



**CfSC**

# The Centre for Social Concern

## Basic Needs Basket

Cost of Living for December 2024



### **RISING COST OF LIVING THREATENS THE LIVELIHOOD OF MALAWIANS: IMMEDIATE AND SUSTAINABLE GOVERNMENT ACTION NEEDED**

The Centre for Social Concern (CfSC) is gravely concerned about the unprecedented rise in the cost of living between November and December 2024. The average monthly cost of living for a family of six surged from K578, 843 in November to K615, 138 in December, reflecting a sharp 6.3% increase. This increase is primarily attributed to a dramatic rise in maize prices.

*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 2024

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	45,625	91,250	Charcoal (50 kgs)	45,938	91,876
Milling (Including Grinding)	1,300	18,200	Protex	1,256	12,560
Beans (0.8kg/day) 8 Days	4,763	30,483	Boom	1,475	11,800
Dry Usipa (250g/day) 4 days	24,301	24,301	Clere Body Lotion	2,525	5,050
Dry Utaka/Mcheni (200g/day) 4 days	23,233	18,586	Vaseline Blue Seal	3,288	6,576
Kapenta (200g/day) 4 days	0	0	Electricity	14,363	14,363
Beef(1 kg/day) 4 days	6,000	24,000	Running Water (meter)	9,673	9,673
Eggs (12/day) 4 days	290	13,920	Housing (3 bedroom)	90,932	90,932
Rape (750g/day) for 30 days	1,446	32,535	<b>Sub-Total</b>		<b>242,830</b>
Tomato ( 0.5 Kg/day) 30 days	1,337	20,055	<b>Lilongwe Total Basic Needs 618,978</b>		
Onion (116g/day) 30 days	2,362	8,267			
Fresh Milk (250ml/day) 30 days	644	9,660	C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	6,407	19,221	Education		
Bread (5 bkfsts / wk) 20 days	1,800	36,000	Secondary (fees) per year		87,000
Sugar (2 Kgs /Week)	2,600	20,800	Primary (GPF) per year		3,000
Kitchen Salt	1,213	1,213	Uniform/shoes (Primary) per year		39,000
Tea leaves (Chisangalalo)	125	5,000	Uniform/shoes (Secondary) per year		42,750
Cassava /potatoes (2Kgx2Bkfst/)	166	2,656	Other (pens, books, etc.) per term		24,250
<b>Sub-Total</b>		<b>376,148</b>	<b>Sub-Total</b>		<b>196,000</b>

### Zomba cost of living for a household of six people for December 2024

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	59,143	118,286	Charcoal (50 kgs)	20,786	41,572
Milling (Including Grinding)	1,000	14,000	Protex	1,529	15,290
Beans (0.8kg/day) 8 Days	6,143	39,315	Boom	2,100	16,800
Dry Usipa (250g/day) 4 days	20,000	20,000	Clere Body Lotion	3,536	7,072
Dry Utaka/Mcheni (200g/day) 4 days	20,000	16,000	Vaseline Blue Seal	3,500	7,000
Kapenta (200g/day) 4 days	0	0	Electricity	22,759	22,759
Beef(1 kg/day) 4 days	6,714	26,856	Running Water (meter)	19,213	19,213
Eggs (12/day) 4 days	300	14,400	Housing (3 bedroom)	76,143	76,143
Rape (750g/day) for 30 days	1,857	41,783	<b>Sub-Total</b>		<b>205,849</b>
Tomato ( 0.5 Kg/day) 30 days	2,271	34,065	<b>Zomba Total Basic Needs 672,238</b>		
Onion (116g/day) 30 days	2,471	8,649			
Fresh Milk (250ml/day) 30 days	1,200	18,000	C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	7,000	21,000	Education		
Bread (5 bkfsts / wk) 20 days	1,771	35,420	Secondary (fees) per year		110,159
Sugar (2 Kgs /Week)	2,729	21,832	Primary (GPF) per year		9,000
Kitchen Salt	1,200	1,200	Uniform/shoes (Primary) per year		57,312
Tea leaves (Chisangalalo)	204	8,160	Uniform/shoes (Secondary) per year		64,266
Cassava /potatoes (2Kgx2Bkfst/)	1,714	27,424	Other (pens, books, etc.) per term		30,132
<b>Sub-Total</b>		<b>466,389</b>	<b>Sub-Total</b>		<b>270,869</b>

