14.3	100
Salima	1.3	-	-	20.0	40.0	40.0	100
Lilongwe Rural	5.4	3.8	26.9	5.8	30.8	32.7	100
Lilongwe City	4.5	16.7	23.3	16.7	26.7	16.7	100
Mchinji	6.7	4.2	37.5	33.3	8.3	16.7	100
Dedza	10.0	3.6	25.5	10.9	38.2	21.8	100
Ntcheu	6.9	8.3	41.7	2.8	30.6	16.7	100
South	**5.3**	**6.5**	**27.4**	**10.0**	**32.7**	**23.3**	**100**
Mangochi	3.4	15.4	23.1	11.5	30.8	19.2	100
Machinga	7.1	5.1	15.4	7.7	33.3	38.5	100
Zomba Rural	5.2	-	48.3	13.8	27.6	10.3	100
Zomba Municipality	8.3	8.0	32.0	32.0	4.0	24.0	100
Chiradzulu	4.9	5.9	41.2	5.9	23.5	23.5	100
Blantyre Rural	4.8	-	26.7	-	33.3	40.0	100
Blantyre City	3.1	20.0	45.0	10.0	5.0	20.0	100
Mwanza	5.5	7.7	15.4	23.1	46.2	7.7	100
Thyolo	2.2	8.3	16.7	16.7	41.7	16.7	100
Mulanje	4.0	8.3	41.7	-	37.5	12.5	100
Phalombe	7.3	13.6	4.5	9.1	45.5	27.3	100
Chikwawa	6.4	-	29.0	6.5	38.7	25.8	100
Nsanje	10.8	4.4	17.8	8.9	46.7	22.2	100
Balaka	7.2	-	33.3	-	38.1	28.6	100

At regional level, the central region has the highest dropout rate at nearly six percent while the northern region has the lowest dropout rate at three percent. At district level, Nsanje and Dedza have the highest dropout rates of above 10 percent while Rumphi and Salima have the lowest rates of less than two percent.

3.9 Reasons for dropping out

As table 3.5 above reveals, the most common reason for people to dropout of school is that they are no longer interested in school. About 32 percent of all the people who reported to have dropped out of school reported this as the reason for dropping out. The second highest reason is that the respondents had no money for fees and uniform. About 28 percent of the respondents reported this as the reason for dropping out of school. Although the percent distribution of people who dropped out of school in male-headed households have followed the nation rates, the case is slightly different in female-headed households whereby many people have reported that lack of money for fees and/or uniform is the main reason for dropping out of school. The second highest reason given by respondents in female-headed households is that they are no longer interested in school. As earlier indicated, there is no particular pattern in terms of reasons for dropping out across the five per capita expenditure quintiles (see table 3.5 above). In terms of the three main regions of the country, it may be noted that the northern region has reported "people –no longer interested in school" as the main reason for dropping out of school while the central region has reported lack of money for fees and uniform as the main reason for dropping out of school. Like the northern region, the southern region has also reported lack of interest by the respondent as the main reason for dropping out of school.

Chapter 4

HEALTH

4.0 Introduction

The survey collected data on health and health related issues. This information was collected from section D of the questionnaire and was asked to all persons in the household. Mothers or guardians responded for children under the age of 10. Illnesses in this survey were self-reported and not necessarily diagnosed by a medical practitioner.

4.1.1 Incidence of sickness

Table 4.1 shows that about 26 percent of the interviewed population reported an illness or injury in the 14 days preceding the survey. In terms of sex of household head, there is a higher proportion of people who reported being sick or injured in female-headed households relative to male-headed households. Almost 30 percent of people in female-headed households reported as being sick while only one in every four persons in male-headed households was sick or injured 14 days prior to the survey. Morbidity is also higher among rural than among urban population, at about 27 and 16 percent respectively. On a regional level, the central region reported the highest incidence of illness/injury at about 28 percent, followed by the southern region at about 25 percent, and then the northern region at about 24 percent. It may also be noted from the table below that there is no specific pattern in terms of sickness or injury across per capita expenditure quintiles. The highest rate has been reported in the fourth quintile while the lowest has been reported in the lowest quintile.

There is substantial variation across the districts. Some districts reported low percentage, e.g. Blantyre city that reported 13 percent, and Mzuzu City at 17 percent, as compared to 50 percent for Balaka, and 38 percent for Ntcheu.

4.1.2 Major types of illnesses

Malaria is the major type of illness in Malawi, accounting for about 39 percent of the reported cases in the two weeks preceding the survey. Respiratory problems are the second highest reported diseases at 24 percent. The incidence of malaria was close for males and female. As table 4.1 below shows, there is no specific pattern displayed in terms of type of sickness across per capita expenditure quintiles.

Table 4.1 Proportion of persons reporting illness/ injury and percentage distribution of the some selected diseases by background characteristics, Malawi 2005

Background characteristics	Proportion ill/ injured	Fever/ Malaria	Diarrhea/ stomach ache	Upper/ Lower Respiratory	Headache	Asthma & other diseases	Total
Malawi	**26.1**	**39.2**	**16.0**	**24.0**	**12.7**	**8.1**	**100**
Sex of household head							
Male	25.3	39.4	16.6	24.0	12.2	7.9	100
Female	30.0	38.5	13.6	24.1	14.7	9.2	100
Place of residence							
Urban	16.1	47.4	13.9	19.9	11.0	7.7	100
Rural	27.3	38.6	16.2	24.3	12.8	8.2	100
Per capita expenditure quintile							
1st	21.9	36.3	17.7	23.2	14.3	8.4	100
2nd	25.9	38.5	16.3	24.7	12.6	7.9	100
3rd	27.9	39.7	16.2	22.6	13.1	8.3	100
4th	30.3	38.7	15.4	25.6	12.0	8.3	100
5th	25.7	43.7	13.9	23.5	11.2	7.7	100
Northern Region	**23.8**	**32.3**	**16.3**	**34.5**	**11.7**	**5.2**	**100**
Chitipa	20.5	31.5	23.6	17.4	17.3	10.2	100
Karonga	19.4	42.2	15.0	22.8	7.7	12.3	100
Nkhata Bay	19.3	35.4	7.3	45.0	10.5	1.7	100
Rumphi	26.0	31.9	11.2	44.4	11.0	1.4	100
Mzimba	29.2	28.1	18.8	36.9	12.5	3.8	100
Mzuzu City	15.1	43.2	9.5	32.1	8.5	6.7	100
Central Region	**27.7**	**40.9**	**15.5**	**25.8**	**11.5**	**6.3**	**100**
Kasungu	23.3	36.0	13.4	24.5	7.5	18.6	100
Nkhotakota	18.6	48.8	13.3	28.0	6.6	3.4	100
Ntchisi	30.9	31.5	14.7	43.3	2.0	8.5	100
Dowa	35.2	34.9	18.1	32.6	10.4	4.0	100
Salima	18.5	41.4	15.9	23.9	13.8	5.1	100
Lilongwe Rural	33.5	45.1	17.0	24.4	10.8	2.8	100
Lilongwe City	17.2	41.1	15.0	22.9	13.1	7.9	100
Mchinji	22.5	34.2	20.5	32.6	7.0	5.7	100
Dedza	29.6	42.7	13.5	23.2	16.0	4.6	100
Ntcheu	38.2	45.2	13.0	16.8	19.9	5.1	100
Southern Region	**25.1**	**39.4**	**16.4**	**19.2**	**14.2**	**10.9**	**100**
Mangochi	23.0	30.4	21.0	16.9	14.4	17.2	100
Machinga	34.6	22.5	15.7	37.5	16.8	7.4	100
Zomba Rural	17.1	43.1	12.7	10.5	11.2	22.4	100
Zomba Municipality	25.5	38.6	15.1	30.7	7.1	8.5	100
Chiradzulu	20.6	39.4	15.2	23.6	15.5	6.3	100
Blantyre Rural	36.8	48.9	12.8	19.5	13.7	5.2	100
Blantyre City	13.3	60.2	13.3	8.9	10.0	7.5	100
Mwanza	23.4	45.0	23.3	12.7	14.6	4.4	100
Thyolo	16.5	56.0	15.0	14.7	7.3	7.0	100
Mulanje	28.1	23.5	12.1	14.6	17.4	32.4	100
Phalombe	21.3	17.5	18.7	40.3	8.8	14.7	100
Chikwawa	26.3	53.2	16.4	11.1	15.9	3.4	100
Nsanje	36.5	37.8	21.6	10.3	25.0	5.3	100
Balaka	50.1	32.7	12.8	26.6	11.0	16.9	100

Table 4.1 shows that high percentage of sickness does not necessarily go together with high percentage of malaria.

Lower respiratory diseases, including Tuberculosis, which accounted for about 24 percent of the reported illnesses, follow malaria. Diarrhea and injuries are other major causes of morbidity.

4.2 Incidence of chronic illness

The overall prevalence of reported chronic illness in Malawi is about 9 percent. Table 4.2 below reveals that there are more cases of chronic illness reported in rural areas, 9 percent, than in urban areas, 6 percent. The incidence of chronic illness is higher in female headed-households at 11 percent but lower in male-headed households at 9 percent. In terms of per capita expenditure quintiles, there is no specific pattern being followed. However, it may be noted that the fourth quintile has the highest proportion of people with chronic illness followed by the highest, third, second and then finally the lowest quintile

At regional level, the northern region has the least proportion of people suffering from chronic illness at three percent. The central region is the highest at 10 percent while the south is just slightly below the center tagged at 9 percent. In terms of districts, Blantyre city has the highest proportion of people reporting chronic illness at 23 percent followed by Ntchisi at 22 percent. On the other hand, Nkhata-bay had the lowest incidence of chronic illness at .77 percent.

The most frequently reported chronic illness was Arthritis/Rheumatism, almost 33 percent of the population had reported suffering from it. The second major type of chronic illness was asthma with 30 percent suffering from this illness.

Urban areas have reported asthma as the main type of chronic illness affecting many people. In terms of expenditure quintiles, most of the quintiles have reported arthritis as the most frequent chronic illness except for the highest quintile that has reported asthma as the most frequent chronic illness.

Across the regions of the country, the northern region and the southern region have both reported that most of the chronically ill persons are asthmatic. The north has registered about 38 percent; the south has registered 37 percent incidences of asthma among those chronically ill, while central region registered 23 percent.

Table 4.2 Proportion chronically ill and distribution of chronic illness reported by background characteristics, Malawi 2005

Background characteristics	Proportion chronically ill	Type of chronic illness reported					
		Chronic malaria/ fever	TB	Asthma	Arthritis/ rheumatism	Pneumonia	Total
Malawi	**8.9**	**24.4**	**5.9**	**29.8**	**32.8**	**7.1**	**100**
Sex of household head							
Male	8.6	25.4	5.4	29.7	32.0	7.4	100
Female	10.6	20.6	7.9	29.9	35.9	5.8	100
Place of residence							
Urban	6.5	10.4	6.2	52.0	22.3	9.1	100
Rural	9.2	25.9	5.9	27.5	33.9	6.9	100
Per capita expenditure quintiles							
1st	7.2	16.7	7.1	28.4	41.0	6.9	100
2nd	8.3	26.5	4.4	30.0	33.0	6.1	100
3rd	9.2	26.1	6.4	26.6	31.8	9.1	100
4th	10.7	28.8	5.5	27.4	31.5	6.8	100
5th	9.8	23.2	6.3	36.8	27.2	6.6	100
Northern Region	**3.1**	**12.6**	**8.0**	**37.7**	**31.7**	**9.9**	**100**
Chitipa	4.2	18.2	-	62.9	2.1	16.8	100
Karonga	2.5	29.9	13.4	52.2	4.5	-	100
Nkhata Bay	0.8	4.0	60.0	36.0	-	-	100
Rumphi	2.3	2.1	-	23.2	60.0	14.7	100
Mzimba	3.8	12.4	5.9	21.1	48.9	11.8	100
Mzuzu City	3.3	6.8	4.5	80.2	4.5	4.0	100
Central Region	**10.4**	**26.3**	**6.7**	**22.9**	**36.1**	**7.9**	**100**
Kasungu	8.8	23.1	9.9	24.0	38.9	4.2	100
Nkhotakota	5.4	29.7	2.6	60.3	2.2	5.2	100
Ntchisi	22.2	38.4	17.1	6.8	23.1	14.7	100
Dowa	12.4	53.2	6.6	10.8	20.3	9.1	100
Salima	7.6	13.8	2.0	44.5	35.8	3.9	100
Lilongwe Rural	11.9	27.0	6.0	14.3	44.8	7.8	100
Lilongwe City	7.9	9.8	6.5	39.7	32.0	12.0	100
Mchinji	6.0	43.9	3.6	26.9	18.8	6.7	100
Dedza	6.8	13.6	6.9	20.1	55.8	3.6	100
Ntcheu	18.0	16.7	4.3	25.7	45.0	8.3	100
Southern Region	**9.0**	**23.5**	**4.8**	**36.5**	**29.3**	**5.9**	**100**
Mangochi	15.3	32.7	3.1	24.6	36.1	3.5	100
Machinga	8.2	3.3	2.5	27.4	55.1	11.6	100
Zomba Rural	13.1	14.0	0.6	35.4	43.0	7.0	100
Zomba Municipality	15.2	17.1	5.8	50.0	17.1	10.0	100
Chiradzulu	3.0	8.5	7.5	13.2	61.3	9.4	100
Blantyre Rural	23.5	40.3	9.8	26.3	19.3	4.3	100
Blantyre City	4.2	8.2	6.3	74.3	8.2	3.0	100
Mwanza	4.5	43.7	1.9	46.8	7.6	-	100
Thyolo	3.6	0.6	15.6	65.9	14.0	3.9	100
Mulanje	9.5	34.5	3.4	29.6	29.6	2.8	100
Phalombe	9.3	36.0	1.4	50.2	12.4	-	100
Chikwawa	3.2	17.4	7.8	53.1	7.1	14.6	100
Nsanje	8.8	23.7	1.3	17.3	39.9	17.8	100
Balaka	8.9	20.5	12.1	55.2	12.1	-	100

4.3 Mortality

Section AC of the questionnaire collected data on deaths in the household. Specifically, the survey asked if over the past two years, any member of the household died including infants. Table 4.3 below presents the proportion of households reporting deaths in the two years preceding the survey. The results show that 14 percent of the households reported at least one death in the two years before the survey. More rural households experienced deaths, compared to urban households, 15 and 11 percent respectively. There are large differences in terms of number of deaths between male and female-headed households. As the table below reveals, about 21 percent of female-headed households reported experiencing death of a household member while only 12 percent of male-headed households experienced such an invent. In terms of per capita expenditure quintiles, the proportion of households reporting deaths is lower in the lower quintile and is rising as quintiles rise but then there is also a fall in the highest quintile.

The proportion of households reporting death of a household member is higher in the northern region then the central region and lastly in the southern region at 16, 15 and 13 percent respectively. At district level, Nsanje, Mzimba and Kasungu have reported more incidences of deaths that are above twenty percent. On the other hand, Karonga has reported the least incidences of deaths at 5 percent.

The distribution of deaths by age shows that there are more reported deaths within the age group 25-49. About 38 percent of the reported deaths are in this age group and is followed by those 50 years and over. The least reported deaths are in the age group 15-24 registering only 10 percent of all the deaths reported.

Table 4.3 Proportion of households that experienced death of a household member during the last 2 years and age at death by households' background characteristics-Malawi 2005

Background characteristics	Proportion of households that experienced death of a member	Age groups at death					
		0-4	5-14	15 - 24	25 - 49	50 and above	Total
Malawi	**14.4**	**16.67**	**11.3**	**9.7**	**37.6**	**24.8**	**100**
Place of residence							
Urban	10.6	4.42	6.8	13.0	56.5	19.3	100
Rural	14.9	18.1	11.8	9.3	35.5	25.4	100
Sex of household head							
Male	12.8	25.6	13.9	11.1	31.3	18.0	100
Female	21.2	3.5	7.4	7.6	46.8	34.7	100
Per capita expenditure quintile							
1st	13.4	10.2	9.5	10.0	41.7	28.6	100
2nd	14.9	21.5	15.6	8.3	32.1	22.5	100
3rd	15.3	16.9	10.4	12.5	36.8	23.5	100
4th	15.0	17.3	12.2	9.2	36.0	25.5	100
5th	13.7	17.5	8.9	8.1	41.6	24.0	100
Northern Region	**15.8**	**17.1**	**11.6**	**6.3**	**32.3**	**32.7**	**100**
Chitipa	15.6	-	3.8	11.5	26.9	57.7	100
Karonga	5.0	30.0	10.0	10.0	30.0	20.0	100
Nkhata Bay	10.3	-	5.3	10.5	63.2	21.1	100
Rumphi	15.9	29.2	12.5	4.2	33.3	20.8	100
Mzimba	23.0	20.3	14.5	4.3	27.5	33.3	100
Mzuzu City	11.1	4.8	14.3	14.3	47.6	19.0	100
Central Region	**15.3**	**14.7**	**14.3**	**10.0**	**31.2**	**29.9**	**100**
Kasungu	22.1	18.7	13.3	13.3	29.3	25.3	100
Nkhotakota	9.1	14.3	28.6	-	14.3	42.9	100
Ntchisi	12.4	5.3	10.5	5.3	36.8	42.1	100
Dowa	17.6	7.5	15.0	15.0	30.0	32.5	100
Salima	10.0	16.7	8.3	8.3	33.3	33.3	100
Lilongwe Rural	14.6	15.4	16.7	7.7	24.4	35.9	100
Lilongwe City	11.3	7.5	7.5	12.5	50.0	22.5	100
Mchinji	20.0	4.6	13.6	9.1	50.0	22.7	100
Dedza	13.9	24.4	14.6	7.3	26.8	26.8	100
Ntcheu	16.9	11.8	11.8	11.8	39.2	25.5	100
Southern Region	**13.3**	**17.9**	**9.1**	**10.2**	**43.2**	**19.6**	**100**
Mangochi	16.9	23.7	13.2	9.2	34.2	19.7	100
Machinga	15.7	21.7	13.0	10.9	21.7	32.6	100
Zomba Rural	9.8	10.3	6.9	6.9	55.2	20.7	100
Zomba Municipality	7.8	6.7	13.3	-	60.0	20.0	100
Chiradzulu	10.4	-	20.0	-	66.7	13.3	100
Blantyre Rural	9.8	11.8	-	17.6	52.9	17.6	100
Blantyre City	10.1	-	3.0	15.2	66.7	15.2	100
Mwanza	10.0	21.1	21.1	5.3	36.8	15.8	100
Thyolo	15.1	23.4	4.3	10.6	44.7	17.0	100
Mulanje	16.0	24.2	8.1	12.9	38.7	16.1	100
Phalombe	7.7	57.1	7.1	7.1	21.4	7.1	100
Chikwawa	15.1	28.8	9.6	5.8	36.5	19.2	100
Nsanje	23.8	10.5	7.9	13.2	47.4	21.1	100
Balaka	14.6	20.0	6.7	13.3	33.3	26.7	100

4.4.1 Women who gave birth

Section D of the questionnaire, gathered information on whether a woman aged 12-49 gave birth over the past 24 months. As table 4.4 below reveals, about one in every three women gave birth over this period. The proportion is higher in male-headed households at 36 compared to female-headed households at 21. The proportion of rural women who gave birth over the past 24 months is higher than in urban areas at 34 and 23 percent respectively. In terms of per capita expenditure quintiles, the highest quintile has the lowest proportion of women who gave birth relative to the other quintiles. Actually, the lowest quintile has the highest proportion at 35 percent. All the regions have registered a similar rate whereby one in every three women of the age group 12-49 gave birth in the past 24 months prior to the survey. In terms of district specific rates, Phalombe and Machinga are the districts that have registered the highest rates of above 40 while Nkhotakota and Lilongwe city have the least proportion of women who gave birth over the past twenty-four months.

4.4.2 Assistance during delivery

During the survey information on the type of assistance the above women received during delivery was collected. Table 4.4 below shows that the assistance given varied according to the individuals' background. At national level, a nurse assisted 43 percent of women who delivered over the stated period. TBAs are the second highest source of assistance during delivery as reported by 21 percent of the women while friends and/or relatives also cutter 20 percent of assistance during delivery. It may also be noted that Mzuzu city has registered the highest proportion of women who, during delivery, were assisted by a doctor.

Table 4.4 Proportion of women age 12-49 who gave birth in the past 24 months prior to the survey and distribution of who assisted during delivery by background characteristics – Malawi 2005

Background characteristics	Proportion gave birth	Doctor or clinical Officer	Nurse	Midwife	TBA	Friend or relative	Self	Other	Total
Malawi	**32.7**	8.0	42.8	7.2	20.7	19.9	1.3	0.1	100
Sex of household head									
Male	35.9	8.1	43.1	7.4	20.9	19.2	1.2	0.1	100
Female	21.1	7.2	41.2	5.9	19.3	24.1	1.9	0.4	100
Place of residence									
Urban	22.9	17.7	54.1	13.0	11.0	4.2	0	0	100
Rural	34.2	7.1	41.7	6.6	21.6	21.5	1.4	0.1	100
Per capita expenditure quintile									
1st	35.3	5.4	40.0	9.1	21.0	23.0	1.4	0.1	100
2nd	34.9	7.6	39.9	6.8	19.8	24.1	1.8	0	100
3rd	33.5	6.7	41.1	6.0	23.8	21.2	1.2	0.1	100
4th	34.7	8.1	44.8	6.6	22.5	16.7	1.3	0.1	100
5th	26.3	12.9	49.0	7.6	15.6	14.0	0.8	0.1	100
Northern Region	**33.3**	**9.6**	**50.9**	**6.1**	**12.8**	**18.1**	**2.7**	**0**	**100**
Chitipa	27.3	1.2	60.7	1.2	15.5	13.1	8.3	0	100
Karonga	31.8	4.5	31.5	5.6	1.1	57.3	0	0	100
Nkhata Bay	30.6	0	80.4	3.3	16.3	0	0	0	100
Rumphi	37.0	3.6	29.8	42.9	4.8	15.5	3.6	0	100
Mzimba	**37.0**	10.0	50.6	2.2	19.0	14.7	3.5	0	100
Mzuzu City	28.5	43.6	53.2	0	1.1	2.1	0	0	100
Central Region	**32.4**	9.9	34.4	6.5	27.8	20.1	1.1	0.2	100
Kasungu	35.1	10.6	24.5	4.2	31.0	29.2	0.5	0	100
Nkhotakota	20.1	3.4	56.9	13.8	12.1	12.1	1.7	0	100
Ntchisi	34.6	0	42.9	1.0	49.0	7.1	0	0	100
Dowa	33.6	8.8	30.2	5.4	33.2	20.0	2.0	0.5	100
Salima	31.6	1.3	39.0	11.7	11.7	36.4	0	0	100
Lilongwe Rural	34.2	4.5	38.4	7.6	34.7	14.3	0.3	0.3	100
Lilongwe City	20.8	13.4	37.0	20.2	23.5	5.9	0	0	100
Mchinji	34.6	33.0	9.3	0	33.0	22.7	2.1	0	100
Dedza	37.7	15.0	32.7	4.7	26.6	20.1	0.9	0	100
Ntcheu	37.7	4.7	48.4	2.3	10.2	30.2	3.7	0.5	100
Southern Region	**33.0**	**5.9**	**48.4**	**8.0**	**16.2**	**20.2**	**1.1**	**0.1**	**100**
Mangochi	37.1	4.4	42.3	3.4	13.3	35.8	0.7	0	100
Machinga	41.8	1.5	42.1	7.7	16.9	28.7	3.1	0	100
Zomba Rural	36.5	4.9	37.5	27.7	9.8	19.6	0.5	0	100
Zomba Municipality	29.1	17.4	72.8	3.3	2.2	4.3	0	0	100
Chiradzulu	29.3	3.6	33.7	25.3	16.9	19.3	1.2	0	100
Blantyre Rural	31.6	6.4	66.7	0	11.5	11.5	3.8	0	100
Blantyre City	22.7	14.4	66.7	12.1	3.8	3.0	0	0	100
Mwanza	32.0	5.7	51.7	0	28.7	13.8	0	0	100
Thyolo	31.0	3.1	63.4	5.0	20.5	8.1	0	0	100
Mulanje	27.8	0	50.3	11.0	20.7	17.9	0	0	100
Phalombe	43.1	0	45.4	0	33.0	21.6	0	0	100
Chikwawa	33.3	1.1	51.1	4.3	15.1	28.5	0	0	100
Nsanje	29.9	36.0	24.0	2.0	6.0	27.0	5.0	0	100
Balaka	34.5	3.4	41.6	3.4	28.1	19.1	3.4	1.1	100

4.5 Nutritional status of children

The survey collected information on height and weight for all children aged 6-59 months. Through this analysis, child's stunting, wasting and underweight are assessed. The results (as in table 4.7 below) show that 43 percent of the children were stunted. At national level, out of the stunted children 18 percent were in a severe situation. Similarly, 22 percent of children were found to be underweight i.e. their weight was not really what was expected of their age and 7 percent of the children who were underweight were in a severe group. Wasting on the other hand, showed that only about 5 percent were found to be wasted while one percent of that was in a severe wasted situation.

On the place of residence the results show that the rural areas had high percentages of stunted, underweight and wasted children. Central region had the highest proportion of children in the stunted 48 percent, severe stunted 20 percent underweight 24 percent, severe underweight 8 percent, wasted 4 percent and severe underweight one percent while the northern region reported lowest proportions in some of these cases.

Table 4.5 Prevalence of Stunting, Underweight and Wasting among children aged 6 to 59 months according to background characteristics. Malawi- 2005

Background characteristics	Stunted (-2 SD)	Severe Stunted (-3 SD)	Underweight (-2 SD)	Severe underweight (-3 SD)	Wasted (-2 SD)	Severe Wasted (-3 SD)
Malawi	**43.2**	**17.8**	**22.2**	**7.4**	**4.6**	**1.3**
Sex of child						
Male	45.7	19.9	23.4	8.0	4.9	1.2
Female	40.5	15.4	20.6	6.6	4.4	1.4
Place of residence						
Urban	41.0	12.5	20.4	6.6	4.8	1.2
Rural	43.2	18.2	22.2	7.4	4.7	1.3
Mothers Education						
None	44.7	19.4	22.5	7.7	4.5	1.5
Primary	44.7	19.4	24.3	8.1	3.2	0.3
Secondary +	50.4	18.3	22.4	6.8	4.5	0.6
Per capita expenditure quintile						
1st	43.5	20.4	22.3	7.2	5.5	1.8
2nd	42.8	18.6	22.2	8.0	4.7	1.5
3rd	47.6	21.7	24.8	6.9	5.5	1.5
4th	44.8	18.1	24.3	8.9	2.6	1.0
5th	40.6	16.7	22	6.4	3.6	0.9
Northern Region	**38.1**	**16.7**	**19.8**	**5.8**	**5.6**	**1.9**
Chitipa	26.2	9.7	15.6	3.9	6.8	1.7
Karonga	32.1	19.8	20.1	6.9	7.6	3.4
Nkhata Bay	54.4	20.3	29.1	9.7	5.1	2.0
Rumphi	41.9	20.9	15.2	3.6	4.3	1.1
Mzimba	39.6	15.9	18.4	5.1	5.4	1.6
Mzuzu City	34.7	14.7	24.1	6.9	3.1	1.0
Central Region	**47.8**	**20.1**	**24.3**	**8.4**	**4**	**1.1**
Kasungu	54.9	21.7	28	12.4	2.1	0.4
Nkhotakota	29.6	4.1	15.1	5.0	3.6	0.9
Ntchisi	49.1	21.1	20.6	5.3	0.8	0.0
Dowa	45.3	13.3	18.8	5.9	2.2	0.9
Salima	20.8	8.3	11.6	2.7	2.3	0.0
Lilongwe Rural	58.9	28.7	28.9	10.5	3.8	1.3
Lilongwe City	42.6	16.1	21.1	6.9	2.4	0.6
Mchinji	62.1	31.0	25.2	8.1	1.1	0.0
Dedza	38.3	17.9	29.1	7.7	9.6	2.2
Ntcheu	48.5	20.5	24.1	9.9	7.1	3.1
Southern Region	**39.7**	**15.5**	**20.4**	**6.7**	**5.1**	**1.3**
Mangochi	41.4	16.8	21.8	7.3	6.2	1.4
Machinga	35.7	13.6	22.9	4.1	5.6	0.8
Zomba Rural	42.5	20.4	23.6	8.9	3.2	0.5
Zomba Municipality	33.0	11.4	18.2	5.8	11.1	2.0
Chiradzulu	43.5	20	21.7	5.4	1.1	0.0
Blantyre Rural	45.7	19.8	19.5	6.0	1.1	0.0
Blantyre City	42.6	8.1	19.1	6.4	6.5	1.8
Mwanza	50.7	25.4	27.9	12.3	6.3	3.8
Thyolo	33.1	13.1	14.3	7.1	8.2	3.5
Mulanje	46.0	18.0	21.2	8.3	1.8	0.6
Phalombe	37.0	13.6	25.4	9.7	3.2	1.1
Chikwawa	39.2	13.1	17.3	3.3	4.0	0.0
Nsanje	28.3	12.1	16.8	6.2	5.6	0.9
Balaka	35.4	12.2	15.4	2.9	6.7	1.0

4.6 Nutritional and under five clinic programmes

The survey sought to establish the extent to which the under five clinics and the nutritional programs are used in the country. The information was obtained by asking the question on whether a child participated in the Nutritional and the Under-five Clinic programs.

Table 4.6 shows the proportion of children that participated in the nutritional programme. The results show that children from all backgrounds participated in the program. The results further indicate that their different backgrounds had little effect on the outcomes; neither did the place of residence, sex, education of the mother and expenditure quintiles had any effect as to what extent the participation is. However, at district level Mchinji and Nsanje had the highest proportions of children who participated in the program recording 13 percent and 12 percent respectively. On the other hand Nkhata Bay showed that no one participated in the nutritional programs.

Nevertheless, the results have shown that the individuals' different backgrounds had a big impact on the proportions of those who attended the Under-five Clinics. For example, age of the child influenced the proportion of those who participated. As seen from the table there were high proportions of children participating in the program at the age of 5-9 (89 percent) and 10-14 (90 percent) while as the age advanced the proportions of those participating decreased up to 23 percent at the age of 55-59 months.

At regional level, the north reported highest proportion of children who participated (68.0 percent) followed by the south (66 percent) and finally the Centre (53 percent), while at district level, Mwanza reported the highest proportion (89.8 percent) as compared to Mchinji which reported the lowest; 29 percent.

Table 4.6 Proportion of children aged 6-59 months participating in a nutrition program or under-five clinic according to background characteristics. Malawi- 2005

Background characteristics	Nutrition Program	Under-five clinic
Malawi	**3.2**	**61.2**
Place of residence		
Urban	2.7	58.4
Rural	3.3	61.5
Sex of child		
Male	3.0	62.0
Female	3.4	60.4
Child age in months		
6 – 9	2.9	88.6
10 – 14	5.1	89.9
15 – 19	3.2	86.2
20 – 24	3.4	83.7
25 – 29	4.1	74.7
30 – 34	3.5	59.4
35 – 39	2.8	52.9
40 – 44	2.7	41.4
45 – 49	3.1	35.2
50 – 54	2.2	23.7
55 – 59	1.4	22.6
Mother's Education		
None	2.9	61.2
Primary	4.6	63.9
Secondary and above	3.3	63.6
Household per capita expenditure quintile		
1st	3.9	56.2
2nd	3.0	62.9
3rd	1.9	63.7
4th	3.6	68.3
5th	3.4	69.5
Northern Region	**4.0**	**68.0**
Chitipa	3.1	72.4
Karonga	2.9	59.6
Nkhata Bay	.0	65.0
Rumphi	.7	78.0
Mzimba Rural	6.9	64.4
Mzuzu City	6.0	75.0
Central Region	**4.1**	**53.0**
Kasungu	1.6	50.5
Nkhotakota	4.6	50.3
Ntchisi	2.2	63.2
Dowa	2.6	68.0
Salima	.8	43.7
Lilongwe Rural	7.0	40.0
Lilongwe City	1.8	37.3
Mchinji	12.5	28.6
Dedza	2.5	70.9
Ntcheu	5.8	73.1
Southern Region	**2.3**	**65.8**
Mangochi	2.2	53.5
Machinga	2.5	64.8
Zomba Rural	3.4	76.7
Zomba Municipality	.0	68.6
Chiradzulu	.7	49.0
Blantyre Rural	2.9	62.3
Blantyre City	3.6	62.8
Mwanza	2.9	89.8
Thyolo	1.5	63.1
Mulanje	1.2	69.4
Phalombe	.7	52.6
Chikwawa	.6	78.0
Nsanje	12.0	86.7
Balaka	2.8	69.0

4.7 Use of bed nets

During the survey the information on whether the members of households use bed nets was collected. The idea was to check on whether at some point in the year people are able to use bed nets to protect themselves and especially the children under the age of five from malaria.

The results in table 4.7 below show that 38 percent of households in the country have at least a member who sleeps under a bed net to protect against mosquitoes at some time during the year. The proportion is higher in urban areas at 47 percent relative to rural areas at 37 percent. More male-headed households (42 percent) have at least a member who sleeps under a bed net compared to female-headed households (27 percent). There is a clear positive relationship between level of education and use of bed nets. Likewise, table 4.7 below shows that higher per capita expenditure quintiles go together with higher proportion of households where at least a member sleeps under a bed net. Of the three regions of the country, the southern region has the highest proportion (40 percent) of households where at least a member sleeps under a bed followed by the northern region (39 percent) and finally the central region at 36 percent.

Looking at households where there is a child under the age of five, 87 percent of such houses reported that all such children sleep under a bed net. The proportion is even higher for urban households at 92 percent compared to rural households at 87 percent. More male-headed households (88 percent) have also reported having all their under five children sleeping under a bed net compared to 82 percent of female-headed households. There is also a clear positive relationship between education level of the household head and the proportion of households where all children under the age of five sleep under a bed net. Of the three regions of the country, the northern region has reported the highest proportion of households where children under the age of five sleep under a mosquito net (91 percent) followed by the southern region at 89 percent and then the central region at 84 percent.

Other than households where all children under the age of five sleep under a bed net, it is equally important to note that districts such as Balaka, Ntcheu and Mulanje have reported high proportions (more than 10 percent) of households where children of this age group are not at all sleeping under a mosquito bed net.

