



CfSC

The Centre for Social Concern

Basic Needs Basket

Cost of Living for July 2025



COST OF LIVING CRISIS DEEPENS POVERTY IN MALAWI

The Centre for Social Concern (CfSC) is deeply concerned about the continued rise in the cost of living in Malawi, which is increasingly pushing more low-income earners into deeper poverty and vulnerability.

According to our latest Urban Basic Needs Basket (UBNB) data, the average cost of living across the four major cities—Lilongwe, Zomba, Blantyre, and Mzuzu—has increased from K880,053 in June to K896,980 in July 2025, representing a 1.9% rise in just one month. This comes on the heels of a 6.6% increase between May and June 2025, highlighting a worrying upward trend that is putting basic necessities further out of reach for many families.

*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 July 2025

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	55,625	111,250	Charcoal (50 kgs)	77,050	154,100
Milling (Including Grinding)	2,150	30,100	Protex	1,615	16,150
Beans (0.8kg/day) 8 Days	6,875	44,000	Boom	2,413	19,304
Dry Usipa (250g/day) 4 days	36,400	36,400	Clere Body Lotion	3,575	7,150
Dry Utaka/Mcheni (200g/day) 4 days	41,835	33,468	Vaseline Blue Seal	4,138	8,276
Kapenta (200g/day) 4 days	0	0	Electricity	24,093	24,093
Beef(1 kg/day) 4 days	12,000	48,000	Running Water (meter)	22,491	22,491
Eggs (12/day) 4 days	494	23,712	Housing (3 bedroom)	105,980	105,980
Rape (750g/day) for 30 days	1,545	34,763	Sub-Total		357,544
Tomato (0.5 Kg/day) 30 days	3,099	46,485	Lilongwe Total Basic Needs		962,667
Onion (116g/day) 30 days	3,123	10,931			
Fresh Milk (250ml/day) 30 days	1,938	29,070	C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	8,988	26,964	Education		
Bread (5 bkfsts / wk) 20 days	3,175	63,500	Secondary (fees) per year		96,000
Sugar (2 Kgs /Week)	4,250	34,000	Primary (GPF) per year		3,000
Kitchen Salt	1,713	1,713	Uniform/shoes (Primary) per year		45,000
Tea leaves (Chisangalalo)	372	14,880	Uniform/shoes (Secondary) per year		63,375
Cassava /potatoes (2KgX2Bkfst/)	993	15,888	Other (pens, books, etc.) per term		31,150
Sub-Total		605,123	Sub-Total		238,525

Zomba cost of living for a household of six people for July 2025

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	60,857	121,714	Charcoal (50 kgs)	30,071	60,142
Milling (Including Grinding)	1,157	16,198	Protex	1,957	19,570
Beans (0.8kg/day) 8 Days	7,500	48,000	Boom	3,071	24,568
Dry Usipa (250g/day) 4 days	37,143	37,143	Clere Body Lotion	3,900	7,800
Dry Utaka/Mcheni (200g/day) 4 days	38,571	30,857	Vaseline Blue Seal	7,114	14,228
Kapenta (200g/day) 4 days	0	0	Electricity	22,418	22,418
Beef(1 kg/day) 4 days	12,000	48,000	Running Water (meter)	18,998	18,998
Eggs (12/day) 4 days	500	24,000	Housing (3 bedroom)	85,177	85,177
Rape (750g/day) for 30 days	943	21,218	Sub-Total		252,901
Tomato (0.5 Kg/day) 30 days	2,200	33,000	Zomba Total Basic Needs		808,771
Onion (116g/day) 30 days	3,186	11,151			
Fresh Milk (250ml/day) 30 days	1,500	22,500	C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	9,857	29,571	Education		
Bread (5 bkfsts / wk) 20 days	3,000	60,000	Secondary (fees) per year		105,868
Sugar (2 Kgs /Week)	3,429	27,432	Primary (GPF) per year		9,000
Kitchen Salt	1,551	1,551	Uniform/shoes (Primary) per year		82,602
Tea leaves (Chisangalalo)	200	8,000	Uniform/shoes (Secondary) per year		89,144
Cassava /potatoes (2KgX2Bkfst/)	971	15,536	Other (pens, books, etc.) per term		36,878
Sub-Total		555,870	Sub-Total		323,491

