



CfSC

The Centre for Social Concern

Basic Needs Basket

Cost of Living for December 2023



NAVIGATING ECONOMIC HEADWINDS: MALAWI WITNESSES A 5.1% SURGE IN THE COST OF LIVING, STRAINING HOUSEHOLD BUDGETS

The average cost of living between November and December 2023 increased by 5% from K433,793 in November to K455,707 in December 2023.

In a comprehensive analysis of the cost of living across various districts in Malawi, we have identified key commodities that have significantly influenced the overall increase during the period from November 2023 to December 2023. This report provides a breakdown of notable changes that had occurred in different cities and peri-urban areas. More in this report.

*Centre for Reflection,
Research and Action on
Issues of Social Concern in
the Light of the Gospel and
the Church's Social
Teaching*

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Lilongwe cost of living for a household of six people for December 2023

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	38,750	77,500	Charcoal (50 kgs)	25,000	50,000
Milling (Including Grinding)	813	11,382	Protex	1,100	11,000
Beans (0.8kg/day) 8 Days	2,325	14,880	Boom	1,213	9,704
Dry Usipa (250g/day) 4 days	12,250	12,250	Clere Body Lotion	1,600	3,200
Dry Utaka/Mcheni (200g/day) 4 days	12,125	9,700	Vaseline Blue Seal	2,488	4,976
Kapenta (200g/day) 4 days	0	0	Electricity	16,112	16,112
Beef(1 kg/day) 4 days	4,875	19,500	Running Water (meter)	15,166	15,166
Eggs (12/day) 4 days	185	8,880	Housing (3 bedroom)	78,964	78,964
Rape (750g/day) for 30 days	773	17,393	Sub-Total		189,122
Tomato (0.5 Kg/day) 30 days	1,050	15,750	Lilongwe Total Basic Needs 466,574		
Onion (116g/day) 30 days	1,350	4,725	C. SOME OTHER ADDITIONAL COSTS		
Fresh Milk (250ml/day) 30 days	1,025	15,375	Education		
Kazinga Cooking oil (100mls/day)30 days	4,113	12,339	Secondary (fees) per year 58,500		
Bread (5 bkfsts / wk) 20 days	1,300	26,000	Primary (GPF) per year 3,000		
Sugar (2 Kgs /Week)	1,981	15,848	Uniform/shoes (Primary) per year 24,465		
Kitchen Salt	850	850	Uniform/shoes (Secondary) per year 40,685		
Tea leaves (Chisangalalo)	247	9,880	Other (pens, books, etc.) per term 21,958		
Cassava /potatoes (2Kgx2Bkfst/)	325	5,200	Sub-Total		148,608
Sub-Total		277,452	Sub-Total		148,608

Zomba cost of living for a household of six people for December 2023

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	46,286	92,572	Charcoal (50 kgs)	12,214	24,428
Milling (Including Grinding)	971	13,594	Protex	1,500	15,000
Beans (0.8kg/day) 8 Days	2,800	17,920	Boom	1,157	9,256
Dry Usipa (250g/day) 4 days	8,571	8,571	Clere Body Lotion	1,500	3,000
Dry Utaka/Mcheni (200g/day) 4 days	8,571	6,857	Vaseline Blue Seal	2,629	5,258
Kapenta (200g/day) 4 days	0	0	Electricity	16,379	16,379
Beef(1 kg/day) 4 days	4,500	18,000	Running Water (meter)	15,686	15,686
Eggs (12/day) 4 days	200	9,600	Housing (3 bedroom)	62,223	62,223
Rape (750g/day) for 30 days	1,200	27,000	Sub-Total		151,230
Tomato (0.5 Kg/day) 30 days	1,529	22,935	Zomba Total Basic Needs 459,593		
Onion (116g/day) 30 days	1,586	5,551	C. SOME OTHER ADDITIONAL COSTS		
Fresh Milk (250ml/day) 30 days	1,000	15,000	Education		
Kazinga Cooking oil (100mls/day)30 days	3,793	11,379	Secondary (fees) per year 81,827		
Bread (5 bkfsts / wk) 20 days	1,300	26,000	Primary (GPF) per year 9,000		
Sugar (2 Kgs /Week)	2,000	16,000	Uniform/shoes (Primary) per year 53,209		
Kitchen Salt	1,000	1,000	Uniform/shoes (Secondary) per year 57,069		
Tea leaves (Chisangalalo)	164	6,560	Other (pens, books, etc.) per term 18,714		
Cassava /potatoes (2Kgx2Bkfst/)	614	9,824	Sub-Total		219,818
Sub-Total		308,363	Sub-Total		219,818