Blantyre cost of living for a household of six people for December 2024					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	58,571	117,142	Charcoal (50 kgs)	42,857	85,714
Milling (Including Grinding)	400	5,600	Protex	1,271	12,710
Beans (0.8kg/day) 8 Days	5,929	37,946	Boom	1,414	11,312
Dry Usipa (250g/day) 4 days	26,857	26,857	Clere Body Lotion	1,886	3,772
Dry Utaka/Mcheni (200g/day) 4 days	30,714	24,571	Vaseline Blue Seal	2,643	5,286
Kapenta (200g/day) 4 days	29,857	23,886	Electricity	21,365	21,365
Beef(1 kg/day) 4 days	5,000	20,000	Running Water (meter)	21,780	21,780
Eggs (12/day) 4 days	300	14,400	Housing (3 bedroom)	73,193	73,193
Rape (750g/day) for 30 days	586	13,185	<b>Sub-Total</b>	<b>235,132</b>	
Tomato ( 0.5 Kg/day) 30 days	1,786	26,790	<b>Blantyre Total Basic Needs</b>	<b>663,861</b>	
Onion (116g/day) 30 days	1,771	6,199			
Fresh Milk (250ml/day) 30 days	1,000	15,000			
			C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	6,500	19,500	Education		
Bread (5 bkfsts / wk) 20 days	1,757	35,140	Secondary (fees) per year		69,624
Sugar (2 Kgs /Week)	2,786	22,288	Primary (GPF) per year		5,319
Kitchen Salt	914	914	Uniform/shoes (Primary) per year		89,712
Tea leaves (Chisangalalo)	100	4,000	Uniform/shoes (Secondary) per year		66,696
Cassava /potatoes (2Kgx2Bkfst/)	957	15,312	Other (pens, books, etc.) per term		37,115
<b>Sub-Total</b>	<b>428,729</b>		<b>Sub-Total</b>	<b>268,465</b>	

Mzuzu cost of living for a household of six people for December 2024					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	55,833	111,666	Charcoal (50 kgs)	20,900	41,800
Milling (Including Grinding)	2,400	33,600	Protex	2,433	24,330
Beans (0.8kg/day) 8 Days	3,792	24,269	Boom	1,550	12,400
Dry Usipa (250g/day) 4 days	15,000	15,000	Clere Body Lotion	2,500	5,000
Dry Utaka/Mcheni (200g/day) 4 days	34,667	27,734	Vaseline Blue Seal	2,525	1,066
Kapenta (200g/day) 4 days	7,000	5,600	Electricity	8,554	8,554
Beef(1 kg/day) 4 days	7,000	28,000	Running Water (meter)	7,331	7,331
Eggs (12/day) 4 days	300	14,400	Housing (3 bedroom)	41,552	41,552
Rape (750g/day) for 30 days	1,353	30,443	<b>Sub-Total</b>	<b>142,033</b>	
Tomato ( 0.5 Kg/day) 30 days	2,718	40,770	<b>Mzuzu Total Basic Needs</b>	<b>609,774</b>	
Onion (116g/day) 30 days	2,615	9,153			
Fresh Milk (250ml/day) 30 days	1,400	21,000			
			C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	6,300	18,900	Education		
Bread (5 bkfsts / wk) 20 days	2,050	41,000	Secondary (fees) per year		90,000
Sugar (2 Kgs /Week)	3,183	25,464	Primary (GPF) per year		5,488
Kitchen Salt	2,616	2,616	Uniform/shoes (Primary) per year		69,254
Tea leaves (Chisangalalo)	250	10,000	Uniform/shoes (Secondary) per year		80,000
Cassava /potatoes (2Kgx2Bkfst/)	508	8,128	Other (pens, books, etc.) per term		29,258
<b>Sub-Total</b>	<b>467,741</b>		<b>Sub-Total</b>	<b>572,509</b>	