Blantyre cost of living for a household of six people for July 2025

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	60,000	120,000	Charcoal (50 kgs)	92,143	184,286
Milling (Including Grinding)	500	7,000	Protex	1,557	15,570
Beans (0.8kg/day) 8 Days	6,657	42,605	Boom	2,586	20,688
Dry Usipa (250g/day) 4 days	40,714	40,714	Clere Body Lotion	3,686	7,372
Dry Utaka/Mcheni (200g/day) 4 days	43,571	34,857	Vaseline Blue Seal	4,614	9,228
Kapenta (200g/day) 4 days	51,429	41,143	Electricity	24,880	24,880
Beef(1 kg/day) 4 days	10,000	40,000	Running Water (meter)	22,821	22,821
Eggs (12/day) 4 days	500	24,000	Housing (3 bedroom)	101,230	101,230
Rape (750g/day) for 30 days	929	20,903	Sub-Total		386,075
Tomato (0.5 Kg/day) 30 days	2,557	38,355	Blantyre Total Basic Needs		971,092
Onion (116g/day) 30 days	2,829	9,902			
Fresh Milk (250ml/day) 30 days	1,614	24,210	C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	9,471	28,413	Education		
Bread (5 bkfsts / wk) 20 days	2,843	56,860	Secondary (fees) per year		75,000
Sugar (2 Kgs /Week)	3,500	28,000	Primary (GPF) per year		3,000
Kitchen Salt	1,200	1,200	Uniform/shoes (Primary) per year		42,407
Tea leaves (Chisangalalo)	157	6,280	Uniform/shoes (Secondary) per year		33,565
Cassava /potatoes (2KgX2Bkfst/)	1,286	20,576	Other (pens, books, etc.) per term		53,525
Sub-Total		585,017	Sub-Total		359,439

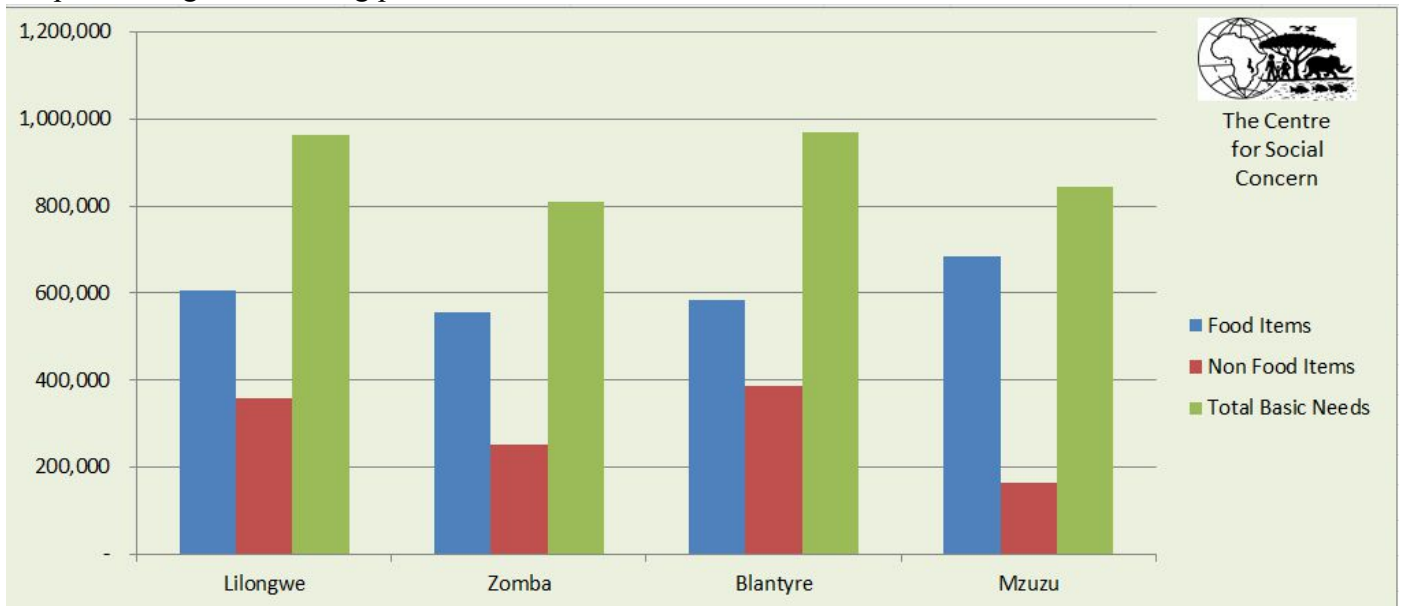
Mzuzu cost of living for a household of six people for July 2025

