

**INTEGRATED HOUSEHOLD PANEL SURVEY
2010-2013**

**HOUSEHOLD SOCIO-ECONOMIC
CHARACTERISTICS REPORT**

NOVEMBER 2014

FOREWORD

This is the first report in a series of the integrated household panel surveys conducted by the National Statistical Office. Through the Integrated Household Program, the NSO conducted Integrated Household Panel Survey for the first time. This is a follow-up survey to the same households interviewed in Integrated Household Survey (IHS3). The first integrated household survey type was conducted in 1990 and was referred to as the Household Expenditure and Small Scale Economic Activities (HESSEA). This was followed by the 1997/8 Integrated Household Survey which is commonly referred as IHS1. The second was conducted in 2004/5 and is referred as IHS2. The current survey was conducted over the period March 2010 to March 2011 and is being referred to as IHS3.

The main objective of the Integrated Household Panel Surveys is to provide and update information on various aspects of welfare and socio-economic status of the population of Malawi and are presented at various levels such as national; urban-rural and region as well as disaggregated by gender.

The Integrated Household Panel Survey (IHPS) is a multi-topic panel survey with a strong focus on agriculture that is implemented by the National Statistical Office (NSO) of Malawi. The first round of the panel comprises 3,247 households interviewed from March to October 2010 as part of the larger 2010/11 Integrated Household Survey (IHS3). The second round saw the panel sample grow to 4,000 households and the fieldwork took place between April and October 2013, with residual tracking operations taking place in November and December. The IHPS data are representative at the national, urban/rural and regional levels. The panel data allow for comparable measures of household food and non-food consumption, caloric intake, dietary diversity, and objective and subjective measures of food security at the household-level in 2010 and 2013.

I would like to thank the Government of Malawi, the World Bank, the Department for International Development (DFID), the Norwegian Government, respondents and others for supporting the implementation of the IHPS. I also recognize the important role that members of staff from the National Statistical Office for their commitment and professionalism played in making this survey a success particularly, Charles Machinjili (Former Commissioner of Statistics), Jameson Ndawala (Deputy Commissioner of Statistics), Shelton Kanyanda; Clement Mtengula; Lameck Million; Innocent Pangapanga-Phiri; Lusungu Chisesa; Charles Chakanza; Bright Mvula and Steve Pakundikana. Let me extend my special thanks also to the following people from World Bank Talip Kilic, Heather Moylan (IHPS Resident Advisor), Alejandro de la Fuente, Martin Cumpa, Kathleen Beegle, Dean Jolliffe, and Andrew Dabalen. Many thanks are also due to survey members who were involved in various stages of data collection and processing. Finally, I am grateful to the respondents who generously gave their time to respond to the survey questionnaires.

**MERCY KANYUKA (MRS)
COMMISSIONER OF STATISTICS**

Abbreviations

DFID	Department for International Development
EA	Enumeration Area
FISP	Farm Input Subsidy Program
GPS	Global Positioning System
GTZ	German Development Corporation
HESSEA	Household Expenditure and Small Scale Economic Activities
HIV	Human Immunodeficiency Virus
ISA	Integrated Surveys on Agriculture
IHPS	Integrated Household Panel Survey, 2013
IHS1	First Integrated Household Survey, 1998
IHS2	Second Integrated Household Survey, 2005
IHS3	Third Integrated Household Survey, 2011
IFPRI	International Food Policy Research Institute
LSMS	Living Standards Measurement Surveys
LSMS-ISA	Living Standards Measurement Surveys – Integrated Surveys on Agriculture
MARDEF	Malawi Rural Development Fund
MRFC	Malawi Rural Finance Company
MASEDA	Malawi Socio-Economic Database
MCC	Millennium Challenge Corporation
MDGs	Millennium Development Goals
MGDS	Malawi Growth and Development Strategy
NGO	Non-Governmental organisations
NSO	National Statistical Office
NSS	National Statistical System
SACCO	Savings and Credit Cooperative
TB	Tuberculosis
WB	World Bank

Table of Contents

FOREWORD.....	2
Abbreviations	3
Table of Contents.....	4
CHAPTER 1: INTRODUCTION	6
CHAPTER 2: DEMOGRAPHIC CHARACTERISTICS	8
CHAPTER 3: EDUCATION.....	14
CHAPTER 4: HEALTH.....	23
CHAPTER 5: CREDIT AND LOANS.....	33
CHAPTER 6: HOUSEHOLD ENTERPRISES	39
6.0 Introduction.....	39
6.1 Proportion of households operating non-farm enterprises.....	39
6.2 Distribution of enterprises by industrial classification	39
6.3 Distribution of non-agricultural enterprises by households	41
6.4 Ownership structure of enterprises.....	41
6.5 Source of start-up capital.....	42
6.5 Business operating premises	43
6.6 Primary market of products and services	44
6.7 Formal registration status of enterprises	45
6.9 Profile of employment in household enterprises.....	47
6.10.1 Household members engaged in enterprise.....	47
6.10.2 Non household members engaged in enterprise.....	48
6.11 Expenses of operating household non-farm enterprises	49
CHAPTER 7: HOUSEHOLD ASSET OWNERSHIP	51
CHAPTER 8: HOUSING INFRASTRUCTURE AND ENVIRONMENT	55
8.0 Introduction	55
Chapter 9: Agriculture	63
CHAPTER 10: WELFARE.....	67
10.0 Introduction.....	67
10.1 Welfare in terms of basic needs	67
10.2 Perception inadequacy, adequacy and over adequacy of food	67
10.3 Perception of inadequacy, adequacy and over adequacy of housing.....	68
10.4 Perception inadequacy, adequacy and over adequacy of clothing.....	68
10.5 Perception inadequacy, adequacy and over adequacy of health care	69
10.6 Perception of household current economic well-being	70
10.7 Perception of household current economic well-being of neighbours.....	71
10.8 Perception of household current economic well-being of most friends.....	72
10.9 Use of current income.....	73

10.10 Welfare in terms of changes of clothing and types of sleeping materials.....	74
10.11 Welfare in terms of sleeping materials used in cold season.....	75
10.12 Welfare in terms of sleeping materials used in hot season.....	77
10.13 Recent shocks to the household	77
10.14 Number of shocks experienced	80
10.15 Response against shocks	80
10.15.1 Benefits from food related programmes	82
10.15.2 Benefits from education related programmes	84
10.15.3 Benefits from cash transfer programmes.....	84
10.15.4 Duration of benefits from social safety nets.....	85
CHAPTER 11: ANTHROPOMETRY	87
CHAPTER 12: FOOD SECURITY	92
CHAPTER 13: POVERTY AND INEQUALITY	99

CHAPTER 1: INTRODUCTION

The Integrated Household Survey (IHS) is one of the primary instruments implemented by the Government of Malawi through the National Statistical Office (NSO; www.nso.malawi.net) roughly every 5 years to monitor and evaluate the changing conditions of Malawian households. The IHS data have, among other insights, provided benchmark poverty and vulnerability indicators to foster evidence-based policy formulation and monitor the progress of meeting the Millennium Development Goals (MDGs) as well as the goals listed as part of the Malawi Growth and Development Strategy (MGDS).

The First Integrated Household Survey (IHS1) was implemented with technical assistance from the International Food Policy Research Institute (IFPRI) and the World Bank (WB). The IHS1 was conducted in Malawi from November 1997 through October 1998 and provided for a broad set of applications on policy issues regarding households' behavior and welfare, distribution of income, employment, health and education. The Second Integrated Household Survey (IHS2; <http://go.worldbank.org/JABABM36V0>) was implemented with technical assistance from the World Bank in order to compare the current situation with the situation in 1997-98, and to collect more detailed information in specific areas. The IHS2 fieldwork took place from March 2004 through February 2005.

The **Third Integrated Household Survey (IHS3)** expanded on the agricultural content of the IHS2 and was implemented from March 2010 to March 2011 under the umbrella of the World Bank Living Standards Measurement Study – Integrated Surveys on Agriculture (LSMS-ISA) initiative, whose primary objective is to provide financial and technical support to governments in sub-Saharan Africa in the design and implementation of nationally-representative multi-topic panel household surveys with a strong focus on agriculture.¹

A sub-sample of IHS3 sample enumeration areas (EAs) (**i.e. 204 EAs out of 768 EAs**) was selected prior to the start of the IHS3 field work with the intention to (i) to track and resurvey these households in 2013 in accordance with the IHS3 fieldwork timeline and as part of the **Integrated Household Panel Survey (IHPS)** and (ii) visit a total of 3,246 households in these EAs twice to reduce recall associated with different aspects of agricultural data collection.² The LSMS-ISA initiative provided technical and financial assistance to the design and implementation of the IHPS, alongside DFID, Norway and Government of Malawi funding for the exercise. The IHPS main fieldwork took place during the period of April-October 2013, with residual tracking operations in November-December 2013.

At baseline, the IHPS sample was selected to be representative at the national-, regional-, urban/rural levels and for each of the following 6 strata: (i) Northern Region – Rural, (ii) Northern Region – Urban, (iii) Central Region – Rural, (iv) Central Region – Urban, (v) Southern Region – Rural, and (vi) Southern Region – Urban. The IHPS attempted to track all baseline households as well as individuals that moved away from the baseline dwellings between 2010 and 2013 as long as they were neither servants nor guests at the time of the IHS3; were projected to be at least 12 years of age and were known to be residing in mainland Malawi but excluding those in Likoma Island³ and in institutions, including prisons, police compounds, and army barracks.

Once a split-off individual was located, the new household that he/she formed/joined since 2010 was also brought into the IHPS sample. In view of the tracking rules, the final IHPS sample, therefore, includes **a total of 4,000 households that could be traced back to 3,104 baseline households**. Table 1.1 provides an overview of the split off tracking and household sample growth from 2010 to 2013. We note that an overwhelming majority (76.80 percent) of the 3,104 baseline households did not split over time; 18.49 percent split into 2 households, and the remaining 4.70 percent split into 3 or more households. Considering the baseline sample of 3,246 households, 20 baseline households that died in their entirety between 2010 and 2013 and the fact that 4,000 IHPS households could be traced back to 3,104 baseline households, the IHPS has an **overall attrition rate of 3.78 percent at the household level**.

¹ For more information on the LSMS-ISA initiative, please visit www.worldbank.org/lsms-isa. The financial support to the IHS3 was provided by Government of Malawi (GoM), WB LSMS-ISA project, Norway, Department for International Development (DFID), Irish Aid, Millennium Challenge Corporation (MCC), and German Development Corporation (GTZ).

² The IHPS sample does NOT have any links to the IHS2 sample. The IHPS serves as a baseline ONLY for the panel subsample. See the IHS3 basic information document for details on the sub-sampling and original spatial distribution of the panel EAs.

³ The exclusion of the Likoma Island is rooted in the traditional exclusion of the district for IHS purposes, largely due to logistical considerations.

Table 1.1: Split Off Tracking & Household Sample Growth from 2010 to 2013

<i>Distribution of Baseline Households By # of Splits Between 2010 & 2013</i>	<i>Observation</i>	<i>Percent</i>	<i>Contribution to IHPS 2013 Sample</i>
0	2,384	76.8	2,384 [2384*(1+0)]
1	574	18.49	1,148 [574*(1+1)]
2	123	3.96	369 [123*(1+2)]
3	17	0.55	68 [17*(1+3)]
4	5	0.16	25 [5*(1+4)]
5	1	0.03	6 [1*(1+5)]
TOTAL	3,104	100	4,000

At the individual level, the calculation of the attrition rate is as follows. 3,246 baseline households contained 15,597 individuals in 2010, of whom 296 died between 2010 and 2013. Out of the remaining 15,301 individuals and irrespective of the tracking rules that were in place, the IHPS accounted for 14,165 baseline individuals, representing an **overall attrition rate of 7.42 percent at the individual level**. If one focuses only the individuals that were tracking-eligible in accordance with the aforementioned tracking rules and that were alive in 2013, the IHPS accounted for 9,866 individuals out of 10,540 tracking-eligible individuals, representing an attrition rate of 6.39 percent at the individual level.

Table 1.2 gives an overview of the spatial distribution of the IHPS sample. 66.5 percent of the 4,000 household sample was located within 1 kilometer of the baseline household location, where the distance measure is based on the baseline and follow up global positioning system (GPS) based dwelling locations. 16.1 percent was located between 1 to 10 kilometers from the baseline location and the remaining 17.5 percent was tracked in 2013 at a location that was greater than 10 kilometers from the baseline location. About 83.1 percent of the IHPS 2013 sample were residing in rural areas, and 46.3 percent, 45.1 percent and 8.7 percent were residing in the Southern, Central, and Northern region, respectively.

Table 2: IHPS 2013 Household Sample Spatial Distribution

Total Household Sample	4,000
Household Distribution in terms of Distance from 2010 Location	
0-1 km	66.50%
1-10 km	16.05%
10+ km	17.45%
Rural/Urban Location - 2013	
Urban	16.9%
Rural	83.1%
Regional Location - 2013	
North	8.7%
Center	45.1%
South	46.3%
Regional by Urban/Rural Location - 2013	
North Urban	1.4%
North Rural	7.3%
Center Urban	8.0%
Center Rural	37.0%
South Urban	7.5%
South Rural	38.8%

CHAPTER 2: DEMOGRAPHIC CHARACTERISTICS

2.0 Introduction

A descriptive analysis of the demographic characteristics of the population is being presented in this chapter. A household is 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. The demographic characteristics examined here include age, sex, household size, dependency ratio, orphanage and migration. The results presented in this chapter are compared between the years 2010 and 2013.

2.1 Age and sex distribution of the population

The age and sex distribution of the population is shown in Table 2.1. The table shows a 0.4 percentage point increase in males from 48.6 percent in 2010 to 49.0 percent in 2013. On the other hand, females have decreased by a 0.4 percentage points between 2010 and 2013. A similar pattern is observed across urban and rural areas. For example, the population in urban areas has increased by almost a 1 percentage point from 15.2 percent in 2010 to 16.1 percent in 2013 while in rural areas the population has reduced by almost a 1 percentage point between 2010 and 2013. It can also be noted that Malawi has a relatively larger population in the younger age groups. For instance, more than 46 percent of the population in both years is less than 15 years. The population aged between 15 and 64 years (economic-active population) made up almost 49 percent in 2010 and 50 percent in 2013, representing a 1 percent increase.

Table 2.1 Percentage of population by five-year age groups by sex of persons and place of residence, Malawi 2010 and 2013

Age Group	Sex				Place of Residence				Total	
	Male		Female		Urban		Rural			
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	48.6	49.0	51.4	51.0	15.2	16.1	84.8	83.9	100.0	100.0
0-4	18.0	15.5	16.7	15.1	16.1	15.2	17.5	15.3	17.3	15.3
5-9	16.1	17.1	16.8	17.1	14.6	14.8	16.8	17.6	16.5	17.1
10-14	14.1	14.5	13.1	13.7	12.0	12.9	13.9	14.3	13.6	14.1
15-19	10.1	11.4	9.9	10.5	10.3	9.9	9.9	11.1	10.0	10.9
20-24	8.0	8.4	9.3	8.4	10.1	9.7	8.4	8.1	8.7	8.4
25-29	7.1	7.0	8.2	8.3	10.6	9.4	7.2	7.3	7.7	7.6
30-34	6.2	6.1	5.9	6.6	9.0	9.5	5.5	5.8	6.1	6.4
35-39	4.8	5.1	4.6	4.5	5.2	6.8	4.6	4.4	4.7	4.8
40-44	3.2	3.5	3.1	3.8	3.5	3.9	3.1	3.6	3.2	3.6
45-49	3.4	3.0	2.9	2.5	3.1	2.2	3.1	2.9	3.1	2.8
50-54	2.3	2.3	1.9	2.2	1.4	1.8	2.2	2.3	2.1	2.3
55-59	1.6	1.7	1.8	1.7	1.5	1.3	1.8	1.8	1.7	1.7
60-64	1.5	1.5	1.8	1.7	1.1	1.1	1.7	1.7	1.6	1.6
65-69	1.3	0.9	1.1	1.3	0.6	0.9	1.3	1.1	1.2	1.1
70-74	0.9	0.9	1.0	0.9	0.4	0.3	1.1	1.0	1.0	0.9
75-79	0.6	0.6	0.8	0.8	0.3	0.2	0.8	0.8	0.7	0.7
80+	0.6	0.6	1.0	1.0	0.1	0.2	0.9	0.9	0.8	0.8

2.2 Household size

A household head is defined as the person who makes economic decisions in the household. Table 2.2 displays the average household size and percentage distribution of households by household size. The average household size per household in the country increased slightly by 0.2 percent from 4.7 persons in 2010 to 4.9 persons in 2013. For both years, the household sizes for rural areas are similar to the national household size and higher than in urban areas. Urban household size increased slightly by 0.1 percent (from 4.5 persons in 2010 to 4.6 persons in 2013) and rural household size increased slightly by 0.2 percent (from 4.7 persons in 2010 to 4.9 persons in 2013). In rural areas, rural north and rural centre are both higher than rural south for both years. Household size for rural north slightly increased by 0.3 percent (from 5.1 persons in 2010 to 5.4 persons in 2013) and rural south increased slightly by 0.4 percent (from 4.4 persons in 2010 to 4.8 persons in 2013). Household size for rural centre remained constant (5.0 persons) for both years. Across regions, northern region increased from 5.1 persons per household in 2010 to 5.3 persons per household in 2013 (representing a 0.2 percent increase) and southern region increased from 4.3 persons per household in 2010 to 4.7 persons per household in 2013 (representing a 0.4 percent increase).

Male headed households have a significantly higher average household size for both years (4.9 persons in 2010 and 5.1 persons in 2013) than female headed households (3.9 persons in 2010 and 4.1 persons in 2013) and have marginally increased by 0.2 percent. In terms of education level of household head, the average household sizes for those with no education, primary, secondary and tertiary have marginally increased by at least 0.2 percent for both years. For both years, the number of persons per household is somewhat associated with the education level of the household head.

The table also shows the distribution of households by number of household member(s). For both years, at least one quarter of households have less than or equal to 3 members, and at least one third have 4 to 5 members in the household. Households with two to three members have dropped by 4.3 percent from 27.3 percent in 2010 to 23.0 percent in 2013. On the other hand, households with six or more members have increased by 3.8 percent from 32.4 percent in 2010 to 36.2 percent in 2013. More than two thirds of the households with more than four members live in rural areas and have increased by 5.4 percent from 67.2 percent in 2010 to 72.6 percent in 2013. Households with four to five members and whose head has tertiary education have decreased by 7.3 percent from 43.8 percent in 2010 to 36.5 percent in 2013.

Table 2.2 Average household size and percentage distribution of households by number of members according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Average Household Size		Number of Household Member(s)							
			One Person		2-3 Persons		4-5 Persons		6 or More Persons	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	4.7	4.9	5.9	5.4	27.3	23.0	34.4	35.4	32.4	36.2
<i>Place of Residence</i>										
Urban	4.5	4.6	7.0	10.7	28.7	22.4	35.1	34.2	29.3	32.7
Rural	4.7	4.9	5.7	4.4	27.1	23.1	34.2	35.7	33.0	36.9
Rural North	5.1	5.4	6.7	4.8	26.1	21.8	26.2	27.0	41.0	46.3
Rural Centre	5.0	5.0	3.3	3.3	24.9	22.4	34.9	37.5	36.8	36.8
Rural South	4.4	4.8	7.6	5.3	29.1	24.0	35.7	35.5	27.6	35.2
<i>Region</i>										
North	5.1	5.3	7.0	5.4	25.5	21.7	26.3	28.1	41.2	44.8
Central	4.9	4.9	3.7	4.6	25.1	22.6	34.7	36.7	36.5	36.0
South	4.3	4.7	7.5	6.2	29.7	23.6	36.1	35.5	26.7	34.7
<i>Sex of Household Head</i>										
Male	4.9	5.1	4.2	4.7	24.2	19.6	35.0	34.4	36.5	41.3
Female	3.9	4.1	11.3	7.7	36.9	33.3	32.3	38.5	19.4	20.5
<i>Education of Household Head</i>										
None	4.7	4.9	6.0	5.2	26.9	23.2	33.0	34.9	34.1	36.7
Primary	4.5	4.8	4.8	4.5	31.0	23.5	35.8	38.3	28.5	33.7
Secondary	4.6	4.8	6.1	6.7	27.4	22.3	39.0	35.8	27.5	35.3
Tertiary	4.2	4.7	8.4	8.4	28.4	21.1	43.8	36.5	19.5	34.0

2.3 Households by age and sex of household head

Table 2.3 shows the distribution of households by gender of the household head according to background characteristics. In general, there are more male headed households than female headed households (at least three quarter). Male headed households have decreased from 75.7 percent in 2010 to 75.1 percent in 2013 representing a 0.6 percentage decrease. Comparably, female headed households have slightly increased by 0.6 percent from 24.3 percent in 2010 to 24.9 percent in 2013. Among households in urban areas, at least 15 percent are headed by females and between 2010 and 2013 these households have increased by 2.4 percent from 15.4 percent in 2010 to 17.8 percent in 2013. Across rural areas, female headed households have marginally increased by 0.3 percent (from 26.0 percent in 2010 to 26.3 percent in 2013).

In terms of regions, southern region female headed households are more than those in the north and centre and have increased from 27.5 percent in 2010 to 28.2 percent in 2013, a 0.7 slight increase. The proportion of households whose female heads are aged up to 24 decreased by almost 1 percent from 24.0 percent in 2010 to 23.1 percent in 2013. However, there was an increase of 2.5 percent in the proportion of households whose female heads were aged 65 years and above, from 43.5 percent in 2010 to 46.0 percent in 2013.

Across education level of household head, households whose male heads have no education decreased by 1.1 percent from 71.3 percent in 2010 to 70.2 percent in 2013. However, the proportion of households whose female heads have no education increased by 1.1 percent from 28.7 percent in 2010 to 29.8 percent in 2013. Among households whose male heads have a tertiary education the proportion of households significantly increased by 7.1 percent from 80.0 percent in 2010 to 87.1 percent in 2013. However, the proportion of households significantly decreased by 7.1 from 20.0 percent in 2010 to 12.9 percent in 2013.

Table 2.3 Percentage distribution of households by sex of household head according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Male		Female	
	2010	2013	2010	2013
Malawi	75.7	75.1	24.3	24.9
<i>Place of Residence</i>				
Urban	84.6	82.2	15.4	17.8
Rural	74.0	73.7	26.0	26.3
Rural North	80.6	77.4	19.4	22.6
Rural Centre	76.5	76.5	23.5	23.5
Rural South	70.3	70.2	29.7	29.8
<i>Region</i>				
North	82.0	78.5	18.0	21.5
Central	77.6	77.8	22.4	22.2
South	72.5	71.8	27.5	28.2
<i>Age of Household Head</i>				
24 & Under	76.0	76.9	24.0	23.1
25-34	82.5	78.8	17.5	21.2
35-49	80.4	81.1	19.6	18.9
50-64	69.4	71.6	30.6	28.4
65+	56.5	54.0	43.5	46.0
<i>Education of Household Head</i>				
None	71.3	70.2	28.7	29.8
Primary	86.0	85.3	14.0	14.7
Secondary	91.2	89.8	8.8	10.2
Tertiary	80.0	87.1	20.0	12.9

2.4 Dependency ratio

The dependency ratio serves as an indicator of the potential effects of changes in age structures of the population for social and economic development. It has been defined as the ratio between the total number of persons in the household outside the economically active age (children under the age of 15 and adults 65 years or older) and the total number of family members. In other words, the dependency ratio is the proportion of dependents in the household.⁴

Table 2.4 indicates that the average proportion of dependents per household decreased slightly by 0.8 percent from 47.7 percent in 2010 to 46.9 percent in 2013 in Malawi. There are more dependents in rural areas (49.3 percent in 2010 and 48.5 percent in 2013) than in urban areas (39.6 percent in 2010 and 38.9 percent in 2013). In urban areas, the number of dependants slightly decreased by 0.7 percent from 2010 to 2013 whereas in rural areas there was a slight decrease of 0.8 percent between the periods.

Female headed households have more dependants (55.4 percent in 2010 and 53.3 percent in 2013) than male headed households (45.3 percent in 2010 and 44. Percent in 2013). Comparably, the proportion of dependants in both male and female headed households have decreased by 0.5 percent in male headed households and 2.1 percent in female headed households between 2010 and 2013.

The dependency ratios in the regions of the country are almost the same. The average proportion of dependants per household in central region has decreased from 49.4 percent in 2010 to 46.9 percent in 2013 (2.5 percent marginal decrease). In southern region, the average proportion of dependants per household has slightly increased from 46.4 percent in 2010 to 46.7 percent in 2013 (0.3 percent marginal increase).

A pattern can also be observed between the percentage of dependants and education level of the household head. The proportion of dependants decreases with the level of education of the household head. Households whose heads have no education had an average proportion of 50.3 percent in 2010 and 49.2 percent in 2013 (a slight decrease of 1.1 percent) and those households with heads who have reached tertiary education had an average proportion of dependents of 27.7 percent in 2010 and 28.9 percent in 2013 (a slight increase of 1.2 percent).

⁴ The implemented definition uses the household size as the denominator rather than the number of people in the economically active cohort (those aged 15 to 64). The reason for this decision is that around 5 percent of the households in 2010 and 3 percent in 2013 do not have any member aged 15 to 64; thus they would have been excluded from the analysis.

Table 2.4 Dependency ratio by background characteristics, Malawi 2010 and 2013

Background Characteristics	Dependency Ratio	
	2010	2013
Malawi	1.1	1.1
<i>Place of Residence</i>		
Urban	0.9	0.9
Rural	1.2	1.2
Rural North	1.1	1.1
Rural Centre	1.2	1.2
Rural South	1.2	1.2
<i>Region</i>		
North	1.1	1.1
Central	1.2	1.1
South	1.1	1.1
<i>Sex of Household Head</i>		
Male	1.0	1.0
Female	1.5	1.5
<i>Education of Household Head</i>		
None	1.2	1.2
Primary	1.0	1.0
Secondary	0.9	0.9
Tertiary	0.5	0.5

2.5 Orphan hood

An orphan is defined as a person aged 15 years or below who has lost at least one of his or her parents. Table 2.5 demonstrates the proportion of orphans according to background characteristics. The table points out that there was a minimal decrease of 0.3 percent of the children less than 15 years who lost at least one of their parents, from 10.2 percent in 2010 to 9.9 percent in 2013. It also shows a significant increase of 5.3 percent for those who lost their father only, from 56.7 percent in 2010 to 62.0 percent in 2013. A significant decrease of 5.9 percent is similarly observed for children who lost both of their parents, from 22.1 percent in 2010 to 16.2 percent in 2013.

Across gender of the children, the proportion of orphans is not distinct. When looking at the types of orphans, the percentage of orphans who lost both parents is higher among males than among females during the periods of 2010 and 2013.

The proportion of orphans in urban and rural areas is almost similar to the national proportion of orphans. Within rural areas, rural north and rural south depicted a decrease of 0.5 percent and 2.5 percent respectively between 2010 and 2013 while rural centre increased by 2.2 percent during the same periods.

A trend can be observed in terms of age cohorts. The proportion of orphans rises dramatically with the age of the children. For those less than five years to 19 percent for those aged 10 to 15, from 3.4 percent to 18.1 percent in 2010 and from 3.3 percent to 18.1 percent in 2013. Similar trends were observed when an orphan was defined as a person aged 17 years or less who had lost at least one of the parents. (See table 2.5b in appendix).

Table 2.5 Proportion of orphans and percentage distributions of orphans who are aged 18 years and less by background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion of Orphans		Type of Orphan					
			Father Died		Mother Died		Both Parents Died	
	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	10.2	9.9	56.7	62.0	21.2	21.8	22.1	16.2
<i>Sex</i>								
Male	9.6	10.5	56.3	61.4	16.9	21.5	26.8	17.0
Female	10.7	9.2	57.1	62.6	25.0	22.1	17.8	15.3
<i>Place of Residence</i>								
Urban	10.5	10.0	57.2	56.6	18.8	29.0	24.1	14.4
Rural	10.1	9.9	56.7	62.9	21.6	20.6	21.7	16.5
Rural North	10.0	9.5	65.8	62.7	16.1	18.7	18.1	18.6
Rural Centre	6.6	8.8	48.5	62.9	28.2	20.1	23.3	17.0
Rural South	13.5	11.0	58.5	63.0	19.7	21.3	21.8	15.8
<i>Region</i>								
North	9.8	9.0	65.4	64.1	16.9	17.6	17.7	18.2
Central	7.0	8.6	52.1	63.1	26.4	20.3	21.5	16.6
South	13.3	11.4	57.2	60.8	19.5	23.6	23.3	15.6
<i>Sex of Household Head</i>								
Male	5.1	5.3	39.9	44.0	35.0	36.1	25.1	20.0
Female	28.4	26.0	67.7	74.7	12.2	11.8	20.1	13.5
<i>Education of Household Head</i>								
None	10.9	10.8	55.5	63.3	21.4	20.1	23.1	16.6
Primary	6.1	8.6	69.6	61.0	14.5	22.8	15.9	16.2
Secondary	8.4	6.2	55.6	48.8	25.3	37.8	19.1	13.4
Tertiary	10.8	7.1	90.5	71.5	4.3	18.9	5.2	9.6
<i>Age Group</i>								
0-4	3.4	3.3	66.6	66.5	26.0	23.8	7.4	9.7
5-9	9.6	7.7	61.1	69.0	19.4	17.7	19.4	13.3
10-15	18.1	18.1	52.4	58.1	21.2	23.3	26.5	18.6

2.6 Migration

The geographic movement of people across a specified boundary for the purpose of establishing a new permanent or semi-permanent residence is what is termed as migration. Migration within the country was mostly captured in this panel study. A person is regarded as a migrant if he or she has moved in the last five years into the village or urban location where he or she is currently residing.

Table 2.6 illustrates an increase of 5.5 percent of the population moved from one locality to from 10.8 percent in 2010 to 16.3 percent in 2013. Of these migrants, there was an increase of 9.1 percent between 2010 and 2013 for those who moved from rural to rural areas while a decrease of 3.9 percent was registered for those who moved from rural to urban areas between the same periods. This could be due to the change in economic situation the country saw in 2012. Similar trend of decrease were observed for proportion of migrants who moved from one urban area to another. There were 12.5 percent of those who moved from urban to urban in 2010 and 9.6 percent in 2013, a decrease of 2.9 percentage point.

The table also shows an increase in the proportion of migrants with levels of education. The average proportion of migrants for those with no education rose from 9.1 percent in 2010 to 14.3 percent in 2013 (5.2 percent increase) but for those with tertiary education, the proportion rose from 34.2 percent in 2010 to 48.9 percent in 2013 (14.7 percent increase).

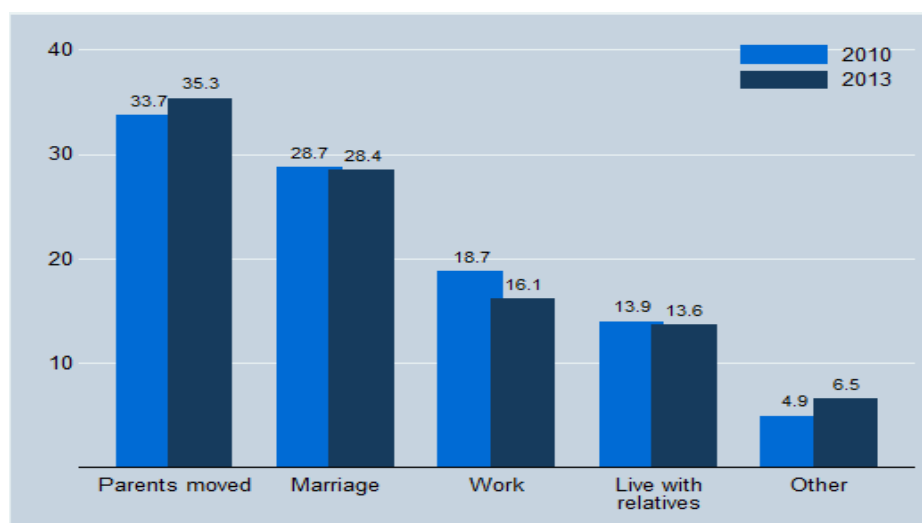
Table 2.6 Proportion of migrants by movement pattern of migration according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion of Migrants		Movement Patterns of Migrants											
			Rural to Rural		Rural to Urban		Urban to Rural		Urban to Urban		Outside Malawi to Rural		Outside Malawi to Urban	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	10.8	16.3	55.5	64.6	21.2	17.3	8.6	8.0	12.5	9.6	2.0	0.5	0.2	0.0
<i>Sex</i>														
Male	10.4	16.4	55.4	64.3	21.7	18.1	8.9	6.9	12.1	10.2	1.9	0.5	0.0	0.0
Female	11.3	16.2	55.8	66.3	18.2	12.4	7.1	14.5	15.1	6.2	2.9	0.6	0.9	0.0
<i>Place of Residence</i>														
Urban	23.1	29.7	0.0	0.0	62.6	64.2	0.0	0.0	36.9	35.7	0.0	0.0	0.5	0.0
Rural	8.7	13.7	83.9	88.4	0.0	0.0	13.0	10.9	0.0	0.0	3.1	0.7	0.0	0.0
Rural North	13.4	13.5	77.6	86.5	0.0	0.0	15.3	10.9	0.0	0.0	7.0	2.5	0.0	0.0
Rural Centre	8.3	12.1	82.4	90.1	0.0	0.0	14.4	9.5	0.0	0.0	3.1	0.4	0.0	0.0
Rural South	7.6	15.4	86.7	87.4	0.0	0.0	11.4	11.8	0.0	0.0	1.9	0.7	0.0	0.0
<i>Region</i>														
North	15.0	15.0	53.1	60.7	21.5	20.1	10.5	7.7	9.7	9.6	4.8	1.8	0.4	0.2
Central	10.6	15.2	53.6	60.8	21.2	20.3	9.4	6.4	13.4	12.3	2.0	0.3	0.3	0.0
South	9.8	17.7	57.4	67.7	21.1	14.8	7.6	9.1	12.7	7.7	1.2	0.6	0.0	0.0
<i>Education</i>														
None	9.1	14.3	65.8	76.6	17.6	10.5	9.8	7.0	3.2	5.2	3.6	0.6	0.0	0.0
Primary	15.3	21.9	35.2	60.5	52.1	25.5	4.8	6.8	6.0	7.3	1.9	0.0	0.0	0.0
Secondary	25.7	29.3	49.1	50.0	17.6	27.1	9.6	8.8	23.5	13.3	0.0	0.7	0.2	0.0
Tertiary	34.2	48.9	37.9	27.9	25.1	24.5	0.0	14.0	34.3	33.6	1.1	0.0	1.6	0.0
<i>Marital Status</i>														
Never married	9.2	14.4	32.4	35.0	18.5	33.1	7.3	14.0	40.8	17.9	1.0	0.0	0.0	0.0
Married	14.7	21.2	57.7	65.8	21.0	16.6	8.7	7.2	10.5	9.7	1.8	0.6	0.2	0.0
Divorced/Separated	8.9	15.8	49.7	66.9	34.7	12.9	2.5	14.7	11.1	5.4	2.0	0.0	0.0	0.0
Widow/Widower	5.2	6.8	58.4	77.9	9.9	16.1	17.1	0.0	6.7	4.8	7.3	1.2	0.6	0.0

2.6.1 Reasons for migrating

Figure 2.1 portrays the distribution of reasons for geographic movement of people across a specified boundary. It clearly illustrates that most migrants move from one location to another largely because their parents moved and there was an increase of 1.6 percent among migrants who moved for this reason from 33.7 percent in 2010 to 35.3 percent in 2013. Migration due to marriage came second and the figure shows a peripheral decrease of 0.3 percent from 28.7 percent in 2010 to 28.4 percent in 2013. Work constituted at least 18 percent of the reasons for migrating in 2010 and 16 percent in 2013, a decrease of 2.6 percentage point.

Figure 2.1 Distribution of migration reasons, Malawi 2010 and 2013



CHAPTER 3: EDUCATION

3.0 Introduction

Quality education is a building block for poverty reductions because it empowers the poor, non-poor, the weak and voiceless to actively participate in national development. In this chapter, statistics on literacy, highest education qualification, school enrolment, participation and drop-out rates are presented. Statistics in this chapter are compared between 2010 and 2013.

3.1. Literacy rate and school attendance of household members aged 15 years and above

In this survey, literacy is defined as the ability to read and write with understanding in any language. It is noted that literacy status has increased by 6 percentage points from 65 percent in 2010 to 71 percent in 2013 (see Table 3.1a). Accordingly, proportion of household members never have attended school has reduced by 4 percentage points. Urban areas depicts higher literacy status than rural areas. Dynamically, literacy level has not changed in urban areas. Conversely, rural areas shows increased literacy level by 8 percentage points.

Table 3.1a Literacy rates of individuals aged 15 years and above by sex and place of residence, Malawi 2010 and 2013

Background Characteristics	Literacy Rate	
	2010	2013
Malawi	64.5	71.3
<i>Sex of Household Head</i>		
Male	66.5	73.1
Female	55.7	63.9
<i>Place of Residence</i>		
Urban	89.0	88.9
Rural	59.6	67.6
<i>Region</i>		
Northern Region	77.6	79.0
North Urban	92.2	90.6
North Rural	74.9	76.9
Central Region	62.2	71.5
Central Urban	88.0	86.9
Central Rural	57.1	68.2
Southern Region	62.8	69.3
South Urban	89.0	90.8
South Rural	57.4	64.9
<i>Education of Household Head</i>		
None	54.3	62.0
Primary	87.8	91.2
Secondary	94.3	95.8
Tertiary	98.9	95.9

In terms of gender, there is observable increase in literacy status in both male and female headed households. In male headed households, literacy level has increased to 73 percent in 2013 from 67 percent in 2010. Similarly, the survey found literacy status among female headed households have increased from 56 percent in 2010 to 64 percent in 2013. Similarly, male headed household literacy level increased by 3 percentage point from 8 percent in 2010 to 5 percent in 2013. Proportion of literacy status of female headed households reduced from 23 percent in 2010 to 18 percent in 2013.

Across the regions, the northern region continues to register higher literacy status than other regions. It is followed by Central and Southern regions. Literacy rate has increased in central and southern regions by at least 6 percentage points. Literacy rate has increased from 62 percent in 2010 to 72 percent in 2013 in Central Region (see Table 3.1a).

Table 3.1b shows proportion of household members who never attended school by background characteristics. At national level, it is observed that more household members are attending school as indicated by a reduction in proportion of those who never attended school.

Table 3.1b. Proportion of household members never attended school by background characteristics, Malawi 2010 and 2013

Background Characteristics	Never Attended	
	2010	2013
Malawi	19.6	15.5
<i>Sex of Household Head</i>		
Male	18.6	14.8
Female	23.2	17.8
<i>Place of Residence</i>		
Urban	8.3	5.4
Rural	21.6	17.4
<i>Region</i>		
Northern Region	11.2	11.8
North Urban	4.5	6.3
North Rural	12.3	12.8
Central Region	18.1	14.4
Central Urban	8.6	6.5
Central Rural	19.9	16.0
Southern Region	23.5	17.4
South Urban	9.0	4.0
South Rural	26.2	19.8
<i>Education of Household Head</i>		
None	24.1	19.7
Primary	9.0	6.1
Secondary	4.5	3.4
Tertiary	1.0	1.6

3.2 Highest education qualification of population aged 15 years and above

Highest education qualification is any certificate of completion of a particular grade or cycle that a person has acquired. Most household heads do not have any education qualification. Household heads with education qualification has decreased by 3 percentage points that is from 73 percent in 2010 to 72 percent in 2013 (Table 3.2). In terms of gender, proportion reduction of household heads with no education qualification has only changed by at most three percentage points. For instance, it is shown that proportion of female headed households with no education has reduced from 80 percent in 2010 to 77 percent in 2013. Likewise, among male headed households, proportion of heads with no education qualification has reduced from 74 percent in 2010 to 71 percent in 2013. This decreasing trend in household heads with no education qualification is illustrated in urban and rural areas. It is interestingly noted that rural north has not experienced change over the 3 years in proportion of household heads with no education qualification.