Blantyre cost of living for a household of six people for December 2023

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	43,571	87,142	Charcoal (50 kgs)	37,143	74,286
Milling (Including Grinding)	400	5,600	Protex	971	9,710
Beans (0.8kg/day) 8 Days	2,586	16,550	Boom	1,271	10,168
Dry Usipa (250g/day) 4 days	12,714	12,714	Clere Body Lotion	1,550	3,100
Dry Utaka/Mcheni (200g/day) 4 days	16,714	13,371	Vaseline Blue Seal	2,357	4,714
Kapenta (200g/day) 4 days	29,000	23,200	Electricity	16,935	16,935
Beef(1 kg/day) 4 days	4,071	16,284	Running Water (meter)	17,867	17,867
Eggs (12/day) 4 days	200	9,600	Housing (3 bedroom)	65,794	65,794
Rape (750g/day) for 30 days	500	11,250	Sub-Total		202,574
Tomato (0.5 Kg/day) 30 days	1,793	26,895	Blantyre Total Basic Needs		515,039
Onion (116g/day) 30 days	1,764	6,174	C. SOME OTHER ADDITIONAL COSTS		
Fresh Milk (250ml/day) 30 days	836	12,540	Education		
Kazinga Cooking oil (100mls/day)30 days	3,943	11,829	Secondary (fees) per year		37,732
Bread (5 bkfsts / wk) 20 days	1,264	25,280	Primary (GPF) per year		5,451
Sugar (2 Kgs /Week)	2,000	16,000	Uniform/shoes (Primary) per year		59,375
Kitchen Salt	771	771	Uniform/shoes (Secondary) per year		49,011
Tea leaves (Chisangalalo)	100	4,000	Other (pens, books, etc.) per term		21,904
Cassava /potatoes (2Kgx2Bkfst/)	829	13,264	Sub-Total		173,472
Sub-Total		312,465	Sub-Total		173,472

Mzuzu cost of living for a household of six people for December 2023

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	34,167	68,334	Charcoal (50 kgs)	18,133	36,266
Milling (Including Grinding)	2,267	31,738	Protex	1,542	15,420
Beans (0.8kg/day) 8 Days	2,508	16,051	Boom	767	6,136
Dry Usipa (250g/day) 4 days	7,500	7,500	Clere Body Lotion	1,700	3,400
Dry Utaka/Mcheni (200g/day) 4 days	22,667	18,134	Vaseline Blue Seal	2,250	1,066
Kapenta (200g/day) 4 days	4,500	3,600	Electricity	7,455	7,455
Beef(1 kg/day) 4 days	6,000	24,000	Running Water (meter)	6,508	6,508
Eggs (12/day) 4 days	220	10,560	Housing (3 bedroom)	37,350	37,350
Rape (750g/day) for 30 days	944	21,240	Sub-Total		113,601
Tomato (0.5 Kg/day) 30 days	1,680	25,200	Mzuzu Total Basic Needs		444,450
Onion (116g/day) 30 days	1,767	6,185	C. SOME OTHER ADDITIONAL COSTS		
Fresh Milk (250ml/day) 30 days	983	14,745	Education		
Kazinga Cooking oil (100mls/day)30 days	3,767	11,301	Secondary (fees) per year		60,000
Bread (5 bkfsts / wk) 20 days	1,700	34,000	Primary (GPF) per year		4,580
Sugar (2 Kgs /Week)	2,300	18,400	Uniform/shoes (Primary) per year		57,000
Kitchen Salt	1,750	1,750	Uniform/shoes (Secondary) per year		140,700
Tea leaves (Chisangalalo)	200	8,000	Other (pens, books, etc.) per term		18,770
Cassava /potatoes (2Kgx2Bkfst/)	632	10,112	Sub-Total		281,049
Sub-Total		330,849	Sub-Total		281,049

