



Lilongwe Technical College & the Capacity Foundation (UK)

T/A MALENGAMZOMA – NKHATA BAY (MALAWI)

BASELINE SURVEY REPORT

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Contact Person

**Wilson Chawaza-Phiri, Head of Community Development & Social Development
Programs, Lilongwe Technical College, P.O. Box 190, Lilongwe Malawi,
wphiri65@gmail.com; +265 (0) 881 548 334**

Compiled By: Wilson Chawaza-Phiri & Memory Mamba

CLIENT

Stephen Maund on behalf of **The Capacity Foundation**, charitable status in England and Wales applied for, whose principal office is at 17 Mold Business Park, Wrexham Road, Mold CH7 1XP, UK

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EXECUTIVE SUMMARY

In July 2016, a survey was implemented in T/A Malenganzoma, Nkhata Bay District, Malawi by Lilongwe Technical College, and sponsored by The Capacity Foundation, a UK Charity Organization. The main objective of the survey was to collect baseline data from a number of socioeconomic indicators for the purpose of developing indicators of success when the Foundation implements its socioeconomic interventions in the community, and at the same time, the baseline data collected, would serve as a justification, for its investment sense in the said community. The survey data was collected at household level in which it was implemented in 16 sampled villages out of 31 villages, and 1207 sampled households out of about 4000 households; which make up a population of about 20 000 people in T/A Malenganzoma. To achieve the purpose of the assignment, the baseline survey was an integrated approach in which it collected data from nine key socioeconomic indicators known as “survey key variables”, namely demographic characteristics of the respondents; household income and debt; livestock, assets, livelihoods, well being and skills; access to built, social and natural resources; food security, diet and food economy; water and sanitation; education attainment; health factors and households participation in community projects. A survey questionnaire was developed as the main tool for collecting data, alongside with other tools such direct observation, key informant interviews, and desk review. Under each key variable, the survey collected data from several indicators as tabulated in the report and the detailed initial questionnaire attached. Data has been tabulated and presented statistically and explanatory using narrative tables and graphs (figures). The initial household sample size in the survey design was 1204, but a sample error emerged during actual data collection exercise in which 1207 households were interviewed in each of the nine components of the survey. As it happens with any other surveys, not all survey variables (questions) have been analyzed and tabulated in this report, but only those that were very relevant to the survey objective and goal. In terms of the demographic characteristics of the respondents, the sample is comprised of 1207 households, of which 63.4% are male headed, and 35.3% are female. The average age group of the respondents is in the age range of 35 – 49; seconded by those in the age range of 50 – 64 years. In terms of marital status, our sample size had a majority of 59.1%

married heads of households. The sample size is composed of (59.1%) married household heads; where most of the households comprises of 4 to 6 members (41.5); and (45.1 %) of the households are primary school dropout. Sampled households were investigated in terms of their household income and debt; about 26.8 % have an average income of MK21, 000 – MK50, 000 per annum; being the highest level of income in the sample; while a majority of (24.5 %) reported that their main source of income is selling fish. Almost 51.1 % said that they did not access loan/debt during the last 12 months and 30.1 % of the respondents acknowledged having accessed loan/debts in the range of MK5000 to MK10000. About 38.7 % of the interviewed households access loans from village saving groups. The results show that a majority of (81.7 %) of the households interviewed said they had difficulties in repaying the loan/debt against their (39.6 %) counterparts who said they did not have difficulties. About 39.6 % of the households stated that they used the loan/debt as a business start up against 34.4 % of those who used the loan for household consumption. When asked if the households had difficulty in repaying the loan, majority of the respondents (80.6 %) said that they had challenges against a few who said they did not have problems. Two main challenges were identified during the survey as the main cause of not repaying the loan/debt by households, in which (45.1 %) mentioned short period of loan repayment; while (31 %) mentioned of high interest rates. Since the main object of the survey is to transform the rural livelihoods economically, by among other things increase income capacity of the ultra poor households, business information is crucial for the success of such a dream. As such, when the households were interviewed as how many of them had run any kind of business the last 12 months of the survey, (51.6%) mentioned that they did not do any sort of business during the past year, against the (48.4 %) who said they were engaged in some sort of business. When asked as why they did not do business, majority (84.5 %) said due to lack of startup capital. Those who said they were in business, were investigated as to what kind of business was the most outstanding, although statistics were somehow having smaller differences, fishing still became the most important business among the households scoring 38.8% . Households were further quizzed on preferred training opportunity; most households (58.1 %) indicated they would prefer business skills training. Households were further interviewed in terms of livestock production, household assets, livelihood, well being and skills available in the

household. About (67.5 %) of the households in sample revealed that they had reared livestock in the last 12 months of the survey, against (30.4 %) who said they did not. For those who said they had raised livestock the last 12 twelve months of the survey, were further investigated to find out about types of livestock they raised. The results show that chicken rearing is popular in this community with (48.3 %) households mentioned chicken as their livestock they raised, followed by those who said they raised goats (19.6 %), and the data almost strike a tie between those households who said they raised cattle (12.5 %) and pigs (12.3 %) respectively. About (60.6 %) of households visited have houses roofed with corrugated iron sheets; and most households main – houses in this community, their walls are built using concrete blocks or burnt bricks (56.9 %), which is a serious threat to conservation and preservation of the natural resources especially natural trees, a community that does not replant trees after cutting down one. However, some are built using clay blocks (36.4 %), and others share the remaining percentage, sticks (3.8 %), and corrugated iron sheets (1.2 %). To appreciate the level of well-being and the performance of local economy in this community, the survey team investigated the households about available household's assets such chairs, bed, mattress, table, television, radio, telephone, cell phone, and bicycle respectively. The result has shown there is a good number of households who have access to cell phone (25.8 %) compared to those (2.2 %) who said they have a telephone. Bicycle remains their main source of transport, as about (16 %), said they have bicycles, compared to other least means of transport such as cars, oxcarts and motorcycles which in which only (0.1 %) of households said they have them. while about (17 %) responded that they have a bed although only (7.1 %) of them have mattresses. Only (14.3 %) households reported to have chairs in their houses, but only (4 %) have tables. Radio remains their main source of media connection, as about (9 %) of the households reported to have radios, compared to the (4 %) of the households who have access to television. Malaria remains one of the deadly diseases in most parts of Africa whose causative being mosquitoes. When asked if they had slept in a mosquito net the previous night of the survey, about 85.5 % answered that they slept in a mosquito net on the previous night of the survey.

When asked about their main pressing needs at household level, two outstanding results were established, housed income (42.7 %); and access to food suppliers (38.8 %). Most households interviewed said they have two meals a day and that (79.9%). Land is the most valuable asset for any household sustainable livelihood, and the baseline investigated on land holding issue at household level. The results are almost encouraging especially the fact that about (88 %) of the respondents said to have own their piece of land. When asked about the size of the land they own, majority (65%) reported to have small portions of land, less than a hectare, compared to those households (25 %) who said they have a hectare of their own land. The households were further asked about the crops they grew on their land during the last 12 months of the survey. Most respondents, about (72 %) mentioned cassava as the most grown crop, compared to the (15%) of the households who mentioned maize as the crop they grow on their piece of land. While others like rice, vegetables etc share the remaining percentage. On a livelihood skill, most of the households interviewed (47.1 %) mentioned fishing as their main livelihood skill for their daily survival. On access to built, social and natural resources; stated that their nearest health centre is between 6 – 10 Km and 3 – 5 Km respectively (35.2 %; 24 %); not much different from their nearest health centre; most of them households responded that their nearest market between 6 – 10 Km and 3 – 5 Km respectively (28.8 %; 22.8 %). 63.3 % households are near with pre-school, while (87.6 %) have access to their own land. It is discouraging somehow that despite many efforts, still (57.2 %) of the households in the sample said they do not plant trees after cutting down one. While the former is disappointing, the latter is more disappointing as (94.0 %) are still using firewood and charcoal as their main source of fuel energy; and still only (3.2 %) use electricity. Changu changu moto is becoming popular in which (52.7 %) reported to be using change changu moto, although more has to be done to swallow the remaining (47.3 %) who are not using it. Households were further investigated in terms of access to food security, diet and food economy, where majority households (90.8 %) in the sample reported to have access to cereals and carbohydrates; while (81.1 %) said they do not have access to fruits that are rich in vitamin A; and (87.5 %) have also reported that they have no access to milk and milk related products; and a good (90.0 %) still live without access protein food products The other component in the survey was of water, hygiene, and sanitation. The baseline found that (85.3 %)

of the overall sample reported to have access to boreholes as source of drinking water; although somehow disappointing, (63.3 %) of the households interviewed answered that they do not treat drinking water before consuming may be this can be contributed to the fact that (62.0 %) have no knowledge in how to treat water. In terms of sanitation about (81.1 %) of the households have a pit latrine as their main source of sanitation at household level; and that (69.3 %) said they wash hands before preparing a meal and (86.1 %) wash vegetables before preparing them. Education is one of community capitals; as such no project can survive when a community has high illiteracy levels. About (44 %) mentioned they have not attended formal education; while (24.4 %) said they cannot read and write English; and (24.7 %) cannot read and write Chichewa. What is encouraging is that (81.8 %) of the respondents reported to have members attending either a school or college education. School attendance is encouraging too, as (81.1 %) of the households said they have improved school attendance. This is in agreement with the school dropout record which is rated at (22.2 %). When asked to mention the root causes of dropout in that community, most of the households mentioned lack of school fees (42.6 %) as the outstanding issue. Just as education, health citizens are the community capital, hence the need to have more focus. Just as many communities in Africa, most households reported that their major health challenge is malaria (82.7 %); and encouraging enough is that HIV/AIDS prevalence rate is relatively small (10.7 %) comparatively the same as the national HIV/AIDS prevalence which is also at about (11 %). The baseline results show that (85 %) of the households in the overall sample reported to have access to public health services which in true sense have poor services. Most of them reported financial challenges and walking long distances to access health services (42.1 %; 41.4 %) respectively. Another encouraging factor in the survey is that households experience low deaths in their households, as (77 %) of those interviewed reported to have no death report in their families. Finally, the baseline data established that government is the main stakeholder (64.8 %) in providing social services in this community and that majority of households (64.6 %) attend village savings groups. To achieve a meaningful social transformation initiative, it is advisable that service providers whether public or charities have a holistic and integrated approach to service delivery realizing that poverty is made up of interrelated disadvantages known as “poverty traps”

ABBREVIATIONS

AIDS	Acquired immunodeficiency syndrome
ART	Antiretroviral Therapy
BRAC	Building Resources Across Communities
DC	District Commissioner
FINCA	Foundation for International Community Assistance
GDP	Gross Domestic Product
HH	Household
HIPIC	Heavily Indebted Poor Countries
HIV	Human Immunodeficiency Virus
IHS 3	Integrated Household Survey number three
IFAD	International Fund for Agricultural Development
IMF	International Monetary Fund
JCE	Junior Certificate Examinations
KM	Kilometer
MCC	Millennium Challenge Cooperation
MK	Malawi Kwacha
MP	Member of Parliament
MSCE	Malawi School Certificate Education
NGO	Non Governmental Organization
NSO	National Statistics Office
PLSCE	Primary School Leaving Certificate
PRGF	Poverty Reduction and Growth Facility
SDG	Sustainable Development Goals
T/A	Traditional Authority
UK	United Kingdom
UNICEF	United Nations International Emergency Children's Fund
TB	Tuberculosis
TOR	Terms of Reference
VDC	Village Development Committee
WASH	Water, Sanitation and Hygiene

TABLE OF CONTENTS

ACKNOWLEDGEMENTS.....	2
EXECUTIVE SUMMARY.....	3
ABBREVIATIONS.....	8
TABLE OF CONTENTS.....	9
1. INTRODUCTION.....	17
1.1. Background and contents.....	17
1.1.1. Country profile, Demographic and socio- economic data.....	17
1.1.2. Rural poverty in Malawi.....	19
1.2. Nkhata-Bay demographic socio-economic profile.....	21
1.3. The baseline survey.....	22
1.4. Rationale and significance of the survey.....	23
1.5. Objectives of the baseline survey.....	24
1.6. Expected outputs from the survey.....	25
1.7. The scope of the survey.....	25
1.8. Survey impact area and the target population.....	26
2. SURVEY METHODOLOGY.....	27
2.1. Description of the methodology.....	27
2.1.1. Approach and strategy.....	27
2.1.2. Selection and training of Data collectors and supervisors.....	27
2.1.3. Survey tool used in the conduct of the survey and their relevance.....	28
2.1.4. Sampling and instruments.....	28
3. DATA TABULATION AND PRESENTATION.....	30
3.1. Data entry and analysis.....	30
3.2. Data validity and invalidity.....	31

3.3	Demographic characteristics of the respondents	31
3.3.1.	Age of the households head.....	31
3.3.2.	Sex of the household heads.....	32
3.3.3.	Marital status of the house hold.....	34
3.3.4.	Number of people in the house hold.....	35
3.3.5.	Highest Educational levels of the house hold.....	36
3.4.	Household income and debt	38
3.4.1.	Average income per household	39
3.4.2.	Sources of income at household level.....	39
3.4.3.	Households debts.....	42
3.4.4.	Amount of loan/ Debt accessed.....	42
3.4.5.	Where the loan was accessed from.....	43
3.4.6.	Loan/ Debt repayment by households.....	44
3.4.7.	Household use of loan/ Debts.....	45
3.4.8.	Household that has challenges in repaying the loan/ Debts.....	46
3.4.9.	Challenges faced in repaying the loan/ Debts.....	48
3.4.10.	Business information.....	49
3.4.11.	Problems of not starting a new business.....	49
3.4.12.	Kind of business.....	50
3.4.13.	Preferred training opportunities by households.....	51
3.4.14.	Marketing strategy.....	53
3.4.15.	Marketing selling their products.....	55
3.4.16.	Challenges faced when selling products.....	55
3.5.	Livestock, Assets, Livelihood, wellbeing and skills...	57
3.5.1.	Number of Households raising livestock the last 12 Months.....	57
3, 5.2.	Number of livestock per household.....	58
3.5.3.	Housing roofing materials.....	60
3.5.4.	The walls of the main house.....	61

5.5.5. Household Assets.....	62
3.5.6. Number of household members sleeping in mosquito net.....	64
3.5.7. Household dairy pressing needs.....	65
3.5.8. Meals taken per day.....	67
3.5.9. Households having its own piece of land.....	68
3.5.10. Household land holding size.....	70
3.5.11. Type of crop being grown by the HH.....	72
3.5.12. Household livelihood.....	73
3.6. Access to built, social and natural resources...	74
3.6.1. Nearest health center.....	75
3.6.2. The nearest market.....	75
3.6.3. Nearest pre-school.....	77
3.6.4. Replanting of trees.....	77
3.6.5. Households using firewood and charcoal as their main source of fuel energy.....	79
3.6.6. Households using electricity as their main source of fuel energy.....	81
3.6.7. Households using changu changu moto.....	81
3.7. Food security, Diet and food economy...	82
3.7.1. Access to cereals/ Carbohydrates.....	82
3.7.2. Access to fruits that are rich in vitamin A.....	83
3.7.3. Access to milk and milk related products.....	84
3.7.4. Access to protein related products.....	84
3.8. Water, hygiene and sanitation.....	85
3.8.1. Main source of drinking water.....	85
3.8.2. Number of households treating drinking water.....	86
3.8.3. Households knowledge of treating drinking water.....	87
3.8.4. Household main type of sanitation.....	89
3.8.5. Washing their hands before preparing their meals.....	90
3.8.6. Household washing vegetables before preparing them.....	91