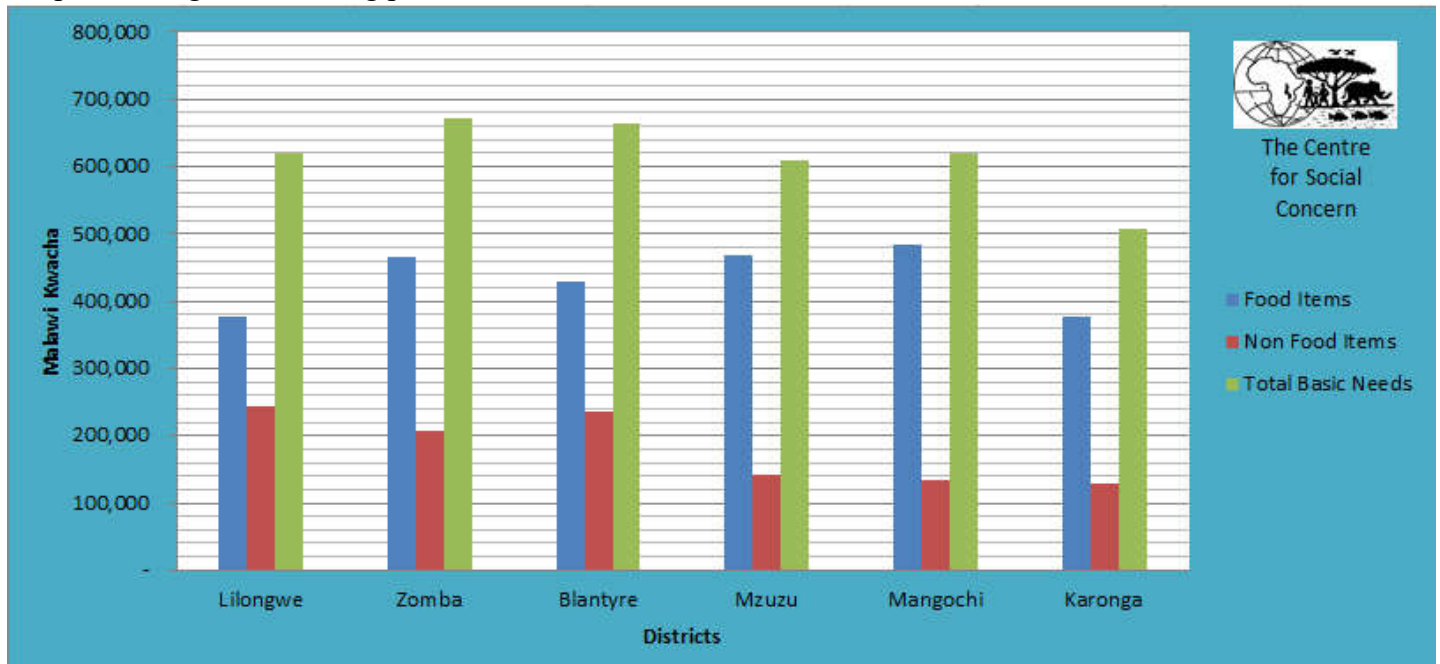
Mangochi cost of living for a household of six people for December 2024					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	54,667	109,334	Charcoal (50 kgs)	16,833	33,666
Milling (Including Grinding)	1,000	14,000	Protex	2,000	20,000
Beans (0.8kg/day) 8 Days	3,400	21,760	Boom	1,300	10,400
Dry Usipa (250g/day) 4 days	29,333	29,333	Clere Body Lotion	2,500	5,000
Dry Utaka/Mcheni (200g/day) 4 days	29,000	23,200	Vaseline Blue Seal	4,000	1,600
Kapenta (200g/day) 4 days	33,333	26,666	Electricity	9,648	9,648
Beef(1 kg/day) 4 days	7,000	28,000	Running Water (meter)	9,113	9,113
Eggs (12/day) 4 days	350	16,800	Housing (3 bedroom)	45,260	45,260
Rape (750g/day) for 30 days	1,633	36,743	<b>Sub-Total</b>		<b>134,687</b>
Tomato ( 0.5 Kg/day) 30 days	2,267	34,005	<b>Mangochi Total Basic Needs</b>	<b>619,500</b>	
Onion (116g/day) 30 days	2,767	9,685			
Fresh Milk (250ml/day) 30 days	1,000	15,000	C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	8,000	24,000	Education		
Bread (5 bkfsts / wk) 20 days	1,733	34,660	Secondary (fees) per year	97,992	
Sugar (2 Kgs /Week)	2,700	21,600	Primary (GPF) per year	9,384	
Kitchen Salt	1,100	1,100	Uniform/shoes (Primary) per year	87,063	
Tea leaves (Chisangalalo)	400	16,000	Uniform/shoes (Secondary) per year	88,388	
Cassava /potatoes (2Kgx2Bkfst/)	1,433	22,928	Other (pens, books, etc.) per term	50,809	
<b>Sub-Total</b>		<b>484,813</b>	<b>Sub-Total</b>		<b>333,637</b>