Mangochi cost of living for a household of six people for December 2023

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	42,000	84,000	Charcoal (50 kgs)	18,500	37,000
Milling (Including Grinding)	800	11,200	Protex	1,500	15,000
Beans (0.8kg/day) 8 Days	2,067	13,229	Boom	1,000	8,000
Dry Usipa (250g/day) 4 days	18,333	18,333	Clere Body Lotion	1,500	3,000
Dry Utaka/Mcheni (200g/day) 4 days	21,333	17,066	Vaseline Blue Seal	3,500	1,600
Kapenta (200g/day) 4 days	23,333	18,666	Electricity	9,213	9,213
Beef(1 kg/day) 4 days	5,000	20,000	Running Water (meter)	9,712	9,712
Eggs (12/day) 4 days	250	12,000	Housing (3 bedroom)	38,591	38,591
Rape (750g/day) for 30 days	1,067	24,008	Sub-Total		122,116
Tomato (0.5 Kg/day) 30 days	1,833	27,495	Mangochi Total Basic Needs 472,876		
Onion (116g/day) 30 days	2,067	7,235	C. SOME OTHER ADDITIONAL COSTS		
Fresh Milk (250ml/day) 30 days	800	12,000	Education		
Kazinga Cooking oil (100mls/day)30 days	4,600	13,800	Secondary (fees) per year		69,363
Bread (5 bkfsts / wk) 20 days	1,400	28,000	Primary (GPF) per year		4,627
Sugar (2 Kgs /Week)	2,000	16,000	Uniform/shoes (Primary) per year		57,713
Kitchen Salt	800	800	Uniform/shoes (Secondary) per year		53,708
Tea leaves (Chisangalalo)	300	12,000	Other (pens, books, etc.) per term		36,047
Cassava /potatoes (2Kgx2Bkfst/)	933	14,928	Sub-Total		221,458
Sub-Total		350,760	Sub-Total		221,458

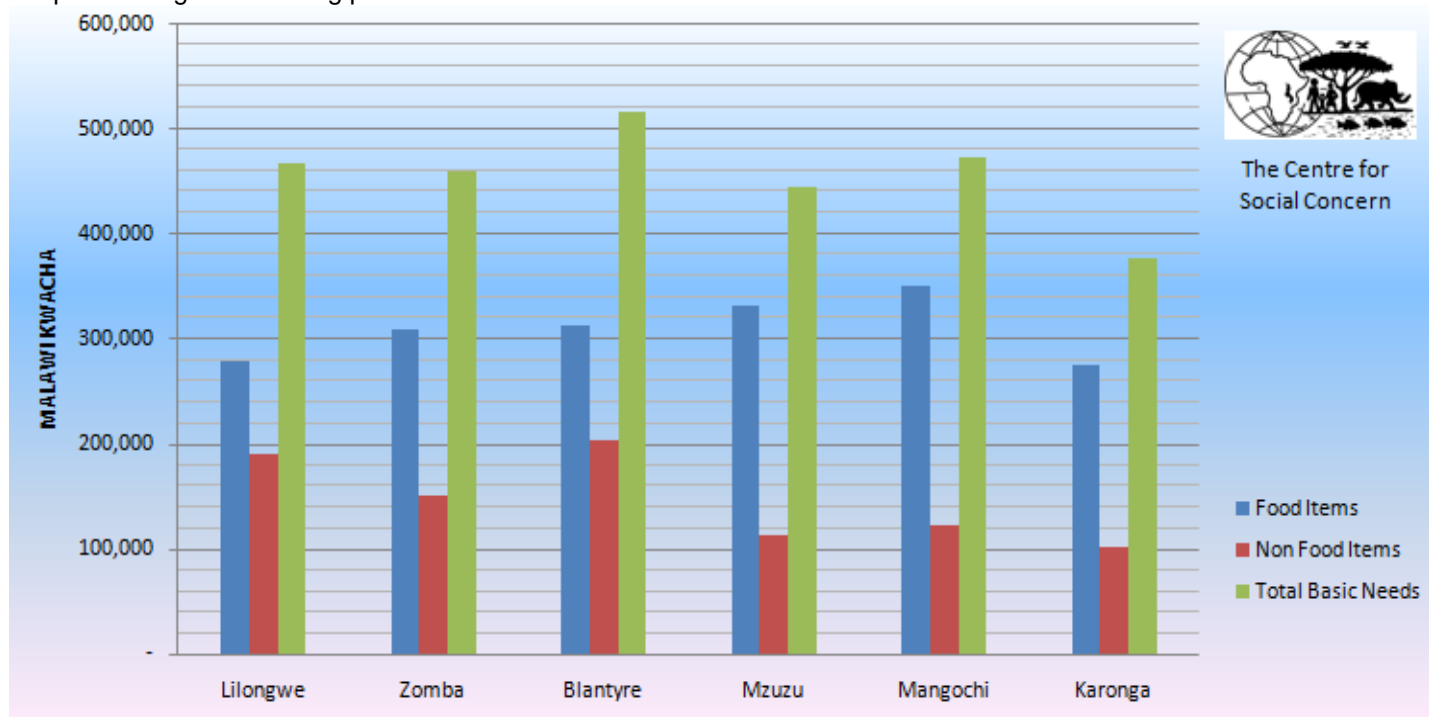
Karonga cost of living for a household of six people for December 2023