Table 4.7 Proportion of households with at least a member sleeping under a bed net and proportion of households with children under the age of five who sleep under a bed net. Malawi, 2005

Background characteristics	Proportion of households where a member sleeps under bed net	Proportion of households with children under 5 and whether they sleep under a bed net			
		Yes for all	Yes for some	None of the children	Total
Malawi	**38.2**	**87.4**	**7.7**	**5.0**	**100**
Place of residence					
Urban	47.2	91.8	5.4	2.8	100
Rural	37.0	86.7	8.0	5.3	100
Sex of household head					
Male	41.7	88.2	7.6	4.3	100
Female	26.5	81.7	8.2	10.0	100
Education level of household head					
Pre-school/nursery	24.8	81.9	10.4	7.6	100
Junior Primary	31.4	85.9	7.3	6.9	100
Senior Primary	41.4	87.9	7.3	4.8	100
Junior Secondary	53.0	91.9	5.7	2.4	100
Senior Secondary	62.0	90.6	6.6	2.8	100
University	82.6	100.0	0.0	0.0	100
Training College	90.5	90.2	9.8	0.0	100
Per capita expenditure quintiles					
1st	29.4	85.3	9.1	5.6	100
2nd	32.0	83.7	10.2	6.1	100
3rd	36.7	88.8	6.9	4.4	100
4th	41.2	88.9	6.3	4.8	100
5th	51.5	89.6	6.2	4.2	100
Northern Region	**39.2**	**91.0**	**5.3**	**3.6**	**100**
Chitipa	27.5	91.8	0.0	8.2	100
Karonga	67.6	96.8	3.2	0.0	100
Nkhata Bay	45.4	89.2	5.4	5.4	100
Rumphi	29.8	94.4	1.9	3.7	100
Mzimba	29.2	83.3	11.1	5.6	100
Mzuzu City	44.2	100.0	0.0	0.0	100
Central Region	**36.1**	**84.4**	**10.7**	**4.9**	**100**
Kasungu	31.8	87.2	5.5	7.3	100
Nkhotakota	69.2	93.9	4.1	2.0	100
Ntchisi	27.1	84.8	6.5	8.7	100
Dowa	28.3	94.8	1.7	3.5	100
Salima	35.4	22.6	71.7	5.7	100
Lilongwe Rural	29.1	79.7	12.7	7.6	100
Lilongwe City	47.9	93.2	5.3	1.5	100
Mchinji	55.8	91.8	7.1	1.2	100
Dedza	27.9	89.1	5.0	5.9	100
Ntcheu	29.0	83.0	8.5	8.5	100
Southern Region	**39.9**	**88.9**	**5.7**	**5.3**	**100**
Mangochi	49.9	94.1	4.4	1.5	100
Machinga	61.3	92.0	2.8	5.2	100
Zomba Rural	35.9	88.2	8.4	3.4	100
Zomba Municipality	68.3	95.3	0.9	3.7	100
Chiradzulu	17.5	81.8	3.0	15.2	100
Blantyre Rural	38.3	83.6	9.1	7.3	100
Blantyre City	43.5	87.2	8.0	4.8	100
Mwanza	17.9	95.8	4.2	0.0	100
Thyolo	25.0	88.5	6.4	5.1	100
Mulanje	29.4	70.1	16.5	13.4	100
Phalombe	39.6	87.3	7.3	5.5	100
Chikwawa	49.5	96.9	1.3	1.9	100
Nsanje	50.0	86.1	7.6	6.3	100
Balaka	47.1	77.4	7.1	15.5	100

Chapter 5

EMPLOYMENT

5.0 Introduction

This chapter examines the population characteristics pertaining to labour force. Labour force, a term, which refers to the population that furnish the supply of labour for production of goods and services.

The IHS2 collected information from all individuals aged 10 years and above regarding their main economic activity, and employment and time spent working on various tasks. Furthermore, employment is one of the main sources of income for most people and therefore the statistics on employment and its related statistics are major factors in formulation and evaluation of policies that effect income generating, reduction poverty and income situation of the working population. The analysis has been done on main economic activity, by gender and age disparities in labour force participation, industry and occupation structure.

Definitions

The labour force framework classifies the population above a certain specified minimum age for measuring economically active population, into three mutually exclusive and exhaustive categories: employed, unemployed and population not in the labour force. The labour force framework espouses the following definitions for employed, unemployed and out of labour force:

Employed persons are those aged 15 years or more who worked for pay, profit or family business workers and the self employed who worked for at least for one hour during seven-day period before the interview or who did not work during that period but had a job or business to go back to.

Unemployed persons are those aged 15 years or more, during the interview, did not work and had no job or business to go back, but who were available for work. Here unemployed definition being used is the broad one. According to international statistical standards, the unemployed should in principle satisfy the three criteria; (a)*being without work; (b) being available for work; (c) seeking work*

The *labour force* equals the number of employed plus the number of unemployed.

The labour force participation rate, or economic activity rate, is the percentage of persons that are economic active out of all persons aged 15 years and above (the working age population)

The unemployment rate is the percentage of unemployed persons in labour force.

The 'out of labour force' is the population that did not work for pay, profit or family for at least one hour during seven-day period before the interview or who did not work during that period and had no job or business to go back, in addition they were not available for work in the reference period.

The usual activity status is determined by person's main activity. The main activity refers to what a person has been doing for the longest period within the last twelve months. The usual active population equals the number of usually employed plus the number of usually unemployed.

5.1 Labour force participation , employment and unemployment

Labour force participation rate is an indicator of the country's potential labour supply at a given time i.e. 7 days in this survey. Table 5.1 shows that the LFP rate in Malawi at 90 percent.

The gender disparity in the labour force is minimal; a difference of 2 percentage points, 94 percent for men and 93 percent for women. This is not surprising; given the background that the bulk of the labour force is 'mlimi/farmer'. However, equality in labour force participation might be, on small scale, as a result of relaxation of the 'seeking work' axiom which tend to increase labour force participation of women by categorizing women who are not seeking work but are available for work as unemployed. This group of people 'not seeking, but available for work' tend to be dominated by women more than men. But looking at employment figures for women and men at 95 percent and 90 percent, respectively; gender disparity in employment is still small.

5.1.2 Youth employment

Table 5.1 shows that the age group 15-24 has the lowest participation rate, at 86 percent for both men and women compared to any other age groups. However, this fact is compounded by higher incidence of unemployment among this age group than any age group; 11 percent and 14 percent for young men and women respectively.

Table 5.1 Labor Force Participation Rate, Employment Rate, Unemployment Rate among males and females aged 15 years and above according to background characteristics, Malawi 2005.

Background characteristics	Labor force participation rate			Employment rate			Unemployment rate		
	Male	Female	All	Male	Female	All	Male	Female	All
Malawi	**93.9**	**91.6**	**92.7**	**94.6**	**90.0**	**92.2**	**5.4**	**10.0**	**7.8**
Place of residence									
Urban	82.9	66.9	75.5	88.4	69.4	80.6	11.6	30.6	19.4
Rural	95.6	94.8	95.2	95.5	91.8	93.6	4.5	8.2	6.4
Age group									
15-24	86.0	85.8	85.9	89.4	85.6	87.4	10.6	14.4	12.6
25-34	98.4	95.6	97.0	96.9	90.3	93.6	3.1	9.7	6.4
35-49	99.2	96.8	98.0	98.0	93.5	95.8	2.0	6.5	4.2
50-64	98.7	96.4	97.5	96.7	93.9	95.3	3.3	6.1	4.7
65+	93.1	85.9	89.2	95.3	93.2	94.2	4.7	6.8	5.8
Education									
None	94.9	91.7	93.3	95.5	89.9	92.8	4.5	10.1	7.2
Primary	90.1	82.8	87.3	93.8	85.9	90.9	6.2	14.1	9.1
Secondary and above	90.2	85.0	88.4	90.3	78.1	86.4	9.7	21.9	13.6
Household per capita expenditure quintile									
1st	94.8	94.6	94.7	96.3	93.8	95.0	3.7	6.2	5.0
2nd	93.9	93.5	93.7	94.6	92.1	93.3	5.4	7.9	6.7
3rd	95.1	91.5	93.3	94.2	89.9	92.0	5.8	10.1	8.0
4th	94.2	90.9	92.5	94.5	87.4	91.0	5.5	12.6	9.0
5th	91.1	85.7	88.6	93.1	83.9	89.0	6.9	16.1	11.0
Northern Region	**97.3**	**95.4**	**96.3**	**95.6**	**91.4**	**93.4**	**4.4**	**8.6**	**6.6**
Chitipa	95.7	95.4	95.5	97.4	89.6	93.3	2.6	10.4	6.7
Karonga	98.0	98.0	98.0	91.9	93.0	92.4	8.1	7.0	7.6
Nkhatabay	99.6	97.2	98.2	99.2	98.1	98.6	0.8	1.9	1.4
Rumphi	99.2	96.1	97.7	99.2	91.9	95.6	0.8	8.1	4.4
Mzimba	96.2	93.5	94.8	94.8	88.8	91.8	5.2	11.2	8.2
Mzuzu city	87.2	78.8	83.2	89.1	71.4	81.2	10.9	28.6	18.8
Central Region	**95.8**	**94.9**	**95.3**	**94.9**	**90.7**	**92.7**	**5.1**	**9.3**	**7.3**
Kasungu	97.7	95.5	96.7	92.1	90.5	91.3	7.9	9.5	8.7
Nkhotakota	94.7	89.9	92.3	98.5	92.4	95.4	1.5	7.6	4.6
Ntchisi	94.2	93.5	93.7	91.4	83.4	87.5	8.6	16.6	12.5
Dowa	99.0	97.6	98.3	93.9	85.8	89.8	6.1	14.2	10.2
Salima	88.0	86.8	87.4	94.3	93.1	93.7	5.7	6.9	6.3
Lilongwe rural	96.4	94.7	95.5	95.2	88.3	91.7	4.8	11.7	8.3
Lilongwe city	86.8	77.2	82.3	88.3	72.4	81.4	11.7	27.6	18.6
Mchinji	94.9	97.4	96.1	96.3	91.7	94.0	3.7	8.3	6.0
Dedza	95.1	97.7	96.6	94.9	95.3	95.1	5.1	4.7	4.9
Ntcheu	96.2	94.1	95.0	98.1	95.3	96.4	1.9	4.7	3.6
Southern Region	**91.9**	**88.6**	**90.2**	**94.2**	**89.1**	**91.6**	**5.8**	**10.9**	**8.4**
Mangochi	95.8	93.2	94.4	93.4	89.7	91.5	6.6	10.3	8.5
Machinga	96.6	97.2	96.9	98.3	95.8	97.0	1.7	4.2	3.0
Zomba rural	99.0	98.0	98.5	97.0	96.9	97.0	3.0	3.1	3.0
Zomba municipality	87.8	72.4	80.4	90.2	76.1	84.1	9.8	23.9	15.9
Chiradzulu	98.9	96.9	97.8	98.8	98.1	98.4	1.2	1.9	1.6
Blantyre rural	87.4	90.7	89.1	93.4	83.1	88.1	6.6	16.9	11.9
Blantyre city	77.0	51.3	65.3	87.9	62.0	78.7	12.1	38.0	21.3
Mwanza	93.0	95.5	94.3	100.0	98.9	99.4	0.0	1.1	0.6
Thyolo	92.9	91.3	92.1	92.6	84.2	88.2	7.4	15.8	11.8
Mulanje	89.7	87.3	88.4	92.6	89.5	91.0	7.4	10.5	9.0
Phalombe	93.0	95.2	94.2	96.2	95.8	96.0	3.8	4.2	4.0
Chikwawa	96.4	93.2	94.8	96.3	94.2	95.3	3.7	5.8	4.7
Nsanje	95.8	95.4	95.6	96.9	96.8	96.8	3.1	3.2	3.2
Balaka	99.2	98.9	99.1	98.0	97.9	98.0	2.0	2.1	2.0

5.2 Occupation structure for wage earners

Table 5.2 shows the distribution of wage earners by their main occupational status; about 1 in 4 persons belongs to labourers not elsewhere classified, 17 percent of the wage earners are categorised as Communication and related workers, transport equipment workers, 12 percent of the wage earners belong to Professional, technical, and related workers and about the same belong to Animal husbandry and forestry workers. The sex difference shows that of the women wage earners tend the majority are in the labourers category 29 percent, 21 percent on the service category while 7 percent are in the professional, technical and related workers, This distribution is illustrated in figure 5.1 below.

Figure 5.1 Occupation by sex
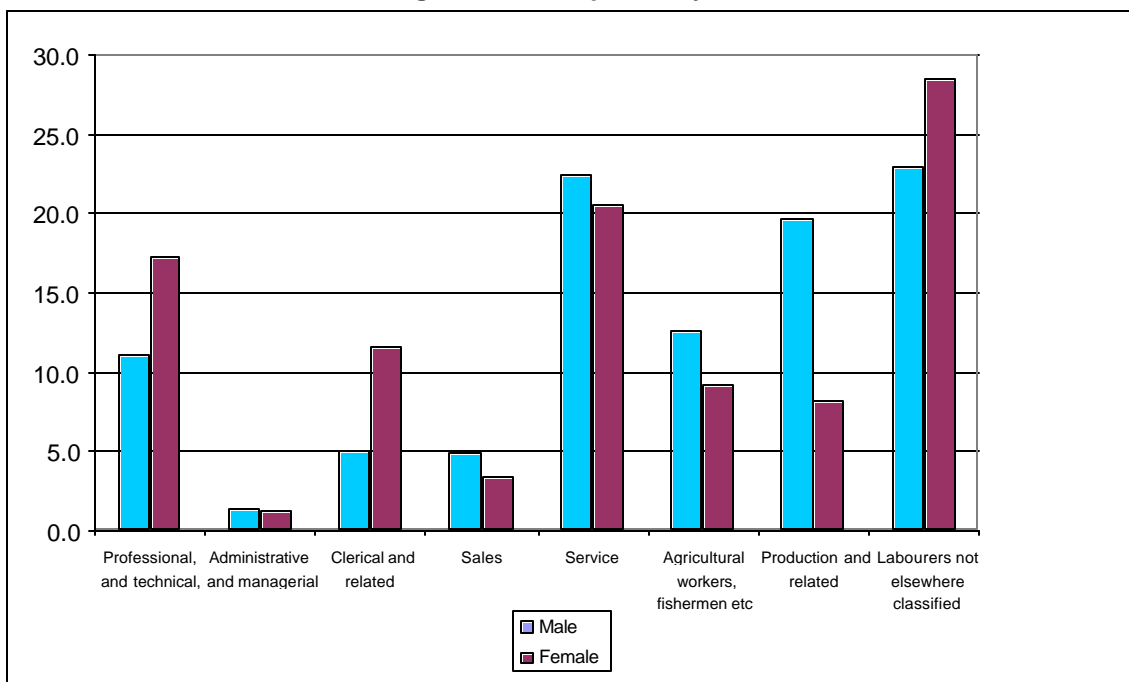
Table 5.2 Percentage distribution of persons aged 15 years and over in wage employment over the past 12 months by occupation according to background characteristics, Malawi 2005

Background characteristics	Occupation (ISCO)							
	Professional, and technical,	Administrative and managerial	Clerical and related	Sales	Service	Agriculture fishermen etc	Production and related	Labourer n.e.c
Malawi	**12.4**	**1.3**	**6.5**	**4.6**	**22.1**	**11.8**	**17.1**	**24.1**
Place of residence								
Urban	16.2	4.2	14.6	7.9	31.8	0.8	18.2	6.3
Rural	11.1	0.2	3.6	3.5	18.6	15.8	16.8	30.5
Sex								
Male	11.1	1.3	5.1	5.0	22.5	12.5	19.7	22.8
Female	17.3	1.2	11.6	3.4	20.6	9.3	8.2	28.5
Age								
15-24	3.2	0.1	6.4	7.5	21.2	19.7	12.6	29.2
25-34	14.6	1.0	7.1	4.7	18.7	10.9	18.9	24.0
35-49	18.5	2.6	7.2	3.4	21.3	8.7	18.3	19.9
50-64	10.3	1.3	4.0	1.7	33.6	7.3	18.2	23.6
65+	5.9	0.0	1.1	3.7	37.1	7.5	15.9	28.8
Education								
None	1.3	0.0	1.3	4.0	27.6	15.7	18.6	31.6
Primary	8.9	0.0	7.3	6.6	25.3	6.9	22.7	22.3
Secondary and above	35.4	4.2	16.9	6.3	13.0	2.3	15.0	6.8
Household per capita expenditure quintile								
1st	2.5	0.0	1.7	2.4	24.9	14.4	18.0	36.0
2nd	3.6	0.2	2.3	3.4	22.0	16.0	18.2	34.3
3rd	8.8	0.2	2.5	3.6	21.7	13.1	20.5	29.6
4th	10.5	0.0	5.7	6.0	22.9	12.4	19.1	23.2
5th	25.3	4.0	13.8	6.0	20.5	7.2	12.9	10.3

Table 5.2 Continued, Percentage distribution of persons aged 15 years and above in wage employment past 12 months by occupation according to background characteristics, Malawi 2005.

Background characteristics	Professional, and technical,	Administrative and managerial	Clerical and related	Sales	Service	Agricultural fishermen etc	Production and related	Labourers n.e.c
Malawi	**12.4**	**1.3**	**6.5**	**4.6**	**22.1**	**11.8**	**17.1**	**24.1**
Northern Region	**20.1**	**0.3**	**3.8**	**3.3**	**15.2**	**4.4**	**20.4**	**32.5**
Chitipa	26.5	0.0	1.5	4.4	19.1	2.9	17.6	27.9
Karonga	47.6	0.0	4.8	4.8	33.3	0.0	9.5	0.0
Nkhatabay	8.3	2.1	4.2	2.1	8.3	4.2	50.0	20.8
Rumphi	25.0	0.0	8.3	10.4	14.6	10.4	29.2	2.1
Mzimba	14.9	0.0	3.2	1.1	12.8	4.3	10.6	53.2
Mzuzu city	17.5	1.5	11.7	10.9	25.5	0.7	16.8	15.3
Central Region	**11.4**	**0.3**	**3.4**	**2.4**	**16.9**	**27.5**	**12.5**	**25.8**
Kasungu	5.9	0.0	1.2	1.8	8.9	60.4	16.6	5.3
Nkhotakota	31.1	0.0	8.2	0.0	18.0	6.6	11.5	24.6
Ntchisi	17.9	0.9	3.8	0.0	15.1	10.4	1.9	50.0
Dowa	6.1	0.6	7.9	4.2	12.1	26.7	12.1	30.3
Salima	17.5	2.5	5.0	5.0	20.0	5.0	12.5	32.5
Lilongwe rural	11.5	0.0	2.4	2.0	15.9	28.5	12.5	27.1
Lilongwe city	20.3	5.8	15.6	4.7	34.5	1.4	12.3	5.5
Mchinji	7.7	0.0	7.7	5.1	23.1	33.3	17.9	5.1
Dedza	8.3	0.0	0.0	3.0	18.8	21.1	14.3	34.6
Ntcheu	14.4	0.0	2.1	2.1	36.1	11.3	8.2	25.8
Southern Region	**12.3**	**1.8**	**8.2**	**5.7**	**25.1**	**5.0**	**19.1**	**22.6**
Mangochi	13.4	0.5	5.0	3.5	21.3	10.4	13.4	32.7
Machinga	6.0	0.0	2.2	3.3	13.7	10.4	18.1	46.2
Zomba rural	14.1	0.0	1.2	2.4	38.8	2.4	2.4	38.8
Zomba municipality	23.7	1.7	8.5	7.3	31.6	0.6	18.1	8.5
Chiradzulu	1.8	0.0	0.0	14.3	32.1	5.4	19.6	26.8
Blantyre rural	7.2	1.0	3.1	4.1	26.8	4.1	20.6	33.0
Blantyre city	10.4	3.4	14.9	11.0	29.8	0.3	25.0	5.3
Mwanza	7.7	0.0	5.8	5.8	19.2	25.0	32.7	3.8
Thyolo	13.6	0.0	5.6	2.5	21.2	1.0	18.7	37.4
Mulanje	11.6	0.5	7.4	2.1	13.2	0.0	14.7	50.5
Phalombe	11.8	0.0	5.9	5.9	14.7	2.9	23.5	35.3
Chikwawa	5.8	0.0	1.4	4.3	6.5	20.1	28.1	33.8
Nsanje	3.4	0.0	4.2	4.2	14.4	9.3	38.1	26.3
Balaka	11.1	0.0	1.9	9.3	24.1	11.1	16.7	25.9

5.3 Industry structure for wage earners

Table 5.3 shows the distribution of wage earners across industry reveals that 35 percent of wage earners are employed in social and community services sector, 22 percent in Agriculture, forestry and fishing industry, 17percent in manufacturing industry and 12 percent in Construction industry. Women wage earners are predominantly found in Social and community services industry at 45 percent compared to men at 32 percent, and Construction industry and Finance and business industry at 18 percent. Mining and Quarrying remains the smallest industry in the country with less than 1 percent workers. This is illustrated in figure 5.2 below.

Figure 5.2 Employment by type of Industry
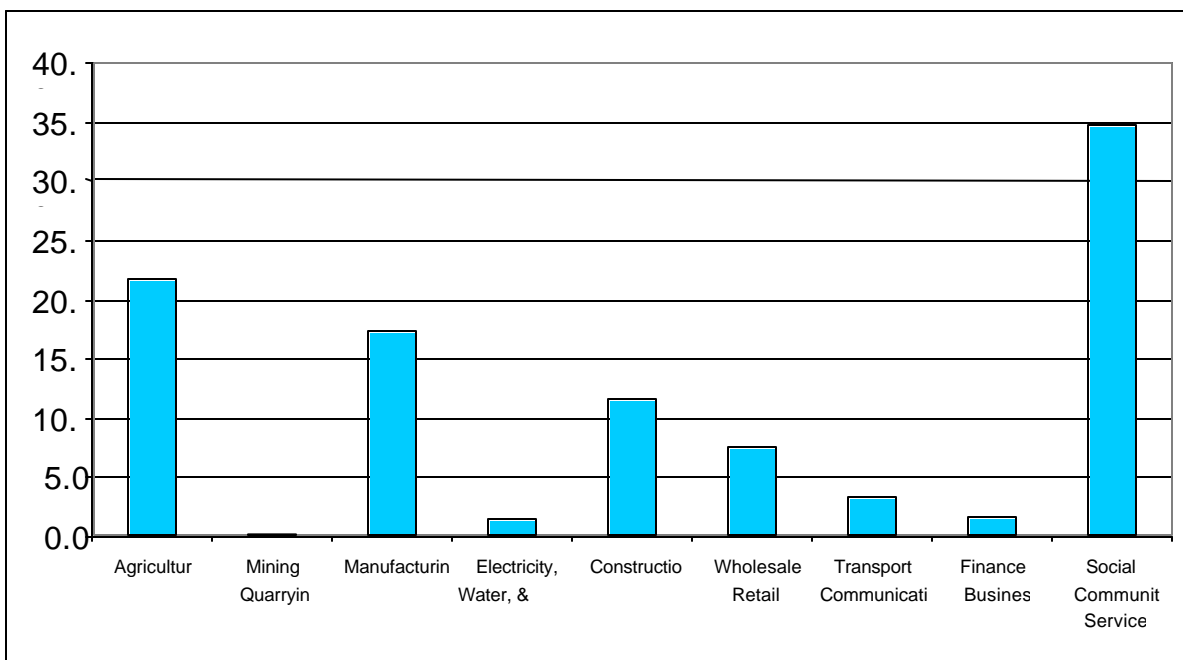
Table 5.3 Percentage distribution of persons aged 15 years and over in wage employment by type of industry according to background characteristics, Malawi 2005

Background characteristics	Type of industry (ISIC 1 digit code)								
	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Water, & Utilities	Construction	Wholesale & Retail	Transport & Communication	Finance & Business	Social & Community Services
Malawi	**21.9**	**0.1**	**17.3**	**1.5**	**11.6**	**7.7**	**3.5**	**1.7**	**34.7**
Place of residence									
Urban	3.0	0.0	15.9	2.4	3.9	12.8	8.0	4.2	49.8
Rural	28.6	0.2	17.8	1.2	14.3	5.9	1.9	0.9	29.3
Sex									
Male	23.0	0.2	20.1	1.7	9.9	8.0	3.8	1.6	31.7
Female	18.0	0.0	7.4	0.6	17.5	6.8	2.5	2.1	45.1
Age									
15-24	33.4	0.2	15.4	1.7	8.4	10.2	3.7	0.6	26.3
25-34	19.3	0.1	19.4	1.6	11.3	8.4	4.5	1.8	33.7
35-49	16.8	0.1	17.6	1.2	13.1	5.6	2.7	2.3	40.6
50-64	19.2	0.3	15.0	1.7	14.3	5.6	2.2	2.6	39.0
65+	22.3	0.0	11.1	0.0	16.3	9.4	1.1	1.2	38.5
Education									
None	29.2	0.1	19.6	1.1	13.6	8.0	1.5	0.6	26.2
Primary	16.4	0.5	17.2	1.1	11.4	8.1	5.8	1.1	38.4
Secondary and above	4.5	0.1	14.5	2.6	5.1	9.6	6.6	3.8	53.2
Household per capita expenditure quintile									
1st	28.9	0.1	19.1	1.1	16.9	5.5	1.5	1.3	25.8
2nd	29.5	0.2	21.6	1.1	15.3	5.3	1.8	0.3	24.9
3rd	25.0	0.3	18.5	1.4	14.3	6.6	2.1	0.8	30.9
4th	22.9	0.1	18.1	2.1	11.9	8.0	4.4	0.6	31.9
5th	12.0	0.0	12.9	1.6	5.3	10.5	5.5	4.0	48.3

Table 5.3- Continued, Percentage distribution of persons aged 15 years and above in wage employment by type of industry according to background characteristics, Malawi 2005

Background characteristics	Type of industry (ISIC 1 digit code)								
	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Water, & Utilities	Construction	Wholesale & Retail	Transport & Communication	Finance & Business	Social & Community Services
Malawi	**21.9**	**0.1**	**17.3**	**1.5**	**11.6**	**7.7**	**3.5**	**1.7**	**34.7**
Northern	**26.1**	**1.0**	**16.3**	**1.5**	**16.3**	**6.0**	**2.8**	**0.5**	**29.6**
Chitipa	2.9	0.0	2.9	1.5	54.4	4.4	0.0	0.0	33.8
Karonga	4.8	0.0	0.0	0.0	9.5	9.5	4.8	0.0	71.4
Nkhatabay	12.5	0.0	62.5	0.0	2.1	4.2	4.2	0.0	14.6
Rumphi	10.4	8.3	4.2	2.1	14.6	10.4	10.4	0.0	39.6
Mzimba	48.9	0.0	11.7	2.1	7.4	5.3	1.1	1.1	22.3
Mzuzu city	1.5	0.0	10.9	6.6	10.9	19.7	9.5	0.7	40.1
Central	**39.6**	**0.2**	**8.5**	**0.7**	**16.2**	**4.2**	**1.9**	**0.6**	**28.1**
Kasungu	65.7	0.0	7.1	0.0	7.1	4.1	2.4	0.6	13.0
Nkhotakota	1.6	1.6	29.5	0.0	14.8	0.0	4.9	0.0	47.5
Ntchisi	14.2	0.0	0.0	0.0	47.2	0.9	0.0	1.9	35.8
Dowa	41.8	0.0	3.6	1.2	27.3	6.7	3.0	0.6	15.8
Salima	12.5	0.0	10.0	5.0	17.5	2.5	5.0	2.5	45.0
Lilongwe rural	44.9	0.0	8.2	1.0	10.2	3.7	0.3	0.0	31.6
Lilongwe city	5.2	0.0	12.6	1.6	3.0	9.1	4.7	4.9	58.8
Mchinji	53.8	0.0	10.3	0.0	2.6	12.8	0.0	0.0	20.5
Dedza	40.9	0.0	12.9	0.0	15.2	3.8	3.0	0.0	24.2
Ntcheu	18.8	1.0	3.1	1.0	19.8	4.2	2.1	2.1	47.9
Southern	**13.2**	**0.0**	**21.5**	**1.8**	**9.0**	**9.5**	**4.3**	**2.4**	**38.2**
Mangochi	47.1	0.0	4.9	2.0	7.8	9.8	0.0	0.0	28.4
Machinga	33.3	0.0	3.3	0.0	23.0	8.2	1.1	0.5	30.6
Zomba rural	32.1	0.0	2.4	1.2	9.5	8.3	1.2	1.2	44.0
Zomba municipality	2.8	0.0	7.3	0.6	5.1	8.5	8.5	4.5	62.7
Chiradzulu	3.6	0.0	30.4	0.0	12.5	12.5	0.0	0.0	41.1
Blantyre rural	4.1	0.0	16.5	1.0	3.1	9.3	8.2	1.0	56.7
Blantyre city	0.8	0.0	21.6	2.8	3.7	16.6	11.2	3.9	39.3
Mwanza	25.0	0.0	5.8	1.9	30.8	5.8	0.0	5.8	25.0
Thyolo	6.6	0.0	57.1	0.5	3.0	2.0	2.0	0.5	28.3
Mulanje	0.5	1.1	65.3	1.6	4.7	3.2	1.6	0.0	22.1
Phalombe	5.9	0.0	14.7	8.8	29.4	8.8	2.9	0.0	29.4
Chikwawa	20.1	0.0	51.8	5.0	9.4	2.2	0.0	0.7	10.8
Nsanje	18.1	0.0	27.6	0.9	30.2	8.6	1.7	0.0	12.9
Balaka	20.0	0.0	3.6	0.0	21.8	18.2	0.0	9.1	27.3

5.4 Income generating tasks

Persons above 15 years old were asked if they had worked for household agricultural activities (including fishing) or household business or engaged in casual or part-time or ganyu labour or worked for salary, commission, wage or any payment in kind but excluding ganyu in the past seven days and numbers of hours they spent on these income generating activities for the past seven days. The result in table 5.4 shows that 79 percent of the population above 15 years is engaged in income generating activities. The rates of participation in income generating activities depend on a host of factors. For example gender, age and education level play a role. High proportional of male 86 percent compared to female counterparts at 75 percent participate in income generating activities.

Table 5.4 shows that among persons doing tasks on average persons spends 23 hours on income generating activities in the past seven days; 13 hours is spent on household agricultural activities, 3.6 hours on non-agricultural and non-fishing household business, 2.0 hours on casual or part time or ganyu labour and 4.2 hours on wage, salary, commission or any payment in kind (not including ganyu).

Table 5.4 Proportion of persons aged 15 years and above doing income generating activities past 7 days and average weekly hours worked among these persons according to background characteristics, Malawi 2005

Background characteristics	Proportion of persons who did income generating tasks	Average weekly hours				
		Household agricultural or fishing activities	Non-agricultural and non-fishing household business	Casual, part time or ganyu labour	Wage, salary commission or any payment in kind	Total average hours worked
Malawi	**78.9**	**13.3**	**3.6**	**2.0**	**4.2**	**23.1**
Place of residence						
Urban	56.7	2.5	7.1	1.8	13.0	24.3
Rural	82.1	14.9	3.1	2.0	2.9	22.9
Sex						
Male	83.1	13.5	4.8	2.7	7.1	28.0
Female	74.9	13.1	2.5	1.3	1.4	18.4
Age						
15-24	69.4	10.7	2.3	1.8	2.1	16.8
25-34	84.7	13.6	5.5	2.5	6.2	27.8
35-49	87.1	15.1	4.6	2.2	6.6	28.5
50-64	85.7	17.1	3.2	1.7	3.8	25.7
65+	73.3	14.2	1.8	1.1	1.5	18.6
Education						
None	81.0	13.9	3.8	2.2	3.0	22.9
Primary	72.7	11.4	4.6	1.5	4.8	22.2
Secondary and above	70.0	6.7	4.4	0.9	13.6	25.6
Household per capita expenditure quintile						
1st	82.6	15.3	1.8	2.4	2.1	21.7
2nd	80.4	14.7	2.7	2.3	3.0	22.7
3rd	79.4	14.7	3.5	1.9	3.2	23.3
4th	77.8	12.2	4.5	1.7	4.6	23.0
5th	72.9	8.7	6.2	1.4	8.7	25.0

Table 5.4- continued, Proportion of persons aged 15 years and above doing income generating tasks past 7 days and average weekly hours worked among these persons according to background characteristics, Malawi 2005

Background characteristics	Proportion of persons who did income generating tasks	Average weekly hours				
		Household agricultural or fishing activities	Non-agricultural and non-fishing household business	Casual, part time or ganyu labour	Wage, salary commission or any payment in kind	Total average hours worked
Malawi	**78.9**	**13.3**	**3.6**	**2.0**	**4.2**	**23.1**
Northern Region	**84.3**	**15.9**	**2.6**	**1.3**	**2.0**	**21.8**
Chitipa	84.1	18.4	3.1	1.4	2.0	24.8
Karonga	88.5	17.5	5.9	0.6	1.3	25.3
Nkhatabay	91.2	6.1	0.6	0.1	3.3	10.1
Rumphi	84.3	12.6	1.1	0.5	1.5	15.8
Mzimba	80.4	18.3	2.1	2.1	2.1	24.4
Mzuzu city	63.1	3.6	7.4	2.6	10.2	23.9
Central Region	**80.8**	**14.5**	**3.1**	**2.2**	**2.5**	**22.3**
Kasungu	79.8	15.7	3.3	1.6	4.8	25.4
Nkhotakota	85.4	17.1	2.4	2.6	3.7	25.7
Ntchisi	73.6	16.8	2.4	2.2	3.3	24.8
Dowa	82.3	14.7	3.9	2.5	2.5	23.6
Salima	77.7	12.2	2.6	2.3	1.1	18.3
Lilongwe rural	79.0	13.1	2.2	2.1	2.1	19.4
Lilongwe city	62.5	3.9	6.0	2.5	12.8	25.2
Mchinji	87.3	13.8	1.7	2.0	1.5	19.0
Dedza	81.4	17.5	4.4	2.4	1.7	26.0
Ntcheu	80.6	11.8	5.0	2.3	1.7	20.9
Southern Region	**76.5**	**12.0**	**4.1**	**2.0**	**5.7**	**23.8**
Mangochi	78.6	10.8	4.2	1.5	2.9	19.5
Machinga	82.9	12.9	3.8	2.0	2.5	21.2
Zomba rural	88.2	27.1	2.6	1.8	1.9	33.4
Zomba municipality	57.7	2.6	9.0	2.4	10.8	24.9
Chiradzulu	93.2	11.4	2.3	2.0	2.2	17.9
Blantyre rural	69.2	4.7	5.0	1.6	6.4	17.6
Blantyre city	48.8	0.6	7.9	0.7	14.2	23.3
Mwanza	88.5	26.4	2.2	2.7	1.9	33.1
Thyolo	76.0	10.2	2.9	2.6	7.4	23.0
Mulanje	75.7	10.2	3.4	1.3	6.9	21.7
Phalombe	83.4	14.5	3.1	3.8	1.5	22.9
Chikwawa	86.7	18.5	2.2	1.5	3.8	25.9
Nsanje	85.3	16.8	3.7	1.5	2.0	24.0
Balaka	88.7	12.2	3.0	2.6	1.9	19.6

5.5 Domestic tasks

Information on domestic tasks (excluding child care) were collected in this survey. Persons above 15 years were asked if they had spent time doing household chores in the past 24 hours and for how many hours. Table 5.5 below shows that 58 percent of the population age above 15 years participated in domestic tasks. Slightly more people in rural areas (58 percent) did some household chores compared to those in urban areas (56 percent). By sex, there is a clear difference between men and women. More women than man are involved in domestic tasks at 90 percent compared to 24 percent for men. There is also a positive relationship between per capita expenditure quintile and proportion of persons who spent time doing household chores over the past 24 hours. As may be noted from table 5.5 below, the lowest quintile reported that 56 percent of persons in this group spent time doing some household chores. The proportion is increasing as the quintiles are increasing such that the highest quintile has reported 60 percent of persons in that group as having been involved in household chores. Of the three regions of the country, the southern region has the highest proportion of persons engaged in household chores (59 percent) followed by the central region (57 percent) and then finally the northern region (53 percent).