Table 3.2. Proportion of population aged 15 and above by highest education qualification and background characteristics, Malawi 2010 and 2013

Background Characteristics	Highest Educational Qualification									
	None		PSLE		JCE		MSCE		Tertiary	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	74.9	72.4	10.3	11.3	8.3	9.0	5.2	5.6	1.3	1.7
<i>Sex of Household Head</i>										
Male	73.8	71.1	10.2	11.9	9.0	9.2	5.7	5.9	1.3	1.8
Female	79.5	77.3	10.5	8.8	5.2	8.1	3.3	4.4	1.5	1.4
<i>Place of Residence</i>										
Urban	48.3	44.8	14.9	15.9	16.8	17.2	14.1	15.4	5.9	6.6
Rural	80.2	78.0	9.4	10.3	6.6	7.3	3.5	3.6	0.5	0.7
<i>Region</i>										
Northern Region	68.5	67.3	15.1	13.9	10.5	12.2	4.8	5.4	1.1	1.2
North Urban	50.6	43.4	16.3	17.2	18.6	21.2	11.9	14.3	2.6	4.0
North Rural	71.8	71.8	14.9	13.3	9.0	10.5	3.4	3.8	0.9	0.7
Central Region	76.2	73.5	9.1	10.5	8.1	8.5	5.2	5.7	1.4	1.8
Central Urban	50.2	48.3	13.2	15.4	16.1	14.3	13.5	14.5	7.0	7.6
Central Rural	81.3	78.9	8.3	9.4	6.5	7.3	3.6	3.8	0.3	0.6
Southern Region	75.6	72.2	9.9	11.5	7.8	8.8	5.3	5.6	1.4	1.8
South Urban	46.0	41.3	16.0	16.3	17.0	19.6	15.2	16.7	5.7	6.1
South Rural	81.7	78.6	8.7	10.5	5.9	6.6	3.3	3.3	0.5	0.9
<i>Education of Household Head</i>										
None	91.8	90.2	4.8	5.2	2.4	3.3	1.0	1.1	0.0	0.1
Primary	39.3	35.6	52.3	52.2	5.1	9.8	2.6	2.3	0.7	0.1
Secondary	24.8	26.2	11.8	13.0	37.8	33.8	24.9	25.9	0.8	1.0
Tertiary	9.4	12.8	9.9	9.1	13.5	15.3	20.4	19.5	46.8	43.3

3.3. Types of primary schools attended by household members

Types of primary schools attended by household members in Malawi include public, private and religious. At national level, proportion of household members attending public school has increased from 86 percent in 2010 to 92 percent in 2013. Interestingly, percentage distribution of individuals attending religious schools has dropped from 11 percent in 2010 to 5 percent in 2013. Similarly, the trend is the same across urban and rural areas.

Table 3.3. Proportion of household members by types of primary school currently attending, sex and place of residence, Malawi 2010 and 2013

Background Characteristics	Type of Primary School					
	Public		Private		Religious	
Malawi	86.3	91.6	2.6	3.1	11.0	5.3
<i>Sex of Household Head</i>						
Male	86.1	92.0	2.7	3.1	11.2	4.9
Female	87.0	90.2	2.4	3.1	10.5	6.7
<i>Place of Residence</i>						
Urban	82.3	84.8	9.7	10.2	8.0	5.0
Rural	87.0	92.7	1.4	1.9	11.5	5.4
<i>Region</i>						
Northern Region	67.3	97.0	2.2	1.5	30.5	1.6
North Urban	77.7	92.5	4.2	6.7	18.1	0.8
North Rural	65.6	97.6	1.9	0.7	32.6	1.7
Central Region	87.8	94.3	2.6	2.8	9.7	3.0
Central Urban	81.8	85.6	10.4	11.8	7.8	2.7
Central Rural	88.8	95.8	1.3	1.2	10.0	3.0
Southern Region	91.5	87.6	2.9	3.8	5.6	8.7
South Urban	84.4	82.4	11.0	9.1	4.7	8.5
South Rural	92.8	88.4	1.5	2.9	5.7	8.7
<i>Education of Household Head</i>						
None	87.8	92.8	1.4	1.9	10.8	5.4
Primary	85.6	92.2	3.9	3.1	10.5	4.7
Secondary	80.2	87.4	6.7	7.1	13.0	5.5
Tertiary	69.5	70.7	21.1	21.5	9.4	7.8

3.4. Types of secondary schools attended by household members

Types of secondary schools attended by household members in Malawi include public, private and religious. At national level, proportion of household members attending public school has declined from 83 percent in 2010 to 81 percent in 2013. On the other hand, percentage distribution of household members attending private secondary schools has increased from 9 percent in 2010 to 12 percent in 2013. Similarly, the trend is the same across urban areas.

Table 3.4. Proportion of household members by types of secondary schools currently attending, sex and place of residence, Malawi 2010 and 2013

Background Characteristics	Type of Secondary School					
	Public		Private		Religious	
	2010	2013	2010	2013	2010	2013
Malawi	83.4	81.0	8.6	12.0	8.0	7.0
<i>Sex of Household Head</i>						
Male	84.1	80.5	6.9	13.1	9.0	6.5
Female	80.7	83.4	15.0	7.2	4.3	9.4
<i>Place of Residence</i>						
Urban	77.7	72.2	14.5	22.1	7.8	5.7
Rural	85.2	85.7	6.7	6.6	8.1	7.7
<i>Region</i>						
Northern Region	93.9	90.0	3.1	6.0	3.0	4.0
North Urban	87.8	88.2	10.2	6.8	2.0	5.0
North Rural	95.7	90.5	1.0	5.7	3.3	3.8
Central Region	82.8	82.1	8.4	8.3	8.9	9.7
Central Urban	70.8	75.7	18.0	20.2	11.1	4.1
Central Rural	87.3	85.5	4.6	1.8	8.0	12.7
Southern Region	79.2	76.6	11.4	18.1	9.4	5.2
South Urban	81.9	65.3	12.0	27.1	6.1	7.5
South Rural	78.4	83.6	11.2	12.6	10.4	3.8
<i>Education of Household Head</i>						
None	86.7	91.6	6.8	3.8	6.6	4.6
Primary	92.5	87.0	1.5	8.0	5.9	5.0
Secondary	79.9	74.2	10.7	16.8	9.4	9.0
Tertiary	66.9	47.8	19.3	37.6	13.8	14.6

In terms of gender, proportion of household members among female headed households attending public secondary schools has increased from 81 percent in 2010 to 83 percent in 2013. In religious secondary schools, proportion of individuals from female headed households has increased from 4 percent in 2010 to 9 percent in 2013. Contrarily, proportion of individuals in public secondary schools from male headed households has declined from 84 percent in 2010 to 81 percent in 2013. Among religious secondary school, proportion of participants from male headed households has declined from 9 percent in 2010 to 7 percent in 2013.

3.5. Primary net enrolment rate

Net enrolment rate refers to as the number of pupils in the official school age group expressed as percentage of the total population in the age group. Primary net enrolment at national level has increased by 4 percentage points from 85 percent in 2010 to 89 percent in 2013. Although the study found increased net enrolment among both male and female headed households. Female headed households have lower net enrolment than male headed households. In terms of gender of pupils, girl pupils (90%) have higher net enrolment rate in primary school than boy pupils (88%) (See Table 3.5). This trend is similarly illustrated in regions, urban and rural areas.

Table 3.5. Primary school net enrolment rate of pupils by sex and place of residence, Malawi 2010 and 2013

Background Characteristics	Primary School Net Enrolment rate					
	Total		Female		Male	
	2010	2013	2010	2013	2010	2013
Malawi	84.8	88.7	85.6	89.5	82.2	87.9
<i>Sex of Household Head</i>						
Male	85.5	89.3	85.6	90.0	85.4	88.6
Female	82.5	86.7	85.4	87.9	79.1	85.5
<i>Place of Residence</i>						
Urban	92.5	93.6	93.6	93.8	91.3	93.5
Rural	83.6	87.8	84.4	88.8	82.7	86.9
<i>Region</i>						
Northern Region	93.4	92.9	92.3	93.6	94.7	92.1
North Urban	91.6	94.5	93.1	92.3	90.1	96.4
North Rural	93.7	92.6	92.2	93.7	95.4	91.5
Central Region	85.2	90.1	85.0	90.1	85.4	90.1
Central Urban	92.9	92.6	94.0	94.4	92.2	90.5
Central Rural	84.0	89.7	83.8	89.3	84.1	90.1
Southern Region	81.8	86.4	84.2	88.1	79.3	84.8
South Urban	92.2	94.7	93.5	93.3	90.6	96.1
South Rural	80.2	85.1	82.6	87.2	77.7	83.0
<i>Education of Household Head</i>						
None	82.8	87.1	83.4	88.2	82.2	86.1
Primary	90.5	93.5	92.5	94.7	88.2	92.5
Secondary	93.0	94.2	95.0	93.7	91.0	94.7
Tertiary	93.9	88.4	94.1	89.8	93.7	86.9

3.6. Primary school gross enrolment rate

A number measure of quality of education is gross enrolment rate. It is defined as the ratio between pupils in a level of education, regardless of age, and corresponding eligible official age group population to that level of education⁵. It measures the efficiency of the education system and depicts differences with net enrolment rate. Disparities between gross and net enrolment rates reflects over aged pupils, repetition and late starters. Primary school gross enrolment at national level has increased. Across gender of pupils, male pupils' gross enrolment rate has increased from 122 percent in 2010 to 128 percent in 2013 (see Table 3.6). Similarly, Table 3.6 shows that female pupils' gross enrolment rate increased from 115 percent in 2010 to 121 percent in 2013. This trend is similarly illustrated in regions, urban and rural areas of the country.

In this survey, we find very interestingly results in the Northern Region. A gross enrolment rate in northern region has reduced from 144 percent in 2010 to 137 percent in 2013 among male pupils. This trend is the same in gross enrolment rate of male pupils in urban north where gross enrolment has reduced from 150 percent in 2010 to 127 percent in 2013. This means that education system in the northern region, save for girl pupils, is becoming more efficient that other areas.

⁵ NSO. 2012. Malawi Compendium of Statistical Concepts and Definition. Zomba

Table 3.6. Primary school gross enrolment rate of pupils by sex and place of residence, Malawi 2010 and 2013

Background Characteristics	Primary School Gross Enrolment Rate			
	Male		Female	
	2010	2013	2010	2013
Malawi	122.0	127.8	114.7	121.2
<i>Sex of Household Head</i>				
Male	123.9	129.2	115.3	120.8
Female	115.7	123.8	112.9	122.6
<i>Place of Residence</i>				
Urban	126.9	132.5	125.4	114.9
Rural	121.2	127.0	113.1	122.3
<i>Region</i>				
Northern Region	143.8	136.8	125.8	130.3
North Urban	150.3	127.3	132.7	144.4
North Rural	142.7	138.3	124.7	128.5
Central Region	122.9	130.5	115.4	123.0
Central Urban	121.5	132.5	124.2	110.8
Central Rural	123.2	130.1	114.2	125.4
Southern Region	114.7	123.4	110.7	117.5
South Urban	125.8	133.6	124.3	115.0
South Rural	113.2	121.8	108.4	117.9
<i>Education of Household Head</i>				
None	120.0	127.6	111.7	119.4
Primary	130.9	126.7	125.2	135.4
Secondary	127.7	131.2	125.9	122.3
Tertiary	139.3	121.4	131.8	124.9

3.7. Secondary school net enrolment rate

At national level, we observe no increase in secondary school net enrolment rate. It has remained at 11 percent in 2010 as well as in 2013. There is a contradicting trend between male and female pupils' net enrolment. Male pupils indicate an increase in net enrolment rate from 9 percent in 2010 to 10 percent in 2013 (see Table 3.7).

Table 3.7. Secondary school net enrolment rate of students by sex of students and place of residence, Malawi 2010 and 2013

Background Characteristics	Secondary Net Enrolment Rate					
	Total		Male		Female	
	2010	2013	2010	2013	2010	2013
Malawi	11.4	10.9	9.2	10.2	13.7	11.6
<i>Sex of Household Head</i>						
Male	11.3	12.4	9.5	11.5	13.1	13.3
Female	11.7	6.7	7.9	6.3	15.3	7.0
<i>Place of Residence</i>						
Urban	18.2	31.8	13.8	26.6	23.1	38.1
Rural	10.2	7.6	8.3	7.4	12.1	7.8
<i>Region</i>						
Northern Region	14.1	14.4	11.9	14.9	16.2	13.8
North Urban	17.0	25.9	12.7	30.0	21.3	21.2
North Rural	13.5	13.0	11.8	13.0	15.2	13.0
Central Region	10.0	10.6	8.8	8.8	11.3	12.3
Central Urban	19.8	33.6	15.8	24.0	24.9	46.4
Central Rural	8.3	6.9	7.4	5.9	9.3	7.8
South Region	11.9	10.3	8.7	10.5	15.3	10.1
South Urban	16.9	30.9	11.7	28.8	22.2	33.3
South Rural	11.1	6.9	8.1	7.3	14.1	6.4
<i>Education of Household Head</i>						
None	6.9	6.4	5.9	6.6	8.1	6.1
Primary	15.5	14.2	12.9	16.6	17.9	12.0
Secondary	28.5	25.6	23.5	17.4	32.5	32.2
Tertiary	50.2	56.2	43.0	60.2	57.0	52.4

On the other hand, female pupils depict a declining gross enrolment rate from 14 percent in 2010 to 12 percent in 2010. Very interesting, the results show that female headed households have declining net enrolment rates across all pupils sex while male headed households indicate marginal increase in net enrolment rate (see Table 3.7).

On the other hand, urban areas show increasing secondary school net enrolment rate for both male and female pupils. For instance, female pupils' enrolment rate in urban areas increased by 15 percentage points that is from 23 percent in 2010 to 38 percent in 2013. Rural areas show negative trend in secondary school net enrolment rate. For example, female pupils' net enrolment in rural areas decreased by 4 percentage points from 12 percent in 2010 to 8 percent in 2013.

3.8. Secondary gross enrolment rate

A gross enrolment rate is supposed to be within 100 percent. A gross enrolment of higher than 100 percent shows inefficiency in the education system. The inefficiency may be attributed to grade repeating and over-aging pupils. Secondary school gross enrolment at national level has increased by at most 8 percentage points. For example, Table 3.8 shows that gross enrolment rate among male students has increased from 30 percent in 2010 to 38 percent in 2013 while it increased from 26 percent in 2010 to 31 percent in 2013 among female students. Relatively, Table 3.6 shows that female students' gross enrolment rate have lower gross enrolment rates than male students. This trend is the same in regional, urban and rural areas of the country. In urban areas, secondary school gross enrolment rate has doubled from 42 percent in 2010 to 87 percent in 2013 for male students. Among female students residing in urban, it has jumped from 48 percent in 2010 to 85 percent in 2013.

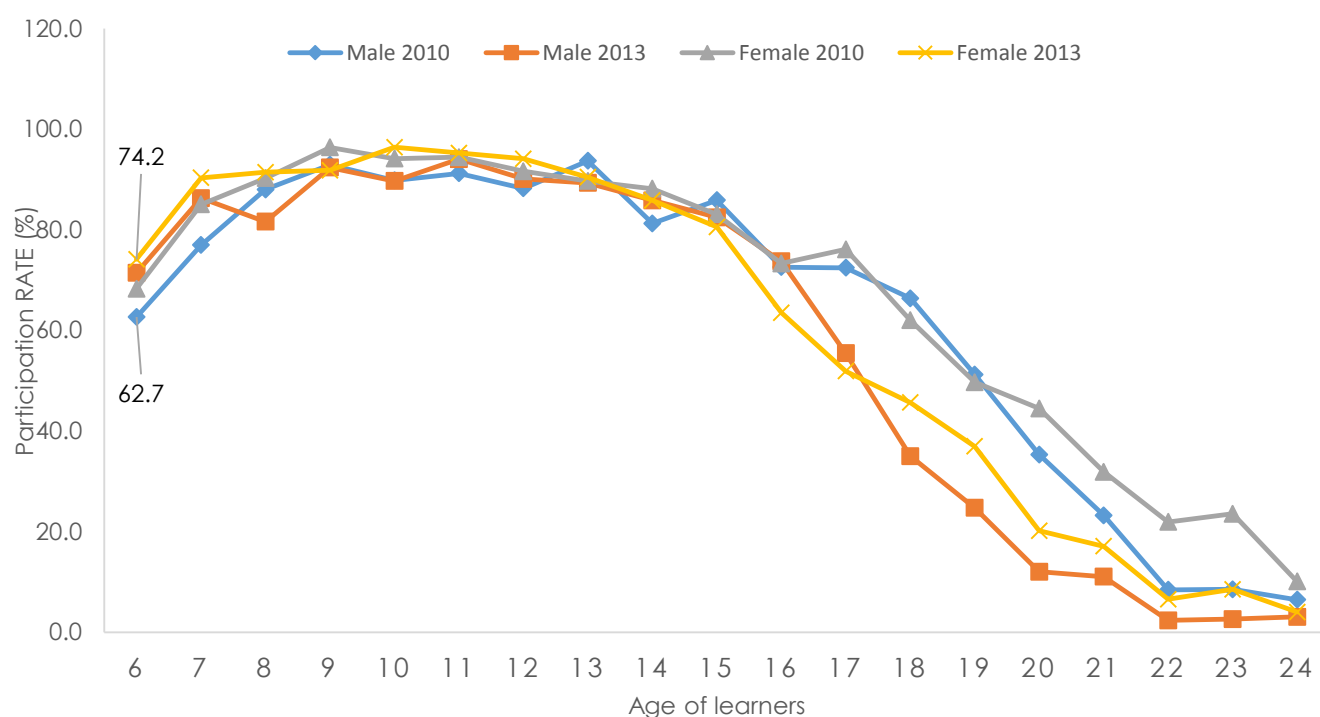
Table 3.8. Secondary school gross enrolment rate by sex and place of residence

Background Characteristics	Secondary Gross Enrolment Rate			
	Male		Female	
	2010	2013	2010	2013
Malawi	29.5	37.8	25.9	30.5
<i>Sex of Household Head</i>				
Male	30.3	41.6	27.6	33.7
Female	26.8	26.3	21.2	22.1
<i>Place of Residence</i>				
Urban	41.9	87.2	48.2	85.1
Rural	27.2	29.1	22.2	22.7
<i>Region</i>				
Northern Region	37.0	54.5	35.3	37.5
North Urban	36.4	128.8	61.2	62.6
North Rural	37.1	45.3	30.3	34.6
Central Region	28.4	35.8	23.3	29.6
Central Urban	46.1	74.9	52.3	92.8
Central Rural	24.9	28.3	19.0	21.1
South Region	28.2	35.6	25.5	29.7
South Urban	39.1	93.6	39.4	81.8
South Rural	26.3	25.6	23.0	21.4
<i>Education of Household Head</i>				
None	20.5	24.9	15.2	15.9
Primary	33.3	65.0	26.0	44.8
Secondary	82.4	86.6	68.5	78.0
Tertiary	83.1	125.4	110.6	129.8

3.9. School participation rates

Age plays a very major role in school participation. For example, in Malawi, a child should start school at age 6 and be out of secondary school by age of 17. At the age of 18, a person should be transiting to tertiary education. However, when an individual transits from one level to another, there is attrition where some individuals drop out of school for various reasons. It is shown that about 74 percent of females participated in school in 2013 while in 2010, 64 percent of females participated in school (see Figure 3.1). Furthermore, the survey finds that in both sexes in either 2010 or 2013, participation rate increases in primary school and start to decline from secondary to tertiary school. For instance, a uttermost participation rate is depicted in ages between 9 and 13 years in which most pupils are in primary school. As pupils transit from primary to secondary schools, participation rate start to drop from above 90 percentage points to approximately 80 percentage points in either years (see Figure 3.1). By age 24, only 4 percent of female students in 2013 are in school while in 2010, there were about 10 percent female students still school. In other words, school participation rate has decreased by 6 percentage points between 2010 and 2013 among female students aged 24. This trend is the same among male students.

Figure 3.1. School participation rate by sex and age



3.10. School dropout rate

School drop-out is defined as the percentage of pupils enrolled on a given grade or cycle or a level of education in a given school year who have left school either voluntarily or otherwise. Table 3.9 shows school drop-out rates in primary school. It is found that school drop-out rate in primary schools has declined from 2 percent in 2010 to only one percent in 2013. The trend is the same either male or female headed households. However, in 2013, drop-out rate in primary school is slightly higher among female headed households (2%) than among male headed households (1%). Although drop-out rate is almost the same in 2010 among the three regions of the country, drop-out rate in the north has declined by almost 2 percent in 2013 (see Table 3.9).

Table 3.9. Dropout rates in primary schools by background characteristics, Malawi 2010 and 2013

Background Characteristics	Dropout Rate in Primary Schools	
	2010	2013
Malawi	1.6	1.1
<i>Sex of Household Head</i>		
Male	1.2	0.9
Female	2.7	1.8
<i>Place of Residence</i>		
Urban	0.9	0.4
Rural	1.7	1.2
<i>Region</i>		
Northern Region	1.6	0.2
North Urban	1.6	1.1
North Rural	1.5	1.3
Central Region		
Central Urban	1.6	0.1
Central Rural	1.6	0.2
Southern Region	1.1	0.2
South Urban	1.6	1.3
South Rural	0.4	0.7
South Rural	1.7	1.4
<i>Education of Household Head</i>		
None	1.8	1.1
Primary	1.3	1.5
Secondary	0.5	0.5
Tertiary	0.2	1.2

Table 3.10 shows drop-out rates in secondary school by background characteristics between 2010 and 2013. Dropout rates in secondary schools has declined from 10 percent in 2010 to 7 percent in 2013. The survey found significant decline in dropout rates among female headed household members. For example, dropout rate among female headed households has decreased from 15 percent in 2010 to 8 percent in 2013.

Table 3.10. Dropout rates in Secondary schools by background characteristics, Malawi 2010 and 2013

Background Characteristics	Dropout Rate in Primary Schools	
	2010	2013
Malawi	9.5	6.8
<i>Sex of Household Head</i>		
Male	7.9	6.5
Female	14.9	7.8
<i>Place of Residence</i>		
Urban	0.9	0.4
Rural	1.7	1.2
<i>Region</i>		
Northern Region	11.6	2.2
North Urban	9.2	3.1
North Rural	12.6	2.0
Central Region	7.7	8.7
Central Urban	5.6	9.4
Central Rural	8.7	8.3
Southern Region	10.1	6.2
South Urban	7.4	8.1
South Rural	11.3	5.1
South Rural	11.6	2.2
<i>Education of Household Head</i>		
None	11.8	7.1
Primary	9.6	11.0
Secondary	7.9	5.8
Tertiary	3.2	2.3

CHAPTER 4: HEALTH

4.0 Introduction

The survey collected data on health and health related issues for the sample of people in 2010 and the same group was later followed in 2013. The information collected mainly focused on the incidences of sickness or injury, what action was taken in the face of sickness or injury. The module further looked at the cases of chronic diseases, whether a person had a chronic illness and who diagnosed that chronic illness. Furthermore, the module looked at the births that occurred 24 months prior to the survey. In case of a birth occurring, the module established on the regularity at which the mothers visited antenatal care facilities and type of assistance that was given during delivery. The module also reports the findings on the proportions of those who were assisted by skilled health personnel during child delivery.

4.1 Incidence of sickness

Table 4.1 shows that about 20% of the interviewed population in 2010 reported an illness or injury in the 14 days preceding the survey. On the other hand, about 19% of the interviewed in 2013 reported an illness or injury for the same time frame. In terms of residence, both rural and urban areas registered a drop in those that reported sickness or injury in 2010 as well as 2011. However, there is higher percentage of respondents in rural areas that reported on sickness or injury as compared to urban areas.

In terms of sex, the results show that more females reported on sickness or injury both in 2010 and 2013 than the males. The results further show that there is a drop from around 19% in 2010 to around 17% in 2013 among males that reported about sickness or injury. On the other hand, the results remained almost the same for females during for the same time.

There is a general decrease in percentage among those that report illness or injury as the level of education increases as seen in the results both in 2010 and 2013. At regional level, the results show the drop among those that reported illness or injury in all the three regions over the period. However, Central Region shows that there is higher percentage of those that reported illness or injury both in 2010 and 2013.

4.2 Major types of illnesses

The survey looked at the major illnesses that people suffered from both in 2010 and in 2013. The results show that for the two years, fever and malaria was the highest reported illness compared to others. However, there was a drop in percentage among those that reported fever and malaria illness from about 42% in 2010 to around 34% in 2013.

On the other hand, sore throat and flu was the second most reported illness both in 2010 and 2013. In terms of residence, many people in urban areas reported about fever and malaria illness both in 2010 and 2013 than in rural areas. The survey data also shows that more males reported on fever and malaria illness as compared to females for both years. The same picture is portrayed among those that reported about sore throat and flue for both years. There is a general an increase in percentage among those that reported fever and malaria illness as the level of education increases. This is seen in the results for both 2010 and 2013.

Table 4.1 Proportion of persons reporting illness/injury in the past two weeks and percentage distribution of reported illnesses/injuries, Malawi 2010 and 2013

Background Characteristics	Suffered from Illness or Injury		Reported Illnesses											
			Fever, Malaria		Diarrhoea and Stomach Ache		Respiratory		Headache		Sore Throat and Flu		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	20.3	18.8	41.8	33.8	9.2	9.9	8.0	10.7	6.6	9.3	14.6	15.4	19.8	20.9
<i>Place of Residence</i>														
Urban	18.2	16.0	50.9	35.6	10.4	9.9	6.0	9.1	4.3	7.0	10.3	19.3	18.1	19.0
Rural	20.7	19.4	40.4	33.5	9.0	9.8	8.3	11.0	7.0	9.7	15.2	14.8	20.1	21.2
North Urban	12.1	13.6	35.1	34.7	12.5	16.4	8.5	0.3	5.3	13.1	15.5	27.0	23.0	8.5
North Rural	21.2	14.5	27.2	37.2	11.6	10.5	9.2	2.1	10.4	11.5	28.5	24.4	13.1	14.4
Centre Urban	22.4	16.6	50.6	40.1	12.8	9.7	7.8	8.8	2.7	3.7	10.8	19.2	15.4	18.5
Centre Rural	20.7	20.2	44.1	31.1	8.5	9.2	10.5	15.0	5.9	8.0	11.7	12.5	19.4	24.2
South Urban	15.7	15.9	55.0	30.6	6.3	8.9	2.6	11.1	6.7	9.7	8.5	18.1	21.0	21.7
South Rural	20.5	19.6	41.1	35.3	8.7	10.4	6.0	8.2	7.0	11.1	14.2	15.7	23.0	19.2
<i>Sex of Household Head</i>														
Male	19.4	16.6	40.6	33.6	8.6	9.0	8.4	11.2	6.0	8.3	14.8	16.3	21.6	21.6
Female	21.2	21.0	42.8	33.8	9.7	10.4	7.7	10.4	7.2	10.1	14.3	14.8	18.2	20.5
<i>Education of Household Head</i>														
None	20.9	19.5	41.4	34.1	9.5	9.9	7.7	10.8	6.3	9.5	15.0	14.9	20.0	20.8
Primary	18.8	18.7	43.1	29.0	6.8	11.8	7.8	6.1	11.7	9.2	9.7	20.1	20.9	23.8
Secondary	15.2	13.1	44.1	35.5	6.7	6.9	12.8	13.7	7.2	6.7	13.0	17.2	16.2	20.0
Tertiary	13.5	12.6	68.8	21.9	3.7	5.4	10.2	26.1	0.0	1.3	7.4	27.9	9.9	17.4
<i>Region</i>														
North	19.9	14.4	27.8	36.8	11.7	11.3	9.1	1.8	10.0	11.7	27.5	24.8	13.9	13.5
Central	21.0	19.6	45.2	32.4	9.2	9.3	10.0	14.1	5.3	7.4	11.5	13.4	18.7	23.4
South	19.8	19.0	42.7	34.7	8.4	10.2	5.6	8.6	6.9	10.9	13.5	16.0	22.8	19.5

4.3 Action taken in the face of sickness

The survey collected information on the actions taken by respondents who reported being ill or injured in the past 14 days preceding the survey. This aspect is to understand the feelings of people in general when it comes to sickness and use of health facilities/health resources and establish the challenges that the communities face that can prevent them from using health facilities/health resources. Like in the previous table, the results shown in Table 4.2 were obtained in 2010 and 2013.

The results in this table show that high percentage of respondents sought treatment at government facilities both in 2010 and in 2013. However, there was a drop in those that sought treatment at government facilities from about 54% in 2010 to about 47% in 2013. On the other hand, there was an increase from about 19% to about 27% of respondents that sought treatment at local pharmacy or grocery respectively. About 7% and 6% of the respondents did nothing as they felt that the sickness or injury was not serious in 2010 and 2013 respectively.

In terms of residence, high proportion of urban respondents sought treatment than their rural counterparts in 2010. However, there is a drop in the percentage of the respondents that sought treatment at government health facilities from about 70% to about 46% in urban areas. The same trend applies to the percentage of the rural respondents.

There is high proportion of males that sought treatment at government facilities than females in 2010. However, high proportion of females sought treatment at government facilities than males in 2013. On the other hand, there is general a drop in proportion for those who sought treatment at government facilities as level of education increases both in 2010 and 2013. There is no much variation among those who sought treatment at government health facilities across the three regions both in 2010 and 2013.

Table 4.2 Actions taken to relieve illness or injury by background characteristics, Malawi 2010 and 2013

Background Characteristics	Actions taken													
	Did nothing, illness not serious		Did nothing, had no money		Had medicine and used known remedies		Sought treatment at government health facility		Sought treatment at other facility		Bought medicine at the Local pharmacy or grocery		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	6.6	5.9	2.1	2.4	4.6	4.0	54.2	47.4	12.0	11.3	18.6	26.9	1.8	2.1
<i>Place of Residence</i>														
Urban	4.1	6.9	0.0	0.4	3.5	5.4	69.8	45.5	8.8	11.5	13.2	28.3	0.4	2.0
Rural	7.0	5.7	2.4	2.7	4.8	3.8	51.8	47.7	12.5	11.3	19.4	26.7	2.0	2.1
North Urban	4.0	3.4	0.0	0.2	4.1	5.3	73.4	57.4	3.2	8.2	13.5	25.5	1.8	0.0
North Rural	10.1	7.8	0.5	1.4	2.9	5.2	50.2	57.0	16.2	8.9	18.3	18.4	1.7	1.3
Centre Urban	4.4	6.5	0.0	0.0	5.4	4.9	63.5	46.1	9.7	9.9	16.6	30.4	0.4	2.2
Centre Rural	4.9	5.6	2.9	3.6	4.5	3.3	50.8	46.1	13.8	12.0	21.2	28.0	1.9	1.4
South Urban	3.8	8.1	0.0	0.8	0.7	6.0	78.2	42.6	8.7	13.9	8.3	26.3	0.2	2.3
South Rural	8.1	5.4	2.6	2.0	5.6	4.1	53.2	47.9	10.2	11.0	18.1	26.6	2.2	3.0
<i>Sex of Household Head</i>														
Male	6.7	6.7	1.5	2.5	4.8	3.8	55.0	44.9	11.5	11.0	18.4	28.4	2.0	2.6
Female	6.6	5.2	2.6	2.3	4.4	4.1	53.6	49.2	12.5	11.6	18.8	25.8	1.6	1.7
<i>Education of Household Head</i>														
None	6.5	6.0	2.3	2.6	4.8	3.8	54.9	47.7	11.2	10.6	18.4	27.1	2.0	2.2
Primary	8.8	4.7	0.5	1.0	2.4	3.3	46.1	46.7	18.7	15.5	23.2	27.3	0.4	1.4
Secondary	6.0	4.0	1.2	0.4	3.0	7.6	51.3	46.3	19.7	15.6	18.4	24.4	0.4	1.7
Tertiary	10.3	20.2	0.0	0.0	11.7	5.2	49.7	18.3	14.9	33.5	13.4	22.8	0.0	0.0
<i>Region</i>														
North	9.6	7.2	0.5	1.2	3.0	5.2	52.2	57.1	15.1	8.8	17.9	19.4	1.8	1.1
Central	4.8	5.7	2.4	3.1	4.7	3.5	52.9	46.1	13.1	11.7	20.4	28.3	1.6	1.5
South	7.6	5.8	2.3	1.8	5.0	4.3	56.2	47.2	10.0	11.4	16.9	26.6	2.0	2.9

4.4 Incidence of chronic illness

The section aims at getting an insight of overall prevalence of chronic illnesses, proportion of those chronically ill and understanding as to who diagnosed the chronic illness.

There is slight increase in proportion for those who suffered from chronic diseases from about 5% in 2010 to about 6% in 2013 as shown in Table 4.3. Asthma was the major chronic illness that was reported both in 2010 and 2013. There was an increase in proportion among those that reported having asthma chronic illness from 19% in 2010 to 22% in 2013. On the other hand, Arthritis was the second major chronic illness that was reported both in 2010 and 2013. There is also an increase in proportion among those who reported chronic illness of TB and HIV from 6% in 2010 to 15% in 2013.

In terms of residence, there is high proportion of those that reported on asthma chronic illness in urban areas than in rural areas. On the other hand, there is also an increase in prevalence rate among those that reported on asthma chronic illness in 2013 as compared to those that reported in 2010.

In general, there is high proportion of females who reported that they were chronically ill both in 2010 and in 2013. However, for the major chronic illnesses of Asthma and Epilepsy the proportion of males that suffered from these illnesses is higher than that of females for both years.

In terms of education, the results show that there is high proportion of those with lower education who reported about chronic illnesses than those with higher education. In general, Southern Region shows high proportion of reported chronic illnesses than the other regions in both years.

Table 4.3 Proportion of chronic illness and distribution of chronic illness reported by background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion who suffered from chronic disease		Type of Chronic Illness Reported											
			Chronic Malaria		TB and AIDS		Asthma		Arthritis		Epilepsy		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	5.3	6.4	6.8	5.5	5.8	15.0	19.1	22.0	13.4	10.4	11.4	6.6	43.6	40.5
<i>Place of Residence</i>														
Urban	6.1	6.3	10.8	5.8	8.4	17.4	26.2	31.3	4.5	5.7	3.7	3.5	46.3	36.3
Rural	5.1	6.4	5.9	5.4	5.2	14.5	17.6	20.2	15.3	11.3	13.1	7.2	43.0	41.3
North Urban	4.9	3.5	7.0	9.2	25.6	4.0	8.2	45.8	7.0	13.2	17.2	0.8	35.2	27.0
North Rural	4.2	3.4	3.6	5.1	2.7	6.5	19.0	18.6	17.9	18.6	8.3	6.2	48.5	45.0
Centre Urban	7.2	5.3	14.3	4.5	7.8	14.7	18.1	28.7	5.3	6.5	2.6	4.6	51.9	41.0
Centre Rural	4.5	6.8	4.9	4.4	5.0	9.1	14.1	20.9	10.2	12.0	19.1	10.0	46.7	43.5
South Urban	5.5	8.0	6.7	6.5	4.8	20.4	42.4	32.1	2.9	4.6	1.7	2.9	41.4	33.6
South Rural	6.0	6.8	7.1	6.4	5.8	20.6	19.7	19.7	18.3	9.9	9.7	4.6	39.3	38.8
<i>Sex of Household Head</i>														
Male	4.6	5.4	6.7	6.3	3.7	10.3	21.5	27.5	8.2	5.7	14.0	7.9	46.0	42.3
Female	5.9	7.4	6.9	4.9	7.3	18.2	17.4	18.2	17.1	13.7	9.5	5.8	41.9	39.3
<i>Education of Household Head</i>														
None	5.3	6.5	7.4	5.9	6.0	14.9	19.4	21.1	13.9	10.7	12.7	7.4	40.6	40.1
Primary	5.6	6.0	7.0	1.8	2.1	13.6	12.4	25.9	15.7	16.0	2.5	2.5	60.3	40.2
Secondary	5.5	5.9	0.2	3.9	6.8	17.6	17.3	24.3	5.3	4.5	4.3	2.9	66.1	46.8
Tertiary	5.0	10.5	0.0	3.5	4.1	13.5	56.1	44.1	7.6	1.2	0.0	0.0	32.2	37.7
<i>Region</i>														
North	4.3	3.4	4.2	5.7	6.6	6.2	17.1	22.6	16.0	17.8	9.8	5.4	46.3	42.4
Central	4.9	6.5	7.2	4.4	5.7	9.9	15.1	22.0	9.0	11.2	15.2	9.3	47.9	43.2
South	6.0	7.0	7.1	6.4	5.7	20.5	22.8	21.9	16.2	8.9	8.6	4.3	39.6	37.9

4.5 Diagnosis of chronic illness

The section aims at understanding the trend in usage of health personnel in the diagnosis of chronic illnesses in 2010 and 2013. This was important as the attitudes of the households will have a great influence in the uptake of certain services that are provided.

Table 4.4 shows that there is high proportion of respondents who were diagnosed by the medical worker at the hospital both in 2010 and 2013. The results further show that there was an increase in proportion of respondents who were diagnosed by medical workers at the health facilities from 4% in 2010 to 11% in 2013. The results also reveal that there was a reduction in proportion among those who reported that they diagnosed themselves, dropping from around 16% in 2010 to around 11% in 2013.

In terms of residence, the results show that both in rural and urban areas there is high proportion of respondents who reported that they were diagnosed by medical workers in hospitals.

The results also show that high proportion of females reported that they were diagnosed by medical workers at the hospital than males in both years. However, the trend shows that there is higher proportion of males than females who reported that they were diagnosed at other health facilities, traditional healers and those that diagnosed themselves in both years.

In terms of education, the results generally show that most respondents with higher education qualifications were diagnosed by medical workers at the hospitals than those with lower education in both years. On the other hand, the results show that higher proportion of respondents reported to have been diagnosed by medical workers at the hospitals in the north compared to other regions in both years. However, there is variation of results across regions on who the respondents responded to diagnose them in both years.

Table 4.4 Proportion with chronic illnesses and distribution of who diagnosed them by background characteristics, Malawi 2010 and 2013

Background Characteristics	Trained medical worker at hospital		Medical worker at other health facility		Traditional healer		Self		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	65.4	64.2	3.7	11.4	2.1	2.5	16.2	11.9	12.5	10.0
<i>Place of Residence</i>										
Urban	84.0	83.5	0.1	3.8	1.3	1.7	11.2	6.2	3.4	4.9
Rural	61.3	60.6	4.5	12.8	2.3	2.7	17.4	12.9	14.6	11.0
North Urban	80.6	92.0	0.6	5.3	7.7	0.0	1.6	2.8	9.5	0.0
North Rural	66.0	69.3	5.7	5.5	1.0	1.7	19.4	22.0	7.9	1.6
Centre Urban	90.3	85.2	0.0	0.4	1.0	2.6	8.7	8.1	0.0	3.7
Centre Rural	59.6	58.8	6.5	13.6	1.4	1.4	18.1	13.8	14.2	12.4
South Urban	76.0	81.5	0.0	6.2	0.1	1.2	17.1	5.1	6.7	6.1
South Rural	61.4	61.4	2.8	12.9	3.2	4.0	16.4	11.1	16.2	10.6
<i>Sex of Household Head</i>										
Male	64.5	63.6	5.1	13.2	2.9	2.7	11.8	9.7	15.7	10.9
Female	66.1	64.6	2.7	10.2	1.6	2.4	19.4	13.4	10.2	9.4
<i>Education of Household Head</i>										
None	65.6	62.4	3.8	11.9	2.3	2.7	15.1	12.1	13.3	10.9
Primary	47.4	71.1	2.2	11.1	0.0	1.4	39.0	14.4	11.4	2.0
Secondary	76.4	72.0	4.3	8.4	1.9	1.5	13.6	9.7	3.7	8.5
Tertiary	75.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0
<i>Region</i>										
North	68.4	72.6	4.9	5.4	2.1	1.4	16.4	19.2	8.1	1.4
Central	67.1	62.5	5.0	11.8	1.3	1.6	15.8	13.0	10.8	11.1
South	63.4	64.9	2.4	11.7	2.7	3.5	16.5	10.0	14.9	9.8

4.6 Reproductive health and antenatal services

Information was collected on those who gave birth in the last 24 months prior to the survey, usage of antenatal service facilities, place of delivery and assistance during delivery. Malawi is one of the countries with high maternal mortality

rates in the world. So the information collected will help in depicting some aspects of maternal health in Malawi. This is in line with one of the MGDs which stipulate that countries should strive to reduce maternal mortality by 2015.

4.7 Birth delivered twenty four months prior to the survey

Table 4.5 shows that 28% percent of women aged between 12 and 49 years reported that they gave birth in the last 24 months prior to the survey in 2010 as compared to 24% of women of the same age group that reported in 2013. On the other hand, about 96% and 98% of the pregnant women with the last child among those who were aged 12-49 years reported that they regularly visited health clinics in 2010 and 2013 respectively.

In terms of residence, the results show that high proportion of rural residents among women aged 12-49 years reported that they were pregnant with their last child both in 2010 and in 2013 respectively. On the other hand, there is slightly higher proportion of pregnant women in this age group who reported that they regularly visited health clinics in rural areas than in urban areas for both years.

There is a decrease in proportion of those who gave birth in the last 24 months among women aged 12-49 years as the level of education increases both in 2010 and 2013. However, there is variation of proportion among pregnant women who visited health clinics across different levels of education both in 2010 and 2013.

In terms of regions, the results show that there is reduction in proportion of those who gave birth in the last 24 months in 2010 as compared to 2013. On the other hand, there is an increase in proportion of pregnant women who regularly visited health clinics in 2013 as compared to 2010.

4.8 Antenatal care services and place of delivery

The results shown in Table 4.5 reveal that there is high proportion of women aged 12-49 years that delivered at the hospital in the last 24 months. In 2010, 84% of women reported to have delivered at the hospital as compared 89% in 2013. On the other hand, there is reduction in proportion of women who delivered at home from 15% in 2010 as compared to 11% in 2013.

In terms of residence, the results show that high proportion of women in urban areas delivered at the hospitals than those in rural areas both in 2010 and 2013. The results show that the proportion of women who delivered at the hospital increases as the level of education of women also increase for both years. In terms of regions, Central and Southern Regions show slightly higher proportion of women who delivered at the hospitals than in the Northern Region both in 2010 and 2013.