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	31,250	62,500	Charcoal (50 kgs)	12,500	25,000
Milling (Including Grinding)	1,500	21,000	Protex	1,075	10,750
Beans (0.8kg/day) 8 Days	700	4,480	Boom	1,025	8,200
Dry Usipa (250g/day) 4 days	6,000	6,000	Clere Body Lotion	2,300	4,600
Dry Utaka/Mcheni (200g/day) 4 days	0	0	Vaseline Blue Seal	2,850	5,700
Kapenta (200g/day) 4 days	6,000	4,800	Electricity	5,553	5,553
Beef(1 kg/day) 4 days	5,000	20,000	Running Water (meter)	7,814	7,814
Eggs (12/day) 4 days	250	12,000	Housing (3 bedroom)	33,336	33,336
Rape (750g/day) for 30 days	600	13,500	Sub-Total		100,952
Tomato (0.5 Kg/day) 30 days	1,700	25,500	Karonga Total Basic Needs 375,709		
Onion (116g/day) 30 days	1,625	5,688	C. SOME OTHER ADDITIONAL COSTS		
Fresh Milk (250ml/day) 30 days	1,400	21,000	Education		
Kazinga Cooking oil (100mls/day)30 days	3,800	11,400	Secondary (fees) per year		91,998
Bread (5 bkfsts / wk) 20 days	1,125	22,500	Primary (GPF) per year		7,488
Sugar (2 Kgs /Week)	2,500	20,000	Uniform/shoes (Primary) per year		56,277
Kitchen Salt	390	390	Uniform/shoes (Secondary) per year		75,278
Tea leaves (Chisangalalo)	200	8,000	Other (pens, books, etc.) per term		22,153
Cassava /potatoes (2Kgx2Bkfst/)	1,000	16,000	Sub-Total		253,194
Sub-Total		274,758	Sub-Total		253,194

Table showing cost of living per district

District	Food Items	Non Food Items	Total Basic Needs
Lilongwe	277,452	189,122	466,574
Zomba	308,363	151,230	459,593
Blantyre	312,465	202,574	515,039
Mzuzu	330,849	113,601	444,450
Mangochi	350,760	122,116	472,876
Karonga	274,758	100,952	375,709

Graph showing cost of living per district



Note: Total Basic Needs is calculated from Total Food Items + Total Non Food Items

Increase in Cost of Living Analysis (November to December 2023)

As already stated at the beginning, the average cost of living between November and December 2023 increased by 5% from K433,793 in November to K455,707 in December 2023.

In a comprehensive analysis of the cost of living across various districts in Malawi, we have identified key commodities that have significantly influenced the overall increase during the period from November 2023 to December 2023. The following is a breakdown of notable changes:

Lilongwe:

- **Beans:** Experienced a substantial increase of 16.3%, contributing significantly to the overall rise.
- **Electricity:** Recorded a significant surge of 38.1%, playing a crucial role in the upturn.

Zomba:

- **Dry Usipa:** Showcased a notable increase of 13.2%, making it a major contributor.
- **Housing:** Witnessed a 3.2% increase, adding to the overall rise in the cost of living.

Blantyre:

- **Dry Utaka:** Marked a notable rise of 14.7%, impacting the overall cost of living increase.
- **Running Water:** Increased by 14.4%, contributing significantly to the overall surge.

Mzuzu:

- **Dry Utaka:** Recorded a moderate increase of 3.0%.
- **Tea Leaves:** Showed a decrease of 16.3%, but the impact on the overall increase was relatively minimal.