Three main household chores were asked during the survey. These were cooking, laundry and cleaning house; collecting water and collecting firewood. As table 5.5 below reveals, most of the time spent on household chores is spent on cooking, laundry and house cleaning. On average, people have reported that they spend almost 9 hours in a week doing this household task. The next highest household chore is that of collecting water as people spend about four hours in a week undertaking this task while collecting firewood is the least with only one hour, on average spent in a week.

The survey has further revealed that people aged 15 years and over spend about 5 hours doing household chores in a week. Rural people spend more time (5 hours) doing household chores per week compared to urban people (4 hours). By sex, women spend almost eight times more hours per week doing household chores compared to men. Of the three regions of the country, the southern and central region have both revealed that people in those areas spend about five hours in a week doing household chores while the northern region has reported that people there spend, on average, four hours doing household chores.

Table 5.5 Proportion of persons aged 15 years and over doing domestic tasks and average daily hours worked among these persons according to background characteristics, Malawi 2005

Background characteristics	Proportion of persons who did domestic tasks (excluding child care)	Average weekly hours			
		Cooking, laundry and cleaning house	Collecting water	Collecting firewood	Average hours
Malawi	**57.8**	**8.6**	**3.6**	**1.4**	**4.6**
Place of residence					
Urban	56.1	9.5	1.8	0.4	3.9
Rural	58.1	**8.5**	**3.9**	**1.5**	**4.7**
Sex					
Male	24	8.3	3.5	1.3	1.2
Female	90	9.9	4.3	1.8	7.7
Household per capita expenditure quintile					
1st	56.4	8.1	3.9	1.6	4.5
2nd	57.3	8.4	4.1	1.7	4.7
3rd	57.7	8.8	3.9	1.6	4.8
4th	58.4	8.7	3.4	1.3	4.5
5th	59.9	9.1	3.1	0.8	4.3
Northern Region	**53**	**5.7**	**3.9**	**1.1**	**3.6**
Chitipa	47.8	7.7	3.1	0.4	3.7
Karonga	55.7	7.2	4.2	0.7	4.1
Nkhatabay	65.9	6.9	4.9	2.6	4.8
Rumphi	52.9	3.6	2.7	0.8	2.4
Mzimba	49.2	5.3	4.9	1.3	3.8
Mzuzu city	26.1	3.2	0.4	0.1	1.3
Central Region	**57.2**	**8.6**	**3.4**	**1.4**	**4.5**
Kasungu	47.7	6.3	3.9	1.5	3.9
Nkhotakota	60.9	11.7	7.0	2.5	7.0
Ntchisi	60.1	2.0	2.5	0.6	1.7
Dowa	64.8	8.3	3.6	2.3	4.7
Salima	52.8	9.0	5.7	1.7	5.5
Lilongwe rural	58.1	8.1	2.8	1.4	4.1
Lilongwe city	62.2	11.5	2.2	0.6	4.7
Mchinji	52.7	9.4	4.0	0.8	4.7
Dedza	55.9	6.0	2.7	1.5	3.4
Ntcheu	64.6	12.8	3.4	1.7	5.9
Southern Region	**59.2**	**9.3**	**3.8**	**1.5**	**4.9**
Mangochi	55.3	11.3	4.0	1.1	5.5
Machinga	52.3	10.9	6.2	3.3	6.8
Zomba rural	63.1	9.7	5.3	3.2	6.1
Zomba municipality	54.4	8.8	2.5	0.3	3.8
Chiradzulu	59.5	6.6	3.9	0.4	3.6
Blantyre rural	62.2	9.0	2.3	0.4	3.9
Blantyre city	56.5	8.9	1.8	0.1	3.6
Mwanza	59.4	4.8	3.8	1.3	3.3
Thyolo	58.7	9.0	2.7	1.7	4.5
Mulanje	55.9	11.2	3.9	1.3	5.5
Phalombe	53.6	5.7	3.4	1.0	3.3
Chikwawa	65.7	13.5	6.5	2.0	7.3
Nsanje	64.7	9.0	2.5	1.8	4.4
Balaka	74.9	8.4	3.7	1.3	4.5

5.6 Main economic activity and inactivity

5.6.1 Economic activity

All persons above age of 15 years were asked to describe their main activity in past seven days according to their employment status. Table 5.6 shows the distribution of the employed in last seven days; 75 percent of the employed indicates their main activity as mlimi, 13 percent categorises their main activity as employee, 7 percent gives their main activity as self-employed and 5 percent gives their main activity as family business worker. Examination of main activity against various background characteristics raises a number of interesting factors that characterise the employment structure. For example 6 out every 10 employed males are mlimi compared to 8 out of every 10 employed females. A relatively higher proportion of the youth below 25 years and the elderly over 49 years are employed as mlimi at 82 percent for 15-24 age group, 81 percent for 50-64 age group and 90 percent for 65 and above age group. This can be compared to 67 percent and 70 percent of mlimi that are in age groups of 25-34 and 35-49, respectively. Furthermore, as educational level increases, there is a decrease in proportion of people employed as mlimi. Not surprisingly, higher proportion of households in lower household per capita expenditure quintiles are home to mlimi at 88 percent and 83 percent for the first and second quintiles.

Table 5.6 Percentage distribution of currently employed persons aged 15 years and over by type of employment according to background characteristics, Malawi 2005

| Background characteristics | Type of economic activity | | | | | |
	Farmer (Mlimi)	Employee	Family business worker	Self employed	Employer	Total
Malawi	**75.4**	**12.7**	**5.1**	**6.5**	**0.2**	**100**
Place of residence						
Urban	15.3	53.4	6.4	24.9	0.1	100
Rural	81.4	8.7	5.0	4.6	0.2	100
Sex						
Male	64.9	20.0	5.9	8.9	0.3	100
Female	86.6	5.1	4.4	3.9	0.1	100
Age						
15-24	81.7	8.7	5.0	4.6	0.1	100
25-34	67.0	17.0	6.7	9.0	0.2	100
35-49	70.3	17.0	5.2	7.2	0.3	100
50-64	81.4	9.3	3.9	5.3	0.1	100
65+	90.8	3.9	1.9	3.1	0.2	100
Education qualification						
None	78.4	8.8	5.8	6.9	0.2	100
Primary	68.0	15.8	6.1	9.9	0.2	100
Secondary and above	35.0	49.3	6.0	9.3	0.5	100
Household per capita expenditure quintile						
1st	87.5	6.3	2.8	3.2	0.2	100
2nd	83.2	8.4	3.1	5.0	0.2	100
3rd	78.8	10.1	4.6	6.3	0.1	100
4th	70.7	13.8	7.1	8.2	0.3	100
5th	50.6	28.7	9.4	11.1	0.2	100

Table 5.6 continued; Percentage distribution of currently employed persons aged 15 years and above by type of employment according to background characteristics, Malawi 2005

Background characteristics	Type of economic activity					
	Farmer (Mlimi)	Employee	Family business worker	Self employed	Employer	Total
Malawi	**75.4**	**12.7**	**5.1**	**6.5**	**0.2**	**100**
Northern Region	**86.0**	**6.5**	**3.4**	**4.0**	**0.1**	**100**
Chitipa	83.0	4.9	11.1	1.1	0.0	100
Karonga	78.3	3.6	3.4	14.5	0.2	100
Nkhatabay	87.8	8.5	2.1	1.7	0.0	100
Rumphi	88.9	7.3	1.6	2.2	0.0	100
Mzimba	89.1	7.4	2.0	1.4	0.1	100
Mzuzu city	21.7	37.1	33.0	7.5	0.6	100
Central Region	**83.6**	**7.1**	**6.0**	**3.0**	**0.3**	**100**
Kasungu	78.7	14.2	4.0	3.1	0.0	100
Nkhotakota	81.3	11.7	5.2	1.8	0.0	100
Ntchisi	80.3	14.1	0.6	4.4	0.6	100
Dowa	83.2	5.8	9.8	1.1	0.1	100
Salima	89.3	3.9	3.9	2.6	0.3	100
Lilongwe rural	83.0	7.0	6.7	2.9	0.3	100
Lilongwe city	24.5	50.4	4.7	20.5	0.0	100
Mchinji	86.7	4.7	1.5	7.0	0.2	100
Dedza	88.1	3.4	5.1	3.0	0.3	100
Ntcheu	80.3	4.6	12.7	1.6	0.9	100
Southern Region	**67.3**	**18.1**	**4.9**	**9.5**	**0.2**	**100**
Mangochi	71.9	11.1	3.9	12.9	0.1	100
Machinga	80.3	7.1	5.1	7.5	0.0	100
Zomba rural	89.7	5.4	4.5	0.5	0.0	100
Blantyre city	2.6	61.8	2.2	33.4	0.0	100
Chiradzulu	84.8	7.7	2.6	4.9	0.0	100
Blantyre rural	40.4	25.8	14.3	19.5	0.0	100
Zomba municipality	11.1	49.6	5.4	33.9	0.0	100
Mwanza	91.4	4.3	1.2	3.1	0.0	100
Thyolo	62.1	25.2	8.0	3.9	0.7	100
Mulanje	60.2	21.2	2.4	13.1	3.2	100
Phalombe	86.6	3.6	5.3	4.5	0.0	100
Chikwawa	85.6	9.3	2.3	2.8	0.0	100
Nsanje	82.2	6.7	5.9	5.2	0.0	100
Balaka	87.6	5.4	0.0	7.0	0.0	100

5.6.2 In-activity

Labour force framework categorises economically not active persons, but also those that are unavailable for work or out of labour force. The survey estimates that there are about 7 percent of the 15 years and above population who are inactive; more females at 8 percent than males at 6 percent and a high proportion of the inactive are in urban at around 25 percent than in rural at 5 percent.

The reasons that are given in table 5.7; 53 percent of inactive are students and 35 percent are doing housework only and 12 percent are old and sick. Urban set-up has a high proportion of inactive who are house workers than rural set-up at 43 percent and 31 percent, respectively. The rural households have a proportionally high proportion of inactivity due to sickness or aging at 17 percent compared to 2 percent in urban areas.

Table 5.7 Proportion of persons aged 15 years and over who were economically inactive and the percentage distribution by reasons for being economically inactive according to background characteristics, Malawi 2005

Background characteristics	Proportion economically inactive	Reasons for inactivity			
		Housework	Student	Sick or old	Total
Malawi	**7.3**	**35.2**	**52.8**	**12.0**	**100**
Place of residence					
Urban	24.5	43.3	55.1	1.6	100
Rural	4.8	30.9	51.6	17.4	100
Sex					
Male	6.1	14.1	74.5	11.4	100
Female	8.4	48.9	38.6	12.4	100
Age group					
15-24	14.1	26.3	71.1	2.6	100
25-34	3.0	66.0	11.8	22.2	100
35-49	2.0	65.5	0.0	34.5	100
50-64	2.5	66.4	0.0	33.6	100
65+	10.8	36.9	0.0	63.1	100
Education					
None	6.7	39.0	51.8	9.2	100
Primary	12.7	21.2	75.3	3.5	100
Secondary and above	11.6	21.0	74.9	4.1	100
Household per capita expenditure quintile					
1st	5.3	27.8	53.1	19.1	100
2nd	6.3	33.6	52.2	14.2	100
3rd	6.7	41.9	45.4	12.7	100
4th	7.5	35.0	53.7	11.3	100
5th	11.4	36.0	57.5	6.4	100

Table 5.7 continued, proportion of persons aged 15 years and above who were economically inactive and the percentage distribution by reasons for being inactive according to background characteristics, Malawi 2005

Background characteristics	Proportion economically inactive	Reasons for inactivity			
		Housework	Student	Sick or old	Total
Malawi	**7.3**	**35.2**	**52.8**	**12.0**	**100**
Northern Region	**3.7**	**23.5**	**36.8**	**39.7**	**100**
Chitipa	4.5	3.1	18.8	78.1	100
Karonga	2.0	12.5	56.3	31.3	100
Nkhatabay	1.8	5.6	11.1	83.3	100
Rumphi	2.3	63.6	13.6	22.7	100
Mzimba	5.2	27.5	46.4	26.1	100
Mzuzu city	16.8	39.2	57.8	2.9	100
Central Region	**4.7**	**26.2**	**55.3**	**18.5**	**100**
Kasungu	3.3	46.3	38.9	14.7	100
Nkhotakota	7.7	22.4	61.2	16.3	100
Ntchisi	6.3	15.0	77.5	7.5	100
Dowa	1.7	25.8	51.6	22.6	100
Salima	12.6	19.7	65.8	14.5	100
Lilongwe rural	4.5	28.2	50.3	21.5	100
Lilongwe city	17.7	47.0	50.0	3.0	100
Mchinji	3.9	35.0	55.0	10.0	100
Dedza	3.4	8.7	63.8	27.5	100
Ntcheu	5.0	27.0	52.7	20.3	100
Southern Region	**9.8**	**40.6**	**53.0**	**6.3**	**100**
Mangochi	5.6	29.5	51.1	19.3	100
Machinga	3.1	24.4	60.0	15.6	100
Zomba rural	1.5	52.8	38.9	8.3	100
Blantyre city	34.7	41.8	57.5	0.6	100
Chiradzulu	2.2	22.2	55.6	22.2	100
Blantyre rural	10.9	44.6	47.7	7.7	100
Zomba municipality	19.6	40.4	58.8	0.7	100
Mwanza	5.7	9.1	84.8	6.1	100
Thyolo	7.9	45.6	44.1	10.3	100
Mulanje	11.6	24.6	71.9	3.5	100
Phalombe	5.8	40.5	43.2	16.2	100
Chikwawa	5.2	66.7	25.4	7.9	100
Nsanje	4.4	31.0	58.6	10.3	100
Balaka	0.9	9.1	45.5	45.5	100

Chapter 6

EXPENDITURE, INCOME AND ASSETS

6.0 Introduction

The survey collected information on household expenditure, income by source and assets acquired by households. In this analysis, particular interest is expenditure that brings welfare to individuals rather than investment expenditure that is used to generate income. On the other hand, the use value of durable goods believed to bring welfare to households is added to the household expenditure. Clearly, the need for expenditure and income indicators is for assessing the welfare level of households. Different expenditure categories were collected from different sections of the questionnaire and had different recall periods. However, the aggregated expenditure is given as an annual or daily value in per capita terms or at household level at 2004/5 real urban prices.

6.1 Household expenditure

Market prices were used to record the value of all purchased items whilst the same prices were used to impute values for all in-kind and gifts.

As table 6.1 below shows, the average annual household expenditure in Malawi is MK99, 532 whilst the median is lower at MK72, 000 implying that on average, a Malawian household spends about MK272 per day. The expenditure is higher in male-headed households relative to their female counterparts. Rural households spend less than half the amount urban households spend. Per annum, rural households are spending about MK87, 000 implying that a rural household spends about MK238 per day while their urban counterparts spend about MK524 per day. Of the three main regions of the country, the central region has the highest expenditure while the south spends the least.

By household expenditure quintiles, on average, the highest quintile spends almost four times more than the lowest quintile. On the other hand, disparities between the two extreme quintiles are lower if median expenditures are considered. As revealed from table 6.1 below, the median expenditure of the highest quintile is three times higher than the lowest quintile.

Figure 6.1 Average annual per capita expenditure by expenditure quintiles
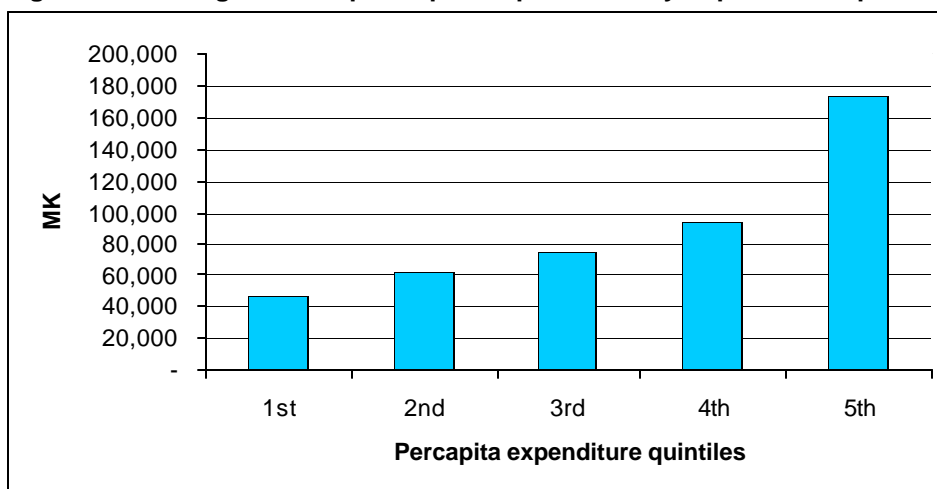
There are also notable differences in expenditure between male and female-headed households. On average, male-headed households spend an annual average of close to one hundred and ten thousand kwacha while female-headed households spend close to seventy thousand kwachas.

In line with the regional findings above, districts in the central region have relatively higher consumption expenditure than their counterparts from the other regions. Precisely, if urban centers are excluded, Dowa, Kasungu, Ntchisi and Lilongwe rural are the districts with the highest average household consumption expenditure figures while Nkhata Bay, Machinga and Zomba rural have the lowest expenditures.

6.1.2 Household per capita expenditure

On average, the annual per capita consumption expenditure in Malawi is MK26, 058 implying an overall average expenditure of MK71 per person per day. Like in the 1998/9 IHS annual per capita expenditure is higher in male-headed households relative to the female-headed households. Household members in male-headed households have a per capita expenditure of about MK73 per day while those in female-headed households have their expenditure at MK64 per day. Relative to the current per capita expenditure, the 1998/9 per capita expenditure in male-headed households MK4, 968 while that of female-headed households was MK4, 327. In terms of place of residence, a person in the urban center spends MK52, 594 per annum while someone in the rural area spends slightly less than half of this amount in real terms. Of all the urban centers, Lilongwe city has the highest per capita annual expenditure of MK63, 010 while Mzuzu City is the lowest within the urban centers spending slightly above 50 per cent of what a person spends in Lilongwe City.

In terms of expenditure quintiles, the highest quintile has an average expenditure of about MK7, 884 per person per annum- five times higher than the lowest quintile of about MK54, 793.

Table 6.1 Mean and median annual household expenditure according to household background characteristics, Malawi 2005

	Household		Per Capita	
	Mean (MK)	Median (MK)	Mean (MK)	Median (MK)
Malawi	**99,532.2**	**72,279.5**	**26,058.6**	**18,509.5**
Sex of Household head				
Male	107,595.4	78,027.8	26,817.9	18,896.4
Female	72,499.9	54,961.7	23,522.2	17,482.6
Place of Residence				
Urban	191,303.5	112,586.4	52,594.4	31,463.1
Rural	87,066.1	68,504.0	22,454.0	17,467.2
Household per capita expenditure quintile				
1st	46,049.1	43,181.8	7,594.6	7,884.2
2nd	61,077.7	58,496.4	11,724.2	11,690.1
3rd	75,908.5	71,107.6	16,166.7	16,097.8
4th	94,790.5	84,859.7	22,861.5	22,619.1
5th	173,621.0	124,482.5	54,793.0	41,397.2
Northern Region	**92,064.0**	**72,647.1**	**22,340.3**	**17,010.5**
Chitipa	77,339.1	65,546.0	17,539.4	14,616.6
Karonga	80,506.8	66,786.7	19,750.4	16,165.9
Nkhata Bay	59,987.0	48,906.5	18,341.4	12,704.6
Rumphi	73,966.2	64,144.6	22,116.9	16,178.8
Mzimba	102,401.9	84,316.8	22,870.7	18,731.9
Mzuzu City	152,019.9	107,225.4	36,055.2	27,057.8
Central Region	**119,683.6**	**86,048.1**	**29,739.3**	**20,921.3**
Kasungu	118,977.1	94,041.7	25,465.2	19,963.6
Nkhotakota	101,961.7	83,205.9	24,453.8	18,250.8
Ntchisi	107,812.8	83,412.5	23,469.5	18,523.0
Dowa	132,184.6	111,759.6	30,115.5	25,369.5
Salima	79,695.4	65,581.6	21,118.4	17,206.7
Lilongwe Rural	106,864.0	87,417.0	28,234.9	22,551.1
Lilongwe City	233,118.0	123,250.5	63,010.3	35,098.5
Mchinji	89,017.9	68,442.4	22,241.8	16,570.4
Dedza	88,506.2	72,599.1	20,671.0	16,910.4
Ntcheu	93,690.3	75,754.1	22,297.8	18,445.0
Southern Region	**83,814.2**	**62,517.7**	**23,696.1**	**16,871.9**
Mangochi	77,485.8	65,527.2	20,708.7	16,228.6
Machinga	64,680.0	52,590.7	16,812.4	13,290.4
Zomba Rural	66,855.8	50,500.8	19,431.4	14,218.5
Zomba Municipality	154,520.8	105,941.6	38,868.9	27,665.4
Chiradzulu	75,907.9	63,678.5	20,252.4	16,067.6
Blantyre Rural	94,309.2	70,803.1	27,254.0	20,698.5
Blantyre City	160,605.9	105,018.9	47,089.7	31,006.7
Mwanza	81,427.5	68,256.7	22,901.3	18,377.4
Thyolo	69,195.6	50,715.8	21,325.5	14,965.8
Mulanje	70,264.1	55,830.2	20,640.4	15,170.1
Phalombe	70,530.4	61,223.4	23,078.4	17,192.2
Chikwawa	72,728.8	59,696.5	18,900.3	15,350.4
Nsanje	74,954.1	64,172.5	17,041.6	14,125.8
Balaka	69,128.3	58,626.2	20,019.1	15,972.4

6.2 Classification of household expenditure by COICOP

In this analysis household expenditure was categorized according to the UN statistical classification system called "Classification of Individual Consumption According to Purpose" –COICOP. This categorization mainly divides expenditure into food and non-food components. The non-food component comprises expenditure on alcohol and tobacco, clothing and footwear, imputed housing rent, household utilities and regular maintenance of housing, health, education, entertainment, personal care and of course use value of durable goods.

Like in many developing countries, food expenditure is the highest with a mean of MK 55,313 per annum, representing a share of 56 per cent of total expenditure, non-food expenditure is MK44,218 per household per annum, this represents 44 per cent of the total household expenditure. In the analysis food expenditure includes food consumed from vendors and cafes. As the table 6.2 shows, expenditure on food from vendors and cafes is a very small portion of the entire expenditure.

Compared to the 1998-1999 Malawi Integrated Household Survey, non-food expenditure has risen from 37 per cent to the current 44 per cent. Within the non-food component, the highest expenditure is housing and utilities making 20 per cent of the entire expenditure. Transport comes second making 5.8 per cent of the entire expenditure. Communication and recreation are the least expenditure components making less than 1 per cent each of the total expenditure. From these figures, it is clear that many people use most of their income on food instead of enjoying leisure/recreation.

Table 6.2 Real annual household expenditure by item category (COICOP groups), Malawi 2005

Expenditure category	MK (Mean)	% Share of Total
All	**99,532.2**	**100.0**
Food	**55,313.7**	**55.6**
Food & Beverages	54,420.5	54.7
Vendors/Cafes	893.2	0.9
Non Food	**44,218.5**	**44.4**
Alcohol & Tobacco	2,257.2	2.3
Clothing & Footware	4,304.6	4.3
Housing & Utilities	20,491.4	20.6
Furnishing	3,801.3	3.8
Health	1,340.3	1.3
Transport	5,725.8	5.8
Communication	837.2	0.8
Recreation	907.1	0.9
Education	1,719.4	1.7
Miscellaneous Goods and Services	2,834.2	2.8

6.3 Household expenditure by type

Table 6.3 Percentage distribution of total annual household expenditure by type of expenditure according to background characteristics, Malawi 2005

Background characteristics	Food	Alcohol /Tobacco	Clothing	Housing, Utils. & Furnishing	Health	Education	Transport, Commun. Recreation	Miscel. Goods & Services	All
Malawi	**55.6**	**2.3**	**4.3**	**24.4**	**1.4**	**1.73**	**7.5**	**2.9**	**100**
Sex of household head									
Male	54.8	2.4	4.6	24	1.3	1.7	8.3	2.9	100
Female	59.4	1.5	3.1	26.5	1.4	1.7	3.6	2.8	100
Place of Residence									
Urban	45.1	1.6	4.1	24.8	1.1	3.6	15.9	3.8	100
Rural	58.7	2.5	4.4	24.3	1.4	1.2	5	2.6	100
Household per capita expenditure quintile									
1st	61.1	1.6	2.8	27.5	1.6	1	1.6	3	100
2nd	60.7	2.2	3.8	25.9	1.4	1	2.1	2.8	100
3rd	61	2.3	4.5	24	1.5	1	3.1	2.7	100
4th	59.6	2.3	5	22.9	1.4	1.3	4.9	2.7	100
5th	48	2.4	4.5	24.1	1.2	2.7	14.1	3	100
Northern region	**61.4**	**2.7**	**4.4**	**19.8**	**0.9**	**1.5**	**6.4**	**2.9**	**100**
Chitipa	72	3.8	3.9	13.4	0.6	1.4	2.4	2.5	100
Karonga	54.3	3.4	6.4	24.1	1.1	1.6	5.8	3.4	100
Nkhata Bay	59.1	0.3	3.8	27.5	0.9	0.5	4.2	3.7	100
Rumphi	59.4	3.8	3.1	24.4	1.1	1	4.3	2.9	100
Mzimba	66.9	2.8	4.1	16.3	0.8	1.3	5.3	2.5	100
Mzuzu City	49.3	1.8	4.6	22.1	1.3	3.1	14.6	3.3	100
Central Region	**53.8**	**2.5**	**4.4**	**24.5**	**1.3**	**1.9**	**8.9**	**2.7**	**100**
Kasungu	51.2	2.9	5.9	26.9	1	1.8	8.1	2.3	100
Nkhotakota	57.8	1.9	5.4	23.5	1.4	1.5	6	2.5	100
Ntchisi	57.7	2	5.8	23.6	0.3	1.6	5.8	3.1	100
Dowa	56.9	2.9	6.2	20.9	1.8	1.1	7.5	2.7	100
Salima	59.6	2.1	3.1	26.2	1	1.9	4.1	1.9	100
Lilongwe Rural	60	2.2	3.9	24.9	1.3	0.8	4.8	2.1	100
Lilongwe City	42.9	2	3.5	24.3	1	4.2	18.2	3.9	100
Mchinji	56	1.5	6.4	28.2	0.7	0.9	4.1	2.3	100
Dedza	59.9	4.4	3.9	22.4	1.9	0.9	4.9	1.8	100
Ntcheu	56.1	3.1	3.1	25.4	2.6	1.1	6.5	2.1	100
Southern Region	**56.4**	**1.9**	**4.2**	**25.4**	**1.5**	**1.6**	**6.1**	**3.1**	**100**
Mangochi	60.2	1.7	4.1	23.7	1.5	0.7	4.4	3.7	100
Machinga	56.4	1.7	5.2	24.5	1.2	0.9	7.7	2.5	100
Zomba Rural	64.2	1.9	3.1	24	0.9	1.5	1.9	2.6	100
Zomba Municipality	47.5	0.7	5.4	26.8	1.5	4.9	9.3	4	100
Chiradzulu	53.8	2	2.3	33.5	1.8	1.1	2.2	3.4	100
Blantyre Rural	56.5	2.5	6	25.4	1.7	0.9	4	3.1	100
Blantyre City	47.4	1.2	4.7	25.6	1.2	2.8	13.5	3.5	100
Mwanza	63.1	4.7	3.2	22	1.5	0.7	2.7	2.1	100
Thyolo	55.9	0.7	2.4	29.1	1.1	2.1	4.9	4	100
Mulanje	53.9	3.8	3.1	28.3	1.2	1.5	5.4	2.9	100
Phalombe	56.2	3.1	4.5	28.1	1.7	0.9	3.3	2.2	100
Chikwawa	61.6	2.5	5.5	21.8	2.2	0.8	3.2	2.3	100
Nsanje	59.8	1.4	5	21	3	1.5	6	2.3	100
Balaka	61.4	1.7	3.9	23.7	2.4	0.8	4	2.2	100

The distribution by sex of household head shows that female-headed households have higher expenditure on food than on non-food items. Close to 60 per cent of expenditure in female-headed households is on food items whilst male-headed households are spending 54 percent of total expenditure on food. There is also a notable difference in terms of expenditure on food between rural and urban areas. The urban areas are spending only 45 per cent of their total expenditure on food while their rural counterparts are spending close to 59 per cent. Compared to the 1998 IHS there has been a decline in terms of food expenditure share to total expenditure in both rural and urban areas. The rural areas had a food expenditure share of 77 per cent in 1998 and this has fallen 58 per cent in 2004. The urban food expenditure has however risen from 41 per cent in 1998 to 45 percent in 2004/5. It can also be noted that urban areas have reported almost three times higher expenditure on education, transport, communication and recreation than rural areas. This shows that there are higher costs to education in urban areas relative to rural areas. Likewise, transportation in rural areas may not be as expensive as in urban areas.

At regional level, the northern region has the highest expenditure on food making 61 per cent of total expenditure while the southern region comes second at 56 per cent and finally the central region at 53 per cent. Compared to the 1998-9 IHS, there is a notable decline in terms of share of food expenditure to total expenditure across all the regions of the country. The northern region has moved from 71 per cent to the current 61 per cent. The central region has also moved from the then 65 per cent to the current 53 per cent. The southern region has however not changed its share of food expenditure and still remains at 56 per cent.

The table also shows that on expenditure by quintiles, the highest quintile spends less than half of their total expenditure on food compared to six-tenth by the other quintile groups. Like urban households, the highest quintile has reported high expenditure on education and transport, communication & recreation. At district level excluding urban centers, Chitipa has reported the highest expenditure on food while Kasungu is the lowest. In terms of urban areas, Lilongwe urban has the lowest expenditure on food while Mzuzu city has the highest. Contrary to rural areas, all urban centers have reported expenditure on food that is less than half total expenditure.

6.4 Annual household expenditure on food

Table 6.4 above presents the average annual household food expenditure by some selected background characteristics. As may be noted in the table, at national level, the highest expenditure on food is expenditure on cereals and cereal products whereby on average, households spend about eight thousand kwacha on these products. Second to this is the expenditure on milk and milk products. The lowest expenditure is on spices whereby households have recorded just under a thousand kwachas per annum. Overall, there is not much variation across regions in terms of expenditure on specific food items. However, the northern region seems to have higher expenditure on roots, tubers and plantains relative to the other regions. The central region has high expenditure on spices and beverages Milk and milk products and on meat and meat products. The southern region has consistently had its expenditure lower than all the other regions in all the food expenditure categories.

Relative to rural areas, urban areas only have low food expenditure on pulses while they have higher expenditure in all the other food categories. Male-headed households have also consistently reported higher expenditure on food groups compared to their female counterparts, however, it is important to note that the differences between these two subgroups is not very huge.

By economic status, it may be noted that there is no specific pattern in terms of expenditure. However, some sort of pattern develops when we consider expenditure on cooked foods and foods from vendors; milk and milk products; sugar fats and oils; beverages and spices. Throughout these expenditure categories, expenditure is increasing as we move from lower expenditure quintile to the highest quintile.

Table 6.4 Average annual household food expenditure by food type by some selected household background characteristics, Malawi 2005

Background characteristics	Cereals, grains, cereal products	Roots & tubers, plantain	Pulses	Vegs.	Meat, fish & animal products	Fruits	Cooked foods & vendors	Milk and milk products	Sugar, fats & oils	Beverages	Spices & Misc.
Malawi	**7,974**	**2,891**	**4,545**	**2,096**	**6,308**	**1,584**	**1,922**	**6,381**	**3,057**	**4,160**	**967**
Place of residence											
Urban	8,022	3,060	3,085	2,290	9,061	2,158	3,451	8,216	4,401	5,955	1,797
Rural	7,965	2,860	4,734	2,061	5,676	1,454	1,576	5,101	2,785	3,672	820
Sex of household head											
Male	8,148	2,962	4,634	2,173	6,649	1,634	2,054	6,751	3,179	4,360	987
Female	7,361	2,624	4,235	1,831	4,797	1,388	1,315	4,077	2,558	3,161	899
Household per capita expenditure quintile											
1st	8,525	3,211	3,546	2,068	3,133	1,281	742	2,917	1,869	2,595	543
2nd	7,713	2,838	3,796	1,958	4,092	1,417	982	2,532	2,187	2,685	686
3rd	8,183	2,825	4,309	2,087	4,653	1,532	1,227	4,823	2,511	2,679	811
4th	8,110	2,761	4,770	2,006	5,556	1,474	1,364	3,957	2,952	2,970	893
5th	7,762	2,950	4,983	2,222	8,173	1,768	2,784	7,344	3,792	5,499	1,350
Region											
Northern	8,725	4,286	6,349	3,227	6,242	1,323	2,488	3,921	3,708	3,779	890
Central	8,948	2,604	4,870	2,310	7,406	1,671	2,358	7,871	3,331	5,272	1,257
Southern	6,979	2,719	3,671	1,684	5,358	1,562	1,355	5,160	2,689	2,887	702

6.5 Expenditure by item level

Table 6.5 below shows expenditure by disaggregated expenditure groups. As presented earlier, food expenditure is the highest expenditure category followed by expenditure on household utilities such as electricity and fuels. The lowest expenditure groups are expenditure on recreation and expenditure on durables.

Table 6.5 Average household expenditure by item (annual)

Expenditure category	MK
Food	52,219.64
Electricity, gas, other fuels	12,270.15
Estimated rents for housing	7,176.78
Clothing	3,670.77
Transport	2,649.13
Personal effects	2,641.27
Routine Home maintenance	2,505.05
Beverage	2,200.81
Alcohol	2,073.23
Operation of vehicles	2,015.76
Regular maintenance and repair of dwelling	1,725.32
Education	1,719.35
Vehicles	1,060.88
Actual rents for housing	1,044.51
Vendors/Cafes/Restaurants	893.19
Communications	837.24
Audio-visual	680.45
Health hospitalization	668.80
Footwear	633.84
Health drugs	555.35
Appliances	365.29
Household textiles	361.94
Decorations, carpets	278.31
Dishes	241.45
Newspapers, books, stationery	214.25
Tobacco	183.96
Insurance	146.42
Health out-patient	116.16
Tools/equipment for home	49.28
Personal care	46.46
Accommodation services	15.68
Recreational services	6.33
Major durables for rec	6.09

6.6.1: Household income

Household income is the aggregation of income both in cash and/or in kind that accrues from economic activities performed by household members on a regular basis. Of more importance will be to assess the distribution of income by source as this may help targeting by policy makers. As indicated earlier, collection of data on income is very difficult particularly in countries like Malawi where informal sector is so dominant. However surveys provide a better tool for capturing such data.

In this analysis, household income is an aggregation of income from wages and salaries, agricultural activities, non-agricultural enterprises, property income and current transfers and other benefits such as remittances.