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize	64,167	128,334	Charcoal (50 kgs)	25,000	50,000
Milling (Including Grinding)	3,000	42,000	Protex	2,433	24,330
Beans (0.8kg/day) 8 Days	5,100	32,640	Boom	2,150	17,200
Dry Usipa (250g/day) 4 days	40,000	40,000	Clere Body Lotion	3,083	6,166
Dry Utaka/Mcheni (200g/day) 4 days	59,167	47,334	Vaseline Blue Seal	4,150	1,066
Kapenta (200g/day) 4 days	15,000	12,000	Electricity	9,909	9,909
Beef(1 kg/day) 4 days	12,000	48,000	Running Water (meter)	8,529	8,529
Eggs (12/day) 4 days	550	26,400	Housing (3 bedroom)	45,461	45,461
Rape (750g/day) for 30 days	2,020	45,450	Sub-Total		162,661
Tomato (0.5 Kg/day) 30 days	4,082	61,230	Mzuzu Total Basic Needs		845,391
Onion (116g/day) 30 days	4,380	15,330			
Fresh Milk (250ml/day) 30 days	2,417	36,255	C. SOME OTHER ADDITIONAL COSTS		
Kazinga Cooking oil (100mls/day)30 days	8,823	26,469	Education		
Bread (5 bkfsts / wk) 20 days	3,500	70,000	Secondary (fees) per year		93,856
Sugar (2 Kgs /Week)	3,667	29,336	Primary (GPF) per year		5,541
Kitchen Salt	3,200	3,200	Uniform/shoes (Primary) per year		170,124
Tea leaves (Chisangalalo)	300	12,000	Uniform/shoes (Secondary) per year		243,482
Cassava /potatoes (2KgX2Bkfst/)	422	6,752	Other (pens, books, etc.) per term		25,068
Sub-Total		682,730	Sub-Total		538,071

Table showing cost of living per district

District	Food Items	Non Food Items	Total Basic Needs
Lilongwe	605,123	357,544	962,667
Zomba	555,870	252,901	808,771
Blantyre	585,017	386,075	971,092
Mzuzu	682,730	162,661	845,391

Graph showing cost of living per district



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

HIGH COST OF LIVING LEAVES MAJORITY OF MALAWIANS IN POVERTY

One of the primary drivers of this increase is the rising cost of maize, Malawi's staple food. The July 2025 maize prices in the cities are as follows:

City	June Price (K)	July Price (K)
Lilongwe	51,250	55,625
Zomba	50,571	60,857
Blantyre	55,000	60,000
Mzuzu	67,500	64,167

While Mzuzu has shown a slight decline in maize prices, the other three cities have registered sharp increases, with Zomba recording the highest spike at 20%. This surge in maize prices is making it increasingly difficult for families to meet their food requirements, especially at a time when inflationary pressures are affecting multiple sectors.

