

## 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
<b>Malawi</b>	<b>56.5</b>	<b>32.7</b>	<b>71.7</b>	<b>60.3</b>
<b>Place of Residence</b>				
Urban	48.0	24.1	56.1	52.8
Rural	57.6	34.1	73.8	61.3
<b>Sex of Household Head</b>				
Male	54.6	33.8	70.7	60.0
Female	62.9	27.9	75.2	61.4
<b>Household per capita Expenditure Quintile</b>				
1 <sup>st</sup>	67.4	39.3	81.1	64.8
2 <sup>nd</sup>	62.4	41.6	79.1	66.8
3 <sup>rd</sup>	61.7	34.9	75.7	64.4
4 <sup>th</sup>	53.1	34.7	70.3	62.2
5 <sup>th</sup>	40.4	33.0	55.7	53.4
<b>Northern Region</b>				
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
<b>Central Region</b>				
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
<b>Southern Region</b>				
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
<b>Malawi</b>	<b>2.7</b>	<b>22.6</b>	<b>31.8</b>	<b>37.3</b>	<b>5.6</b>	<b>100</b>
<b>Place of Residence</b>						
Urban	8.2	34.7	31.7	23.4	2.0	100
Rural	2.0	20.9	31.9	39.2	6.1	100
<b>Sex of Household Head</b>						
Male	3.1	24.9	31.0	35.8	5.1	100
Female	1.3	14.6	34.5	42.4	7.2	100
<b>Household per capita Expenditure Quintile</b>						
1 <sup>st</sup>	0.8	13.3	35.8	43.5	6.7	100
2 <sup>nd</sup>	1.8	16.9	34.5	40.7	6.1	100
3 <sup>rd</sup>	1.9	21.9	33.0	37.5	5.6	100
4 <sup>th</sup>	3.4	27.3	29.6	34.9	4.8	100
5 <sup>th</sup>	5.6	33.4	26.3	30.0	4.7	100
<b>Northern Region</b>						
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
<b>Central Region</b>						
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
<b>Southern Region</b>						
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	Satisfaction with life					
	Very unsatisfied	Unsatisfied	Neither unsatisfied or satisfied	Satisfied	Very satisfied	Total
<b>Malawi</b>	<b>25.2</b>	<b>39.1</b>	<b>13.1</b>	<b>17.2</b>	<b>5.3</b>	<b>100</b>
<b>Place of Residence</b>						
Urban	34.0	16.1	20.5	21.8	7.7	100
Rural	24.0	42.3	12.1	16.6	5.0	100
<b>Sex of Household Head</b>						
Male	24.2	39.0	13.1	18.1	5.6	100
Female	28.4	39.5	13.2	14.4	4.4	100
<b>Household per capita Expenditure Quintile</b>						
1 <sup>st</sup>	29.4	43.6	10.3	13.5	3.3	100
2 <sup>nd</sup>	26.4	41.5	12.4	15.5	4.1	100
3 <sup>rd</sup>	25.3	41.2	12.3	16.3	4.9	100
4 <sup>th</sup>	23.0	37.4	14.7	19.4	5.4	100
5 <sup>th</sup>	21.8	31.9	16.0	21.5	8.9	100
<b>Northern Region</b>						
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
<b>Central Region</b>						
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
<b>Southern Region</b>						
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**

<b>Background characteristics</b>	<b>Head has at least two changes of clothes</b>	<b>Head sleeps on a bed and mattress</b>	<b>Head sleeps under blanket and sheets in cold season</b>
<b>Malawi</b>	<b>95</b>	<b>19</b>	<b>20</b>
<b>Place of Residence</b>			
Urban	99	55	47
Rural	95	14	17
<b>Household per capita Expenditure Quintile</b>			
1 <sup>st</sup>	90	7	7
2 <sup>nd</sup>	94	10	13
3 <sup>rd</sup>	96	15	18
4 <sup>th</sup>	97	23	25
5 <sup>th</sup>	98	42	42
<b>Northern Region</b>			
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
<b>Central Region</b>			
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
<b>Southern Region</b>			
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