3.9. Education attainment	94
3.9.1. Higher education attainment of the household	94
3.9.2. Household members who are able to read and write Chichewa and English.....	96
3.9.3. Household members who are able to write and read Chichewa.....	97
3.9.4. Members of the household attending school and colleges.....	98
3.9.5. School attendance trend.....	100
3.9.6. School dropout record.....	100
3.9.7. Key causes of school dropout.....	102
3.10. Health factors...	104
3.10.1. Major health problems facing the households.....	105
3.10.2. HIV/AIDS prevalence at household.....	106
3.10.3. How households treat illness.....	107
3.10.4. Challenges households face in accessing treatment.....	108
3.10.5. Households death record.....	109
3.10.6. Frequency of deaths at household level.....	111
3.10.7. Causes of deaths at household level.....	111
3.11. Households participation in community projects	112
3.11.1. The most active NGOs/ organizations in the community.....	112
3.11.2. Household membership with associations.....	113
4. 0. CONCLUSION AND OVERALL RECOMMENDATIONS	116
APPENDIX 1: QUESTIONNAIRE	118

LIST OF TABLES

Table 3.3.1. Age of the household head.....	31
Table 3.3.2. Showing sex of the household head.....	33
Table 3.3.3. Marital status of the household	34
Tab3.3.4. Number of people in the household.....	36
Table 3.3.5. Showing the highest educational levels for the head of the household.....	37

Table 3.4.1.	Average income for your household for the last 12 months.....	39
Table 3.4.2.	First, second and third most important source of income for the household.....	41
Table 3.4.3.	Household debts.....	42
Table 3.4.4.	Amount loan/ Debts accessed.....	43
Table 3.4.5.	Where the loan was accessed.....	44
Table 3.4.6.	Loan/ Debt repayment by household.....	45
Table 3.4.7.	Household use of loan/ Debt.....	46
Table 3.4.8.	Household that had challenges in repaying the loan/ Debt.....	47
Table 3.4.9.	Challenges faced in repaying the loan.....	48
Table 3.4.10.	Member of the HH who had done any kind of small business in last 12 months.....	49
Table 3.4.11.	Problems faced for not starting business.....	50
Table 3.4.12.	Kind of business.....	51
Table 3.4.13.	Preferred training opportunity for the heads of department.....	52
Table 3.4.14.	Marketing strategy.....	54
Table 3.4.15.	Kind of market they sell their products.....	55
Table 3.4.16.	Challenges faced when selling products.....	56
Table 3.5.1.	Number of households raising livestock the last 12 months.....	57
Table 3.5.2.	Households with animals at the moment.....	59
Table 3.5.3.	Roofing material for the main house	60
Table 3.5.4.	The walls of the main household.....	61
Table 3.5.5.	Household assets.....	63
Table 3.5.6.	Number of households sleeping in mosquito net.....	65
Table 3.5.7.	Household pressing needs	66
Table 3.5.8.	Meals taken per day.....	67
Table 3.5.9.	Households owning piece of land.....	69
Table 3.5.10.	Household landholding size.....	71
Table 3.5.11.	Types of crops grown by the HH.....	72

Table 3.5.12.	Livelihood skills available in the household.....	74
Table 3.6.1.	Nearest health center.....	75
Table 3.6.2.	Nearest market.....	76
Table 3.6.3.	Nearest pre-school.....	78
Table 3.6.4.	Planting at least three trees after cutting down one.....	79
Table 3.6.5.	Main source of fuel energy for the HH is firewood and charcoal.....	80
Table 3.6.6.	Main source of fuel energy for the HH is electricity.....	81
Table 3.6.7.	HH using changu changu moto.....	82
Table 3.7.1.	Access to cereals/ carbohydrates (porridge, or nsima of maize, sorghum, rice etc.....	83
Table 3.7.2.	Fruits rich in vitamin A (Mango, papaya, other yellow fleshed fruits).....	84
Table 3.7.3.	Milk and milk products (Cheese, yoghurt, powder milk, condensed milk, milk of any animal).....	85
Table 3.7.4.	Access to protein related products.....	85
Table 3.8.1.	Main source of drinking water in the past 12 months.....	86
Table 3.8.2.	Number of households that treated their drinking water before consumption.....	87
Table 3.8.3.	Household knowledge of treating drinking water.....	88
Table 3.8.4.	Main type of sanitation of the household.....	90
Table 3.8.5.	Washing hands before preparing meal.....	91
Table 3.8.6.	Households washing fresh vegetables the last time you prepared them.....	92
Table 3.9.1.	The highest education attainment of this household.....	95
Table 3.9.2.	Household members who are able to read and write Chichewa and English.....	96
Table 3.9.3.	Household members who are able to read write Chichewa	98
Table 3.9.4.	Members of the household attending school or college.....	99
Table 3.9.5.	School attendance trend.....	100
Table 3.9.6.	Members of the household dropout from school.....	101
Table 3.9.7.	Causes of School Dropout.....	103

Table 3.10.1. Major health problems facing this household in the past 12 months.....	105
Table 3.10.2. Member of the household affected by HIV/ Aids illness.....	107
Table 3.10.3. Treatment of the illness of household member in the last 12 months.....	108
Table 3.10.4. Challenges the household face in accessing treatment by one of the members.....	109
Table 3.10.5. Household experienced any death in last 12 months.....	110
Table 3.10.6. Frequency of the deaths at household level.....	111
Table 3.10.7. Causes of deaths at household level.....	112
Table 3.11.1. The most active NGOs/ organizations in the community.....	113
Table 3.11.2. Household membership to associations.....	114

LIST OF FIGURES

Figure 1 Map of Malawi.....	17
Figure 2 Map of T/A Malenganzoma.....	26
Figure 3 Sample of household matrix.....	29
Figure 4 Showing age of the household head.....	32
Figure 5 Sex of the household head.....	33
Figure 6 Marital status of the household.....	35
Figure 7 Showing highest educational levels of household head.....	38
Figure 8 Challenges in repaying the loan.....	47
Figure 9 Preferred training opportunities for heads of households.....	53
Figure 10 HH marketing strategy.....	54
Figure 11 Households raising livestock the last 12 months.....	58
Figure 12 Households with animals at the moment.....	60
Figure 13 The walls of the main house.....	62
Figure 14 Household assets.....	64
Figure 15 Meals taken per day.....	68

Figure 16	Household with piece of land.....	69
Figure 17	Land availability.....	71
Figure 18	Crops grown on the piece of land.....	73
Figure 19	Nearest market.....	77
Figure 20	Main source of fuel energy for the household.....	80
Figure 21	Household knowledge of treating drinking water before consumption.....	89
Figure 22	Washing vegetables before preparing them.....	93
Figure 23	Highest education attainment.....	95
Figure 24	Household members who are able to write and read English.....	97
Figure 25	Members of household attending school or colleges.....	99
Figure 26	Key causes of school dropout.....	102
Figure 27	Causes of school dropout.....	104
Figure 28	Major health problems facing the households.....	106
Figure 29	Death record at household level.....	110
Figure 30	Household membership to associations.....	115

Malawi is a landlocked country, lies along the Great African rift valley and bordered by three countries; namely Tanzania to the North & North East; Zambia to the North West and Mozambique to the East, South East, South and South West. It is 901 km long, 80-161 km wide, and total surface area is 118,484 sq km. 20% of the country is Lake Malawi, “fresh water lake”, the 3rd largest lake in Africa with over 1,000 species of fish. Malawi also has Mt. Mulanje, the highest in Central Africa (3,000 m above sea level). The country is divided into 3 regions and 28 administrative districts. Malawi has a population of over 17 Million (NSO), in which about 15 Million people are rural population; (2014 Census).

Although with contradicting statistics, but consensually, Malawi is ranked as one of poorest countries in the Southern part of Africa, with about 50% or so of its population living in poverty (2015 Oxfrm Report). The July 2016 World Bank report has ranked Malawi as one of the poorest countries in the world. Landlocked Malawi ranks among the world's most densely populated and least developed countries. The economy is predominately agricultural with about 80 % of the population living in rural areas. Agriculture, which has benefited from fertilizer subsidies since 2006, accounts for one-third of GDP and 90% of export revenues. The performance of the tobacco sector is key to short-term growth as tobacco accounts for more than half of exports. The economy depends on substantial inflows of economic assistance from the IMF, the World Bank, and individual donor nations. In 2006, Malawi was approved for relief under the Heavily Indebted Poor Countries (HIPC) program.

In December 2007, the US granted Malawi eligibility status to receive financial support within the Millennium Challenge Corporation (MCC) initiative. The government faces many challenges including developing a market economy, improving educational facilities, facing up to environmental problems, dealing with the rapidly growing problem of HIV/AIDS, and satisfying foreign donors that fiscal discipline is being tightened. Between 2005 and 2009 Malawi government exhibited improved financial discipline under and signed a three year IMF Poverty Reduction and Growth Facility (PRGF) worth \$56 million. The government announced infrastructure projects that could yield improvements, such as a new oil pipeline for better fuel

access, and the potential for a waterway link through Mozambican rivers to the ocean for better transportation options. Since 2009, however, Malawi has experienced some setbacks, including a general shortage of foreign exchange, which has damaged its ability to pay for imports, and fuel shortages that hinder transportation and productivity. Investment has fallen continuously for several years and in 2013 amounted to just 13% of GDP. The government has failed to address barriers to investment such as unreliable power, water shortages, poor telecommunications infrastructure, and the high costs of services. Donors, who provided an average of 36% of government revenue in the past five years, suspended general budget support for Malawi in 2011 due to a negative IMF review and governance issues, (Malawi Economy Profile 2014).

1.1.2. Rural poverty in Malawi

Malawi rural population constitutes a majority of its population with 85%, residing in rural areas (World Bank Report 2016). The proportion of poor and ultra-poor is highest in rural areas of the southern and northern parts of the country (IHS 3) Report.

Access to assets, services and economic opportunities is profoundly unequal across the population. Larger households are more likely to be poor, particularly those with many children. Access to education, a major driver of relative wealth, is highly inequitable as well. Almost 30 per cent of poor children do not even start primary school, which is free in Malawi. Secondary and higher education is largely confined to non-poor households, mainly due to the required enrolment fees. Limited access to markets and services is another constraint. Poor rural people tend to live in remote areas with few roads and means of transport, which limits their economic opportunities. Access to financial services is severely restricted, especially for smallholder farmers. Only 12 per cent of households have access to credit.

The rural poor in Malawi are unable to diversify out of agriculture and tend to remain underemployed for part of the year. More than a third of rural households earn their livelihood only from farming or fishing. An additional 25 per cent combine work on their farm with other jobs, largely in agriculture. Other income sources tend to be limited to poorly paid agricultural labour. Few economic opportunities combined with the marked seasonality of rainfed agriculture

leads to labour shortages during the critical phases of the cropping season, with underemployment for the rest of the year.

The recurrence of shocks frustrates attempts to escape rural poverty. The most common shocks are weather-related, such as crop failures and increases in the price of food. Illness or injury is also very common, as are shocks associated with death of family members, heightened by the HIV/AIDS epidemic, which has affected 11.9 per cent of the population. Shocks often force households to sell assets, thereby undermining their ability to engage in productive activities. As a result, poor households have to adopt costly coping strategies such as selling assets, withdrawing children from school and reducing food consumption.

Agriculture is the most important sector of the economy, employing about 80 per cent of the workforce. The sector is dualistic, comprising smallholders and estates. More than 90 per cent of the rural population is smallholder farmers with customary land tenure. They cultivate small and fragmented landholdings over approximately 2.4 million hectares, with low yields, and are mainly subsistence-oriented. Over 80 per cent of this land is planted with maize. The estate land is mainly under freehold or leasehold tenure and the main crops are tobacco, tea, sugar and coffee.

Tobacco is Malawi's largest export cash crop, accounting for over 50 per cent of export earnings, followed by tea and sugar. Malawi is able to produce around 3 million tonnes of maize, which is above the self-sufficiency level of 2.3 million tonnes. However, in poor seasons widespread food shortages are experienced. Many households with large families and small plots suffer chronic food insecurity and malnutrition.

Despite the availability of better technologies, the productivity of most crops has not improved since the 1970s, largely as a result of declining soil fertility. Also contributing to the low yields are poor access to financial services and markets, unfavourable weather, small landholdings and nutrient-depleted soils, coupled with limited use of fertilizers. The use of improved varieties, together with fertilizers, better crop husbandry and irrigation, has the potential to greatly improve yields. Post-harvest losses are estimated to be around 40 per cent of production.

Livestock ownership is very low by regional standards. Performance of the livestock sector is affected by low productivity of the cropping sector: as cropping extends into grazing areas, the number of ruminant livestock has been decreasing. Per capita meat consumption and animal protein intake are low, contributing to poor nutrition among children (Source: IFAD 2014).

1.2. Nkhata Bay Demographic and Socioeconomic profile

Nkhata Bay District, is a district in the Northern Region of Malawi, with about 30 Km from Mzuzu City and about 450 Km from Lilongwe, the Capital City of Malawi. It has a population of about 260 583, against the projected national population of 20, 000 (NSO); with a land of 4,071 Sq Km most of which is spread along side Lake Malawi, this is why it a lakeshore district. The main language spoken is Tonga, seconded by Tumbuka, then Chewa, and English lastly. As such, Tonga is the dominant tribe in the District. Their main food crop is cassava, seconded by maize (HIS-3). Fishing remains a major source of income and economic activity, alongside subsistence farming. Nkhata Bay has about 42, 269 households of which about 79.2 % are headed by male, and 20.8 % are headed by females, against the national composition in which 76.2 % are male headed, and 23.9 % are headed by females (IHS3) Report. Like many other districts in Rural North, the average household size is 4.7 members, against 4.6 members at national level (IHS3). Households are composed of an average of 5.1 people per household. It is one of the districts in Malawi with high literacy level at 75 % Literacy level versus 65.4 % national literacy index, although the data shows 65.9 % have no formal education, 18.9 % have PSLCE, 10.0 % have JCE, 44% have MSCE and 0.9 % have tertiary education respectively (IHS3). This is in contrast with the national distribution where 74.2 % have no formal education qualifications, 10.8 % have PSLCE, 8.3 % have JCE, 5.2 % have MSCE, and 1.6 % has Tertiary qualifications. School dropout is relatively low at 0.6 % at primary level versus 1.3 % at national level, but increases at secondary school level at 6.6 %, versus 11.9 % at national level. The main reason of not attending school and increased dropout being having no money to pay for school fees (40.9 %), against lack of interest at national level (45.1 %). Malaria remains the main health problem in the district with 39.2 % compared to 42.7 % national wide; where majority 59.2 % of the population access health services from public hospitals, comparing to 66.0 % at national

population who depend on public health services. 63.01 % of the population sleeping under mosquito nets, compared to 58 % national wide.

