CENTRE FOR SOCIAL CONCERN
BASIC NEEDS BASKET



COST OF LIVING CONTINUES TO RISE AMID FUEL SCARCITY.

Fuel shortages across the country continue to drive up the cost of living in Malawi's cities, putting additional pressure on households of six members. The latest report shows that the cost of living increased by 1.52% in November compared to October, with rising prices of both food and non-food items further straining low-income households already struggling to meet their basic needs.

A Centre for Reflection, Research and Action on Issues of Social Concern In the Light of the Gospel and the Catholic Church

Cost of Living for November 2026

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Lilongwe cost of living for a household of six people for February 2025					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	48,125	96,250	Charcoal (50Kg) 2 Bags	73,125	146,250
Milling (Including grinding) (14 tins)	3,000	42,000	Protex (10 tablets)	2,625	26,250
Beans(0.8Kg/day) 8 days	5,313	34,003	Boom (8packets)	2,525	20,200
Dry Usipa (250g/day) 4 days	43,218	43,218	Clere body lotion (2)	3,838	7,676
Dry Utaka (200g/day) 4 days	36,088	28,870	Vaseline Blue Seal (2)	6,563	13,126
Kapenta (200g/day) 4 days	0	0	Electricity	22,864	22,864
Beef (1 Kg/day) 4 days	14,125	56,500	Running Water (meter)	7,248	7,248
Eggs (12/day) 4 days	538	25,824	Housing (3 bedrooms)	133,981	133,981
Rape (750g/day) for 30 days	912	20,520		Sub-Total	377,595
Tomato (0.5 Kg/day) 30 days	1,676	25,140	**Lilongwe Total Basic Needs**		**965,615**
Onion (116g/day) 30 days	3,269	11,442			
Fresh milk(250mls/day)30 dys	1,975	29,625	C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	9,125	27,375	Education		
Bread (5 bkfs/wk) for 20 days	3,500	70,000	Secondary (fees) per year		
Sugar (2Kgs/week)	4,950	39,600	Primary (GPF) per year		
Kitchen Salt (1kg)	2,069	2,069	Uniform/shoes (Primary) per year		
Tea leaves (Chisangalalo)	484	19,360	Uniform/shoes (Secondary) per year		
Cassava/Potatoes(2Kgs/Bkfs)	1,014	16,224	Other (pens, books, etc.) per term		
Sub-Total		588,020	Sub-Total		

Zomba cost of living for a household of six people for February 2025					
A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	68,000	136,000	Charcoal (50Kg) 2 Bags	26,826	53,652
Milling (Including grinding) (14 tins)	1,500	21,000	Protex (10 tablets)	2,757	27,570
Beans(0.8Kg/day) 8 days	6,429	41,146	Boom (8packets)	2,800	22,400
Dry Usipa (250g/day) 4 days	28,571	28,571	Clere body lotion (2)	4,086	8,172
Dry Utaka (200g/day) 4 days	34,286	27,429	Vaseline Blue Seal (2)	7,214	14,428
Kapenta (200g/day) 4 days	0	0	Electricity	22,761	22,761
Beef (1 Kg/day) 4 days	14,000	56,000	Running Water (meter)	19,731	19,731
Eggs (12/day) 4 days	550	26,400	Housing (3 bedrooms)	110,305	110,305
Rape (750g/day) for 30 days	1,100	24,750		Sub-Total	279,019
Tomato (0.5 Kg/day) 30 days	2,104	31,560	**Zomba Total Basic Needs**		**876,401**
Onion (116g/day) 30 days	1,371	4,799			
Fresh milk(250mls/day)30 dys	1,800	27,000	C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	8,999	26,997	Education		
Bread (5 bkfs/wk) for 20 days	2,900	58,000	Secondary (fees) per year		
Sugar (2Kgs/week)	4,600	36,800	Primary (GPF) per year		
Kitchen Salt (1kg)	1,771	1,771	Uniform/shoes (Primary) per year		
Tea leaves (Chisangalalo)	629	25,160	Uniform/shoes (Secondary) per year		
Cassava/Potatoes(2Kgs/Bkfs)	1,500	24,000	Other (pens, books, etc.) per term		
Sub-Total		597,382	Sub-Total		