4.9 Type of assistant during delivery

Table 4.5 indicates that there is an increase in the proportion of births attended by skilled health personnel from around 84% in 2010 compared to 89% in 2013. In terms of residence, there is higher proportion of births attended by skilled workers in urban areas than rural areas both in 2010 and 2013. The proportion of births attended by skilled health personnel increases as the level of education increases in both years. In terms of Regions, Southern Region has the highest proportion of births attended by skilled health personnel compared to other regions.

Table 4.5 Proportion of women aged 12-49, regular antenatal care visits and place of delivery by background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion of those who gave birth in the last 24 months		Proportion of those who regularly went to a health clinic when pregnant with the last child		Place of delivery for the child born in the last 24 months					
					Health facilities		Home		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	28.0	23.8	96.2	97.8	83.5	88.8	15.0	10.6	1.4	0.6
<i>Place of Residence</i>										
Urban	24.2	21.0	95.0	97.4	92.4	94.1	7.2	5.3	0.4	0.6
Rural	28.7	24.4	96.4	97.9	82.0	87.9	16.4	11.5	1.6	0.6
North Urban	23.1	14.4	93.5	95.2	93.0	93.1	7.0	6.9	0.0	0.0
North Rural	29.1	19.8	93.5	98.5	79.5	85.4	17.9	14.6	2.6	0.0
Centre Urban	28.9	23.7	100.0	97.2	91.6	91.6	7.7	8.4	0.7	0.0
Centre Rural	29.1	23.5	95.8	98.3	82.7	87.1	16.0	12.1	1.3	0.9
South Urban	20.2	19.5	89.0	98.0	93.4	97.5	6.6	1.0	0.0	1.5
South Rural	28.3	26.4	97.8	97.4	82.1	89.0	16.2	10.5	1.6	0.4
<i>Sex of Household Head</i>										
Male	30.7	26.0	96.4	97.9	84.4	89.3	14.5	10.0	1.2	0.7
Female	18.6	17.0	94.6	97.4	78.8	86.7	18.2	13.3	3.1	0.0
<i>Education of Household Head</i>										
None	29.4	25.0	96.4	97.9	80.8	86.9	17.5	12.3	1.7	0.7
Primary	25.0	20.1	91.8	96.0	96.4	95.6	3.2	4.4	0.4	0.0
Secondary	20.8	18.6	98.8	97.9	99.1	98.4	0.9	1.6	0.0	0.0
Tertiary	8.5	23.0	96.2	100.0	100.0	100.0	0.0	0.0	0.0	0.0
<i>Region</i>										
North	28.1	18.9	93.5	98.1	81.2	86.3	16.5	13.7	2.3	0.0
Central	29.0	23.6	96.5	98.1	84.1	87.9	14.6	11.4	1.2	0.7
South	26.9	25.2	96.7	97.5	83.6	90.2	14.9	9.2	1.4	0.6

4.10 Type of personnel who assisted during the child delivery

The results shown in table 4.6 show that high proportion of women who gave birth at the health facilities were assisted by nurses and doctors both in 2010 and 2013. On the other hand, there was a reduction in proportion of births attended by midwife, TBAs and friends/relative in 2013 as compared to 2010. In terms of residence, high proportion of births were attended by doctors and nurses in urban areas than rural areas in both years. Education of women has an impact on the delivery of children. The results obtained in Table 4.6 show that the higher the level of education of women the more likely that their delivery will be attended by the health skilled workers as seen both in 2010 and 2013.

Table 4.6 Proportion of type of child delivery attendant and births assisted by skilled health personnel by background characteristics, Malawi 2010 and 2013

Background Characteristics	Doctor		Nurse		Midwife		TBA		Friend or Relative		Other		Proportion of births attended by skilled health personnel	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	32.3	24.9	50.5	62.4	0.7	1.1	8.0	4.0	8.0	6.3	0.6	1.2	83.5	88.5
<i>Place of Residence</i>														
Urban	45.4	33.1	47.0	60.3	0.0	0.2	1.0	4.5	6.6	1.4	0.0	0.4	92.4	93.7
Rural	30.1	23.5	51.1	62.8	0.8	1.3	9.2	3.9	8.2	7.2	0.7	1.3	81.9	87.6
North Urban	10.1	28.5	82.8	63.0	0.0	1.6	0.0	0.0	7.0	6.9	0.0	0.0	93.0	93.1
North Rural	9.8	14.5	68.9	71.3	0.4	1.2	9.4	1.4	11.0	11.7	0.6	0.0	79.1	86.9
Centre Urban	39.1	43.4	52.4	48.2	0.0	0.0	1.7	7.3	6.7	1.1	0.0	0.0	91.6	91.6
Centre Rural	27.6	20.4	54.8	65.1	0.6	0.8	9.1	4.5	7.3	7.6	0.5	1.6	83.0	86.3
South Urban	64.4	20.9	29.0	75.3	0.0	0.2	0.4	1.5	6.2	1.0	0.0	1.1	93.4	96.4
South Rural	38.9	27.9	41.8	59.2	1.0	1.8	9.2	3.8	8.2	6.1	0.9	1.2	81.8	88.9
<i>Sex of Household Head</i>														
Male	31.9	25.0	51.7	62.7	0.6	1.0	8.4	4.0	7.0	6.2	0.4	1.1	84.2	88.7
Female	34.7	24.6	43.7	61.3	0.9	1.6	5.6	4.2	13.2	6.8	1.9	1.5	79.3	87.5
<i>Education of Household Head</i>														
None	30.8	24.0	49.1	61.7	0.8	0.9	9.4	4.7	9.3	7.4	0.6	1.2	80.7	86.6
Primary	40.1	26.8	56.3	67.8	0.0	2.2	1.7	0.2	1.9	3.0	0.0	0.0	96.4	96.8
Secondary	40.9	29.0	58.2	65.4	0.0	2.0	0.0	1.6	0.0	0.0	0.9	1.9	99.1	96.4
Tertiary	36.7	48.9	63.3	51.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0
<i>Region</i>														
North	9.9	16.2	70.7	70.3	0.3	1.2	8.1	1.2	10.4	11.1	0.5	0.0	80.9	87.7
Central	29.5	24.4	54.4	62.1	0.5	0.6	7.9	5.0	7.2	6.4	0.4	1.4	84.4	87.2
South	42.3	26.9	40.1	61.4	0.9	1.5	8.0	3.5	7.9	5.4	0.8	1.2	83.3	89.9

CHAPTER 5: CREDIT AND LOANS

5.0 Introduction

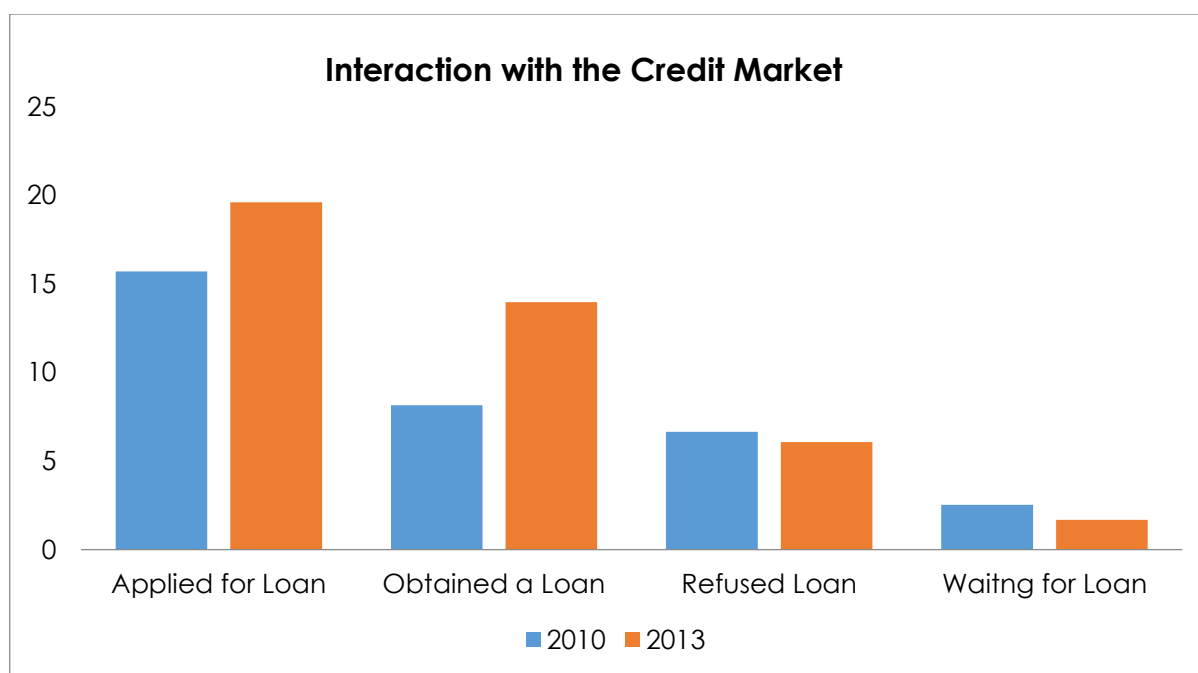
Credit and loans are important sources of additional finance for households, either to relieve a household during a difficult period or enable it to expand its activities. These are needed as for increase in demand for investment in both agricultural and non-agricultural enterprises.

The IHPS 2013 collected information on access to credit and loans for business or farming purposes from either formal or informal sources from household members. Formal loans include money borrowed from financial institutions with interest, security and conditions for payment well-laid down while informal loans refer to borrowing from friends, relatives, private money-lenders and communal groups without any formal agreement describing the terms of payment. This chapter highlights the proportion of persons who had access to loans and credit, the reasons for obtaining loans, the sources of loan and finally insights into the reasons for not borrowing.

5.1 Proportion of households that had some interaction with the credit market

Figure 5.1 reveals that 20 percent of the household in Malawi applied for loan that has shown that there has been a slight increase as compared to 16 percent in 2010. Of these 19 percent who applied for a loan, 14 percent obtained a loan showing an increase from those who obtained in 2010 (8 percent). 6 percent of the households were refused to get a loan and there has been a decrease from those on a waiting list, 1.7 percent in 2013 as compared to those in 2010 (2.5 percent).

Figure 5.1 Proportion of households that had some interaction with the credit market, Malawi 2010 and 2013



5.2 Proportion of households that obtained loans

The findings from the survey show that in about 14 percent of the households in Malawi at least one member obtained credit or loan for business or farming purpose in the 12 months prior to the survey. The findings in Table 5.1 indicates, the extent of indebtedness, as measured by the proportion of loan recipients, has not been a big difference between urban areas (15 percent) and rural areas (14 percent). In terms of gender, there is also no significant difference between borrowers in male-headed households (14 percent) and female-headed households (13 percent).

The findings in Table 5.1 reveal that, at regional level, Southern and Central regions' household reported around 14 percent for those who obtained loans and lastly Northern region, 7 percent. Urban households in Northern and Southern regions consistently have higher figures except central region which rural areas reported high figures 15 percent than urban areas, 14 percent.

Table 5.1 Proportion of households where at least one member obtained a loan for business or farming purposes by background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion that Borrowed		Reason for obtaining Loan													
			Purchase Land		Purchase Agricultural		Purchase inputs for Tobacco		Purchase inputs for cash crops		Business Startup		Purchase for Non-Farm Inputs		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	8.1	14.0	2.2	1.0	22.1	19.4	4.3	3.6	8.5	6.1	47.5	53.6	14.4	11.4	1.0	4.9
<i>Sex of Household Head</i>																
Male	8.7	14.4	2.2	1.3	24.7	22.0	4.9	4.7	9.9	5.9	42.0	49.6	15.0	11.5	1.3	5.0
Female	6.4	12.6	2.0	0.3	11.3	10.4	1.7	-	2.4	6.5	70.3	67.0	12.3	11.2	-	4.6
<i>Place of Residence</i>																
Urban	10.9	15.2	3.7	2.7	4.7	8.0	-	-	-	1.3	72.5	68.0	19.1	18.7	-	1.2
Rural	7.6	13.7	1.8	0.7	26.8	21.9	5.5	4.4	10.7	7.1	40.7	50.4	13.2	9.8	1.3	5.7
<i>Region</i>																
North	6.3	6.9	2.6	1.6	30.8	7.5	13.6	7.2	5.7	13.3	37.5	37.1	9.8	33.3	-	-
North Urban	6.4	10.4	8.6	1.2	36.8	3.1	-	-	-	-	31.7	36.6	22.8	59.1	-	-
North Rural	6.3	6.2	1.5	1.7	29.7	8.9	16.0	9.5	6.7	17.6	38.5	37.2	7.5	25.1	-	-
Central	9.9	14.3	1.4	0.7	28.3	27.9	5.5	6.4	1.1	6.6	46.9	44.9	14.7	8.0	2.2	5.4
Centre Urban	15.3	13.7	5.1	2.8	2.7	15.7	-	-	-	3.3	75.7	53.8	16.5	21.9	-	2.5
Centre Rural	8.9	14.5	-	0.3	37.6	30.3	7.5	7.7	1.5	7.3	36.4	43.2	14.0	5.3	2.9	5.9
South	7.1	14.9	3.1	1.3	13.3	12.6	1.0	0.8	17.4	5.0	50.1	62.7	15.1	12.7	-	4.8
South Urban	8.1	17.6	-	2.8	2.4	2.8	-	-	-	-	74.5	81.5	23.1	12.5	-	0.4
South Rural	6.9	14.4	3.7	0.9	15.5	15.0	1.2	1.0	20.8	6.2	45.3	58.2	13.6	12.8	-	5.9
<i>Level of Education of Household Head</i>																
None	6.8	12.6	2.0	0.5	22.7	17.7	4.9	3.8	11.3	7.0	44.1	56.4	13.8	10.4	1.1	4.2
Primary	9.9	18.3	-	1.7	22.7	19.3	7.8	3.5	8.2	5.3	48.2	50.1	13.1	10.5	-	9.5
Secondary	13.8	16.8	3.9	2.6	21.0	26.1	1.4	3.6	1.6	4.5	55.4	47.6	15.4	10.7	1.4	5.0
Tertiary	8.4	20.0	-	2.0	13.0	17.0	-	-	-	0.2	56.8	43.8	30.2	35.3	-	1.6

5.3 Purpose of loan

Some people borrow for investments with the others borrow for consumption purposes in shows the reasons borrowers advanced for securing a loan. Business start-up stood out as the major reason for seeking a loan (54%), followed by Purchase Agricultural (19%) and purchase for non-farm inputs (11%) respectively. For gender of the household head, female headed house to a lead in obtaining the loan for business start-up for the two survey periods, 2010 and 2013 (70 percent and 67 percent respectively). The figures also indicate much as the females took a lead but the percentage has decreased to 67 percent in 2013 from 70 percent in 2010.

A higher percentage of loan beneficiaries in urban areas (68 percent) reported to have accessed loans to set up business ventures compared to rural areas (50 percent). About 22 percent of persons who accessed loans in rural areas used it to purchase agricultural inputs (for food crops, tobacco or any other crops) as opposed to 8 percent in urban areas. This gap between urban and rural proportions could be attributed to the fact that urban households have insignificant activity on production of crops.

5.4 Sources of loan

Findings in table 5.2 show that the highest proportion of those who obtained the loan, 36 percent sought credit from other sources different from those listed in the table. The second notable sources of borrowing are from relatives and neighbour both around 13 percent. About 11 percent borrowed from bank commercial. The least reported sources of loan are from MRFC, employer and grocery, all them with less than 1 percent of the loans coming from this sources.

Relatives are typically more relied upon as source of loans in rural areas (15 percent) than in urban areas (6 percent). NGO retain strong presence in rural areas (11 percent) compared to urban areas (7 percent). A substantially higher proportion of borrowers from banks are observed in urban areas (21 percent) as opposed to rural areas (9 percent). It can also be observed that in urban areas there has been a decrease (11 percent) in the proportion of those who borrowed money from the bank from 40 percent in 2010 to 21 percent in 2013.

Sizeable differences emerge across gender of the household head. Male headed households are slightly more likely to borrow from neighbours and relative (both 15 percent) than their counterparts in female headed households 10 percent and 8 percent for neighbour and relative respectively. In terms of regions, the northern region has the lower proportion of persons who got loans from neighbours at 9 percent. The corresponding figure in the central region is 12 percent and 15 percent in the south.

Table 5.2 Percentage distribution of sources of loans for businesses or farming purposes by background characteristics, Malawi 2010 and 2013

Background Characteristics	Sources of Loan											
	Relative		Neighbor		Local Merchant		Money Lender		Employer		Religious Inst.	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	18.7	13.2	19.4	13.5	2.2	0.9	11.2	7.9	0.8	0.8	2	1.1
<i>Sex of Household Head</i>												
Male	17.6	14.6	20	14.6	2.1	0.6	11.1	7.5	1	1	2.3	1
Female	23.6	8.3	16.7	9.9	2.5	1.8	11.7	8.9	-	0.1	0.9	1.6
<i>Place of Residence</i>												
Urban	7.6	5.6	11.5	17	2.1	0.9	5.2	5.3	2.2	2.8	1	0.1
Rural	21.7	14.9	21.5	12.7	2.2	0.9	12.9	8.4	0.5	0.3	2.3	1.4
<i>Region</i>												
North	2	9.1	5	3.2	1.3	-	18.8	4.2	-	-	5.2	-
North Urban	2.1	5.6	-	2.5	-	-	-	-	-	-	-	-
North Rural	2	10.3	5.9	3.4	1.5	-	22.2	5.6	-	-	6.2	-
Central	15	12	19.9	13.9	2.4	1.5	6.9	7.2	0.8	1.1	1.1	1.7
Centre Urban	4.5	-	11	12.3	-	2.2	4.5	7.8	3	6.5	-	-
Centre Rural	19	14.3	23.3	14.2	3.3	1.4	7.8	7	-	-	1.5	2.1
South	26.3	14.6	21.7	14	2.1	0.4	14.5	8.8	1	0.6	2.5	0.7
South Urban	14.6	9.9	14.7	21.8	6.6	-	7.4	4	1	0.4	3.1	0.2
South Rural	28.5	15.7	23	12.1	1.3	0.5	15.8	9.9	1	0.7	2.3	0.8
<i>Level of Education of Household Head</i>												
None	20.8	15.6	25.1	15	3.4	0.6	10.8	9.3	0.7	-	1.3	1.2
Primary	21	11.8	13.7	12.7	-	-	15.2	7.7	-	1.7	7.7	-
Secondary	13.9	7.9	6.5	10.8	-	2.6	11.7	4.1	1.7	3	0.2	1.9
Tertiary	-	0.8	18.1	2.5	-	-	1.8	2.1	-	0.7	15.7	0.6
	MARDEF		MRFC		SACCO		Bank		NGO		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	5	1.1	2.8	0.8	4.8	2.4	15.1	11.1	5.7	10.5	12.3	36.2
<i>Sex of Household Head</i>												
Male	3.9	0.5	3.4	0.7	5	2.1	13.3	13	6.8	12.3	13.6	31.7
Female	9.9	3	-	1.5	3.6	3.7	22.9	4.9	1.4	4.2	6.7	51.8
<i>Place of Residence</i>												
Urban	12.6	1.2	-	1	4.1	3.9	40.3	21.4	3.2	7.2	10.2	33.3
Rural	3	1.1	3.5	0.8	4.9	2.1	8.3	8.8	6.4	11.2	12.8	36.9
<i>Region</i>												
North	0.3	4.5	-	7.9	12.5	4.9	19.2	14.5	7.7	6.3	27.9	43.3
North Urban	2.1	-	-	15.9	26	1.2	45.3	14.3	4.2	8.3	20.1	49.7
North Rural	-	5.9	-	5.3	10	6.1	14.4	14.6	8.4	5.7	29.4	41.3
Central	3.2	-	2.6	1.1	4.6	2.8	22.6	11.7	7.1	13.6	13.8	33.4
Centre Urban	11.7	-	-	-	4	9.6	49.7	25.3	1.2	5.7	10.4	30.6
Centre Rural	-	-	3.6	1.3	4.8	1.4	12.4	9	9.4	15.2	15.1	34
South	8	1.8	3.5	0.1	3.4	1.9	5.8	10.4	3.8	8	7.4	38.2
South Urban	16.5	2.3	-	0.3	-	-	21.1	19.2	6.9	8.1	8	33.8
South Rural	6.4	1.7	4.2	-	4	2.4	3	8.2	3.2	8	7.3	39.2
<i>Level of Education of Household Head</i>												
None	4.5	1.2	3.6	0.7	2.2	1.5	14.9	7.4	4	7.6	8.6	39.1
Primary	10.4	-	4.6	1.5	1.9	-	5.8	4.7	5.3	20.3	14.3	39.5
Secondary	3	1.5	-	0.9	12.1	3.9	18.4	22.8	11.2	12.2	21.4	28.3
Tertiary	15.3	-	-	-	11.3	18.3	26.7	41.8	-	20.5	11.1	12.7

5.5 Reasons for not applying for a loan

In addition to the detailed information collected on loan recipients, the survey also investigated the reasons that some people never attempted to get a loan. During the survey period there has been a slight drop in the proportion that never attempted to get a business loan from 84 percent in 2010 to 80 percent in 2013. Table 5.3 shows the percentage distribution of reasons for never attempting to apply for a loan. Among households that had no interaction at all with the

credit market. Too much trouble for what it's worth is the most frequently cited reason barring them from borrowing (24 percent).

Furthermore, the feeling there is no need also hampers the ability for one to borrow. This is reflected by about 19 percent of the non-recipients. Another 16 percent did not apply because of too expensive. A small proportion of 6 percent reported that inadequate collateral (6 percent) as the reason for not obtaining loan.

Looking at the highest reported reason for not applying for a loan across socio- economic background, Table 5.3 reveals that more urban population thought there was no need to obtain a loan, 28 percent than those in rural areas 18 percent. In rural areas also 24 percent thought it was too much trouble for what its worth.

Across gender of the household head, 25 percent of the non-recipients from male-headed households reported too much trouble for what it's worth as the main reason for not obtaining a loan. Marginally different from this, 23 percent of non-recipients from female-headed households also reported the same.

Across the regions of the country of 80 percent who never applied for loan, 26 percent in the northern region has the highest proportion of non-loan recipients who reported it is too expensive while the central region comes second (18 percent) and finally the northern region (11 percent).

Looking at the education of the household head, it can be observed that for those with tertiary education were dominant in reporting that there was no need to obtain a loan at about 53 percent. Much as that 13 percent of the households reported do not like to be in debt in the tertiary education of the household head

Figure 5.2 Reason for not applying for a loan, Malawi 2013

Reason for not obtaining Loan

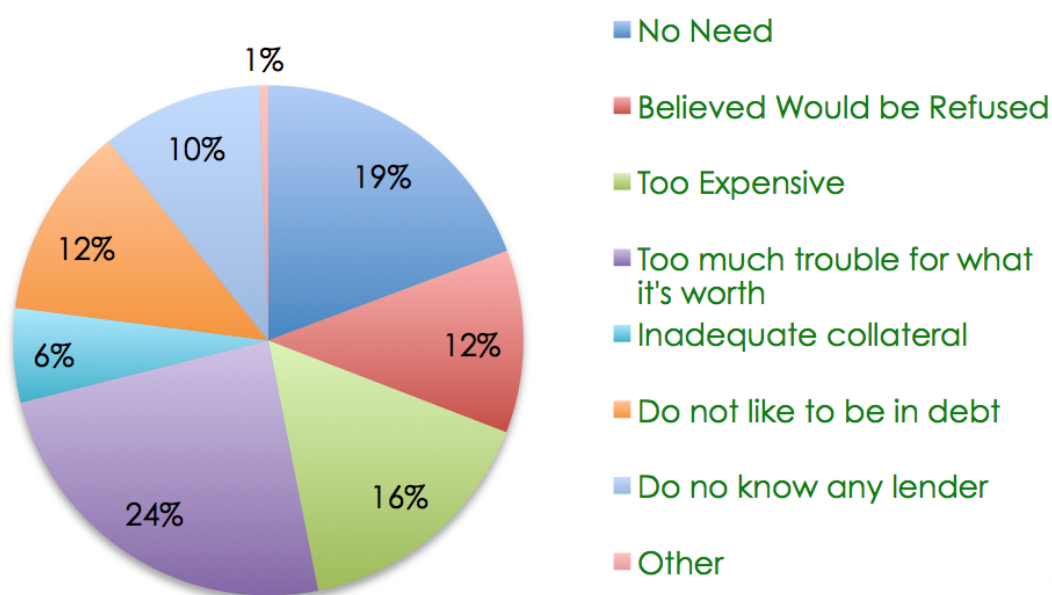


Table 5.3 Proportion of persons who never applied for a loan for business or farming purposes by background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion who never attempted to get a Business Loan		Reason for obtaining Loan															
			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	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Total	84.3	80.0	21.2	19.3	16.5	11.6	10.2	16.0	14.8	24.2	3.3	6.0	11.3	12.2	21.6	10.2	1.1	0.6
<i>Sex of Household Head</i>																		
Male	82.7	79.1	22.3	20.4	16.7	11.0	9.7	15.9	14.0	24.6	3.2	5.3	10.9	11.7	22.3	10.6	1.0	0.5
Female	89.4	82.7	18.2	16.1	16.0	13.1	11.7	16.4	17.2	23.1	3.3	7.7	12.4	13.6	19.8	9.2	1.4	0.8
<i>Place of Residence</i>																		
Urban	79.1	78.3	32.6	28.4	17.0	11.2	4.4	8.9	13.7	22.9	2.2	5.1	15.3	15.4	14.2	7.6	0.5	0.5
Rural	85.3	80.4	19.5	17.7	16.4	11.6	11.1	17.2	15.0	24.4	3.4	6.1	10.7	11.6	22.7	10.6	1.2	0.6
<i>Region</i>																		
Northern Region	86.8	90.4	29.0	19.2	14.1	12.5	11.5	25.5	12.5	23.5	5.4	4.0	10.2	8.8	12.9	6.0	4.4	0.5
North Urban	87.9	88.1	40.4	22.6	6.0	9.0	13.7	21.5	15.8	27.2	8.3	4.5	13.1	9.7	0.6	5.5	2.1	-
North Rural	86.6	90.9	27.2	18.5	15.4	13.2	11.2	26.3	12.0	22.7	4.9	3.9	9.7	8.6	14.9	6.1	4.7	0.6
Central Region	83.0	79.6	24.9	19.4	14.8	10.3	14.4	18.0	16.5	21.7	2.1	8.2	6.4	13.1	19.7	8.9	1.0	0.4
Centre Urban	76.5	82.6	38.5	27.0	10.6	12.0	3.6	8.8	25.7	25.5	0.3	5.0	11.5	15.4	9.1	6.0	0.6	0.4
Centre Rural	84.3	78.9	23.1	18.0	15.4	10.0	15.9	19.6	15.3	21.0	2.4	8.8	5.7	12.8	21.1	9.4	1.0	0.3
Southern Region	84.7	78.5	16.0	19.2	18.5	12.8	6.4	11.2	14.1	27.3	3.6	3.9	15.7	12.0	25.5	12.8	0.3	0.8
South Urban	79.3	71.8	26.4	32.0	24.5	11.1	2.4	4.9	4.7	18.4	1.9	5.4	18.6	17.2	21.4	10.2	0.0	0.8
South Rural	85.7	79.8	14.3	17.1	17.5	13.0	7.1	12.2	15.6	28.7	3.9	3.7	15.3	11.2	26.1	13.2	0.3	0.8
<i>Education of Household Head</i>																		
None	86.5	81.2	17.8	16.4	17.1	12.6	11.0	17.3	15.9	24.4	3.5	6.1	10.7	11.8	22.9	10.8	1.2	0.6
Primary	78.5	74.7	24.0	23.1	16.2	13.7	9.8	13.6	17.2	25.9	3.9	5.6	9.7	10.6	18.7	7.5	0.4	-
Secondary	76.2	78.2	33.8	26.7	14.0	6.4	6.7	11.6	8.1	24.3	1.8	5.6	15.9	15.4	18.5	9.4	1.1	0.7
Tertiary	87.6	77.9	60.8	52.7	7.7	2.6	5.1	8.7	6.0	11.2	0.6	4.6	14.6	13.1	4.1	6.0	1.2	1.1

CHAPTER 6: HOUSEHOLD ENTERPRISES

6.0 Introduction

Information on the structure and the operational characteristics of household non-agricultural enterprises was collected in the survey. This chapter presents detailed information on production activities, type of ownership, principal sources of start-up capital, business place of operation, market for the products, industry distribution and financial performance. These are examined against various household background characteristics like sex of the household head, household per capita consumption quintiles, rural and urban setup, region and district. Results are compared for the period of 2010 and 2013.

6.1 Proportion of households operating non-farm enterprises

Household non-farm enterprises provide profit based income and off-farm employment to a significant proportion of households in the country.

The results of the survey show that approximately 21 percent of households in Malawi operate non-farm enterprises in 2010 and 30 percent in 2013 representing an increase of 9 percent between the periods (Table 6.1). In urban areas, there was an increase of 12 percent in the proportion of households engaged in the small economic activities from 2010 to 2013 whereas in rural areas, the proportion increased by 8.5 percent from 2010 to 2013. Within rural areas, the proportion of households engaged in small economic activities increased in rural centres and rural south (7.4 percent and 11.5 percent respectively) whereas the rural north decreased by 2.6 percent from 2010 to 2013. Across regions, the proportion of households engaged in small economic activities increased in central and southern regions (7.1 percent and 13.4 percent respectively) whereas the rural north decreased by 2.4 percent from 2010 to 2013.

Variations are notable when we consider gender of the household head. Male headed households are more likely to operate off-farm enterprises (22.4 percent in 2010 and 31.6 percent in 2013) than female headed households (15.3 percent in 2010 and 25.3 percent in 2013). However, the increase in the proportion of households operating an off-farm enterprise is higher in female headed households (10.1 percent) than in male headed households (9.1 percent) between the periods.

6.2 Distribution of enterprises by industrial classification

The results indicate that over half (55.6 percent in 2010 and 56.3 percent in 2013) of all non-agricultural enterprises are engaged in wholesale, retail trade and restaurants (0.6 percent increase between the periods). Manufacturing enterprises forms one third of all non-agricultural enterprises (33.4 percent in 2010 and 33.3 percent in 2013). Community, social and personal services slightly decreased by 0.3 percent from 5.1 percent in 2010 to 4.7 percent in 2013 (Table 6.1)

The proportion of wholesale, retail trade and restaurants activities is higher in urban localities than in rural areas. There was an increase of 0.8 percent in urban areas and 0.9 percent in rural areas for 2010 and 2013 respectively. Manufacturing is carried out more in rural areas than in urban areas. However, there was an increase of 1.6 percent in urban areas and a decrease of 1.3 percent in rural areas for 2010 and 2013 respectively for households engaged in manufacturing activities.

The proportion of enterprise engaged in wholesale, retail trade and restaurants activities increased by 1.8 percent in northern region and by 2.2 percent in southern region between 2010 and 2013 while a decrease of 0.9 percent was registered in central region during the same period. In manufacturing, the proportion of enterprise increased by 1.4 percent in northern region and by 2.9 percent in central region between 2010 and 2013 while a decrease of 4.1 percent was registered in southern region during the same period.

In terms of gender, greater proportion of manufacturing activities are operated by female headed households registering 43.0 percent in 2010 and 37.4 percent in 2013 as opposed to male headed households registering 31.4 percent in 2010 and 32.3 percent in 2013. However, the proportion in female headed households has reduced by 5.6 percent in the manufacturing sector between 2010 and 2013. Greater proportion of transportation business is operated by male headed households (4.6 percent in 2010 and 4.7 percent in 2013) as opposed to female headed households (1.4 percent in 2010 and 3.6 percent in 2013).

Table 6.1 Proportion and distribution of households that operated non-farm enterprises by industry according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion of households operating non-agricultural enterprises		Mining and Quarrying		Manufacturing		Construction		Wholesale, Retail Trade and Restaurant		Transportation, Storage and Communication		Financing, Insurance, Real Estate and Business Services		Community, Social and Personal Services	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	20.7	30.0	0.3	0.3	33.4	33.3	1.0	0.9	55.6	56.3	4.0	4.5	0.5	0.1	5.1	4.7
<i>Sex of Household Head</i>																
Male	22.4	31.6	0.4	0.4	31.4	32.3	1.2	0.8	56.2	57.0	4.6	4.7	0.5	0.1	5.6	4.7
Female	15.3	25.3	0.0	0.0	43.0	37.4	0.0	0.9	52.6	53.2	1.4	3.6	0.6	0.0	2.3	.0=
<i>Place of Residence</i>																
Urban	37.3	49.3	0.1	0.1	15.3	16.9	1.1	1.2	69.7	70.4	4.8	2.8	1.8	0.2	7.3	8.4
Rural	17.6	26.1	0.5	0.4	41.6	40.3	0.9	0.7	49.3	50.2	3.7	5.2	0.0	0.0	4.0	3.1
Rural North	16.8	14.2	3.8	3.7	31.3	29.5	0.5	0.0	61.9	60.8	0.0	3.4	0.0	0.3	2.4	2.2
Rural Centre	17.6	25.1	0.0	0.0	44.6	45.8	1.5	0.9	44.2	44.7	5.0	5.0	0.0	0.0	4.7	3.7
Rural South	17.8	29.3	0.0	0.4	41.5	36.8	0.5	0.6	50.5	53.8	3.5	5.6	0.0	0.0	3.9	2.8
<i>Region</i>																
North	19.2	16.8	3.0	3.1	26.3	27.7	0.4	1.1	59.1	60.9	6.7	4.2	0.0	0.4	4.6	2.6
Central	21.6	28.7	0.0	0.0	32.7	35.6	1.7	1.0	54.0	53.1	4.2	4.1	1.0	0.1	6.5	6.1
South	20.3	33.7	0.0	0.3	36.0	31.9	0.4	0.7	56.3	58.5	3.3	4.9	0.3	0.0	3.8	3.7

6.3 Distribution of non-agricultural enterprises by households

Most households in the country own only one enterprise (Table 6.2). More than 80 percent of the households in 2010 had one non-agricultural enterprise and in 2013 only a three quarter of the households owned one enterprise a decrease of 7.7 percent. In 2013, there was an increase of 6.0 percent of households who owned two enterprises comparing to 2010. Less than 2 percent of households in 2010 owned three or more enterprises while in 2013, 3.8 percent of households owned three or more enterprises, an increase of 1.8 percent from 2010.

More than three quarters of the households with one enterprise were in the rural areas for both year. However there was a drop of 10.4 percent in the households with one enterprise in rural areas for the period 2010-2013 and a drop of 2.4 percent in urban areas for the same period. At least a quarter of the households with two enterprises were found in urban areas for both periods. In 2010, rural south dominated in having the highest proportion of households with one enterprise (93.2 percent) whereas in 2013 rural north dominated with a proportion of almost 90 percent.

Across regions, there was an increase of 5.4 percent in households with one enterprise in the north, a decrease of 1.9 in the centre and a decrease of 15.5 percent in the southern region between 2010 and 2013. This resulted in the increase of 12.6 percent in the south, 0.4 percent in the centre and a decrease of 2.0 percent in the northern region for the households with two enterprises. There are also more female headed households with one enterprise than male headed households with one enterprise. However, the proportion of female headed households with one enterprises dropped by 2.5 percent from 87.5 percent in 2010 to 85.1 percent in 2013. Male headed households with one enterprise dropped by 9.2 percent from 81.7 percent in 2010 to 72.5 percent in 2013. Within households with two enterprises, male headed households increased by 7.0 percent while female headed households increased by 2.3 percent between 2010 and 2013.

Table 6.2 Distribution of non-agricultural enterprises by background characteristics, Malawi 2010 and 2013

Background Characteristics	Number of non-farm enterprises owned by household					
	One		Two		Three or more	
	2010	2013	2010	2013	2010	2013
Malawi	82.7	75.0	15.2	21.2	2.0	3.8
<i>Sex of household head</i>						
Male	81.7	72.5	16.3	23.3	2.0	4.2
Female	87.5	85.1	10.4	12.7	2.0	2.2
<i>Place of residence</i>						
Urban	67.6	65.2	27.8	26.5	4.6	8.3
Rural	89.5	79.1	9.6	19.0	0.9	1.9
Rural North	81.7	89.9	18.3	10.1	0.0	0.0
Rural Centre	87.5	79.9	10.4	19.1	2.1	1.0
Rural South	93.2	77.6	6.8	19.6	0.0	2.8
<i>Region</i>						
North	77.7	83.0	18.2	16.2	4.1	0.8
Central	76.3	74.4	20.7	21.1	3.0	4.5
South	90.3	74.8	9.2	21.7	0.5	3.5

6.4 Ownership structure of enterprises

Information about the ownership status of the enterprises was examined at household level. Results presented in Table 6.3 show that there was an increase of 4.8 percent of household non-farm enterprises that were owned by a sole proprietor between 2010 and 2013 (87.6 percent in 2010 and 92.5 percent in 2013).

An increase of 7.5 percent of household non-farm enterprises owned by sole proprietors was registered in urban areas between 2010 and 2013. Rural areas registered an increase of 3.7 percent (from 89.6 percent in 2010 to 93.3 percent in 2013) in non-farm enterprises owned by sole proprietors. Within rural areas, rural north showed a significant increase of 12.2 percent between the periods (from 77.7 percent in 2010 to 90.0 percent in 2013).

Across region, non-farm enterprises owned by sole proprietors increased by 5.6 percent in the north, 3.6 percent in the centre and 4.9 percent in south between 2010 and 2013. Almost 98 percent of enterprises owned by female headed households have sole proprietorship status for both periods compared to those owned by male headed households. There was an increase of 5.7 percent in enterprises owned by male headed households and are owned by sole proprietors from 85.5 percent in 2010 to 91.1 percent in 2013.

Financing, insurance, real estate and business services had the highest increase of 31.1 percent sole ownership status between 2010 and 2013 comparing to other sectors (68.9 percent in 2010 and 100 percent in 2013). Mining and quarrying sector had a 100 percent sole ownership status form both years. Manufacturing sector increased by 4.1 percent in sole ownership status, from 92.3 percent in 2010 to 96.4 percent in 2013. Construction sector increased by 7.0 percent in sole ownership status, from 88.2 percent in 2010 to 95.2 percent in 2013. Wholesale, retail trade and restaurants sector increased by 4.6 percent in sole ownership status, from 84.9 percent in 2010 to 89.5 percent in 2013.

Table 6.3 Proportion of non-farm enterprises owned by sole proprietors according to background characteristics and industry, Malawi 2010 and 2013

Background Characteristics	2010	2013
Malawi	87.6	92.5
<i>Sex of Household Head</i>		
Male	85.5	91.1
Female	97.8	97.8
<i>Place of Residence</i>		
Urban	83.3	90.5
Rural	89.6	93.3
Rural North	77.7	90.0
Rural Centre	91.1	93.1
Rural South	91.3	93.7
<i>Region</i>		
North	80.3	85.9
Central	90.0	93.6
South	87.2	92.1
<i>Industry</i>		
Mining and quarrying	100.0	100.0
Manufacturing	92.3	96.4
Construction	88.2	95.2
Wholesale, retail trade, restaurants and hotels	84.9	89.5
Transportation, storage and communication	84.1	97.5
Financing, insurance, real estate and business	68.9	100.0
Community, social and personal services	90.3	93.4

6.5 Source of start-up capital

Sources of start-up capital for household non-farm enterprises were investigated in the survey and the distribution of sources of start-up capital for enterprises are portrayed in table 6.5. The results show that the main source of capital for the enterprise is own savings from agriculture with 32.9 percent in 2010 and 31.8 percent in 2013, a slight decrease of 1.1 percent. In 2010, about 20.1 percent of the enterprises sourced their start-up capital from own-savings from non-agriculture compared to 23.7 percent in 2013, and increase of 3.6 percent between the periods. Significant increases were also observed for the sources of start-up capital from gifts and loans (5.0 percent increase for gifts and 3.4 percent increase for loans) between 2010 and 2013.

In urban areas, at least 30 percent of the household non-farm enterprises source their start-up capital from own savings from non-agriculture while in rural areas at least 40 percent of the enterprises sourced their start-up capital from own savings from agriculture. Within urban areas, there were slight increases between 2010 and 2013 in enterprises whose source of start-up capital were gifts from family and friends (9.9 percent) and loans from money lender, family and friends (2.4 percent). Within rural areas, rural north registered slight increases in enterprises whose source of start-up capital were savings from agriculture (3.5 percent) and gifts from money lender, family and friends (2.2 percent). Rural south registered significant increases in enterprises whose source of start-up capital were gifts from money lender, family and friends (5.6 percent), loans from money lender, family and friends (4.6 percent) and proceeds from another business (2.2 percent).

Across regions, northern region showed an increase of 3.8 percent in enterprises whose source of start-up capital were gifts from family and friends and slight decreases in the sources of savings from agriculture (0.6 percent), loans from money lender, family and friends (0.6 percent) and proceeds from other business (5.6 percent). Central region showed a significant increase in enterprises whose source of start-up capital were own savings from agriculture (3.4 percent), savings from non-agriculture (3.9 percent) and loans from money lender, family and friends (4.0 percent). In southern region, significant increases were observed in enterprises whose source of start-up capital were own savings from non-agriculture (4.9 percent), gifts from family and friends (7.5 percent) and loans from money lender, family and friends (2.6 percent).