Lending and borrowing culture is a serious problem in this district just as it is a national issue, as only 3.1 % are able to borrow money from different sources, lower than the national rate at 8.3 % of the population who are able to access loans or debts in Malawi (IHS3). The data shows that 91.9 % of people in Nkhata Bay District, have never applied for a loan, and this is relatively higher comparing with the national percentage where 86.5 % have never applied for loan, due to higher interest rates as the main reason for not accessing loans (IHS3). Most households in Nkhata Bay have access to safe water from boreholes 76.8%. Just as it is a national trend, people in Nkhata Bay borrow money from different sources; neighbors, banks, individual money lenders, SACCO, etc. However, majority access loans from two outstanding sources; SACCO and neighbors. People of Nkhata Bay (98.7 %), just like their counterparts in other districts (97.4 %), heavily rely on firewood and charcoal as their main source of fuel energy for both cooking and lighting. Only about 7.6 % Malawians have access to electricity, while only 3.2 % population that can access electricity. In terms of sanitation, about over half of the district population is using traditional pit latrine as their main toilet, although the figure is a bit low compared with national statistics where 63.9 % have access to traditional pit latrines toilets Malawi 65.9%; 56.7%. Just like many other rural districts where poverty is high. Poverty levels are still very high in the district, where 63.0 % are described poor compared to the national rate where about 50 % of the population who are poor. (Key source: Integrated Household Survey 3)

1.3. The Baseline Survey

The Capacity Foundation, A UK charity organization initiated the said baseline survey in Nkhata Bay District, specifically in area of T/A Malenganzoma as a fact finding for its legitimate operations and investment sense in this community. The Government of Malawi has a modest revenue budget and its spending on services is heavily dependent on international aid. The terms and conditions under which aid is provided mean that the Government of Malawi is constricted in its decision-making and policy initiatives. International aid agencies often provide funding for programmes that last for a limited period leading to chronic inconsistency of service provision.

The Capacity Foundation is being formed in an attempt to break the circle of dependency by building on successful existing programmes elsewhere in the world run by BRAC, FINCA, the Microloan Foundation and the Grameen Bank among others. Local economic growth will be harnessed to the delivery of desirable community services. Mainly through the innovation of microloans accompanied by robust qualification, training and mentoring practices, those organisations have shown that individuals and families can prosper by taking our modest loans for existing or new business. All of them demonstrate an extremely high repayment rate with the loan usually repaid well within a year. Many clients take out successive loans to build their businesses. Typically loans are charged at around 25% interest. The most relevant example is BRAC, whose operation started in Uganda ten years ago and is now 70% self-funding. The interest formula pays for the organisation's infrastructure of support for borrowers and enables recycling of repayments to fund further loans.

The Capacity Foundation will develop and adapt the microloan model by allocating a portion of the repayments to fund services via a created social fund controlled by the community. The social fund will be spent according to community priorities with 'community' in this sense defined as the inhabitants of a TA. To achieve this, the Capacity Foundation engaged the services of a competent and professional consultant to carry out a baseline survey in the proposed project impact area. The outcome of the survey, will act as a benchmark from which the activities of the project will be measured; and at the same time, the situation analysis from the survey, will formalize and legitimize Capacity Foundation's case for investment and funding exercises.

1.4. Rationale and significance of the survey

The Capacity Foundation will need investment to establish its program before growing toward full self-financing. To attract funding it is necessary to create a baseline against which to measure the Foundation's progress toward its objective. Therefore, the rationale of the survey was to establish a benchmark for socioeconomic indicators in selected socioeconomic areas of which the Capacity Foundation would measure its success and progress and at the same justify for its investment and fundraising sense. The survey took place in about sixteen sampled villages in the TA Malenga

Mzoma area, in Nkhata Bay District; targeting some 1207 sampled households. As the TOR has stipulated, the survey will focus mainly on economics but will also encompass educational attainment and health factors because both have such a high impact on economic activity.

1.5. Objectives of the Baseline Survey

- The Capacity Foundation has identified socioeconomic gaps which have led to increased poverty levels especially among the rural masses. As such, the Foundation is geared to alleviation poverty levels through financial inclusion for the rural poor, specifically, through microloan initiatives.
- The primary objective of the baseline survey was to collect primary data on a number of socioeconomic variables and the demographic status in TA Malenganzoma (impact area), more especially in selected sampled communities “villages” through which Capacity Foundation would measure its success as it rolls out its operations and justify its investment sense.
- The objective of the baseline survey was to measure and understand the economic status of households in the study area in order to be able to measure the impact of the future activities of the Capacity Foundation project. As such, the baseline survey was seeking to establish the baseline information and indicators to be used for measuring the progress in a number of socioeconomic areas: livelihood and skills, livestock and physical assets, access to built and natural resources, household income, household debt, food security including diet and food economy, water security, educational attainment, health factors, and water supply, sanitation and hygiene in the project target area.
- To collect secondary data of Nkhata Bay District and Malawi at large as a means of determining the overall demographic profile and socioeconomic status at macro level.
- The information collected through this baseline survey would help the Capacity Foundation to adapt its approaches of addressing the socioeconomic outlined in objective (2) in the proposed program impact area.
- The baseline survey, jointly with the end-of-program survey and evaluation would provide a key reference to assess the extent to which the Capacity Foundation has

achieved the expected results and contributed to the effort of the Government of Malawi toward the achievement of the Millennium Sustainable Goals (SDGs).

- As a pilot survey for Capacity Foundation, the survey approach, methodology, tools and strategies, would help the Foundation replicate its program in other areas when expanding its operation initiatives.

1.6. Expected outputs from the Survey

The following survey outputs were expected from the supplier:

- Statistical and narrative information placing the study area in the context of (a) the Nkhata Bay District and (b) Malawi.
- Determine the survey tools to be used.
- Develop and design a questionnaire to be approved by the Client.
- Train data collectors and supervisors.
- Manage the survey in the study area.
- Record and tabulate data collected in the course of the survey.
- Analyze the survey data.
- Draw conclusions and make recommendations on the basis of the data.
- Provide an Interim Report at the conclusion of the field work describing how the survey field work went operationally, challenges encountered and how they were handled, and improvements that should be made for future implementation should the survey be extended to another study area.

1.7. The Scope of the Survey

The scope of the survey include the collecting data from the following socioeconomic indicators: livelihood and skills, livestock and physical assets, access to built and natural assets, household income, and food security including diet and food economy, water security, educational attainment, health factors. The scope involves data analysis of the data collected, commentary, interpretation and recommendations.

1.8. Survey Impact Area and the Target Population

The survey took place in the area (community) of the Traditional Authority (T/A) Malenganzoma in Nkhata Bay District, Malawi. T/A Malaenganzoma has a population of about 20 000 people, with about 31 villages and about 4 000 households. T/A Malenganzoma is in the Southern part of Nkhata Bay District, about 20 Km to Chintheche Shopping Centre, and about 50 Km to Nkhata District Headquarters.



Figure 2 Map of T/A Malenganzoma

2. SURVEY METHODOLOGY

2.1. Description of the methodology

2.1.1. Approach and Strategy

To achieve the desired results, the survey was conducted at household level, thus, targeting the households and not individuals. Data was collected at household level where heads of households or their representatives were key respondents to the survey questionnaire. Each data collector was expected to reach a maximum of 10 households in a day, a total of 120 households at the end of the exercise; and spend at least 30 – 40 minutes at each household.

Targeted households were marked (assigned with a number) was marked by giving it a serial number for easily identification. Some visual and audio aids such as cameras were used in the survey to collect and analyze data but upon seeking consent from the beneficiaries.

There were twelve data collectors and two supervisors; each supervisor was leading a contingent of six data collectors every day. The six member group was formed each day of the survey with new faces in each group every day. No group was permanent. The identification of targeted households, communication, language etc was simpler since all data collectors came from the same communities. Supervisors and data collectors were formally identified using Identity cards.

2.1.2. Selection and training of Data Collectors and Supervisors

Data collectors were selected based on merit. Entry qualification was MSCE; and they went through interview process in which 40 candidates were shortlisted, and 12 of them were successful. Training was conducted for 4 days, 12th July to 14th July 2016. The first three days were allocated to the project overview, project objectives and questionnaire interpretation. On the following day, data collectors conducted a practical test with the questionnaire, this for training purposes and to validate the questionnaire.

2.1.3. Survey tools used in the conduct of the survey and their relevance

The survey adopted both the qualitative and quantitative research paradigms. The advantage of using both approaches is that each complements the other and has the consequence of the other. No research can produce effective results when using only one paradigm since data is always quantitative and qualitative. The aim of qualitative research is to describe certain aspects of a phenomenon, with a view to explaining the subject if study. Qualitative Research is primarily exploratory research. It is used to gain an understanding of underlying reasons, opinions, and motivations. It provides insights into the problem or helps to develop ideas or hypotheses for potential quantitative research.

On the other hand, quantitative is used to collect data that is numerical and statistical in nature. It is described by in terms of “empiricism and positivism”. The survey approach is an objective, formal systematic process in which numerical data findings are collected. It describes tests and examines cause and effect relationships. It uses a deductive process of knowledge attainment.

As such a **survey questionnaire** was used as the main survey tool for collecting data. However, data collectors incorporated a variety of techniques to collect especially qualitative data such as observation and unstructured in depth interviews. Some random unstructured interviews were also conducted with community leaders like village heads, councilor, Member of Parliament (MP), religious leaders etc especially by survey supervisors and the consultant himself, so that there is a wide scope of information needed.

2.1.4. Sampling and Instruments

The sampling method was discussed extensively during the inception mission and the methodology and sampling size fine-tuned for the purpose of this baseline survey, which focused primarily on household level questionnaires. A sample of 16 villages from initial 31 villages, were selected randomly, basing on their geographical location. A sample of 1204 households was selected, from a total of 4000 households, representing 30% population survey, (**See Figure 1 details**). To select the actual households per village basing on the village sample, the survey adopted the random survey technique. The household selection technique followed a number of randomization processes for example by a randomly selected number between 1 and 3; or 1 to 2 to determine the starting

household in any given cluster. After which every 3rd or 2nd household was selected for the survey. To avoid sample error and tampering, every selected household was marked with a number which will be the same number. Both quantitative and quantitative research demands random selection of the sample from the study population and the random assignment of the sample to the various study groups. Statistical sampling relies on the study sample to develop general laws which can be generalized to the larger population. The advantage of results obtained from random sampling is that the findings have an increased likelihood of being generalizable.

Figure 3 Sample Household Matrix

No	Village	Area (Location)	Total Number of Households	Sampled Households
1	Kanyanda	Kapesa	250	135
2	Chagowo	Chifira	200	105
3	Chiweyo	Chifira	200	105
4	Vinyanda	Kamwala	160	81
5	Burton	Mutchaya	100	81
6	Ndawambe	Chituka	80	35
7	Kalikija	Chituka	130	70
8	Chisankha	Chituka	100	60
9	Nabayoti	Chituka	200	95
10	Wilson	Chifira	160	88
11	Mukuonda	Chifira	310	140
12	Tera	Chifira	130	70
13	Kapeta	Kapesa	160	77
14	Khwala	Mutchaya	60	42
15	Chimbano	Kamwala	100	60
16	Yakufya	Kamwala	70	35
Total	16	16	2410	1204

3. DATA TABULATION AND PRESENTATION

3. 1. Data Entry and Analysis

The data entry process took 10 days and was done by five data entry clerks. Each data entry clerk entered 20 - 30 questionnaires per day. The Survey Program Manager ensured data were entered properly and maintained the quality of the data entered. Data analysis and cleaning was done for five days, in which 1207 questionnaires were analyzed rather than the previous number of 1204 estimated in the sample. This error of additional three households should be the result of other overzealous data collectors who exceeded their daily tasks. Due to time constraints and the urgency of the report, data cleaning was briefly done manually, without the use of software packages such as the SPSS or the Excel. All nine key variables were analyzed, that include the demographic characteristics of the respondents; household income and debt; Livestock, Assets, Livelihoods, Well Being and Skills; access to built, social and natural resources; food security, diet and food economy; water and sanitation; education attainment; health factors and households participation in community projects. However, as a tradition in every data analysis, not all questions in a variable were analyzed, except those that have direct meaning and response to the survey goal, purpose and objectives. Further, the analysis was based on key variables rather than comparing indicators for sampled villages or locations. The term “community” in this sense, stands for all villages in T/A Malenganzoma, since the sample used was a representation of these homogeneous villages. The survey beneficiary or the target group is T/A Malenganzoma, as such the findings is a true reflection of all villages in T/A Malenganzoma. Analyzing data for village by village, for all the 16 sampled villages could be more ambiguous, time consuming and irrelevant. During data interpretation, some indicators were compared to those of the overall district of Nkhata Bay.

3.2. Data Validity and invalidity

Two types of data are provided in this report; valid data and invalid data. Valid data in this sense stands for bigger percentage recorded and analyzed from the actual responses. While invalid data stands for a small percentage of missing information because the respondents did not give answers to the questions, and error during data collection recording or data entry stage.

3.3. Demographic characteristics of the respondents

The demographic characteristics of the respondents are presented in the tables below. About 1207 survey questionnaires were analyzed for this study. Key variables that were analyzed include age of the household head, sex of the household head, and marital status of the household head, number of people per household and highest level of education of the household head.

3.3.1. Age of Households Heads

The survey investigated the ages of household heads. The results show that ages between 35 to 49 are dominant ages heading households with 23.9%; followed by ages ranging between 50 to 64 at 19.5% and those between 25 to 34 are at 18.3%. The rest of ages shared the remaining percentages as presented in the **(Table 3:3.1), and (Figure 1 below)**. 35 to 45 years of age, is similar to the national and Nkhata Bay district average age groups heading families, (IHS3) Report.