As the table 6.6 below reveals, the average household income in Malawi is about MK50,000. Urban areas have almost three times higher income compared to rural areas. By gender of household head, male-headed households have a higher income relative to female-headed households. As table 8.6 below reveals, the average annual income in male headed households is about MK56,000 while that in female headed households is slightly above half of this at MK34,000. In terms of per capita expenditure quintiles, the highest quintile has an average income of about MK93,000 while the lowest quintile has an average income of about MK26,000. As may be noted from the table above, there is a big jump in terms of average income between the highest expenditure quintile and the fourth quintile. The fifth quintile has an average income that is almost twice that of the fourth quintile.

At regional level, the central region has the highest average annual income followed by the north and then the south. Other than urban centers, Kasungu district has recorded the highest average annual income of about MK94, 000 followed by Dowa with an average income of MK67,000. Most districts in the southern region have recorded very low average annual income. Mwanza and Chiradzulu districts are the lowest with an annual income of less than MK20, 000. Among urban areas, Lilongwe city has the highest average annual income of about one-hundred and sixty thousand kwacha and it also happens that this is the highest income recorded so far across all the domains of analysis discussed in the chapter. Mzuzu city has the lowest income compared to other income areas and has even recorded lower income than other districts such as Kasungu and Dowa.

6.6.2: Household income by source

As indicated earlier, total household income in this analysis is the aggregation of income from salaries and wages, Agricultural activities, non-agricultural enterprises and the other sources, where other sources include income from remittances, property income, current transfers and other benefits. Although different income sources had different recall periods, the final income figure is here presented as an annual income at household level.

As may be noted, the highest income source at national level is from non-agricultural enterprises. Out of the total fifty-one thousand kwacha, about thirty thousand is contributed from this income source. On the other hand, income from agricultural activities comes second followed by salaries and wages and then other income sources. In terms of place of residence, the highest source of income in urban areas is from salaries and wages followed by income from non-agricultural activities and then from other income sources and lastly from agricultural activities. The rural distribution of income source follows very much the national pattern.

Comparisons on the sex of household head, shows the pattern is similar across male and female-headed households except that male-headed households have income from salaries and wages as the second highest while female headed households have income from agricultural activities as the second source but still both have income from non-agricultural enterprise as the highest.

Unlike the central and the southern region, the highest source of income in the northern region is from agricultural activities. Both the center and the southern region have income from enterprises as the highest while income from agricultural activities comes second in the central region but salaries and wages comes second in the southern region.

Table 6.6 Average annual household income by income source by household background characteristics, Malawi 2005

Background characteristics	Total	Salaries/Wages	Agriculture	Enterprises	Other
Malawi	**50,904.4**	**18,331.2**	**19,680.6**	**29,769.9**	**4,848.4**
Place of residence					
Urban	129,407.3	73,274.4	17,544.5	65,888.1	23,255.3
Rural	40,240.8	10,867.8	19,970.7	23,924.0	2,789.2
Sex of household head					
Male	56,000.2	21,002.1	20,712.2	33,091.5	4,861.9
Female	33,790.2	9,351.0	16,222.4	16,243.9	4,808.5
Household Per capita expenditure quintiles					
1st	25,914.1	7,833.8	14,335.1	10,623.4	1,712.2
2nd	30,920.0	9,077.0	16,302.9	16,122.3	1,496.2
3rd	36,123.4	10,005.4	18,753.7	18,743.2	2,094.8
4th	43,906.3	13,124.8	19,638.1	25,495.2	3,141.1
5th	93,296.3	40,004.2	25,426.1	53,741.6	12,005.1
Northern Region	**46,971.5**	**12,960.6**	**24,839.4**	**21,802.1**	**4,396.8**
Chitipa	31,762.1	8,193.4	17,154.8	6,292.3	4,640.3
Karonga	29,017.6	7,293.1	12,508.3	17,151.2	2,237.8
Nkhata Bay	30,515.2	9,130.4	8,672.8	30,278.0	7,246.3
Rumphi	46,199.1	11,821.0	27,515.7	30,034.8	2,199.0
Mzimba	60,271.0	13,800.9	40,774.5	18,248.9	3,662.6
Mzuzu City	66,480.8	31,485.9	11,426.6	45,757.4	9,408.0
Central Region	**64,466.7**	**21,976.0**	**27,508.8**	**36,021.8**	**6,327.9**
Kasungu	94,177.9	12,475.7	65,679.3	68,367.3	3,613.6
Nkhotakota	36,626.8	13,400.6	7,619.5	61,719.2	1,775.0
Ntchisi	53,918.0	17,685.2	26,264.8	16,374.6	6,442.6
Dowa	67,626.3	11,011.0	40,314.5	41,583.5	4,485.1
Salima	32,756.0	7,980.3	19,639.0	11,878.4	6,748.0
Lilongwe Rural	48,056.0	12,672.2	26,001.6	25,148.2	2,018.8
Lilongwe City	162,331.2	95,048.9	19,453.3	84,047.0	23,601.8
Mchinji	43,138.3	5,483.4	29,308.7	28,579.6	2,695.0
Dedza	32,907.0	11,496.7	15,555.9	17,016.2	1,539.1
Ntcheu	35,088.7	10,517.9	17,275.8	10,193.9	4,061.2
Southern Region	**40,089.8**	**16,356.6**	**11,833.7**	**26,610.3**	**3,745.1**
Mangochi	36,831.0	12,784.1	12,386.1	29,723.6	1,266.6
Machinga	39,679.1	10,744.5	12,001.0	35,727.1	1,971.4
Zomba Rural	32,359.7	4,684.9	21,645.1	15,635.0	1,539.8
Zomba Municipality	71,711.5	46,815.8	4,253.7	29,017.6	17,338.3
Chiradzulu	18,801.9	7,010.7	7,471.4	9,490.7	1,261.6
Blantyre Rural	42,530.1	13,392.9	12,131.4	16,333.0	9,050.0
Blantyre City	116,556.5	62,883.4	18,946.2	61,411.9	26,671.9
Mwanza	16,091.1	4,939.9	6,806.9	14,865.8	953.3
Thyolo	26,593.1	14,411.9	5,416.7	19,706.7	2,663.6
Mulanje	25,494.9	16,019.8	4,699.8	13,122.4	1,972.0
Phalombe	27,909.8	5,705.9	17,069.0	13,480.7	1,334.8
Chikwawa	24,125.3	11,315.4	8,229.8	17,752.0	850.5
Nsanje	45,136.2	17,238.7	8,835.3	28,729.9	2,381.9
Balaka	27,269.7	8,158.5	10,036.0	24,033.3	2,936.5

6.7 Household assets

Section M of the questionnaire collected data on household durables. The respondents, preferably the household head, was asked if the household owns any of the prelisted durables, the questionnaire also collected information on the number of assets, age and current estimated value of the item. Only consumption durables were used in the calculation of expenditure aggregates while non-consumption durables were excluded. As eluded earlier, non-consumption durables are those durables used in income generating activities such as beer brewing drum, mini-buses, lorry etc.

6.7.1 Proportion of households owning some assets

Although the calculation of expenditure aggregates has only used consumption durables, this section wishes to highlight assets of either type. Below is a table indicating the proportion of households owning some selected assets by background characteristics of the households.

Table 6.7 Proportion of households owning selected assets by household background characteristics, Malawi 2005

Background characteristics	Type of Assets										
	House	Bed	Table	Air conditioner	Radio (wireless)	Television & VCR	Bicycle	Ox-cart	Hoe	Axe	Sickle
Malawi	80.6	30.1	34.3	0.3	54.5	3.7	36.1	2.0	91.0	61.9	55.4
Place of residence											
Urban	42.0	63.5	55.4	0.3	50.1	18.3	20.0	0.4	58.7	42.1	12.9
Rural	85.9	25.6	31.5	0.3	55.1	1.8	38.3	2.3	95.4	64.6	61.2
Sex of household head											
Male	79.7	32.6	37.9	0.3	62.7	4.4	43.2	2.3	91.0	65.3	57.4
Female	83.6	21.7	22.6	0.1	27.0	1.7	12.0	1.0	91.1	50.5	48.7
Household per capita expenditure quintile											
1st	91.2	15.8	21.9	0.3	46.4	0.2	27.5	0.9	96.3	59.6	56.9
2nd	89.0	19.8	25.5	0.1	49.5	0.3	33.2	1.2	94.9	62.9	61.2
3rd	87.3	24.1	32.1	0.2	54.8	0.7	36.5	1.4	94.3	64.1	59.3
4th	81.4	30.7	36.6	0.2	58.0	1.7	39.7	2.8	92.3	64.1	57.1
5th	64.1	48.2	46.5	0.4	59.1	11.7	39.3	3.0	82.4	59.0	46.9
Region											
Northern	85.0	57.5	51.8	0.3	57.3	2.9	31.1	2.8	93.9	89.5	71.4
Central	80.7	24.6	30.7	0.3	52.5	4.4	37.7	3.8	91.6	61.6	58.7
Southern	79.6	28.9	33.7	0.2	55.6	3.4	35.7	0.4	90.0	56.1	49.2

Housing:

As may be noted from the table above, four out of every five households in Malawi own the house they are occupying. More female-headed households than male-headed households own the household they are occupying. Of the three regions of the country, the northern region has a higher number of households owning the house. They are occupying at 85 per cent while the south has the least proportion at 79. Taking into consideration expenditure quintiles, the table above reveals that the lowest quintile has almost nine out of ten households being owned by the occupants. The situation is steadily declining until the fourth quintile. There is a slight jump from the fourth quintile to the lowest quintile whereby the fourth quintile has 81 percent relative to 64 per cent ownership among the highest quintile.

There are notable differences between rural and urban areas in terms of ownership of households. Since most houses in the rural areas are traditional, the occupants mainly own them. Less than 15 percent of people in the rural areas do not own the houses they are occupying. The situation is very different in the urban centers where over half of the households do not own the houses they are occupying. This is common since many households may be occupying rented houses.

Bed & Table:

There are rather small differences in terms of distribution of beds and tables in the country. Overall, about a third of the households own these assets. More male-headed households own a bed and a table relative to female-headed households. Across regions of the country, the above table reveals that over half of the households in the northern region have at least a bed and a table. The central and southern regions have about a third of households owning such items whereby more households reported having tables than beds. The distribution of beds and tables is increasing from the first quintile to the last quintile. Close to half of households in the fifth quintile have reported having a bed and a chair relative to about one-fifth in the first quintile. The urban-rural distribution reveals that as many as 60 per cent of the urban households own a bed and a table. Households owning a bed are more (63%) relative to those owning a table (55%). However, in the rural areas, the situation is reversed in the rural areas whereby more rural households (31%) own tables relative to beds (25%).

Television & VCR

A very small proportion of households in Malawi own either a television and or a VCR. The table above reveals that only 3.74 per cent of the households in Malawi have a television. Most of such households, as revealed from the table above, are male-headed. Only one per cent of female-headed households have reported having a television. Looking across the main regions of the country, the central region is where more households have television sets (4%) relative to the other regions. Considering expenditure quintiles, it may be noted that almost all the television sets are owned by the fifth quintile (11%). The situation also shows that the proportion of households owning a television set in the urban areas is almost ten times higher than that of rural households.

Hoe

There are clear indications that Malawi is an agricultural economy if we consider the proportion of households owning a hoe. Overall, 91 percent of households in the country have at least a hoe. This is the highest number recorded across all the assets. Emphasizing the same importance, it may be noted that differences between male and female-headed households are very negligible implying that whether a household is headed by a man or a woman, there will still be need to own a hoe. Despite this importance, different cultural practices across regions of the country may still play an important role. As the table above reveals, the proportion of households owning a hoe is higher in the northern region at 94 per cent and declining slowly southwards. Of the five expenditure groups, only four percent of households in the first quintile do not own a hoe while about 18 per cent of households in the fifth quintile do not have a hoe.

Chapter 7

HOUSING INFRASTRUCTURE AND ENVIRONMENT

7.0 Introduction

The IHS2 survey collected information on housing characteristics in section G of the questionnaire and was being asked to the household head. . The information collected on housing characteristics includes the type of dwelling occupied by the households, type of tenure, type building materials for roof, wall and floor. The survey also gathered information on sources of drinking water, toilet facilities and type of fuel households are using for lighting and cooking. Information on these characteristics is quite useful insofar as it reflects on household's socio-economic status.

For the purpose of the survey a housing/dwelling unit was defined as all the living space occupied by one household regardless of the physical arrangement of facilities available. It may be one room or more occupied by household members or it may be one, two or more dwelling units occupied by an extended family.

7.1 Tenure

Table 7.1 shows that slightly over 80 percent of all the households in Malawi stay in owner-occupied houses. Rural areas are predominantly owner-occupied with a about 85 percent of rural households living in such houses while only 42 percent of urban households are in such owner-occupied dwellings. As table 7.1 reveals, the proportion of owner-occupied dwellings is higher in female-headed households at 84 percent relative to male-headed households at 80 percent.

Table 7.1 Distribution of households by type of housing tenure according to background characteristics, Malawi 2005

Background characteristics	Type of tenure						
	Owner occupied	Being purchased	Employer provides	Free, authorized	Free, not authorized	Rented	Total
Malawi	80.6	0.3	3.5	6.3	0.3	9.0	100
Place of residence							
Urban	42.0	0.1	1.3	5.6	0.2	50.8	100
Rural	85.8	0.3	3.8	6.4	0.3	3.4	100
Sex of Household Head							
Male	79.7	0.3	4.2	5.3	0.2	10.3	100
Female	83.6	0.2	1.2	9.7	0.4	4.9	100
Household per capita expenditure							
1st	88.8	0.4	2.0	6.6	0.6	1.6	100
2nd	87.7	0.3	1.5	5.7	0.6	4.0	100
3rd	82.3	0.6	2.9	5.2	0.6	8.4	100
4th	78.2	0.1	4.3	7.4	0.3	9.7	100
5th	59.7	0.4	6.6	7.6	0.1	25.6	100
Northern Region	**88.0**	**0.1**	**5.2**	**3.7**	**0.1**	**3.0**	**100**
Chitipa	92.5	0.0	0.4	1.3	0.0	5.8	100
Karonga	92.1	0.0	1.3	1.7	0.0	5.0	100
Nkhata Bay	81.7	0.8	8.8	6.3	0.0	2.5	100
Rumphi	87.5	0.0	0.0	6.7	0.0	5.8	100
Mzimba	87.3	0.0	8.4	3.5	0.2	0.6	100
Mzuzu City	57.1	0.0	0.8	2.5	0.0	39.6	100
Central Region	**85.7**	**0.3**	**3.0**	**7.6**	**0.3**	**3.1**	**100**
Kasungu	82.1	0.0	9.8	3.3	1.3	3.5	100
Nkhotakota	77.5	0.0	3.3	12.1	0.0	7.1	100
Ntchisi	88.3	0.4	7.5	0.0	0.0	3.8	100
Dowa	84.8	1.0	1.3	7.5	0.2	5.2	100
Salima	86.3	0.4	0.8	10.0	0.0	2.5	100
Lilongwe Rural	87.5	0.0	2.4	7.5	0.3	2.3	100
Lilongwe City	45.4	0.2	0.8	9.4	0.2	44.0	100
Mchinji	83.3	0.8	0.0	10.8	0.0	5.0	100
Dedza	90.4	0.4	1.3	7.1	0.0	0.8	100
Ntcheu	85.8	0.0	2.5	10.2	0.0	1.5	100
Southern Region	**75.9**	**0.3**	**3.5**	**5.9**	**0.3**	**14.1**	**100**
Mangochi	83.9	0.1	2.9	6.4	0.6	6.1	100
Machinga	89.4	0.0	2.1	5.8	0.0	2.7	100
Zomba Rural	86.3	0.0	0.8	11.3	0.0	1.7	100
Zomba Municipality	36.3	0.0	0.8	8.3	0.0	54.6	100
Chiradzulu	93.3	0.0	1.7	3.3	0.0	1.7	100
Blantyre Rural	82.1	0.0	1.3	9.2	0.0	7.5	100
Blantyre City	36.3	0.0	2.1	1.7	0.2	59.8	100
Mwanza	92.5	0.4	1.3	3.8	0.0	2.1	100
Thyolo	77.5	0.0	13.5	2.3	1.7	5.0	100
Mulanje	80.0	0.0	8.5	2.1	0.0	9.4	100
Phalombe	85.8	0.0	1.3	9.6	0.0	3.3	100
Chikwawa	87.1	0.8	9.0	1.7	0.0	1.5	100
Nsanje	82.5	6.3	1.3	6.7	0.0	3.3	100
Balaka	90.8	0.0	0.8	7.9	0.0	0.4	100

In terms of per capita expenditure quintiles, the lowest quintile has the highest proportion of owner-occupied dwellings while the highest quintile has the lowest proportion. Of the three main regions of the country, the northern region has the highest proportion of houses of owner-occupied dwellings at 89 percent followed by the centre and then the south at 86 and 76 percent respectively. Within these regions, Chiradzulu has reported the highest proportion of owner-occupied dwellings while Blantyre City and Zomba Municipality have the least proportion of owner-occupied dwellings.

7.2 Type of structure

A housing unit is classified as "traditional" if it is generally made from traditional materials. On the other hand, a house is classified as "permanent" if the house or block is generally built using modern or durable facilities. A semi-permanent house is the one that has generally been built using modern and partial lasting materials

Table 7.2 shows that almost 66 percent of the houses in Malawi are traditional houses and only about 35 percent are either permanent or semi-permanent houses. In urban areas the percentages are different- about 81 percent of households live in either permanent or semi-permanent houses while only 19 percent live in traditional houses. However, rural areas of Malawi have about 72 percent of traditional houses with 28 percent of them being either permanent or semi permanent houses. By sex of household head, the proportion of male-headed households living in permanent houses is greater at 17 percent than that in female-headed households at 11 percent. However, it may be noted that traditional houses still dominate whereby almost two-thirds of the houses in both male and female-headed households are of that type.

Figure 7.1 Type of building material by per capita expenditure quintile
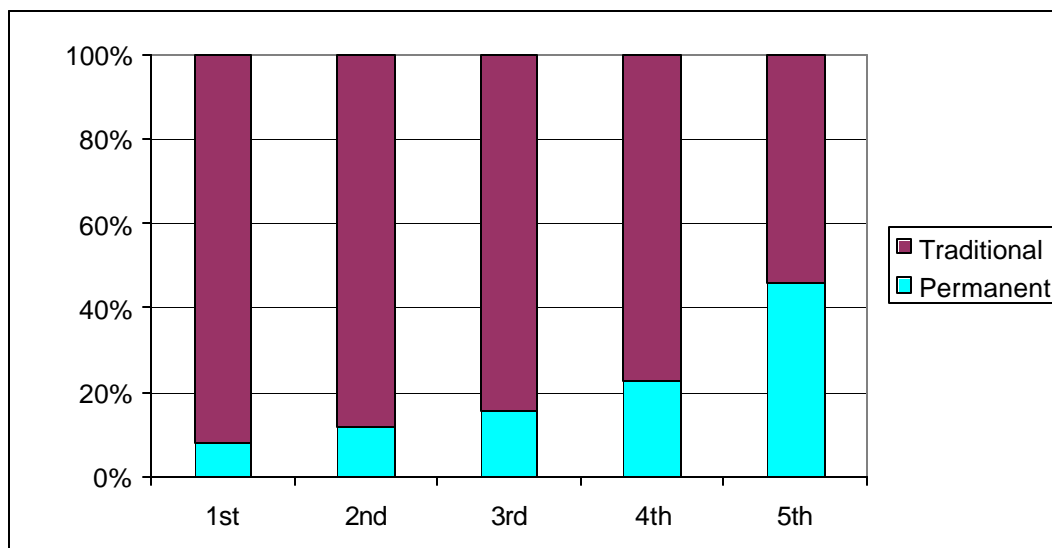
As figure 7.1 above shows, the lowest expenditure quintile has the highest proportion of households living in traditional dwellings and the situation is seen to be reversing the higher the expenditure quintile.

Table 7.2 Percentage Distribution of households by type of construction materials according to background characteristics, Malawi 2005

Background characteristics	Type of Construction Materials			
	Permanent	Semi-Permanent	Traditional	Total
Malawi	**15.8**	**18.7**	**65.5**	**100**
Place of residence				
Urban	42.8	38.0	19.2	100
Rural	12.2	16.0	71.8	100
Sex of Household Head				
Male	17.2	19.3	63.5	100
Female	11.3	16.5	72.2	100
Household per capita expenditure				
1st	5.4	15.2	79.4	100
2nd	8.2	16.0	75.8	100
3rd	11.2	19.5	69.3	100
4th	17.7	20.7	61.6	100
5th	36.6	21.8	41.6	100
Northern Region	13.0	26.0	61.0	100
Chitipa	9.2	28.8	62.1	100
Karonga	9.2	35.0	55.8	100
Nkhata Bay	22.5	55.4	22.1	100
Rumphi	12.1	23.0	64.9	100
Mzimba	12.7	11.7	75.6	100
Mzuzu City	30.8	42.3	26.9	100
Central Region	**11.3**	**13.6**	**75.1**	**100**
Kasungu	12.9	9.6	77.5	100
Nkhotakota	15.8	14.2	70.0	100
Ntchisi	12.5	2.9	84.6	100
Dowa	9.2	14.2	76.7	100
Salima	8.8	50.0	41.3	100
Lilongwe Rural	7.0	17.1	75.9	100
Lilongwe City	57.7	35.2	7.1	100
Mchinji	12.9	7.1	80.0	100
Dedza	9.4	3.8	86.9	100
Ntcheu	22.1	5.8	72.1	100
Southern Region	**19.3**	**20.8**	**59.9**	**100**
Mangochi	11.1	12.9	75.9	100
Machinga	6.7	15.2	78.1	100
Zomba Rural	7.7	12.7	79.5	100
Zomba Municipality	45.8	32.5	21.7	100
Chiradzulu	11.7	27.5	60.8	100
Blantyre	20.0	15.4	64.6	100
Blantyre City	30.0	33.3	36.7	100
Mwanza	7.5	3.8	88.7	100
Thyolo	24.8	23.5	51.7	100
Mulanje	29.6	21.0	49.4	100
Phalombe	9.6	22.5	67.9	100
Chikwawa	14.0	11.9	74.2	100
Nsanje	5.4	8.8	85.8	100
Balaka	3.3	18.0	78.7	100

7.3 Room occupancy rate and overcrowding

Almost half of the households in Malawi have no more than one person per room. Slightly above half of households in urban areas have on average one person per room while slightly less than half of households in rural areas have one person per room. As table 7.3 also reveals, the proportion of households with one person per room is higher in female-headed households at 57 percent than it is for male-headed households at 47 percent. In terms of per capita expenditure quintiles, there is a clear pattern whereby the lowest quintile has the least proportion of households with an average of one person per room at 25 percent and the trend is increasing such that the highest quintile has 74 percent of households with an average of one person per room. It is also important to note that the proportion of households with an average of more than one person per room is higher in the lowest quintile while the opposite is true for the highest quintile. At regional level, the north and the southern region have almost the same proportion of households with an average of one person per room at 54 and 53 percent respectively while the central has the least proportion at 42 percent. Among the districts, Rumphi has the highest proportion of households with an average of one person per room while Mchinji has the least. As the table below shows, Mchinji has registered the highest proportion of households with an average of more than 4 persons per room.

7.4 Access to potable water

Access to safe drinking water is one of the Millennium Development Goals (MDGs) and Malawi poverty reduction strategy targets (MPRS). It is one of the objectives of this survey to update figures on MDGs as well as the MPRS. The survey estimates that two-thirds of households in Malawi have access to safe water. The proportion is higher in urban areas at 85 percent than in rural areas at 64 percent. In terms of sex of household head, both female and male-headed households seem to have almost the same access to safe water. However, taking into consideration per capita expenditure quintiles, it may be noted that the lowest quintile has the lowest proportion of households with access to safe water registering only 63 percent while the highest quintile has the highest proportion of households with access to safe water at 75 percent. Of the three regions of the country, three-quarters of the households in the southern region have access to safe water while slightly less than two-thirds of the households in the northern region have access to safe water while the central region has only registered slightly above half of households with access to safe water. In terms of rural districts, Balaka, Mulanje, Rumphi, Chiradzulu and Nsanje have registered higher proportions of households with access to safe water of above 80 percent while Kasungu, Ntchisi and Mchinji have less than 40 percent.

Table 7.3 Percentage Distribution of households by number of persons per room according to background characteristics, Malawi 2005

Background characteristics	Mean number of persons per room				
	1 person	2 persons	3 persons	4 persons or more	Total
Malawi	**49.1**	**26.5**	**12.2**	**12.2**	**100**
Place of residence					
Urban	51.8	26.0	12.1	10.0	100
Rural	48.7	26.6	12.2	12.5	100
Sex of Household Head					
Male	46.9	27.3	13.1	12.6	100
Female	56.7	23.9	8.9	10.5	100
Household per capita expenditure					
1st	25.5	35.0	18.2	21.2	100
2nd	39.6	29.1	15.3	16.1	100
3rd	48.7	28.1	11.6	11.7	100
4th	57.3	24.2	10.2	8.4	100
5th	74.4	16.5	5.6	3.5	100
Northern Region	**54.1**	**27.4**	**11.4**	**7.1**	**100**
Chitipa	48.8	37.1	12.9	1.3	100
Karonga	59.0	28.0	8.8	4.2	100
Nkhata Bay	70.0	19.2	7.9	2.9	100
Rumphi	76.7	20.0	1.3	2.1	100
Mzimba	41.7	29.4	16.1	12.8	100
Mzuzu City	64.8	23.8	6.5	5.0	100
Central Region	**42.1**	**27.3**	**13.2**	**17.4**	**100**
Kasungu	70.4	22.1	5.3	2.3	100
Nkhotakota	49.2	24.6	15.0	11.3	100
Ntchisi	29.5	25.9	17.7	26.8	100
Dowa	50.8	34.2	10.8	4.2	100
Salima	47.7	26.1	13.1	13.1	100
Lilongwe Rural	39.8	27.1	13.0	20.1	100
Lilongwe City	36.9	27.5	18.9	16.8	100
Mchinji	19.7	24.5	19.7	36.2	100
Dedza	23.9	30.6	16.8	28.6	100
Ntcheu	43.5	28.3	12.7	15.6	100
Southern Region	**52.8**	**25.9**	**11.7**	**9.7**	**100**
Mangochi	36.4	32.0	16.3	15.3	100
Machinga	31.1	28.6	18.2	22.1	100
Zomba Rural	68.1	22.3	7.1	2.5	100
Zomba Municipality	72.9	22.5	3.3	1.3	100
Chiradzulu	67.9	21.7	7.9	2.5	100
Blantyre Rural	75.0	18.3	5.4	1.3	100
Blantyre City	39.6	33.3	16.3	10.8	100
Mwanza	59.2	27.5	10.0	3.3	100
Thyolo	54.6	22.7	12.5	10.2	100
Mulanje	60.0	23.5	10.6	5.8	100
Phalombe	75.4	18.3	3.3	2.9	100
Chikwawa	54.6	30.0	9.0	6.5	100
Nsanje	28.3	39.6	19.6	12.5	100
Balaka	33.3	25.8	15.8	25.0	100

Table 7.4 Proportion of households with access to safe water and percentage distribution of households by main source of drinking water according to background characteristics, Malawi 2005

Background characteristics	Proportion with access to improved water source	Source of drinking water					Total
		Piped into dwelling	Piped outside/ communal standpipe	Hand pump/ borehole/ protected well	Unprotected well	River, spring, lake & other	
Malawi	**66.4**	**2.2**	**17.7**	**46.5**	**25.4**	**8.2**	**100**
Place of residence							
Urban	85.1	12.6	62.3	10.2	11.1	3.8	100
Rural	63.9	0.8	11.7	51.4	27.3	8.8	100
Sex of Household Head							
Male	66.1	2.4	18.4	45.2	25.7	8.2	100
Female	67.5	1.5	15.5	50.5	24.2	8.3	100
Household per capita expenditure							
1st	63.2	0.2	10.6	52.4	26.1	10.8	100
2nd	62.7	0.2	14.1	48.4	27.9	9.4	100
3rd	65.7	0.4	15.3	49.9	26.2	8.2	100
4th	66.0	1.1	19.8	45.2	26.1	7.8	100
5th	74.5	9.2	29.0	36.3	20.6	4.8	100
North	**63.7**	**0.5**	**13.1**	**50.1**	**24.2**	**12.1**	**100**
Chitipa	65.4	0.0	4.2	61.3	12.5	22.1	100
Karonga	74.2	1.3	21.7	51.3	2.1	23.8	100
Nkhata Bay	63.8	1.3	10.4	52.1	24.2	12.1	100
Rumphi	81.7	0.4	54.6	26.7	10.8	7.5	100
Mzimba	53.9	0.0	1.9	52.0	40.7	5.4	100
Mzuzu City	81.6	16.9	51.0	13.6	16.5	1.9	100
Center	**54.3**	**0.5**	**9.2**	**44.6**	**38.6**	**7.1**	**100**
Kasungu	37.9	0.2	3.3	34.4	52.7	9.4	100
Nkhotakota	57.5	1.3	10.4	45.8	35.4	7.1	100
Ntchisi	37.5	3.3	5.4	28.8	26.3	36.3	100
Dowa	61.9	0.8	7.3	53.8	27.7	10.4	100
Salima	76.7	0.0	0.0	76.7	18.8	4.6	100
Lilongwe Rural	49.0	0.5	4.3	44.2	46.8	4.3	100
Lilongwe City	95.4	9.6	79.5	6.3	3.5	1.0	100
Mchinji	36.7	0.4	1.7	34.6	58.8	4.6	100
Dedza	65.8	0.0	28.2	37.6	32.4	1.9	100
Ntcheu	68.5	0.0	18.8	49.7	25.3	6.3	100
South	**74.9**	**3.7**	**24.2**	**47.0**	**16.9**	**8.2**	**100**
Mangochi	73.3	0.0	5.6	67.8	21.5	5.1	100
Machinga	55.6	0.2	9.2	46.3	37.3	7.1	100
Zomba Rural	79.6	0.2	17.3	62.1	15.2	5.2	100
Zomba Munic.	81.3	14.2	51.7	15.4	9.6	9.2	100
Chiradzulu	81.3	0.4	1.7	79.2	18.3	0.4	100
Blantyre City	74.6	1.3	10.0	63.3	15.4	10.0	100
Blantyre City	56.7	3.8	45.8	7.1	20.4	22.9	100
Mwanza	72.1	0.0	0.0	72.1	7.9	20.0	100
Thyolo	59.8	6.3	21.0	32.5	26.7	13.5	100
Mulanje	83.5	1.3	38.5	43.8	9.6	6.9	100
Phalombe	73.3	0.0	37.5	35.8	19.6	7.1	100
Chikwawa	68.5	0.2	19.0	49.4	10.8	20.6	100
Nsanje	80.4	0.8	0.0	79.6	2.5	17.1	100
Balaka	85.4	0.0	11.3	74.2	12.9	1.7	100

7.5 Source of fuels used for cooking

Table 7.5 shows the distribution of households by main source of fuel. A very high proportion of households (98%) use solid fuels for cooking in Malawi. The case is even more severe in rural areas where use of solid fuels is almost universal. The results also show that the proportion of male and female-headed households that use solid fuels is almost equal at 98 percent. In terms of per capita expenditure quintiles, there is universal use of solid fuel in the lowest quintile while nearly 10 percent of the households in the highest quintile use alternative means of cooking fuel other than solid fuels. Of the three regions of the country, the southern region is the only region that has registered a higher proportion of households using alternative means of cooking fuel (3 percent) other than solid fuels than any of the other regions.

As the table further reveals, the most common source of cooking fuel is firewood. Almost nine in every ten households in Malawi use firewood for cooking. If place of residence is considered, urban areas have a rather low proportion of households using firewood as source of cooking fuel registering 38 percent while rural areas have registered almost 98 percent. More female-headed households use firewood for cooking than male-headed households. Table 7.5 also reveals that more households in the lower expenditure quintile use firewood for cooking compared to households in the higher expenditure quintile. The southern region has the least proportion of households using firewood as cooking fuel while the central region comes second and finally the northern region that has recorded 99 percent use of firewood.

7.6 Source of fuels used for lighting

Although paraffin is a rarely used source of cooking fuel in the country, the situation is different when it comes to lighting. As table 7.6 below reveals, paraffin is the most common source of lighting fuel registering about 84 percent of all the households in the country. Rural areas have the highest proportion of households using paraffin as source of lighting fuel at 88 percent while only 56 percent of urban households use paraffin. The proportion of male-headed households using paraffin as lighting fuel is higher than that of females at 86 and 79 percent respectively.