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

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	60,000	120,000	Charcoal (50Kg) 2 Bags	33,143	66,286
Milling (Including grinding) (14 tins)	2,500	35,000	Protex (10 tablets)	2,586	25,860
Beans(0.8Kg/day) 8 days	6,571	42,054	Boom (8packets)	2,500	20,000
Dry Usipa (250g/day) 4 days	58,571	58,571	Clere body lotion (2)	3,829	7,658
Dry Utaka (200g/day) 4 days	65,714	52,571	Vaseline Blue Seal (2)	5,314	10,628
Kapenta (200g/day) 4 days	0	0	Electricity	27,022	27,022
Beef (1 Kg/day) 4 days	14,000	56,000	Running Water (meter)	25,764	25,764
Eggs (12/day) 4 days	500	24,000	Housing (3 bedrooms)	109,703	109,703
Rape (750g/day) for 30 days	586	13,185	Sub-Total		292,921
Tomato (0.5 Kg/day) 30 days	4,414	66,210	**Blantyre Total Basic Needs**		**974,374**
Onion (116g/day) 30 days	2,629	9,202			
Fresh milk(250mls/day)30 dys	1,971	29,565	C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	9,271	27,813	Education		
Bread (5 bkfs/wk) for 20 days	3,014	60,280	Secondary (fees) per year		
Sugar (2Kgs/week)	4,514	36,112	Primary (GPF) per year		
Kitchen Salt (1kg)	1,914	1,914	Uniform/shoes (Primary) per year		
Tea leaves (Chisangalalo)	150	6,000	Uniform/shoes (Secondary) per year		
Cassava/Potatoes(2Kgs/Bkfs)	2,686	42,976	Other (pens, books, etc.) per term		
Sub-Total		681,453	Sub-Total		

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

A. FOOD ITEMS			B. NON FOOD ITEMS		
Maize (2 x 50 Kg Bags)	57,500	115,000	Charcoal (50Kg) 2 Bags	28,000	56,000
Milling (Including grinding) (14 tins)	3,667	51,338	Protex (10 tablets)	3,550	35,500
Beans(0.8Kg/day) 8 days	7,000	44,800	Boom (8packets)	2,933	23,464
Dry Usipa (250g/day) 4 days	30,000	30,000	Clere body lotion (2)	4,417	8,834
Dry Utaka (200g/day) 4 days	62,000	49,600	Vaseline Blue Seal (2)	7,800	15,600
Kapenta (200g/day) 4 days	0	0	Electricity	11,606	11,606
Beef (1 Kg/day) 4 days	14,000	56,000	Running Water (meter)	15,842	15,842
Eggs (12/day) 4 days	550	26,400	Housing (3 bedrooms)	59,037	59,037
Rape (750g/day) for 30 days	1,783	40,118	Sub-Total		225,883
Tomato (0.5 Kg/day) 30 days	3,508	52,620	**Mzuzu Total Basic Needs**		926,463
Onion (116g/day) 30 days	4,117	14,410			
Fresh milk(250mls/day)30 dys	2,400	36,000	C. SOME OTHER ADDITIONAL COSTS		
Kukoma Oil(100mls) for 30dys	9,933	29,799	Education		
Bread (5 bkfs/wk) for 20 days	3,633	72,660	Secondary (fees) per year		
Sugar (2Kgs/week)	4,667	37,336	Primary (GPF) per year		
Kitchen Salt (1kg)	2,500	2,500	Uniform/shoes (Primary) per year		
Tea leaves (Chisangalalo)	250	10,000	Uniform/shoes (Secondary) per year		
Cassava/Potatoes(2Kgs/Bkfs)	2,000	32,000	Other (pens, books, etc.) per term		
Sub-Total		700,580	Sub-Total		