Table 3:3.1 Age of the household head

	Frequency	Percent	Valid Percent	Cumulative Percent
15-24	117	9.7	9.9	9.9
25-34	230	19.1	19.5	29.5
35-49	333	27.6	28.3	57.7
Valid 50-64	282	23.4	23.9	81.7
65 and above	216	17.9	18.3	100.0
Total	1178	97.6	100.0	
Missing System	29	2.4		
Total	1207	100.0		

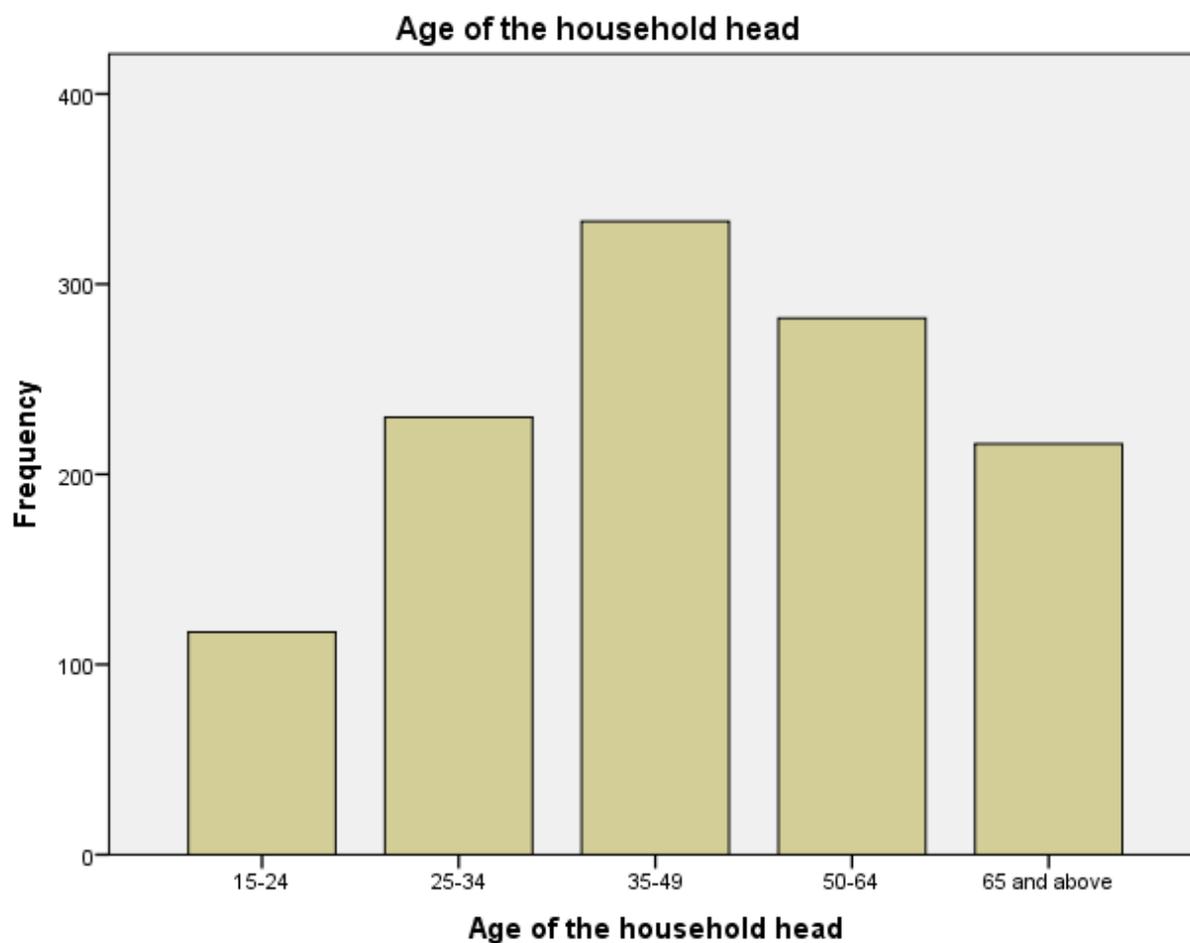


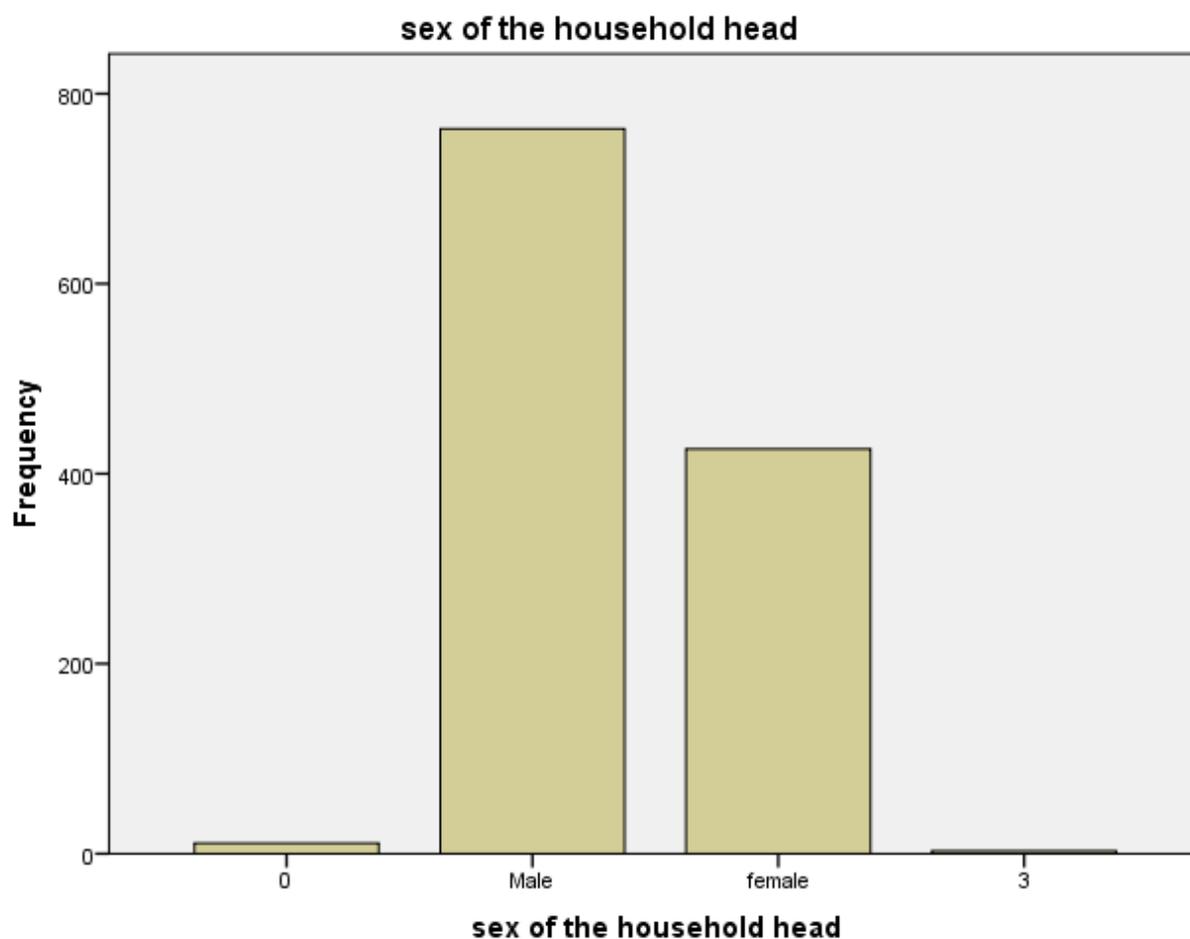
Figure 4 Showing Age of the Household Head

3.3.2. Sex of the Household Head

The survey has shown that majority of the household heads are male at 63.4% and 35.3% were female. (Table 3:3.2).

Table 3:3.2 Showing sex of the household head

	Frequency	Percent	Valid Percent	Cumulative Percent
0	11	.9	.9	.9
Valid Male	763	63.2	63.4	64.3
Valid female	426	35.3	35.4	99.8
3	3	.2	.2	100.0
Total	1203	99.7	100.0	
Missing System	4	.3		
Total	1207	100.0		

**Figure 5 Sex of Household Head**

3.3.3. Marital Status of the Household

On marital status, the survey showed that 59.6% of the heads of households were married; 5.8% were single, 21.3.% were either widows or widowers; and 10.2% were divorced.

Table 3:3.3 Marital status of the household

	Frequency	Percent	Valid Percent	Cumulative Percent
0	24	2.0	2.1	2.1
Married	694	57.5	59.6	61.7
Single	68	5.6	5.8	67.5
Widowed/ Widower	248	20.5	21.3	88.8
Valid Divorced/ Separated	119	9.9	10.2	99.1
5	9	.7	.8	99.8
7	2	.2	.2	100.0
Total	1164	96.4	100.0	
Missing System	43	3.6		
Total	1207	100.0		

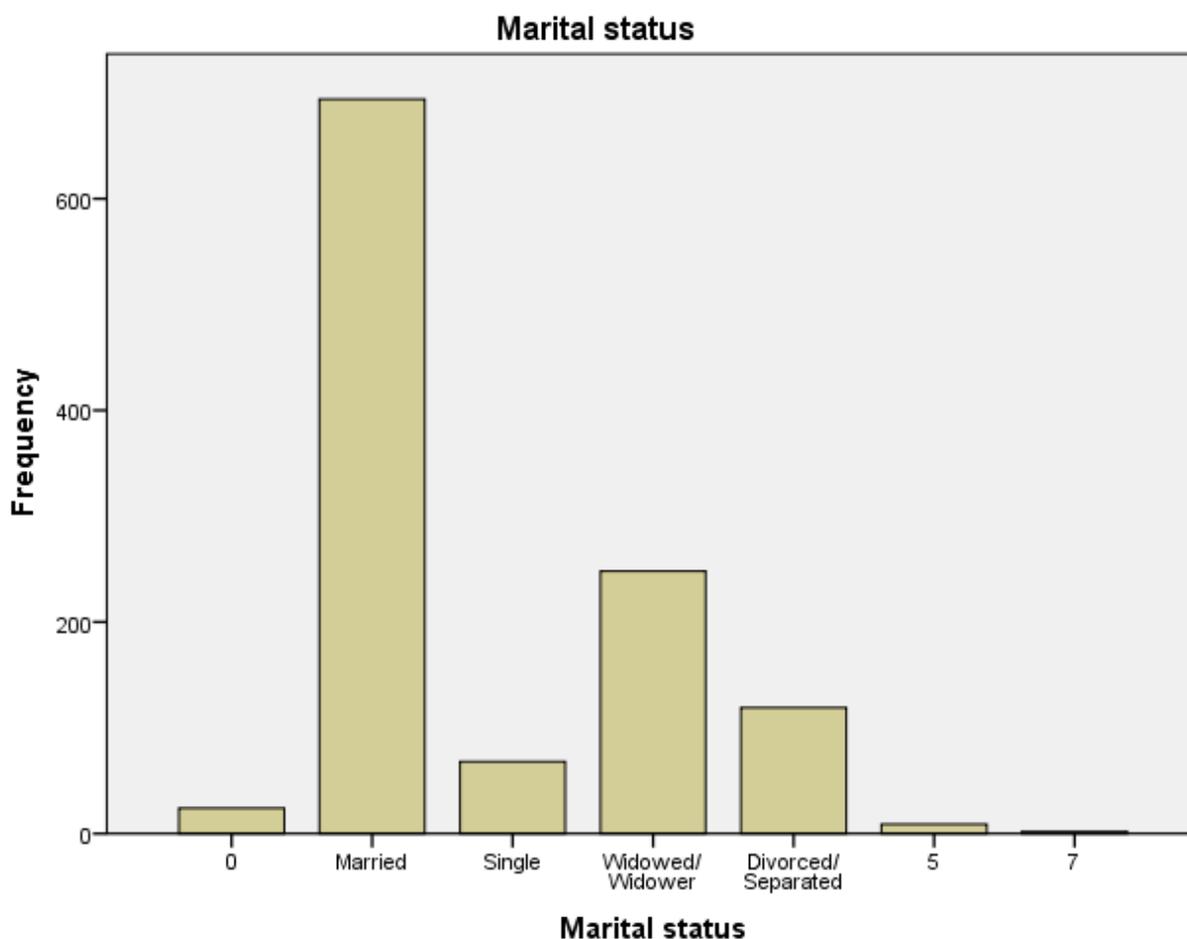


Figure 6 Marital Status per Household

3.3.4. Number of People in the Household

Most families in Africa including Malawi have large numbers of members due to extended family concept. This has been evidenced with the survey results tabulated here. (Table 3.3.4 shows that most households have members between 4 to 6 people, representing 41.5%; followed by those households with members ranging from 1 to 3 and finally those above 7 members. The findings show a little difference from the national household composition in which most households have members between 4 -5 members, and that of Nkhata Bay district as a whole which has 6 members and 6 (IHS 3) Report.

Table 3:3.4 Number of people in the household

	Frequency	Percent	Valid Percent	Cumulative Percent
1-3	392	32.5	34.1	34.1
4-6	476	39.4	41.5	75.6
7 and above	234	19.4	20.4	96.0
Valid				
4	32	2.7	2.8	98.8
5	6	.5	.5	99.3
6	1	.1	.1	99.4
7	1	.1	.1	99.5
8	6	.5	.5	100.0
Total	1148	95.1	100.0	
Missing System	59	4.9		
Total	1207	100.0		

3.3.5. Highest Education levels of the Households

The households were also classified based on their level of education for household heads. As the level of literacy increases, the number of households completing higher levels decreases. The (Table3:3.5) below, shows that the majority of Households are primary school dropout, scoring 45.1%; those completed primary school comes second at 21.1%; secondary school dropout are 12.1% attended technical/vocational course are .8%; while .1% attended University or higher education are 5% and those who have not attended any formal school are at 2.1%.

Table 3:3. 5 Showing the Highest educational levels for head of household

	Frequency	Percent	Valid Percent	Cumulative Percent
No formal school attended	25	2.1	2.1	2.1
Primary school dropout	60	5.0	5.0	7.0
1.0	544	45.1	45.1	52.1
Completed primary school	1	.1	.1	52.2
2.0	255	21.1	21.1	73.3
Secondary school dropout	1	.1	.1	73.4
3.0	151	12.5	12.5	85.9
Completed secondary school	34	2.8	2.8	88.7
Attended technical/vocational course	119	9.9	9.9	98.6
5.0	10	.8	.8	99.4
Attended university or higher	1	.1	.1	99.5
Total	6	.5	.5	100.0
	1207	100.0	100.0	

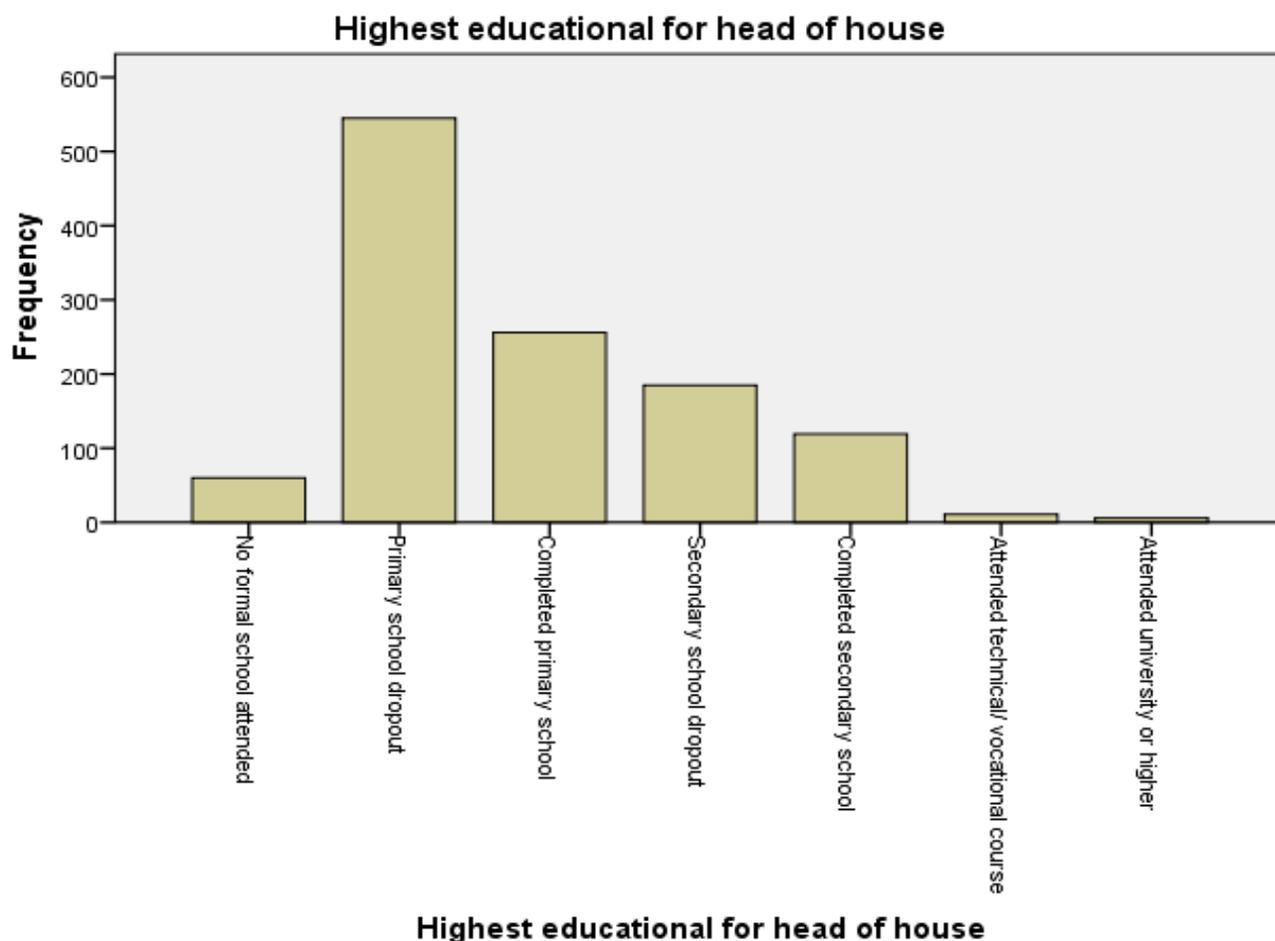


Figure 7: Showing Highest educational levels of household head

3.4. Household Income and Debt

Households were interviewed in terms of sources and level of income; as well as the issues concerning household debts. 1207 survey questionnaires were analyzed for this study. The main variables that have been analyzed include household average income for the last 12 months; The following was the seven average scales starting with the smallest amount in (**MK = Malawi Kwacha**); MK0000 to MK10000, MK11000 to MK20000, MK21000 to MK50000, MK5100000 – MK1000000, MK101000 to MK500000, MK501000 to MK900000, MK1000000 or above.