Among male headed households, there was an increase in the start-up capital sources of savings from non-agricultural (4.1 percent), gifts from family and friends (5.6 percent) and loans from money lender, family and

friends (1.8 percent). Additionally, among female headed households, slight increases were found in the start-up capital sources of savings from non-agricultural (1.9 percent), gifts from family and friends (1.9 percent) and significantly loans from money lender, family and friends (9.7 percent).

Table 6.4 Percentage distribution of non-farm enterprises by sort of start-up capital according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Source of start-up capital											
	Own-savings from agriculture		Own-savings from non-agriculture		Gift from family/friends		Loan from money lender/family/friends		Proceeds from another business		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	32.9	31.8	20.1	23.7	11.3	16.2	9.1	12.5	5.0	4.5	21.6	11.2
<i>Sex of Household Head</i>												
Male	34.8	33.7	20.6	24.7	10.5	16.1	8.3	10.1	5.3	4.9	20.4	10.4
Female	24.2	24.1	17.7	19.6	14.8	16.7	12.7	22.4	3.3	2.9	27.3	14.3
<i>Place of Residence</i>												
Urban	12.3	10.5	33.6	32.9	18.3	28.2	9.9	12.3	12.1	6.6	13.7	9.4
Rural	41.7	40.9	14.3	19.8	8.2	11.1	8.8	12.6	1.9	3.7	25.0	11.9
Rural North	47.3	50.8	20.4	20.3	4.9	7.1	5.6	4.7	3.7	1.1	18.0	16.1
Rural Centre	42.5	42.8	8.9	21.6	8.0	6.7	9.0	11.9	0.9	2.8	30.7	14.3
Rural South	39.5	38.5	17.4	18.4	9.4	15.0	9.4	13.9	2.4	4.6	21.9	9.7
<i>Region</i>												
North	40.5	39.9	25.3	25.4	5.0	8.8	5.4	4.8	9.3	3.7	14.5	17.4
Central	29.6	33.0	21.5	25.3	11.9	12.8	8.4	12.4	3.8	4.4	24.8	12.1
South	34.2	30.0	17.3	22.2	12.3	19.8	10.8	13.4	5.0	4.7	20.4	9.8

6.5 Business operating premises

Households with enterprises were required to supply information on where they operate their business (Figure 6.1). The survey results show that about 32 percent in 2010 and 35.9 percent in 2013 of household non-farm enterprises were operated at traditional market place, and 24.8 percent in 2010 and 25.7 percent in 2013 were operated outside the home. In 2010, 18.3 percent of the businesses were operated at roadside or were mobile whereas in 2013, 17.2 percent of the businesses were operated from the same location. A decrease of 2 percent was shown between 2010 and 2013 for the businesses operated inside the home and a decrease of 1.6 percent for those operated at other fixed places.

Figure 6.1 Location of household non-farm enterprises, Malawi 2010 and 2013

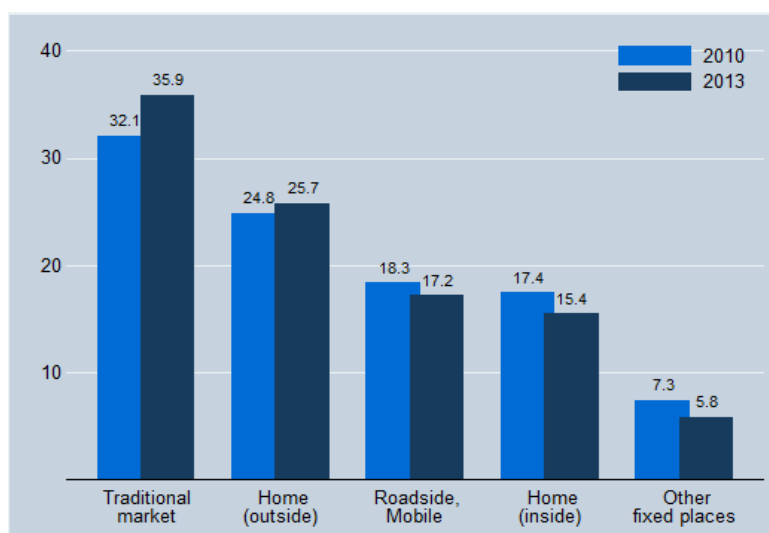


Table 6.5 discloses that the distribution of places of business operation varies considerably according to the place of residence. In urban areas, those who operate inside residences represent 7.8 percent in 2010 and 12.7 percent in 2013 percent compared to 21.7 percent in 2010 and 16.6 percent in rural areas. There is a decrease of 2.8 percent for the businesses operated at traditional market in urban areas and an increase of 6.7 percent of the enterprises operated at traditional market in rural areas between the two periods. Within rural areas,

significant increases were observed in businesses operated at traditional market (13.5 percent in rural north, 6.6 percent in rural centre and 4.1 percent in rural south).

Results by region show that significant decreases in businesses operated outside home for northern region (6.1 percent) and central region (2.9 percent). For businesses operated at traditional market, increases of 11.4 percent and 4.5 percent were registered for northern and central regions respectively. Southern region showed a decrease of 7.5 percent in businesses operated inside home and an increase of 5.9 percent for businesses operated outside and near home.

Distribution by gender of household head indicates an increase of 2.6 percent of businesses operated outside home in male headed households and a decrease of 7.1 percent in female headed households.

Table 6.5 Percentage distribution of non-farm enterprises by place of operation, according to background characteristics, Malawi 2010 and 2013

Background characteristics	Place of operation									
	Home (inside dwelling)		Home (outside dwelling)		Traditional market place		Roadside, mobile		Other fixed places	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	17.4	15.4	24.8	25.7	32.1	35.9	18.3	17.2	7.3	5.8
<i>Sex of Household Head</i>										
Male	16.8	14.7	23.3	25.9	32.6	35.2	19.5	18.2	7.9	6.0
Female	20.4	18.3	32.2	25.2	29.9	38.7	12.9	13.0	4.7	4.8
<i>Place of Residence</i>										
Urban	7.8	12.7	24.6	23.0	34.3	31.4	22.3	22.7	11.0	10.2
Rural	21.7	16.6	25.0	26.9	31.1	37.8	16.5	14.8	5.7	3.9
Rural North	18.8	19.3	36.5	24.2	19.3	32.9	20.8	23.3	4.7	0.4
Rural Centre	22.4	21.2	28.6	23.3	30.2	36.8	14.8	16.3	3.9	2.5
Rural South	21.9	12.8	18.8	30.0	34.9	39.0	16.9	13.0	7.5	5.3
<i>Region</i>										
North	15.3	13.9	30.3	24.2	19.4	30.8	28.4	27.8	6.6	3.3
Central	16.1	20.0	27.2	24.2	29.7	34.2	20.2	18.1	6.8	3.5
South	19.3	11.8	21.2	27.1	37.7	37.7	13.8	15.4	8.0	7.9
<i>Industry</i>										
Mining and quarrying	0.0	0.0	36.8	52.8	0.0	4.3	26.3	42.8	36.8	0.0
Manufacturing	23.7	22.2	36.9	35.5	26.5	29.2	8.2	10.0	4.8	3.2
Construction	0.0	2.6	0.0	0.0	0.0	0.0	100.0	97.4	0.0	0.0
Wholesale, retail trade, restaurants and hotels	13.5	13.0	19.4	22.1	40.1	41.4	18.3	17.1	8.7	6.4
Transportation, storage and communication	7.8	1.2	13.0	10.3	8.3	26.1	60.1	53.6	10.8	8.8
Financing, insurance, real estate and business services	0.0	7.7	78.1	16.0	0.0	0.0	21.9	0.0	0.0	76.3
Community, social and personal services	33.4	14.5	12.9	18.6	12.3	37.4	34.5	15.5	6.8	14.0

6.6 Primary market of products and services

Respondents were probed to indicate the principal markets for their products or services. The results are presented in Table 6.6. 83 percent in 2010 and 86.2 percent in 2013 of non-farm enterprises sell their products or services directly to final consumers representing a 3.2 percent increase between the periods. Most of the remaining 17 percent in 2010 and 13.8 percent in 2013 of these enterprises sell to traders (9.3 percent in 2010 and 9.3 percent in 2013), small businesses (3.7 percent in 2010 and 3.0 percent in 2013) and to other markets (3.7 percent in 2010 and 1.5 percent in 2013).

The proportion of enterprises selling to final consumers increased by 4.8 percent in urban areas and by 2.5 percent in rural areas between 2010 and 2013. The proportion of enterprises selling to traders decreased by 3.2 percent in urban areas and increased slightly by almost 1 percent in rural areas between 2010 and 2013. Within rural areas, the proportion of enterprises selling to final consumers decreased by 4.2 percent in rural north, and 0.5 percent in rural centre and increased by 6.3 percent in rural south between 2010 and 2013. The proportion of enterprises selling to traders increased by 2.7 percent in rural north and rural centre and decreased by 1 percent in rural south between 2010 and 2013.

At regional level, the proportion of enterprises selling to final consumers decreased by 3.1 percent in northern region, and increased by 1.9 percent in central region and 4.9 percent in southern region between 2010 and 2013. The proportion of enterprises selling to traders increased by 3.8 percent in northern region, almost 1

percent in the central region rural centre and decreased by 1.9 percent in southern region between 2010 and 2013.

Considering gender of household head, the proportion of enterprises selling to final consumers increased by 2.1 percent in male headed households and by 7.5 percent in female headed households between 2010 and 2013. The proportion selling to small businesses decreased by 0.5 percent in male headed households and 1.5 percent in female headed household between 2010 and 2013.

Table 6.6 Percentage distribution of non-farm enterprises by market for their products or services, according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Market for product or service							
	Final consumers		Traders		Other small businesses		Other	
	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	83.0	86.2	9.6	9.3	3.7	3.0	3.7	1.5
<i>Sex of Household Head</i>								
Male	82.7	84.8	10.0	10.3	3.8	3.3	3.5	1.6
Female	84.6	92.1	7.3	5.0	3.4	1.9	4.7	1.0
<i>Place of Residence</i>								
Urban	84.4	89.2	7.8	4.6	3.2	5.3	4.6	1.0
Rural	82.4	84.9	10.4	11.3	3.9	2.1	3.3	1.7
Rural North	85.9	81.6	8.0	10.7	4.9	3.0	1.3	4.6
Rural Centre	83.2	82.7	10.9	13.6	2.3	1.2	3.6	2.5
Rural South	80.8	87.1	10.5	9.5	5.2	2.7	3.6	0.7
<i>Region</i>								
North	83.4	80.3	7.1	10.9	6.1	4.0	3.4	4.8
Central	83.2	85.2	9.9	10.7	2.6	2.2	4.3	2.0
South	82.7	87.6	9.9	8.0	4.1	3.7	3.3	0.8
<i>Industry</i>								
Mining and quarrying	84.4	87.5	0.0	0.0	0.0	0.0	15.6	12.5
Manufacturing	82.4	90.1	11.1	8.4	4.8	1.4	1.7	0.1
Construction	66.8	83.8	0.0	11.7	0.0	0.0	33.2	4.5
Wholesale, retail trade, restaurants and hotels	86.1	84.0	8.8	10.0	3.1	4.3	2.1	1.7
Transportation, storage and communication	59.7	82.8	14.0	14.5	5.5	1.1	20.8	1.6
Financing, insurance, real estate and business services	82.1	100.0	17.9	0.0	0.0	0.0	0.0	0.0
Community, social and personal services	75.9	89.0	6.0	2.2	3.1	1.7	14.9	7.1

6.7 Formal registration status of enterprises

Very few household non-farm enterprises are officially registered (see Table 6.7). Overall, only 9.8 percent in 2010 and 10.0 percent in 2013 of businesses report being registered by any of the official registration bodies (Registrar of Companies, Malawi Revenue Authority or Local Assemblies). The level of difference in registered enterprises is noticeable in the urban/rural areas, where 16.7 percent in 2010 and 14.8 percent in 2013 of businesses in urban areas are registered compared to about 6.7 percent in 2010 and 8.0 percent in 2013 of businesses in rural areas are registered.

Examination by gender of the household head indicates that enterprises owned by male headed households are more likely to be registered. This is reflected by high proportion of registered enterprises in male headed households (10.3 percent in 2010 and 11.2 percent in 2013) compared to those owned by female headed households (7.4 percent in 2010 and 5.4 percent in 2013).

Southern region has the lowest proportion of formally registered enterprises (5.5 percent in 2010 and 8.9 percent in 2013) compared to northern region (17.0 percent in 2010 and 20.4 percent in 2013) and central region (12.2 percent in 2010 and 10.3 percent in 2013).

A higher proportion of household non-agricultural enterprises are officially registered with local assemblies (9.1 percent in 2010 and 8.1 percent in 2013). About 2 percent are registered with the Malawi Revenue Authority and 1.7 percent in 2010 and 2.9 percent in 2013 are registered with the registrar of companies.

At least 4.6 percent of urban based enterprises are registered with the Registrar of companies (4.6 percent in 2010 and 5.7 percent in 2013) compared to less than 1.7 percent rural areas. There was a drop of 1.9 percent of enterprises in urban areas registered with the Malawi Revenue Authority compared to an increase of 1.5 percent in rural areas between 2010 and 2013. The proportion of those registered with local assemblies in urban

areas is almost twice (14.3 percent in 2010 and 11.6 percent in 2013) than in rural areas (6.8 percent in 2010 and 6.7 percent in 2013).

Household non-farm enterprise owners or managers were asked if they belonged to any registered business association. The findings show that the proportion of household enterprise owners or managers who belong to any registered business association is substantially low (3.5 percent in 2010 and 2.9 percent in 2013). In rural areas only 1.8 percent in 2010 and 2.5 percent in 2013 of entrepreneurs or managers belonged to any business association compared to 7.2 percent in 2010 and 4.0 percent in 2013 in urban areas.

Table 6.7 Proportion of registered enterprises and owners by registration agencies, according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion of registered enterprises		Registration agencies						Proportion of enterprise owners or managers in a business association	
			Registrar of Companies		Malawi Revenue Authority		Local Assembly			
			2010	2013	2010	2013	2010	2013		
Malawi	9.8	10.0	1.7	2.9	2.2	2.7	9.1	8.1	3.5	2.9
<i>Sex of Household Head</i>										
Male	10.3	11.2	1.6	3.3	2.2	3.1	9.5	9.0	4.1	3.4
Female	7.4	5.4	2.3	1.2	2.2	1.2	7.1	4.7	0.3	1.3
<i>Place of Residence</i>										
Urban	16.7	14.8	4.6	5.7	6.0	4.2	14.3	11.6	7.2	4.0
Rural	6.7	8.0	0.4	1.7	0.5	2.0	6.8	6.7	1.8	2.5
Rural North	9.6	19.4	0.0	0.4	0.0	3.2	9.6	18.1	1.5	9.5
Rural Centre	12.0	7.5	0.9	0.7	1.3	3.1	11.6	6.3	0.8	2.7
Rural South	1.4	7.5	0.0	2.5	0.0	1.1	1.9	6.0	2.7	1.8
<i>Region</i>										
North	17.0	20.4	0.7	0.8	2.4	3.7	15.4	18.6	5.3	9.8
Central	12.2	10.3	2.5	2.0	2.8	3.0	11.1	8.3	2.3	3.1
South	5.5	8.9	1.2	3.8	1.6	2.3	5.4	7.1	4.1	2.2
<i>Industry</i>										
Mining and quarrying	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing	4.8	5.3	0.8	1.8	1.0	0.5	5.3	4.4	2.4	2.0
Construction	16.8	12.6	16.8	12.6	16.8	10.0	11.8	2.6	16.8	4.8
Wholesale, retail trade, restaurants and hotels	10.6	9.9	1.5	2.2	2.1	2.2	10.1	8.3	1.8	1.9
Transportation, storage and communication	29.3	39.6	7.0	13.6	11.2	21.2	21.1	30.9	29.1	18.2
Financing, insurance, real estate and business services	12.1	76.3	0.0	76.3	0.0	70.5	12.1	0.0	0.0	0.0
Community, social and personal services	16.3	16.2	3.1	5.9	2.4	4.1	12.7	13.2	6.4	7.6

6.8 Enterprises engaged in sales of forest based products

Table 6.8 shows that at the national level, forest based household non-farm enterprises are few and account for only 12.2 percent in 2010 and 12.5 percent in 2013 of all household enterprises. The proportion is higher in rural areas (13.1 percent in 2010 and 12.8 percent in 2013) compared to urban areas (10.0 percent in 2010 and 11.6 percent in 2013). The proportion of enterprises selling gathered and processed forest products is higher in male headed households (12.5 percent in 2010 and 14.4 percent in 2013) relative to their female headed households (10.6 percent in 2010 and 4.8 percent in 2013).

Across regions, southern region had the highest proportion (14.3 percent) in 2010 followed by central region (10.6 percent) and northern region (9.8 percent). However, in 2013, northern region had the highest proportion (14.2 percent) followed by southern region (12.9 percent) and central region (11.8 percent).

Table 6.8 further shows that the highest source of forest based products at the national level is from other sellers (57.1 percent in 2010 and 59.9 percent in 2013). Forests and wild-park reserves comes second as a major source of forest based products (24.1 percent in 2010 and 24.7 percent in 2013) followed by communal land (at least 9 percent for both years).

Table 6.8 Proportion of enterprises that sell forest based products according to background characteristics and source products, Malawi 2010 and 2013

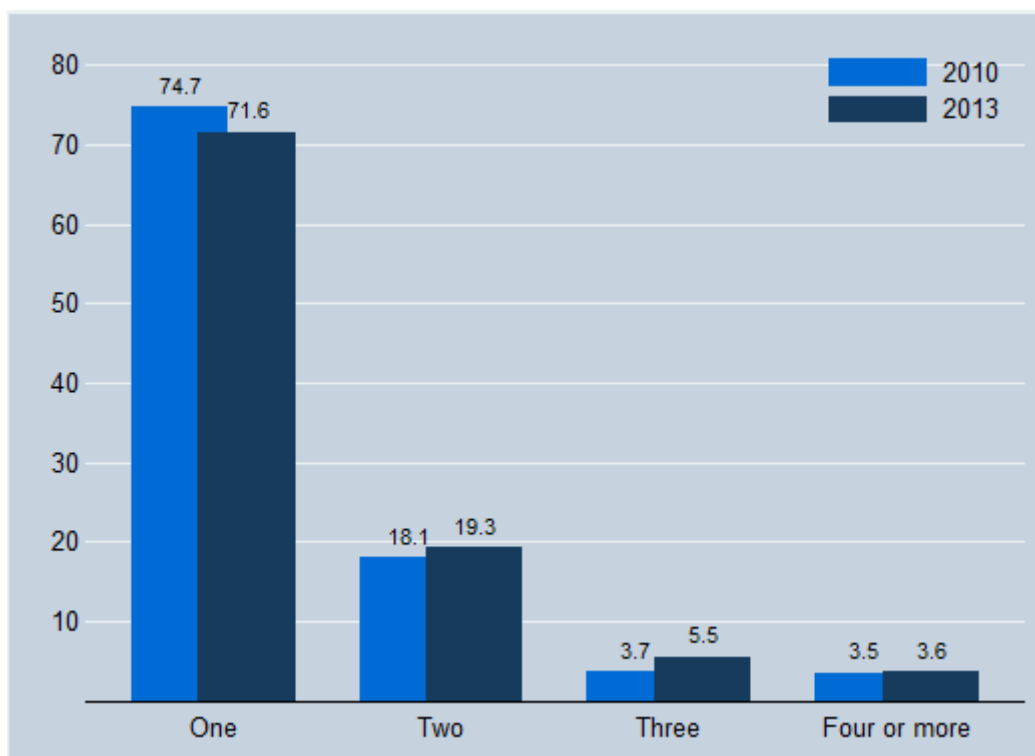
Background Characteristics	Proportion of enterprises that sell forest based products		Source of forest based products									
			Own land		Forest/wild park reserve		Communal land		Purchased from someone		Other	
			2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	12.2	12.5	6.3	6.0	24.1	24.7	8.9	8.8	57.1	59.9	3.6	0.6
<i>Sex of Household Head</i>												
Male	12.5	14.4										
Female	10.6	4.8										
<i>Place of Residence</i>												
Urban	10.0	11.6										
Rural	13.1	12.8										
Rural North	12.3	16.7										
Rural Centre	10.6	11.6										
Rural South	15.5	13.4										
<i>Region</i>												
North	9.8	14.2										
Central	10.6	11.8										
South	14.3	12.9										

Note: Only a few enterprises were subject to this question. The results are therefore at the national level.

6.9 Profile of employment in household enterprises

The typical non-farm business is a one person operation with over 70 percent of all enterprises consisting of only the proprietor, at least 18 percent having two persons and about 7 percent employing three or more persons (Figure 6. 2 reveals). However, there was a decrease of 1.3 percent of one employee (enterprise owner), an increase of 1.2 percent of enterprises having two employees and 1.9 percent increase employing three person.

Figure 6.2 Number of persons engaged in household enterprises, Malawi 2010 and 2013



6.10.1 Household members engaged in enterprise

The distribution of household members engaged in non-farm household enterprises is shown in Table 6.9. The results indicate that owners or managers of approximately 79.9 percent in 2010 and 78.5 percent of household non-farm enterprises did not engage any other household members in their operations. About 17.1 percent in 2010 and 17.2 in 2013 involved two household members, 2.4 percent in 2010 and 3.2 percent in 2013 engaged

three household members and approximately 1 percent had four or more household members working in the enterprise between 2010 and 2013.

The proportion of one person operations is higher in rural areas (81.9 percent in 2010 and 78.2 percent in 2013) than in urban areas (75.5 percent in 2010 and 79.2 percent in 2013). In terms of regions, central region has relatively higher proportion of enterprises operated by single household member (83.7 percent in 2010 and 80.6 percent in 2013) compared to south (78.4 percent in 2010 and 77.3 percent in 2013) and northern regions at 71.7 percent in 2010 and 72.0 percent in 2013.

Table 6.9 Distribution of enterprises by number of household members engaged in the enterprise according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Household members engaged in enterprise							
	One		Two		Three		Four or more	
	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	79.9	78.5	17.1	17.2	2.4	3.2	0.6	1.1
<i>Place of Residence</i>								
Urban	75.5	79.2	22.3	15.5	2.1	4.4	0.1	0.8
Rural	81.9	78.2	14.9	17.9	2.5	2.7	0.7	1.2
Rural North	66.0	77.1	29.0	19.9	2.6	2.5	2.3	0.6
Rural Centre	87.3	79.2	11.1	18.1	1.2	1.8	0.4	0.9
Rural South	81.2	77.4	14.4	17.5	3.7	3.5	0.6	1.5
<i>Region</i>								
North	71.7	72.0	24.4	22.8	1.9	4.2	2.0	1.0
Central	83.7	80.6	14.5	16.3	1.5	2.4	0.3	0.8
South	78.4	77.3	17.8	17.4	3.3	3.9	0.5	1.3
<i>Industry</i>								
Mining and quarrying	44.7	37.2	18.4	62.8	18.4	0.0	18.4	0.0
Manufacturing	86.4	79.3	11.1	15.6	2.1	3.7	0.4	1.4
Construction	94.4	95.2	5.6	4.8	0.0	0.0	0.0	0.0
Wholesale, retail trade, restaurants and hotels	74.5	75.6	22.3	19.8	2.5	3.5	0.6	1.1
Transportation, storage and communication	90.4	98.4	6.8	1.6	2.8	0.0	0.0	0.0
Financing, insurance, real estate and business services	87.9	100.0	12.1	0.0	0.0	0.0	0.0	0.0
Community, social and personal services	85.9	89.9	12.1	9.9	2.1	0.2	0.0	0.0

6.10.2 Non household members engaged in enterprise

Table 6.10 shows the percentage distribution of enterprises by number of non-household members engaged. Most enterprises do not engage non-household members in their operations (93.1 percent in 2010 and 90.8 percent in 2013). There was an increase of 1.5 percent of enterprises having one employee, 1.3 percent increase of enterprises having two employees and a drop of 0.6 percent of enterprises having four or more employees between 2010 and 2013.

Employment structure varies somewhat between places of residence. 94.1 percent in 2010 and 92.2 percent in 2013 of rural enterprises have no employees (a decrease of 2.0 percent) compared to 90.9 percent in 2010 and 87.5 percent in 2014 (a decrease of 3.3 percent) in urban areas.

Enterprises in female headed households are more likely to have no employees (97.7 percent in 2010 and 95.9 percent in 2013) than in male headed households (92.1 percent in 2010 and 89.5 percent in 2013). However, 3.5 percent in 2010 and 5.1 percent in 2013 of the enterprises in male headed households employed one worker compared to 0.5 percent in 2010 and 1.9 percent in 2013 in their female headed households.

Across regions, the southern region has the highest proportion of enterprises which do not engage non-household members in their operations at 97.1 percent in 2010 and 91.3 percent in 2013 followed by northern

region at 92.4 percent in 2010 and 89.9 percent in 2014 and central region at 89.2 percent in 2010 and 90.2 percent in 2013.

Table 6.10 Distribution of enterprises by number of non-household members engaged in the enterprise according to background characteristics, Malawi 2010 and 2013

Background characteristics	Non- household members engaged in enterprise									
	None		One		Two		Three		Four or more	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	93.1	90.8	3.0	4.5	1.2	2.6	0.6	0.7	2.1	1.5
<i>Sex of Household Head</i>										
Male	92.1	89.5	3.5	5.1	1.5	2.8	0.7	0.9	2.2	1.7
Female	97.7	95.9	0.5	1.9	0.1	1.7	0.3	0.0	1.3	0.5
<i>Place of Residence</i>										
Urban	90.9	87.5	3.5	4.9	1.9	3.2	0.6	0.9	3.2	3.4
Rural	94.1	92.2	2.8	4.3	0.9	2.3	0.6	0.6	1.6	0.7
Rural North	95.1	92.8	4.2	2.7	0.0	1.7	0.6	2.8	0.0	0.0
Rural Centre	90.1	91.3	4.9	4.6	1.7	2.5	0.7	0.7	2.6	0.9
Rural South	97.3	92.8	0.5	4.1	0.4	2.1	0.5	0.4	1.2	0.5
<i>Region</i>										
North	92.4	89.9	6.5	3.3	0.5	2.4	0.5	3.2	0.1	1.2
Central	89.2	90.2	4.5	4.5	1.9	2.7	0.8	0.8	3.5	1.7
South	97.1	91.3	0.6	4.6	0.7	2.4	0.4	0.4	1.2	1.3
<i>Industry</i>										
Mining and quarrying	92.1	90.0	7.9	0.0	0.0	10.0	0.0	0.0	0.0	0.0
Manufacturing	93.3	92.8	3.8	5.2	1.2	0.8	0.2	0.3	1.6	0.9
Construction	21.6	39.2	25.7	26.3	0.0	20.3	18.0	0.0	34.8	14.2
Wholesale, retail trade, restaurants and hotels	95.2	91.6	1.8	3.7	1.2	2.6	0.5	0.8	1.2	1.3
Transportation, storage and communication	88.2	82.9	3.8	6.8	1.9	7.7	1.4	1.2	4.7	1.3
Financing, insurance, real estate and business services	100.0	23.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	76.3
Community, social and personal services	86.1	83.5	5.3	3.6	1.4	5.7	0.0	2.8	7.2	4.4

6.11 Expenses of operating household non-farm enterprises

The relative importance of the business expenses incurred by non-agricultural household enterprises is shown in Table 6.11. The two largest categories of costs are the purchasing of goods that are resold or transformed (inventory) and raw materials. Inventories account for nearly 43.6 percent in 2010 and 44.4 percent in 2013 of all costs (an increase of 0.7 percent) and raw materials account for about 35.4 percent in 2010 and 38.8 percent in 2013 (an increase of 3.5 percent). Transportation or freight accounts for 8.9 percent in 2010 and 5.8 percent in 2013 (a decrease of 3.1 percent) of the enterprises' total expenditure.

Significant differences are observed between rural and urban enterprises in terms of the relative cost burdens of purchasing raw materials and inventories. Raw materials account for about 19 percent of expenditures in 2010 and about 27 percent in 2013 in urban enterprises (7.2 percent increase) compared to about 43 percent in 2010 and 44 percent in 2013 for rural based enterprises (1.2 percent increase). On the other hand, inventories for urban based businesses account for about 56 percent in 2010 and 58 percent in 2013 (2.4 percent increase) compared to about 38 percent in 2010 and 2013 in rural areas (0.5 percent increase).

Table 6.13 Average share of expenditure by type of expenditure and by enterprise according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Raw materials		Inventory		Freight/Transport		Fuel, electricity, water		Insurance and other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Total	35.4	38.8	43.6	44.4	8.9	5.8	5.2	4.7	6.9	6.3
<i>Place of Residence</i>										
Urban	19.7	27.0	56.0	58.4	8.2	6.1	6.3	3.2	9.8	5.4
Rural	42.8	44.0	37.8	38.3	9.2	5.7	4.7	5.4	5.5	6.6
Rural North	38.8	19.3	48.5	56.0	8.2	14.6	2.3	6.4	2.1	3.7
Rural Centre	44.6	48.1	36.1	33.9	7.8	5.0	4.1	5.2	7.3	7.8
Rural South	42.3	42.9	36.4	40.2	10.7	5.5	5.8	5.4	4.9	6.0
<i>Region</i>										
North	32.5	17.6	45.7	57.1	7.9	13.6	5.0	5.9	8.8	5.8
Central	34.8	39.7	43.9	44.1	7.5	5.0	5.0	4.5	8.8	6.7
South	36.7	40.0	42.9	43.5	10.5	5.8	5.4	4.8	4.6	5.9
<i>Industry</i>										
Mining and quarrying	89.1	5.7	10.3	83.3	0.7	11.0	0.0	0.0	0.0	0.0
Manufacturing	70.2	77.5	12.5	9.0	6.0	3.3	7.1	7.2	4.1	3.1
Construction	47.3	9.7	1.9	1.5	1.3	19.2	6.3	5.2	43.2	64.3
Wholesale, retail trade, restaurants and hotels	15.6	18.4	67.7	70.2	10.8	6.5	1.7	1.4	4.2	3.4
Transportation, storage and communication	24.0	24.0	3.6	2.7	6.6	5.0	29.0	23.5	36.9	44.8
Financing, insurance, real estate and business services	60.7	68.2	0.0	4.1	0.4	3.1	38.8	21.8	0.0	2.9
Community, social and personal services	30.7	34.8	10.6	19.4	10.1	13.6	16.1	10.9	32.5	21.4

CHAPTER 7: HOUSEHOLD ASSET OWNERSHIP

7.0 Introduction

The survey collected data on household assets, namely, durable goods and productive assets in 2010 and 2013. According to this survey, durable goods refer to appliances such as radio, mortar, bicycle, chair, bed, table, iron, clock, television and computer. Production durable goods refer to items used in agricultural production such as hand hoe, watering can, livestock kraal and ox-cart among others.

7.1 Household ownership of durable goods and appliances

Table 7.1 shows proportion of households owning durable goods and appliances in Malawi. Proportion of households owning radios, paraffin stove and lantern lamp in Malawi has slightly reduced between 2010 and 2013. For example, proportion of households owning lantern lamp has reduced by 8 percentage points from 13 percent in 2010 to 5 percent in 2013. On the other hand, ownership of bicycle has increased by 4 percentage points from 38 percent in 2010 to 42 percent in 2013. Similarly, ownership of radio has slightly declined from 47 percent in 2010 to 46 percent in 2013. In general, Table 7.1 shows an increased proportion, though minimal, in households' ownership of durable goods such as bicycle, iron, Tapes or CDs and television. Ownership of radio has remained the same in rural areas while in urban areas, households owning radios have reduced from 60 percent in 2010 to 53 percent in 2013 (see Table 7.2). However, increased proportion of household owning Tape or DVD is depicted in urban areas between 2010 and 2013. It is noted that ownership of iron has increased in south urban between 2010 and 2013. For instance, proportion of households owning iron in south urban increased from 36 percent in 2010 to 54 percent in 2013. In terms of television, it is observed that south urban ownership has highly increased compared to north urban and central urban (see Table 7.3).

Table 7.1. Proportion of households owning durable goods and appliances, Malawi, 2010 and 2013

Durable goods and appliances	Malawi	
	2010	2013
Radio (wayilesi)	46.6	45.7
Bicycle	38.1	42.2
Iron (for pressing clothes)	14.0	19.1
Tape or CD/DVD player; HiFi	9.3	13.0
Television	8.3	11.6
Lantern (paraffin)	12.6	5.3
Refrigerator	3.0	4.8
Electric or gas stove; hot plate	2.6	3.6
Satellite dish	2.1	3.6
Solar panel	1.2	3.4
Computer equipment & accessories	1.0	1.7
Generator	0.9	0.9
Kerosene/paraffin stove	0.8	0.4

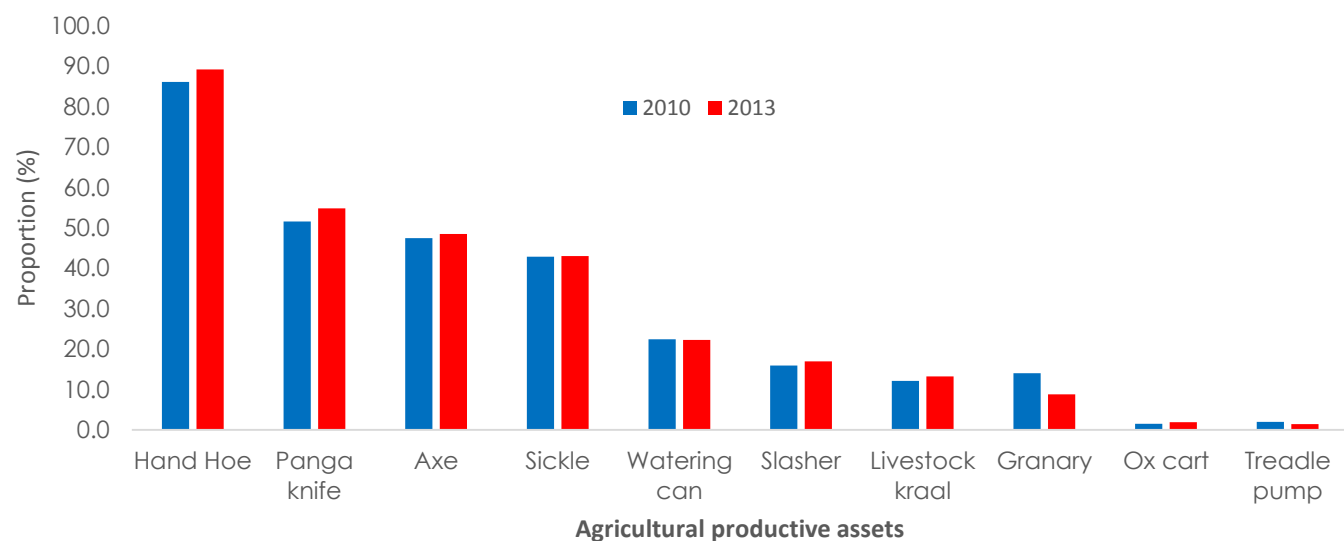
Table 7.2. Proportion of households owning durable goods and appliances by rural and urban areas, Malawi 2010 and 2013

Durable goods and appliances	Urban		Rural	
	2010	2013	2010	2013
Radio (wayilesi)	60.1	53.2	44.1	44.1
Tape or CS/DVD player; HiFi	30.9	37.7	5.3	8.0
Television	30.3	39.7	4.2	5.9
Kerosene/paraffin stove	1.7	1.6	0.7	0.2
Electric or gas stove; hot plate	13.7	17.5	0.6	0.8
Refrigerator	14.0	19.7	1.0	1.7
Bicycle	30.3	32.7	39.6	44.1
Lantern (paraffin)	9.2	9.0	13.2	4.6
Iron (for pressing clothes)	36.0	45.9	9.9	13.6
Computer equipment & accessories	5.0	7.0	0.2	0.7
Satellite dish	9.7	14.8	0.7	1.3
Solar panel	0.5	2.3	1.3	3.6
Generator	2.1	1.8	0.7	0.8

Table 7.3. Proportion of households owning durable goods and appliances by rural and urban regional areas, Malawi 2010 and 2013

Durable goods and appliances	Northern				Central				South			
	Urban	Urban	Rural	Rural	Urban	Urban	Rural	Rural	Urban	Urban	Rural	Rural
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Bicycle	48.0	45.5	36.9	36.6	38.3	38.9	40.6	40.2	19.5	23.6	39.4	49.2
Radio (wayilesi)	67.4	62.3	45.2	44.0	46.5	51.2	43.2	41.9	70.1	53.6	44.7	46.3
Iron (for pressing clothes)	39.7	39.0	12.6	17.6	38.0	39.2	8.8	10.7	33.5	54.3	10.2	15.7
Tape or CS/DVD player; HiFi	21.1	25.2	9.2	8.1	34.5	33.8	5.5	6.5	30.0	44.1	4.0	9.3
Television	19.2	24.5	3.8	7.7	28.8	36.5	4.7	4.9	34.2	45.9	3.8	6.6
Lantern (paraffin)	19.1	5.1	17.2	5.3	4.0	7.2	15.5	3.3	11.3	11.6	10.2	5.7
Solar panel	0.5	1.5	3.5	5.4	0.0	3.1	1.4	4.0	1.0	1.6	0.7	2.8
Refrigerator	9.6	14.5	0.5	1.4	14.4	16.7	0.8	1.3	14.6	24.0	1.2	2.3
Satellite dish	8.2	12.6	0.5	0.6	9.9	11.5	0.5	1.1	9.8	18.8	1.0	1.6
Electric or gas stove; hot plate	9.7	10.0	0.3	0.4	15.5	16.8	0.5	0.5	13.1	19.7	0.7	1.1
Computer equipment/accessories	2.2	2.8	0.3	0.4	5.6	5.7	0.2	0.6	5.2	9.2	0.3	0.8
Generator	1.8	1.8	0.3	1.6	3.3	2.0	1.0	0.5	1.2	1.7	0.5	0.8
Kerosene/paraffin stove	1.1	4.4	0.0	0.0	1.7	1.2	0.8	0.1	1.9	1.5	0.7	0.2

Figure 7.1 Proportion of households owning agricultural productive assets, Malawi, 2010 and 2013



7.2. Agricultural productive assets

The survey collected data on agricultural productive assets owned by households. It is shown that percentage of households owning hand hoes has increased by 3 percentage points from 86 percent in 2010 to 89 percent in 2013 (see Figure 7.1). Similarly, ownership of panga knives has increased by 3 percentage points. The increasing trend is also depicted among agricultural assets such as sickle, axes, oxcart and livestock kraal. Assets such as hand hoe, panga knives and axes continue to be items most owned at household level in Malawi. On the other hand, the trend is slightly different with regards to treadle pump, watering can and granary which experience a decreasing trend from 2010 to 2013.

In terms of sex of household heads, female head households continue to own more hand hoes than male headed households. Specifically, Table 7.4 shows that 91 percent of female household own hand hoe in 2013. This is a 4 percentage points increase from 87 percent in 2010. On the other hand, proportion of male headed households owning a hand hoe has also increased from 86 percent in 2010 to 87 percent in 2013.

Table 7.4. Proportion of households owning agricultural productive assets by sex of household heads, Malawi 2010 and 2013

Agricultural assets	Male		Female	
	2010	2013	2010	2013
Hand Hoe	86.0	88.6	86.5	91.0
Slasher	18.4	19.7	8.2	9.0
Axe	51.0	51.8	36.3	38.4
Panga knife	57.0	59.7	34.7	40.0
Sickle	44.9	44.8	36.7	37.6
Treadle pump	2.5	1.7	0.5	0.7
Watering can	26.0	25.7	11.4	12.1
Ox cart	1.9	2.3	0.5	1.0
Livestock kraal	12.6	14.6	10.5	9.3
Granary	15.5	10.0	9.6	5.2

Table 7.5 shows that proportion of households owning agricultural productive assets by place of residence that is rural and urban areas. Hand hoe is the most owned agricultural asset at household level in either 2010 or 2013. It observed that ownership of hand hoes has increased by 2 percentage points in rural areas from 93 percent in 2010 to 95 percent in 2013. In urban areas, there is a larger increase in hand hoe ownership. Table 7.5 shows that ownership of hand hoes has increased from 49 percent to 61 percent.

Table 7.5. Proportion of households owning agricultural productive assets by place of residence, Malawi 2010 and 2013

Agricultural assets	Urban		Rural	
	2010	2013	2010	2013
Hand Hoe	49.2	60.8	92.9	95.0
Panga knife	32.0	46.1	55.2	56.6
Axe	27.3	35.7	51.2	51.1
Sickle	13.6	14.0	48.3	48.9
Watering can	4.5	6.4	25.8	25.6
Livestock kraal	2.9	0.9	13.8	15.8
Slasher	17.1	25.5	15.7	15.3
Granary	2.7	0.4	16.2	10.5
Ox cart	0.4	0.4	1.8	2.3
Treadle pump	0.2	0.5	2.3	1.7

Table 7.6 illustrates proportion of households owning agricultural productive assets in three regions of Malawi. The survey observes similar trends in agricultural productive assets in three regions of Malawi. In the South, ownership of hand hoe has increased from 83 percent in 2010 to 89 percent in 2013. However, in regions such as Central and North, increase in ownership of hand hoe is barely significant. There is a substantial decrease in household ownership of treadle pumps in the North and central regions. In general, most households own hand hoe, axe and sickle than other regions.