Table showing cost of living per district

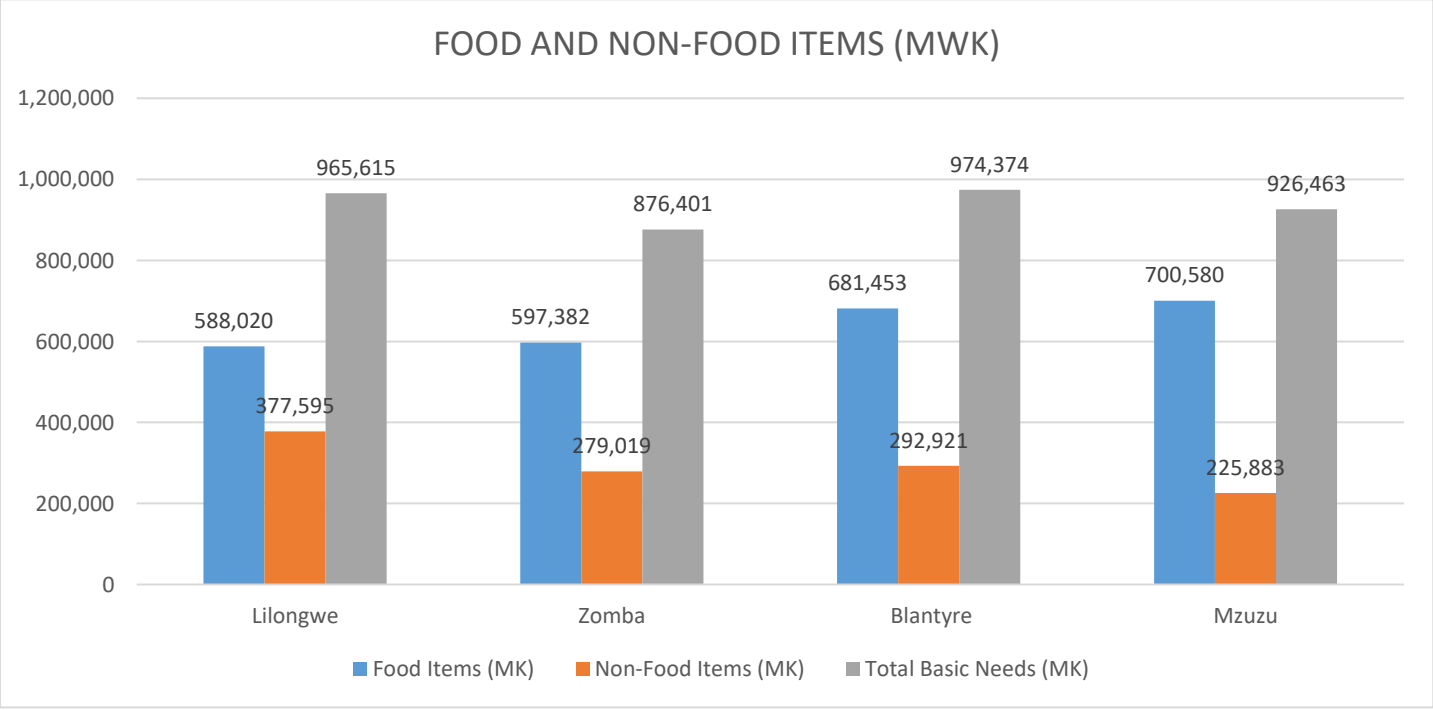
	Food Items (MK)	Non-Food Items (MK)	Total Basic Needs (MK)	Change (MK)	% change
Lilongwe	588,020	377,595	965,615	58,070	6.01%
Zomba	597,382	279,019	876,401	-67,561	-7.71%
Blantyre	681,453	292,921	974,374	57,382	5.89%
Mzuzu	700,580	225,883	926,463	9,122	0.98%

The average cost of living for a family of six across Malawi's cities increased from MK921,460 in October 2026 to MK935,713 in November 2026, representing an increase of MK14,253 (1.52%). Compared to November 2025, the average cost of living has increased by 6.84%, highlighting the continued financial pressure on urban households.

At city level, Zomba registered a decline of -7.71% in the cost of living, largely due to reduced prices of commodities such as dry usipa, utaka, tomatoes, onions and rape, among others. In contrast, Lilongwe recorded the highest increase of 6.01%, mainly driven by rising prices of maize and charcoal.