3.4.1. Average Income per Household

In terms of average income, results (**Table 3.4.1**) shows variations in terms of household income where 26.8% had an average income of MK21000 to MK50000; 21.3% had an average income of MK51000 to MK100000; while 15.4 % had an average income of MK101000 to MK500000; 18.1% had an average income of MK11000 to MK20000; 12.1% had an average income of MK0000 to MK10000; 2.7% had average income of MK501000 to MK900000; and finally, 3.1% had an average income of MK1000000 or above.

Table 3.4.1. Average income for your household for the past 12 months

	Frequency	Percent	Valid Percent	Cumulative Percent
0	6	.5	.5	.5
MK0000-MK10000	146	12.1	12.1	12.6
MK11000- MK20000	218	18.1	18.1	30.7
MK21000- MK50000	323	26.8	26.8	57.5
Valid MK51000- MK100000	257	21.3	21.3	78.8
MK101000- MK500000	186	15.4	15.4	94.3
MK501000- MK900000	32	2.7	2.7	96.9
MK1000000 & above	37	3.1	3.1	100.0
Total	1205	99.8	100.0	
Missing System	2	.2		
Total	1207	100.0		

3.4.2. Sources of Income at household level

In terms of sources of income, twenty-four income sources were investigated. The main categories are: production and selling of agricultural produce, production and selling of non agricultural produce, formal job, remittances, animal breeding, fishing, and small informal business, brewing and selling of sticks or fire wood. Results from (**Table 3.4.2**), show that households have a range of

sources that bring outcome to their families. However, production and selling of fish is the outstanding source of income at household level scoring 24.5%; followed by farm jobs at 21.7%; and the third one being production and selling basic food crops.

Table 3.4.2. First, second and third most important source of income for the household

	Frequency	Percent	Valid Percent	Cumulative Percent
0	23	1.9	2.0	2.0
Production/selling basic food crops	109	9.0	9.5	11.5
Production/selling of cash crops	18	1.5	1.6	13.0
Production/selling vegetables	29	2.4	2.5	15.6
Production/selling of fruits	10	.8	.9	16.4
Production/selling of grass	2	.2	.2	16.6
Part time job	102	8.5	8.9	25.5
Fishing/selling of fish	282	23.4	24.5	50.0
Informal trade	5	.4	.4	50.4
Collecting or selling of firewood or vegetal coal or sticks	28	2.3	2.4	52.8
Farm job	250	20.7	21.7	74.5
Selling of building materials	18	1.5	1.6	76.1
Pension	8	.7	.7	76.8
Informal small businesses	12	1.0	1.0	77.8
Formal small businesses	31	2.6	2.7	80.5
Gifts	26	2.2	2.3	82.8
Government social grants	1	.1	.1	82.9
Arts	17	1.4	1.5	84.4
No income	6	.5	.5	84.9
Support from others	145	12.0	12.6	97.5
others	29	2.4	2.5	100.0
Total	1151	95.4	100.0	
Missing System	56	4.6		
Total	1207	100.0		

3.4.3. Households Debts

In terms of household debts, the following were the seven key variables that were analyzed; household access to credit or loan for the past 12 months, the amount of the loan if the answer is yes, where the loan was accessed from, if the household repaid the loan, what the household used the debt or loan for, if the household had challenges in repaying the loan, and if they had changes, what were the challenges.

The results from (Table 3.4.3.) indicates a small difference from those who accessed debt or loan in the past 12 months in which 51.1% said no, meaning that they had no access to a debt or loan for the past 12 months; while 48.2% answered yes, meaning that they had access to a debt or loan for the past 12 months.

Table 3.4.3. Household Debts

	Frequency	Percent	Valid Percent	Cumulative Percent
No	572	47.4	51.1	51.1
Yes	539	44.7	48.2	99.3
Valid 3	6	.5	.5	99.8
4	1	.1	.1	99.9
6	1	.1	.1	100.0
Total	1119	92.7	100.0	
Missing System	88	7.3		
Total	1207	100.0		

3.4.4. Amount of loan/Debt Accessed

(Table 3.4.4) provides results regarding the amount of debt or loan accessed by the household. Seven options were provided; starting with the smallest amounts of less than MK5000, MK5000 to MK10000, MK20000, MK20000 to MK50000, and MK50000 to MK100000, MK100000 to MK500000, and MK500000 or above. The results show that most of them who accessed loans

and debts during the past 12 months had small loans, and just very few had access to huge loans/debts. Numbers were decreases as the loan/debt amount increases. Results of **(Table 3.4.4)** show that 30.1% indicated that they had access to MK5000 to MK10000, 24% had loans within the range of MK10000 and MK20000, 17 % had loans/debts of less than MK5000, while 14.9%, had loans/debt of MK20000 to MK50000, 5.2% said they had loans/debt of MK50000 to MK100000; then 5% had loans/debt of MK100000 to MK500000 and finally, 3% said had loans/debts of MK500000 or above.

Table 3.4.4. Amount loan/Debt Accessed

	Frequency	Percent	Valid Percent	Cumulative Percent
0	43	3.6	7.5	7.5
Less than MK5000	97	8.0	17.0	24.5
MK5000-MK10000	175	14.5	30.6	55.1
MK10000- MK20000	137	11.4	24.0	79.0
MK20000- MK50000	85	7.0	14.9	93.9
MK50000- MK100000	30	2.5	5.2	99.1
MK100000- MK500000	3	.2	.5	99.7
MK500000 & above	2	.2	.3	100.0
Total	572	47.4	100.0	
Missing System	635	52.6		
Total	1207	100.0		

3.4.5. Where the loan was accessed from

Issues of household accessing loans/debt was further analyzed in terms of where the loan/debt was accessed from. **(Table 3.4.5)** provides results in which village savings 38.7% and friends 32.6% shows are the main sources. Slight difference was also noted between those who obtained their debt/loans from their relatives 11.3%, and those who accessed it from microloan savings

11%; and very few reported that that they accessed their loans/debts from the bank 1.6%. This shows that many people access their loans/debts from village saving groups and friends compared to banks or microloan and lending organizations. This is contrary to the national and district level findings where it is reported that many people access loan/debt from relatives and neighbours.

Table 3.4.5. Where the loan was accessed from

	Frequency	Percent	Valid Percent	Cumulative Percent
0	27	2.2	4.7	4.7
Friend	187	15.5	32.6	37.3
Bank	9	.7	1.6	38.9
Valid Microloan savings	63	5.2	11.0	49.9
Village savings	222	18.4	38.7	88.7
Relative	65	5.4	11.3	100.0
Total	573	47.5	100.0	
Missing System	634	52.5		
Total	1207	100.0		

3.4.6. Loan/Debt Repayment by Households

Results from the survey shows that the community has the potential of loan/debt repayment. (Table 3.4.6) shows numbers of households that repaid the loans/debt and that did not. 81.7% respondents said they paid the loan/debt, while 17.2% said they did not repay.

Table 3.4.6. Loan/Debt Repayment by Households

	Frequency	Percent	Valid Percent	Cumulative Percent
No	97	8.0	17.2	17.2
Yes	461	38.2	81.7	98.9
Valid	2	.1	.2	99.1
	6	.3	.7	99.8
	7	.1	.2	100.0
Total	564	46.7	100.0	
Missing System	643	53.3		
Total	1207	100.0		

3.4.7. Household use of Loans/Debts

When asked what the households used the loan/debt for, out of six uses, two were said to be the main use of the debt/loan as tabulated in the (Table 3.4.7) below. 39.6% said they used the debt/loan as a business startup capital, and 34.4% said that they used the debt/loan for buying food supplies for their families. On the same, 9.6% said, they used the debt /loan for accessing medication, 7.4% used the debt/loan to pay school fees for their children, while 3.4% said they used it for other activities, and only 1.1% said they used it for farming activities. The farming activity getting the lowest responses is not surprising considering the fact that Nkhata Bay District at large, not a commercial farming district, but rather it is a subsistence farming district, and that most people grow cassava just for consumption and not for commercial purposes per se. The results are almost similar with the national and district statistics where majority take loans for start up capital and use it for purchasing especially food supplies.

Table 3.4.7. Household use of the Loan/Debt

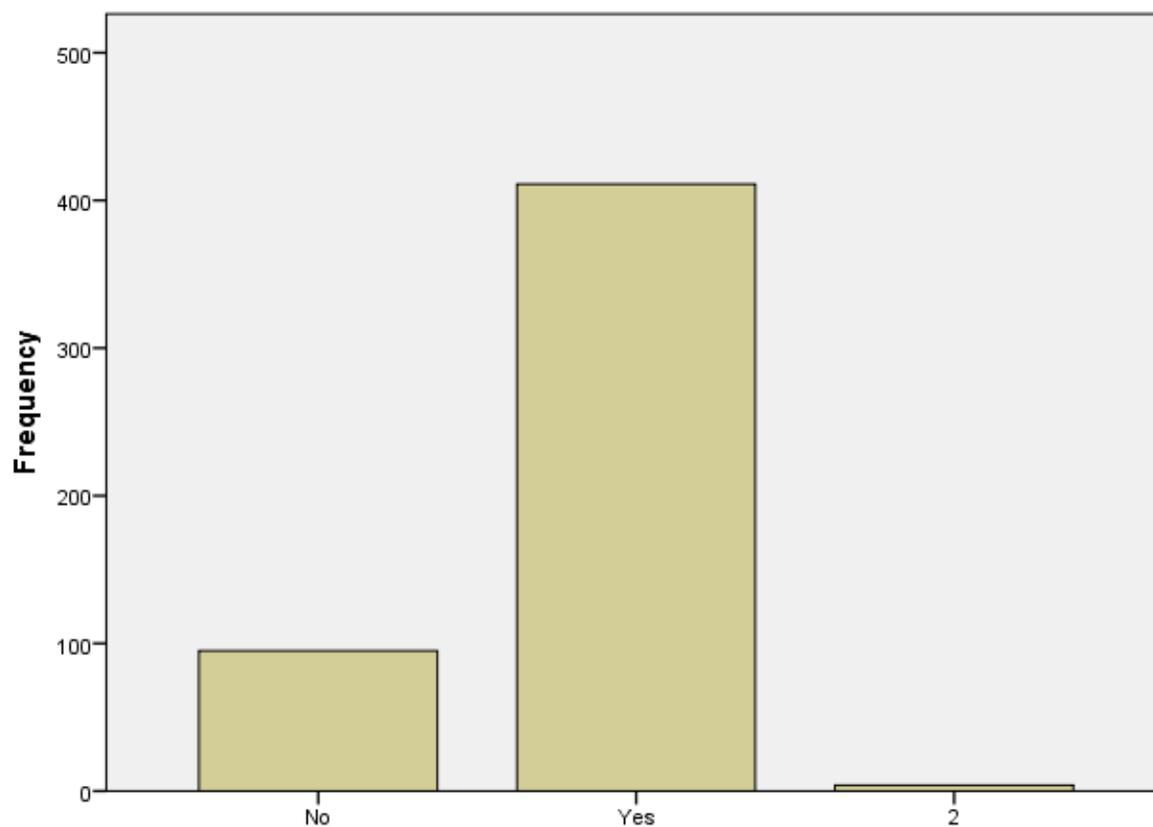
	Frequency	Percent	Valid Percent	Cumulative Percent
0	25	2.1	4.5	4.5
Business start up capital	219	18.1	39.6	44.1
Bought food supplies	190	15.7	34.4	78.5
Valid Medicine	53	4.4	9.6	88.1
Farming activities	6	.5	1.1	89.2
Paid school fees	41	3.4	7.4	96.6
Any other (specify)	19	1.6	3.4	100.0
Total	553	45.8	100.0	
Missing System	654	54.2		
Total	1207	100.0		

3.4.8. Households that had challenges in repaying the Loan/Debt

Households that had accessed loan/debt for the past twelve were further asked if they had challenges in repaying the loan/debt. As the results show on (Table 3.4.8) shows that majority of households, 80.6% had challenges in repaying the loan/debt; while a few of them 18.6% reported they had no challenges.

Table 3.4.8. Households that had challenges in repaying the loan/debt

	Frequency	Percent	Valid Percent	Cumulative Percent
No	95	7.9	18.6	18.6
Valid Yes	411	34.1	80.6	99.2
2	4	.3	.8	100.0
Total	510	42.3	100.0	
Missing System	697	57.7		
Total	1207	100.0		

If households had challenges in repaying the loan/debt Yes/No**Figure 8 Challenges in repaying the loan**

3.4.9. Challenges faced in repaying the loan/debt

Those who said had challenges in repaying the loan/debt, were further asked to mention the challenges they faced. Six items were asked; high interest rates, short period of repayment, negligence, business failure, lack of business skills and any other problems. Two issues were reported to be the main challenges. As indicated in (Table 3.4.9), 45.1% of the respondents mentioned that short period of repayment was their main challenge while 31% of the respondents said high interest rates is the main challenge in repaying the loan/debt. A few other respondents mentioned issues like lack of business skills, 5.6%; business failure 9.3%; other challenges 3.2% and 1.8% due to negligence. This data is an eye opener to the Capacity Foundation when coming to decide on the interest rate and period of repaying. When interest rate rates are high and then period of repaying is short, it is a thorn in the throat, and may chock the whole essence of the program.

Table 3.4.9. Challenges faced in repaying the loan

	Frequency	Percent	Valid Percent	Cumulative Percent
0	20	1.7	4.0	4.0
High interest rates	156	12.9	31.0	35.0
Short period of repayment	227	18.8	45.1	80.1
Valid Negligence	9	.7	1.8	81.9
Business	47	3.9	9.3	91.3
Lack of business skills	28	2.3	5.6	96.8
Any other (specify)	16	1.3	3.2	100.0
Total	503	41.7	100.0	
Missing System	704	58.3		
Total	1207	100.0		

3.4.10. Business Information

A vibrant microfinance project is possible with a conducive business literacy environment; hence this business information data is vital for the proposed microfinance project. In this section, households were investigated in terms of business performances. The variables that were analyzed included finding out number of households that had done any kind of business during the last 12 months; establishing problems for not doing business, kind of businesses, business training opportunity, marketing strategies, type of market where they sell their merchandise, as well as challenges they face when selling their merchandise.