Table 7.5 Percentage Distribution of households by main source of fuels used for cooking according to background characteristics, Malawi 2005

Background characteristics	Proportion using solid fuel	Firewood	Paraffin	Electricity	Charcoal	Crop residue, saw dust	Other	Total
Malawi	**98.1**	**89.9**	**0.2**	**1.7**	**6.8**	**1.1**	**0.3**	**100**
Place of residence								
Urban	87.3	37.9	1.2	11.5	48.2	0.5	0.7	100
Rural	99.6	97.0	0.0	0.4	1.2	1.2	0.2	100
Sex of Household Head								
Male	97.9	89.1	0.2	1.9	7.5	1.0	0.3	100
Female	98.9	92.6	0.1	0.9	4.4	1.7	0.3	100
Household per capita expenditure								
1st	99.9	98.4	0.0	0.1	0.5	1.0	0.1	100
2nd	99.8	96.1	0.0	0.2	2.2	1.2	0.2	100
3rd	99.7	93.4	0.1	0.2	4.6	1.6	0.1	100
4th	99.3	89.8	0.1	0.6	8.3	1.1	0.2	100
5th	91.9	72.0	0.7	7.4	18.4	0.7	0.8	100
Northern Region	**99.7**	**98.6**	**0.0**	**0.3**	**1.1**	**0.0**	**0.0**	**100**
Chitipa	100.0	92.9	0.0	0.0	7.1	0.0	0.0	100
Karonga	100.0	100.0	0.0	0.0	0.0	0.0	0.0	100
Nkhata Bay	98.3	98.3	0.0	1.7	0.0	0.0	0.0	100
Rumphi	100.0	98.8	0.0	0.0	1.3	0.0	0.0	100
Mzimba	99.8	99.6	0.0	0.2	0.2	0.0	0.0	100
Mzuzu City	84.8	49.2	1.0	14.2	33.5	0.8	1.3	100
Central Region	**99.6**	**97.7**	**0.1**	**0.4**	**0.6**	**1.3**	**0.1**	**100**
Kasungu	99.6	98.8	0.2	0.2	0.0	0.8	0.0	100
Nkhotakota	99.2	97.9	0.0	0.8	1.3	0.0	0.0	100
Ntchisi	97.5	96.2	0.0	2.5	1.3	0.0	0.0	100
Dowa	99.8	94.2	0.0	0.2	1.9	3.8	0.0	100
Salima	100.0	99.6	0.0	0.0	0.4	0.0	0.0	100
Lilongwe Rural	99.5	97.6	0.1	0.4	0.2	1.6	0.1	100
Lilongwe City	87.1	13.8	1.7	11.3	72.5	0.4	0.4	100
Mchinji	99.6	98.7	0.0	0.4	0.8	0.0	0.0	100
Dedza	100.0	97.7	0.0	0.0	0.0	2.1	0.2	100
Ntcheu	99.8	98.3	0.2	0.0	0.6	0.8	0.0	100
Southern Regions	**96.9**	**83.3**	**0.3**	**2.8**	**11.9**	**1.2**	**0.5**	**100**
Mangochi	99.6	97.5	0.1	0.3	2.1	0.0	0.0	100
Machinga	100.0	97.7	0.0	0.0	0.8	1.5	0.0	100
Zomba Rural	100.0	99.4	0.0	0.0	0.4	0.2	0.0	100
Zomba Municipality	94.1	50.8	0.4	5.5	43.3	0.0	0.0	100
Chiradzulu	100.0	99.6	0.0	0.0	0.4	0.0	0.0	100
Blantyre Rural	99.6	86.3	0.0	0.4	11.3	1.7	0.4	100
Blantyre City	96.3	85.8	0.0	3.8	10.4	0.0	0.0	100
Mwanza	100.0	99.6	0.0	0.0	0.4	0.0	0.0	100
Thyolo	98.5	94.2	0.0	1.5	1.7	0.0	2.7	100
Mulanje	99.6	98.3	0.0	0.4	1.0	0.2	0.0	100
Phalombe	100.0	82.1	0.0	0.0	0.0	17.9	0.0	100
Chikwawa	99.8	99.0	0.0	0.2	0.8	0.0	0.0	100
Nsanje	99.2	99.2	0.0	0.8	0.0	0.0	0.0	100
Balaka	100.0	99.6	0.0	0.0	0.4	0.0	0.0	100

Table 7.6 Percentage Distribution of households by main source of fuels used for lighting according to background characteristics, Malawi 2005

Background characteristics	Source of fuel for lighting						
	Firewood	Grass	Paraffin	Electricity	Candles	Other	Total
Malawi	**3.9**	**4.1**	**84.4**	**5.6**	**1.6**	**0.4**	**100**
Place of residence							
Urban	1.2	0.7	56.0	32.7	9.2	0.2	100
Rural	4.2	4.5	88.3	1.9	0.6	0.5	100
Sex of Household Head							
Male	2.7	2.9	86.0	6.3	1.7	0.4	100
Female	7.7	8.1	79.4	3.0	1.3	0.5	100
Household per capita expenditure							
1st	5.5	7.5	86.0	0.2	0.3	0.4	100
2nd	4.3	4.9	89.2	0.9	0.4	0.4	100
3rd	3.7	3.3	89.9	1.8	1.0	0.2	100
4th	3.0	3.0	87.3	4.5	1.7	0.4	100
5th	2.7	1.7	69.8	20.4	4.6	0.7	100
Northern Region	**3.7**	**4.6**	**90.2**	**1.2**	**0.2**	**0.2**	**100**
Chitipa	5.4	1.7	90.8	2.1	0.0	0.0	100
Karonga	7.9	0.0	91.7	0.4	0.0	0.0	100
Nkhata Bay	0.0	0.0	97.9	2.1	0.0	0.0	100
Rumphi	1.3	3.3	93.8	0.8	0.8	0.0	100
Mzimba	3.3	9.4	85.6	1.0	0.2	0.4	100
Mzuzu City	2.1	1.7	53.9	29.6	12.5	0.2	100
Central Region	**4.8**	**6.6**	**85.2**	**1.7**	**1.0**	**0.7**	**100**
Kasungu	2.7	12.9	79.2	1.5	2.9	0.8	100
Nkhotakota	3.3	7.9	83.7	3.3	0.8	0.8	100
Ntchisi	19.7	4.6	65.3	6.7	3.3	0.4	100
Dowa	2.1	7.9	85.8	2.7	1.5	0.0	100
Salima	2.9	10.4	85.4	0.8	0.4	0.0	100
Lilongwe Rural	5.4	4.5	86.4	1.4	0.4	1.9	100
Lilongwe City	0.4	0.0	53.1	38.5	7.7	0.2	100
Mchinji	2.9	7.5	85.8	2.9	0.8	0.0	100
Dedza	5.4	4.4	89.6	0.0	0.2	0.4	100
Ntcheu	5.2	2.5	91.9	0.2	0.2	0.0	100
Southern Region	**3.2**	**2.4**	**82.9**	**8.9**	**2.3**	**0.3**	**100**
Mangochi	2.5	1.0	93.9	2.2	0.3	0.1	100
Machinga	4.6	5.2	87.7	1.5	0.4	0.6	100
Zomba Rural	2.5	2.9	93.8	0.6	0.0	0.2	100
Zomba Municipality	1.7	0.0	62.5	33.3	2.5	0.0	100
Chiradzulu	0.8	4.2	94.2	0.8	0.0	0.0	100
Blantyre Rural	0.8	3.3	90.0	3.3	2.1	0.4	100
Blantyre City	0.0	0.0	75.8	20.0	4.2	0.0	100
Mwanza	4.6	5.0	90.4	0.0	0.0	0.0	100
Thyolo	1.0	3.8	86.9	8.1	0.2	0.0	100
Mulanje	2.3	0.4	92.5	4.4	0.4	0.0	100
Phalombe	4.6	1.3	91.7	0.0	0.8	1.7	100
Chikwawa	8.5	0.4	90.4	0.4	0.0	0.2	100
Nsanje	18.4	0.0	79.9	0.8	0.4	0.4	100
Balaka	4.2	5.0	90.4	0.0	0.0	0.4	100

In terms of per capita expenditure quintiles the proportion of households using paraffin for lighting is at 86 percent for the lowest quintile and is seen to be increasing as the quintiles are increasing, but then drops again in the third quintile. The highest quintile has the lowest proportion at 70 percent. Of the three regions of the country, the northern region has the highest proportion of households using paraffin for lighting at 90 percent while the centre comes second at 85 percent and then the south at 83 percent.

Other than paraffin, the second major source of lighting fuel is electricity. Nearly six percent of households in the country use electricity for lighting, 2 percent in rural areas and 33 percent in the cities.

7.7 Access to electricity and phones

Table 7.7 below shows that less than a quarter of households in Malawi has electricity within 100 metres from their dwelling. The proportion is higher in urban areas at 68 percent, relative to rural areas at 11 percent. By sex of household head, the proportion of households with electricity grid within 100 meters is higher in male-headed households than in female-headed households. The table also reveals that the higher the per capita expenditure quintile the higher the proportion of households with electricity grid within 100m. The centre and the northern region have 8 percent of households with electricity grid within 100 meters from their household. However, the rate is much higher in the southern region at 23 percent.

Although 16 percent of the population has electricity within 100 meters from their household, only 6 percent of households in Malawi have electricity within their household. In urban areas a third of households have electricity in their households, whilst the rate is very low in rural areas where only two percent of households have electricity in the household. More male-headed households have electricity in their household registering 6 percent, whilst only half of this is the case in female-headed households. The proportion of households with electricity in the household is much higher in households in the highest per capita expenditure quintiles, whereby almost one in every five households have electricity, than in any of the other quintiles that have registered less than 5 percent each.

Table 7.7 also reveals that there are more households with mobile phones than with landlines. Three percent of households have reported having a mobile phone while only less than one percent of households have reported having a landline telephone.

Table 7.7 Proportion of households with access to electricity within 100 metres and telephones by background characteristics, Malawi 2005

Background characteristics	Type of household amenity			
	Electricity within 100 metres of dwelling	Electricity in dwelling	Landline telephone	Mobile phone
Malawi	**16.0**	**5.7**	**0.9**	**3.0**
Place of residence				
Urban	68.0	33.1	5.6	18.0
Rural	11.2	2.0	0.2	0.9
Sex of Household Head				
Male	16.4	6.4	1.0	3.4
Female	14.8	3.3	0.5	1.4
Household per capita expenditure				
1st	8.0	0.2	0.1	0.0
2nd	11.3	0.7	0.1	0.2
3rd	14.3	1.9	0.1	0.4
4th	20.0	4.6	0.1	1.5
5th	29.3	21.2	4.1	12.8
Northern Region	**8.2**	**1.5**	**0.1**	**0.6**
Chitipa	11.1	2.1	0.0	0.0
Karonga	22.7	0.4	0.0	0.8
Nkhata Bay	6.4	2.1	0.4	0.8
Rumphi	7.6	1.3	0.0	0.8
Mzimba	1.9	1.7	0.0	0.4
Mzuzu City	44.0	30.4	8.1	20.6
Central Region	**7.9**	**1.8**	**0.2**	**0.9**
Kasungu	8.1	2.1	0.0	0.4
Nkhotakota	13.8	3.3	0.8	2.1
Ntchisi	3.2	7.1	0.4	4.2
Dowa	16.1	2.9	0.6	1.0
Salima	5.9	0.8	0.0	0.8
Lilongwe Rural	6.8	1.4	0.1	0.2
Lilongwe City	92.5	38.5	4.0	16.5
Mchinji	7.7	2.9	0.0	0.4
Dedza	2.9	0.2	0.0	0.6
Ntcheu	8.8	0.2	0.0	1.3
Southern Region	**23.3**	**9.0**	**1.5**	**4.8**
Mangochi	14.2	2.1	0.0	1.4
Machinga	13.6	1.9	0.0	0.4
Zomba Rural	6.3	0.6	0.0	0.4
Zomba Municipality	79.2	33.8	5.0	16.3
Chiradzulu	2.5	0.8	0.0	0.0
Blantyre Rural	29.3	3.3	0.0	3.8
Blantyre City	78.0	20.4	1.3	12.9
Mwanza	7.5	0.0	0.0	0.0
Thyolo	34.5	8.1	1.7	2.1
Mulanje	28.9	5.0	0.8	2.5
Phalombe	10.8	0.0	0.0	0.4
Chikwawa	5.2	0.4	0.0	0.2
Nsanje	16.4	0.8	0.8	0.8
Balaka	2.5	0.0	0.0	0.4

7.8 Access to proper sanitation

This analysis defines proper toilet sanitation as having either flush toilet or VIP toilet or traditional latrine with a roof. As the table below reveals, almost 62 percent of households in Malawi have proper toilet sanitation. The proportion is even higher in urban areas at 78 percent while it is lower in rural areas at 60 percent. By sex of household head, more male-headed households have proper toilet sanitation than female-headed households. About two-thirds of male-headed households have proper sanitation compared to half of female-headed households. In terms of per capita expenditure quintile, the proportion of households with proper sanitation is increasing as the quintiles are increasing. As noted from the table below, the proportion of households with proper sanitation in the lowest quintile is 52 percent, while the highest quintile has almost three quarters of the households with proper sanitation.

Of the three regions of the country, the central region has the highest proportion of households with proper sanitation followed by the southern region at 62 and then the northern region at 54.

It is also important to note that although 62 percent of households have proper sanitation, 17 percent of households in Malawi do not even have a toilet. More rural households do not have toilets as reported by 19 percent of rural households compared to only 2 percent of urban households. The survey has also revealed that almost a quarter of female-headed households do not have a toilet facility while only 15 percent of male-headed households do not have a toilet facility. As table 7.8 below also reveals, about one in five households in the lowest quintile do not have a toilet while only one in ten households in the highest per capita expenditure quintile do not have a toilet facility. Of the three regions of the country, the central region has the highest proportion of households without a toilet facility at 21 percent followed by the southern region at 15 and then the northern region at 11 percent.

Table 7.8 Proportion of households with proper toilet sanitation and distribution of households by type of toilet facility being used by background characteristics, Malawi 2005

Background characteristics	Proportion with access to improved sanitation	Type of toilet facility						
		Flush toilet	VIP latrine	Traditional latrine with roof	Latrine without roof	None	Other	Total
Malawi	61.9	2.8	1.8	57.4	20.9	16.9	0.3	100
Place of residence								
Urban	78.3	14.0	3.9	60.4	18.8	2.9	0.0	100
Rural	59.7	1.2	1.5	56.9	21.2	18.8	0.3	100
Sex of Household Head								
Male	65.5	3.1	2.0	60.4	20.2	14.1	0.2	100
Female	50.1	1.8	1.1	47.2	22.9	26.6	0.4	100
Household per capita expenditure								
1st	53.1	0.5	1.0	51.7	24.4	21.9	0.5	100
2nd	56.9	0.6	1.0	55.2	23.4	19.5	0.2	100
3rd	60.1	1.1	1.3	57.7	21.3	18.2	0.4	100
4th	64.4	1.7	1.8	60.9	20.4	15.1	0.1	100
5th	75.0	9.9	3.8	61.3	14.8	10.0	0.2	100
Northern Region	**53.7**	**0.8**	**0.9**	**52.0**	**35.0**	**11.1**	**0.2**	**100**
Chitipa	87.5	0.0	0.0	87.5	9.6	2.9	0.0	100
Karonga	16.3	1.7	1.3	13.3	68.8	14.6	0.4	100
Nkhata Bay	41.7	1.3	2.9	37.5	55.8	2.5	0.0	100
Rumphi	82.5	2.9	0.4	79.2	11.3	6.3	0.0	100
Mzimba	56.9	0.0	0.4	56.5	26.7	16.3	0.2	100
Mzuzu City	66.3	19.4	3.8	43.1	28.8	5.0	0.0	100
Central Region	**63.9**	**1.4**	**1.0**	**61.5**	**15.1**	**20.7**	**0.3**	**100**
Kasungu	65.1	0.4	0.0	64.7	11.9	23.0	0.0	100
Nkhotakota	76.2	10.5	0.0	65.7	9.2	14.6	0.0	100
Ntchisi	61.7	5.0	4.2	52.5	27.5	10.8	0.0	100
Dowa	59.4	0.4	0.6	58.3	16.5	24.2	0.0	100
Salima	54.4	0.0	2.9	51.5	17.2	28.0	0.4	100
Lilongwe Rural	68.4	1.1	0.8	66.5	13.6	17.7	0.2	100
Lilongwe City	90.6	9.6	3.1	77.9	8.8	0.6	0.0	100
Mchinji	60.0	1.7	1.7	56.7	5.4	34.6	0.0	100
Dedza	60.2	0.0	0.4	59.8	20.8	19.0	0.0	100
Ntcheu	64.9	0.2	0.6	64.1	18.0	15.0	2.1	100
Southern Region	**62.0**	**4.0**	**2.5**	**55.5**	**22.3**	**15.4**	**0.3**	**100**
Mangochi	58.6	1.0	2.8	54.8	32.8	8.2	0.4	100
Machinga	63.1	0.2	0.2	62.7	15.2	21.3	0.4	100
Zomba Rural	59.0	0.6	0.4	57.9	27.9	12.3	0.8	100
Zomba Municipality	81.7	17.9	3.8	60.0	17.5	0.8	0.0	100
Chiradzulu	42.1	0.0	0.4	41.7	53.8	4.2	0.0	100
Blantyre Rural	54.2	0.8	1.7	51.7	22.9	22.9	0.0	100
Blantyre City	78.7	4.6	8.8	65.3	16.3	5.0	0.0	100
Mwanza	66.3	0.0	2.1	64.2	9.6	24.2	0.0	100
Thyolo	71.4	5.0	2.3	64.1	19.4	9.2	0.0	100
Mulanje	75.4	2.1	5.4	67.9	17.1	100	2.9	100
Phalombe	44.6	0.0	0.4	44.2	17.9	36.3	1.3	100
Chikwawa	51.4	0.2	9.2	42.0	8.6	40.1	0.0	100
Nsanje	30.4	1.3	0.4	28.8	16.3	53.3	0.0	100
Balaka	49.4	0.0	0.0	49.4	31.4	19.2	0.0	100

7.9 Use of disposal facilities

The most commonly used method of disposal in households of Malawi is rubbish pit. About 49 percent of households in Malawi reported using this method. About half of rural households reported to be using this method while 45 percent of urban households are using this method. Table 7.9 below further reveals that half of male-headed households use rubbish pit as a means of garbage disposal while two in five female-headed households use this method. By per capita expenditure quintile, the proportion of households that use rubbish pit is increasing as the expenditure quintiles are increasing. The lowest quintile has reported 43 percent of households using this method while 53 percent reported using this method in the highest quintile.

The second highest means of disposing rubbish is public rubbish heaping. About 20 percent of households have reported using this method. The proportion is higher in urban areas, where nearly one in every four households reported using this method. Slightly lower than urban areas, rural areas have reported that nearly one in five households use this method for disposing their rubbish. There are not much differences between sex of household head and rubbish disposal facility being used

About 18 percent of households in Malawi have reported as using no means of disposing their garbage. The case is more severe in rural areas than in urban areas. About one in every five households in rural areas does not use any type of rubbish disposal. More female-headed households do not use any type of rubbish disposal (23 percent) than male-headed households (17 percent). The lower the expenditure quintile the higher the proportion of households having no means of rubbish disposal and the opposite is also true. The proportion of households having no any type of rubbish disposal is higher in the northern region at 29 percent followed by the southern region at 19 percent and then finally the central region at 14 percent.

Table 7.9 Percentage distributions of households by kind of rubbish disposal used by background characteristics, Malawi 2005

Background characteristics	Type of rubbish disposal						
	Collected from rubbish bin	Rubbish pit	Burning	Public rubbish heap	Other	None	Total
Malawi	**2.9**	**49.3**	**7.0**	**19.4**	**3.3**	**18.1**	**100**
Place of residence							
Urban	16.5	44.9	7.1	24.5	1.0	5.9	100
Rural	1.0	49.9	6.9	18.7	3.6	19.8	100
Sex of Household Head							
Male	3.1	51.6	6.8	18.8	2.8	16.7	100
Female	2.1	41.5	7.5	21.4	4.9	22.6	100
Household per capita expenditure							
1st	0.8	43.9	7.9	21.5	3.5	22.4	100
2nd	1.2	46.6	7.7	20.8	3.9	19.8	100
3rd	1.6	50.2	6.7	19.4	3.5	18.5	100
4th	2.2	53.1	6.7	18.4	3.2	16.4	100
5th	8.6	52.9	5.8	17.1	2.4	13.3	100
Northern Region	**2.0**	**63.0**	**1.6**	**1.4**	**3.5**	**28.5**	**100**
Chitipa	0.0	59.2	0.0	0.4	0.4	40.0	100
Karonga	5.5	72.7	0.4	0.4	9.7	11.3	100
Nkhata Bay	3.3	90.4	6.3	0.0	0.0	0.0	100
Rumphi	2.9	67.2	0.0	1.7	0.8	27.3	100
Mzimba	0.4	49.2	1.3	2.5	3.8	42.9	100
Mzuzu City	23.2	42.2	5.2	26.9	1.5	1.0	100
Central Region	**0.6**	**56.8**	**7.2**	**18.2**	**2.9**	**14.3**	**100**
Kasungu	0.2	47.3	0.4	2.9	0.0	49.2	100
Nkhotakota	1.7	51.7	24.2	20.4	0.4	1.7	100
Ntchisi	0.0	82.9	0.8	16.3	0.0	0.0	100
Dowa	0.8	56.3	12.1	20.4	1.5	9.0	100
Salima	1.7	44.2	2.9	47.1	0.0	4.2	100
Lilongwe Rural	0.7	61.8	2.1	11.6	3.7	20.1	100
Lilongwe City	12.7	43.3	11.7	26.9	0.4	5.0	100
Mchinji	0.8	87.1	0.0	12.1	0.0	0.0	100
Dedza	0.0	59.5	10.6	26.5	2.1	1.3	100
Ntcheu	0.2	27.1	19.8	23.0	14.4	15.4	100
Southern Region	**4.5**	**42.0**	**7.8**	**23.3**	**3.5**	**18.8**	**100**
Mangochi	1.0	40.3	29.4	6.5	2.9	19.9	100
Machinga	0.6	25.1	4.4	16.1	0.0	53.9	100
Zomba Rural	0.2	69.4	0.4	12.7	0.4	16.9	100
Zomba Municipality	10.0	64.2	0.4	12.9	3.3	9.2	100
Chiradzulu	1.3	22.1	0.0	18.3	0.4	57.9	100
Blantyre Rural	1.3	40.8	3.8	8.8	2.5	42.9	100
Blantyre City	5.8	51.7	0.4	9.2	0.0	32.9	100
Mwanza	0.4	75.3	0.0	0.0	0.0	24.3	100
Thyolo	2.9	33.2	0.0	61.2	0.6	2.1	100
Mulanje	0.8	49.6	1.9	33.3	0.0	14.4	100
Phalombe	0.0	31.7	14.6	2.5	0.8	50.4	100
Chikwawa	0.8	21.3	17.1	59.1	0.0	1.7	100
Nsanje	1.7	38.5	5.4	49.8	4.6	0.0	100
Balaka	2.5	41.3	0.8	4.6	50.8	0.0	100

Chapter 8

AGRICULTURE

8.0 Introduction

Household agricultural activities are a major source of livelihood in Malawi; especially in rural areas where 81 percent of the active population aged of 15 years are classified as subsistence farmers or Mlimi (refer to chapter 5).

In this chapter, agricultural activities like cultivation of maize, cultivation of other rain fed crops, cultivation of tobacco, tree crops and ownership of livestock as well as agricultural households who received agricultural input, households that received advices from agricultural extension workers and burley production among farming club members and non-members are examined against various household background characteristics like sex of household head, household per capita expenditure quintiles, rural and urban set-up, region and districts.

The reference periods for the cropping season covered during the survey period are cropping seasons of 2002/2003 and 2003/2004.

8.1 Maize production

Agricultural households are those that during the survey reported to have at least one member engaged in farming in the cropping season preceding the survey.

Table 8.1 shows that almost all households that had cultivated in the cropping season grew maize i.e. 97 percent; Of these the proportion that grew local maize and hybrid maize are the same at 55 percent. Surprisingly growing of maize is cutting across all the background characteristics. There are no significant differences across the different background characteristics i.e. between rural and urban, neither across the expenditures quintiles, or sex of household head indicating that it is a major staple, grown by any farming household. However, the proportion growing local/hybrid maize varies with expenditure quintiles.

Table 8.1 Proportion of agricultural households who cultivated maize according to background characteristics, Malawi 2005

Background characteristics	Proportion of households who grew			
	Maize	Local maize	Composite maize	Hybrid maize
Malawi	**97.0**	**54.5**	**5.3**	**54.5**
Place of residence				
Urban	98.9	37.7	1.6	65.4
Rural	96.8	55.6	5.5	53.7
Sex of household head				
Male	97.0	51.6	5.6	56.5
Female	96.8	63.6	4.1	47.9
Household per capita expenditure quintile				
1st	95.2	55.4	6.6	47.4
2nd	96.7	57.4	4.9	52.1
3rd	98.1	54.3	5.5	56.2
4th	97.3	55.5	5.8	55.6
5th	96.9	45.5	4.8	60.3
Northern Region	93.6	36.4	3.6	63.4
Chitipa	100.0	64.8	0.0	64.4
Karonga	96.8	13.8	2.3	83.9
Nkhata Bay	65.6	2.3	2.3	61.0
Rumphi	97.6	44.3	0.9	53.3
Mzimba	99.1	44.2	6.9	60.0
Mzuzu City	98.8	37.1	2.4	66.9
Central Region	97.1	54.9	5.4	51.6
Kasungu	95.9	44.4	15.6	52.6
Nkhotakota	76.6	15.1	0.0	61.5
Ntchisi	99.6	44.6	3.0	58.4
Dowa	99.3	52.0	14.6	44.3
Salima	99.6	55.6	0.9	70.5
Lilongwe rural	98.5	48.6	2.2	55.1
Lilongwe City	100.0	33.3	0.9	71.3
Mchinji	98.2	51.1	4.5	51.1
Dedza	96.8	75.0	5.3	37.3
Ntcheu	99.8	87.3	1.7	46.3
Southern Region	97.9	59.9	5.7	54.0
Mangochi	100.0	62.1	6.4	59.4
Machinga	98.0	48.4	0.2	65.9
Zomba rural	99.2	78.0	2.5	44.1
Zomba Municipality	99.2	65.9	0.0	41.1
Chiradzulu	100.0	78.0	7.2	39.0
Blantyre rural	100.0	55.7	1.5	71.9
Blantyre City	97.8	14.9	2.2	81.3
Mwanza	100.0	82.1	0.0	37.9
Thyolo	99.8	30.3	25.0	49.8
Mulanje	98.8	54.6	4.7	64.2
Phalombe	97.0	78.4	5.2	35.5
Chikwawa	92.0	55.4	4.7	52.7
Nsanje	86.1	30.9	7.2	52.9
Balaka	99.6	74.9	0.9	58.9

8.2 Other food crops

Table 8.2 also shows the distribution of other food crops. It is shown that besides maize 44 percent of the farming households grow other food crops. Of these pulses are the major one grown by 50 percent of the households, followed by groundnuts grown by 37 percent of the households, Cassava grown by 22 percent of the households and other grains 20 percent.

The difference is shown between rural and urban households whereby rural households grow more of the other crops 51 percent.

In terms of the sex of household head, most of the crops are dominated by male-headed households except pulses that are mostly grown by female-headed households (51 percent), and other grains like millet and sorghum, where 18 percent of female-headed households grew compared to compared to 15 percent.

Table 8.2 Proportion of agricultural households who cultivated other –rain fed crops according to background characteristics, Malawi 2005

Background characteristics	Other rain fed crops	Groundnuts	Rice	Pulses	Cotton	Cassava	Other grains
Malawi	**43.7**	**37.3**	**7.8**	**50.0**	**2.9**	**22.6**	**15.9**
Place of residence							
Urban	25.3	19.2	1.8	31.3	0.2	9.4	2.6
Rural	45.0	38.6	8.2	51.3	3.1	23.5	16.8
Sex of household head							
Male	46.3	38.0	8.1	49.7	3.4	23.4	15.1
Female	35.3	35.1	7.0	51.1	1.3	20.0	18.4
Household per capita expenditure quintile							
1st	34.9	29.0	7.7	46.7	2.0	23.5	24.5
2nd	43.2	37.7	9.3	49.0	1.7	25.3	22.2
3rd	50.1	43.3	8.5	50.8	2.7	23.0	15.2
4th	50.6	45.8	7.9	46.0	3.8	23.1	15.3
5th	42.4	41.1	7.2	42.1	1.4	20.6	12.1
Northern Region	**56.1**	**38.0**	**7.0**	**34.9**	**1.5**	**44.6**	**10.1**
Chitipa	59.0	57.7	5.4	68.5	0.0	18.9	21.6
Karonga	87.6	32.1	33.5	14.7	10.1	78.4	9.6
Nkhata Bay	8.1	8.6	4.5	1.4	0.0	90.1	0.0
Rumphi	66.8	36.4	2.7	21.8	0.0	48.2	0.9
Mzimba	57.4	44.3	0.7	46.9	0.2	23.9	13.0
Mzuzu City	19.1	27.6	0.8	12.5	0.0	3.1	0.8
Central Region	**52.8**	**52.4**	**4.7**	**43.0**	**2.3**	**11.5**	**6.6**
Kasungu	71.3	55.3	4.8	41.0	0.0	12.3	2.0
Nkhotakota	27.3	15.0	40.5	13.2	0.5	80.0	5.0
Ntchisi	61.8	65.7	0.0	70.8	0.4	15.9	0.4
Dowa	78.3	69.7	0.0	47.1	1.6	10.1	0.9
Salima	7.3	38.5	4.7	3.4	26.9	2.6	0.0
Lilongwe rural	43.4	50.0	0.4	29.1	0.0	2.4	0.3
Lilongwe City	9.0	12.6	1.8	26.1	0.0	2.7	2.7
Mchinji	70.9	74.9	5.3	37.4	0.0	7.0	0.0
Dedza	51.8	51.2	6.5	79.7	2.1	12.4	18.9
Ntcheu	57.0	47.4	3.1	61.6	2.1	6.9	29.8
Southern Region	**31.8**	**24.0**	**10.8**	**60.9**	**3.9**	**25.0**	**25.7**
Mangochi	19.0	28.3	4.3	29.0	1.3	11.2	14.9
Machinga	36.0	38.6	42.1	67.7	0.0	26.6	48.3
Zomba rural	36.9	23.1	8.1	64.2	2.6	22.1	24.2
Zomba Municipality	11.6	23.2	4.3	53.6	0.7	19.6	8.7
Chiradzulu	15.5	17.2	0.8	94.1	0.0	51.3	42.4
Blantyre rural	16.7	26.4	1.8	64.8	0.0	15.2	17.9
Blantyre City	62.1	5.5	1.4	47.6	0.0	15.9	0.0
Mwanza	72.1	27.9	0.4	92.1	1.3	12.5	18.3
Thyolo	12.3	8.4	0.2	69.9	0.2	53.7	4.1
Mulanje	39.4	16.3	16.8	83.0	0.0	63.6	42.2
Phalombe	39.0	34.2	19.9	57.1	0.0	3.0	30.7
Chikwawa	21.8	12.0	10.3	61.9	18.4	11.3	22.1
Nsanje	46.8	31.1	9.4	27.7	5.5	15.3	38.3
Balaka	62.1	34.0	9.8	40.9	21.7	8.1	17.4

8.3 Dry season (Dimba) cultivation

Table 8.3 shows that 36 percent of the farming households cultivated Dimba crops. Of those who cultivated a dimba, 27 percent irrigated their dimba using any method of irrigation. It can be shown that the level of modern irrigation methods is quite minimal, or non existent amongst most households. However, almost all the Dimba cultivating households are using traditional methods of irrigation.

Modern method of irrigation in this analysis includes the use of treadle pumps, hand pumps, sprinklers or hosepipes, While traditional irrigation includes the use of water canes, diverting the stream, etc).

In terms of per capita expenditure, the table reveals that the proportion of persons who cultivated Dimba crops is highest in the third quintile 44 percent and lower in lowest expenditure quintile (34 percent).

A further examination at district level shows that Nsanje district has the largest proportion of households who cultivated dry season crops (60 percent) whilst Lilongwe city has the lowest proportion of households with Dimba cultivation (6 percent). Despite having the highest proportion of households with dimba cultivation, Nsanje district has the lowest proportion of households using irrigation methods while Lilongwe rural has the highest.

Table 8.3 Proportion of agricultural households who cultivated a dimba garden and proportion who used any irrigation method according to background characteristics, Malawi 2005

Background characteristics	Methods of irrigation			
	Proportional of households who cultivated dimba	Proportional of households who irrigated dimba	Proportional of households who used modern methods of irrigation	Proportional of households who used traditional methods of irrigation
Malawi	**36.0**	**27.2**	**0.0**	**27.2**
Place of residence				
Urban	25.3	16.9	0.0	16.9
Rural	36.7	27.9	0.1	27.9
Sex of household head				
Male	38.7	29.6	0.1	29.6
Female	27.4	19.4	0.0	19.4
Household per capita expenditure quintile				
1st	33.5	23.6	0.0	23.6
2nd	39.2	29.5	0.1	29.4
3rd	43.5	34.4	0.1	34.3
4th	40.8	33.9	0.0	33.9
5th	36.2	30.9	0.1	30.7
Northern Region	**36.4**	**24.9**	**0.0**	**24.9**
Chitipa	32.9	27.9	0.0	27.9
Karonga	28.0	7.3	0.0	7.3
Nkhata Bay	16.2	6.3	0.0	6.3
Rumphi	20.5	11.4	0.0	11.4
Mzimba	53.8	41.6	0.0	41.6
Mzuzu City	23.3	21.8	0.0	21.8
Central Region	**44.7**	**41.1**	**0.1**	**41.0**
Kasungu	38.8	36.6	0.7	36.0
Nkhotakota	16.8	11.8	0.0	11.8
Ntchisi	46.8	46.4	0.0	46.4
Dowa	37.2	36.5	0.0	36.5
Salima	34.6	4.3	0.4	3.8
Lilongwe rural	54.0	53.3	0.0	53.3
Lilongwe City	6.3	4.5	0.0	4.5
Mchinji	54.6	53.7	0.0	53.7
Dedza	53.0	49.5	0.0	49.5
Ntcheu	37.5	34.0	0.2	33.8
Southern Region	**28.4**	**16.0**	**0.0**	**16.0**
Mangochi	32.2	14.6	0.0	14.6
Machinga	26.0	24.7	0.0	24.7
Zomba rural	22.6	19.8	0.0	19.8
Zomba Municipality	10.1	8.7	0.0	8.7
Chiradzulu	31.5	29.4	0.0	29.4
Blantyre rural	15.5	11.8	0.0	11.8
Blantyre City	57.9	25.5	0.0	25.5
Mwanza	25.0	22.9	0.0	22.9
Thyolo	29.9	25.3	0.0	25.3
Mulanje	23.5	9.8	0.0	9.8
Phalombe	25.5	6.5	0.0	6.5
Chikwawa	36.8	6.2	0.0	6.2
Nsanje	59.6	2.1	0.0	2.1
Balaka	17.0	14.9	0.0	14.9

8.4 Starter pack distribution 2001-2004

This section presents the findings pertaining to the distribution of the starter pack to farming households. The starter pack programme stated in the survey covers the period between 2001 -2004. It can be shown that overall 35 percent of the households benefited from the programme in 2001, 42 percent in 2002, 46 percent in 2003 and 42 percent befitted in 2004.

In terms of per capita expenditure, it can be seen that starter pack was not only distributed to the poorest households, as even households in the richest quintile have been benefiting from the programme.

A further examination at district level shows that Mwanza district had the highest proportion of beneficiaries in 2003 (62 percent) and 2004 (67 percent). Lilongwe city had the lowest both in 2003, at (12 percent) and (8 percent) in 2004.

Table 8.4 Proportion of agricultural households who received starter pack (TIP) over the years 2001-2004 according to background characteristics, Malawi 2005

Background characteristics	Proportion of households who received starter pack			
	2001	2002	2003	2004
Malawi	**35.4**	**41.7**	**46.3**	**41.7**
Place of residence				
Urban	9.4	14.3	16.3	14.3
Rural	37.2	43.6	48.3	43.6
Sex of household head				
Male	33.6	40.1	44.7	40.1
Female	41.2	47.0	51.4	47.0
Household per capita expenditure quintile				
1st	35.9	44.8	58.2	44.8
2nd	37.1	47.1	53.8	47.1
3rd	35.7	43.2	51.6	43.2
4th	34.4	40.6	49.1	40.6
5th	23.9	28.9	36.7	28.9
Northern Region	**30.0**	**36.8**	**39.4**	**36.8**
Chitipa	23.9	29.7	50.5	29.7
Karonga	56.9	63.3	61.0	63.3
Nkhata Bay	20.3	22.1	25.7	22.1
Rumphi	18.6	29.1	37.7	29.1
Mzimba	30.3	38.0	33.3	38.0
Mzuzu City	9.3	11.3	13.6	11.3
Central Region	**32.2**	**38.7**	**41.6**	**38.7**
Kasungu	31.8	41.7	40.4	41.7
Nkhotakota	35.5	34.5	35.5	34.5
Ntchisi	40.8	45.9	49.8	45.9
Dowa	32.7	41.9	48.0	41.9
Salima	48.7	59.4	50.4	59.4
Lilongwe rural	22.4	28.5	34.8	28.5
Lilongwe City	2.7	8.1	11.7	8.1
Mchinji	41.0	42.7	41.9	42.7
Dedza	26.0	30.8	39.8	30.8
Ntcheu	44.7	52.2	50.3	52.2
Southern Region	**39.9**	**46.0**	**52.5**	**46.0**
Mangochi	46.1	48.3	53.9	48.3
Machinga	37.6	47.2	55.9	47.2
Zomba rural	38.4	45.7	48.1	45.7
Zomba Municipality	12.3	21.0	23.2	21.0
Chiradzulu	53.8	38.2	42.4	38.2
Blantyre rural	32.4	37.3	37.3	37.3
Blantyre City	11.7	17.9	17.9	17.9
Mwanza	68.8	66.7	62.1	66.7
Thyolo	4.6	10.8	55.2	10.8
Mulanje	34.0	47.8	45.9	47.8
Phalombe	32.9	42.4	44.2	42.4
Chikwawa	46.7	59.5	58.0	59.5
Nsanje	57.0	63.8	67.7	63.8
Balaka	46.0	54.5	63.8	54.5

8.5 Agricultural extension

The survey collected information on the level of extension advice given to farmers, and their level of satisfaction with the advice. Thirteen percent of agricultural households got advice from agricultural advisor on how to use starter pack. It can also be seen that almost all the farming households that received advice found the advice useful (93 percent).