- With this rising cost of living, a good number of Malawians find themselves below the poverty line especially following the reviewed World Bank's international poverty line to 3 US dollars per day. As a result of this new threshold, an estimated 75.4% of Malawians are now classified as living in poverty (World Bank Open Data and Nation Online). This staggering percentage reflects the harsh economic reality

for most citizens, especially low-income earners, informal workers, and households headed by women and youth.

Implications for Low-Income Earners

The persistent rise in the cost of living is having devastating effects on low-income earners, who are already struggling to make ends meet. Many families are being forced to drastically cut back on essential food items such as maize, cooking oil, and protein sources, leading to poor nutrition and, in many cases, malnutrition—especially among children. This threatens not only their immediate health but also their long-term physical and cognitive development.

The economic strain has also pushed many parents to withdraw their children from school, as they can no longer afford tuition fees, school uniforms, transport, or learning materials. This is particularly affecting girls, who are more likely to drop out and face early marriages or domestic responsibilities. Access to healthcare is similarly being compromised. With the prices of drugs and medical services rising, many low-income families are forced to forgo necessary treatments, rely on self-medication, or delay seeking medical attention until conditions become critical—putting lives at risk.

In a desperate attempt to cope, many households are sinking into unmanageable debt, borrowing money from informal lenders at high interest rates. Others are turning to negative coping strategies, including child labour, early marriages, and engaging in informal or unsafe work, just to survive. These measures may offer short-term relief but further entrench families in cycles of poverty and vulnerability, undermining their resilience to future shocks and diminishing any hope for upward social mobility.

Recommended Government Mitigation Measures

1. Strengthen the Affordable Inputs Programme (AIP)

The Affordable Inputs Programme remains one of the government's flagship interventions in addressing food insecurity. However, its effectiveness depends on timely planning, transparent beneficiary targeting, and efficient distribution systems. The government must ensure that all eligible smallholder farmers, especially women and youth-headed households, receive affordable inputs such as fertilizer and seed in a timely and equitable manner. Strengthening AIP will empower farmers to boost maize and other food crop production, leading to improved food availability and more stable prices in local markets.

2. Expand Social Safety Nets

Given the growing number of Malawians living below the poverty line, social protection programs must be expanded and better funded. The government should scale up cash transfer programs such as the Social Cash Transfer Scheme to reach more vulnerable households, especially in urban and peri-urban areas where inflation is eroding purchasing power. Additionally, strengthening school feeding programs can help ensure children stay in school and receive at least one nutritious meal per day, thereby addressing both education and nutrition challenges.

3. Subsidize Maize and Other Essentials

To cushion low-income families against the rising cost of living, the government should consider introducing temporary subsidies on maize and other essential food items, particularly in cities like Zomba and Blantyre where prices have increased significantly. These subsidies should be implemented in a targeted and transparent

manner to avoid abuse. Furthermore, ADMARC should be adequately financed and monitored to play a central role in maize procurement and sales, preventing speculative hoarding and ensuring maize is available at affordable prices throughout the country.

4. Invest in Urban Agriculture

Urban agriculture has the potential to supplement household food supplies and reduce dependence on volatile market prices. The government, through city councils and agriculture extension services, should invest in and promote backyard gardens, vertical farming, rooftop gardens, and other innovative urban agriculture models. Technical support and access to water for irrigation should also be provided to help urban households grow vegetables and legumes, thereby improving household nutrition and food security.

5. Monitor and Regulate Prices

The government must take a more proactive role in protecting consumers from exploitative pricing practices, especially in times of crisis. This includes empowering the Competition and Fair-Trading Commission (CFTC) to monitor markets regularly and act against price gouging and collusion among traders. Regulatory frameworks must be enforced to ensure transparency and fairness in the pricing of food, fuel, and essential household commodities. Consumer awareness campaigns can also help the public report unjustified price hikes.