(Table 3.4.10) presents a slight difference between the households that have done business in the last 12 months and those who did not. 51.6% answered no, meaning that they did not do any kind of business; while 48.4% of the households mentioned that they did a business during the last 12 months.

Table 3.4.10 Member of the HH who had done any kind small business in the last 12 months

	Frequency	Percent	Valid Percent	Cumulative Percent
No	557	46.1	51.6	51.6
Valid Yes	522	43.2	48.4	100.0
Total	1079	89.4	100.0	
Missing System	128	10.6		
Total	1207	100.0		

3.4.11. Problems for not starting a small business

Those who said did not do any business during the last 12 months, were further investigated as what were the main reasons for not doing any kind of business. Table 3.4.11 tabulates the responses in which majority mentioned lack of capital as the major challenge in this community, representing 84.5% of the respondents. 2.3% mentioned of lack of business skills, 3.6% mentioned of lack of interest, 1.7% mentioned of no markets to sell their products, 1.5% indicated that family pressure is an issue that challenges them from doing any kind of business; and finally another group, 2.5% did not actually specify their problem.

Table 3.4.11. Problems for not starting business

	Frequency	Percent	Valid Percent	Cumulative Percent
0	18	1.5	3.0	3.0
Lack of capital	512	42.4	84.5	87.5
Lack of business skills	14	1.2	2.3	89.8
Lack of interest	22	1.8	3.6	93.4
Valid No markets to sell products	10	.8	1.7	95.0
Family pressure	9	.7	1.5	96.5
Any other	15	1.2	2.5	99.0
9	6	.5	1.0	100.0
Total	606	50.2	100.0	
Missing System	601	49.8		
Total	1207	100.0		

3.4.12. Kind of Business

Information regarding type of businesses is very important for business training purposes. Not all businesses are viable universally, business is a context based. Households that answered yes, to have done some kind of business during the last 12 months were asked the kind of business they did. As a lakeshore community, it is obvious that selling of fish will always stand out as the main business venture for most of lakeshore communities. As Table 3.4.12 presents, 38.8% of the households mentioned selling fish as the kind of business they did; followed 19.6% of the households mentioned backing of local cakes as their business; then 13.7% of the respondents mentioned selling of farm produce; 3.6% said they run a small shop; 11.% did run a hawker; 2.7% did sell second hand clothes; and 2% did run a hair salon and finally, 6.8% were adamant to mention the specific business

Table 3.4.12. Kind of business

	Frequency	Percent	Valid Percent	Cumulative Percent
0	19	1.6	3.6	3.6
Baking local cakes	103	8.5	19.6	23.2
Selling second hand clothes	14	1.2	2.7	25.9
Selling fish	204	16.9	38.8	64.6
Valid Running a small shop	19	1.6	3.6	68.3
Hawker	58	4.8	11.0	79.3
Selling farm produce	72	6.0	13.7	93.0
Hair salon	1	.1	.2	93.2
Any other	36	3.0	6.8	100.0
Total	526	43.6	100.0	
Missing System	681	56.4		
Total	1207	100.0		

3.4.13. Preferred Training Opportunities by Households

Economic empowerment requires developing entrepreneurship skills in the people. Poverty can only be alleviated when poor people are actors in their own development. To this end, heads of households were further interviewed to choose training opportunities they would prefer most. Table 3.4.13 provides statistical results from the survey. Majority of the respondents 58.1% opted of business skills, followed by 13.6% who opted for farming; then 8.4% said they would want a tailoring training; another 8.1 could love if they received a baking training; and a minority of 2% opted for a training in tin smith; while 8.7% did not specify the kind of training would want. This information is important when trying to offer entrepreneurship training opportunities to the family heads. A successful microfinance projects, should emphasize on developing entrepreneurship skills.

Table 3.4. 13. Preferred training opportunity for heads of households

	Frequency	Percent	Valid Percent	Cumulative Percent
0	6	.5	.5	.5
Business skills	637	52.8	58.1	58.7
tailoring	92	7.6	8.4	67.1
baking	89	7.4	8.1	75.2
tinsmith	22	1.8	2.0	77.2
farming	149	12.3	13.6	90.8
other	95	7.9	8.7	99.5
33	6	.5	.5	100.0
Total	1096	90.8	100.0	
Missing System	111	9.2		
Total	1207	100.0		

Preferred Training Opportunities for Heads of Households

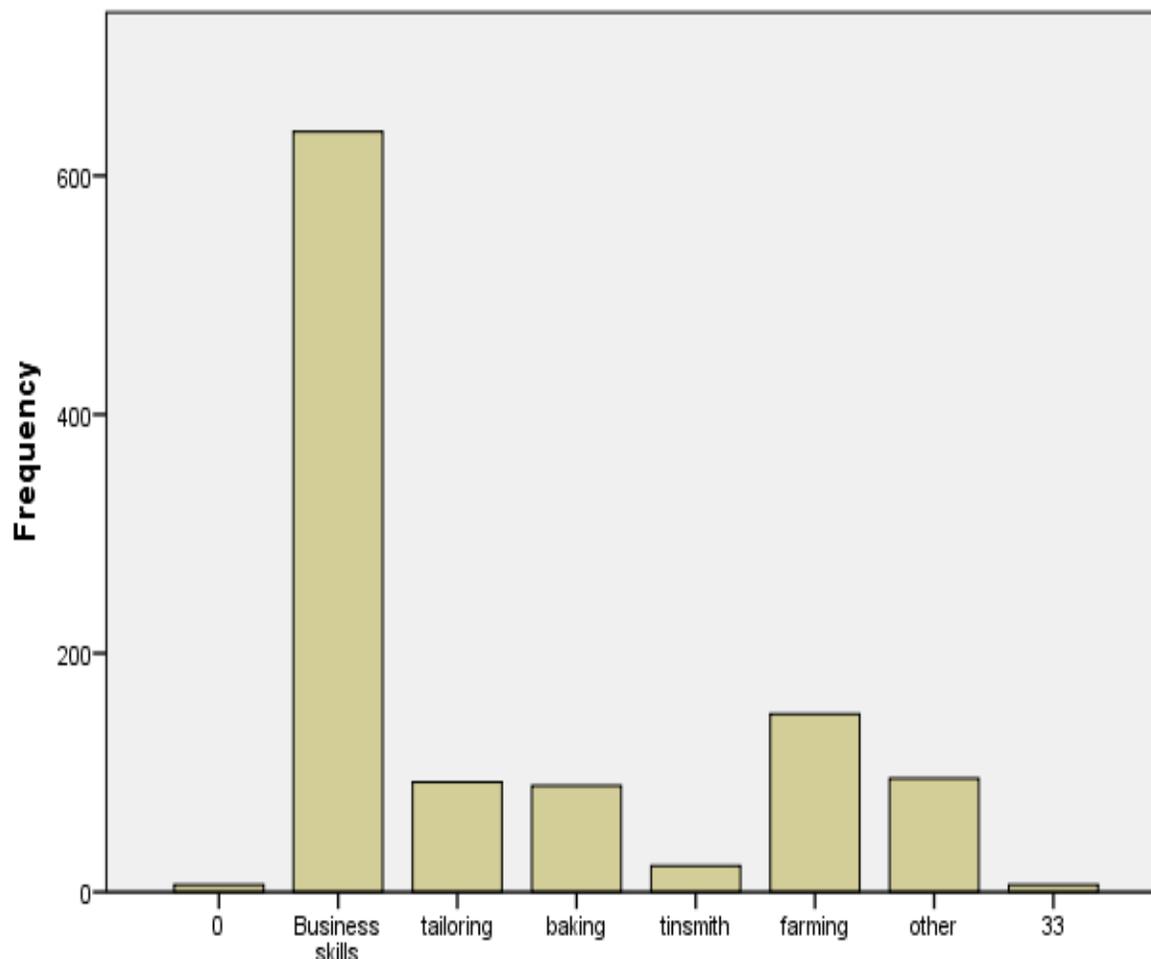


Figure 9 Preferred Training Opportunities for Heads of Households

3.4.14. Marketing strategy

The goal of microfinance is to ensure that clients who take loans should by all means start up a small business. However, any business survives with available market. Market availability depends on marketing skills and strategies. That is why the survey included information regarding marketing strategies being used to sell their merchandise. Results as indicated in (Table 3.4.14) shows that most the respondents 60.8% sell their products through personal selling at a specific market, followed by 23.5% that sell their merchandise personally but not at specific market, random selling; while 12.9% said, they produced products specifically to a

single buyer; and finally, 9% mentioned that they sell their products through a contract with companies.

Table 3.4.14. Marketing strategy

	Frequency	Percent	Valid Percent	Cumulative Percent
0	11	.9	1.9	1.9
Valid				
Sell personally at specific market	349	28.9	60.8	62.7
Sell personally at no specific market	135	11.2	23.5	86.2
Sell through a contract with companies	5	.4	.9	87.1
Produce specifically to a single buyer	74	6.1	12.9	100.0
Total	574	47.6	100.0	
Missing System	633	52.4		
Total	1207	100.0		

HH Marketing strategy

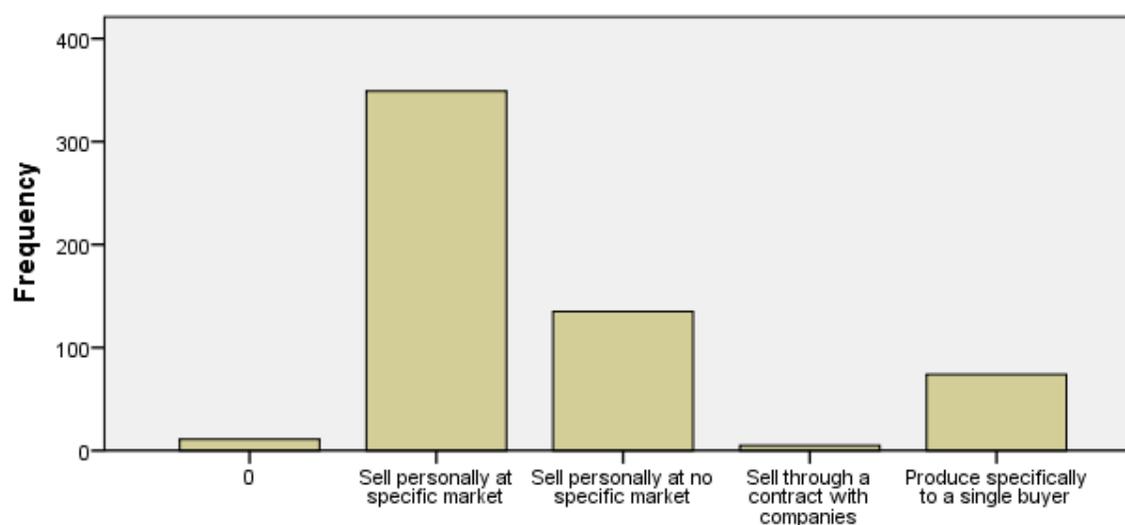


Figure 10 HH Marketing strategy

3.4.15. Market selling their products

Households were further asked to mention their access to their nearest market where they sell their products. The options were almost confusing especially options of at home/community market, and that of local market. This means that both responses will be treated as carrying similar views. Those who said they sell their products at home/community market were 72.9% followed by 16.1% who mentioned a local market. This then gives us 89% those with a similar market characteristics. 5.5% mentioned that they sell their products at the District market; while 2.7% said they sell their products at the provincial market.

Table 3.4.15. Kind of market they sell their products

	Frequency	Percent	Valid Percent	Cumulative Percent
0	11	.9	1.7	1.7
At home/ community market	465	38.5	72.9	74.6
Valid Local market	103	8.5	16.1	90.8
District market	35	2.9	5.5	96.2
Province market	17	1.4	2.7	98.9
6	7	.6	1.1	100.0
Total	638	52.9	100.0	
Missing System	569	47.1		
Total	1207	100.0		

3.4.16. Challenges faced when selling products

Understanding challenges people of this community face when selling their products, the data is vital for identifying vulnerable areas that affect their business efforts, in turn; the data collected will help in terms of business planning. Training for capacity building of local people depends on such vital information. Ten options were given in which majority about 37 % stated that small profit is the major challenge they face in selling their products. While, 20.4 % mentioned lack of

business skills as their major challenge; local customer base was also mentioned as another important challenge in selling their products. Selling similar products, thus lack of competitive advantage skills also scored a significant percentage, 13.7%; while 5.7 % confessed that they used the capital and profits for household needs; a few respondents of 2 % mentioned of loan/debt repayment as one of the pressing issues and another few respondents of about 2.9 % said poor quality of their products affect their business success.

Table 3.4.16 Challenges faced when selling products

	Frequency	Percent	Valid Percent	Cumulative Percent
0	28	2.3	4.6	4.6
Lack of business skills	125	10.4	20.4	24.9
Low customer base	96	8.0	15.6	40.6
Too many competitors selling similar products	84	7.0	13.7	54.2
Small profit	227	18.8	37.0	91.2
Poor quality products	18	1.5	2.9	94.1
Could use the profits and capital for household needs	35	2.9	5.7	99.8
Could use the profits and capital repaying loans or debts	1	.1	.2	100.0
Total	614	50.9	100.0	
Missing System	593	49.1		
Total	1207	100.0		

3.5. Livestock, Assets, Livelihoods, Well Being and Skills

This section had sixteen variables. As a baseline survey, that focuses establishing initial conditions, the aim of adding this section was to investigate the current situation of the households in terms of their daily well being, available skills, livelihood strategies, available assets at household level, as well as available livestock. Almost all the variables have been analyzed. The key variables included household status in terms of available livestock; roofing materials; if members of the household slept in mosquito net; household pressing needs; meals taken in a day; crops grown during the past twelve months; household available assets and kind of livelihood skills available at household level.