Mangochi:

- **Dry Usipa:** Surged by a significant 44.7%, making it one of the highest contributors.
- **Charcoal:** Notably increased by 117.6%, playing a substantial role in the overall rise.

Karonga:

- **Fresh Milk:** Experienced a substantial increase of 109.0%, significantly impacting the overall rise.
- **Onions:** Witnessed a notable increase of 54.8%, contributing significantly to the overall surge.

It is important to note that percentage changes in some commodities were not available due to data limitations.

WHAT SHOULD WE DO TO LESSEN THE IMPACT OR REVERSE THE SITUATION?

The increase in the cost of living can have various effects on individuals and the overall economy. Here are some potential effects and recommendations for individuals and the government to lessen the impact or reverse the situation.

Effects of Cost of Living Increase

Financial Strain on Households

A rise in the cost of living puts financial pressure on households, as they need to allocate a larger portion of their income to cover basic necessities.

Reduced Purchasing Power

Individuals may experience a reduction in their purchasing power, limiting their ability to spend on non-essential goods and services.

Inflationary Pressure

A sustained increase in the cost of living contributes to inflationary pressures, impacting the overall economy.

Income Inequality

The burden of increased living costs may disproportionately affect lower-income individuals and exacerbate income inequality.

Recommendations for Individuals:

Budgeting and Financial Planning

Individuals should review and adjust their budgets to accommodate increased living costs. Prioritize essential expenses and look for areas to cut discretionary spending.

Explore Cost-Saving Measures

Consider alternative, cost-effective options for goods and services. This may include exploring different brands, shopping during sales, or buying in bulk.

Income Enhancement

Explore opportunities to increase income, such as part-time work, freelancing, or pursuing additional skills to enhance employability.

Savings and Emergency Funds

Build and maintain emergency funds to cushion against unexpected expenses. Savings can help individuals navigate financial challenges during periods of increased living costs.

Recommendations for Government:

Social Safety Nets

Strengthen social safety nets to support vulnerable populations affected by rising living costs. This can include targeted assistance programs, subsidies, or direct financial support.

Inflation Control Measures

Implement monetary and fiscal policies aimed at controlling inflation to ensure overall economic stability.

Wage Policies

Regularly review and adjust minimum wage policies to reflect the changing cost of living. This helps ensure that workers earn a wage that meets their basic needs.

Investment in Basic Infrastructure

Government initiatives to invest in basic infrastructure, such as public transportation, affordable housing, and healthcare, can contribute to lowering living costs.

Support for Local Agriculture

Promote initiatives that support local agriculture to stabilize food prices and reduce dependence on imported goods.

Financial Literacy Programs

Implement financial literacy programs to educate the public on effective budgeting, saving, and investing practices.

Collaboration with Stakeholders

Engage with businesses, community leaders, and other stakeholders to address specific challenges contributing to the cost of living increase.

Addressing the impact of a rising cost of living requires a multifaceted approach involving both individual actions and government policies aimed at promoting economic stability and supporting the well-being of the population.

This analysis aims to provide a comprehensive understanding of the key factors influencing the cost of living in different districts. Local authorities and policymakers can use this information to make informed decisions aimed at addressing the specific challenges faced by each region.

For further details, please refer to the attached spreadsheet for a comprehensive breakdown of commodity price changes.

Monthly Average for Cost of Living

Monthly Average	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Amount (MK)	356,108	372,471	405,669	385,848	377,892	378,812	395,993	386,192	389,455	397,134	433,793	455,707

Fuel Cost

Fuel (cost at the pump)	
Diesel (per litre)	K2,734
Petrol (per litre)	K2,530
Paraffin (per litre)	K1,910

Minibus Fare

Minibus fare to town and back	
Lilongwe	K2000
Zomba	K1000
Blantyre	K700
Mzuzu	K550 – K 600

NB: 1 USA dollar (\$) = K1,690.91 Malawian Kwacha (MK). Source: <https://www.oanda.com/currency-converter/en/> : The Social Conditions Research Programme of the Centre for Social Concern
 Conducted these surveys from 5th to 7th December 2023 in the cities of Blantyre, Zomba, Lilongwe, Mzuzu and peri-urban areas of Karonga and Mangochi

NOTE: The data on electricity, housing, water and other additional costs is collected and analyzed on quarterly basis