Karonga cost of living for a household of six people for December 2024					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	52,500	105,000	Charcoal (50 kgs)	24,900	49,800
Milling (Including Grinding)	1,500	21,000	Protex	1,000	10,000
Beans (0.8kg/day) 8 Days	700	4,480	Boom	1,272	10,176
Dry Usipa (250g/day) 4 days	10,000	10,000	Clere Body Lotion	2,598	5,196
Dry Utaka/Mcheni (200g/day) 4 days	0	0	Vaseline Blue Seal	3,775	7,550
Kapenta (200g/day) 4 days	8,000	6,400	Electricity	6,304	6,304
Beef(1 kg/day) 4 days	8,000	32,000	Running Water (meter)	8,022	8,022
Eggs (12/day) 4 days	300	14,400	Housing (3 bedroom)	32,958	32,958
Rape (750g/day) for 30 days	800	18,000	<b>Sub-Total</b>		<b>130,006</b>
Tomato ( 0.5 Kg/day) 30 days	1,513	22,695	<b>Karonga Total Basic Needs</b>	<b>506,478</b>	
Onion (116g/day) 30 days	1,725	6,038			
Fresh Milk (250ml/day) 30 days	1,425	21,375	C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	6,398	19,194	Education		
Bread (5 bkfsts / wk) 20 days	1,775	35,500	Secondary (fees) per year	91,998	
Sugar (2 Kgs /Week)	2,800	22,400	Primary (GPF) per year	7,488	
Kitchen Salt	390	390	Uniform/shoes (Primary) per year	56,277	
Tea leaves (Chisangalalo)	300	12,000	Uniform/shoes (Secondary) per year	75,278	
Cassava /potatoes (2Kgx2Bkfst/)	1,600	25,600	Other (pens, books, etc.) per term	22,153	
<b>Sub-Total</b>		<b>376,472</b>	<b>Sub-Total</b>		<b>253,194</b>

Table showing cost of living per district

District	Food Items	Non Food Items	Total Basic Needs
Lilongwe	376,148	242,830	618,978
Zomba	466,389	205,849	672,238
Blantyre	428,729	235,132	663,861
Mzuzu	467,741	142,033	609,774
Mangochi	484,813	134,687	619,500
Karonga	376,472	130,006	506,478

Graph showing cost of living per district



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

#### WHY THIS INCREASE OF 6.3% IN THE COST OF LIVING?

The increase is primarily attributed to a dramatic rise in maize prices, as shown in the table below:

City	November 2024	December 2024	Percentage Change
Lilongwe	K40,625	K45,625	12.3%
Zomba	K51,086	K59,143	15.7%
Blantyre	K45,000	K58,571	30.2%
Mzuzu	K39,167	K55,833	42.5%
Mangochi	K48,000	K54,667	13.9%
Karonga	K37,500	K52,500	40%

These skyrocketing maize prices represent a severe blow to low-income households, many of whom spend a significant portion of their income on food. With maize being the staple diet for the majority of Malawians, its unaffordability threatens to push more families into hunger and poverty.

One thing that stands out in this survey is the fact that maize price is cheaper in Lilongwe as compared to the other urban and peri-urban centers. One will normally expect food stuff prices in the capital city to be more expensive but the reverse is the case according to this report. The reason is because a lot of the people living in Lilongwe have money to farm with all the necessary materials needed. This saturates the capital city with maize leaving the other parts of the country with little maize.