The Centre for Social Concern (CfSC) is particularly concerned about the continued increase in maize prices across all four cities, with Lilongwe recording a 7.79% increase, Zomba 4.41%, Blantyre 8.33% and Mzuzu 3.62%. The continued scarcity of fuel is likely to further increase transportation costs, push up commodity prices and worsen the cost-of-living burden on low-income households.

Graph showing cost of living per district



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

1. **FACTORS CONTRIBUTING TO THE HIGH COST OF LIVING IN CITIES.**

Many households across Malawi continue to struggle to afford their basic needs as household incomes fail to keep pace with rising prices. The major factors contributing to the high cost of living across the country's four major cities include increasing maize prices, rising transportation fares linked to fuel shortages, and higher prices of essential food and non-food commodities.:

1. **Increase in maize prices:** Maize prices continued to rise across all four cities, with the lowest price of a 50kg bag recorded at MK55,000. Given that maize is a staple food for most Malawian households, these increases put additional pressure on household budgets, making it increasingly difficult for low-income families to afford adequate food.
2. **Rising transportation fares:** Fuel shortages experienced from October through November continue to contribute to increased transportation fares and the cost of moving goods to markets. These additional costs are passed on to consumers through higher prices of goods and services, further worsening the cost-of-living burden on urban households.
3. Increasing prices of essential commodities: The prices of other essential food commodities, including cassava, dried usipa and utaka, as well as non-food items such as charcoal, continue to put pressure on household budgets. The rising cost of these basic commodities makes it increasingly difficult for low-income households to meet their daily needs within their limited income.

2. **EFFECTS OF THE HIGH COST OF LIVING ON LOW-INCOME EARNERS IN URBAN AREAS.**

The rising cost of basic goods and services is placing increasing pressure on low-income households in Malawi's urban areas, particularly as incomes struggle to keep pace with rising prices. As families spend a larger share of their income on food, transport and other essential needs, they are left with fewer resources to meet their children's needs, manage unexpected expenses and maintain a decent standard of living. The situation can have several far-reaching consequences:

1. **Increased Food Insecurity.**

As food prices continue to rise, low-income households may struggle to afford sufficient and nutritious meals. Families are often forced to reduce portion sizes, skip meals or rely on cheaper, less nutritious foods to stretch their limited budgets. This can compromise household nutrition and increase the risk of malnutrition, particularly among children.

2. **Failing to access farm inputs.**

Rising living costs leave low-income households with little money to invest in agricultural activities. As families prioritize food, transport and other immediate needs, they struggle to afford essential farm inputs such as fertilizer and improved seeds, potentially affecting agricultural productivity and household food security**.**

3. **Increasing household debt.**

With incomes remaining low while the prices of basic commodities continue to rise, many households are increasingly relying on borrowing to meet their daily needs. This increases their debt burden and leaves them with fewer resources to support their families and invest in income-generating activities.

4. **Reduced Capacity to Meet Children's Needs.**

The high cost of living makes it harder for parents and caregivers to provide adequately for their children. Essential needs such as nutritious food, school requirements, healthcare, clothing and other basic necessities may be neglected as families' priorities the expenses, they consider most urgent. This can negatively affect children's well-being, education and development.

5. STRATEGIES THE GOVERNMENT OF MALAWI SHOULD FOLLOW

To sustainably reduce the cost of living and improve household welfare, Government should consider the following measures:

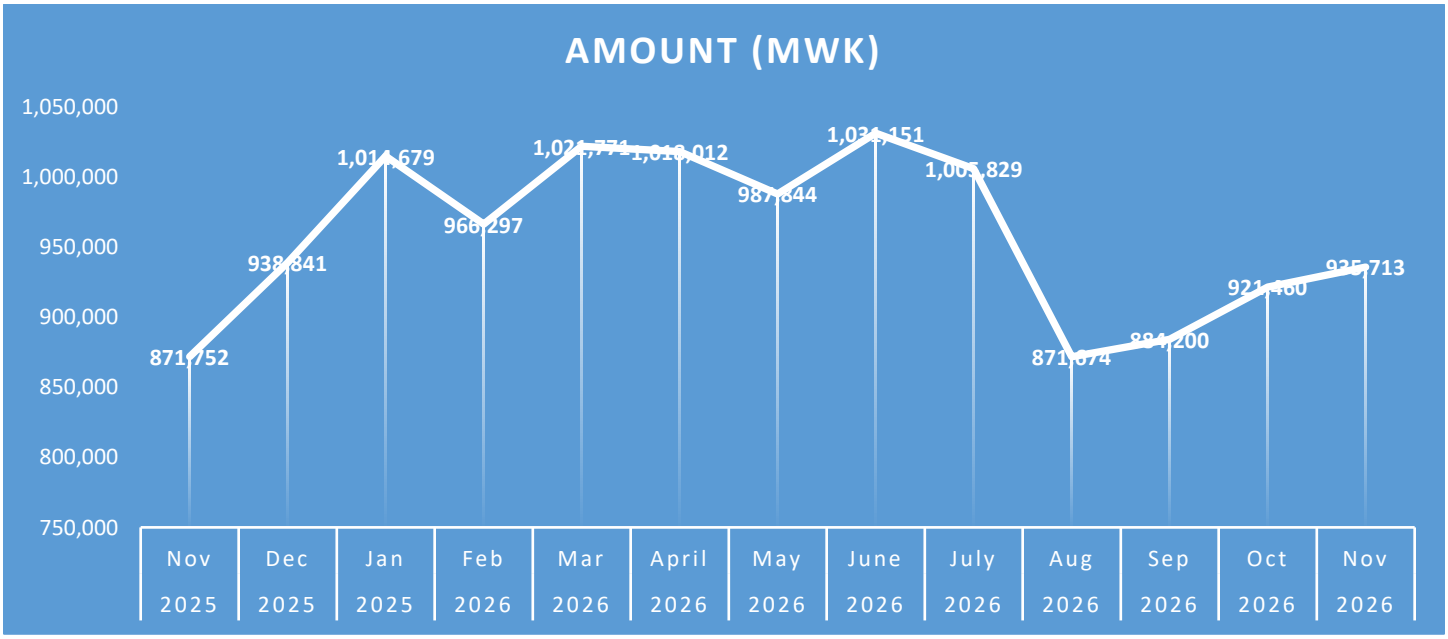
1. Stabilize maize prices and strengthen preparedness for El Niño: The Government should implement measures to stabilize maize prices and ensure adequate supplies in local markets. It should also strengthen early preparedness for potential El Niño-related weather impacts by promoting climate-resilient farming, supporting farmers and ensuring timely access to agricultural inputs to safeguard food production and household food security.

2. Promote exports to improve foreign currency availability: The Government should strengthen export promotion and diversify Malawi's export base by supporting local producers, agro-processing and value addition. Increased export earnings would help improve foreign currency availability, ease pressure on the importation of essential commodities, including fuel, and contribute to greater economic stability.

3. Address fuel shortages and stabilize transportation costs: The Government should strengthen fuel procurement and supply management to ensure a reliable and consistent supply across the country. Improving fuel distribution, enhancing transparency in the supply chain and addressing disruptions that contribute to rising transport fares could help reduce pressure on the prices of goods and services, ultimately easing the cost-of-living burden on households.

Table showing monthly average for the cost of living.

	2025	2025	2025	2026	2026	2026	2026	2026	2026	2026	2026	2026	2026
	Nov	Dec	Jan	Feb	Mar	April	May	June	July	Aug	Sep	Oct	**Nov**
Amount (MWK)	871,752	938,841	1,014,679	966,297	1,021,771	1,018,012	987,844	1,031,151	1,005,829	871,674	884,200	921,460	935,713



Fuel Cost

Fuel (cost at the pump)	
Diesel (per litre)	K5,863
Petrol (per litre)	K5,619
Paraffin (per litre)	K4,771

Minibus Fare

Minibus fare to town and back	
Lilongwe	K20,000
Zomba	K12000
Blantyre	K12000
Mzuzu	K12000

NB: 1 USA dollar ($) = K1,751.0000Malawian Kwacha (MK). Source: https://www.rbm.mw/Statistics/MajorRates : The Social Conditions Research Programme of the Centre for Social Concern

Conducted these surveys from 3rd and 04th, November 2026 in the cities of Blantyre, Zomba, Lilongwe and Mzuzu

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