In terms of per capita expenditure, it can be seen that advice by extension to farmers is not based on the economic status of the household, as the proportion of households in the lowest quintile that received advice was (14 percent) while that in the highest quintile was (15 percent).

In terms of district, the distribution of advice to farmers was highest in Chitipa district (45 percent) and the lowest in the Mulanje district less than (1 percent).

Table 8.5 Proportion of agricultural households who got advice and who found its quality useful according to background characteristics, Malawi 2005

Background characteristics	Proportion of households…..	
	who got advice from extension	who found quality of advice useful
Malawi	**13.1**	**93.4**
Place of residence		
Urban	5.1	69.7
Rural	13.7	94.0
Sex of household head		
Male	14.7	94.1
Female	8.3	89.3
Household per capita expenditure quintile		
1st	13.8	91.6
2nd	15.1	95.1
3rd	16.1	93.3
4th	16.3	91.8
5th	14.6	91.5
Northern Region	**24.5**	**93.2**
Chitipa	45.5	95.0
Karonga	38.5	95.2
Nkhata Bay	6.8	26.7
Rumphi	29.1	100.0
Mzimba	16.6	95.0
Mzuzu City	9.0	61.5
Central Region	**12.0**	**95.2**
Kasungu	11.8	98.1
Nkhotakota	5.5	91.7
Ntchisi	21.5	86.0
Dowa	9.0	95.0
Salima	3.4	100.0
Lilongwe rural	14.8	96.6
Lilongwe City	5.8	86.7
Mchinji	14.5	100.0
Dedza	11.3	96.3
Ntcheu	10.1	91.7
Southern Region	**10.4**	**91.8**
Mangochi	11.7	92.6
Machinga	11.1	98.0
Zomba rural	16.3	98.0
Zomba Municipality	1.4	50.0
Chiradzulu	8.0	100.0
Blantyre rural	3.9	69.2
Blantyre City	2.7	33.3
Mwanza	12.1	89.7
Thyolo	4.6	89.5
Mulanje	0.7	100.0
Phalombe	12.6	96.6
Chikwawa	13.5	100.0
Nsanje	21.7	62.7
Balaka	8.5	95.0

8.6 Tobacco production

The questionnaire also gathered information on tobacco production in terms of type of tobacco grown, production and production techniques. It can be shown, that since the liberalization of burley tobacco to smallholders, many farming households have adopted tobacco production. Almost 20 percent of the faming households in Malawi grow tobacco. Of those engaged in tobacco production, almost 93 percent grow burley tobacco whilst the remaining 7 percent grow other types of tobacco. Among the tobacco growing households 25 percent are members of tobacco growing clubs.

In terms of sex of household head, male-headed households have the largest proportion growing tobacco 23 percent compared to 10 percent for the female-headed households. This could also be explained due to the labour intensive nature of tobacco production.

In terms of districts, Kasungu has the largest proportion of households growing tobacco 64 percent followed by Mchinji 60 percent and Dowa 51 percent. There is no tobacco growing reported by households in Thyolo and Mwanza

Table 8.6 Proportion of agricultural households who cultivated tobacco according to background characteristics, Malawi 2005

Background characteristics	Proportion of agricultural households who cultivated tobacco	Proportion of tobacco growing households who were members of club in last 5years	Proportion of tobacco growing households who were burley tobacco growers
Malawi	**20.2**	**25.2**	**92.7**
Place of residence			
Urban	8.1	41.5	92.3
Rural	21.0	24.8	92.7
Sex of household head			
Male	23.3	25.2	92.9
Female	10.2	25.1	91.0
Household per capita expenditure quintile			
1st	11.1	31.2	90.6
2nd	18.8	27.4	93.2
3rd	22.9	28.4	93.5
4th	24.2	28.6	92.0
5th	22.9	25.9	90.8
Northern region	**23.1**	**45.1**	**88.3**
Chitipa	17.6	51.3	97.3
Karonga	3.2	71.4	83.3
Nkhata Bay	4.1	77.8	100.0
Rumphi	43.2	41.5	95.0
Mzimba	32.0	43.1	82.5
Mzuzu City	4.1	50.0	100.0
Central Region	**31.7**	**19.1**	**92.7**
Kasungu	64.0	27.7	97.5
Nkhotakota	1.4	33.3	100.0
Ntchisi	39.9	11.8	82.9
Dowa	51.6	9.1	87.7
Salima	4.3	50.0	100.0
Lilongwe rural	34.6	18.7	92.2
Lilongwe City	17.5	37.8	91.2
Mchinji	59.9	9.6	98.3
Dedza	5.9	25.0	60.0
Ntcheu	10.5	46.0	100.0
Southern Region	**9.3**	**27.1**	**97.1**
Mangochi	17.8	17.1	97.7
Machinga	22.1	21.8	100.0
Zomba rural	15.9	33.7	96.2
Zomba Municipality	0.7	100.0	.
Chiradzulu	13.4	65.6	100.0
Blantyre rural	0.6	100.0	-
Blantyre City	0.9	100.0	.
Mwanza	0.0	-	-
Thyolo	0.0	-	-
Mulanje	4.7	45.0	94.7
Phalombe	20.3	12.8	91.4
Chikwawa	0.0	-	-
Nsanje	1.3	0.0	100.0
Balaka	0.9	100.0	100.0

8.7 Livestock production

The results in table 8.7 show the proportion of households that own livestock and the average stock of animals reared by the households. A majority of households own chicken (89 percent), followed by goats (35 percent), and pigs (10 percent). Cattle are owned by 8 percent of households in the country whiles Sheep rearing is the lowest estimated to be reared by 1 percent of households.

In terms of stock; the average stock herd of animals by these households is 9 chickens, 6 goats, 5 cattle and 17 pigs.

The difference by quintiles shows that households in the richest quintile rear more chicken, 91 percent of households compared to 85 percent on the lowest quintile. The average stock in the richest households is 22 compared to 7 in the lowest quintile.
In addition the table shows that 11 percent in the highest quintile rear cattle, compared to 7 percent ion the lowest quintile.

The district variation only shows that almost all districts have a high proportion of households rearing chicken, whilst for cattle the highest proportion of households rearing are in Karonga (35 percent), and Chitipa (29 percent), and the lowest is observed in Mangochi (1 percent).

Table 8.7 Proportion of agricultural households who raised livestock in the last 12 months according to background characteristics, Malawi 2005

Background characteristics	Cattle Proportion	Cattle Mean number	Goats Proportion	Goats Mean number	Sheep Proportion	Sheep Mean number	Pigs Proportion	Pigs Mean number	Chicken Proportion	Chicken Mean number	Other live stock Proportion	Other live stock Mean number
Malawi	**8.0**	**5.0**	**34.9**	**6.0**	**1.2**	**4.4**	**10.5**	**17.4**	**88.7**	**9.3**	**5.3**	**8.2**
Place of residence												
Urban	4.1	2.9	24.2	4.2	0.0	.	3.7	2.3	78.5	37.2	9.1	9.3
Rural	8.1	5.1	35.2	6.0	1.3	4.4	10.7	17.6	89.1	8.4	5.2	8.1
Sex of household head												
Male	8.8	5.0	35.0	6.5	1.3	4.3	11.6	19.6	89.3	10.0	5.9	8.2
Female	5.0	5.0	34.5	3.9	0.8	4.8	6.5	3.3	86.7	6.6	3.1	8.2
Household per capita expenditure quintile												
1st	6.9	5.3	32.0	10.6	1.1	3.8	9.0	1.0	85.3	7.3	4.8	7.3
2nd	8.8	3.6	37.1	4.3	1.0	5.4	13.5	2.7	89.5	7.9	6.5	6.8
3rd	7.2	4.3	37.8	4.3	1.1	3.4	11.0	3.1	91.4	8.5	5.0	8.2
4th	8.4	5.7	36.9	4.5	1.3	3.8	10.7	4.1	88.9	10.0	4.8	8.3
5th	11.2	6.0	38.3	5.1	0.8	4.6	9.2	4.9	91.2	22.4	6.4	9.7
Northern Region	18.9	5.0	22.2	4.8	1.3	4.9	14.0	2.8	93.9	8.7	5.2	7.4
Chitipa	28.9	5.5	36.0	4.3	1.0	2.5	9.6	1.8	95.9	9.8	12.2	4.3
Karonga	35.3	5.5	14.7	3.1	0.0	.	27.2	1.7	92.9	8.5	2.7	17.3
Nkhata Bay	2.7	13.3	12.8	5.0	1.1	10.5	0.0	.	97.9	8.2	0.5	6.0
Rumphi	4.5	4.0	23.0	4.9	1.7	7.3	11.2	2.7	98.3	11.3	6.7	5.7
Mzimba	20.3	3.9	22.8	5.4	1.9	3.3	17.7	3.8	89.7	7.4	4.4	10.0
Mzuzu City	6.7	2.0	11.7	6.0	0.0	0.0	1.7	2.0	86.7	5.8	5.0	5.3
Central Region	7.5	4.8	39.9	4.7	1.5	4.2	13.4	32.7	88.7	11.3	5.6	8.4
Kasungu	11.8	7.0	35.8	6.5	3.1	4.4	12.7	5.3	95.8	11.1	8.5	10.1
Nkhotakota	2.2	3.0	13.3	4.8	3.7	3.8	0.7	3.0	93.3	9.2	0.0	.
Ntchisi	10.2	4.1	54.5	4.3	0.0	0.0	18.7	3.6	88.8	10.5	3.2	8.2
Dowa	10.2	5.7	43.6	4.3	2.6	4.4	20.8	3.5	87.8	10.5	8.3	12.2
Salima	3.4	5.3	52.1	4.5	0.9	6.0	12.8	4.8	72.6	9.0	3.4	11.0
Lilongwe rural	3.8	4.3	44.2	4.0	1.4	3.8	9.9	3.4	84.4	18.2	4.2	9.1
Lilongwe City	2.1	6.0	37.1	4.2	0.0	0.0	7.2	2.6	72.2	77.4	6.2	11.8
Mchinji	5.2	4.5	38.6	3.8	0.0	0.0	10.1	3.3	90.5	6.3	3.8	8.3
Dedza	5.9	3.6	39.7	3.8	1.4	4.6	12.4	3.9	89.9	7.7	7.6	5.8
Ntcheu	8.7	3.3	31.8	7.6	0.3	3.0	19.4	2.5	92.7	6.5	6.0	4.7
Southern Region	4.1	5.4	35.2	7.6	0.9	4.3	6.4	3.5	86.7	7.7	5.1	8.3
Mangochi	1.2	6.0	33.7	5.2	1.2	8.3	0.5	2.0	80.9	8.2	3.5	11.1
Machinga	2.0	6.8	23.4	3.7	4.6	3.8	0.0	.	90.1	6.4	1.3	6.3
Zomba rural	1.3	5.0	32.8	22.4	0.6	3.0	2.2	2.3	80.0	6.7	7.5	7.8
Zomba Municipality	1.8	3.0	16.4	3.1	0.0	0.0	0.0	0.0	81.8	7.1	20.0	8.9
Chiradzulu	2.9	3.8	52.0	3.0	0.0	0.0	5.8	1.9	74.0	5.0	8.1	6.2
Blantyre rural	2.4	3.0	40.0	4.2	0.0	0.0	4.2	4.9	92.7	10.5	11.5	4.9
Blantyre City	2.6	2.5	14.3	3.0	0.0	0.0	0.0	0.0	71.4	3.0	0.0	
Mwanza	5.3	5.6	29.6	3.7	0.0	0.0	23.8	3.1	91.5	7.6	1.1	10.5
Thyolo	3.2	2.8	24.9	3.6	0.0	0.0	12.4	2.4	84.8	6.4	3.2	5.5
Mulanje	1.8	5.8	25.7	3.4	0.0	5.0	2.9	2.7	89.1	7.1	5.8	9.2
Phalombe	1.6	4.0	33.9	3.5	0.0	0.0	13.8	1.2	93.7	6.6	6.9	7.5
Chikwawa	15.2	5.2	42.7	5.0	0.3	5.0	10.4	4.5	89.3	9.7	5.6	12.9
Nsanje	8.7	7.3	44.2	5.1	1.0	2.5	9.6	8.4	95.2	8.5	4.8	7.2
Balaka	1.3	11.5	52.9	22.2	2.5	3.5	1.3	5.0	84.7	9.0	5.1	8.1

Chapter 9

LOANS AND CREDIT

9.0 Introduction

In line with the government's commitment to increase household income through provision of credit, the survey collected information on individuals who got a loan or credit from either a formal and informal[2] institution during the last 12 months as per the date of the survey. This information will help policy makers and implementers to have evidence based knowledge regarding accessibility of micro-finance credit facilities, the extent of information to households about credit facilities and the problems faced in accessing credit.

This chapter highlights the proportion of persons who applied for a loan, the purpose of the loan, source of the loan and finally reasons for not borrowing.

9.1.1 Proportion of persons who received loans

Table 9.1 indicates that about 13 percent of the population in Malawi received a loan over the past 12 months prior to the survey. The highest proportion of loan recipients is in rural areas where 14 percent of got loans, while only 8 percent of urban population got loans. By sex of household head, relatively, the proportion of people who received a loan is higher in male-headed households (14 percent) than in female-headed households (11 percent). In terms of per capita expenditure, the table reveals that the proportion of persons who received loans is lower in the lowest expenditure quintile (8 percent) compared to those in the highest quintile (17 percent).

At regional level, the highest proportions of persons who accessed loans is observed in the central region (16 percent), followed by the northern and then southern region at 14 and 11 percent respectively. A further examination at district level shows that districts with the least proportion of persons who obtained loans include Nkhata Bay, Chikwawa and Balaka with only less than 4 percent of the population receiving loans. On the other hand, districts with the highest proportions of loan beneficiaries are in Nkhotakota, Ntcheu, and Chiradzulu -each recording over 20 percent of the population receiving loans.

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[2] Formal loans include money borrowed from the financial institutions with interest, security, and the conditions for payment well laid down. Informal loans refer to borrowing from friends, relatives, money lenders without any formal agreement describing the terms of payment of the loan.

9.1.2 Reason for obtaining loan

Table 9.1 further reveals that the most common reason why people obtained a loan was to use it as business start-up capital. Almost a third of the loan recipients reported this as the main reason for obtaining a loan. The second major reason reported is that the recipient wanted to use the money as agricultural input in food crops. About a quarter of the loan recipients reported this as the main reason for obtaining a loan. On the other hand, the least reported reason for obtaining a loan was to purchase land. Less than 1 percent of the loan recipients reported this as their main reason for obtaining a loan.

Looking at the most reported reason for obtaining a loan across socio-economic background characteristics, it may be noted that the proportion of persons who obtained loans as business start-up capital, is higher in urban areas (38 percent) compared to rural areas (29 percent). One in every two persons who received a loan in female-headed households reported obtaining the loan as business start-up capital compared to one in every four persons in male-headed households. The table further reveals that there is no particular pattern that has been reported when per capita expenditure quintiles are considered.

Of the three main regions of the country, the southern region has the highest proportion of persons who obtained a loan as a business start-up capital (40 percent) followed by the central region and the northern region each reporting 24 and 20 percent respectively. In terms of district specific, Mulanje has reported the highest proportion of persons who acquired a loan in order to start a business (78 percent) followed by Thyolo (77 percent). On the other hand, Mzimba and Nkhotakota have the least proportion of persons who reported business start-up capital as the main reason for obtaining a loan.

Table 9.1 Proportion of persons who received a loan and percentage distribution of loans by reason for obtaining a loan by background characteristics-Malawi 2005

Background characteristics	Proportion who received loan	Purchase land	Purchase agricultural inputs for food crops	Purchase inputs for tobacco	Purchase inputs for other cash crops	Business start-up capital	Purchase non-farm inputs	Other, specify	Total
Malawi	**13.1**	**0.5**	**26.3**	**20.7**	**4.3**	**29.3**	**16.9**	**2.0**	**100**
Place of residence									
Urban	8.4	0.9	15.2	1.8	2.7	38.3	37.4	3.6	100
Rural	13.7	0.5	27.2	22.3	4.4	28.5	15.2	1.9	100
Sex of household head									
Male	13.7	0.6	26.8	22.7	4.6	25.1	17.9	2.3	100
Female	10.7	0.0	24.0	10.5	2.8	50.7	11.5	0.5	100
Per capita expenditure quintile									
1st	8.3	1.5	26.3	16.8	6.8	29.5	19.1	0.0	100
2nd	13.1	0.3	23.0	23.9	3.6	32.7	14.8	1.7	100
3rd	12.2	0.0	30.6	21.3	7.1	26.8	14.1	0.0	100
4th	15.2	0.3	30.6	21.2	3.3	28.8	13.5	2.3	100
5th	16.9	0.7	22.1	19.4	2.5	28.7	22.3	4.3	100
North	**13.6**	**1.6**	**18.3**	**47.8**	**4.9**	**20.4**	**5.9**	**1.2**	**100**
Chitipa	14.8	0.0	33.3	35.6	1.7	21.8	2.9	4.6	100
Karonga	11.6	10.3	19.2	16.0	0.0	32.7	17.9	3.8	100
Nkhata Bay	3.8	0.0	14.3	64.3	0.0	21.4	0.0	0.0	100
Rumphi	13.4	0.0	21.8	45.1	0.0	29.3	3.8	0.0	100
Mzimba	17.7	0.0	14.0	66.3	8.9	9.8	1.1	0.0	100
Mzuzu City	11.1	0.0	20.8	0.0	0.0	56.2	23.1	0.0	100
Centre	**15.8**	**0.5**	**26.4**	**23.4**	**5.1**	**23.7**	**18.4**	**2.5**	**100**
Kasungu	19.6	0.0	10.6	67.1	0.6	10.4	11.4	0.0	100
Nkhotakota	27.3	1.2	14.5	0.0	0.0	6.6	76.5	1.2	100
Ntchisi	14.7	0.0	19.2	46.3	2.8	12.4	13.6	5.6	100
Dowa	19.2	1.0	38.0	12.5	5.7	32.7	8.2	2.0	100
Salima	5.3	0.0	0.0	5.5	0.0	65.5	29.1	0.0	100
Lilongwe Rural	15.8	0.7	30.0	34.3	3.5	19.1	9.6	2.8	100
Lilongwe City	6.8	0.0	35.0	45.0	5.0	8.3	0.0	6.7	100
Mchinji	5.2	0.0	37.6	4.6	12.0	44.2	1.5	0.0	100
Dedza	18.7	0.0	26.4	7.3	9.6	26.5	21.8	8.4	100
Ntcheu	23.8	2.5	28.8	5.0	3.8	21.9	38.1	0.0	100
South	**10.5**	**0.2**	**28.6**	**8.4**	**2.9**	**40.0**	**18.2**	**1.6**	**100**
Mangochi	5.4	0.0	11.8	3.0	1.2	42.6	39.1	2.4	100
Machinga	13.2	0.0	26.8	32.1	0.0	36.4	4.6	0.0	100
Zomba Rural	16.4	0.0	65.7	10.9	0.9	21.0	1.5	0.0	100
Zomba Municipality	8.2	0.0	41.8	23.5	1.1	27.6	6.0	0.0	100
Chiradzulu	24.0	0.0	7.4	0.0	2.5	67.2	23.0	0.0	100
Blantyre Rural	11.6	0.0	49.0	0.0	12.2	22.4	16.3	0.0	100
Blantyre City	9.5	1.0	36.1	0.0	8.6	24.7	28.2	1.4	100
Mwanza	4.8	0.0	7.8	4.6	2.6	59.5	22.2	3.3	100
Thyolo	15.5	0.0	0.0	7.6	0.0	77.2	15.2	0.0	100
Mulanje	7.8	0.0	17.4	0.0	0.0	78.3	4.3	0.0	100
Phalombe	7.7	0.0	6.8	0.0	3.6	68.9	18.0	2.7	100
Chikwawa	3.1	0.0	0.0	0.0	0.0	57.9	31.6	10.5	100
Nsanje	14.9	0.0	4.0	0.0	3.0	46.2	42.2	4.5	100
Balaka	3.6	0.0	5.7	0.0	0.0	45.5	29.3	19.5	100

9.2.1 Sources of loans

Table 9.2 presents the distribution of loans by source. As may be noted from the table, the highest reported source of loan is the Malawi Rural Finance Company (MRFC) as reported by 21 percent of all loan recipients. The second highest source of loan reported is from relatives, reported by nearly one in every four persons of the entire loan recipients. The least reported source of loan is from commercial banks. Only two percent of the population reported commercial banks as the source of loan received. Looking at MRFC as the main source of loan across socio-economic background, table 9.2 shows that the proportion of loan recipients is higher in rural areas (23 percent) relative to urban areas (4 percent). The proportion of loan recipients is higher in male-headed households (22 percent) compared to female-headed households (17 percent). The table further reveals that there are more recipients of loans from MRFC in the higher per capita expenditure quintile (20 percent) compared to those in the lowest expenditure quintile (13 percent). Although MRFC has been reported the most common source of loan in the country, there are major variations across regions. The northern region shows that 46 percent of the loan recipients got their loans from MRFC while less than half of this proportion (21 percent) reported receiving their loan from the same in the central region. The proportion is even lower in the southern region where only 14 percent reported receiving their loan from MRFC. At district level, Nkhatabay has reported the highest proportion of loan recipients from MRFC at 76 percent followed by Salima at 64 percent. On the other hand, Dedza and Blantyre rural have reported the lowest incidences of sourcing their loan from MRFC as only less than 3 percent of all the loan recipients in these districts reported sourcing it from MRFC.

Table 9.2 Percentage distribution of loans by source of loan according to background characteristics-Malawi 2005

Background characteristics	Relative	Neighbor	Grocery/ local merchant	Money lender (katapila)	Employee	Religious institution	MRFC	SACCO	Bank	NGO	Other, specify	All
Malawi	**20.0**	**16.3**	**2.1**	**8.8**	**2.5**	**3.1**	**21.1**	**3.4**	**2.0**	**17.7**	**2.9**	**100**
Place of residence												
Urban	8.2	12.0	0.0	4.9	5.7	2.4	4.3	8.9	8.9	39.4	5.3	100
Rural	20.9	16.7	2.3	9.1	2.2	3.2	22.5	2.9	1.5	16.0	2.7	100
Sex of household head												
Male	18.7	17.4	2.1	9.3	2.8	3.1	21.9	3.8	2.2	15.7	2.8	100
Female	26.6	10.9	1.8	6.3	0.7	3.1	17.1	1.0	1.2	28.2	3.1	100
Per capita expenditure quintile												
1st	19.0	24.5	0.8	14.1	0.9	5.0	13.2	1.5	2.6	15.6	2.7	100
2nd	21.8	13.9	2.6	8.9	3.2	5.4	24.3	2.9	0.2	15.9	1.1	100
3rd	26.9	15.9	1.3	9.3	1.7	1.8	19.6	0.3	0.6	21.1	1.6	100
4th	17.5	16.2	3.7	8.9	2.7	2.5	24.8	3.1	1.1	17.4	2.1	100
5th	16.5	14.8	1.5	6.0	3.1	1.9	20.4	6.9	4.9	18.2	5.9	100
North	**4.2**	**6.5**	**0.0**	**11.1**	**1.1**	**2.5**	**46.0**	**3.2**	**3.7**	**16.8**	**4.9**	**100**
Chitipa	7.5	17.2	0.0	6.9	9.2	1.7	24.7	0.0	0.0	28.2	4.6	100
Karonga	0.0	4.5	0.0	28.8	0.0	0.0	37.8	5.1	10.3	9.0	4.5	100
Nkhata Bay	9.5	14.3	0.0	0.0	0.0	0.0	76.2	0.0	0.0	0.0	0.0	100
Rumphi	9.8	3.0	0.0	0.0	0.0	0.0	45.9	10.5	11.3	19.5	0.0	100
Mzimba	4.1	3.6	0.0	10.4	0.0	2.5	56.3	2.5	0.0	15.8	5.0	100
Mzuzu City	0.0	13.8	0.0	2.3	0.0	13.1	12.3	3.1	14.6	26.9	13.8	100
Centre	**23.1**	**17.8**	**2.5**	**7.7**	**2.0**	**2.1**	**20.5**	**3.3**	**1.2**	**16.9**	**2.9**	**100**
Kasungu	7.8	9.8	5.0	5.0	3.0	1.4	51.5	4.8	0.0	4.0	7.8	100
Nkhotakota	30.1	30.4	2.1	10.8	0.0	1.8	7.5	8.1	0.0	9.0	0.0	100
Ntchisi	35.0	7.9	5.6	18.1	7.9	0.0	10.2	3.4	0.0	11.9	0.0	100
Dowa	18.4	23.3	4.1	14.3	2.2	6.7	11.0	3.1	3.7	10.0	3.3	100
Salima	0.0	7.3	0.0	5.5	0.0	0.0	63.6	0.0	0.0	0.0	23.6	100
Lilongwe Rural	26.9	28.8	1.6	4.0	2.5	0.4	29.8	4.7	0.0	0.0	1.3	100
Lilongwe City	15.0	19.4	0.0	6.9	6.3	0.0	6.9	5.0	5.6	32.5	2.5	100
Mchinji	11.7	16.7	0.0	20.0	0.0	0.0	31.7	0.0	0.0	8.3	11.7	100
Dedza	9.2	2.8	0.0	2.8	0.0	4.2	2.8	0.0	1.8	75.9	0.4	100
Ntcheu	53.8	16.0	3.7	8.4	0.9	1.3	11.4	0.0	1.5	2.0	1.1	100
South	**20.6**	**17.3**	**2.2**	**9.8**	**3.6**	**4.7**	**14.3**	**3.6**	**2.6**	**19.3**	**2.2**	**100**
Mangochi	32.5	11.2	1.8	6.5	3.0	0.0	28.4	0.0	5.3	4.1	7.1	100
Machinga	30.0	16.4	0.0	1.8	15.7	0.0	29.3	1.8	0.0	5.0	0.0	100
Zomba Rural	6.8	9.5	3.6	5.6	0.0	25.7	15.7	0.0	2.1	29.9	1.2	100
Zomba Munic.	6.5	19.5	0.0	8.1	2.4	0.0	3.3	13.0	0.0	34.1	13.0	100
Chiradzulu	33.3	23.1	0.0	5.7	0.0	0.0	23.1	0.0	0.8	14.0	0.0	100
Blantyre Rural	39.4	30.7	0.0	5.5	2.4	2.4	2.4	0.0	4.7	12.6	0.0	100
Blantyre City	4.8	3.2	0.0	3.2	7.4	2.1	0.0	13.2	12.2	50.3	3.7	100
Mwanza	0.0	0.0	0.0	0.0	0.0	0.0	22.4	0.0	0.0	77.6	0.0	100
Thyolo	15.2	20.1	4.3	19.8	5.9	0.0	3.6	11.9	2.0	13.9	3.3	100
Mulanje	19.6	19.6	0.0	9.2	0.0	2.6	8.5	0.0	3.3	26.1	11.1	100
Phalombe	24.1	24.1	7.6	0.0	0.0	0.0	22.8	0.0	0.0	16.5	5.1	100
Chikwawa	4.3	4.3	0.0	47.8	0.0	5.8	33.3	0.0	0.0	4.3	0.0	100
Nsanje	36.5	26.6	5.9	27.9	0.0	0.0	3.2	0.0	0.0	0.0	0.0	100
Balaka	5.3	47.4	0.0	0.0	0.0	0.0	31.6	0.0	0.0	15.8	0.0	100

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9.3 Reasons for not applying for a loan

Other than asking those who obtained loans, the survey also gathered information on those who did not receive loans to find out why they did not receive loans. Table 9.3 shows that about one-third of those who did not apply for any loan reported lack of information on potential lenders as the main factor barring them from borrowing. This highlights the low outreach micro-finance institutions have to both urban and rural populations. Sixteen percent did not apply because the trouble they go through to get a loan is not worth it. Furthermore, the feeling that one would be refused a loan also hampers the ability for one to borrow. This is reflected by about 15 percent of the non-recipients.   Looking at the highest reported reason for not applying for a loan across socio-economic background, table 9.3 below shows that more rural population do not have information on sources of loan as reported by 34 percent of the non-recipients.

The proportion reporting the same reason is lower in urban areas as reported by 14 percent of the non-recipients.   Across sex of household head, a third of the non-recipients from male-headed households reported lack of information on lenders as the main reason for not obtaining a loan. Not very different from this, 29 percent of non-recipients from female-headed households also reported lack of information as the reason they did not obtain a loan. The proportion that has reported this reason is higher in the lower per capita expenditure quintile (40 percent) and is declining as the quintiles are increasing. The highest quintile has reported only 21 percent of the non-recipients reporting lack of information on sources of loan as the reason for not obtaining a loan. Across the regions of the country, the southern region has the highest proportion of non-loan recipients who reported that they do not know any lender (43 percent) while the central region comes second a 23 percent and finally the northern region at 14 percent. Across districts, Thyolo has the highest proportion of non-loan recipients who did not receive a loan because they do not know any moneylender. This is followed by Zomba rural and Chikwawa, all of which reporting 67 percent. On the other hand, Karonga and Chitipa had the least proportion of non-loan recipients reporting no information on moneylenders as reported by less than 10 percent.

Table 9.3 Percentage distribution of persons who never applied for a loan by reason for not applying for a loan by background characteristics- Malawi 2005

Background characteristics	No need	Believed would be refused	Too expensive	Too much trouble for what it's worth	Inadequate collateral	Do not like to be in debt	Do not know any lender	Other	All
Malawi	**11.6**	**15.2**	**9.4**	**15.6**	**6.2**	**8.4**	**32.2**	**1.4**	**100**
Place of residence									
Urban	16.7	14.4	19.0	16.7	6.7	6.1	19.0	1.2	100
Rural	10.9	15.3	8.0	15.4	6.1	8.8	34.2	1.4	100
Sex of household head									
Male	12.7	14.5	9.2	15.0	6.2	7.9	33.0	1.5	100
Female	7.4	18.0	10.3	17.7	5.9	10.6	29.2	0.9	100
Per capita expenditure quintile									
1st	4.6	17.1	7.9	15.1	5.6	8.5	40.0	1.2	100
2nd	8.0	15.3	9.2	16.2	6.6	7.5	35.9	1.3	100
3rd	9.2	16.3	8.8	14.4	7.1	9.4	33.5	1.4	100
4th	13.0	14.4	10.5	17.2	7.1	7.8	28.5	1.4	100
5th	25.2	12.6	10.9	14.9	4.5	9.0	21.2	1.7	100
Northern Region	**14.9**	**11.1**	**10.1**	**24.5**	**7.8**	**17.4**	**13.9**	**0.1**	**100**
Chitipa	4.9	2.9	6.2	22.5	0.0	53.1	9.6	0.8	100
Karonga	15.5	1.2	1.7	53.4	20.2	0.3	7.7	0.0	100
Nkhata Bay	3.5	27.5	8.6	4.4	0.0	34.3	21.6	0.0	100
Rumphi	19.7	7.4	17.8	13.2	12.8	12.4	16.9	0.0	100
Mzimba	24.3	13.3	12.0	15.9	5.6	12.4	16.6	0.0	100
Mzuzu City	12.5	13.1	20.2	34.8	6.6	2.8	10.0	0.0	100
Central region	**16.7**	**19.3**	**8.9**	**16.6**	**6.0**	**7.0**	**23.3**	**2.1**	**100**
Kasungu	13.2	40.3	5.7	10.6	5.1	4.6	19.5	1.0	100
Nkhotakota	27.8	23.0	7.4	13.8	0.0	4.7	23.3	0.0	100
Ntchisi	15.5	28.8	14.9	13.9	3.4	2.7	20.7	0.0	100
Dowa	15.5	11.6	10.3	10.3	16.6	10.1	23.8	1.9	100
Salima	24.1	38.2	13.9	3.3	0.9	1.9	17.8	0.0	100
Lilongwe Rural	18.8	12.2	9.0	17.1	9.2	10.2	20.1	3.5	100
Lilongwe City	21.6	16.8	4.2	20.9	6.7	6.5	21.4	1.9	100
Mchinji	8.7	16.3	2.3	26.6	0.0	3.5	42.6	0.0	100
Dedza	12.1	11.0	6.8	23.8	3.7	13.4	27.1	2.2	100
Ntcheu	13.8	15.2	22.0	17.1	3.2	1.4	20.5	6.7	100
Southern Region	**7.0**	**12.9**	**9.6**	**12.8**	**6.0**	**7.6**	**43.0**	**1.1**	**100**
Mangochi	9.0	26.4	6.5	13.3	14.1	12.5	16.8	1.4	100
Machinga	3.9	24.3	9.3	9.6	0.9	1.8	49.8	0.5	100
Zomba Rural	1.8	3.6	5.6	13.8	1.8	5.2	67.6	0.7	100
Zomba Municipality	32.5	5.2	5.6	21.0	24.7	3.0	5.8	2.2	100
Chiradzulu	4.1	20.1	5.3	29.0	0.0	8.4	33.2	0.0	100
Blantyre Rural	12.9	14.5	16.9	6.3	12.5	5.0	31.4	0.4	100
Blantyre City	10.0	13.9	36.0	7.6	3.7	7.1	21.1	0.6	100
Mwanza	5.4	11.1	0.5	12.3	14.6	10.8	45.3	0.0	100
Thyolo	3.4	5.3	6.9	11.0	0.0	4.5	69.0	0.0	100
Mulanje	11.6	5.5	21.1	11.0	10.1	4.8	35.9	0.0	100
Phalombe	7.0	8.0	6.0	36.2	3.3	3.0	30.6	6.0	100
Chikwawa	2.0	4.9	0.7	2.4	6.4	16.2	67.0	0.2	100
Nsanje	19.1	20.3	6.5	19.5	0.4	7.6	26.6	0.0	100
Balaka	4.6	8.7	3.9	12.4	3.3	6.0	56.1	5.0	100

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Chapter 10

SAFETY AND SECURITY

10.0 Introduction

This chapter highlights the general perception of household members on safety and security. The survey contained questions on the level of safety during the day, at night and anywhere in the neighborhood. It also asked people's perceptions about the level of satisfaction with the police service as well as what people do after an incident of crime.