## The Human Impact of Rising Costs

The ripple effects of rising maize prices are devastating:

- **Increased Food Insecurity:** Many families are now unable to afford sufficient food, leading to widespread malnutrition, particularly among children, pregnant women, and the elderly.
- **Erosion of Disposable Income:** Families are forced to allocate more of their limited resources to food, leaving little or nothing for other essential needs such as education, healthcare, and housing.
- **Heightened Vulnerability of Rural Communities:** The hardest hit are rural communities, where access to diversified income sources is limited, making them disproportionately vulnerable to food price shocks.

## Root Causes of the Crisis

This crisis stems from multiple factors, including:

- **Climate Change Impacts:** Poor rainfall patterns and flooding in many regions have disrupted maize production, reducing supply and driving up prices.
- **Inadequate Strategic Reserves:** Insufficient stockpiling and release of maize from the National Food Reserve Agency (NFRA) have exacerbated supply shortages.
- **Weak Market Regulation:** Limited regulation in the maize market allows for speculative practices that inflate prices, especially in urban areas.

## Analysis and Observations

1. **Highest Cost of Living:**  
Zomba reported the highest total basic needs cost at K672,238, primarily driven by the high cost of food items at K466,389. This reflects the district's reliance on food imports from neighboring areas, coupled with insufficient local production to meet demand.
2. **Lowest Cost of Living:**  
Karonga recorded the lowest cost of living at K506,478, with the lowest costs for both food (K376,472) and non-food items (K130,006). While the lower food costs may be attributed to local agricultural production, the limited availability of diversified goods keeps non-food expenditures low, potentially limiting quality of life.
3. **Food as the Largest Cost Driver:**  
Across all districts, food costs remain the largest contributor to the cost of living. For instance, in Mangochi, food accounted for nearly 78% of total basic needs. This underscores the critical need to stabilize food prices, especially maize, which remains a staple for most Malawians.
4. **Urban-Rural Dynamics:**  
Urban districts like Lilongwe and Blantyre showed a more balanced distribution between food and non-food costs. However, the high cost of non-food items in these areas, including housing, transportation, and utilities, significantly increases the overall cost of living, further straining households already burdened by rising food prices.

## **Implications for Low-Income Households**

The December 2024 cost of living levels represent an unsustainable burden for low-income households, particularly those reliant on informal income sources. Families are forced to allocate the majority of their income to food, leaving little for essential services like healthcare and education. Many are pushed into extreme poverty, with negative consequences for health and overall well-being.

## **CfSC's Call to Action**

The CfSC urges the Government of Malawi to prioritize immediate and long-term interventions to address the escalating cost of living and food insecurity. The following actions are critical:

### **Short-Term Interventions**

- 1. Ensure Maize Availability in ADMARC Markets:**
  - The government must guarantee an uninterrupted supply of maize in ADMARC markets across the country.
  - The pricing of maize in these markets must be regulated to remain affordable for low-income earners.
  - Politicization of maize distribution must be stopped. Maize is not a political commodity—it is a human right.
- 2. Distribute Subsidized Maize to Vulnerable Populations:**
  - Launch targeted maize distribution programs, particularly in areas most affected by food insecurity.
  - Utilize social protection programs to reach the most vulnerable groups, including cash transfers and food aid.
- 3. Strengthen Strategic Reserves:**
  - Release additional maize stocks from the NFRA to stabilize market supply and curb speculative price increases.

### **Long-Term Solutions for Food Security**

- 1. Invest in Climate-Resilient Agriculture:**
  - Promote irrigation farming to reduce reliance on unpredictable rain-fed agriculture.
  - Support farmers with access to drought-resistant seeds, fertilizers, and agricultural extension services.
- 2. Diversify Staple Food Production:**
  - Encourage the production and consumption of alternative staples, such as cassava, sorghum, and millet, to reduce over-reliance on maize.
- 3. Empower Smallholder Farmers:**
  - Provide smallholder farmers with affordable credit and access to markets to boost productivity and incomes.
- 4. Legislate the Right to Food and Nutrition:**
  - The CfSC reiterates the urgent need for the Government of Malawi to bring the Right to Food and Nutrition Bill to Parliament. Passing this bill into law will ensure that the right to food is enshrined in law, compelling future governments to prioritize food security for all Malawians.