Table 7.6. Proportion of households owning agricultural productive assets by regions, Malawi 2010 and 2013

Agricultural assets	North		Central		South	
	2010	2013	2010	2013	2010	2013
Hand Hoe	92.9	92.2	87.9	88.7	82.9	89.1
Axe	79.5	80.6	48.1	43.8	38.8	47.0
Sickle	59.8	54.0	45.7	43.3	36.2	40.7
Panga knife	40.4	46.0	57.9	55.9	49.1	55.4
Slasher	30.7	30.4	16.4	16.6	11.8	15.0
Watering can	28.0	20.5	32.1	28.1	12.9	17.0
Livestock kraal	14.7	14.8	14.4	15.9	9.5	10.5
Granary	22.0	10.0	21.0	11.9	6.3	5.5
Ox cart	3.7	3.9	2.5	3.3	0.3	0.3
Treadle pump	2.0	1.1	3.2	1.3	0.9	1.8

Table 7.7 shows household ownership of agricultural assets by rural and urban regional areas. Marginal changes are found in ownership of large agricultural assets such as granaries, oxcarts and treadle pumps. For instance, in rural central region, ownership of oxcart has increased from 3 percent in 2010 to 4 percent in 2013. On the other hand, rural central region reported declining ownership of granaries from 24 percent in 2010 to 14 percent in 2013.

Table 7.7. Proportion of households owning agricultural productive assets, by urban and rural regional areas, Malawi 2010 and 2013

Agricultural assets	Northern				Central				South			
	Urban	Urban	Rural	Rural	Urban	Urban	Rural	Rural	Urban	Urban	Rural	Rural
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Hand Hoe	70.8	76.2	96.5	95.3	60.9	58.2	93.0	95.4	34.5	60.7	92.0	94.6
Axe	66.5	63.3	81.6	83.9	30.0	31.1	51.5	46.5	16.1	35.6	43.1	49.3
Sickle	40.0	33.0	63.1	57.9	17.0	15.1	51.2	49.4	4.8	9.4	42.1	46.8
Panga knife	43.4	33.3	39.9	48.4	38.9	46.5	61.5	57.9	23.6	48.0	53.9	56.9
Slasher	41.2	37.3	28.9	29.1	17.7	22.6	16.2	15.3	11.1	26.5	11.9	12.7
Watering can	9.9	8.3	31.0	22.8	6.3	7.4	37.0	32.6	1.8	4.8	15.0	19.4
Livestock kraal	5.3	2.4	16.2	17.1	5.5	0.7	16.1	19.2	0.2	0.8	11.3	12.3
Granary	0.9	0.3	25.5	11.9	6.2	0.5	23.8	14.4	0.0	0.3	7.4	6.6
Ox cart	2.2	3.4	4.0	4.0	0.3	0.3	2.9	4.0	0.0	0.0	0.3	0.3
Treadle pump	0.4	0.1	2.2	1.2	0.4	0.3	3.8	1.5	0.0	0.8	1.1	2.0

CHAPTER 8: HOUSING INFRASTRUCTURE AND ENVIRONMENT

8.0 Introduction

Housing is essential for the wellbeing of mankind; however, the conditions of the house are of significant importance in understanding the sanitation status of a household. Poor housing and sanitary conditions are usually associated with poor health and poverty in general. In addition, the condition of a structure could be a proxy indicator of the welfare status of a household.

The IHPS collected information relating to the characteristics of dwellings such as dwelling type, occupancy tenure and main construction materials used for the floor, roof and walls. Household conditions such as type of household amenity, the main type of fuel used for lighting and cooking; cooking technology, type of toilet facility, access to improved sanitation and access to improved water.

8.1 Type of Tenure of Dwelling Unit

Occupation tenure identifies a basic feature of the housing inventory, whether a unit is owner or renter occupied. It refers to the arrangements under which the household resides in a dwelling and these include renting, owner occupancy and dwelling supplied free. Ownership of a dwelling unit represents security of tenure of a household and tenure type is important for planning housing assistance and is also used in national data collections as a key housing variable. The findings in Table 8.1 show that overall in 2013, 78 percent of households live in owner-occupied dwellings while 12 percent rented the houses they resided in. Over the two rounds there was a slight drop in the proportion of owner occupied houses as well as a slight increase in the proportion of households that rented. Across regions, close to 83 percent of the dwellings in the Northern region were owned by the households while 12 percent in central and Southern regions were rented.

Table 8.1 Percentage distribution of households by type of housing tenure and background characteristics, Malawi 2010 and 2013

Background Characteristics	Type of Tenure											
	Owner Occupied		Being Purchased		Employer Provides		Free Authorise		Free Not Authorised		Rented	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	79.8	77.6	0.3	0.1	3.9	3.6	5.4	6.2	0.1	0.2	10.5	12.2
<i>Sex of Household Head</i>												
Male	78.2	75.9	0.3	0.2	4.6	4.4	4.5	5.6	0.1	0.2	12.3	13.8
Female	84.9	82.9	0.4	-	1.6	1.3	7.9	8.1	0.2	0.1	4.9	7.5
<i>Place of Residence</i>												
Urban	44.8	45.4	0.6	0.1	1.9	2.5	4.5	6.2	0.2	0.1	48.0	45.7
Rural	86.3	84.2	0.2	0.1	4.3	3.8	5.5	6.2	0.1	0.2	3.5	5.4
<i>Region</i>												
North	86.2	82.8	0.1	0.2	3.8	3.9	2.7	4.4	0.0	-	7.1	8.7
Central	81.4	78.7	0.3	0.1	1.7	2.4	6.1	6.0	-	0.1	10.5	12.8
South	76.9	75.6	0.3	0.2	5.8	4.7	5.4	6.8	0.3	0.4	11.3	12.3
<i>Strata</i>												
North Urban	62.0	58.7	0.5	0.2	3.4	4.0	0.6	3.3	0.2	-	33.3	33.7
North Rural	90.2	87.4	-	0.2	3.9	3.9	3.1	4.6	-	-	2.8	3.9
Centre Urban	48.3	44.3	0.4	0.3	1.6	2.3	5.7	8.1	-	0.1	44.0	44.9
Centre Rural	87.6	86.1	0.3	0.0	1.7	2.4	6.2	5.6	-	0.0	4.2	5.8
South Urban	38.0	44.1	0.9	-	1.8	2.5	4.3	4.8	0.4	-	54.7	48.6
South Rural	84.2	81.7	0.2	0.2	6.6	5.1	5.6	7.2	0.2	0.5	3.2	5.3
<i>Education of Household Head</i>												
None	86.7	84.6	0.4	0.1	3.0	2.4	4.7	6.3	0.0	0.2	5.1	6.4
Primary	76.3	74.8	-	0.3	1.9	4.4	6.1	6.5	0.5	-	15.1	14.1
Secondary	53.5	55.1	0.1	-	7.8	6.6	8.3	5.7	0.3	0.5	30.0	32.0
Tertiary	31.8	27.0	-	0.8	18.4	14.9	3.1	5.6	-	-	46.7	51.7

8.2 Structure for Dwelling Units

The different materials used for the construction of a house are usually viewed as a proxy measure of the quality of housing as well as an indicator of health risk. During the survey, information on the main construction materials of the floor, external walls and roof was collected. Table 8.2 presents the distribution of households by the main type of construction material of the roof, external wall and floor and residence.

Based on the materials used for construction of wall and roof, dwellings are classified into three major groups: permanent, semi-permanent and traditional. A permanent structure has a roof made of iron sheets, tiles, concrete or asbestos, and walls made of burnt bricks, concrete or stones. A semi-permanent structure is a mix of permanent and traditional building materials. It lacks the construction materials of a permanent structure for walls or the roof, that is, it is built of non-permanent walls such as sun-dried bricks or non-permanent roofing materials such as thatch. Such a description would apply to a house made of red bricks and cement mortar, but roofed with grass thatching. A traditional structure is made from traditional housing construction materials such as unfired mud brick, grass thatching for roofs or rough poles for roof beams.

Table 8.2 Distribution of dwelling structures, according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Type of dwelling structures					
	Permanent		Semi-Permanent		Traditional	
	2010	2013	2010	2013	2010	2013
Total	28.0	32.3	24.2	26.4	47.8	41.4
<i>Sex of Household Head</i>						
Male	29.5	32.9	24.0	26.7	46.5	40.4
Female	23.3	30.4	24.7	25.3	52.0	44.3
<i>Place of Residence</i>						
Urban	52.6	50.5	30.5	36.8	16.9	12.6
Rural	23.4	28.5	23.0	24.2	53.5	47.2
<i>Region</i>						
North	30.6	38.9	27.9	29.4	41.6	31.8
Central	22.1	26.9	23.7	22.8	54.1	50.4
South	32.3	36.3	23.6	29.3	44.1	34.4
<i>Strata</i>						
North Urban	51.6	69.5	31.9	16.1	16.5	14.5
North Rural	27.1	33.0	27.2	31.9	45.7	35.0
Centre Urban	40.5	44.7	36.6	35.2	22.9	20.1
Centre Rural	18.7	23.0	21.3	20.1	60.0	56.9
South Urban	63.2	53.3	24.9	42.4	11.9	4.3
South Rural	26.5	33.0	23.4	26.8	50.1	40.2
<i>Education of Household Head</i>						
None	20.9	24.6	24.4	26.1	54.6	49.3
Primary	34.7	38.3	24.2	29.4	41.0	32.3
Secondary	52.2	55.5	24.6	28.3	23.2	16.2
Tertiary	86.4	86.8	12.3	13.1	1.3	0.1

The results reveal that there was a slight increase for the permanent constructed dwellings in 2013 to 32 percent as compared to 28 percent in 2010 with 51 percent in the urban and 28 percent in the rural areas. There was a drop in the proportion of households that resided in tradition dwellings in rural areas at about 47 percent. Across the regions the Northern region registered the high number of permanent dwellings, 39 percent and central region the highest traditional dwellings for about 50 percent. By gender of the household head, the proportion of male-headed households living in permanent houses at 33 percent is greater than that in female-headed households at 30 percent. However, for the education of the household head those with tertiary education reported 87 percent while those who never attended any education reported 25 percent.

8.3 Access to safe drinking water

The MDGs targets to halve the proportion of the world's population without sustainable access to safe drinking water and basic sanitation by 2015. The survey collected information on the household's main source of water for drinking and also those with access to improved water source. Table 8.3 shows that 82 percent of the population has access to improve water source with both urban and rural areas at around 81 percent. Across the regions, central region has reported 83 percent while northern and southern region both at 81 percent. As for education on head if the household, those with tertiary education have access to improved water source at 94 percent and 80 percent for those who don't have any education.

Table 8.3 Proportion of households with access to safe water and main source of drinking water by background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion with Access to Improved Water Source		Source of Drinking Water									
			Piped into dwelling		Piped into Yard/Plot/Communal Standpipe		Protected well in yard/plot/public well/borehole		Open well in yard/plot/open public well		Spring/River/Stream/Pond/Lake/Dam/Rainwater	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Total	78.4	81.8	3.1	2.7	15.6	17.2	59.7	61.9	15.5	14.0	6.1	4.2
<i>Sex of Household Head</i>												
Male	76.9	81.4	3.1	2.9	15.8	18.3	57.9	60.2	16.3	14.2	6.8	4.4
Female	83.0	82.9	3.0	2.1	14.7	13.8	65.3	67.0	13.2	13.3	3.8	3.8
<i>Place of Residence</i>												
Urban	73.4	81.2	13.7	11.3	55.4	61.7	4.3	8.2	25.1	16.4	1.4	2.4
Rural	79.3	81.9	1.1	1.0	8.2	8.1	70.0	72.8	13.7	13.5	6.9	4.6
<i>Region</i>												
North	79.0	80.6	2.6	1.5	16.8	22.9	59.6	56.2	11.2	11.0	9.8	8.4
Central	73.7	82.9	2.3	2.3	12.8	14.8	58.7	65.8	19.9	15.0	6.4	2.1
South	82.2	80.9	4.0	3.4	17.6	18.5	60.6	59.1	12.9	13.5	4.9	5.6
<i>Strata</i>												
North Urban	62.1	68.2	0.3	7.1	49.9	59.0	2.0	2.1	32.0	27.8	5.9	4.0
North Rural	81.8	83.0	1.3	0.5	11.3	16.0	69.2	66.5	7.7	7.8	10.5	9.2
Centre Urban	84.4	88.6	11.4	10.0	66.1	65.6	7.0	13.0	13.9	9.7	1.7	1.7
Centre Rural	71.7	81.7	0.5	0.6	2.8	3.8	68.4	77.3	21.0	16.2	7.3	2.2
South Urban	66.7	75.6	16.5	13.5	47.6	58.0	2.5	4.1	33.1	21.5	0.3	2.9
South Rural	85.1	82.0	1.6	1.4	12.0	10.8	71.5	69.7	9.2	11.9	5.8	6.1
<i>Education of Household Head</i>												
None	76.6	79.9	0.8	0.5	11.9	11.9	63.9	67.5	16.5	14.9	6.9	5.2
Primary	75.8	82.5	2.5	1.1	22.3	25.5	50.9	55.9	17.1	15.2	7.1	2.3
Secondary	87.6	88.1	7.6	5.9	30.6	35.7	49.4	46.4	10.4	10.2	2.0	1.7
Tertiary	95.4	93.9	58.3	48.4	13.8	26.9	23.3	18.6	3.9	5.7	0.8	0.4

8.4 Source of Fuels used for Cooking

Solid fuel refers to various types of solid material that are used as fuel to produce energy and provide heating, usually released through combustion. Table 8.4 shows the distribution of households by main source of fuel like firewood, electricity, charcoal, crop residue, saw dust, animal waste other which includes gas and paraffin. Table 8.4 reveals that 98 percent of the population uses solid fuel in Malawi which has not changed for past 3 years since round one in 2010 of the survey. Rural areas have reported almost 100 percent using solid fuels that urban area at 89 percent. Across the regions the northern region reported almost 100 percent using solid fuels. The table also shows that firewood is the most used source of fuel for cooking in Malawi with 84 percent. The figures also revealed that 51 percent of urban areas uses charcoal. It has also shown that the education of the head of the household for those with tertiary education has 44 percent using electricity as source fuel for cooking.

8.5 Source of fuels used for lighting

Table 8.5 presents the distribution of households by the main source of fuel used for lighting. Battery/Dry Cell (Torch) the most commonly used source of lighting with 65 percent of households followed by paraffin (13 percent) and electricity (9 percent). Electricity was dominant in urban areas with 37 percent. It is worth noting that there was a slight increase in the proportion of households that used electricity for lighting over the two survey periods, which could be attributed to the rural electrification programme that has been implemented by Government. Regional differentials show that the Battery/Dry Cell (Torch) is most commonly used by the household in the Northern and Central regions (77 and 69 percent respectively) while paraffin in southern was 19 percent.

8.6 Access to Electricity and Phones

Findings indicate that 46 percent of households in Malawi have mobile phones because mobile services were available within the communities. Figures in Table 8.6 indicate that there was an improvement compared to 2010 where 38 percent of households reported to have mobile phones. There was an improvement in availability of electricity in the dwellings (from 7 percent to 9 percent) over the same period. By place of residence, mobile phones have dominated in urban areas up to 80 percent as compared to rural areas at 73 percent. Electricity in the dwellings has increased from 30 percent in 2010 to 37 percent in urban areas while in rural areas there was 1 percent increase in the same period. In each region, there was increase in the share of the households with electricity in the dwellings where Southern region at 12 percent and Northern and Central regions both at 7 percent.

Table 8.4 Distribution of households by main source of fuel used for cooking according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion using Solid Fuel		Source of Fuel for Cooking													
			Firewood		Paraffin		Electricity		Gas		Charcoal		Crop Residue/Saw Dust		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Total	97.6	97.8	88.4	84.4	0.1	-	2.3	2.2	0	0	8.9	12.3	0.3	0.9	-	0.1
<i>Sex of Household Head</i>																
Male	97.6	97.6	86.8	83	0.1	-	2.3	2.3	0	0.1	10.5	13.7	0.3	0.8	-	0.1
Female	97.7	98.3	93.4	88.8	-	-	2.3	1.7	0	-	3.8	8.2	0.5	1.4	-	-
<i>Place of Residence</i>																
Urban	88.7	89.2	42.7	37.1	-	-	11.2	10.6	0.1	0.3	45.4	51.1	0.7	0.9	-	0.1
Rural	99.2	99.5	96.9	94.1	0.1	-	0.7	0.5	-	-	2.1	4.4	0.3	1	-	0
<i>Region</i>																
North	99.3	99.7	96.2	92.3	-	-	0.7	0.3	-	-	3	7.3	0.1	0.1	-	-
Central	97.8	97.8	90.8	86.2	-	-	2.2	2.2	0	0	6.6	10.7	0.4	0.8	-	0.1
South	97	97.4	84.4	81.3	0.1	-	2.8	2.5	0	0.1	12.2	14.9	0.4	1.3	-	0
<i>Strata</i>																
North Urban	94.8	98.1	75.8	62.6	-	-	5.2	1.9	-	-	19.1	35.5	-	-	-	-
North Rural	100	100	99.6	98	-	-	-	0	-	-	0.3	2	0.1	0.1	-	-
Centre Urban	89.6	89.4	54	46.6	-	-	10.2	10.5	0.2	0.1	35.3	41	0.3	1.6	-	0.2
Centre Rural	99.3	99.6	97.8	94.8	-	-	0.7	0.4	-	-	1.2	4.1	0.4	0.6	-	0.1
South Urban	86.6	87.2	25.6	22.3	-	-	13.4	12.3	0	0.5	59.9	64.7	1.1	0.2	-	0
South Rural	99	99.4	95.4	92.7	0.2	-	0.8	0.6	-	-	3.3	5.2	0.3	1.5	-	-
<i>Education of Household Head</i>																
None	99.7	99.7	94.7	92.5	0.1	-	0.3	0.3	-	-	4.6	6	0.3	1.2	-	0
Primary	98.1	99.4	85.5	79.7	-	-	1.9	0.6	-	-	12.3	19.1	0.3	0.5	-	-
Secondary	93.6	95.1	66.6	59.7	-	-	6.4	4.6	-	0.2	26.3	35.1	0.7	0.1	-	0.2
Tertiary	48.9	55.3	24.1	22.9	-	-	50.3	44.4	0.8	0.3	24.9	32.4	-	-	-	-

Table 8.5 Distribution of households by main source of fuels used for lighting by background characteristics, Malawi 2010 and 2013

Background Characteristics	Source of Fuel for Lighting											
	Firewood		Paraffin		Electricity		Battery/Dry Cell (Torch)		Candles		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Total	6.7	5.0	58.7	12.5	6.7	9.0	22.0	64.5	4.8	6.9	1.1	2.1
<i>Sex of Household Head</i>												
Male	4.4	3.5	57.6	11.0	7.2	9.9	25.0	66.4	4.9	7.5	0.8	1.9
Female	14.0	9.5	61.8	17.2	5.3	6.4	12.8	58.8	4.2	5.3	1.8	2.8
<i>Place of Residence</i>												
Urban	1.1	1.2	52.1	20.1	29.3	36.6	5.4	19.5	12.0	21.7	0.0	0.9
Rural	7.8	5.7	59.9	11.0	2.6	3.4	25.1	73.7	3.4	3.9	1.3	2.3
<i>Region</i>												
North	7.8	5.5	48.0	4.2	5.5	7.2	32.4	77.0	4.2	4.2	2.1	1.8
Central	7.9	6.1	49.7	7.2	4.8	6.6	29.8	69.2	6.4	8.7	1.3	2.2
South	5.5	3.8	68.9	19.3	8.6	11.7	12.8	57.5	3.6	5.7	0.6	2.1
<i>Strata</i>												
North Urban	0.2	0.5	54.9	7.9	19.5	25.6	17.9	51.1	7.2	14.4	0.4	0.6
North Rural	9.1	6.4	46.8	3.6	3.2	3.7	34.8	82.0	3.7	2.2	2.4	2.1
Centre Urban	0.6	1.5	58.1	22.5	20.5	26.4	4.2	21.8	16.7	26.1	-	1.7
Centre Rural	9.3	7.1	48.1	3.9	1.9	2.3	34.7	79.5	4.4	5.0	1.6	2.3
South Urban	1.7	1.0	46.5	19.8	39.0	49.6	3.7	11.1	9.2	18.4	-	0.1
South Rural	6.2	4.3	73.1	19.2	3.0	4.3	14.5	66.5	2.5	3.2	0.7	2.5
<i>Education of Household Head</i>												
None	8.6	6.5	60.2	12.9	2.4	2.8	24.3	69.6	3.2	5.5	1.3	2.6
Primary	2.2	1.1	62.9	12.8	6.0	9.5	23.3	68.0	5.0	8.1	0.7	0.3
Secondary	0.8	1.2	54.2	11.9	20.4	26.3	11.8	46.1	12.6	13.4	0.2	1.1
Tertiary	1.8	-	15.5	4.1	70.5	75.5	2.7	15.5	7.4	5.0	2.1	-

Table 8. 6 Proportion of households within 100 meters of electricity grid and with a mobile phone, by background characteristics, Malawi 2010 and 2013

Background Characteristics	Type of Household Amenity			
	Electricity within 100 meters of Dwelling		Mobile Phones	
	2010	2013	2010	2013
Total	28.5	32.9	37.5	45.9
<i>Sex of Household Head</i>				
Male	30.3	34.2	41.5	50.1
Female	22.8	29	25.2	33.3
<i>Place of Residence</i>				
Urban	86.1	90.3	72.9	79.9
Rural	17.8	21.3	31	39
<i>Region</i>				
North	20.5	22.1	41.7	54.7
Central	23.9	29.3	39.7	43.5
South	34.3	38.5	34.6	46.6
<i>Strata</i>				
North Urban	81.2	82.4	65.6	78.2
North Rural	10.5	10.6	37.7	50.2
Centre Urban	76.5	86.1	78.5	75.3
Centre Rural	14	17	32.4	36.5
South Urban	95.2	96.1	69.8	85
South Rural	22.9	27.3	28	39.2
<i>Education of Household Head</i>				
None	20.8	24.2	26.5	35
Primary	38.4	44	52.1	61.3
Secondary	53.8	58.9	76.8	78.8
Tertiary	83.7	81.8	96.4	99

8.7 Access to proper sanitation

The sanitation and hygiene of a household directly impact on the quality of life of its members. Use of appropriate toilet facilities is important in controlling hygiene related illnesses like diarrhea, intestinal infections and cholera among others. The survey collected information on the type of toilet facility that the household mainly used.

Table 8.7 shows that overall; 63 percent of the households in Malawi used a pit latrine while only 2 percent used a Ventilated Improved Pit-latrine (V.I.P). There was a slight increase in the proportion of households that use any flush toilet facility from 2 percent in 2010 to 3 percent in 2013. The proportion of households that did not use any toilet facility was generally higher in the rural areas (13%) than in the urban (3%).

Across the regions, the proportion of those who don't have toilet facility is higher in the Southern region at 15 percent followed by Northern region at 8 percent and last Central region at 9 percent. On the access to improved sanitation facility, the trend has reduced in Malawi from 73 percent in 2010 to 68 percent in 2013. The same decrease also took place in the urban and rural areas and also across the regions in the same period.

Table 8.7 Proportion of households with types of toilet facility used by background characteristics, Malawi 2010 and 2013

Background Characteristics	Proportion with Improved toilet facility		Types of toilet facility											
			Flush Toilet		VIP Latrine		Tradition Latrine with Roof		Latrine without Roof		None		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Total	73.3	67.9	2.7	3.3	4.4	2.2	66.2	62.5	17.7	20.9	8.9	11.2	0.1	0.0
<i>Sex of Household Head</i>														
Male	76.3	69.6	2.6	3.3	5.0	2.5	68.7	63.8	16.5	21.1	7.2	9.3	0.1	0.0
Female	64.0	62.8	3.0	3.1	2.7	1.1	58.3	58.6	21.4	20.1	14.4	17.1	0.2	-
<i>Place of Residence</i>														
Urban	88.3	82.9	11.4	11.6	6.9	4.7	70.0	66.6	10.9	13.8	0.8	3.2	-	-
Rural	70.5	64.9	1.0	1.6	4.0	1.6	65.5	61.7	18.9	22.3	10.4	12.8	0.2	0.0
<i>Region</i>														
North	80.5	77.2	1.2	3.5	2.1	1.1	77.1	72.6	11.9	13.9	7.3	9.0	0.4	-
Central	73.9	70.6	2.4	2.5	3.3	1.6	68.2	66.5	19.0	21.7	6.9	7.7	0.2	0.0
South	71.0	63.6	3.2	4.0	6.0	2.9	61.7	56.7	18.0	21.3	11.0	15.1	-	-
<i>Strata</i>														
North Urban	79.2	82.7	4.7	10.4	3.2	2.7	71.2	69.6	14.6	10.8	6.2	6.5	-	-
North Rural	80.7	76.1	0.7	2.2	2.0	0.8	78.1	73.1	11.4	14.4	7.5	9.4	0.4	-
Centre Urban	83.6	84.0	12.4	9.5	7.6	4.5	63.6	69.9	16.2	13.0	0.3	3.0	-	-
Centre Rural	72.0	67.7	0.5	1.0	2.4	1.0	69.1	65.7	19.5	23.6	8.2	8.7	0.2	0.0
South Urban	94.4	81.9	12.1	14.1	7.1	5.3	75.1	62.4	5.6	15.3	0.1	2.8	-	-
South Rural	66.6	60.1	1.6	2.0	5.8	2.4	59.2	55.6	20.3	22.5	13.1	17.4	-	-
<i>Education of Household Head</i>														
None	68.8	63.2	0.5	1.3	3.5	1.2	64.8	60.6	20.2	23.4	10.8	13.4	0.2	0.0
Primary	80.2	69.7	1.4	1.3	6.1	3.6	72.6	64.8	14.6	20.6	5.1	9.8	-	-
Secondary	88.5	84.8	7.1	5.4	6.9	4.5	74.5	74.9	8.6	12.0	2.9	3.2	-	-
Tertiary	99.3	94.0	54.6	49.7	13.6	9.0	31.1	35.3	0.7	4.4	-	1.7	-	-

8.8 Use of disposal facilities

The survey also collected information on the use of disposal facilities in the households. The most commonly used method of disposal in households of Malawi is rubbish pit of which 49 percent of household reported. It is a decrease of 1 percent from 50 percent in 2010. In urban areas 55 percent of households reported to be using rubbish pit while 48 percent of rural households are using rubbish pit. Table 8.8 below further reveals that there are a number of households about 17 percent, which do not use any facility for rubbish disposal in rural areas. Across the regions, households in central region reported 55 percent to be using rubbish pit followed by northern region and finally southern region at 44 percent.

Table 8.8 Percentage distributions of households by kind of rubbish disposal used according to background characteristics, Malawi 2011

Background Characteristics	Type of rubbish disposal											
	Collected Rubbish bin		Rubbish Pit		Burning		Public rubbish heap		Other		None	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Total	5.2	3.8	50.2	49.4	6.7	8.3	20.8	22.4	1.6	1.0	15.5	15.2
<i>Sex of Household Head</i>												
Male	5.6	3.9	51.0	51.3	6.5	7.3	20.8	21.9	1.4	1.2	14.6	14.4
Female	3.9	3.4	47.8	43.7	7.1	11.1	20.7	23.9	2.0	0.4	18.4	17.6
<i>Place of Residence</i>												
Urban	19.0	14.2	54.5	54.7	2.5	2.8	14.9	22.2	1.4	0.7	7.7	5.4
Rural	2.7	1.7	49.4	48.3	7.4	9.4	21.9	22.5	1.6	1.0	17.0	17.2
<i>Region</i>												
North	1.1	1.9	55.0	48.6	2.1	4.3	13.5	27.9	4.4	0.8	23.8	16.5
Central	3.7	4.1	60.9	55.4	6.9	8.0	21.1	17.9	1.0	1.3	6.4	13.3
South	7.6	3.8	40.0	43.7	7.6	9.3	22.3	25.8	1.4	0.7	21.2	16.7
<i>Strata</i>												
North Urban	2.4	8.0	60.9	60.4	2.0	0.9	13.8	28.4	4.3	-	16.5	2.2
North Rural	0.9	0.7	54.1	46.4	2.1	4.9	13.5	27.8	4.5	1.0	25.0	19.2
Centre Urban	11.1	12.9	64.9	55.7	0.9	1.3	21.2	19.4	-	0.6	1.9	10.1
Centre Rural	2.2	2.2	60.1	55.3	8.1	9.4	21.0	17.6	1.2	1.4	7.3	14.0
South Urban	29.4	16.6	44.3	52.6	4.1	4.8	9.8	24.0	2.0	1.0	10.5	1.0
South Rural	3.5	1.3	39.2	41.9	8.2	10.2	24.7	26.1	1.2	0.7	23.2	19.8
Education of Household Head												
None	3.0	2.2	47.5	46.2	7.5	9.1	22.7	24.0	1.8	0.8	17.6	17.8
Primary	6.8	2.4	54.4	57.8	5.0	6.1	19.0	20.9	1.0	2.1	13.7	10.7
Secondary	10.2	6.8	61.8	58.9	4.0	6.8	15.0	18.3	0.9	1.1	8.1	8.1
Tertiary	44.7	34.5	50.7	53.0	1.3	3.2	1.0	7.4	2.1	0.2	0.1	1.7

Chapter 9: Agriculture

9.0 Introduction

All IHPS households that were identified as (i) owning or cultivating land during the last rainy season, (ii) owning or cultivating land during the dry (dimba) season and/or (iii) owning livestock in the last 12 months preceding the visit 1 interview date were administered the Agriculture Questionnaire.

The agriculture questionnaire was administered in two visits, identical to the IHS3 approach. Visit 1 was in the first half of the field work, corresponding to the post-planting period with respect to the 2012/2013 rainy season. In this visit, the farming households reported information on 2012/13 rainy season pre-harvest related matters as well as livestock production.

Visit 2 was fielded in the second half of the field work, approximately 3 months after Visit 1, in the post-harvest period with the respect to the 2012/13 rainy season. In this visit, farming households reported information on 2012/13 rainy season production and post-harvest related matters, and complete information on the 2013 dry season and tree/permanent crop production.

The agriculture questionnaire allows, among other things, for extensive agricultural productivity analysis. At the plot-level, separately for reference rainy and dry seasons, the questionnaire solicited information on land areas, physical characteristics, labor and non-labor input use, crop cultivation, and production. The instrument identified household members that managed, owned and/or worked on each plot, and collected GPS-based locations and areas of the plots reported to have been owned and/or cultivated.

The questionnaire also included rainy and dry season specific modules on non-labor input purchases, and crop sales and disposition. Although one of the major foci of the agriculture data collection effort was to produce smallholder production estimates for major crops, it is possible to disaggregate the data by gender and main geographical regions.

9.1 Participation in Agriculture

Malawi is a predominantly rural country with the majority of its households at least partially dependent on rainfed agriculture for their livelihood. Agriculture in Malawi is characterized by a rainy and a dry season. The rainy season generally runs from October to June, with the harvest occurring between March and June depending on the crop variety and location. The dry season generally starts in July and lasts through September.

Table 9.1 presents an overview of household involvement in agricultural activities as seen through the IHS3 and the IHPS lenses. In each round, just under 87 percent of Malawian households were estimated to have been involved in agriculture. The share of households involved in agriculture and rainy season cultivation, specifically, remained about the same in both survey rounds. The share of households cultivating tree/permanent crops and during the dry season increased from 29.63 to 37.54 and from 8.3 to 13.66, respectively. Similarly, the percentage of households owning livestock during the 12 months preceding their visit 1 interview increased approximately 4 percentage points over time.

**Table 9.1. Involvement in Agricultural Activities
(Household-Level; Percentages Reported)**

	2010	2013
Total Households		
Engaged in Agriculture	86.72	86.55
Cultivated crops in rainy season	77.62	75.86
Cultivated crops in dry season	8.3	13.66
Cultivated tree/permanent crops	29.63	37.54
Owned livestock	47.84	51.87
	84.36	83.07
Rural Households		
Engaged in Agriculture	95.22	94.88
Cultivated crops in rainy season	86.64	85.31
Cultivated crops in dry season	9.78	16.43
Cultivated tree/permanent crops	33.8	42.32
Owned livestock	53.46	57.92

Given Malawi's reliance on rainy season cultivation, the remainder of this chapter focuses solely on the households residing in rural areas and the averages pertain to the 2009/2010 and 2012/2013 rainy seasons, for the IHS3 and the

IHPS, respectively. The statistics based on each round of data is weighted with the respective set of sampling weights in order to generate figures that are representative for the rural household population in each round.

9.2 Land

Table 9.2⁶ shows that 94.15 percent of rural households reported owning or cultivating land during the 2009/2010 rainy season. The comparable figure was 92.61 percent during the 2012/13 rainy season. The majority of these households own all or at least one of their plots with 86.69 and 85.76 percent of households considered land owners in each of the survey rounds. The average values for land holdings, land owned and land under cultivation were quite similar across time and remained just under 0.9 hectares.

**Table 9.2 Land Holdings, Ownership & Cultivation
(Household-Level)**

	2010	2013
% of households owning/cultivating land	94.15	92.61
Total Land Holdings (hectares) (Conditional on holding any land)	0.88	0.88
% of households owning land	86.69	85.76
Total Land Owned (hectares) (Conditional on owning any land)	0.89	0.89
# of plots owned/cultivated	2.11	2.13
Area Under Cultivation (hectares) (Conditional on cultivating any land)	0.88	0.88

9.3 Other Inputs into Rainy Season Agricultural Production

Table 9.3a summarizes a set of plot attributes on input use, crop stand, and management. The share of plots with any fertilizer application (organic or inorganic) decreased from 58.19 to 54.96 percent during the 2012/13 rainy season. Similarly, the percentage of maize plots cultivated with an improved variety (OPV or hybrid) declined from 45.02 to 40.15 percent. The percent of plots using hired labor remained around 30 percent in both rounds. In terms of crop pattern, a much larger percentage of plots were reported as intercropped during the 2012/13 season than the 2009/10 season, with an increase from 29.53 to 45.8 percent of plots.

**Table 9.3a Input Use, Crop Stand & Management
(Plot-Level, Percentages Reported)**

	2010	2013
Input Use		
Fertilizer Use	58.19	54.96
Improved Seed Use (for Maize Only)	45.02	40.15
Crop Pattern		
Pure Stand	70.47	54.2
Inter-Cropped	29.53	45.8
Gender of Primary Plot Manager⁷		
Male	72.27	71.18
Female	27.73	28.82
Labor		
Hired Labor Use	29.27	30.06

To collect the most accurate information on agriculture, the IHPS agriculture questionnaire was attempted to be administered to the most knowledgeable household member about agricultural production by household members. This person may be different than the respondent interviewed for the other survey instruments. At the plot-level, the survey went a step further and attempted to interview as much as possible the primary manager for each plot. As seen in table 9.3a, in both rounds, the share of primary plot managers that were females were around 28 percent. In an effort to

⁶ Acreage values reported in table 9.2 are based on the GPS-based plot area measures taken by the enumerators following the conclusion of the agriculture questionnaire interviews. Of the total plots reported as owned or cultivated in the two survey rounds, 92.79 percent and 94.17 percent of rainy season plots were successfully measured during IHS3 and IHPS, respectively. The remainder of the plots that were not measured were overwhelmingly too far from the households for the survey teams to travel. A limited number of respondents refused to allow the staff to measure their land in each survey round and a few plots were excluded from the exercise because of flooding. In these cases the self-reported area was used for the calculation. For acres held, owned and cultivated, top 1 percent of each distribution was excluded from the calculation of the average to avoid potential outliers. The averages for the two survey rounds are very similar.

⁷ Primary plot manager is defined as the primary decision maker regarding crop choice, input use and timing of cropping activities on plots owned and cultivated by the household.

collect more comprehensive data, the IHPS instrument included additional questions on up to two other decision makers for the plots listed by the household. Just less than 60 percent of plots listed had at least one additional decision maker and 6.7 percent of those plots had a third.

The agriculture questionnaire also solicited information on participation in the Malawi Farm Input Subsidy Program (FISP). Table 9.3b provides summary statistics on FISP participation dynamics. The overall share of rural households receiving any FISP coupon decreased from 57.73 to 46.33 during the 2012/13 season. The share of rural households receiving at least one FISP fertilizer coupon similarly declined from 50.20 to 46.2 percent. Among the households receiving the fertilizer vouchers, the average number of vouchers received, the percentage of households redeeming all of their vouchers and the average amount of fertilizer obtained (conditional on voucher redemption) also fell across time. Among the subset of households that received coupons and redeemed all of the vouchers, the percentage sharing any of their fertilizer increased significantly between the 2009/10 and the 2012/13 seasons, and the average amount of fertilizer given away (conditional on giving away any) increased from 39.07 to 45.6 kilograms.

**Table 9.3b FISP Participation Dynamics
(Household-Level)**

	2010	2013
% Farming Households Receiving Any FISP Voucher	57.73	46.33
% Farming Households Receiving FISP Fertilizer Voucher	50.20	46.2
<i>Conditional on Receiving FISP Fertilizer Voucher</i>		
# of Vouchers Received	1.6	1.03
% Farming Households Redeeming All Fertilizer Vouchers	95.3	87.79
KGs of fertilizer obtained	76.57	72.93
<i>Conditional on Receiving and Redeeming FISP Fertilizer Voucher</i>		
% Farming Households Sharing Any of the Subsidized Fertilizer	19.95	30.41
<i>Conditional on Sharing Subsidized Fertilizer</i>		
KGs of fertilizer given away	39.07	45.6

9.4 Crop Cultivation and Sales

Agriculture in Malawi is dominated by maize with beans, pigeon peas, rice, groundnuts and tobacco being the other major rainy season crops. As shown in Table 9.4a, the overall incidence of rural households cultivating maize remained well above 90 percent between the two agricultural seasons of interest with 97.03 percent of rural households during the 2009/10 season and 94.62 percent of rural households during the 2012/13 season reporting maize cultivation.

A further breakdown is provided between traditional and improved varieties. Traditional varieties include local and hybrid recycled seeds, and improved varieties capture composite/OPV and hybrid varieties. An interesting trend is the increase in local varieties reported, along with an overall drop in maize cultivation and specifically, improved varieties.

The incidence of all other crop cultivation increased between the two rounds with only tobacco cultivation falling from 15.44 to 10.55 percent of rural households. This along with the increase in percentage of intercropped plots reported in Table 9.3a may imply a movement towards crop diversification as a risk management strategy.

Furthermore, the figures reported in table 9.4b represent the percentage of households that sell a given crop conditional on cultivating it. Tobacco remained as the crop with the highest incidence of sales between the two years with the majority of households selling at least some of their harvested crop though there was a decrease in sales among the smaller percentage of households producing tobacco. The overall number of households selling at least some or their entire harvested crop increased from 46.29 to 52.32 percent and this trend can be seen clearly in the sales numbers for groundnuts, pigeon peas and beans.

	Table 9.4a Households Reporting Cultivation of Crops (%)		Table 9.4b Households Reporting Sales of Crops Cultivated (%)		
	2010	2013	2010	2013	
Maize	97.03	94.62	Maize	14.69	15.72
Traditional	61.85	64.09	Traditional	10.07	12.01
Hybrid/OPV	50.63	45.72	Hybrid/OPV	16.04	15.67
Groundnuts	32.53	37.00	Groundnuts	33.16	38.34
Pigeon Peas	21.26	28.58	Pigeon Peas	20.24	26.18
Beans	14.09	22.23	Beans	38.39	50.07
Rice	4.66	4.25	Rice	39.83	38.84
Tobacco	15.44	10.55	Tobacco	97.37	94.71

9.5 Maize Yield Dynamics

On the whole, table 9.5a indicates that the number of kilograms of maize produced per hectare of cultivated land increased marginally between the two seasons of interest, from 1,345 to 1,466. The level gender gap in maize productivity (i.e. the difference in the maize yields of plots managed by men vis-à-vis women), however, remained comparable over time.

**Table 9.5a Overview of Maize Yield (kgs/ha) Dynamics
(Plot-Level)**

	2010	2013
Overall	1,339	1,466
Male-Managed Plots	1,432	1,625
Female-Managed Plots	1,162	1,316

Finally, table 9.5b provides a more nuanced understanding of maize yield dynamics over time, breaking down the plot sample in each round by fertilizer application status, improved variety cultivation, and crop stand. We note the increase in the overall maize yield on fertilized plots, from 1,426 to 1,631. A starker increase is observed in terms of the overall improved maize yield on fertilized plots, which jumped from 1,569 to 1,904. While the pure stand maize yield was significantly higher than the intercropped maize yield in both rounds, both statistics exhibited an upward trend over time. The highest average yield was calculated as 2,255 among the pure stand improved maize plots.