10.1 Perceptions on safety

Table 10.1 below shows the perception of the population aged 10 years and above according to safety within their own house and within the neighborhood. In Malawi 16 percent of the population feels they are unsafe in their own house. Five percent feels unsafe walking alone in the neighborhood during the day, while 37 percent feels unsafe walking alone at night within the neighborhood.

There is no striking difference between rural and urban areas. Sixteen percent reported feeling unsafe in own house in urban areas. In rural areas this has been reported by 15 percent of the population. Across sex of household head, the rates are also similar as reported by 16 and 15 percent of population in male and female-headed households respectively. By per capita expenditure quintiles, 13 percent of the population in the lowest quintile has reported feeling unsafe in own house. This is seen to be rising with increasing per capita expenditure quintiles. As may be seen from the table below, 19 percent of the population in the highest quintile reported feeling unsafe in own house.

Of the three regions of the country, safety in own house is very low in the central region as reported by 18 percent of the population in that region. The second unsafe region is the southern region followed by the northern region reporting 14 and 13 percent respectively. Although the central region has reported the most unsafe region of the three regions, Nsanje in the southern region has reported the highest proportion of people who feel unsafe in their own house (58 percent).To the other extreme, Nkhatabay, Rumphi and Blantyre rural have reported the lowest proportion of people who feel unsafe in own house.

The survey also gathered information on how safe people feel when walking alone within their neighborhood or village during the day or during the night. Table 10.1 shows only 5 percent of the population feels unsafe when walking alone in the neighborhood or within their village during the day. The proportion

is higher in urban areas (9 percent) compared to rural areas (5 percent). There is no any difference in terms of safety when walking alone in the neighborhood between members of male and those from female-headed households as both have reported 5 percent. However, in terms of per capita expenditure quintile, the lowest quintile has reported the lowest proportion of person who feel unsafe walking alone during the day (3 percent) while 8 percent of the population in the highest quintile reported the same. Of the three regions of the country, the central region has reported the highest proportion of persons who feel unsafe walking alone in their neighborhood (7 percent) while the southern and the northern regions have both reported about 4 percent.

Figure 10.1 Safety perception of household members
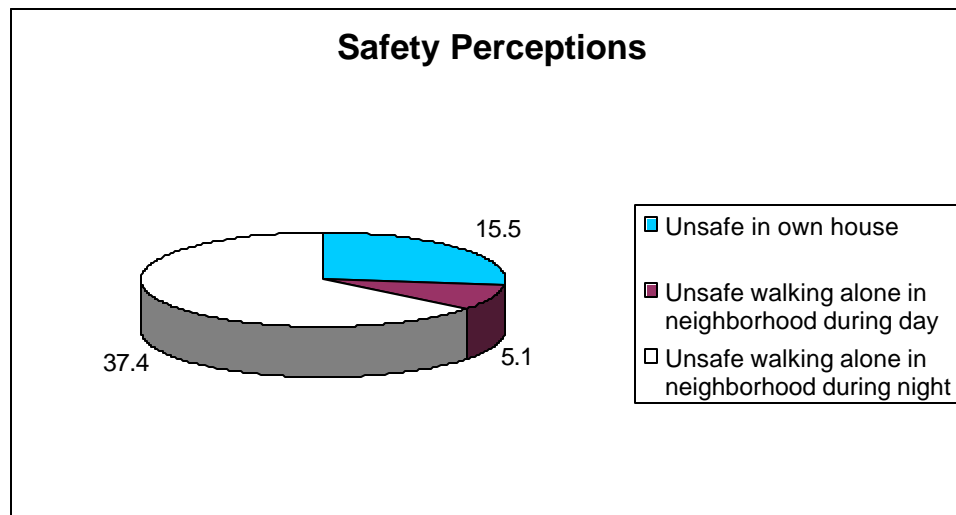
Other than walking alone during the day, the respondents were also asked how safe they feel when walking alone in their neighborhood but this time during the night. As may be noted from table 10.1 below, the proportion of persons feeling unsafe when walking alone during the night is much higher at 37 compared to that of walking alone during the day (5 percent). This feeling is almost the same between rural and urban areas as that has been reported by 39 percent of the population in rural and urban areas respectively. In terms of walking alone at night, 38 percent of people from male and 37 percent from female-headed households have reported feeling unsafe walking alone at night. In terms of per capita expenditure quintiles, the lower the quintile the lower the proportion reporting feeling unsafe walking alone during the night and the reverse is also true. Across the three regions of the country, the central region has reported the highest proportion of persons who feel unsafe walking alone in the neighborhood during the night. The southern region follows at 37 percent while the northern region has the least incidences of feeling unsafe when walking alone in the neighborhood during the night as reported by 27 percent of the population in that region. In terms of district specific, Balaka has over three-quarters of the population feeling unsafe when walking alone during the night. Kasungu that has

reported almost two-thirds of the population follows this. Nkhatabay may be the safest district to walk alone at night as only less than one percent of the population feels unsafe walking alone during the night.

Table 10.1 Proportion of people aged 10 years and over reporting feeling unsafe in own house and when walking alone in neighborhood and/or village by background characteristics 2005

Background characteristics	Unsafe in own house	Unsafe when walking alone in neighborhood or village	
		During day	During night
Malawi	**15.5**	**5.1**	**37.4**
Place of residence			
Urban	16.2	8.9	39.4
Rural	15.4	4.6	37.1
Sex of household head			
Male	15.6	5.2	37.1
Female	14.8	4.7	38.4
Per capita expenditure quintile			
1st	12.7	3.0	34.4
2nd	14.0	4.7	36.2
3rd	15.2	4.6	37.4
4th	17.9	6.1	38.2
5th	18.6	7.7	41.6
North	**12.5**	**4.4**	**27.3**
Chitipa	46.7	0.3	44.7
Karonga	5.5	1.6	8.1
Nkhata Bay	0.3	0.1	0.3
Rumphi	0.6	0.0	17.8
Mzimba	10.4	9.2	33.4
Mzuzu City	18.2	0.9	51.2
Centre	**18.1**	**6.6**	**40.4**
Kasungu	35.6	15.6	67.1
Nkhotakota	1.3	3.2	41.5
Ntchisi	5.7	1.1	43.3
Dowa	13.7	12.6	53.2
Salima	19.1	4.3	23.9
Lilongwe Rural	17.0	2.4	38.8
Lilongwe City	11.6	3.3	25.6
Mchinji	16.3	9.6	24.2
Dedza	25.3	2.0	42.4
Ntcheu	17.5	10.0	31.9
South	**13.7**	**3.8**	**37.1**
Mangochi	10.6	5.5	29.1
Machinga	29.1	0.6	45.0
Zomba Rural	7.1	2.9	61.8
Zomba Municipality	7.2	0.3	38.6
Chiradzulu	5.9	0.0	46.0
Blantyre Rural	0.7	4.3	21.4
Blantyre City	22.4	18.9	52.1
Mwanza	22.7	2.1	36.5
Thyolo	2.1	0.2	27.4
Mulanje	5.0	3.1	53.2
Phalombe	6.4	1.4	34.5
Chikwawa	4.9	0.0	2.0
Nsanje	58.0	1.0	8.6
Balaka	5.7	2.5	77.0

10.2 Level of crime and type of perpetrators

Table 10.2 below shows that the proportion of persons ever attacked during the 12 months period prior to the survey is 4 percent. There were slightly more attacks in the rural areas (4 percent) compared to urban attacks (3 percent). More males (5 percent) have reported being attacked as compared to females (3 percent). By per capita expenditure quintile, the lowest quintile has reported the least proportion of persons who were attacked (3 percent) as compared to the highest quintile (6 percent). Of the three regions of the country, the central region has reported the highest proportion of who were attacked (5 percent) followed by the northern region (4 percent) and then the southern region (3 percent). By district, Kasungu district has reported the highest proportion of persons who were attacked (11 percent) followed by Lilongwe rural at 9 percent. Other districts such as Mwanza and Karonga, have seldom reported any incidence of one being attacked.

In addition to finding out whether a person was attacked or not, the survey also wanted to know the attackers. As table 10.2 below reveals, more than half of the attackers were strangers to those attacked. This has been reported by 55 percent of all persons who were attacked. The next highest reported type of attackers is the neighbour. About 27 percent of all persons who reported to have been attacked reported that a neighbour was the attacker. The least reported type of attacker is a household member.

Looking at the highest reported type of attacker (stranger) across socio-economic background, shows that there were more attacks by a stranger in urban areas (79 percent) than they were in rural areas (52 percent). Sixty percent of attacks on males were by strangers while 45 percent of the attacks on females were by strangers. The proportion of persons attacked by strangers is also increasing from lower per capita expenditure quintile to the highest per capita quintile.

The northern region had reported the highest incidences of people being attacked by strangers (80 percent) followed by the central region (53 percent) and then the southern region (45 percent). In Salima, nearly 9 out of 10 attacks were carried by strangers while in Kasungu 1 in every 5 attacks was carried by a stranger. On the other hand, districts like Mwanza and Karonga reported no single incidence where a stranger attacked a person.

Table 10.2 Proportion of persons ever attacked during the past year by crime perpetrator according to background characteristics-Malawi 2005

| Background characteristics | Proportion of persons who have ever been attacked | Type of attacker | | | | |
		Household member	Other relative	Neighbor	Stranger	Total
Malawi	**3.9**	**4.1**	**14.3**	**26.7**	**54.9**	**100**
Place of Residence						
Urban	3.3	6.5	3.2	11.2	79.1	100
Rural	4.0	3.9	15.5	28.4	52.2	100
Sex						
Male	5.3	1.8	12.3	25.4	60.5	100
Female	2.7	8.5	17.8	29.0	44.6	100
Household per capita Expenditure Quintile						
1st	2.4	6.1	12.0	31.2	50.7	100
2nd	3.2	3.4	18.5	25.0	53.0	100
3rd	4.2	4.4	18.5	29.4	47.6	100
4th	5.3	3.7	13.1	24.8	58.4	100
5th	5.4	3.6	9.9	24.6	61.9	100
Northern Region	**4.1**	**2.0**	**3.5**	**13.4**	**81.2**	**100**
Chitipa	0.5	0.0	25.0	0.0	75.0	100
Karonga	0.3	0.0	50.0	50.0	0.0	100
Nkhata Bay	0.7	0.0	0.0	40.0	60.0	100
Rumphi	1.4	0.0	28.6	0.0	71.4	100
Mzimba	1.9	0.0	3.2	22.6	74.2	100
Mzuzu City	1.8	0.0	0.0	14.3	85.7	100
Central Region	**5.3**	**4.3**	**16.3**	**26.8**	**52.7**	**100**
Kasungu	10.6	2.5	2.5	11.3	83.8	100
Nkhotakota	0.7	0.0	0.0	25.0	75.0	100
Ntchisi	5.4	21.4	14.3	31.0	33.3	100
Dowa	6.0	1.1	14.6	25.8	58.4	100
Salima	1.7	0.0	9.1	0.0	90.9	100
Lilongwe Rural	8.7	3.5	10.9	35.7	50.0	100
Lilongwe City	4.3	5.1	3.4	6.8	84.7	100
Mchinji	3.2	0.0	50.0	20.8	29.2	100
Dedza	4.2	5.2	27.6	22.4	44.8	100
Ntcheu	6.6	4.2	24.2	27.4	44.2	100
Southern Region	**2.8**	**5.1**	**16.8**	**33.5**	**44.7**	**100**
Mangochi	2.2	0.0	7.1	33.3	59.5	100
Machinga	7.1	2.2	35.9	41.3	20.7	100
Zomba Rural	0.9	0.0	27.3	9.1	63.6	100
Zomba Municipality	5.2	0.0	3.2	41.9	54.8	100
Chiradzulu	1.1	42.9	42.9	0.0	14.3	100
Blantyre Rural	3.3	0.0	9.1	31.8	59.1	100
Blantyre City	2.3	12.9	3.2	9.7	74.2	100
Thyolo	2.7	0.0	18.8	25.0	56.3	100
Mulanje	4.0	0.0	0.0	25.0	75.0	100
Phalombe	2.7	18.8	18.8	37.5	25.0	100
Chikwawa	0.6	11.1	11.1	11.1	66.7	100
Nsanje	7.2	7.3	9.1	61.8	21.8	100
Balaka	4.9	6.3	15.6	34.4	43.8	100

10.3 Reporting of crime and satisfaction with police

Table 10.3 below shows the proportion of households that reported a crime incident to appropriate authority. Eighteen percent of the persons who were attacked had reported the incident to police. The rate of reporting was higher in urban areas (31 percent) compared to rural areas (16 percent). More males reported crime incidences (20 percent) compared to females (12 percent).

Table 10.3 Proportion of persons who reported a crime to police and the proportion of those who were satisfied with the action by the police by background characteristics-Malawi 2005

Background characteristics	Proportion who reported an incidence	Proportion satisfied with the Police
Malawi	**17.5**	**31.0**
Place of Residence		
Urban	31.1	13.4
Rural	16.0	34.2
Sex		
Male	20.3	29.6
Female	12.3	35.6
Per capita Expenditure Quintile		
1st	12.5	19.6
2nd	14.8	33.0
3rd	5.3	36.1
4th	20.5	30.7
5th	19.2	29.3
Region		
Northern	14.0	63.8
Central	15.4	32.5
Southern	22.6	23.8

The table further reveals that there is no particular pattern being followed in terms of reporting crimes by expenditure quintiles. The fourth quintile has the highest proportion of persons reporting a crime while the third quintile has the least proportion. Of the three regions of the country, the southern region has the highest proportion of persons reporting crime (23 percent) while the central region and the northern region come second and third at 15 and 14 percent respectively.

For all those who reported a crime to police, the survey further asked them their satisfaction with the way the police handled their case. A third of the reporters reported being satisfied with the police. More people in rural areas were satisfied with the way the police handled their case (34 percent) compared to those in the urban areas (13 percent). More female-headed households (36 percent) reported that they were satisfied with the way police handled their case while only a third of male-headed households who reported a crime to police reported that they were satisfied with the way police handled their case. Like reporting of incidences to police, satisfaction with the police has not followed any particular pattern when we consider expenditure groups. The highest proportion of persons who were satisfied with the police was reported in the third quintile (36 percent)

while the least proportion was reported in the lowest quintile (20 percent). Of the three regions, the northern region has reported the highest proportion of persons who were satisfied with the police (64 percent) while the central region comes second at (33 percent) and finally the southern region (24 percent).

10.4 Reasons for not reporting a crime

As noted above, about 80 percent of persons who were attacked/experienced a crime incident did not report the incident to police. The survey therefore asked the reasons as to why these people did not report the incidence to police. Table 10.4 below shows that about 40 percent of the non-reporters did not report the matter to police because the crime was not serious. This is the highest reported reason for not reporting the incidence to police. The second highest reported reason is that the issue was a neighborhood issue and would not require police intervention. This has been reported by 24 percent of all the people who had experienced a crime but did not report that crime to police. The least reported reason (3 percent) for not reporting an incident to police is that the respondent's subjective feeling is that the police is corrupt.

Looking at the most reported reason across socio-economic background, it may be noted that in urban areas, almost half of the unreported incidences were not reported because they were not serious crimes. On the other hand almost two out of five people who did not report a crime in the rural areas did so because they felt the crime was not serious. By sex, there are more males (41 percent) who did not report an incidence because they felt the crime was not serious compared to females (37 percent). By per capita expenditure quintiles, the table shows that there is no particular pattern being followed in terms of reasons for not reporting a crime. The highest proportion of persons who did not report an incident because they felt the crime was not serious is in the highest quintile (44 percent) while the lowest proportion is in the third quintile (35 percent).

Table 10.4 Percentage distribution of reasons for not reporting a crime by background characteristics-Malawi 2005

Background characteristics	Crime not serious	Police too far	Police corrupt	Reporting would cause trouble	Neighborhood issue, didn't want police	Other, specify	Total
Malawi	**40.0**	**14.1**	**2.6**	**9.2**	**23.7**	**10.4**	**100**
Place of Residence							
Urban	50.2	9.8	7.2	15.1	5.1	12.7	100
Rural	39.1	14.5	2.2	8.6	25.4	10.2	100
Sex							
Male	41.7	13.7	3.4	9.2	21.8	10.2	100
Female	36.9	14.9	1.2	9.2	26.9	11.0	100
Per capita expenditure quintile							
1st	41.2	19.3	0.6	8.9	19.2	10.8	100
2nd	39.3	13.7	3.9	10.3	22.7	10.1	100
3rd	34.8	11.4	4.4	8.5	29.8	11.1	100
4th	41.3	17.4	1.4	9.9	21.1	8.9	100
5th	43.7	9.3	2.6	8.3	24.5	11.6	100
Northern Region	**39.1**	**22.0**	**4.0**	**18.6**	**12.0**	**4.3**	**100**
Chitipa	100.0	0.0	0.0	0.0	0.0	0.0	100
Karonga	100.0	0.0	0.0	0.0	0.0	0.0	100
Nkhata Bay	80.0	20.0	0.0	0.0	0.0	0.0	100
Rumphi	50.0	0.0	0.0	0.0	0.0	50.0	100
Mzimba	11.5	19.2	0.0	26.9	23.1	19.2	100
Mzuzu City	33.3	0.0	22.2	22.2	11.1	11.1	100
Central Region	**41.4**	**12.5**	**2.0**	**6.4**	**23.0**	**14.8**	**100**
Kasungu	42.1	23.6	4.3	17.9	10.7	1.4	100
Nkhotakota	50.0	0.0	0.0	0.0	50.0	0.0	100
Ntchisi	59.0	2.6	0.0	7.7	25.6	5.1	100
Dowa	23.1	21.8	0.0	9.0	30.8	15.4	100
Salima	36.4	36.4	18.2	0.0	0.0	9.1	100
Lilongwe	50.8	14.6	2.0	2.0	22.6	8.0	100
Lilongwe City	47.6	11.9	7.1	16.7	2.4	14.3	100
Mchinji	47.4	15.8	0.0	0.0	31.6	5.3	100
Dedza	2.0	5.9	0.0	15.7	31.4	45.1	100
Ntcheu	50.7	1.3	0.0	5.3	22.7	20.0	100
Southern Region	**38.1**	**12.3**	**2.9**	**8.6**	**31.6**	**6.3**	**100**
Mangochi	71.0	22.6	0.0	0.0	3.2	3.2	100
Machinga	36.5	7.1	1.2	4.7	50.6	0.0	100
Zomba Rural	0.0	11.1	0.0	0.0	44.4	44.4	100
Zomba Municipality	54.5	0.0	4.5	0.0	18.2	22.7	100
Chiradzulu	80.0	0.0	0.0	0.0	20.0	0.0	100
Blantyre Rural	38.9	22.2	0.0	0.0	38.9	0.0	100
Blantyre City	57.9	10.5	5.3	15.8	5.3	5.3	100
Mwanza	0.0	0.0	0.0	0.0	0.0	0.0	0
Thyolo	41.2	11.8	17.6	23.5	5.9	0.0	100
Mulanje	42.2	33.3	2.2	0.0	11.1	11.1	100
Phalombe	28.6	7.1	0.0	14.3	28.6	21.4	100
Chikwawa	33.3	16.7	0.0	0.0	33.3	16.7	100
Nsanje	10.9	10.9	2.2	17.4	50.0	8.7	100
Balaka	32.0	8.0	4.0	16.0	36.0	4.0	100

10.5 Proportion of households broken into

Other than asking people if they have been attacked outside their homes, the survey also gathered information on whether the dwelling(s) the household is occupying has/have been entered into by someone trying to steal or commit a crime over the past one year as per the date of the survey. Table 10.5 below reveals that 15 percent of households in the country were broken into. This distribution is almost similar across place of residence whereby rural and urban areas have both reported 15 percent and the same is also true across sex of household head. In terms of per capita expenditure, the figures show that the proportion of households that have been broken into in the lower expenditure quintile are lower (10percent) compared to those in the highest quintile (19percent).

Of the three regions of the country, the central region has the highest proportion of households that were broken into (17percent) followed by the southern region (14percent) and then finally the northern region (12percent).

Table 10.5 also reveals the number of times the above-named dwellings were broken into. About 61 percent of households that were broken into were broken into once. These proportions are almost similar across place of residence and across sex of household head. There is a slight decline in terms of proportion of households that were broken into "*once*" from the lowest per capita expenditure quintile to the highest quintile. However, the opposite is true for dwellings that were broken into *twice* or *more* times. The northern region has reported the highest proportion (67percent) of households that were broken into "once". The southern region follows at 63 percent while the central region is the least at 59 percent. Incidentally, the higher the percentage of households broken into "once", the lower the percentage of dwellings broken into more than once in that socio-economic group.

Table 10.5 Proportion of households whose dwellings were broken into and percentage distribution of number of times the dwelling was broken into-Malawi 2005

Background characteristics	Proportion of dwellings broken into	Number of times dwelling was broken into		
		Once	Twice or more	Total
Malawi	**14.7**	**61.4**	**38.6**	**100**
Place of residence				
Urban	14.3	59.3	40.7	100
Rural	14.8	61.7	38.3	100
Sex of household head				
Male	14.8	60.8	39.2	100
Female	14.4	63.4	36.6	100
Per capita expenditure quintile				
1st	9.7	62.9	37.1	100
2nd	13.8	62.7	37.3	100
3rd	12.8	62.6	37.4	100
4th	15.6	61.5	38.5	100
5th	18.8	59.8	40.2	100
North region	**11.6**	**66.9**	**33.1**	**100**
Chitipa	25.0	70.0	30.0	100
Karonga	6.7	66.7	33.3	100
Nkhata Bay	11.7	53.6	46.4	100
Rumphi	12.1	55.2	44.8	100
Mzimba	9.6	77.8	22.2	100
Mzuzu City	12.5	56.7	43.3	100
Central region	**16.9**	**59.0**	**41.0**	**100**
Kasungu	20.4	71.4	28.6	100
Nkhotakota	9.6	52.2	47.8	100
Ntchisi	14.2	64.7	35.3	100
Dowa	21.7	53.4	46.6	100
Salima	15.0	50.0	50.0	100
Lilongwe Rural	14.7	67.4	32.6	100
Mchinji	27.1	64.8	35.2	100
Dedza	13.8	46.9	53.1	100
Ntcheu	18.6	56.1	43.9	100
Lilongwe City	14.8	50.0	50.0	100
Southern region	**13.6**	**63.0**	**37.0**	**100**
Mangochi	17.9	74.4	25.6	100
Machinga	19.8	58.9	41.1	100
Zomba Rural	7.7	60.0	40.0	100
Zomba Municipality	19.2	66.7	33.3	100
Chiradzulu	8.8	76.2	23.8	100
Blantyre Rural	18.8	65.1	34.9	100
Blantyre City	13.3	51.6	48.4	100
Mwanza	4.2	70.0	30.0	100
Thyolo	9.0	55.8	44.2	100
Mulanje	14.8	76.1	23.9	100
Phalombe	21.7	53.8	46.2	100
Chikwawa	11.9	68.4	31.6	100
Nsanje	22.1	59.6	40.4	100
Balaka	11.7	57.1	42.9	100

10.6 Protective measures against crime:

Table 10.6 below shows the percentage distribution of measures households have taken in order to protect themselves against crime. As may be noted, three-quarters of households did not do anything to protect themselves from crime. However, of those who did something, most of them are relying on community policing. This has been reported by 10 percent of all households. The least proportion of households (less than one percent) has reported employing a watchman to protect their households.

By place of residence, there are more households relying on community policing in rural areas (10percent) compared to urban areas (2percent). More male-headed households have also used community policing to protect themselves (10percent) compared to female-headed households (8percent). By per capita expenditure quintiles, the lower quintile has reported a higher proportion of households relying on community policing to protect themselves against crime, and the proportion is declining as the quintiles are increasing. Of the three regions of the country, the northern region has reported the highest proportion of households (15percent) relying on community policing followed by the central region at 9 percent and finally the southern region at 8 percent.

Table 10.6 Percentage distribution of steps taken to protect households from crime-Malawi 2005

Background characteristics	Established community policing	Neighborhood watch	Employed watchman	Acquired guard dog	Improved house security	Changed location	Traditional remedies	Other	Nothing
Malawi	**9.2**	**4.2**	**0.6**	**2.2**	**3.2**	**1.1**	**1.2**	**2.5**	**75.8**
Place of residence									
Urban	1.6	10.9	2.6	2.4	4.2	0.3	0.6	2.1	75.4
Rural	10.2	3.3	0.3	2.2	3.0	1.2	1.3	2.6	75.8
Sex of household head									
Male	9.6	4.5	0.7	2.4	3.2	1.1	1.2	2.8	74.4
Female	7.7	3.2	0.1	1.7	3.0	0.8	1.3	1.6	80.5
Per capita expenditure quintile									
1st	10.4	2.0	0.0	1.3	3.7	0.6	1.3	1.8	78.9
2nd	10.7	2.8	0.0	1.7	2.2	1.1	1.5	2.4	77.6
3rd	9.7	3.8	0.1	2.3	2.6	1.0	1.0	1.8	77.7
4th	9.0	5.3	0.2	2.4	3.2	1.3	1.1	2.8	74.8
5th	7.3	5.7	2.1	2.9	3.9	1.2	1.2	3.3	72.4
North	**14.9**	**2.7**	**0.1**	**0.5**	**1.1**	**3.6**	**0.5**	**0.6**	**75.9**
Chitipa	2.5	0.4	0.0	1.2	0.0	8.3	0.0	0.0	87.5
Karonga	0.4	0.4	0.0	0.0	0.0	1.2	0.0	0.4	97.5
Nkhata Bay	0.4	0.4	0.4	1.7	0.4	1.7	1.3	0.0	93.8
Rumphi	0.0	1.3	0.4	0.4	0.8	5.5	2.1	1.7	87.8
Mzimba	37.3	5.6	0.0	0.0	1.9	4.4	0.4	0.4	50.0
Mzuzu City	1.3	2.1	0.4	1.3	2.5	0.0	0.0	2.1	90.4
Centre	**9.1**	**6.1**	**1.0**	**3.5**	**1.8**	**0.9**	**0.9**	**3.2**	**73.5**
Kasungu	2.3	9.6	1.0	8.3	1.5	0.4	1.7	0.4	74.8
Nkhotakota	24.6	5.0	1.3	3.3	0.4	0.4	0.4	0.0	64.6
Ntchisi	0.8	1.7	0.0	0.0	0.4	0.4	0.0	2.9	93.8
Dowa	2.9	3.1	1.0	3.5	5.8	0.4	1.5	2.3	79.3
Salima	47.1	3.3	0.4	5.8	0.0	5.0	1.2	0.8	36.3
Lilongwe Rural	2.8	9.8	0.0	2.5	1.5	0.5	0.5	4.4	78.0
Lilongwe City	2.7	13.3	4.6	4.8	4.6	0.4	1.0	1.7	66.9
Mchinji	0.4	0.4	0.0	2.5	0.4	0.4	0.8	0.0	95.0
Dedza	0.8	1.9	0.6	2.3	0.4	0.2	1.0	10.6	82.0
Ntcheu	33.6	0.8	0.8	0.8	1.0	2.3	0.4	2.9	57.2
South	**8.0**	**2.9**	**0.3**	**1.5**	**4.8**	**0.7**	**1.6**	**2.4**	**77.8**
Mangochi	4.9	1.4	0.3	2.0	22.2	0.7	5.7	11.3	51.6
Machinga	33.9	0.8	0.0	1.7	2.9	0.4	1.9	0.4	57.9
Zomba Rural	0.2	1.3	0.0	0.4	0.0	0.6	0.0	0.2	97.3
Zomba Municipality	0.0	14.6	0.4	0.8	23.0	0.4	0.8	12.6	47.3
Chiradzulu	0.0	0.4	0.4	0.0	0.4	0.4	0.4	2.5	95.4
Blantyre Rural	7.1	10.4	1.7	2.5	3.3	0.4	0.8	0.4	73.3
Blantyre City	0.6	9.4	1.3	0.2	1.0	0.2	0.2	0.8	86.2
Mwanza	0.8	1.3	0.0	2.9	1.3	0.0	0.8	0.4	92.5
Thyolo	0.4	0.6	0.0	0.4	0.8	0.2	0.6	0.6	96.2
Mulanje	0.4	1.9	0.0	0.0	0.4	0.4	4.2	0.8	91.8
Phalombe	0.4	0.4	0.0	4.6	1.7	0.0	4.2	0.0	88.8
Chikwawa	43.8	0.4	0.0	0.0	0.4	0.4	0.0	0.0	55.0
Nsanje	0.4	5.8	0.4	0.4	2.1	8.8	1.3	2.1	78.8
Balaka	14.6	1.7	0.4	6.7	7.5	0.0	1.3	2.5	65.4

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Chapter 11

WELFARE

11.0 Introduction

In general, welfare is the ability of the household to afford basic necessities of life as well as the extent of poverty of the household. This chapter highlights the general welfare indicators of the household, measured by the household's perceptions of well-being in terms of adequacy or inadequacy of food consumption, health care, housing etc. how the households perceive changes in their welfare compared to the same time last year, sets of clothes for the household head, whether they sleep on a bed and blankets used in cold season.

11.1 Welfare in terms of basic needs

The survey asked households on their perception towards basic needs of food, housing, clothing and health care. The questionnaire asked whether households felt they had adequate or inadequate food, clothing, housing and health care. The aim is to have a subjective assessment of well-being which would in turn be compared with the expenditure and income poverty.

Table 11.1 below shows the results of subjective assessment of basic needs. Almost 57 percent of households felt they had inadequate food consumption. Thirty-two percent of the households reported inadequate housing whilst seventy-one reported inadequate clothing and 60 percent reported inadequate health care.

The results show that rural areas reported higher proportions for all the basic needs compared to the urban areas. Fifty-eight percent of the households reported food inadequacy in rural areas compared to 48 percent in urban areas. Thirty-four percent reported inadequacy in housing in rural areas compared to 24 percent in urban areas. Seventy-four percent reported inadequacy in clothing in rural areas against 56 percent in urban areas.

Across sex of household head, female-headed households reported the highest inadequacy in basic needs except in housing where 28 percent of female-headed households reported housing inadequacy that is lower than male-headed households (34 percent).

Table 11.1 Proportion of households reporting inadequate consumption of food, housing and health care according to background characteristics, Malawi 2005

Background characteristics	Inadequate Food	Inadequate housing	Inadequate clothing	Inadequate health care
Malawi	**56.5**	**32.7**	**71.7**	**60.3**
Place of Residence				
Urban	48.0	24.1	56.1	52.8
Rural	57.6	34.1	73.8	61.3
Sex of Household Head				
Male	54.6	33.8	70.7	60.0
Female	62.9	27.9	75.2	61.4
Household per capita Expenditure Quintile				
1st	67.4	39.3	81.1	64.8
2nd	62.4	41.6	79.1	66.8
3rd	61.7	34.9	75.7	64.4
4th	53.1	34.7	70.3	62.2
5th	40.4	33.0	55.7	53.4
Northern Region	**32.9**	**18.8**	**49.9**	**38.6**
Chitipa	19.6	19.7	62.1	51.3
Karonga	45.8	47.7	72.5	63.3
Nkhata Bay	13.3	4.3	14.2	6.3
Rumphi	38.3	20.3	50.8	47.1
Mzimba	35.0	13.8	48.5	36.9
Mzuzu City	38.8	21.8	51.3	24.6
Central Region	**57.6**	**40.4**	**80.7**	**63.6**
Kasungu	65.0	35.7	85.4	87.3
Nkhotakota	49.2	38.5	79.2	41.4
Ntchisi	47.9	44.8	80.8	77.5
Dowa	50.6	37.1	66.5	55.4
Salima	67.9	35.1	91.7	68.3
Lilongwe rural	61.7	41.0	85.9	65.3
Lilongwe city	49.4	32.9	59.6	55.0
Mchinji	61.7	43.5	85.4	59.6
Dedza	57.5	38.7	88.1	55.6
Ntcheu	55.8	60.4	85.4	69.5
Southern Region	**60.6**	**30.7**	**68.7**	**62.1**
Mangochi	45.7	11.5	55.0	36.1
Machinga	63.6	47.1	79.1	82.0
Zomba rural	54.7	35.0	59.3	69.3
Zomba municipality	32.9	8.1	42.5	32.6
Chiradzulu	72.1	40.3	87.9	59.2
Blantyre rural	54.2	44.5	75.0	81.7
Blantyre city	51.0	18.5	55.6	59.6
Mwanza	80.0	39.6	75.8	63.3
Thyolo	51.7	22.8	50.4	36.7
Mulanje	74.7	30.6	76.2	54.1
Phalombe	66.3	46.9	77.1	72.1
Chikwawa	82.7	63.9	95.0	95.6
Nsanje	76.7	46.4	85.8	78.8
Balaka	71.7	64.7	86.7	72.5

11.2 Changes in welfare compared to a year before the survey

The questionnaire also asked households to report on changes in their welfare compared to a year before the survey. They were asked to report whether their welfare is much better, better, no change, worse or much worse compared to a year ago.

Table 11.2 shows the percentage distribution of households by perception of their current economic well-being compared to one year ago. Only 3 percent feels their welfare is much better compared to the same time last year. Thirty-seven percent feels worse off, 32 percent sees no change, 23 percent feels that their economic well-being is better while 6 percent feels worse off.

By sex of household head, 42 percent of female-headed households feels much worse compared to 36 percent of male-headed households. Only 1 percent of female-headed households feels much better compared to 3 percent of the male-headed households.

In terms of rural and urban areas, 39 percent of households feel worse off compared to 23 percent in urban areas. Both in the rural and urban areas 32 percent feel there has been no change in welfare.