6. Create Decent Jobs

Tackling unemployment, particularly among youth and women, is crucial to addressing the root causes of poverty. The government should promote investments in labour-intensive sectors such as agro-processing, sustainable agriculture, renewable energy, construction, and tourism. Supporting entrepreneurship and small and medium enterprises (SMEs) through access to finance, business development services, and vocational training will create more decent job opportunities. Public works programs can also be designed to provide immediate income while developing local infrastructure.

7. Review Minimum Wage and Tax Policies

The current minimum wage in Malawi does not reflect the rising cost of living, forcing many working families to live in poverty despite being employed. The government must undertake a comprehensive review of the minimum wage, aligning it with the current urban basic needs' basket. Additionally, tax policies such as Pay As You Earn (PAYE) thresholds should be revised upward to provide relief to low-income earners. A more progressive tax system that ensures the wealthy contribute their fair share can help finance social protection measures without overburdening the poor.

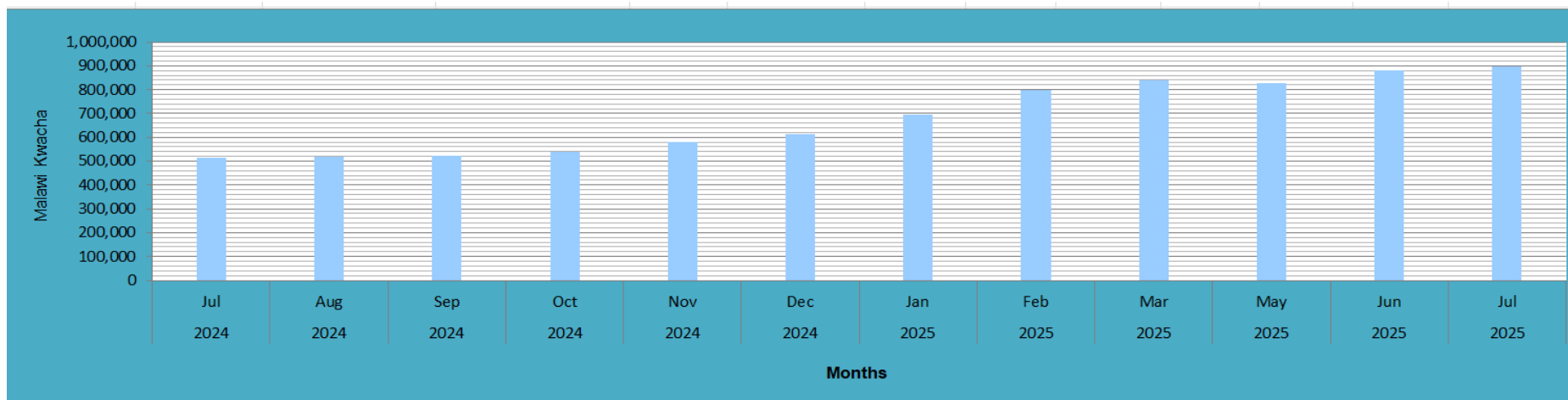
Conclusion

The current cost of living crisis is not just an economic issue—it is a social justice issue. With three-quarters of the population now living below the poverty line, urgent and coordinated policy responses are needed to safeguard livelihoods and restore hope for millions of Malawians. The government, development partners, and civil society must work together to implement pro-poor policies that build economic resilience and protect the dignity of every citizen.

Table showing monthly average for the cost of living

Monthly Average	2024	2024	2024	2024	2024	2024	2025	2025	2025	2025	2025	2025
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	May	Jun	Jul
Amount (MWK)	516,377	519,763	523,648	540,353	578,843	615,138	694,653	797,908	841,219	825,520	880,053	896,980

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	K4000
Zomba	K2000
Blantyre	K1800
Mzuzu	K1800

NB: 1 USA dollar (\$) = K1, 723.35 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 1st to 2nd July, 2025 in the cities of Blantyre, Zomba, Lilongwe, Mzuzu

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