## **Improving Economic Governance**

Addressing the cost of living requires tackling broader systemic challenges:

- Strengthen economic governance to reduce corruption and ensure that resources allocated to social services reach intended beneficiaries.
- Promote transparency in food price monitoring and ensure that private sector actors adhere to fair trading practices.

## **Conclusion**

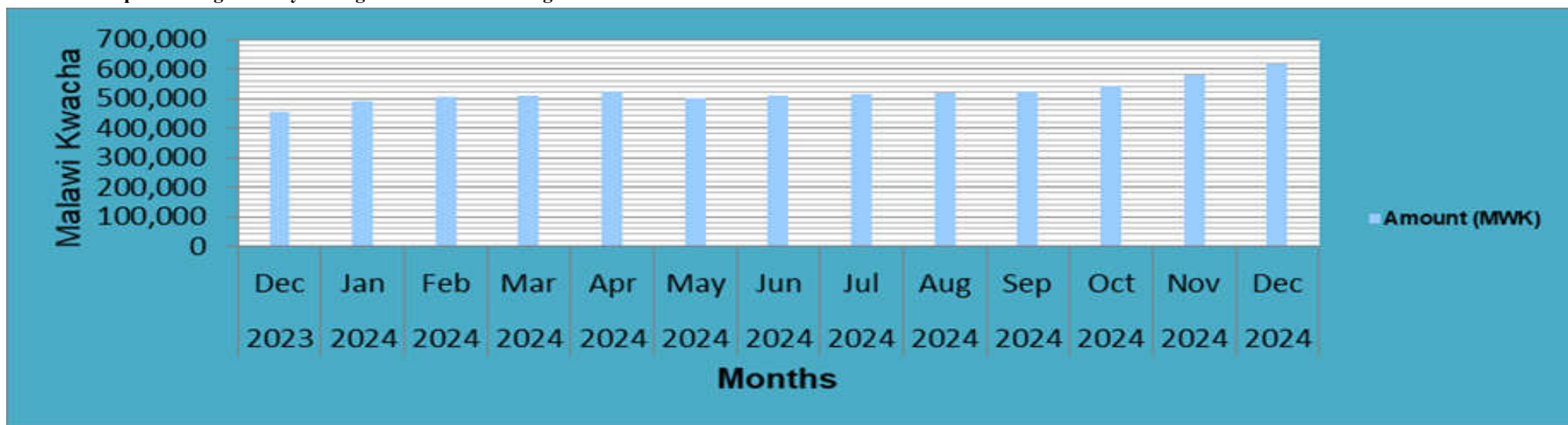
The rising cost of living, driven by soaring maize prices, is a crisis that threatens the well-being of millions of Malawians. The CfSC calls on the government to act decisively and with urgency. Both short-term relief measures and long-term strategies are needed to ensure that no Malawian goes to bed hungry or lacks the basic means to live a dignified life.

The government has a constitutional duty to protect its citizens and must fulfill its obligation by ensuring food security, stabilizing maize prices, and addressing the underlying causes of this crisis. A nation that cannot feed its people cannot thrive.

Table showing monthly average for the cost of living

Monthly Average	2023	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024
	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Amount (MWK)	455,707	491,037	503,876	510,720	521,936	500,154	510,634	516,377	519,763	523,648	540,353	578,843	615,138

Graph showing monthly average for the cost of living



#### Fuel Cost

Fuel (cost at the pump)	
Diesel (per litre)	K2734
Petrol (per litre)	K2530
Paraffin (per litre)	K1920

#### Minibus Fare

Minibus fare to town and back	
Lilongwe	K3000
Zomba	K1600
Blantyre	K1600
Mzuzu	K1 600

NB: 1 USA dollar (\$) = K1,804.66 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 15<sup>th</sup> to 18<sup>th</sup> December, 2024 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**