**Table 9.5b Average Maize Yields According to Fertilizer
Application, Improved Variety & Crop Stand Status
(Plot-Level)**

IHS3 2010			
<i>OVERALL</i>	<i>Traditional</i>	<i>Improved</i>	<i>Total</i>
Without Fertilizer	925	1,176	1,005
With Fertilizer	1,295	1,569	1,426
TOTAL	1,200	1,511	1,339
PURE STAND PLOTS			
<i>PURE STAND PLOTS</i>	<i>Traditional</i>	<i>Improved</i>	<i>Total</i>
Without Fertilizer	967	1,475	1,126
With Fertilizer	1,498	1,796	1,647
TOTAL	1,352	1,750	1,535
INTER-CROPPED PLOTS			
<i>INTER-CROPPED PLOTS</i>	<i>Traditional</i>	<i>Improved</i>	<i>Total</i>
Without Fertilizer	857	707	809
With Fertilizer	1,026	1,200	1,104
TOTAL	987	1,126	1,046
IHPS 2013			
OVERALL	<i>Traditional</i>	<i>Improved</i>	<i>Total</i>
Without Fertilizer	962	1,053	989
With Fertilizer	1,419	1,904	1,631
TOTAL	1,282	1,742	1,466
PURE STAND PLOTS			
PURE STAND PLOTS	<i>Traditional</i>	<i>Improved</i>	<i>Total</i>
Without Fertilizer	844	1,283	997
With Fertilizer	1,630	2,255	1,926
TOTAL	1,377	2,040	1,668
INTER-CROPPED PLOTS			
INTER-CROPPED PLOTS	<i>Traditional</i>	<i>Improved</i>	<i>Total</i>
Without Fertilizer	1,031	853	984
With Fertilizer	1,314	1,683	1,467
TOTAL	1,232	1,542	1,349

CHAPTER 10: WELFARE

10.0 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. Welfare can be defined as availability of resources and presence of conditions required for reasonably comfortable, healthy, and secure living. In other words *welfare* is the provision of a minimal level of well-being and social support for all households by government, development partners/NGOs and other stakeholders in the case of Malawi. 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, education, health care, housing etc. It also highlights issues on how the households perceive their economic status of welfare compared to most of their friends and most of their neighbours as well as how they consider themselves (self-assessment). The perceptions are in terms of clothes changes for the household head, whether they sleep on a bed and mattress, blankets etc. The chapter also discusses issues about what the households' heads use to cover themselves when they sleep during cold season as well as hot season. The chapter also looks at all dimensions of welfare between two years (2010 and 2013). Of interest is the comparison between years as well as within categories.

10.1 Welfare in terms of basic needs

The survey asked same households which provided information in 2010 on their perception towards basic needs of food, housing, clothing and health care. The survey asked whether households perceived to have adequate or inadequate, adequacy and over adequate on 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. Tables 10.1 to Table 10.4 below show the results of subjective assessment of basic needs of a household between the two periods (2010 and 2013). The results have revealed that education plays a role in the welfare of households across the years. The more educated the household head is the more the household has all the basic needs.

10.2 Perception inadequacy, adequacy and over adequacy of food

In 2010, it was reported that about 39 percent of households felt they had inadequate food consumption. The same figure for 2013 was 43 percent. Forty-one percent of the households reported food inadequacy in rural areas compared to 26 percent in urban areas in 2010 while about 45 percent reported inadequacy in food in rural areas in 2013 compared to 32 percent in urban in 2013. The results in Table 10.1 show that in both periods rural areas reported higher proportions food inadequacy and over adequacy basic need compared to urban areas. Over adequacy on food has dropped from 55 percent in 2010 to 51 percent in 2013 while over adequacy on the same was stagnant. Education of the household head also plays a role on availability of food in the households even though there is a drop in all the two of the three categories (inadequacy, adequacy and over adequacy).

Table 10.1 Proportion of households reporting inadequate, adequate and over adequate consumption of food by background characteristics, Malawi 2010 and 2013

Background Characteristics	Inadequate food		Adequate food		Over adequate food	
	2010	2013	2010	2013	2010	2013
Malawi	38.5	42.6	54.6	50.6	7.0	6.8
<i>Place of Residence</i>						
Urban	26.1	32.3	65.8	61.8	8.1	5.9
Rural	40.8	44.7	52.5	48.3	6.8	7.0
<i>Sex of Household Head</i>						
Male	35.5	39.2	56.5	53.0	8.0	7.7
Female	47.8	52.8	48.4	43.2	3.8	4.0
<i>Region</i>						
North	28.6	40.2	64.6	57.2	6.8	2.6
North Urban	13.4	33.4	75.2	60.7	11.4	5.8
North Rural	31.1	41.5	62.8	56.6	6.1	2.0
Centre	33.6	44.4	57.7	44.8	8.7	10.8
Centre Urban	27.6	31.5	61.2	62.1	11.3	6.5
Centre Rural	34.8	47.2	57.0	41.1	8.2	11.7
South	45.0	41.3	49.4	55.0	5.6	3.7
South Urban	27.7	32.9	67.7	61.7	4.6	5.4
South Rural	48.3	43.0	45.9	53.6	5.8	3.4
<i>Education of Household Head</i>						
None	44.7	48.2	50.2	46.1	5.1	5.8
Primary	26.3	34.8	66.3	57.7	7.4	7.5
Secondary	19.7	25.6	66.4	65.3	13.9	9.1
Tertiary	2.2	15.4	76.1	65.1	21.7	19.4

10.3 Perception of inadequacy, adequacy and over adequacy of housing

Housing is a basic necessity for households all over the world including Malawi as a country. The study shows that there has been no improvement (inadequacy) on housing which has increased from 43 percent to 47 percent. The results show that the housing adequacy has dropped from 52 percent to 48 percent. The results show that between the two periods the households indicated that they had same over adequacy housing (both at 5 percent). In rural areas 45 percent reported inadequacy in housing in 2010 against 51 percent in 2013 while in urban areas it was 28 percent and 31 percent respectively (see Table 10.2). Northern and central regions have shown no improvement (inadequacy) in accessing to housing which increased from 33 percent to 44 percent and from 40 percent to 47 percent (in respect to 2010 and 2013) respectively. Housing adequacy dropped from 51 percent to 56 percent in the northern region and 54 percent to 44 percent in the central region. Over adequacy dropped by almost half in the northern and southern regions in 2013.

Table 10.2 Proportion of households reporting inadequate, adequate and over adequate consumption of housing by background characteristics, Malawi 2010 and 2013

Background Characteristics	Inadequate housing		Adequate housing		Over adequate housing	
	2010	2013	2010	2013	2010	2013
Malawi	42.6	47.2	52.4	47.8	4.9	5.0
<i>Place of Residence</i>						
Urban	28.1	31.0	65.6	62.8	6.3	6.2
Rural	45.3	50.5	50.0	44.7	4.7	4.8
<i>Sex of Household Head</i>						
Male	41.8	46.1	52.9	48.5	5.3	5.4
Female	45.2	50.4	51.0	45.6	3.8	3.9
<i>Region</i>						
North	33.3	41.7	60.6	56.0	6.1	2.3
North Urban	21.1	34.7	70.5	60.0	8.5	5.3
North Rural	35.4	43.1	59.0	55.3	5.7	1.7
Centre	39.9	47.4	54.4	43.9	5.7	8.8
Centre Urban	32.1	28.3	60.8	63.2	7.1	8.5
Centre Rural	41.4	51.5	53.2	39.7	5.4	8.8
South	47.3	48.1	48.7	50.1	4.0	1.9
South Urban	26.3	33.2	68.5	63.0	5.2	3.8
South Rural	51.2	51.0	45.0	47.6	3.8	1.5
<i>Education of Household Head</i>						
None	45.9	50.3	50.2	45.4	3.8	4.3
Primary	38.3	46.7	58.1	47.3	3.6	6.0
Secondary	32.9	36.8	56.3	57.2	10.9	6.0
Tertiary	9.2	22.2	81.5	63.4	9.3	14.5

10.4 Perception inadequacy, adequacy and over adequacy of clothing

Table 10.3 shows that between the two periods the households indicated that there has been no change in terms of clothing in all the three categories (inadequacy, adequacy and over adequacy). By sex, females have been the most affected with no change between 2010 and 2013 compared to their male counterparts. In rural areas, about 61 percent reported inadequacy in clothing in 2010 against 63 percent in 2013 while in urban areas it was showing a drop from 43 percent to 42 percent respectively. North rural dropped to 49 percent in 2013 from 57 percent in 2010. Adequacy on the same area increased to 50 percent in 2013 from 40 percent in 2010. Surprising, households headed by highly educated people were not better off in terms of clothing, the results reveal that inadequacy increased from 14 percent to 17 percent and adequacy dropping to 70 percent from 72 percent while over adequacy dropped from 14 percent to 12 percent.

Table 10.3 Proportion of households reporting inadequate, adequate and over adequate consumption of clothing by background characteristics, Malawi 2010 and 2013

Background Characteristics	Inadequate clothing		Adequate clothing		Over adequate clothing	
	2010	2013	2010	2013	2010	2013
Malawi	58.5	59.1	38.6	38.9	2.9	2.0
<i>Place of Residence</i>						
Urban	43.3	42.1	52.9	53.7	3.8	4.2
Rural	61.3	62.6	35.9	35.8	2.7	1.6
<i>Sex of Household Head</i>						
Male	57.2	56.7	39.6	41.3	3.2	2.0
Female	62.6	66.3	35.6	31.6	1.8	2.1
<i>Region</i>						
North	53.3	47.2	43.1	50.9	3.6	2.0
North Urban	33.3	39.1	61.9	55.2	4.8	5.7
North Rural	56.6	48.7	40.0	50.1	3.4	1.3
Centre	59.0	58.8	38.5	38.3	2.5	2.9
Centre Urban	56.3	35.6	39.5	58.4	4.2	6.0
Centre Rural	59.5	63.8	38.3	33.9	2.2	2.2
South	59.4	61.6	37.6	37.2	3.0	1.2
South Urban	34.5	49.6	62.3	48.5	3.2	1.9
South Rural	64.1	64.0	32.9	35.0	3.0	1.1
<i>Education of Household Head</i>						
None	63.7	65.7	34.5	32.9	1.8	1.4
Primary	52.8	53.0	43.2	44.1	4.0	2.9
Secondary	41.6	39.1	52.1	58.2	6.3	2.6
Tertiary	14.1	17.4	72.4	70.2	13.5	12.4

10.5 Perception inadequacy, adequacy and over adequacy of health care

For meaningful development in a country one has to have adequate health care. Interestingly, the results in Table 10.4 show a downward trend of over adequacy (2 percent from 7 percent). The more educated the household head is the higher the percentage of over adequacy for all basic needs. However, those households headed by people with secondary school education had increased in accessing adequate health from 58 percent in 2010 to 68 percent in 2013.

In rural areas, 36 percent reported inadequacy in health care in 2010 against 39 percent in 2013 while in urban areas it was about 28 percent and 32 percent respectively. In centre urban the survey has shown that households with inadequacy health has improvement in 2013 (dropped from about 30 percent to 20 percent). Over time it has shown that more than three household in every 10 households in north urban less access in health care (10 percent in 2010 to 35 percent in 2013 percent). Northern region has registered lower over adequacy of basic needs of the households. The current survey indicates that about third of households headed by both males and females are vulnerable to health care in both periods.

Table 10.4 Proportion of households reporting inadequate, adequate and over adequate consumption of health care by background characteristics, Malawi 2010 and 2013

Background Characteristics	Inadequate health care		Adequate health care		Over adequate health care	
	2010	2013	2010	2013	2010	2013
Malawi	34.4	37.7	58.6	60.3	7.0	2.0
<i>Place of Residence</i>						
Urban	27.8	31.5	65.8	61.6	6.4	6.9
Rural	35.7	39.0	57.3	60.0	7.1	1.0
<i>Sex of Household Head</i>						
Male	34.8	37.8	58.2	60.4	7.0	1.8
Female	33.4	37.5	59.8	59.9	6.9	2.6
<i>Region</i>						
North	26.2	42.3	58.3	57.4	15.5	0.3
North Urban	10.2	34.6	67.1	65.1	22.7	0.3
North Rural	28.8	43.8	56.9	55.9	14.3	0.2
Centre	37.3	34.8	57.7	62.0	4.9	3.1
Centre Urban	29.7	20.1	65.5	67.1	4.8	12.8
Centre Rural	38.8	38.0	56.3	61.0	5.0	1.0
South	34.1	39.7	59.4	59.1	6.5	1.2
South Urban	30.1	43.1	65.8	55.2	4.1	1.8
South Rural	34.9	39.1	58.2	59.8	7.0	1.1
<i>Education of Household Head</i>						
None	36.0	39.4	58.0	58.8	6.0	1.8
Primary	29.5	40.2	61.1	58.7	9.4	1.0
Secondary	32.7	31.2	57.6	66.7	9.7	2.0
Tertiary	11.3	18.7	77.0	70.2	11.7	11.1

10.6 Perception of household current economic well-being

The survey examined the perception of economic wellbeing of the households. It employed a method using self-assessment of having six categories and/or steps. The first step stood for the extremely poor, step two for the poorer, step three average, step four rich, step five richer and the highest step which was sixth stood for the richest. In general, less than one percent of the households perceived as very rich by self-assessment. The survey results generally show that most households assessed themselves to be relatively poor. In both years (2010 and 2013), the survey found that about one-third of the households in Malawi is extremely poor. Table 10.5a also show that rural households were perceived poor by self-assessment.

Across all the three regions the trend is almost the same over time. Surprisingly, the results also show that female headed households are poorer than their counterpart between the two years.

Households headed by people with no education are more vulnerable (80 percent in 2013 and 79 percent in 2010) than households headed by those with higher education (tertiary) and they are concentrated within average and rich categories (87 percent in 2010 and dropped to 72 percent).

Table 10.5a Percentage distribution of households perceived current economic well-being compared to one year ago by background characteristics, Malawi 2010 and 2013

Background Characteristics	Self-subjective assessment using the six steps											
	Poorest		Poorer		Average		Rich		Richer		Richest	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	33.6	31.0	38.3	40.7	22.0	22.4	5.2	4.9	0.7	0.7	0.1	0.3
<i>Place of Residence</i>												
Urban	14.1	15.5	40.6	38.0	34.2	33.5	9.3	10.0	1.6	1.6	0.3	1.4
Rural	37.2	34.2	37.9	41.2	19.8	20.1	4.5	3.9	0.6	0.5	0.0	0.1
<i>Sex of Household Head</i>												
Male	29.3	27.1	39.7	42.1	24.3	24.3	5.7	5.5	0.8	0.7	0.1	0.3
Female	47.0	42.9	33.9	36.3	15.0	16.6	3.6	3.2	0.5	0.6	0.0	0.4
<i>Region</i>												
North	33.6	29.8	42.8	45.4	19.1	20.5	4.0	3.5	0.4	0.4	0.1	0.4
North Urban	17.9	27.2	48.8	30.8	25.5	30.2	6.2	9.2	1.5	0.2	0.2	2.4
North Rural	36.2	30.3	41.8	48.2	18.0	18.6	3.6	2.5	0.2	0.4	0.1	0.0
Centre	33.2	30.4	39.8	41.8	22.1	22.7	4.0	4.2	0.9	0.6	0.1	0.2
Centre Urban	8.2	16.6	42.7	38.7	37.2	34.6	9.9	6.9	1.8	2.6	0.2	0.6
Centre Rural	37.9	33.4	39.2	42.5	19.2	20.2	2.9	3.6	0.7	0.2	0.1	0.1
South	33.9	31.8	36.0	38.6	22.8	22.4	6.6	5.9	0.7	0.8	0.1	0.5
South Urban	18.2	12.2	37.0	38.6	33.6	32.9	9.5	13.5	1.4	0.8	0.3	2.0
South Rural	36.9	35.6	35.8	38.6	20.7	20.4	6.0	4.5	0.6	0.8	0.0	0.2
<i>Education of Household Head</i>												
None	40.6	38.1	38.8	41.7	17.0	17.4	3.0	2.4	0.5	0.5	0.0	0.0
Primary	20.2	19.5	43.5	47.7	29.8	26.9	6.4	4.6	0.0	0.2	0.1	1.2
Secondary	10.3	9.8	37.4	36.0	40.7	39.9	9.5	12.9	1.8	0.5	0.2	0.9
Tertiary	0.1	3.4	5.6	14.4	37.8	40.9	48.9	31.0	6.8	7.8	0.8	2.6

10.7 Perception of household current economic well-being of neighbours

Heads of households were asked to assess their neighbours' wellbeing in terms of poverty levels. Table 10.5b shows that neighbourhood households are graduating towards being better off than in 2010. About 17 percent of the households in 2013 reported to be very poor compared to 23 percent in 2010 were perceived very poor.

The survey results show that most households in this category were perceived relatively poor in rural areas (89 percent in both years) than in urban areas (79 percent in 2010 and 69 percent in 2013) living in between poorest, poorer and average categories. The trend across the years is the same for males and females by neighbourhood assessment. The results also show that regionally, north households have an increase in dire poverty (18 percent in 2010 and 21 percent in 2013 as compared to the other two regions with a decrease in wellbeing).

Table 10.5b Percentage distribution of household heads' subjective assessment of neighbours current economic well-being compared to one year ago by background characteristics, Malawi 2010 and 2013

Background Characteristics	Household heads' subjective assessment of neighbours											
	Poorest		Poorer		Average		Rich		Richer		Richest	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	22.8	17.3	41.9	40.0	23.0	27.9	9.2	10.0	2.3	3.4	0.7	1.4
<i>Place of Residence</i>												
Urban	8.2	8.5	39.2	28.3	32.3	32.6	15.7	18.6	3.8	7.5	0.8	4.5
Rural	25.5	19.1	42.4	42.3	21.3	27.0	8.0	8.2	2.0	2.6	0.7	0.8
<i>Sex of Household Head</i>												
Male	22.3	17.2	41.9	39.6	23.0	28.0	9.8	10.1	2.3	3.6	0.8	1.5
Female	24.4	17.7	41.8	40.9	23.1	27.6	7.6	9.8	2.4	2.8	0.6	1.3
<i>Region</i>												
North	18.1	21.4	45.7	41.3	27.6	28.5	7.3	5.8	0.9	2.6	0.3	0.4
North Urban	11.6	21.3	33.0	19.6	36.0	31.5	15.8	12.9	2.2	12.6	1.4	2.0
North Rural	19.2	21.5	47.8	45.4	26.2	27.9	5.9	4.4	0.7	0.7	0.1	0.1
Centre	23.7	15.2	43.2	42.7	22.3	26.8	8.1	10.3	2.1	3.5	0.5	1.6
Centre Urban	6.1	6.9	39.0	33.3	33.9	34.2	15.0	15.4	5.8	5.6	0.2	4.6
Centre Rural	27.1	17.0	44.0	44.7	20.1	25.1	6.8	9.1	1.4	3.1	0.5	0.9
South	23.2	18.7	39.7	37.1	22.5	28.9	10.6	10.5	2.9	3.4	1.1	1.5
South Urban	9.1	7.9	40.8	24.5	30.0	31.1	16.3	23.1	2.5	8.5	1.3	4.9
South Rural	25.9	20.8	39.6	39.5	21.1	28.5	9.6	8.1	2.9	2.4	1.0	0.8
<i>Education of Household Head</i>												
None	25.7	19.1	42.6	42.3	21.7	26.9	7.4	8.3	1.9	2.2	0.8	1.3
Primary	17.1	15.8	40.3	35.5	25.9	30.1	11.9	11.5	4.3	5.8	0.4	1.3
Secondary	14.1	11.8	41.6	34.9	27.6	31.3	13.9	15.4	1.9	5.6	0.8	1.0
Tertiary	5.4	8.1	23.1	23.2	28.4	30.4	30.0	19.7	11.8	11.6	1.4	6.9

10.8 Perception of household current economic well-being of most friends

Households' heads were asked to assess their close friends' wellbeing. Overall, the poorest friends were assessed at 16 percent in 2013 and 19 percent in 2010. The survey results generally show that most of friends' households were perceived relatively poor because they fall under poorest and average categories (94 percent in 2010 and 85 percent in 2013). The survey found out that about 2 percent in 2013 in Malawi were relatively very rich from about 1 percent in 2010.

By sex, there has been no significant difference between male headed households and female headed households in both years. The trend has been the same in all the six categories. Regionally, the number of households perceived to be poorest increased in the north but dropped in the centre and south. In terms of the richest north has not changed in both years (about 2 percent). The study reveals that the poorest households are those headed by those with no or little education while those with tertiary education are migrated from poor moving towards being richest category.

Table 10.5c Percentage distribution of household heads' subjective assessment of friends' current economic well-being compared to one year ago by background characteristics, Malawi 2010 and 2013

Background Characteristics	Household heads' subjective assessment of friends											
	Poorest		Poorer		Average		Rich		Richer		Richest	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	19.0	15.6	36.8	36.0	26.2	29.5	13.5	13.1	3.7	4.0	0.8	1.7
<i>Place of Residence</i>												
Urban	5.7	9.5	34.4	26.6	27.4	31.7	23.6	21.4	7.2	7.2	1.8	3.7
Rural	21.5	16.8	37.3	37.9	26.0	29.1	11.7	11.5	3.0	3.4	0.6	1.3
<i>Sex of Household Head</i>												
Male	18.2	14.5	36.2	35.4	26.9	30.2	14.2	13.8	3.6	4.3	0.9	1.8
Female	21.6	19.0	38.7	37.9	23.9	27.5	11.5	11.2	3.7	3.2	0.5	1.3
<i>Region</i>												
North	17.7	22.0	45.5	41.7	23.6	25.7	8.8	6.6	2.9	2.6	1.5	1.5
North Urban	12.5	19.3	40.1	29.8	23.7	22.4	14.5	13.1	7.3	9.5	1.9	6.0
North Rural	18.6	22.6	46.4	43.9	23.6	26.3	7.8	5.4	2.1	1.2	1.5	0.6
Centre	18.4	13.0	36.1	38.9	28.0	28.1	13.2	13.5	3.9	4.9	0.5	1.6
Centre Urban	3.1	7.0	37.1	27.6	31.4	31.5	21.9	24.3	6.2	6.1	0.2	3.5
Centre Rural	21.3	14.3	35.9	41.3	27.4	27.4	11.5	11.2	3.4	4.6	0.6	1.2
South	19.9	16.9	35.3	32.2	25.3	31.6	15.0	14.0	3.7	3.4	0.8	1.9
South Urban	6.3	10.4	30.8	25.0	24.8	33.6	27.0	19.8	8.0	7.9	3.1	3.4
South Rural	22.4	18.1	36.1	33.6	25.4	31.3	12.8	12.9	2.9	2.6	0.4	1.6
<i>Education of Household Head</i>												
None	22.0	18.0	37.6	37.6	26.1	28.7	10.7	11.5	2.9	2.9	0.7	1.3
Primary	12.3	11.9	41.1	36.1	26.6	33.1	15.1	11.4	4.5	4.7	0.5	2.8
Secondary	10.4	8.3	33.1	31.8	27.1	30.7	22.6	20.3	5.9	6.7	0.9	2.2
Tertiary	3.4	6.1	14.3	17.7	23.8	34.0	44.1	21.7	11.3	14.9	3.0	5.6

10.9 Use of current income

Table 10.6 shows that 40 percent of households in 2010 and about 30 percent in 2013 meet their daily expenses using their current income which is enough for their needs. Twenty-seven percent of the households in 2010 and about 22 percent in 2013 are not satisfied with their current base of income which is supplemented by borrowing. Only 11 percent of the household in 2010 indicated that they use their current income for little saving and 16 percent in 2013 indicated that they do a little saving. Forty percent of the urban in 2010 and 27 percent in 2013 while 40 percent in 2010 and 30 percent in 2013 of the rural meet their expenses.

By sex of household head, close to 40 percent of both males and females indicated that they meet their expenses in 2010 while in 2013 dropped to around 30 percent. Twenty-three percent of males and 16 percent of the females reported that their incomes either allow them to build their savings or allow them to save just a little. Except for income being not sufficient and need for borrowing the rest if the remaining categories were dominated by males in 2010.

By education of household head, the majority (46 percent in 2010 and 49 percent in 2013 indicated that their incomes allow to build savings while 41 percent in 2010 and 31 percent in 2013 have their income only sufficient to meet their expenses. Regionally, households that reported to have adequate income for expenses and inadequate income dropped in 2013.

Table 10.6 Distribution of households perceived adequacy of households' current income by background characteristics, Malawi 2010 and 2013

Background Characteristics	Income allows to build savings		Income allows to save a little		Income only allows to meet expenses		Income not sufficient, need to use saving		Income not sufficient, need to borrow	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	10.6	15.4	10.8	15.7	39.9	29.5	11.4	17.4	27.3	22.0
<i>Place of Residence</i>										
Urban	20.5	24.9	13.1	18.4	40.0	26.7	12.5	12.4	14.0	17.7
Rural	8.8	13.5	10.4	15.1	39.8	30.1	11.2	18.5	29.8	22.9
<i>Sex of Household Head</i>										
Male	11.6	16.3	11.5	17.0	40.2	29.2	12.0	17.8	24.7	19.7
Female	7.6	12.8	8.8	11.7	38.7	30.3	9.5	16.2	35.4	28.9
<i>Region</i>										
North	4.3	15.7	10.4	19.2	47.6	40.5	11.9	11.0	25.7	13.6
North Urban	7.4	23.3	18.2	24.1	51.2	30.7	14.3	10.4	8.9	11.5
North Rural	3.8	14.3	9.1	18.2	47.1	42.4	11.5	11.1	28.5	14.0
Centre	4.6	16.9	12.3	15.4	36.0	24.8	14.9	20.3	32.3	22.5
Centre Urban	11.5	34.4	17.9	13.7	40.2	25.1	17.0	8.3	13.3	18.5
Centre Rural	3.2	13.2	11.2	15.7	35.2	24.8	14.5	22.9	35.9	23.4
South	17.4	13.8	9.7	15.3	41.1	32.0	8.3	15.8	23.5	23.0
South Urban	31.1	15.1	7.8	22.4	37.3	27.5	8.1	17.0	15.7	18.0
South Rural	14.8	13.6	10.0	14.0	41.9	32.9	8.3	15.6	25.0	24.0
<i>Education of Household Head</i>										
None	8.5	12.7	8.4	12.9	40.8	31.0	11.6	18.8	30.7	24.7
Primary	7.6	14.2	12.5	18.5	44.5	29.1	12.4	18.5	22.9	19.7
Secondary	18.8	23.2	20.7	25.0	34.3	25.4	10.1	12.3	16.1	14.0
Tertiary	45.8	49.4	20.2	27.6	21.7	16.0	10.0	3.7	2.3	3.2

10.10 Welfare in terms of changes of clothing and types of sleeping materials

Changing of clothes by the head of the household is one of the basic needs of life that should be accessed by all households in the population. It is also imperative that households should use other basic needs like bed and mattress. The survey tried to source this type of information. Table 10.7 below shows that the proportion of the households, where the head had at least two sets of clothes has not changed in both years (98 percent each).

Urban had registered about 4 percent of the household heads changing of clothes in 2010 as well as 2013. In terms of changes of clothes by the household head, south rural did not experience any change in 2013. During the same period north rural registered higher changes of clothing in 2010 than in 2013 (99 and 96 percent) respectively.

One out of 4 of the households reported that the head sleeps on a bed and mattress in 2013 and 23 percent in 2010. There has been a slight improvement on households' heads sleeping on mattress on bed from 17 percent in 2010 to 18 percent in 2013. Less household heads with tertiary education are sleeping on mattress on bed in 2013 than in 2010 (96 percent to 89 percent).

Table 10.7 Proportion of households where the head has at least two clothes, sleeps on mattress on bed by background characteristics, Malawi 2010 and 2013

Background Characteristics	Household head had at least two clothes		Sleeps on mattress on bed	
	2010	2013	2010	2013
Malawi	97.8	97.5	23.0	25.0
<i>Place of Residence</i>				
Urban	99.5	99.5	57.8	57.8
Rural	97.6	97.1	16.6	18.3
<i>Sex of Household Head</i>				
Male	98.3	98.1	25.1	26.6
Female	96.3	95.6	16.5	20.1
<i>Region</i>				
North	99.3	96.9	33.8	39.3
North Urban	100.0	99.5	50.0	68.9
North Rural	99.2	96.4	31.2	33.6
Centre	97.1	97.0	21.2	21.3
Centre Urban	98.8	100.0	52.8	49.7
Centre Rural	96.8	96.4	15.3	15.1
South	98.1	98.0	21.8	25.9
South Urban	99.9	99.0	63.8	64.4
South Rural	97.8	97.8	14.0	18.4
<i>Education of Household Head</i>				
None	97.5	96.6	12.7	15.4
Primary	98.4	99.2	35.3	33.3
Secondary	99.1	100.0	58.3	54.1
Tertiary	99.0	99.8	95.7	88.7

10.11 Welfare in terms of sleeping materials used in cold season

The household heads were asked what they use during cold season. It is obvious that people use different beddings during the cold season. One way to check the welfare of people is to know whether the household head sleeps under blanket and sheet during cold season.

Table 10.8 show that most household heads sleep under blanket only during cold season (66 percent in 2010 and 65 percent in 2013 and slightly over a quarter sleep under blanket and sheets in both years). There has been a slight increase (28 percent in 2013 and 26 percent in 2010) of households whose household head slept under blanket and sheets.

Interestingly, those households headed by most educated people use blankets and sheets (84 percent in 2013 from 77 percent in 2010). Results show that very few use sheets only and dropping from 3 percent to less than 1 percent. In 2010, about 97 percent and in 2013 about 94 percent of the households in the urban areas slept either under blanket and sheets or blankets only. North rural households reported that household heads sleeping under blanket and sheets increased from 18 percent to 34 percent.

Table 10.8 Proportion of households by type of material household head sleeps under during cold season by background characteristics, Malawi 2010-2013

Background characteristics	Type of material													
	Blankets and sheets		Blanket only		Sheets only		Chitenje cloth		Fertilizer or grain sack		Clothes		Nothing	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	26.2	27.9	65.7	65.3	2.7	2.2	4.7	3.9	0.4	0.2	0.1	0.2	0.2	0.3
<i>Place of Residence</i>														
Urban	54.9	46.7	42.2	46.9	2.4	3.1	0.3	1.8	0.0	0.0	0.0	0.0	0.1	1.5
Rural	20.9	24.1	70.0	69.0	2.7	2.0	5.6	4.3	0.5	0.2	0.1	0.2	0.2	0.1
<i>Sex of Household Head</i>														
Male	28.1	29.0	66.7	66.5	2.2	1.6	2.5	1.9	0.3	0.2	0.0	0.3	0.2	0.4
Female	20.3	24.5	62.6	61.6	4.0	4.0	11.7	9.7	0.7	0.1	0.2	0.0	0.5	0.2
<i>Region</i>														
North	19.6	38.6	76.3	58.0	2.9	1.5	0.9	1.9	0.0	0.0	0.0	0.0	0.4	0.0
North Urban	31.4	55.4	62.1	41.6	6.5	0.8	0.0	2.1	0.0	0.0	0.0	0.0	0.0	0.0
North Rural	17.6	35.4	78.6	61.1	2.3	1.7	1.1	1.8	0.0	0.0	0.0	0.0	0.4	0.0
Central	26.4	25.4	64.6	68.0	2.7	2.3	5.2	3.5	0.7	0.2	0.2	0.1	0.2	0.6
Centre Urban	54.5	42.4	42.3	47.8	2.7	4.9	0.3	2.5	0.0	0.0	0.0	0.0	0.2	2.4
Centre Rural	21.1	21.7	68.8	72.4	2.7	1.7	6.1	3.7	0.8	0.3	0.2	0.1	0.2	0.2
South	27.8	28.4	63.9	64.0	2.5	2.3	5.4	4.6	0.2	0.2	0.0	0.3	0.3	0.1
South Urban	60.6	49.6	37.6	47.1	1.3	1.7	0.4	0.9	0.0	0.0	0.0	0.0	0.1	0.8
South Rural	21.6	24.3	68.8	67.3	2.8	2.4	6.3	5.3	0.3	0.2	0.0	0.4	0.3	0.0
<i>Education of Household Head</i>														
None	19.2	20.7	71.2	71.2	2.9	2.5	6.0	5.0	0.4	0.2	0.1	0.2	0.3	0.2
Primary	31.4	31.5	63.6	64.8	2.3	2.0	2.6	1.3	0.0	0.0	0.0	0.0	0.1	0.4
Secondary	52.3	49.9	45.1	47.1	1.6	1.1	0.5	0.9	0.5	0.1	0.0	0.2	0.1	0.7
Tertiary	76.5	83.7	19.0	13.5	3.1	0.5	0.0	0.0	0.0	0.0	0.0	0.0	1.5	2.2

10.12 Welfare in terms of sleeping materials used in hot season

The household heads were asked what they use during hot season. It is obvious that people use different beddings during the hot season. Table 10.9 shows that most household heads sleep under sheets during hot season (both years registered 35 percent). During hot season number of households using chitenje only reduced from 27 percent in 2010 to 22 percent in 2013 while those using blankets only increased from 28 percent to 31 percent respectively.

Interestingly, many women (39 percent in 2010 and 34 in 2013) use chitenje during the hot season. This shows that the number of females headed households using chitenje during hot season has reduced. About 37 percent of men in both years use only sheets during hot season. Regionally, over three-quarters in north urban of the heads used sheets only in 2010 and about two-thirds in 2013 during hot season. During hot season the heads of households with highest education (75 percent in 2010 and 78 percent in 2013) only use sheets during hot season.

10.13 Recent shocks to the household

Households were asked to report all the shocks which affected them and thereafter rank the three severe shocks and provide their coping strategies. 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 households were also asked how they mitigated against the various shocks affecting their household in order to maintain or regain their economic welfare in the last 12 months.

Table 10.10 shows that the largest proportion of households 83 percent in 2013 and 26 percent in 2010 reported to have been affected by unusual high prices for food. Surprisingly, there has been huge increase in household reporting to have been affected by unusually high costs of agricultural inputs (83 percent in 2013 from 25 percent in 2010) and also unusually high costs of agriculture inputs (54 percent in 2013 from 42 percent in 2010). Very few households (one percent in 2010 and 2 in 2013) were affected as a result of reduction in the Earnings of Currently Salaried Household member.

The table further depicts that rural areas were more affected by shocks than urban areas especially in the above highlighted shocks. There is no major difference among male and female headed households. In general, there has been an increase in household affected by severe shocks in 2013 as compared to 2010. By sex, female headed households have been highly affected by severe shocks than male headed households in both years.

Table 10.9 Proportion of households where the head has at least two clothes, sleeps on what and under what during hot season by background characteristics, Malawi 2010 and 2013

Background Characteristics	Blankets & sheets		Blanket only		Sheets only		Chitenje cloth		Fertiliser & grain sacks		Clothes		Nothing	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	5.1	4.9	28.2	30.7	34.6	35.4	26.7	22.0	0.2	0.1	0.4	1.2	4.9	5.7
<i>Place of Residence</i>														
Urban	2.3	2.2	28.0	18.4	58.4	66.5	9.0	8.9	0.1	0.0	0.1	0.7	2.1	3.3
Rural	5.6	5.5	28.2	33.2	30.2	29.0	29.9	24.6	0.2	0.1	0.5	1.3	5.4	6.3
<i>Sex of Household Head</i>														
Male	5.2	5.7	29.0	31.8	37.5	37.1	22.7	17.9	0.0	0.1	0.4	1.1	5.2	6.4
Female	4.9	2.7	25.7	27.5	25.4	30.2	38.9	34.2	0.6	0.1	0.5	1.3	3.9	4.0
<i>Region</i>														
North	2.7	4.1	24.6	27.1	52.3	48.1	17.6	18.7	0.0	0.2	0.0	0.0	2.6	1.7
North Urban	2.7	7.6	11.8	14.1	79.6	64.5	3.3	11.9	0.0	0.0	0.0	0.0	2.6	2.0
North Rural	2.7	3.4	26.7	29.6	47.8	45.0	20.0	20.0	0.0	0.3	0.0	0.0	2.6	1.7
Centre	3.4	3.6	27.9	38.5	33.8	32.7	31.7	21.5	0.3	0.2	0.7	0.5	2.2	3.1
Centre Urban	1.2	1.0	14.7	20.7	65.1	63.3	16.2	9.1	0.3	0.0	0.0	1.5	2.4	4.4
Centre Rural	3.8	4.1	30.4	42.3	27.9	26.1	34.7	24.2	0.3	0.2	0.9	0.2	2.2	2.9
South	7.2	6.4	29.4	23.8	30.8	35.6	24.6	23.0	0.1	0.0	0.2	2.1	7.7	9.1
South Urban	3.1	2.4	43.0	16.7	47.8	70.3	4.1	8.2	0.0	0.1	0.2	0.0	1.6	2.3
South Rural	7.9	7.2	26.8	25.2	27.6	28.9	28.5	25.9	0.1	0.0	0.2	2.5	8.8	10.5
<i>Education of Household Head</i>														
None	5.4	5.0	28.9	33.1	26.8	27.4	32.7	27.0	0.2	0.1	0.5	1.4	5.4	6.0
Primary	5.4	1.9	30.8	31.9	44.6	45.3	14.7	12.8	0.0	0.2	0.3	0.5	4.2	7.3
Secondary	3.1	6.5	24.0	22.2	62.6	59.2	6.9	7.6	0.0	0.0	0.0	0.4	3.3	4.1
Tertiary	7.7	5.1	16.0	10.4	74.6	77.8	0.0	0.6	0.0	0.0	0.0	2.5	1.7	3.6

Table 10.10 Proportion of households severely affected by shocks during the last 12 months by location, gender and region, Malawi 2010 and 2013

Shocks	Malawi		Place of Residence				Sex of Household Head				Region					
			Urban		Rural		Male		Female		North		Centre		South	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Unusually High Prices for Food	25.9	82.7	20.4	83.7	26.9	82.5	24.2	81.7	31.0	85.6	19.3	75.9	31.6	81.0	22.7	85.5
Unusually High Costs of Agricultural Inputs	29.5	72.5	8.6	36.9	33.3	79.7	29.6	71.8	29.1	74.4	28.6	77.9	41.8	76.2	19.2	67.9
Irregular Rains/irregular Rains	42.4	54.1	13.2	18.2	47.8	61.4	40.4	52.8	48.5	58.0	35.5	56.3	23.4	55.9	60.1	51.9
Unusually Low Prices for Agricultural Output	14.6	33.4	0.9	7.9	17.1	38.6	15.7	34.7	11.0	29.5	13.9	33.6	24.5	36.5	6.4	30.4
Unusually High Level of Livestock Disease	6.4	18.6	1.1	3.7	7.4	21.6	6.7	19.2	5.8	16.6	9.0	10.2	9.0	19.3	3.7	19.5
Serious Illness or Accident of Household Member(s)	11.7	17.5	5.9	18.6	12.8	17.2	11.6	17.0	12.1	18.9	10.3	10.7	12.3	14.9	11.6	21.2
Unusually High Level of Crop Pests or Disease	6.9	17.1	0.1	4.2	8.2	19.8	7.4	17.5	5.6	16.1	4.4	9.0	10.9	17.9	4.2	17.9
Floods/Landslides	4.7	12.4	1.9	4.5	5.2	14.1	4.6	12.2	4.9	13.3	6.8	8.9	6.5	5.4	2.6	19.9
Theft of Money/Valuables/Assets/Agricultural Output	6.2	11.7	6.3	17.3	6.1	10.5	6.0	12.0	6.6	10.7	5.1	2.9	5.8	10.7	6.7	14.3
End of Regular Assistance/Aid/Remittances From Outside	1.4	10.2	0.7	10.2	1.6	10.2	1.1	9.4	2.5	12.8	1.3	13.3	1.9	5.8	1.1	14.0
Reduction in the Earnings from Household	2.0	7.8	3.2	16.4	1.7	6.0	2.0	7.6	1.8	8.3	1.6	3.0	2.1	3.1	2.0	13.2
Conflict/Violence	3.6	7.5	3.8	8.9	3.6	7.2	3.2	8.6	5.0	4.3	1.8	4.5	3.6	4.9	4.1	10.6
Death of Other Household Member(s)	3.8	5.8	4.2	5.0	3.7	6.0	3.8	5.6	3.9	6.6	3.0	5.3	3.7	3.8	4.1	7.8
Household (Non-Agricultural) Business Failure	1.6	5.0	2.6	9.9	1.4	4.0	1.8	5.1	1.1	4.7	2.5	2.3	2.1	2.2	1.0	8.3
Birth in the Household	2.8	4.5	1.9	1.7	3.0	5.1	3.2	4.4	1.6	5.0	3.5	5.1	2.4	1.7	3.1	7.2
Break-Up of Household	2.5	4.3	1.7	4.0	2.6	4.4	1.3	3.1	6.0	7.7	2.7	2.7	1.8	3.6	3.0	5.2
Loss of Employment of Previously Salaried Household	0.7	4.0	1.2	7.6	0.6	3.2	0.8	4.5	0.6	2.4	0.2	1.6	0.7	2.1	0.8	6.3
Death of Income Earner(s)	1.1	3.1	0.3	3.2	1.3	3.1	0.6	2.2	2.7	5.9	0.7	3.1	0.7	1.6	1.6	4.6
Other	1.9	3.1	2.6	3.8	1.7	2.9	2.0	2.9	1.5	3.6	1.7	0.7	2.2	2.7	1.6	3.9
Earthquakes	4.9	2.4	7.2	1.6	4.4	2.5	5.3	2.3	3.6	2.5	26.4	2.8	3.8	1.1	0.3	3.5
Reduction in the Earnings of Currently Salaried Household	1.2	2.4	3.3	5.3	0.8	1.8	1.3	2.6	0.7	1.8	0.2	1.1	1.6	1.1	1.0	3.9

10.14 Number of shocks experienced

In general, in 2013 more households were affected by severe shocks than in 2010. Table 10.11 shows the number of shocks affected by the households. The survey reveals that in 2013 only 3 percent reported not to have been affected by any shock as opposed to 29 percent in 2010. Surprisingly, half of the households were affected with at least 4 shocks in 2013 from 12 percent in 2010. In general, both urban and rural households have been affected by more shock in 2013 than in 2010.