Table 11.2 Percentage distribution of households by perception of current economic well-being compared to one year ago, according to background characteristics, Malawi 2005

Background characteristics	Economic well-being being Better/Worse/Same compared to last year					
	Much better	Better	No change	Worse off	Much worse	Total
Malawi	**2.7**	**22.6**	**31.8**	**37.3**	**5.6**	**100**
Place of Residence						
Urban	8.2	34.7	31.7	23.4	2.0	100
Rural	2.0	20.9	31.9	39.2	6.1	100
Sex of Household Head						
Male	3.1	24.9	31.0	35.8	5.1	100
Female	1.3	14.6	34.5	42.4	7.2	100
Household per capita Expenditure Quintile						
1st	0.8	13.3	35.8	43.5	6.7	100
2nd	1.8	16.9	34.5	40.7	6.1	100
3rd	1.9	21.9	33.0	37.5	5.6	100
4th	3.4	27.3	29.6	34.9	4.8	100
5th	5.6	33.4	26.3	30.0	4.7	100
Northern Region	**3.0**	**29.0**	**38.4**	**28.0**	**1.7**	**100**
Chitipa	15.0	17.1	30.8	36.3	0.8	100
Karonga	0.8	20.4	42.1	32.5	4.2	100
Nkhata Bay	3.8	47.9	36.7	10.0	1.7	100
Rumphi	0.4	26.7	35.0	37.9	0.0	100
Mzimba	0.8	28.8	40.4	28.5	1.5	100
Mzuzu City	2.9	34.6	38.8	22.9	0.8	100
Central Region	**2.5**	**22.2**	**31.9**	**32.8**	**10.6**	**100**
Kasungu	0.4	14.8	27.3	39.0	18.5	100
Nkhotakota	5.4	22.5	47.9	3.3	20.8	100
Ntchisi	5.0	36.7	21.7	35.0	1.7	100
Dowa	0.6	30.6	24.2	42.9	1.7	100
Salima	0.4	18.8	55.0	22.1	3.8	100
Lilongwe rural	1.8	23.9	31.7	30.4	12.3	100
Lilongwe City	7.1	29.2	30.6	30.0	3.1	100
Mchinji	2.1	13.3	60.0	20.4	4.2	100
Dedza	1.3	12.1	9.0	49.0	28.8	100
Ntcheu	2.5	25.0	33.3	38.5	0.6	100
Southern Region	**2.9**	**21.5**	**30.3**	**43.2**	**2.1**	**100**
Mangochi	4.9	29.4	15.8	45.6	4.3	100
Machinga	1.3	22.4	23.8	49.4	3.1	100
Zomba rural	1.7	30.2	30.8	35.6	1.7	100
Zomba Municipality	6.3	41.3	28.3	23.8	0.4	100
Chiradzulu	0.0	7.9	37.1	54.6	0.4	100
Blantyre rural	0.8	15.5	29.3	51.9	2.5	100
Blantyre City	10.9	39.7	31.9	16.3	1.3	100
Mwanza	0.4	9.2	21.3	68.8	0.4	100
Thyolo	1.7	15.8	56.9	25.0	0.6	100
Mulanje	8.4	20.5	26.5	41.5	3.1	100
Phalombe	2.9	18.8	25.4	52.1	0.8	100
Chikwawa	0.0	8.1	19.2	71.7	1.0	100
Nsanje	0.8	10.0	48.8	35.0	5.4	100
Balaka	0.0	21.3	25.8	48.8	4.2	100

11.3 Satisfaction with standard of living

Table 11.3 shows the perception of households' satisfaction with their living standards. Twenty-five percent reported that they are very unsatisfied with standard of living, 39 percent unsatisfied, 13 percent are indifferent, while only 5 percent are very satisfied.

The urban rural comparison shows that 34 percent are very unsatisfied in urban compared to 24 percent in rural whilst 8 percent are very satisfied in urban compared to 5 percent in the rural areas.

By sex of household head, 28 percent of female-headed households feel very unsatisfied compared to 24 percent of the male-headed households. Only 4 percent of female-headed households feel very satisfied with standard of living compared to 6 percent of male-headed households.

Table 11.3 Percentage distribution of households by satisfaction with their living standard according to background characteristics, Malawi 2005

Background characteristics	Very unsatisfied	Unsatisfied	Neither unsatisfied or satisfied	Satisfied	Very satisfied	Total
Malawi	**25.2**	**39.1**	**13.1**	**17.2**	**5.3**	**100**
Place of Residence						
Urban	34.0	16.1	20.5	21.8	7.7	100
Rural	24.0	42.3	12.1	16.6	5.0	100
Sex of Household Head						
Male	24.2	39.0	13.1	18.1	5.6	100
Female	28.4	39.5	13.2	14.4	4.4	100
Household per capita Expenditure Quintile						
1st	29.4	43.6	10.3	13.5	3.3	100
2nd	26.4	41.5	12.4	15.5	4.1	100
3rd	25.3	41.2	12.3	16.3	4.9	100
4th	23.0	37.4	14.7	19.4	5.4	100
5th	21.8	31.9	16.0	21.5	8.9	100
Northern Region	**21.4**	**29.7**	**28.5**	**13.1**	**7.3**	**100**
Chitipa	51.3	1.3	3.3	2.5	41.7	100
Karonga	17.9	10.8	49.6	16.7	5.0	100
Nkhata Bay	61.7	34.6	3.3	0.4	0.0	100
Rumphi	0.0	36.0	33.9	27.6	2.5	100
Mzimba	10.4	49.1	32.8	6.5	1.3	100
Mzuzu City	2.9	4.6	33.3	47.9	11.3	100
Central Region	**25.1**	**41.8**	**10.3**	**15.9**	**6.9**	**100**
Kasungu	35.4	36.5	13.1	13.3	1.7	100
Nkhotakota	36.7	1.3	2.9	0.8	58.3	100
Ntchisi	15.8	67.1	7.5	9.2	0.4	100
Dowa	11.3	51.9	21.9	11.7	3.3	100
Salima	85.8	7.9	0.0	2.1	4.2	100
Lilongwe	11.5	60.4	10.0	14.3	3.9	100
Lilongwe City	19.2	19.4	26.9	25.8	8.8	100
Mchinji	2.9	69.2	1.7	23.8	2.5	100
Dedza	38.1	34.4	0.4	23.1	4.0	100
Ntcheu	23.8	47.3	6.7	18.5	3.8	100
Southern Region	**26.1**	**38.8**	**12.3**	**19.3**	**3.5**	**100**
Mangochi	23.9	35.6	10.3	25.7	4.6	100
Machinga	36.0	46.2	3.6	11.5	2.7	100
Zomba	8.5	47.1	10.2	29.0	5.2	100
Zomba Municipality	6.7	37.1	7.5	46.7	2.1	100
Chiradzulu	13.8	75.3	10.9	0.0	0.0	100
Blantyre	38.3	24.2	10.8	17.9	8.8	100
Blantyre City	60.8	11.5	13.2	7.9	6.7	100
Mwanza	56.7	33.8	5.8	3.8	0.0	100
Thyolo	12.9	55.5	26.9	3.5	1.0	100
Mulanje	14.0	35.9	18.6	29.4	2.1	100
Phalombe	8.8	22.9	22.5	43.3	2.5	100
Chikwawa	35.8	18.5	0.8	40.8	4.0	100
Nsanje	15.0	69.6	3.8	7.9	3.8	100
Balaka	3.3	44.6	17.9	33.3	0.8	100

11.4 Welfare in terms of changes of clothing

Clothing is one of the basic needs of life of the population that should be accessed by all households. Table 11.4 below shows that the proportion of the households, where the head had at least two sets of clothes 95 percent. Of these 99 percent were from urban areas and 95 percent from rural areas.

In only 19 percent of the households, the head sleeps on a bed and mattress and 20 percent of the households had their head sleeping under a blanket and sheets during cold season.

Table 11.4 Proportion of households where the head has at least two changes of clothes, sleeps on a bed or mattress, sleeps under a blanket and sheets in cold season according to background characteristics, Malawi 2005

Background characteristics	Head has at least two changes of clothes	Head sleeps on a bed and mattress	Head sleeps under blanket and sheets in cold season
Malawi	**95**	**19**	**20**
Place of Residence			
Urban	99	55	47
Rural	95	14	17
Household per capita Expenditure Quintile			
1st	90	7	7
2nd	94	10	13
3rd	96	15	18
4th	97	23	25
5th	98	42	42
Northern Region	**98**	**34**	**28**
Chitipa	99	19	33
Karonga	100	28	34
Nkhata Bay	100	71	4
Rumphi	100	42	40
Mzimba	96	21	22
Mzuzu City	100	55	57
Central Region	**94**	**17**	**20**
Kasungu	98	17	20
Nkhotakota	93	23	25
Ntchisi	92	16	17
Dowa	98	10	17
Salima	93	13	6
Lilongwe rural	94	9	11
Lilongwe City	99	48	50
Mchinji	91	13	13
Dedza	85	9	17
Ntcheu	100	10	22
Southern Region	**96**	**18**	**19**
Mangochi	99	19	22
Machinga	94	15	17
Zomba rural	93	9	5
Zomba Municipality	100	59	63
Chiradzulu	98	6	20
Blantyre rural	99	20	33
Blantyre City	99	62	40
Mwanza	95	9	17
Thyolo	90	14	19
Mulanje	99	8	13
Phalombe	94	7	7
Chikwawa	95	5	2
Nsanje	91	9	16
Balaka	99	9	14

11.5 Recent shocks to the household

Household welfare can be affected by adverse shocks, such as drought, death of a household member etc.. These can lead to income effects, loss of assets or both. The survey asked household respondents whether they have been affected by any shocks in the last five years, and how they mitigated against the shock to regain their welfare.

A large proportion of households 77 percent reported to have been affected by large rise in food prices, leading them to inadequate food consumption, 62 percent have been affected by low crop yields, 46 percent were affected by an illness or an accident of a household member, and 9 percent were affected by death of a working member of the household.

In terms of rural urban comparison the rural areas were more affected than urban areas.

Table 11.5 Proportion of households severely affected by the following shocks during the past 5 years, Malawi 2005

Type of shock	All	Place of residence		Sex of household head	
		Urban	Rural	Male	Female
Lower crop yields due to drought or floods	62.4	15.5	68.8	61.1	66.7
Crop disease or crop pests	23.7	4.7	26.3	23.6	24.4
Livestock died or stolen	33.3	5.2	37.1	33.9	31.2
Household business failure non-agricultural	21.9	20.9	22.1	23.1	17.9
Loss of salaried employment or non-payment of salary	8.2	11.1	7.8	9.5	3.6
End of regular assistance aid or remittances	7.2	3.2	7.7	6.3	10.0
Large fall in sale prices for crops	38.0	4.7	42.5	40.2	30.8
Large rise in price of food	77.0	60.4	79.2	77.5	75.1
Illness or accident of household member	45.6	27.1	48.1	45.4	46.5
Birth in the household	11.0	1.7	12.2	12.3	6.7
Death of household head	4.8	3.2	5.0	1.0	17.4
Death of working member of household	8.7	2.1	9.6	8.3	9.9
Death of other family member of household	40.6	29.3	42.1	40.4	41.0
Break-up of the household	9.7	4.7	10.4	6.5	20.4
Dwelling damaged or destroyed	10.2	2.9	11.2	9.6	12.2
Theft	19.3	12.6	20.2	20.0	16.8
Other	5.3	3.3	5.6	5.4	4.9

11.6 Response against shocks

Households would apply insurance against shocks, to smooth their consumption and welfare. In table 11.6 it is shown that most of the households (60 percent) did not do anything when faced with a shock. While 36 percent had to work longer hours to mitigate against the shock.

Table 11.6 Proportion of households according to their response against shocks during the past 5 years, Malawi 2005

Response to shock	All	Place of residence		Sex of household head	
		Urban	Rural	Male	Female
Spent cash savings	22.4	15.4	23.3	23.5	18.6
Sent children to live with relatives	1.0	1.1	1.0	0.8	1.6
Sold assets	4.9	2.2	5.3	5.2	4.0
Sold farmland	0.4	0.3	0.4	0.3	0.5
Rented out animals	0.6	0.1	0.7	0.6	0.4
Sold animals	11.8	0.4	13.4	12.1	11.0
Sold more crops	7.3	0.7	8.2	7.7	5.8
Worked longer hours, worked more	36.9	6.6	41.0	37.4	35.3
Other HH members went to work	1.3	1.1	1.3	1.3	1.2
Started a new business	6.4	5.2	6.6	6.2	7.0
Removed children from school	0.1	0.1	0.1	0.1	0.3
Went elsewhere to find work	3.9	3.2	4.0	4.3	2.4
Borrowed money from relatives	5.9	5.2	6.0	6.1	5.0
Borrowed money from money lender	1.5	1.5	1.5	1.7	0.6
Borrowed money from institution	0.7	0.0	0.8	0.8	0.7
Received help from religious institution	1.4	0.4	1.5	1.3	1.5
Received help from local NGO	0.6	0.1	0.7	0.5	0.9
Received help from international NGO	1.1	0.0	1.2	0.9	1.5
Received help from government	4.2	0.2	4.7	4.0	4.9
Reduced food consumption	20.3	11.2	21.6	19.8	22.0
Consumed lower cost but less preferred foods	15.2	4.5	16.6	14.7	16.9
Reduced nonfood expenditures	10.0	3.6	10.8	10.0	9.8
Spiritual effort, prayer, consulted diviner	10.7	5.4	11.5	9.6	14.6
Did not do anything	60.3	59.9	60.3	59.9	61.7
Other, specify	12.4	6.6	13.2	11.8	14.5

Chapter 12

POVERTY

12.0 Introduction

This chapter presents the preliminary findings of the poverty profile derived from the survey. A more detailed discussion on poverty profile will follow in a report on the Malawi Poverty and Vulnerability Assessment prepared jointly by the Malawi government and the World Bank.

In order to compute a poverty indicator for each individual in the IHS2, it is necessary to: 1) choose a welfare indicator, and 2) compute a threshold for this welfare indicator, below which a person is deemed "poor". The measure of welfare used in the poverty analysis of the IHS2 is the total annual per capita consumption expenditure reported by a household. In the analysis, this measure is expressed in Malawi Kwacha deflated to February/March 2004 prices.

The threshold level of welfare that distinguishes poor households from non-poor households is the poverty line. The poverty line is a subsistence minimum expressed in Malawi Kwacha based on the cost-of-basic-needs methodology. It is comprised of two parts: minimum food expenditure based on the food requirements of individual and critical non-food consumption. Food needs are tied to the recommended daily calorie requirement. Non-food needs are estimated based on the expenditure patterns of households whose total expenditure is close to the minimum food expenditure. Using this method, a poverty line is developed for the country. Individuals who reside in households with consumption lower than the poverty line are then labeled "poor". Using the minimum food expenditure as an additional measure, we can identify the "ultra poor", households whose total consumption per capita on food and non-food items is lower than the minimum food expenditure.

12.1 Poverty Lines

Using the methodology outlined above, the poverty lines for identifying the poor and ultra poor in Malawi are presented in Table 12.1.

Table 12.1 Poverty line in Malawi Kwacha per person per year

	Poverty line (MK per person per year)
Poor	MK16,165
Ultra Poor	MK10,029

Based on the poverty lines in Table 12.1, it has been found that 52.4 percent of the population in Malawi is poor. More to this, 22 percent of the population is ultra poor. That is, about one in every five people lives in dire poverty such that they cannot even afford to meet the minimum standard for daily-recommended food requirement.

Figure 12.1: Proportion of poor and ultra-poor persons in Malawi
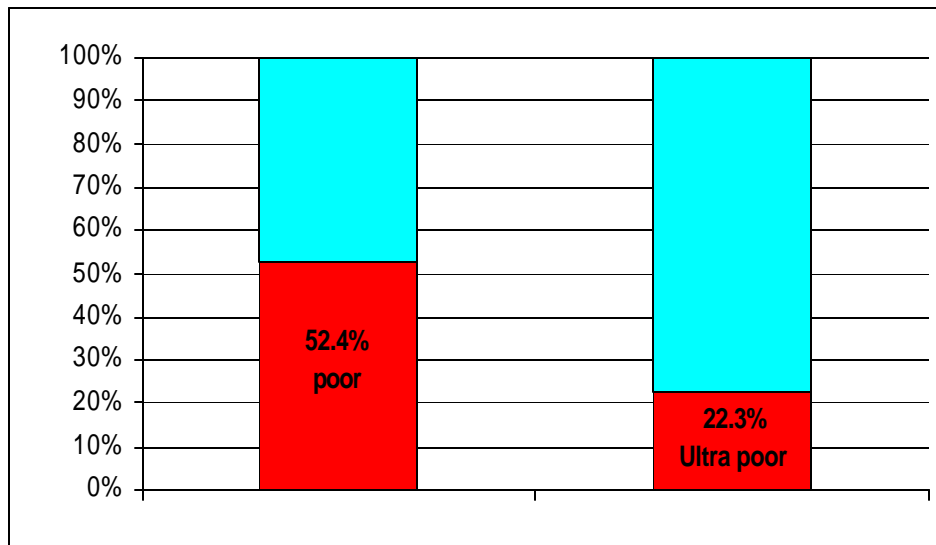
12.3 Poverty and Location

While the national poverty rate is 52 percent, there is variation across regions in terms of poverty rates. The Southern region has the largest poverty rate (60%) implying that three out of five people live in poverty in the rural areas of the Southern region. The Northern region has the second highest proportion of poor people (54%). The Central region has the lowest proportion (44%) of poor.

The regional rates above mask a striking difference in poverty rates between urban and rural areas. About 25 percent of the population in urban areas is living in poverty, compared to 56 percent of the rural population. That is, a person in a rural area is more than twice as likely to be poor.

A similar pattern is observed for ultra-poor people. The proportion of ultra-poor people is high in the Southern region, followed by the Northern region and then finally the Central region.

In Figure 12.2 below, four areas are defined: urban, North rural, Southern rural and Central rural. The solid line indicates the national poverty line and as can be seen, excluding the urban centers, only the Central region has a poverty rate

that is below the national level, likewise for ultra poverty in the Central rural areas.

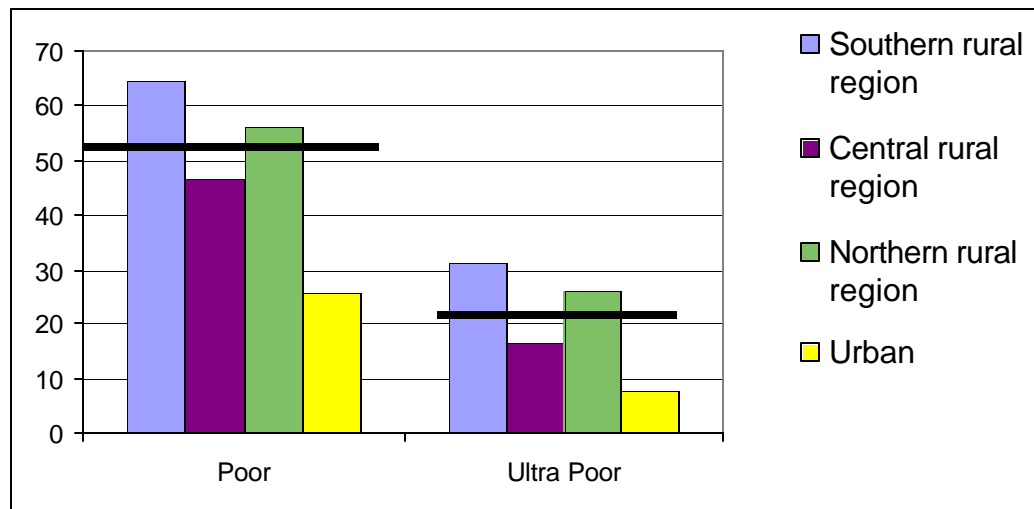Figure 12.2: Proportion of poor and ultra-poor persons by region

Table 12.2 Poverty headcount and percentage distribution of Malawi's poor by place of residence.

	Poverty headcount	Ultra Poor	Percent of Malawi's poor	Percent of Malawi's population
Malawi	52.4	22.4	100	100
Rural northern region	56.3	25.9	10.9	10.2
Rural central region	46.7	16.2	33.9	38.1
Rural southern region	64.4	31.5	49.7	40.4
Urban	25.4	7.5	5.5	11.3

While the poverty rates are informative, they don't necessary tell us where most of the poor actually reside. In order to understand where the poor live, we need to take into account the population shares in the different regions. As shown in Table 12.2, almost half of the poor population in the country lives in the rural areas of the Southern region. About one in every three poor people comes from the rural areas of the Central region while one in every ten poor people comes from the Northern region rural areas. The urban areas are contributing only 6 percent of all the poor people in the country.

It is important to note that distribution of the population is slightly different from that of the poor. In terms of population distribution, the Southern rural area has 40 percent, the Central rural has 38 percent, the Northern rural has 10 percent while the urban areas contribute 11 percent. That is, the Southern rural areas have a disproportionate share of the poor, reflecting the higher poverty rate in this region.

Tables 12.3 and 12.4, below shows that distribution of poverty headcount and percentage distribution of Malawi's poor and Ultra poor respectively by district.

Table 12.3 Poverty headcount and percentage distribution of Malawi's poor by districts, Malawi 2005.

	Poverty Rate	95% CI	
Malawi	52.4%	50.5%	54.4%
By Region:			
Urban	25.4%	20.1%	30.7%
North Rural	56.3%	50.9%	61.6%
Centre Rural	46.7%	43.7%	49.8%
South Rural	64.4%	61.4%	67.4%
By Urban/Rural:			
Urban	25.4%	20.1%	30.7%
Rural	55.9%	53.9%	57.9%
By Strata:			
Chitipa	67.2%	51.2%	83.1%
Karonga	54.9%	40.9%	68.9%
NkhataBay	63.0%	47.4%	78.6%
Rumphi	61.6%	48.2%	75.0%
Mzimba	50.6%	44.0%	57.3%
Kasungu	44.9%	33.9%	55.9%
Nkhotako	48.0%	36.5%	59.4%
Ntchisi	47.3%	33.8%	60.9%
Dowa	36.6%	29.9%	43.3%
Salima	57.3%	45.5%	69.1%
Lilongwe rural	37.5%	31.5%	43.4%
Mchinji	59.6%	48.3%	70.9%
Dedza	54.6%	47.7%	61.5%
Ntcheu	51.6%	43.6%	59.6%
Mangochi	60.7%	52.3%	69.2%
Machinga	73.7%	66.9%	80.5%
Zomba rural	70.0%	60.1%	79.9%
Chiradzu	63.5%	49.4%	77.6%
Blantyre rural	46.5%	32.6%	60.5%

	Poverty Rate	95% CI	
Mwanza	55.6%	46.5%	64.7%
Thyolo	64.9%	55.7%	74.2%
Mulanje	68.6%	60.9%	76.4%
Phalombe	61.9%	52.5%	71.3%
Chikwawa	65.8%	57.3%	74.3%
Nsanje	76.0%	69.4%	82.6%
Balaka	66.8%	55.8%	77.8%
Mzuzu city	34.0%	19.2%	48.8%
Lilongwe Urban	24.6%	13.2%	36.1%
Zomba Urban	28.7%	23.9%	33.6%
Blantyre Urban	23.6%	20.6%	26.5%

Notes: results are population weighted. Revised from
previous estimates for:
   a) maize outliers
   b) new conversion factors for North region for cassava
       tubers, dried fish, and fresh fish
   c) Values for Dowa are imputed.

Percent of population living below $1/day
(PPP adjusted)

	Poverty Rate	95% CI	
Malawi	28.0%	26.2%	29.8%

-

Table 12.4 Poverty headcount and percentage distribution of Malawi's Ultra poor by districts, Malawi 2005

	Ultra Poverty Rate	95% CI	
Malawi	22.4%	20.8%	24.0%
By Region:			
Urban	7.5%	3.7%	11.4%
North Rural	25.9%	20.7%	31.1%
Centre Rural	16.2%	14.2%	18.3%
South Rural	31.5%	28.5%	34.5%
By Urban/Rural:			
Urban	7.5%	3.7%	11.4%
Rural	24.3%	22.6%	26.1%
By Strata:			
Chitipa	30.4%	18.0%	42.8%
Karonga	28.3%	12.2%	44.4%
NkhataBay	30.3%	11.3%	49.2%
Rumphi	24.2%	15.6%	32.9%
Mzimba	22.7%	17.0%	28.4%
Kasungu	15.1%	9.0%	21.2%
Nkhotako	11.4%	5.2%	17.6%
Ntchisi	12.2%	3.7%	20.6%
Dowa	4.8%	2.8%	6.9%
Salima	25.0%	16.5%	33.6%
Lilongwe rural	11.7%	8.6%	14.8%
Mchinji	30.4%	22.6%	38.1%
Dedza	20.9%	13.5%	28.3%
Ntcheu	21.1%	12.9%	29.2%
Mangochi	29.3%	20.5%	38.0%
Machinga	38.3%	29.6%	47.0%
Zomba rural	41.0%	32.4%	49.6%
Chiradzu	27.5%	12.5%	42.5%
Blantyre rural	16.0%	5.6%	26.5%

	Ultra		
	Poverty Rate	95% CI	
Mwanza	19.7%	11.1%	28.4%
Thyolo	33.0%	25.4%	40.6%
Mulanje	30.6%	22.9%	38.4%
Phalombe	26.9%	16.8%	37.1%
Chikwawa	31.9%	20.9%	43.0%
Nsanje	44.3%	37.0%	51.7%
Balaka	33.5%	22.0%	45.1%
Mzuzu city	10.1%	4.3%	16.0%
Lilongwe Urban	8.8%	0.7%	16.8%
Zomba Urban	11.6%	6.6%	16.6%
Blantyre Urban	4.8%	2.5%	7.2%

12.4 Income Inequality in Malawi

Poverty rates indicate the share of the population below a minimum income level (the poverty line), but they don't reveal any information about the distribution of income above the threshold. Inequality measures, instead, consider the entire distribution, although they don't reveal anything regarding the level of absolute poverty. Certainly, income inequality persists in the country. Figure 12.3 uses expenditure as a proxy for income, and plots the median expenditure per capita for each of the deciles of the population. As shown in the figure the richest 10 percent of the population has a median per capita income that is eight times higher (MK50, 373 per person per annum) than the median per capita income of the poorest 10% (K6, 370 per person per annum). Moreover, the richest 10 percent of the population has a median income that is three times higher than the overall median income in the country.

Figure 12.3: Per capita consumption expenditure by decile
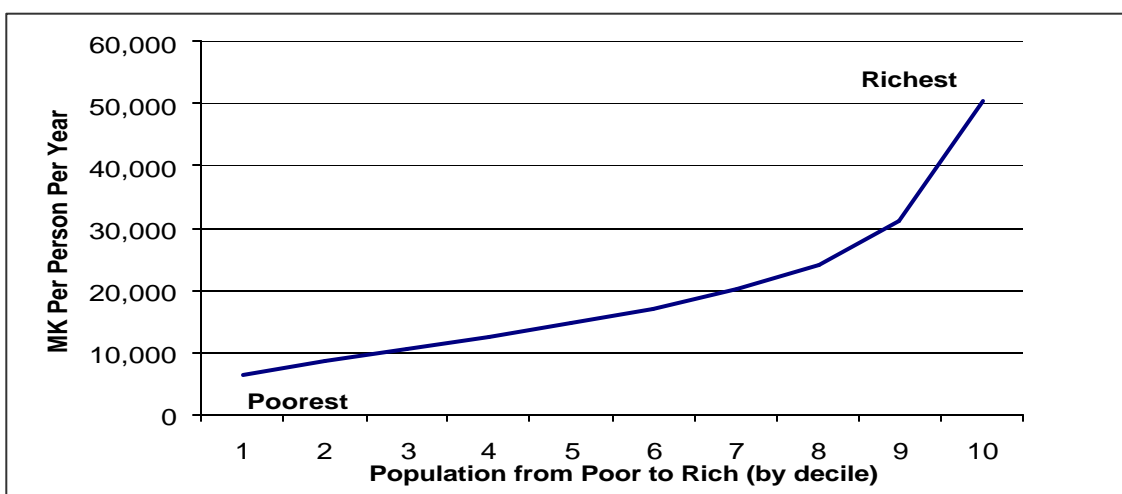
12.5 Poverty and household characteristics

Moving beyond these basic indicators of poverty for the population of Malawi, it is interesting to explore the differential poverty observed across households. To what extent are some household characteristics highly correlated with poverty Are some types of households significantly more likely to be poor. We address these issues in this section, focusing on the characteristics of the household head (gender, age and education) as well as the demographic composition of the household membership.

12.5.1 Poverty and gender of the household head

Figure 12.4 shows that 51 percent of the people in male-headed households are poor. On the other hand, 59 percent of people in female-headed households are poor. By place of residence, it may be noted that the poverty rates by male and female headship are slightly higher in rural areas than at national level. About 55 percent of people in male-headed households in the rural areas are poor compared to 60 percent those who reside in female-headed. The rates are seen to be lower in the urban areas where nearly one in four people in male-headed households are poor compared to about a third of those in female-headed households.

Figure 12.4: Population poverty rates by sex of household head by place of residence
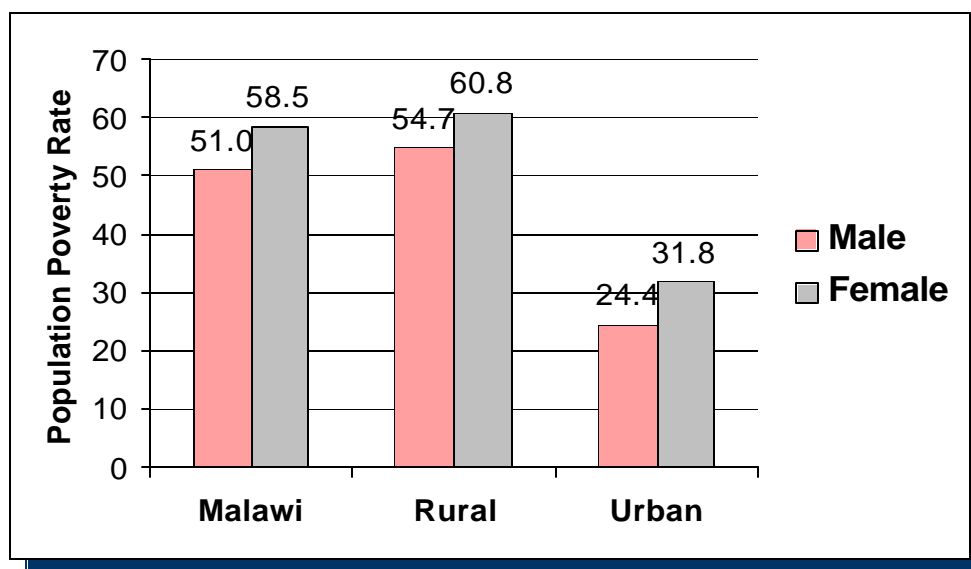
12.5.2 Poverty and age of household head

People in households headed by older members consume less per capita per day than those in younger households. Figure 12.5 shows that as the age of the household head increases, the poverty rate of the population increases. By about the late 40s, the age profile is fairly flat indicating that the relationship between poverty and age of the head is concentrated among the younger ages.

Figure 12.5: Population poverty rates by age group of household head
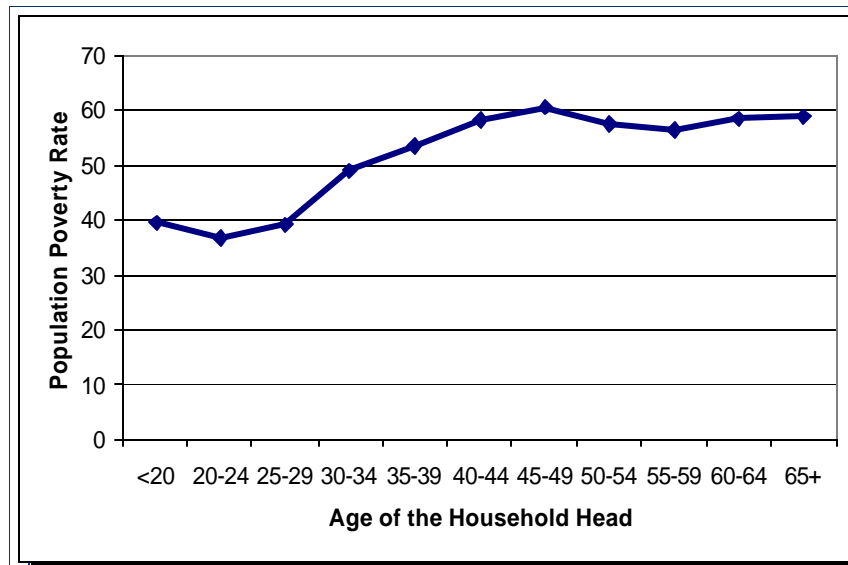
12.5.3 Poverty, household size and dependency ratio

The size of the household is highly correlated with the poverty rate of the household. As the household gets larger, household members share the same amount of resources, thereby reducing their per capita expenditure. This is shown in Table 12.5.3. The poor households have larger mean household size of 5.4, compared to non-poor households with a mean household size of 3.8

A second indicator of household demographics is the dependency ratio, defined in the standard way as the ratio of prime-age adults to the total number of persons in the household outside the economic active population (children under the age of 15 and adults above 65 years of age). The table shows that poor households tend to have a larger dependency ratio of 1.4, compared to non-poor households with a dependency ratio of 0.8. That is, poor households have fewer working-age adults per dependent (child and elderly).

Table 12.5 Household size and dependency ratio by wealth groups

	Non-poor households	Poor households
Household size	3.8	5.4
Dependency ratio	0.8	1.4

12.5.4 Poverty and education of head

Education of the household head is also highly correlated with poverty status. As expected, poverty is more severe among people who live in households whose heads have no formal education qualification. Figure 12.6 shows that the poverty rate for people in households whose head do not have any formal education qualification was 59%, whilst as the education qualification of the household head increases the poverty rate drops. The population in households whose head has more than JCE level of education is significantly less likely to live in poverty.

Figure 12.6: Proportion of population in poverty by education qualification of household head
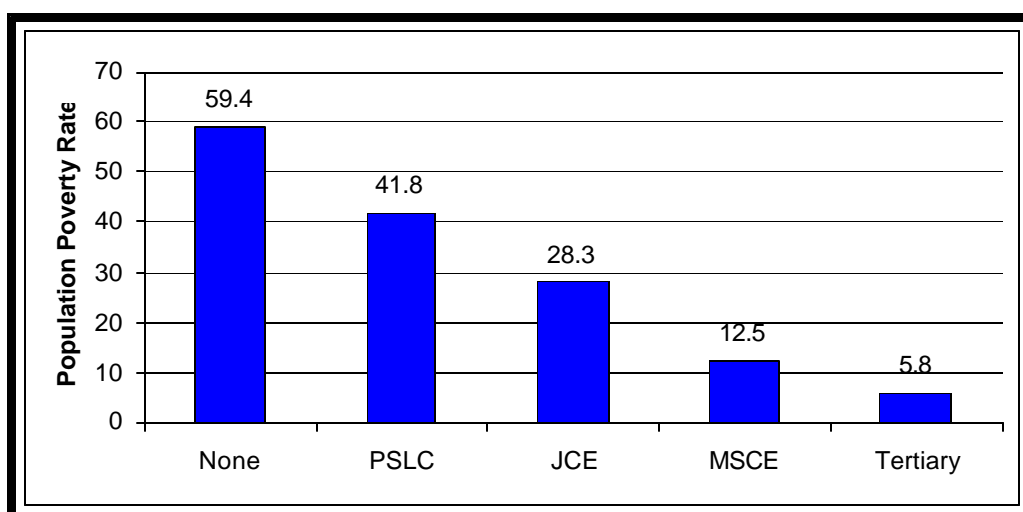
12.6 Poverty Comparisons: IHS1 & IHS2

As earlier highlighted, the IHS2 estimate of the poverty rate is 52.4%. However, this rate should not be directly compared to the 65.3% estimate from the 1997/8 IHS1. This is because the survey instruments & methods of calculating the poverty rates have been revised and improved to meet local and international standards.

Despite this change in survey instruments and methodology, an effort was put in place to compute the poverty rates for the previous IHS using the current methodology. In this exercise, poverty estimates from IHS1 were estimated using regression models to impute expenditure per capita based on comparably measured household characteristics. See the Appendix for more details on the methodology applied.

APPENDIX

HOUSEHOLD CHARACTERISTICS QUESTIONNAIRE