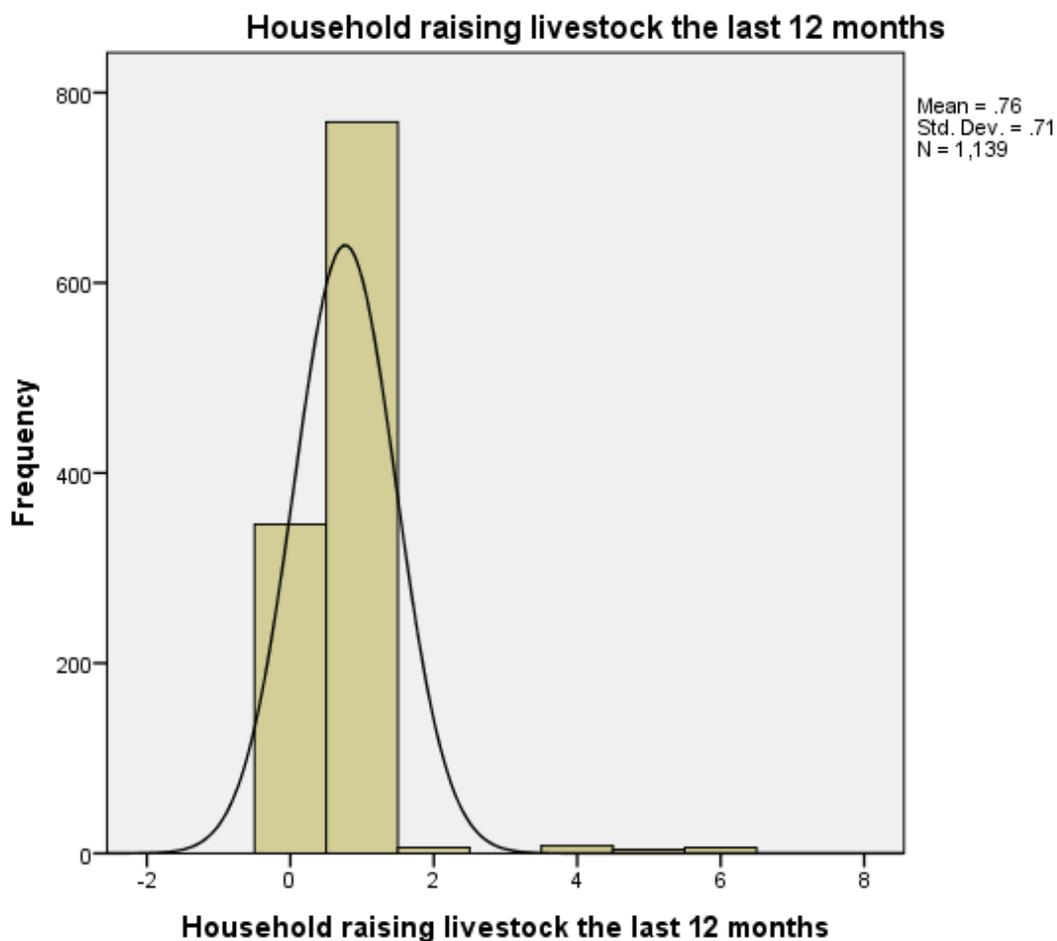
3.5.1. Number of households raising livestock the last 12 Months

The baseline survey further investigated the number of households that reared animals (livestock) in the last 12 months of the survey. The survey result in (Table 3.5.1) has shown that majority (67.5%) of the households sampled in the survey reared animals, compared to those (30.4%) did not rear any animals. Rearing animals such as cattle, chicken, goats, pigs etc are part of African culture. The result is a true reflection of most African communities. Most African families do rear animals as part of income source, food and for prestige.

Table 3.5.1 Number of household raising livestock the last 12 months

	Frequency	Percent	Valid Percent	Cumulative Percent
No	346	28.7	30.4	30.4
Yes	769	63.7	67.5	97.9
2	6	.5	.5	98.4
Valid 4	8	.7	.7	99.1
5	4	.3	.4	99.5
6	6	.5	.5	100.0
Total	1139	94.4	100.0	
Missing System	68	5.6		
Total	1207	100.0		

Figure 11



3.5.2. Number of livestock per household

The survey as tabulated in (Table 3.5.2.) has revealed that chicken is a popular livestock in this community. Majority of the respondents within the sample (**48.3 %**) mentioned having reared chicken in the last 12 months of the survey, seconded by those who reared goats (**19.6**). Cattle (**12.6%**) are still considered an important economic asset in this community, although there is a decline of cattle population, not only in this community, or district, but as a nation at large. As such, beef is very expensive and scarce to find especially among the rural poor.

Table 3.5.2. Households with animals at the moment

	Frequency	Percent	Valid Percent	Cumulative Percent
0	1	.1	.1	.1
Cattle	100	8.3	12.5	12.6
Goats	157	13.0	19.6	32.1
Pigs	99	8.2	12.3	44.5
Chickens	388	32.1	48.3	92.8
Duck	57	4.7	7.1	99.9
7	1	.1	.1	100.0
Total	803	66.5	100.0	
Missing System	404	33.5		
Total	1207	0.0		

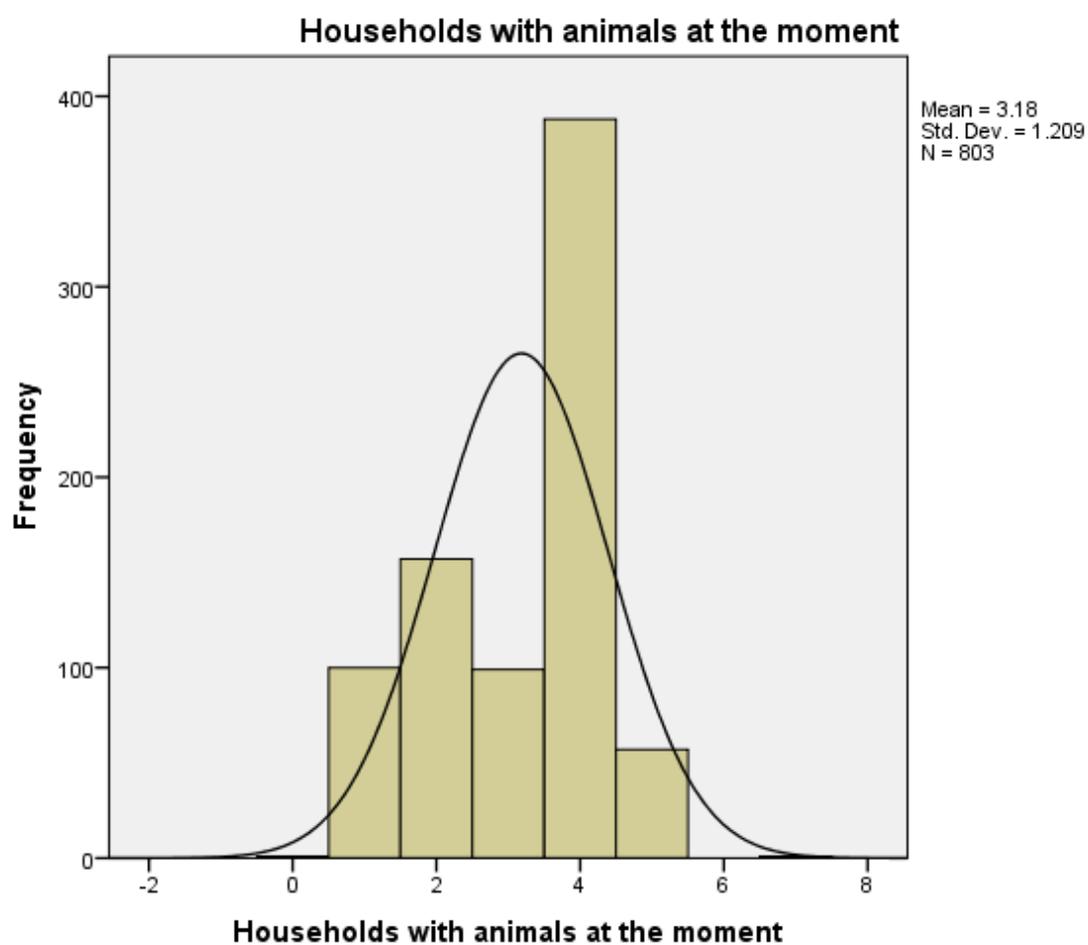


Figure 12 Households with animals at the moment

3.5.3. Housing Roofing Materials

Households were assessed based on the nature of the house in which family members live, specifically, on roofing materials. (Table 3.5.3) tabulates results from the variable. The results shows that majority of the household visited, about (60.6 %) their house roofs have aluminum iron sheets; compared to (34.7 %) whose houses are grass thatched, where only (1.5 %) have plastic thatched houses, and (2.6 %) with Zinc thatched houses. The successful story of having most houses with aluminum iron sheets is attributed greatly to young people who migrate to South Africa. The most important thing as they get there is to build a descent house back home, especially the one with iron sheets. It is like every family is having one or more children working in South Africa and support their parents back home. Nkhata Bay district is one the districts where majority of young people have trekked to South Africa in search of life opportunities.

Table 3.5.3. Roofing material for the main house

	Frequency	Percent	Valid Percent	Cumulative Percent
0	1	.1	.1	.1
Grass/cane/palm tree leaves	401	33.2	34.7	34.8
Zinc	30	2.5	2.6	37.4
Valid Alluminium sheets	699	57.9	60.6	98.0
Plastic	17	1.4	1.5	99.5
7	1	.1	.1	99.6
16	5	.4	.4	100.0
Total	1154	95.6	100.0	
Missing System	53	4.4		
Total	1207	100.0		

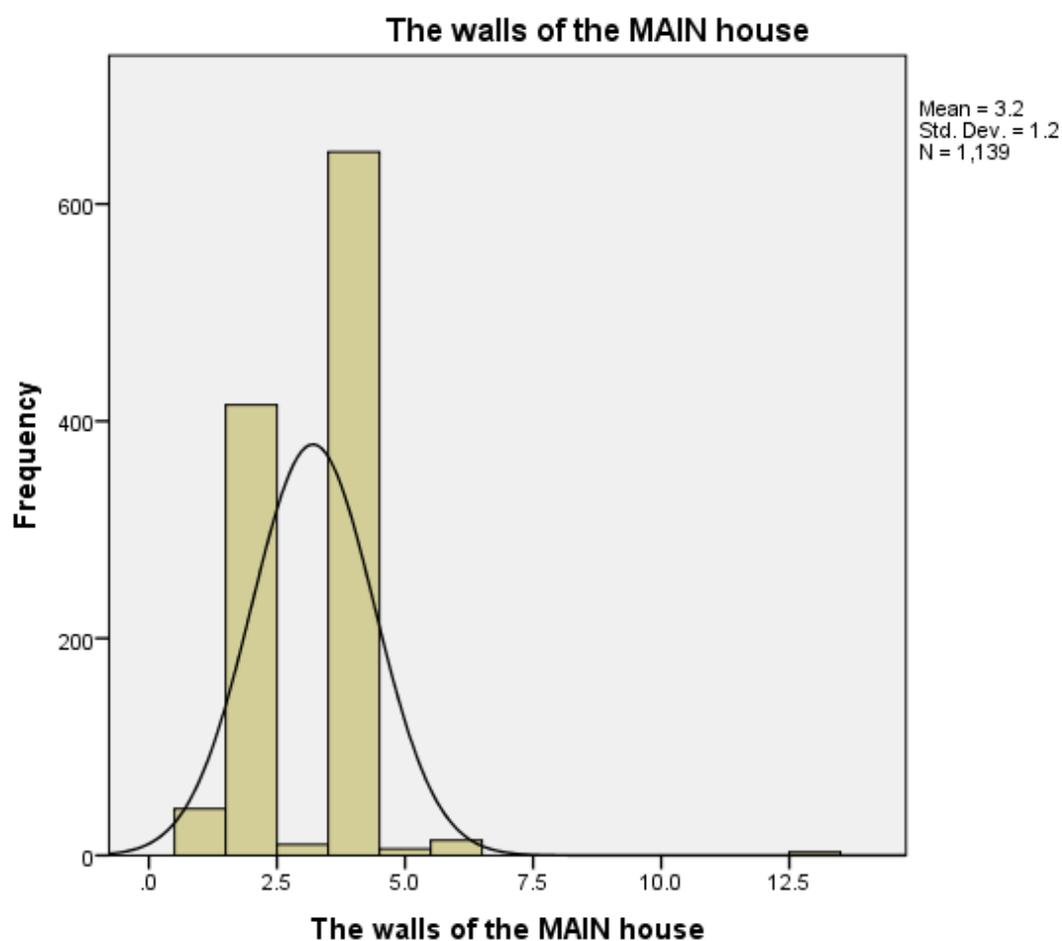
3.5.4. The walls of the main house

Data was also collected relating to the walls for the main house. The results (Table 3.5.4.) shows that most houses in the community are made of concrete blocks or burnt bricks (56.9%) compared to those with clay blocks (36.4%). The results are not surprising, since construction of permanent housing is part of their culture. Walking along the Lakeshore, going towards north of Malawi, which a Tonga dominant location, you will appreciate beautiful houses.

3.5.4. The walls of the MAIN house

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Sticks	43	3.6	3.8	3.8
Clay blocks	415	34.4	36.4	40.2
Clay connected to sticks/bamboo	10	.8	.9	41.1
Concrete blocks	648	53.7	56.9	98.0
Grass/cane/ palm tree leaves	6	.5	.5	98.5
Alluminium sheets	14	1.2	1.2	99.7
13	3	.2	.3	100.0
Total	1139	94.4	100.0	
Missing System	68	5.6		
Total	1207	100.0		

Figure 13



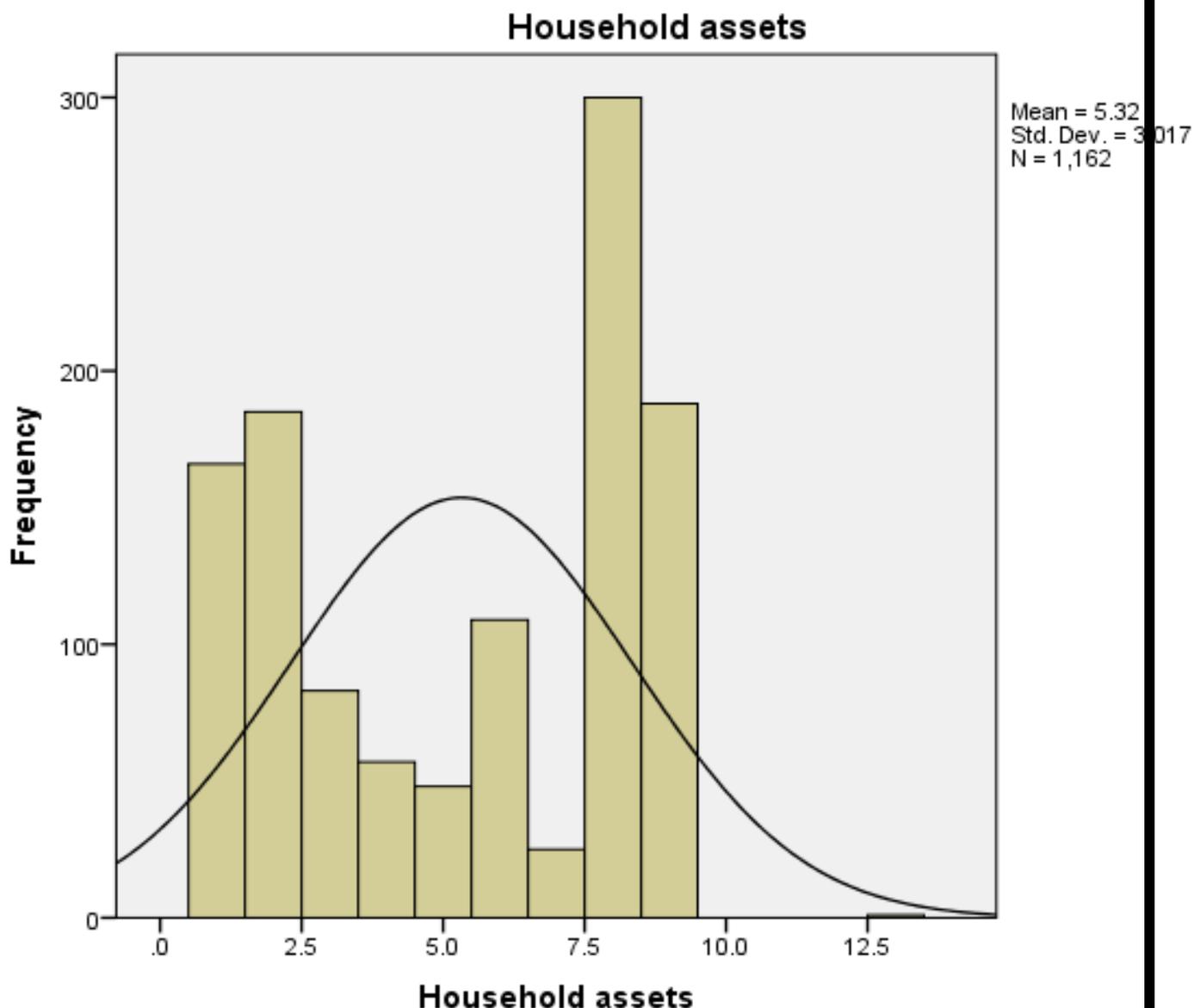
3.5.5. Household Assets

The households were asked about assets the households had at the time of the survey. Table 3.5.5 has tabulated the results of the assets. Those with chairs 14.3%; with bed 15.9%; those sleeping on mattresses 7.1%; those with tables 4.9%; television 4.1 %; radio 9.4%; telephone 2.2 %; cell phone 25.8 %; and those with bicycle are 16.1. %.