Fifty-five percent in 2013 from 13 percent in 2010 of the households were affected by at least 4 shocks while in urban 29 percent in 2013 from 3 percent in 2010. The table also reveals that there are no much differences between males and females who have been affected by shocks in both years. More females (52 percent) in 2013 indicated that they suffered from at least 4 shocks as compared to males (50 percent) in the same year. The females and males had the same proportions (12 percent each) in 2010. The number of female headed households having not been affected by shocks decreased to 2 percent from 25 percent, while male headed households dropped from 31 percent to 4 percent in 2013.

The results have shown that household heads with no education are affected with more shocks (54 percent in 2013 and 13 in 2010) than those who are educated, while those with highest education had increased in number (under 4 or more categories) of shocks from less than 1 percent to 20 percent in 2013.

Table 10.11 Proportion of households severely affected by number of shocks during the last 12 months by background characteristics, Malawi 2010 and 2013

Background characteristics	None		One		Two		Three		Four+	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	29.4	3.4	22.4	9.2	17.1	14.7	19.4	22.0	11.8	50.7
<i>Place of Residence</i>										
Urban	52.8	9.5	23.0	20.6	10.8	21.0	10.1	19.9	3.4	29.1
Rural	25.0	2.1	22.3	6.8	18.3	13.4	21.1	22.4	13.3	55.2
<i>Sex of Household Head</i>										
Male	31.0	3.8	21.8	9.8	16.4	14.6	19.0	21.3	11.9	50.4
Female	24.5	2.0	24.3	7.2	19.3	15.1	20.3	24.1	11.6	51.6
<i>Region</i>										
North	31.2	2.3	15.5	9.6	21.2	20.2	19.9	30.3	12.2	37.6
North Urban	22.5	7.4	7.4	15.2	23.5	18.8	31.8	20.1	14.8	38.6
North Rural	32.6	1.4	16.9	8.5	20.8	20.5	17.9	32.3	11.8	37.3
Centre	29.8	4.8	17.9	10.5	17.6	15.7	19.1	21.1	15.6	47.9
Centre Urban	42.8	16.6	32.3	31.6	11.6	26.6	9.7	17.6	3.7	7.6
Centre Rural	27.3	2.3	15.2	5.9	18.7	13.3	20.9	21.9	17.9	56.6
South	28.6	2.1	27.8	7.8	15.7	12.7	19.4	21.3	8.5	56.0
South Urban	68.1	2.2	18.7	9.8	7.2	15.4	5.5	22.2	0.6	50.3
South Rural	21.2	2.1	29.6	7.4	17.3	12.2	22.0	21.1	9.9	57.2
<i>Education of Household Head</i>										
None	26.3	2.0	22.3	7.7	17.9	14.2	20.9	22.2	12.6	53.9
Primary	36.8	2.8	20.9	11.1	16.1	15.0	16.9	24.0	9.2	47.0
Secondary	36.3	7.6	23.6	12.6	15.0	16.4	14.4	20.0	10.7	43.5
Tertiary	60.9	19.0	22.5	21.6	8.2	17.6	7.7	22.0	0.7	19.7

10.15 Response against shocks

Households would apply insurance against shocks, to smooth their consumption and welfare. Table 10.12 shows mitigation measures used to overcome various shocks affected by the households. In general, close to half of the households did not do anything in 2010 but in 2013 slightly over one-third of the households used own savings as a means of copying mechanism when faced with a shock. On average about 21 percent of the households who reported that they were affected with shocks and there was an increase to 35 percent in 2013. Interesting, 49 percent of the household indicated that they had no copying mechanism while in 2013 the number of households decreased to only 17 percent.

Households that reported on-saving as mitigation measures used to overcome shocks increased in all highlighted shocks on the table below. Most households (16 percent in 2010 and 24 percent in 2013) reported that births/illnesses and deaths were their shocks indicated that they were helped by their friends/relatives.

Table 10.12 Proportion of households affected by severely aggregated shocks during the last 12 months by aggregated mitigations, Malawi 2010 and 2013

Background Characteristics	Malawi		Climate related & natural disasters		Crop pests and livestock diseases		Agriculture: expensive inputs, cheap out		High food prices		Reduction in labour income (non-agric. self-)		Births, illnesses, deaths		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Own-savings	21.0	35.3	19.0	31.9	17.9	30.5	27.1	37.6	22.7	37.2	14.5	42.6	20.1	34.8	12.9	27.8
Help from relatives/friends	8.0	12.2	7.3	10.3	5.4	9.7	5.7	9.3	6.0	12.9	3.6	11.5	15.8	23.7	11.7	13.1
Help from government,	1.5	4.2	1.7	5.7	1.2	4.2	1.2	4.6	2.0	3.9	2.1	0.9	0.9	2.6	1.9	2.8
Changed dietary pattern	4.6	10.9	4.7	14.3	0.8	8.1	2.3	8.9	13.3	15.0	4.5	4.7	0.8	2.8	2.5	7.3
More work	3.9	4.0	3.6	4.0	2.4	1.9	2.5	3.4	4.6	5.6	9.7	4.0	4.9	2.5	4.7	3.4
Got credit	1.9	4.3	1.6	3.5	0.2	4.5	0.7	3.9	3.5	4.2	5.4	11.9	3.0	4.7	1.2	5.1
Sold assets	5.2	5.8	3.1	4.5	5.2	7.4	7.0	7.1	4.3	5.0	8.0	5.4	7.1	9.3	6.0	2.7
Spiritual efforts	2.7	3.0	3.6	2.4	0.0	1.3	0.6	1.6	0.1	1.5	1.7	3.8	7.6	8.7	4.4	9.6
Do nothing	48.5	16.7	52.4	21.2	64.3	27.9	50.6	20.1	41.2	11.5	46.0	8.7	37.6	8.1	50.3	21.2
Other	2.7	3.6	2.9	2.3	2.6	4.5	2.1	3.6	2.4	3.3	4.6	6.5	2.2	2.9	4.6	7.1

10.15 Social Safety Nets

In Malawi, social safety nets are non-contributory transfer programs seeking to prevent the poor or those vulnerable to shocks and poverty from falling below a certain poverty level. Vulnerability is defined as people's inability to meet their basic needs due to exposure to a hazard and lack of resilience⁸. The most vulnerable include the elderly, the chronically sick, orphans and other vulnerable children, persons with disabilities, and destitute families.

These categories of people are vulnerable to risk and lack resilience. In order to bail them out of poverty, a number of programmes have been initiated to engage vulnerable people in higher economic return activities so that they should receive the much needed assistance. IHPS collected comparable data on social safety nets that any household member had received and had control over the assistance. The chapter focuses on the assistance in terms of food, school programmes and direct cash transfers programmes. It further discusses the length/duration the households have been receiving the assistance and the last time the household received any assistance.

10.15.1 Benefits from food related programmes

Food-based safety net programs support adequate consumption and contribute to improving nutrition and securing livelihoods. They differ from other safety net programs in that they are tied to the provision of food, either directly or through cash-like instruments (food stamps, coupons) that may be used to purchase food.

The IHPS reveals that 14 percent of the population in Malawi benefit from school feeding programme in 2010 and 18 percent in 2013. In addition, food or cash for work programme benefits approximately 2 percent of the population in Malawi in 2010 and about 16 percent in 2013. Few households (2 percent in 2010 and 10 percent in 2013) of the population also benefits from free maize programmes. In both years free distribution of Likuni phala and supplementary feeding were less than one.

By sex of head of household, slightly higher proportion of male headed households (14 percent in 2010 and 18 percent in 2013) benefited from school feeding programmes than female headed households (15 percent and 17 percent) respectively.

However, male headed household (3 percent in 2010 and 16 percent in 2013) benefited from food or cash for work programme whilst 1 in 2010 percent and 15 percent in 2013 of female headed households benefit from the same programme.

By place of residence, urban areas (23 percent in 2010 and 29 percent in 2013) benefited more from school feeding programme than rural areas (13 percent in 2010 and 16 percent in 2013). On the other hand, rural areas (3 percent in 2010 and 16 percent in 2013) benefited more from food or cash for work programme than urban areas (less than 1 percent in 2010 and 12 percent in 2013).

Of the three regions, a highest share of population (23 percent in 2010 and 31 percent in 2013) in the southern region benefits from school feeding programme while central region benefits the least share (6 percent in 2010 and 8 percent in 2013). Similarly, the southern region (2 percent in 2010 and 19 percent in 2013) benefits more from free maize than central and northern region (2 percent in both years).

By education levels, almost none in 2010 and about 3 percent of the most educated group benefited from free maize while 2 percent in 2010 and 12 percent in 2013 of households heads who had no education benefited from free food. No households with high education head did benefit from free maize programme in 2010 but only benefited (3 percent in 2013).

⁸ MGDS II-2011-2015

**Table 10.13 Proportion of households whose members benefited from food programmes
by background characteristics, Malawi 2010-2013**

Background Characteristics	Free maize		Free food other than maize		Food/cash for work		Inputs for work		School feeding		Free distribution of Likuni phala		Supplementary feeding for malnourished children		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	1.7	10.4	1.7	7.3	2.6	15.6	0.2	1.1	14.1	18.1	0.4	0.5	0.1	0.1	18.7	37.0
Place of Residence																
Urban	1.6	2.9	2.2	2.3	0.2	11.8	0.4	0.3	22.8	28.6	0.4	0.4	0.0	0.0	24.7	37.5
Rural	1.7	11.9	1.6	8.3	3.0	16.4	0.1	1.2	12.5	16.1	0.4	0.6	0.2	0.2	17.6	36.9
<i>Sex of Household Head</i>																
Male	1.6	9.5	1.5	6.6	3.0	15.8	0.2	1.1	13.8	18.3	0.5	0.5	0.2	0.2	18.4	35.9
Female	2.3	13.9	2.1	10.1	1.2	15.0	0.2	1.1	15.2	17.4	0.1	0.5	0.0	0.0	19.7	41.0
Region																
North	2.1	1.7	2.2	0.3	2.7	13.6	0.2	2.7	8.3	9.0	0.4	0.0	0.0	0.0	12.2	24.0
North Urban	6.5	1.8	8.2	0.0	0.5	14.7	0.0	2.3	34.1	40.6	2.7	0.0	0.0	0.0	35.0	46.5
North Rural	1.4	1.7	1.1	0.4	3.0	13.4	0.2	2.7	4.0	3.7	0.0	0.0	0.0	0.0	8.4	20.3
Centre	1.0	3.6	1.1	1.8	3.0	13.5	0.2	0.4	6.1	7.8	0.3	0.6	0.1	0.1	10.3	24.0
Centre Urban	0.2	0.6	1.4	0.2	0.0	13.4	0.0	0.0	1.4	3.5	0.0	0.6	0.0	0.0	3.1	16.9
Centre Rural	1.2	4.2	1.0	2.2	3.6	13.5	0.2	0.5	7.0	8.7	0.3	0.6	0.1	0.1	11.7	25.4
South	2.2	19.2	2.0	14.3	2.2	18.2	0.2	1.5	23.4	30.5	0.6	0.5	0.2	0.2	28.6	52.8
South Urban	1.7	5.6	1.3	5.0	0.3	9.5	0.9	0.3	40.6	54.0	0.1	0.2	0.0	0.0	42.8	58.4
South Rural	2.3	21.7	2.2	16.0	2.5	19.8	0.1	1.7	20.3	26.2	0.7	0.6	0.2	0.3	26.0	51.8
<i>Education of Household Head</i>																
None	1.7	12.0	1.5	8.6	2.9	17.1	0.1	0.8	14.5	18.3	0.5	0.4	0.2	0.2	19.4	39.1
Primary	2.4	8.0	1.9	4.0	2.5	16.4	0.8	2.7	10.1	17.3	0.0	1.1	0.0	0.0	14.1	35.3
Secondary	1.5	6.2	2.5	4.4	1.7	10.3	0.1	1.8	15.4	19.0	0.3	1.0	0.0	0.0	19.5	30.7
Tertiary	0.0	2.5	1.0	0.3	0.0	4.3	0.0	0.0	5.9	13.7	0.0	0.0	0.0	0.0	6.9	19.6

10.15.2 Benefits from education related programmes

Very small proportion of population in Malawi benefit from education related programmes. For instance, table 10.14 shows that less than 1 percent in 2010 and about 1 percent in 2013 of the population benefits from bursary for secondary schools, less than 1 percent in both years benefits from scholarship and tertiary loan scheme for tertiary education.

By education level, 2 percent in 2010 and 3 percent in 2013 of the educated household head benefits from scholarship for tertiary education while less than one percent of the less educated benefits from such scholarships in both years (2010 and 2013). Across rural areas, urban north shows a higher proportion (5 percent in 2013) from less than 1 percent in 2010 of households benefiting from scholarship and tertiary loan scheme for tertiary education.

Table 10.14 Proportion of households whose members benefited from education scholarships, loans and bursaries by background characteristics, Malawi 2010-2013

Background Characteristics	Scholarship or bursaries for secondary education		Scholarship or for tertiary education or loan scheme		Other	
	2010	2013	2010	2013	2010	2013
Malawi	0.4	0.7	0.1	0.4	0.5	1.1
<i>Place of Residence</i>						
Urban	0.2	1.0	0.2	1.0	0.4	2.1
Rural	0.4	0.6	0.1	0.3	0.5	0.9
<i>Sex of Household Head</i>						
Male	0.4	0.8	0.1	0.5	0.4	1.3
Female	0.6	0.4	0.1	0.0	0.7	0.4
<i>Region</i>						
North	0.9	0.2	0.0	1.0	0.9	1.2
North Urban	0.0	0.0	0.3	4.9	0.3	4.9
North Rural	1.0	0.2	0.0	0.3	1.0	0.5
Centre	0.1	0.4	0.1	0.6	0.2	1.0
Centre Urban	0.0	1.3	0.2	1.1	0.2	2.4
Centre Rural	0.2	0.3	0.0	0.5	0.2	0.8
South	0.5	1.0	0.1	0.2	0.7	1.2
South Urban	0.5	0.9	0.2	0.2	0.7	1.2
South Rural	0.6	1.1	0.1	0.1	0.7	1.2
<i>Education of Household Head</i>						
None	0.3	0.4	0.0	0.3	0.3	0.7
Primary	0.9	2.5	0.2	0.0	1.0	2.5
Secondary	0.5	0.7	0.3	1.1	0.8	1.8
Tertiary	1.4	1.2	1.6	3.0	3.0	4.2

10.15.3 Benefits from cash transfer programmes

Cash transfers are defined as the provision of assistance in the form of cash to the poor or to those who face a probable risk of falling into poverty in the absence of the transfer. The main objective of these programs is to increase poor and vulnerable households' real income. Table 10.15 reveals that a small proportion of people in Malawi benefit from cash transfers (government (less than 1 percent in both years)) and development partners (less than 1 percent in 2010 and about 1 percent in 2013). By place of residence, same proportion of households both in rural and urban areas benefited from both in 2010 as well as 2013. A highest proportion (1 percent in 2013) of people from southern region benefits from cash transfer from development partners than other regions.

Table 10.15 Proportion of households whose members benefited from cash transfer programmes by background characteristics, Malawi 2010 and 2013

Background Characteristics	Government		Development partners or NGOs		Other	
	2010	2013	2010	2013	2010	2013
Malawi	0.1	0.4	0.4	0.8	0.3	2.7
<i>Place of Residence</i>						
Urban	0.1	0.0	0.0	0.6	1.3	2.8
Rural	0.1	0.5	0.4	0.8	0.1	2.7
<i>Sex of Household Head</i>						
Male	0.1	0.1	0.4	0.7	0.3	2.4
Female	0.1	1.4	0.4	1.1	0.2	3.9
<i>Region</i>						
North	0.0	0.3	0.3	0.5	0.1	0.6
North Urban	0.0	0.0	0.0	0.0	0.0	0.0
North Rural	0.0	0.3	0.3	0.6	0.1	0.7
Centre	0.1	0.3	0.3	0.3	0.6	0.5
Centre Urban	0.3	0.0	0.0	0.0	3.0	2.1
Centre Rural	0.1	0.4	0.4	0.4	0.1	0.2
South	0.1	0.5	0.4	1.2	0.1	5.4
South Urban	0.0	0.1	0.0	1.3	0.1	4.1
South Rural	0.1	0.6	0.5	1.2	0.1	5.7
<i>Education of Household Head</i>						
None	0.1	0.4	0.2	0.9	0.2	3.1
Primary	0.0	0.0	0.8	0.2	0.9	2.0
Secondary	0.0	0.8	0.7	0.6	0.3	1.9
Tertiary	0.0	0.0	0.0	0.3	0.0	0.0

10.15.4 Duration of benefits from social safety nets

Table 10.16 illustrates the longest time that people have benefited from school feeding programme in Malawi is on average 8 months in both rounds, followed by 5 months of benefiting Likuni phala (5 months in 2010 and 6 in 2013) and supplementary feeding for malnourished children and mothers slightly increased to about 4 months from about 3 months. Furthermore, people that benefit from free maize programme do so for three months in both years.

By place of residence, urban areas received assistance in form of school feeding for a period of 8 months in 2010 and increased to 9 in 2013 while inputs for work received assistance for a period of only about two months in 2013 from 8 months in 2010. In other words, a decreasing pattern in terms of months of benefiting from a inputs for work programme is depicted. Northern region registered in almost all the programmes the lowest average duration of receiving assistance compared to northern and central regions.

**Table 10.16 Duration in months of benefiting from a programme in the last 12 months
by background characteristics, Malawi 2010 and 2013**

Background Characteristics	Free maize		Free food other than maize		Food/cash for work		Inputs for work		School feeding		Free distribution of Likuni phala		Supplementary feeding	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	2.7	3.0	1.5	3.2	1.8	1.9	2.9	1.0	8.1	7.9	4.7	5.5	2.7	3.9
<i>Place of Residence</i>														
Urban	1.7	2.2	2.2	2.7	1.0	1.7	8.0	1.6	8.3	9.0	6.8	9.1	0.0	0.0
Rural	2.9	3.0	1.4	3.3	1.8	2.0	1.0	1.0	8.0	7.5	4.4	5.0	2.7	3.9
<i>Sex of Household Head</i>														
Male	2.7	2.8	1.5	3.2	1.8	1.9	3.6	1.1	8.2	7.9	4.9	5.3	2.7	3.9
Female	2.7	3.4	1.5	3.4	1.2	1.9	1.0	1.0	7.8	7.6	2.9	6.3	0.0	0.0
<i>Region</i>														
North	1.0	1.3	1.4	1.0	2.6	1.6	1.0	1.0	7.9	7.5	8.0	0.0	0.0	0.0
North Urban	1.0	1.0	1.0	0.0	1.0	1.6	0.0	1.0	8.8	7.9	8.0	0.0	0.0	0.0
North Rural	1.0	1.3	1.7	1.0	2.6	1.6	1.0	1.0	6.7	6.8	0.0	0.0	0.0	0.0
Centre	3.2	2.7	2.2	2.4	1.9	1.8	1.0	1.0	7.8	7.5	4.0	6.7	3.0	6.0
Centre Urban	1.0	1.5	5.5	1.0	0.0	1.8	0.0	0.0	5.5	7.8	0.0	9.2	0.0	0.0
Centre Rural	3.3	2.7	1.5	2.4	1.9	1.8	1.0	1.0	7.9	7.5	4.0	6.1	3.0	6.0
South	2.8	3.1	1.3	3.4	1.2	2.1	5.3	1.1	8.1	8.0	4.4	4.5	2.5	3.0
South Urban	2.2	2.3	1.5	2.8	1.0	1.6	8.0	3.0	8.3	9.3	1.3	9.0	0.0	0.0
South Rural	2.9	3.1	1.3	3.4	1.2	2.1	1.0	1.0	8.1	7.5	4.4	4.0	2.5	3.0
<i>Education of Household Head</i>														
None	2.5	3.1	1.6	3.3	1.7	1.9	5.3	1.0	7.9	7.8	5.1	6.1	2.7	3.9
Primary	1.6	2.3	1.2	3.0	1.3	1.9	1.0	1.0	7.7	7.6	1.0	5.5	0.0	0.0
Secondary	5.3	2.8	1.3	3.1	2.3	1.8	1.0	1.2	9.1	8.5	1.9	4.3	0.0	0.0
Tertiary	0.0	1.0	2.0	2.0	0.0	1.0	0.0	0.0	8.7	7.8	0.0	0.0	0.0	0.0

CHAPTER 11: ANTHROPOMETRY

11.0 Introduction

Nutritional status of children is a reflection of their overall health and development. The 2013 Integrated Household Panel Survey collected anthropometric information to evaluate the nutritional status of children aged 6 to 59 months and offers wealth of data for developing integrated programs to reduce child mortality and improve early childhood growth and development. Three standard indicators of growth and body composition for children and a more general malnutrition classification, which distinguishes between mild (Z-score < -1), moderate (Z-score < -2), and severe malnutrition (Z-score < -3) are used in this report. The stratification by level of severity (i.e. mild, moderate and severe) is important in this analysis because different degrees of malnutrition have different associated risks.

The children were assessed by comparing the height, weight and age of each child to reference standard distributions of height-for-age, height-for-weight and weight-for-age developed by the World Health Organization Multicenter Growth Reference Study Group (2006).

A child is considered stunted (height for age) if he is too short for his age, which indicates chronic malnutrition, typically due to poor nutrition over an extended period. A child is considered wasted (height for weight) if he is too thin, i.e. weighs too little for his height. Wasting is an indicator of acute or recent nutritional deficits. Finally, a child is considered underweight (weight for age) if he weighs too little for his age either because of acute or chronic malnutrition.

11.1 Extent and distribution of malnutrition in Malawi 2010-2013

Figure 11.1 below shows the extent to which malnutrition, measured with all three anthropometric indices, is pervasive in Malawi. At the national level, about 8.3 percent of children aged 6-59 months are under-weight. This is an increase from the 2010 level of 6.1 percent and the difference is statistically significant. The incidence of wasting, considered as a short-term indicator for child health, has also increased from around 3 percent in 2010 to 7 percent in 2013, and this difference is also statistically significant. The prevalence of stunting, considered as a long-term indicator for child health, on the other hand, declined modestly from about 33 percent to 30 percent over the period of 2010-2013, but the difference is not statistically significant. While these trends are estimated based on the pool of children measured for height and weight in each round, limiting the analysis to the sample of children that were measured in **both** rounds also confirm the differences presented here.

Figure 11.1 Nutritional status of children, Malawi 2010-2013

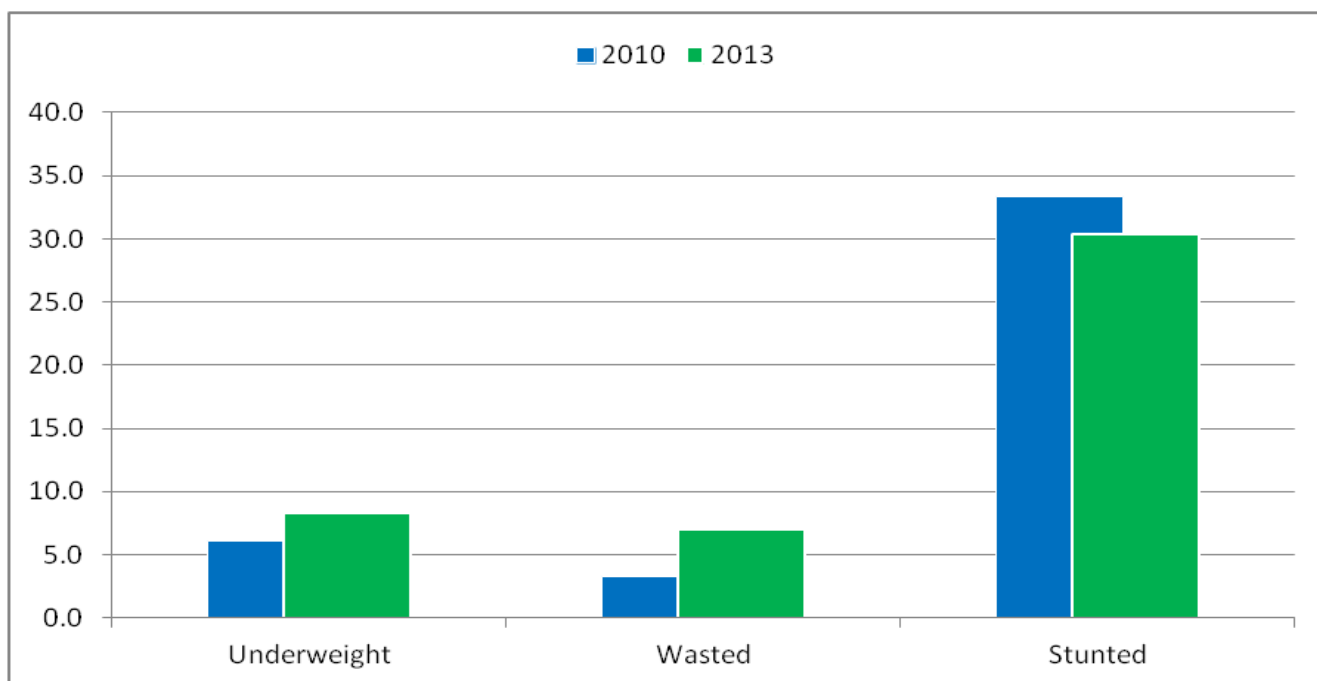


Table 11.1 below illustrates that the differential in the prevalence of malnutrition amongst children aged 6-59 months is highly significant between urban and rural areas. The share of wasted children in rural areas has increased by almost 100 percent between 2010 and 2013 (from about 4 percent to 8 percent), while the incidence of wasting in urban areas has risen substantially from about 1 percent to 5 percent, representing an increase of approximately 600 percent. The table further indicates that the proportion of underweight children in urban areas considerably increased by about 400

percent, from almost 1 percent to 5 percent. In rural areas 9 percent of the children are underweight, up by 29 percent (7 percent in 2013).

A decline in the proportion of stunting has been observed in both urban and rural areas. Stunting in urban areas modestly decreased from about 39 percent in 2010 to 34 percent in 2013. Rural areas experienced a decline of about 9 percent from 33 percent to 30 percent over this period.

Regionally disaggregated data has demonstrated a significant worsening of acute under-nutrition in all regions as measured by wasting. In the Northern Region, 4 percent of the children are estimated to be wasted. This is an increase of about 156 percent, from slightly over 1 percent in 2010. Wasting has also increased by almost 109 percent in the Southern Region over the same period (from 3 percent to 7 percent). Levels of wasting increased by 105 percent in the Central Region, from about 4 percent in 2010 to about 8 percent in 2013.

From 2010 to 2013 the prevalence of stunting in all regions has shown some improvement, albeit at a slightly slower pace in Southern Region, which registered a decline of 4 percent (going from 33.6 percent to 32.3 percent), while Northern and Central Regions have recorded decreases of about 33 percent and 15 percent respectively.

According to the IHPS, the incidence of underweight among children aged 6-59 months old has also significantly increased across all the regions. In the Northern Region the proportion increased from around 1 percent in 2010 to about 3 percent in 2013 while in the Central Region, the rise has been from about 8 percent to 10 percent. No appreciable progress in reducing underweight has also been made in the Southern Region, where an increase of 37 percent has been registered, from 6 percent in 2010 to 8 percent in 2013.

The variations across sex of child indicate that nationally male children are more vulnerable to stunting than their female counterparts. In 2013, 32 percent of male children aged 6-59 months were stunted compared to 29 percent females. Compared to 2010, the proportion of stunted male children has declined by about 13 percent whereas female children have recorded a statistically insignificant decrease of about 4 percent.

What is particularly striking is the alarming magnitude in female wasting prevalence, which increased by about 150 percent (from about 3 percent to 7 percent between 2010 and 2013) compared to the 92 percent increase in male wasting prevalence (from 4 percent to 7 percent). The effect of this is a narrowing of the wasting sex gap so that, on aggregate in Malawi, there is no difference in the prevalence of wasting between female and male children, all standing at 7 percent.

From 2010 to 2013, the incidence of underweight amongst female children significantly deteriorated, reinforcing large discrepancies across sex. The rate of female underweight children went from about 5 percent to 9 percent, representing an increase of 73 percent, while their male counterparts recorded an increase of 12 percent from 7 percent to 8 percent.

The table also shows that prevalence of underweight increases steadily as the age increases from 8.7 percent (6-11 months) to 9.7 percent (24-35 months), then it begins to decrease from age of 36-47 months (7.2 percent) reaching the lowest level at 48-59 months (6.8 percent). Compared to 2010, incidence of underweight in the 6-11 months age group has increased by 98 percent from 4.4 percent while in the 48-59 months age group the proportion has increased by 15 percent (5.9 percent in 2010).

Improved maternal education is associated with a significant reduction in the prevalence of underweight. Underweight decreases as level of mother's education increases, from 9 percent (7 percent in 2010) among children of uneducated mothers to 5 percent (2 percent in 2010) among children of mothers with a secondary or more education.

However, the level of maternal education does not appear overall to have a significant or consistent influence on the other anthropometric parameters. Between 2010 and 2013 prevalence of wasting changed by about 117 percent among children of uneducated mothers but increased by about 184 percent among children with mothers of some primary education.

Table 11.2 shows that between 2010 and 2013, severe stunting has registered some improvement, albeit at a slightly slower pace. The percentage of severe stunted children in Malawi has decreased by about 14 percent, from 14 percent to 12 percent. However, the country has not made appreciable progress in reducing severe underweight and severe wasting over this period. Prevalence of severe underweight and severe wasting has increased by 64 and 127 percent respectively.

Table 11.1 Percentage of children aged 6-59 months who are undernourished according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Underweight		Stunted		Wasted	
	2010	2013	2010	2013	2010	2013
Malawi	6.1	8.3	33.4	30.4	3.3	7.0
<i>Place of Residence</i>						
Urban	1.0	5.2	38.6	33.7	0.7	4.8
Rural	6.9	8.9	32.5	29.7	3.7	7.5
<i>Sex of Child</i>						
Male	7.2	8.1	36.1	31.7	3.7	7.1
Female	4.9	8.5	30.6	29.1	2.8	7.0
<i>Region</i>						
North	1.2	2.9	17.7	11.9	1.6	4.1
North Urban	0.4	3.8	11.5	17.9	4.0	1.0
North Rural	1.3	2.8	18.6	11.1	1.3	4.5
Central	7.8	9.6	38.2	32.3	3.9	8.0
Centre Urban	1.5	4.9	44.4	30.1	0.3	4.1
Centre Rural	9.2	10.5	36.8	32.8	4.6	8.8
South	5.9	8.1	33.6	32.3	3.2	6.7
South Urban	0.5	5.7	39.2	40.7	0.2	6.3
South Rural	6.5	8.6	33.0	30.8	3.6	6.8
<i>Child's Age in Months</i>						
6-11	4.4	8.7	18.2	17.4	4.4	10.5
12-23	5.9	9.6	35.0	30.7	2.2	9.1
24-35	6.4	9.7	39.4	39.3	3.0	6.1
36-47	6.7	7.2	35.5	32.1	5.2	6.7
48-59	5.9	6.8	29.7	26.8	2.2	4.6
<i>Mother's Education</i>						
None	6.6	8.8	34.1	31.3	3.4	7.4
Primary	4.7	6.3	35.8	27.7	1.9	5.4
Secondary+	2.1	5.7	25.6	25.2	3.0	5.8

Table 11.2 Nutritional status of children aged 6-59 months by degree of severity according to background characteristics, Malawi 2010-2013

Background Characteristics	Underweight (Weight for age)				Stunted (Height for age)				Wasting (Height for weight)			
	Severe		Moderate		Severe		Moderate		Severe		Moderate	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	1.4	2.3	4.6	6.0	14.0	12.0	19.4	18.4	1.1	2.5	2.2	4.6
<i>Place of Residence</i>												
Urban	0.1	2.3	1.0	2.8	17.1	10.2	21.5	23.5	0.1	1.3	0.7	3.5
Rural	1.7	2.3	5.2	6.7	13.5	12.4	19.0	17.4	1.3	2.7	2.4	4.8
<i>Sex of Child</i>												
Male	1.3	1.6	5.9	6.5	16.1	12.2	20.0	19.5	1.5	2.2	2.2	4.9
Female	1.6	2.9	3.3	5.6	11.9	11.8	18.7	17.3	0.8	2.7	2.1	4.3
<i>Region</i>												
North	0.0	1.0	1.2	1.8	2.2	2.6	15.4	9.3	0.4	1.2	1.2	2.9
North Urban	0.0	2.0	0.4	1.7	0.3	8.0	11.2	9.8	0.4	0.4	3.6	0.7
North Rural	0.0	0.9	1.3	1.9	2.5	1.8	16.1	9.3	0.4	1.3	0.9	3.2
Central	1.7	2.4	6.1	7.2	17.8	11.8	20.4	20.5	1.2	2.8	2.7	5.2
Centre Urban	0.0	2.2	1.5	2.8	21.6	7.3	22.9	22.8	0.0	0.2	0.3	3.9
Centre Rural	2.1	2.4	7.1	8.1	17.0	12.8	19.8	20.0	1.4	3.4	3.2	5.5
South	1.6	2.4	4.3	5.7	14.1	14.3	19.6	18.1	1.3	2.4	1.9	4.3
South Urban	0.2	2.6	0.3	3.1	16.1	14.2	23.0	26.5	0.1	2.8	0.1	3.5
South Rural	1.8	2.4	4.7	6.2	13.8	14.3	19.2	16.5	1.4	2.3	2.1	4.5
<i>Child's age in months</i>												
6-11	0.0	2.1	4.4	6.6	5.7	7.2	12.5	10.2	2.6	2.8	1.8	7.7
12-23	1.1	3.3	4.8	6.3	19.3	12.8	15.7	17.8	0.7	3.6	1.5	5.5
24-35	1.6	2.9	4.8	6.8	13.9	16.9	25.5	22.4	1.1	1.6	1.9	4.5
36-47	2.7	2.2	4.0	5.0	13.4	10.8	22.2	21.3	1.8	2.7	3.4	3.9
48-59	0.8	0.9	5.1	5.9	12.9	10.5	16.8	16.3	0.3	1.8	1.9	2.8
<i>Mother's education</i>												
None	1.6	2.3	5.0	6.4	14.9	12.3	19.1	19.0	1.3	2.6	2.2	4.8
Primary	0.0	1.5	4.7	4.8	11.0	10.9	24.7	16.8	0.0	1.9	1.9	3.4
Secondary+	0.8	2.4	1.3	3.3	7.6	10.7	18.0	14.6	0.4	1.9	2.6	3.9

11.3 Nutritional and under five clinic programmes

Nutritional programmes were introduced in the country to among other things address problems of morbidity and mortality among malnourished children aged less than 5 years by improving their nutritional status through an appropriate and sustainable nutritional rehabilitation programme. Rapid catch-up growth is achieved by following a standardised nutritious diet protocol and provision of essential micronutrients.

The 2013 Integrated Household Panel Survey collected information on participation of children aged 6-59 months in these nutritional programs to determine the extent of utilization of these facilities in the country. The results (Table 11.3) indicate an 8 percent participation rate in the nutrition program. This is a significant decrease from about 13 percent in 2010. Analysis by place of residence shows that children who were beneficiaries of the program in rural areas declined by about 39 percent, from 14.6 percent in 2010 to 8.9 percent in 2013. Urban areas did not indicate significant changes in participation rate over this period (4.2 percent to 4.7 percent). The results further show that there was no significant or consistent association between participation in the program and sex and age of the child, although proportionately more female children (9 percent) were beneficiaries compared to females (8 percent).

Participation in nutrition program decreases with increases in mother's education; it is highest among children of uneducated mothers (8.4 percent) and lowest among children of mothers with a secondary education (7 percent). Compared with 2010 findings, participation rates among children with uneducated mothers has declined by about 38 percent from 13.6 percent to about 8 percent, whereas the proportion of children with mothers of secondary or more education decreased by almost 30 percent, from 10.7 percent to 7.5 percent.

Looking at the three regions of the country, although the Northern Region has the lowest proportion of children aged 6-59 months who participate in nutritional programs (6 percent), it is also the region that has experienced a substantial increase from about 2 percent in 2010. Levels of participation in Southern and Central Regions have decreased from 14 percent to 7 percent and about 16 percent to 10 percent respectively.

Table 11.3 Proportion of children aged 6 to 59 months who participated in nutrition and under five clinic programs according to background characteristics, Malawi 2010-2013

Background Characteristics	Under-five clinic		Nutrition program	
	2010	2013	2010	2013
Malawi	72.5	72.0	13.1	8.2
<i>Place of Residence</i>				
Urban	70.6	67.4	4.2	4.7
Rural	72.8	72.9	14.6	8.9
<i>Sex of Child</i>				
Male	74.8	69.4	12.7	7.7
Female	70.1	74.5	13.5	8.8
<i>Region</i>				
North	81.8	71.1	2.1	6.2
North Urban	86.9	67.2	0.6	8.9
North Rural	81.0	71.7	2.3	5.8
Central	75.7	72.9	15.5	9.5
Centre Urban	73.3	67.4	4.9	6.3
Centre Rural	76.2	74.1	17.8	10.2
South	66.8	71.3	14.0	7.4
South Urban	61.9	67.3	4.3	2.1
South Rural	67.5	72.0	15.3	8.3
<i>Child's Age in Months</i>				
6-11	88.6	91.1	16.1	9.4
12-23	86.9	87.4	15.3	10.5
24-35	77.0	82.9	12.3	8.3
36-47	72.2	64.2	13.8	6.6
48-59	49.1	44.6	10.0	7.1
<i>Mother's Education</i>				
None	72.5	71.6	13.6	8.4
Primary	76.0	72.7	10.9	8.0
Secondary+	71.6	74.8	10.7	7.5

Under-five clinic programs were established to monitor growth and development of children up to 5 years of age and to identify factors that may hinder their growth potential.

The results from the survey show that slightly over 72 percent of children aged 6-59 months attended under-five clinics (Table 11.3). Compared to 2010, this figure has remained practically stagnant. The proportion is relatively higher in rural areas (73 percent) than in urban areas (67 percent). Urban participation rates have decreased by about 4 percent while in rural areas the rates have remained static since 2010. The Table further shows that as age advances, attendance gradually decreases. There is high proportion of children participating in the program at the age of 6-11 (91 percent) than at the age group of 48-59 months (45 percent).

Children in the age group of 6-11 months registered some relatively limited improvement in participation rates between 2010 and 2013 (89 percent in 2010 to 91 percent in 2013). Rates in the older age group of 48-59 months have dropped by almost 10 percent from 49.1 percent to 44.6 percent over this period.

Regional variations show that Central Region reported the highest proportion of children who attended (73 percent). The results also show that participation rate in Northern and Southern Regions is almost equal at 71 percent. Between 2010 and 2013, Under-five participation has increased by about 7 percent in the Southern Region. In contrast, Northern and Central Regions have experienced declines of about 12 percent and 4 percent respectively.

CHAPTER 12: FOOD SECURITY

12.1 Introduction

Availability of food is of paramount importance in Malawi and it is widely accepted that lack of adequate food, whether chronic or transitory, is one of the principal indicators of poverty. The 2013 Integrated Household Panel Survey collected information on a variety of specific conditions, experiences, and behaviours characteristic of a wide range of severity of household food insecurity including its intermediate and underlying causes.

This chapter provides comprehensive information and a descriptive analysis about food security at the household level. It also presents a broader suite of indicators that aim to capture the multidimensional nature of food insecurity. The household food security statistics presented in this report are based on a measure of food security calculated from responses to a series of questions about conditions and behaviours known to characterise households having difficulty meeting basic food needs. Each question asks whether the condition or behaviour occurred at any time during the last 7 days, as part of the Household Questionnaire Module H: Food Security.

12.2 Definitions

High food security:—All household members had access at all times to enough food for an active, healthy life.

Marginal food security—Households have concerns about adequacy of the food supply but the quantity, the quality, the variety and the eating patterns were not disrupted.

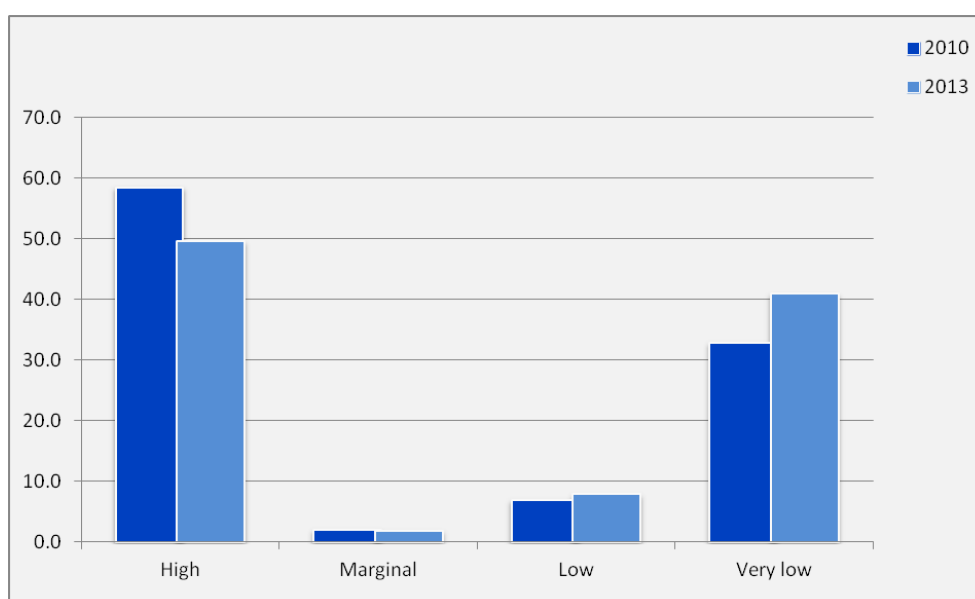
Low food security— Households might have been concerned about not having access to enough food, they reduced the quality and the variety of the food consumed but quantity of food intake and normal eating patterns were not disrupted.

Very low food security— Households experience multiple indications of disrupted eating patterns and reduced food intake. They report reduction in food quality, variety, quantity and frequency of food consumed. Consumption by adults could have been restricted in order for small children to eat and could also depend on food assistance from relatives or friends

12.3 Food security assessment

Although Malawi has not experienced widespread famine in recent years, the IHPS results indicate that a substantial proportion of the population experiences extreme forms of food insecurity at some time during the year (Table 12.1). About 49 percent (58 percent in 2010) of Malawian households were food secure throughout the entire year in 2013, meaning that they had access at all times to enough, nutritious food for an active, healthy life for all household members. The remaining households (51 percent) were food insecure at least some time during the year, including 41 percent with very low food security. The prevalence of food insecurity at all reported levels of severity essentially changed between 2010 and 2013. Over this period, food insecurity had increased by 21 percent, from about 42 percent. The prevalence of very low food security increased from around 33 percent to 41 percent, a rise of about 24 percent.

Figure 12.1 Proportion of the population by food security status, Malawi 2010 and 2013



12.3.1 Prevalence of severe food insecurity—conditions and trends by selected household characteristics

The prevalence of severe food insecurity (described as very low food security) varied considerably among households with different demographic and geographical characteristics (Table 12.1).

Across place of residence classifications, the prevalence of food insecurity in the severe range was higher for households located in rural areas (41 percent), than those in urban areas (38 percent). These findings depict significant increases from 2010 of about 48 percent and 21 percent in urban and rural areas respectively.

The survey shows that gender composition correlates with households' food security. Significant differences can be found in the prevalence of severe food insecurity between male-headed and female-headed households. About 51 percent (37 percent in 2010) of female-headed households are afflicted by severe food insecurity compared to about 38 percent (32 percent in 2010) of male-headed households.

Regional variations show that severe food insecurity was most prevalent in the southern region (44 percent) followed by Central and Northern Regions at 40 percent and 31 percent respectively. Northern Region has made some progress in reducing prevalence of severe food insecurity, slashing the regional incidence by 9 percent from 34 percent in 2010 while Southern and Central Regions have experienced increases of 18 percent and 44 percent respectively.

As shown in the table, there is a high correlation between food security and levels of education of the household head. There is clear indication that severe food insecurity decreases as education of the household head increases. Incidence of very low food security is high in households with uneducated heads at 46 percent, (36 percent in 2010) compared to households whose heads have some tertiary education at 9 percent, (14 percent in 2010).

Table 12.1 Proportion of households by food security status in the week prior to the survey according to background characteristics, Malawi 2010-2013

Background Characteristics	Food security status							
	High		Marginal		Low		Very low	
	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	58.4	49.5	2.0	1.8	6.9	7.8	32.8	40.8
<i>Place of Residence</i>								
Urban	65.8	52.8	1.4	1.7	7.0	7.4	25.8	38.1
Rural	57.0	48.9	2.1	1.8	6.8	7.9	34.1	41.4
<i>Sex of Household Head</i>								
Male	60.3	52.4	1.8	1.9	6.2	7.5	31.7	38.2
Female	50.7	38.6	2.7	1.5	9.6	9.0	37.0	50.8
<i>Region</i>								
North	57.9	58.2	0.9	1.7	7.6	9.6	33.7	30.5
North Urban	80.5	56.6	0.0	0.6	3.5	15.2	16.0	27.6
North Rural	54.1	58.4	1.0	1.9	8.2	8.6	36.6	31.0
Central	66.5	53.2	2.0	2.1	4.0	5.3	27.5	39.5
Centre Urban	74.8	49.7	2.0	2.0	5.3	10.1	17.9	38.2
Centre Rural	65.0	53.9	2.1	2.1	3.7	4.3	29.3	39.7
South	50.7	44.0	2.2	1.6	9.5	10.0	37.6	44.4
South Urban	53.0	55.4	1.2	1.7	9.6	3.0	36.2	39.9
South Rural	50.3	41.9	2.4	1.6	9.4	11.3	37.9	45.2
<i>Education of Household Head</i>								
None	55.0	45.1	1.8	1.5	7.4	7.7	35.7	45.7
Primary	62.4	51.5	2.8	2.7	3.5	8.6	31.3	37.2
Secondary	70.4	63.7	2.6	2.6	6.5	9.3	20.5	24.4
Tertiary	84.4	85.8	0.0	3.2	1.4	1.5	14.1	9.5

12.4 Coping capacities and strategies of populations vulnerable to food insecurity

Households vulnerable to food insecurity employ a variety of coping and adaptive mechanisms intended to mitigate or scale down food hardships. Table 12.2 below outlines coping strategies employed by households faced with food deprivation. The IHPS indicates that population that relied on low cost and less preferred foods as a coping mechanism increased from 30 percent in 2010 to about 39 percent in 2013. These people adjusted their food intake by reducing the quality, the variety or the desirability of their diet. Prevalence is higher in rural areas at 40 percent, up from 30 percent in 2010, relative to urban areas at 35 percent (28 percent in 2010). More female-headed households (51 percent up from 37 percent in 2010) have relied on less preferred foods compared to male-headed households (36 percent, up from 28 percent in 2010).

Table 12.2 Proportion of households that were food insecure in the seven days preceding the survey by coping mechanisms employed according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Coping mechanisms									
	Relied on less preferred food		Limited portion size at meal times		Reduced number of meals		Restricted consumption by adults		Borrowed food or relied on help from others	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	30.0	39.3	24.5	31.4	20.1	24.6	11.0	13.6	12.0	19.7
<i>Place of Residence</i>										
Urban	27.6	35.1	21.2	24.7	18.6	20.3	11.8	11.4	7.4	19.9
Rural	30.4	40.1	25.1	32.6	20.4	25.4	10.9	14.0	12.8	19.6
<i>Sex of Household Head</i>										
Male	27.8	36.1	23.9	28.8	18.8	22.3	11.0	12.4	10.9	18.2
Female	38.6	51.0	26.9	41.0	25.1	33.1	11.2	18.1	16.3	25.4
<i>Region</i>										
North	34.9	34.3	25.1	21.3	19.9	17.5	12.6	9.7	10.7	12.1
North Urban	15.4	35.7	11.4	19.4	9.4	14.4	1.9	10.3	3.8	11.8
North Rural	38.1	34.1	27.3	21.7	21.6	18.0	14.4	9.7	11.9	12.1
Central	20.5	35.4	19.5	29.1	14.1	23.8	7.3	13.5	12.6	19.6
Centre Urban	19.5	41.5	13.0	23.0	11.0	21.8	3.4	12.2	4.5	20.8
Centre Rural	20.7	34.2	20.7	30.3	14.7	24.2	8.0	13.8	14.0	19.3
South	37.7	44.3	29.2	35.8	25.9	26.9	14.1	14.5	11.8	21.4
South Urban	39.0	27.9	31.9	27.6	28.6	19.8	22.8	10.8	11.2	20.5
South Rural	37.4	47.3	28.7	37.3	25.4	28.2	12.6	15.2	11.9	21.6
<i>Education of Household Head</i>										
None	31.9	42.8	26.2	35.2	21.8	27.9	11.7	15.5	13.3	22.7
Primary	27.0	38.1	23.7	29.2	19.6	22.0	10.4	10.2	10.6	13.5
Secondary	24.2	29.5	17.2	18.4	12.8	13.7	8.2	8.2	6.5	11.5
Tertiary	10.4	4.5	13.6	6.3	8.4	6.0	8.4	3.2	3.7	3.5

The table further reveals that about 31 percent of the population reduced consumption at mealtimes by cutting the portion size of meals. This figure is fairly high than in 2010 (25 percent). The proportion is substantially high in rural areas (33 percent) than in urban areas (25 percent). Instances of food intake reduction using this strategy were lower in 2010 with urban rates standing at 21 percent and rural rates at 25 percent.

Although consumption of three meals or more per day is customary in the country, the survey indicates that in the face of food shortages about 25 percent of the population experience food rationing in the form of a reduction in the number of meals consumed. This is a substantial increase from 2010 when the proportion of the population who reduced the number of meals as a mitigation measure was about 20 percent.

When resources are inadequate to provide food for all household members, children are usually shielded from the disrupted eating patterns and reduced food intake that characterize food insecurity. Table 12.2 also shows that the overall prevalence of incidences of reduced adult consumption to provide for children in Malawi increased by about 24 percent from 11 percent in 2010 to about 14 percent in 2013. The findings indicate that there are more people who reported to have experienced this condition in rural areas, (about 14 percent) than in urban areas, (11 percent). In 2010 the proportion that employed this mitigation mechanism in urban areas was 12 percent while in rural areas adults in about 11 percent of households deliberately limited their own food intake in order to ensure that children get enough to eat.

In times of food hardship households may seek assistance or increase reliance on borrowed food from relatives or friends to offset the shortfall. The results in Table 12.2 show that about 20 percent of the population borrowed food or depended on assistance from relatives or friends. This is a significant increase of about 64 percent from 12 percent in 2010. It is further observed that there is no striking difference between urban and rural areas, at about 20 percent. Compared with findings in 2010, urban areas have registered an alarming increase of about 168 percent (7 percent in 2010 to 20 percent in 2013), while rural areas have reported an increase of about 53 percent.

12.5 Household food consumption profile

The survey collected information on the number of meals consumed in a typical day by adult household members. In a country where consumption of three or more meals in a day is customary, household food rationing in the face of food shortages include reduction in the number of meals consumed.

The results in Table 12.3 below show that adults in about 58 percent of households consume three or more meals daily. This is an improvement from 2010 (55 percent). Urban areas display a significantly larger proportion of households in which adults take at least three daily meals (83 percent) compared to rural areas (53 percent). The table further indicates that in urban areas this proportion has dropped by about 9 percent from about 90 percent in 2010. Rural areas have seen an improvement of about 3 percentage points from almost 50 percent in 2010. More households in the rural areas (47 percent) took less than three meals a day compared to their urban counterparts (17 percent). In 2010 the proportion of households that took less than three meals a day was about 52 percent in rural areas and 10 percent in urban areas.

12.6 Seasonality in food security

There is a strong element of seasonality in the nature of food security in Malawi. Food insecurity in both rounds of IHPS is notably high during the period preceding the harvest (November-February). It reaches its highest point in February (57 percent in 2013, 42 percent in 2010) and then gradually starts to decrease from March, right before actual harvest (30 percent in 2013, 16 percent in 2010). It should be highlighted that after harvest (April-October), single digit rates are observed, a noticeable indication of reduction in the levels of food deprivation. The findings also show that in 2013 at the peak of food crisis (February), the proportion of the population that experiences this condition is 7 times higher than in the month of harvest (April). In 2010, this proportion was almost 10 times higher.

12.7 Average number of months households experienced food shortages

To ascertain the depth of food shortage at household level, the survey collected information on number of months households experienced food insufficiency during the 12 months preceding the survey. According to the findings of the survey (Table 12.4 below), in 2013 most of the affected population (29 percent) reported to have been unable to access enough food during two months of the year, a decline of 4 percentage points from 2010 figures (33.8 percent). The proportion of households that reported prolonged episodes of over six months of food shortage dropped by about 8 percent from 6.4 percent in 2010 to 5.9 percent in 2013.

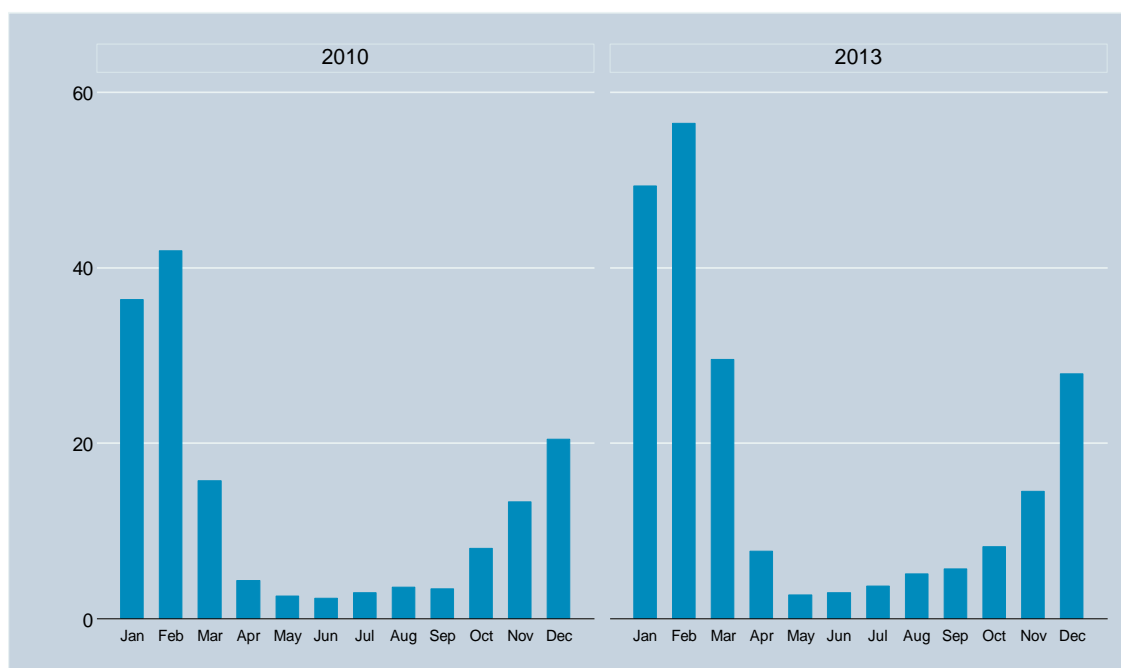
The percentage of urban dwellers who experience periods of food scarcity of seven or more months increased from about 1 percent in 2010 to almost 3 percent in 2013, while in rural areas an insignificant decline of less than 1 percentage point has been observed from about 7 percent to 6.3 percent over this period. The proportion affected by food shortages is high in female-headed households where about 7 percent (down from 9 percent in 2010) face food scarcity for seven or more months compared to male-headed households at 7 percent (6 percent in 2010).

The rise in households who were affected by food shortages for longer periods of over six months was notably high in Northern and Central Regions where increases of about 132 percent and 16 percent respectively are observed. In contrast, Southern Region recorded a substantial decline of about 34 percent in the proportion of those who face inadequate food for longer periods.

Table 12.3 Distribution of households by number of meals per day taken by adults in the household according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Number of meals							
	1		2		3		4+	
	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	1.7	1.2	43.8	40.5	53.7	57.1	0.8	1.1
<i>Place of Residence</i>								
Urban	0.8	0.6	9.3	16.6	87.0	79.7	2.9	3.1
Rural	1.9	1.3	50.2	45.4	47.5	52.5	0.4	0.7
<i>Sex of Household Head</i>								
Male	1.3	1.1	41.4	38.2	56.3	59.6	1.0	1.2
Female	2.9	1.5	51.6	47.5	45.4	49.8	0.1	1.1
<i>Region</i>								
North	0.4	1.2	39.2	32.0	60.0	65.9	0.5	1.0
North Urban	0.0	0.0	11.1	21.6	87.9	76.7	1.0	1.7
North Rural	0.4	1.4	43.8	34.0	55.4	63.8	0.4	0.8
Central	1.0	1.8	44.3	36.8	53.9	59.9	0.8	1.5
Centre Urban	0.7	1.0	9.2	18.8	86.9	76.9	3.2	3.2
Centre Rural	1.1	1.9	50.9	40.7	47.7	56.2	0.3	1.1
South	2.6	0.6	44.6	45.8	52.0	52.8	0.9	0.8
South Urban	1.1	0.3	9.0	13.3	86.8	83.2	3.0	3.2
South Rural	2.9	0.7	51.3	52.1	45.4	46.9	0.4	0.4
<i>Education of household head</i>								
None	2.1	1.4	52.6	49.0	45.1	49.2	0.3	0.4
Primary	0.0	0.8	29.3	26.6	70.1	71.2	0.7	1.4
Secondary	0.9	0.6	13.5	16.3	83.1	80.7	2.4	2.5
Tertiary	0.0	0.0	1.7	1.8	89.7	86.0	8.6	12.2

Figure 12.2: Proportion of the population that experienced food shortage by month, Malawi 2010 and 2013



12.8 Underlying causes of food shortages

Various human and natural factors have caused and perpetuated food shortages at household level in the country. The causes range from small land holding size, food prices, and natural disasters such as drought, floods and crop pests, to lack of farm inputs (Table 12.5). The majority of the population that experienced food shortages in both rounds of IHPS reported that the underlying cause was lack of farm inputs (about 42 percent in 2010 and 36 percent in 2013). The results also reveal that high market prices for food contributed to food shortage to about 25 percent of the vulnerable population. The proportion affected by high prices has dramatically increased by almost 100 percent from about 12 percent in 2010. Natural factors like droughts, erratic rains, floods and water logging come third and affected food

production of about 22 percent of the vulnerable population, (down from 25 percent in 2010). Looking at rural-urban differential, 24 percent of the rural population opposed to 6 percent of the urban population reported natural calamities as the main cause of food shortage in their households, highlighting the fact that rural economy remains highly dependent on agriculture which has a high degree of susceptibility to natural calamities. Proportion of households affected by natural factors in urban areas has declined considerably by about 57 percent from 13 percent in 2010, while rural areas have registered a modest decline of almost 8 percent from 26 percent in 2010.

About 57 percent in urban areas explicitly reported that exorbitant food prices in the markets exacerbated household food insufficiency. Compared to 2010, this proportion has increased by almost 37 percent from about 41 percent. On the other hand, the proportion that indicated high food prices as the underlying cause of food shortage is fairly low in rural areas at 22 percent, up from about 10 percent in 2010.

In terms of gender, the results display no significant difference between proportions of the population affected by high food market prices in male headed households (25.3 percent) and female headed households (24.8 percent), but negative transition of about 206 percent, from 8 percent in 2010 has been observed in the proportion of female headed households.

Table 12.4 percentage distribution of households by number of months they experienced food shortages according to background characteristics, Malawi 2010 and 2013

Background Characteristics	Number of months													
	1		2		3		4		5		6		7+	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	16.1	11.7	33.8	29.4	21.1	26.2	11.5	14.7	7.0	7.7	4.1	4.4	6.4	5.9
<i>Place of Residence</i>														
Urban	25.2	21.6	41.0	31.4	19.2	26.4	6.4	8.4	4.8	6.8	2.6	2.2	0.7	3.2
Rural	15.0	10.3	33.0	29.1	21.4	26.2	12.1	15.7	7.3	7.9	4.3	4.7	7.0	6.3
<i>Sex of Household Head</i>														
Male	16.7	12.5	35.5	30.6	21.0	26.0	11.0	14.7	6.4	6.9	3.8	3.8	5.5	5.6
Female	13.9	9.2	28.4	25.6	21.5	26.7	13.0	15.0	8.9	10.3	5.2	6.4	9.2	6.9
<i>Region</i>														
North	30.3	14.9	30.0	29.5	17.7	22.9	9.3	13.9	6.6	8.0	3.6	5.0	2.5	5.8
North Urban	45.0	27.3	34.6	43.0	17.1	9.3	1.8	7.7	0.0	8.7	0.0	0.2	1.5	3.8
North Rural	28.0	13.0	29.3	27.4	17.8	25.0	10.5	14.8	7.6	7.9	4.1	5.8	2.6	6.1
Central	18.4	11.4	35.3	30.1	22.7	28.9	10.4	12.9	4.4	7.2	3.4	3.1	5.5	6.4
Centre Urban	20.4	18.8	46.8	28.8	19.9	30.1	5.6	8.5	4.7	9.6	2.6	1.1	0.0	3.0
Centre Rural	18.2	10.3	34.2	30.3	22.9	28.7	10.8	13.6	4.4	6.8	3.4	3.4	6.0	6.9
South	10.4	11.4	33.3	28.6	20.5	23.9	13.1	16.9	9.5	8.2	4.9	5.6	8.2	5.4
South Urban	22.7	23.8	39.0	31.9	19.4	25.7	8.2	8.5	6.3	3.0	3.4	3.8	0.9	3.3
South Rural	8.9	9.7	32.6	28.1	20.7	23.7	13.7	18.0	9.9	8.9	5.1	5.9	9.1	5.7
<i>Education of Household Head</i>														
None	14.6	11.4	33.9	27.8	21.7	25.7	11.7	14.9	7.1	8.9	4.5	4.9	6.6	6.3
Primary	23.2	11.9	32.9	35.1	24.5	30.6	4.8	13.3	7.6	2.8	2.3	2.1	4.6	4.2
Secondary	23.8	12.1	33.6	35.5	14.3	27.2	14.5	15.0	5.6	3.2	2.3	2.8	5.9	4.3
Tertiary	38.9	31.4	22.8	39.0	0.0	15.0	38.3	12.8	0.0	0.0	0.0	0.0	0.0	1.7

Table 12.5 Proportion of households that experienced food insecurity in the 12 months preceding the survey by underlying causes according to background characteristics, Malawi 2010-2013

Background Characteristics	Causes of food shortage											
	Drought, poor rains, floods, water logging		Crop pest damage		Small land size		Lack of farm inputs		Food in market expensive		Other	
	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013	2010	2013
Malawi	25.1	22.2	3.0	1.7	10.8	8.0	41.5	35.5	12.5	25.2	7.1	7.4
<i>Place of Residence</i>												
Urban	12.9	5.5	0.2	0.2	7.0	5.4	16.6	12.5	41.2	56.5	22.2	19.8
Rural	26.3	24.1	3.3	1.9	11.1	8.3	44.1	38.1	9.6	21.7	5.5	6.0
<i>Sex of Household Head</i>												
Male	24.2	22.4	3.2	1.9	9.8	7.9	41.1	35.3	14.0	25.3	7.6	7.1
Female	27.6	21.5	2.4	1.2	13.6	8.4	42.8	35.9	8.1	24.8	5.4	8.2
<i>Region</i>												
North	26.1	19.8	2.3	1.5	8.3	7.0	43.0	42.2	9.4	25.1	11.0	4.3
North Urban	21.6	15.3	0.0	0.0	14.9	8.6	24.5	32.9	31.8	34.4	7.2	8.9
North Rural	26.8	20.5	2.7	1.7	7.2	6.8	46.1	43.6	5.6	23.7	11.6	3.6
Central	12.8	19.8	2.9	1.9	12.2	9.0	53.5	40.0	9.4	22.1	9.3	7.2
Centre Urban	7.9	3.7	0.0	0.4	7.5	5.3	23.4	6.8	31.2	63.6	29.9	20.2
Centre Rural	13.3	21.7	3.1	2.0	12.7	9.4	56.5	43.7	7.2	17.4	7.2	5.8
South	35.7	25.2	3.4	1.6	10.0	7.1	30.6	29.3	16.0	28.6	4.3	8.1
South Urban	14.5	5.2	0.5	0.0	3.6	4.7	7.1	14.1	54.1	53.7	20.3	22.2
South Rural	37.6	27.3	3.6	1.8	10.6	7.4	32.8	30.9	12.6	26.0	2.8	6.6
<i>Education of Household Head</i>												
None	25.8	22.6	3.1	1.7	10.4	8.1	43.1	36.4	11.2	24.0	6.4	7.1
Primary	24.5	20.9	0.6	1.0	10.7	6.8	37.3	38.2	18.2	27.7	8.6	5.4
Secondary	18.8	19.4	3.7	2.9	14.4	8.5	30.9	26.2	20.9	32.3	11.3	10.7
Tertiary	38.3	24.7	38.9	0.0	0.0	5.8	0.0	15.1	0.0	36.8	22.8	17.6

CHAPTER 13: POVERTY AND INEQUALITY

13.0 Introduction

This chapter presents findings related to the poverty and inequality analysis derived from the IHS3 2010 panel sub-sample and the IHPS 2013. Poverty analysis requires three main elements. The first component is a welfare indicator to rank all population from the person with the lowest level of welfare to the person with the highest level of welfare. The chosen welfare indicator is the total annual per capita consumption. The second element is an appropriate poverty line to be compared against the welfare indicator in order to classify individuals as poor or non-poor. Last, a set of measures that combine the individual welfare indicators and the poverty line into an aggregate poverty figure. The methodology replicates as much as possible that employed in the poverty analysis of the IHS2 2004/05 and the IHS3 2010/11.

A clarification with respect to the sample used in this chapter is necessary. The IHPS is a panel survey that follows over time the people living in the households that were interviewed during the IHS3. Even though the attrition is limited, there were still individual tracking targets that the IHPS could not interview. These dynamics were presented in detail in chapter 1. For the purposes of poverty and inequality comparisons over time, we focus on the sample of individuals that had been interviewed during the IHS3 and that were also tracked and re-interviewed during the IHPS. The purpose of this decision is to have a stricter comparison of the dynamics of the living standards of the population.

Finally, at its inception, the IHPS had been designed to be *complementary* to the official poverty analyses based on the IHS that is typically conducted every 5 years (rather than serving as a substitute in the interim years of an IHS). Unlike the cross-sectional IHS, the IHPS allows for understanding movements in and out of poverty for the same group of individuals. Moreover, the IHPS does measure consumption directly, but only during approximately half of the calendar period that is covered by a standard IHS. The non-lean season months of consumption data collection during the IHPS enables the survey to be in-sync with the agricultural season and to reduce recall associated with agricultural reporting. However, it does come at the cost of not collecting data during a 12-month period. For this reason, the 2013 poverty statistics based on the IHPS should be understood as the lower-bound for the actual poverty in Malawi.

13.1 Poverty Lines

The poverty lines used in this analysis are the same constant real poverty lines used in the analysis of the IHS2 2004/05 and the IHS3 2010/11. The poverty line can be defined as the monetary cost to a given person, at a given place and time, of a reference level of welfare. A brief explanation of how the IHS2 2004/05 poverty lines were originally estimated follows.⁹ The total poverty line comprises two principal components: food and non-food. The food poverty line represents the cost of a food bundle that provides the necessary energy requirements per person per day. First, the daily calorie requirement was set at 2,400 kilocalories per person. Second, the price per calorie was estimated from the population in the 5th and 6th deciles of the consumption aggregate distribution. Last, the food poverty line was calculated as the daily calorie requirement per person multiplied by the price per calorie. The non-food poverty line represents an allowance for basic non-food needs. It was estimated as the average non-food consumption of the population whose food consumption is close to the food poverty line. The total poverty line is the sum of the food and non-food poverty lines.

The IHS2 2004/05 poverty lines are updated to the IHS3 2010/11 prices and then to 2013 prices using the same price index to adjust consumption for cost-of-living differences across rounds. Table 13.1 shows the poverty lines to identify the poor and ultra-poor. Individuals whose per capita total consumption is lower than the total poverty line are considered poor, while individuals whose per capita total consumption is lower than the food poverty line are considered ultra-poor. Hence the population whose total consumption is below MK 85,852 is deemed poor and the population whose total consumption is less than MK 53,262 is considered ultra-poor.

Table 13.1 Poverty lines in 2013, per person per year in Malawi Kwacha

	2013 prices
Food	53,262
Non-food	32,589
Total	85,852

⁹ See the IHS2 survey report for a detailed explanation about the estimation of the poverty lines.

13.2 Poverty

The incidence of poverty falls from 40 percent of the population in 2010 to 39 percent in 2013 (see Table 13.2). Urban areas display an increase in poverty, while rural areas experience a decline in the share of those who are poor. The proportion of the population considered poor declines in the north and the south regions but rises in the centre. Despite that some of these changes in the incidence of poverty across rounds appear to be fairly large, none of them is statistically significant.

A couple of patterns hold in the first two rounds of the panel survey. Rural areas have a significant higher poverty incidence than urban areas, but the difference is dropping over time because rural areas improved and urban areas worsened. Across regions, the highest percentage of poor is observed in the north in both rounds. The comparison between the centre and the south shows that in 2010 the former is considerably less poor than the latter, although by 2013 both have similar poverty rates. Statistically significant differences in poverty rates across regions occur only in the first round: the north is as poor as the south, and both of these regions are poorer than the centre.

The poverty gap, which is the average consumption shortfall of the population relative to the poverty line, and the poverty squared gap, which in addition takes into account the distribution of consumption among the poor, present most of the patterns observed with the poverty incidence. No significant temporal changes happen with the exception of the poverty gap squared in the south being lower in 2013 than in 2010. Poverty in the countryside is higher than in cities, although less so in the second round. The ranking across regions shows the north being the poorest region, while the region where poverty is the lowest is the centre in the first round and in the south in the second round.

Ultra poverty indices can complement the poverty indices well because they focus on the population that has a level of consumption that does not allow covering basic food needs. The incidence of ultra-poverty decreases from 15 percent of the population in 2010 to 12 percent in 2013. Table 13.3 confirms that almost all trends and patterns over time and within each round found in the case of poverty hold too in the case of ultra-poverty. A noticeable deviation from the poverty findings is that the south experiences significant reductions in the incidence and in the gap of ultra-poverty but not in the gap squared.

Table 13.2 Poverty indices, Malawi 2010 and 2013

	2010				2013			
	Estimate	St. err.	[95% conf. int.]		Estimate	St. err.	[95% conf. int.]	
Incidence								
Malawi	40.2	1.8	36.7	43.7	38.7	1.8	35.2	42.3
Urban	17.9	4.9	8.2	27.6	26.2	5.3	15.7	36.7
Rural	44.0	2.0	40.1	47.8	40.9	1.9	37.1	44.7
North	50.2	3.8	42.7	57.7	43.3	3.9	35.7	51.0
Centre	33.5	2.8	27.9	39.0	39.0	2.7	33.7	44.3
South	45.0	2.8	39.6	50.5	37.3	2.7	32.0	42.7
Gap								
Malawi	12.9	0.9	11.3	14.6	11.1	0.7	9.8	12.4
Urban	4.4	1.2	2.0	6.7	7.3	2.0	3.3	11.4
Rural	14.4	1.0	12.5	16.3	11.7	0.7	10.3	13.1
North	16.9	1.5	13.9	19.8	12.9	1.4	10.0	15.7
Centre	9.7	1.2	7.3	12.1	11.1	1.0	9.2	13.0
South	15.5	1.5	12.5	18.4	10.6	1.1	8.5	12.7
Gap squared								
Malawi	5.8	0.5	4.8	6.8	4.5	0.3	3.8	5.2
Urban	1.5	0.4	0.6	2.3	2.9	0.9	1.1	4.7
Rural	6.5	0.6	5.4	7.7	4.8	0.4	4.0	5.6
North	7.5	0.8	5.9	9.1	5.5	0.7	4.1	6.9
Centre	4.0	0.7	2.7	5.3	4.5	0.5	3.5	5.5
South	7.3	0.9	5.5	9.1	4.3	0.6	3.2	5.4

Table 13.3 Ultra poverty indices, Malawi 2010 and 2013

	2010				2013			
	Estimate	St. err.	[95% conf. int.]		Estimate	St. err.	[95% conf. int.]	
Incidence								
Malawi	14.9	1.4	12.2	17.6	11.5	1.0	9.5	13.5
Urban	1.6	0.9	-0.2	3.4	6.9	2.0	3.0	10.7
Rural	17.1	1.5	14.1	20.2	12.3	1.1	10.1	14.5
North	20.8	2.9	15.1	26.5	15.4	2.2	11.1	19.6
Centre	10.2	1.9	6.5	13.9	11.4	1.4	8.5	14.2
South	18.6	2.3	14.0	23.1	10.8	1.6	7.6	14.0
Gap								
Malawi	3.9	0.5	3.0	4.8	2.6	0.3	2.0	3.2
Urban	0.5	0.3	-0.1	1.1	1.5	0.6	0.4	2.6
Rural	4.5	0.5	3.4	5.5	2.8	0.3	2.1	3.5
North	4.9	0.8	3.3	6.5	3.5	0.6	2.4	4.7
Centre	2.4	0.6	1.3	3.6	2.7	0.4	1.8	3.5
South	5.2	0.9	3.5	6.9	2.3	0.5	1.4	3.2
Gap squared								
Malawi	1.5	0.2	1.0	1.9	0.9	0.1	0.7	1.2
Urban	0.2	0.1	-0.1	0.5	0.6	0.2	0.1	1.1
Rural	1.7	0.3	1.2	2.2	1.0	0.2	0.7	1.3
North	1.7	0.3	1.1	2.3	1.2	0.2	0.7	1.6
Centre	0.8	0.2	0.4	1.3	1.0	0.2	0.6	1.4
South	2.1	0.5	1.2	3.0	0.8	0.2	0.4	1.2

Another aspect that deserves attention is where the poor are located. Basic poverty profiles help because they compare the distribution of the population with the distribution of the poor across the country. Rural dwellers account for 85 percent of the population but for 94 percent of the poor in 2010 and for 90 percent of the poor in 2013 (see Table 13.4). Across regions, the distribution of the population is relatively similar to the distribution of the poor in 2013. But in 2010 the share of the poor living in the centre is noticeably lower than the share of the population living in that region, while the reverse pattern occurs in the south. Table 13.5 shows that in the case of the ultra-poor, those not being able to satisfy basic food needs have an even larger presence in rural areas: 98 percent in 2010 and 91 percent in 2013. The regional trends when comparing the share of the population with the share of the ultra-poor are similar to those among the poor.

Table 13.4 Poverty profile, Malawi 2010 and 2013

	2010			2013		
	Poverty (% pop.)	Pop. (%)	Poor (%)	Poverty (% pop.)	Pop. (%)	Poor (%)
Malawi	40.2	100.0	100.0	38.7	100.0	100.0
Urban	17.9	14.5	6.5	26.2	14.8	10.0
Rural	44.0	85.5	93.6	40.9	85.2	90.0
North	50.2	9.8	12.3	43.3	9.9	11.1
Centre	33.5	46.3	38.5	39.0	46.6	47.0
South	45.0	43.9	49.2	37.3	43.5	41.9

Table 13.5 Ultra poverty profile, Malawi 2010 and 2013

	2010			2013		
	Ultra poverty (% pop.)	Pop. (%)	Ultra poor (%)	Ultra poverty (% pop.)	Pop. (%)	Ultra poor (%)
Malawi	14.9	100.0	100.0	11.5	100.0	100.0
Urban	1.6	14.5	1.6	6.9	14.8	8.9
Rural	17.1	85.5	98.4	12.3	85.2	91.1
North	20.8	9.8	13.7	15.4	9.9	13.3
Centre	10.2	46.3	31.6	11.4	46.6	46.1
South	18.6	43.9	54.7	10.8	43.5	40.7

One of the key features of a panel survey is the possibility of analysing the poverty transitions experienced by the population across time (see Table 13.6). Two out of three people remain in their respective poverty status: 44% stay out of poverty and 23% stay poor. The remaining third of the population is almost evenly split between the 17% that escape poverty and the 15% that become poor. Urban areas experience less mobility across poverty states than rural areas, a finding that is consistent with their lower poverty incidence. Across regions, the population that changes its poverty status is fairly similar in all regions. Upward mobility is considerably larger than downward mobility in both the north and the south, while the opposite happens in the centre.

Table 13.6 Poverty Transitions between 2010 and 2013

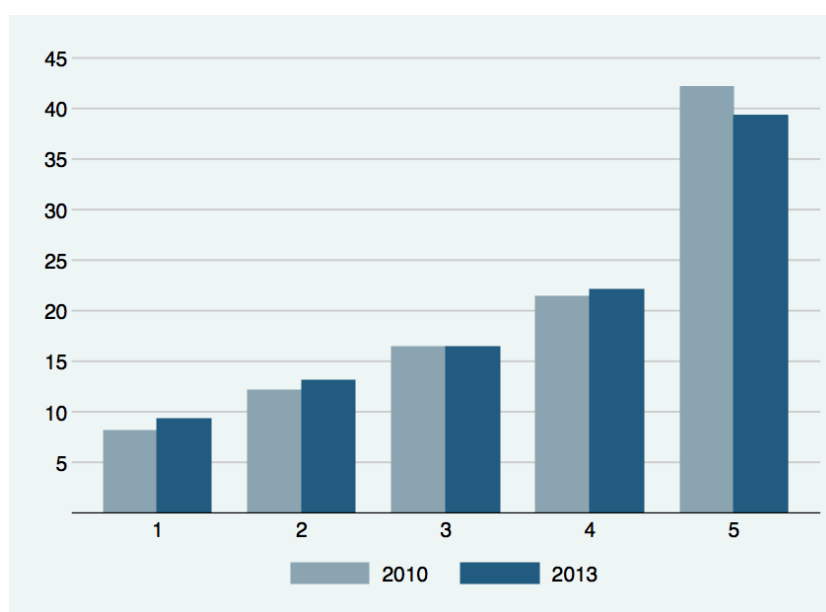
2010 location	Stay nonpoor	Become nonpoor	Become poor	Stay poor	Total
Malawi	44	17	15	23	100
Urban	67	6	15	12	100
Rural	41	19	15	25	100
North	36	21	14	29	100
Centre	48	13	19	20	100
South	43	20	12	25	100

13.3 Inequality

Inequality refers to the distribution of income, or more precisely consumption in this case, among the entire population. A first indicator to assess the evolution of inequality is the share of national consumption held by each quintile. The shares of consumption of the bottom four quintiles increase modestly from 2010 to 2013, whereas the share of the 20 percent of the population with the highest consumption decreases (see Figure 13.1). This finding suggests that inequality is lower in 2013 than in 2010.

A second set of indices is displayed in Table 13.7. All indicators confirm that inequality falls at the national level.¹⁰ For instance, the Gini coefficient declines from 0.40 to 0.39. All inequality indices suggest an increase in inequality in urban areas, but the evidence is mixed in rural areas. Across regions the findings are more varied: inequality decreases in the north and the south regions but rises in the centre region.

Figure 13.1 Consumption share by quintile, Malawi 2010 and 2013

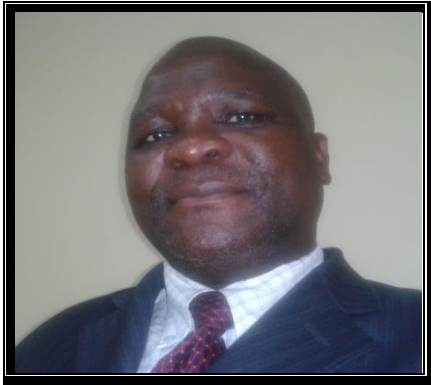


¹⁰ The Generalized Entropy indices are sensitive to consumption differences along the distribution: the higher (lower) the value of its single parameter, the more sensitive to differences at the top (bottom) of the distribution. The Gini coefficient ranges from 0, which means that every person has the same consumption, to 1, which indicates that one person has all of the consumption in the country.

Table 13.7 Inequality indices, Malawi 2010 and 2013

	Generalized Entropy indices				Gini
	GE(-1)	GE(0)	GE(1)	GE(2)	
2010					
Malawi	0.32	0.27	0.33	0.66	0.40
Urban	0.44	0.37	0.42	0.78	0.47
Rural	0.24	0.20	0.22	0.31	0.35
North	0.25	0.22	0.24	0.36	0.37
Centre	0.29	0.25	0.31	0.68	0.39
South	0.35	0.29	0.35	0.66	0.42
2013					
Malawi	0.28	0.25	0.30	0.56	0.39
Urban	0.48	0.39	0.46	0.82	0.48
Rural	0.23	0.20	0.22	0.34	0.35
North	0.19	0.17	0.17	0.23	0.32
Centre	0.30	0.27	0.33	0.65	0.40
South	0.28	0.24	0.29	0.49	0.38

IHPS Developing Team



Clement Mtengula-Team Leader



Bright Mvula- Foreign Trade



Lameck Million- Economics



Lusungu Chisesa- MASEDA



Innocent Phiri- NSS Coordinating Unit



Charles Chakanza- Tourism

For More Information, please contact:

**The Commissioner of Statistics
National Statistical Office
Chimbiya Road,
P.O. Box 333,
Zomba. Malawi**

Tel: +265 (0) 1 524 377/111

Fax: +265 (0) 1 525 130

**Email: ih@statistics.gov.mw
enquiries@statistics.gov.mw**

Website: www.nsomalawi.mw