Table 3.5.5. Household assets

	Frequency	Percent	Valid Percent	Cumulative Percent
chairs	166	13.8	14.3	14.3
bed	185	15.3	15.9	30.2
mattress	83	6.9	7.1	37.3
table	57	4.7	4.9	42.3
television	48	4.0	4.1	46.4
Valid radio	109	9.0	9.4	55.8
telephone	25	2.1	2.2	57.9
cellphone	300	24.9	25.8	83.7
bicycle	188	15.6	16.2	99.9
13	1	.1	.1	100.0
Total	1162	96.3	100.0	
Missing System	45	3.7		
Total	1207	100.0		

Figure 14



3.5.6. Number of household members sleeping in mosquito net

Any project cannot work effectively if we ignore the health of the people. Realizing that the Sub Sahara Africa is the worst hit by malaria due to wide spread breeding of mosquitoes, one of the variables in the survey was to ask households if they slept in a mosquito net the previous night. The results are very overwhelming as shown in the Table 3.5.6; where 85.5 % responded that

they slept in a mosquito net the previous night. The successful story here is attributed to government of Malawi through the Ministry of Health who are distribution of free mosquito nets with funding from UNICEF. Only 12.8 % said they did not sleep in a mosquito net the previous night.

Table 3.5.6. Number of households sleeping in mosquito net

	Frequency	Percent	Valid Percent	Cumulative Percent
No	146	12.1	12.8	12.8
Yes	974	80.7	85.5	98.3
Valid 2	15	1.2	1.3	99.6
13	4	.3	.4	100.0
Total	1139	94.4	100.0	
Missing System	68	5.6		
Total	1207	100.0		

3.5.7. Household daily pressing needs

Households in the interviewed communities were further investigated in terms of their most daily pressing need in the last twelve months. Five items were put forward; income, food, land, house and access to medication. Table 3.5.7 indicates that most households, about 42.7 % challenges with household income; and 38.8 % said they have difficulties in accessing food supplies. Some of cause mentioned land as their pressing need at 7 %; housing need at 3.6 % and finally, access to medication scored 7.9 %.

Table 3.5.7. Household pressing needs

	Frequency	Percent	Valid Percent	Cumulative Percent
income	493	40.8	42.7	42.7
food	448	37.1	38.8	81.5
land	81	6.7	7.0	88.5
Valid house	42	3.5	3.6	92.1
access to medication	91	7.5	7.9	100.0
Total	1155	95.7	100.0	
Missing System	52	4.3		
Total	1207	100.0		

3.5.8. Meals taken per day

Households were also interviewed in terms of meals they take per day. As Table 3.5.8. Indicates, majority of 58.6 % responded that they have meals twice a day. 16.3 % said they take meals three times a day; while 12.8 % responded that they have one meal a day; and 11.7 % of the respondents stated that they have meals whenever is available. Unlike other districts that depend on maize as their main food crop, Nkhata District is a cassava growing area, their main food crop is cassava; and usually they are not very much food insecure since cassava is drought resistant crop; hence the huge number of households saying they have twice and three times meals a day.

Table 3.5.8. Meals taken per day

	Frequency	Percent	Valid Percent	Cumulative Percent
0	7	.6	.6	.6
once	148	12.3	12.8	13.4
twice	680	56.3	58.6	72.0
Valid three times	189	15.7	16.3	88.3
whenever is available	136	11.3	11.7	100.0
Total	1160	96.1	100.0	
Missing System	47	3.9		
Total	1207	100.0		

Meals taken per day

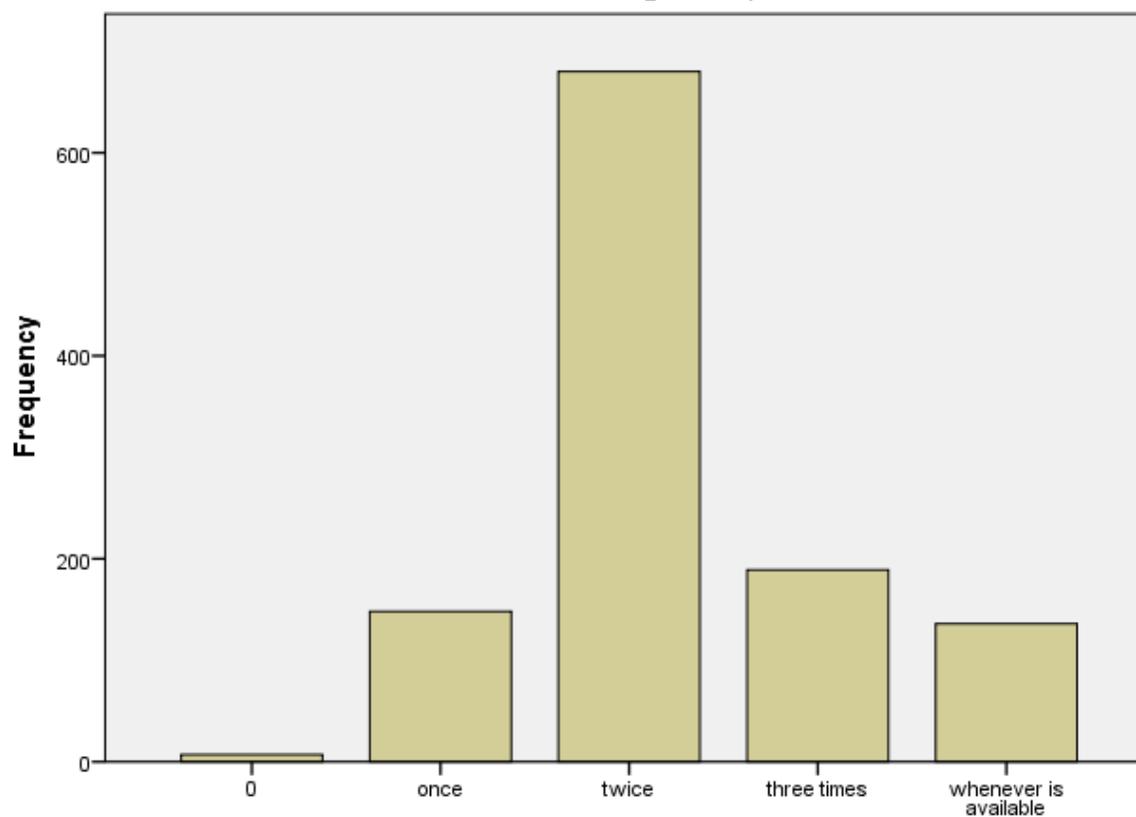


Figure 15 Meals taken per day

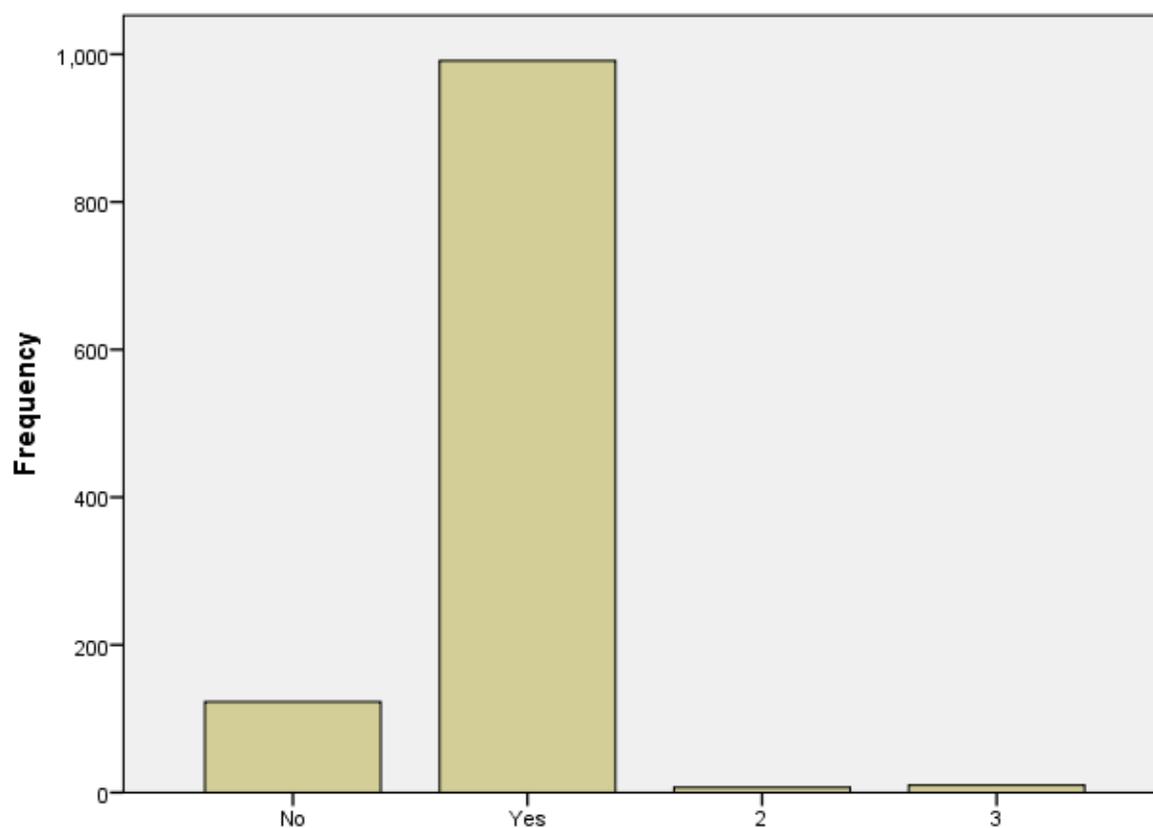
3.5.9. Household having its own piece of lands where to cultivate

The issue of owning their own land was also part of the survey questions. Results analyzed on Table 3.5.9 shows that almost 88 % of households in T/A Malenganzoma community own their piece of land where they cultivate, while 10.9 % said they do not own their own piece of land where to cultivate. Many parts of rural Malawi, families own small pieces of land like one acre, two acres or so where they grow food. The trend is like nearly every rural household is a subsistence farmer, owns a small piece of land where to cultivate. The land belongs to the family history, although the chief has some stake and control as custodians of customary land. Recent controversial land bill that Malawi Parliament has passed, may lead to government to have control over customary land.

Table 3.5.9. Households owning piece of land where to cultivate

	Frequency	Percent	Valid Percent	Cumulative Percent
No	123	10.2	10.9	10.9
Yes	991	82.1	87.6	98.5
Valid 2	7	.6	.6	99.1
3	10	.8	.9	100.0
Total	1131	93.7	100.0	
Missing System	76	6.3		
Total	1207	100.0		

Figure 16 Households with a piece of land



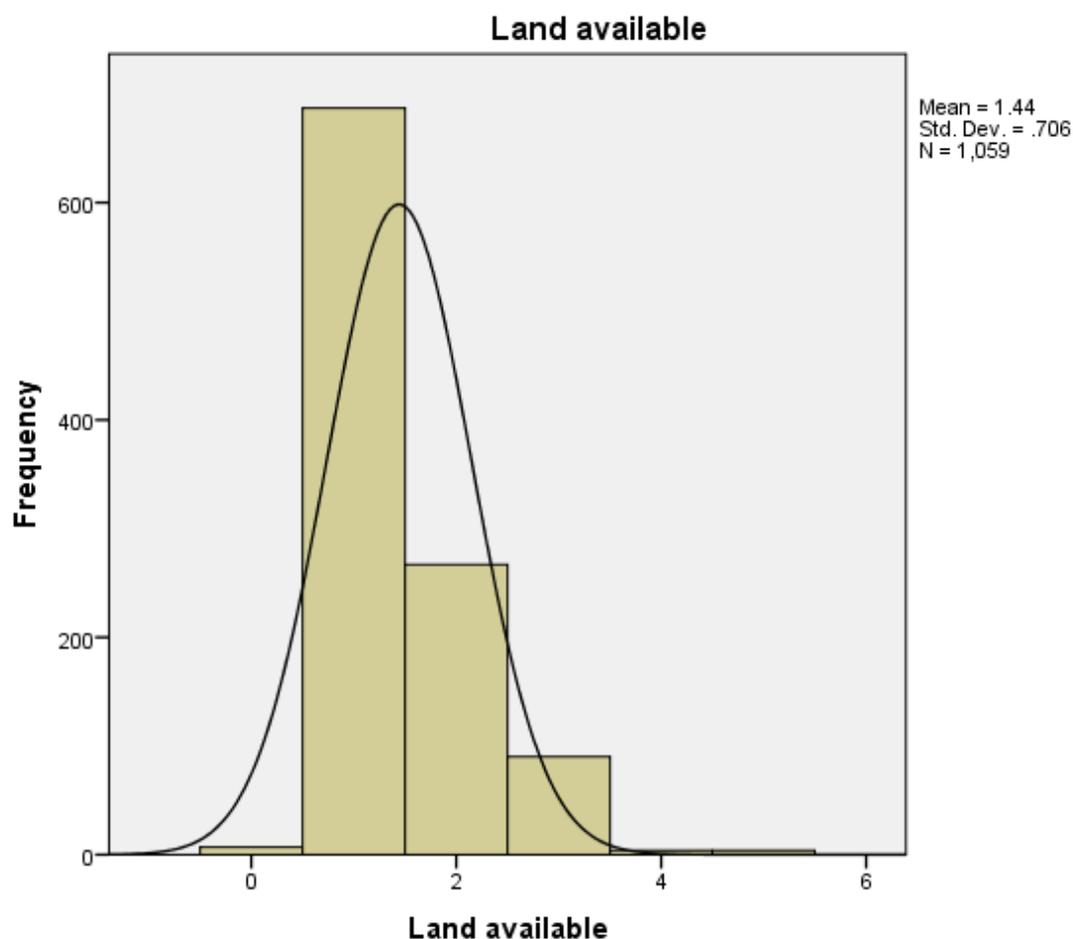
3.5.10. Household Land Holding Size

Households were also interviewed in terms of size of land holding. As tabulated on (Table 3.5.10) the result has shown that most people in this community hold small portions of land. About (65%) of the households in the sample population stated that they have land less than a hectare; followed by (25 %) who said they own one hectare of land. Those who owns more than one hectare comprises of a small proportion as presented in the table below. The results are more the same with the district and national landholding system where most households are subsistence farmers hence own a small portion of land where they grow food just for consumption.

Table 3.5.10. Household Land Holding

	Frequency	Percent	Valid Percent	Cumulative Percent
0	7	.6	.7	.7
less than a hectare	687	56.9	64.9	65.5
1 hectare	267	22.1	25.2	90.7
Valid less than 5 hectares	90	7.5	8.5	99.2
10-15 hectares	4	.3	.4	99.6
16-20 hectares	4	.3	.4	100.0
Total	1059	87.7	100.0	
Missing System	148	12.3		
Total	1207	100.0		

Figure 17



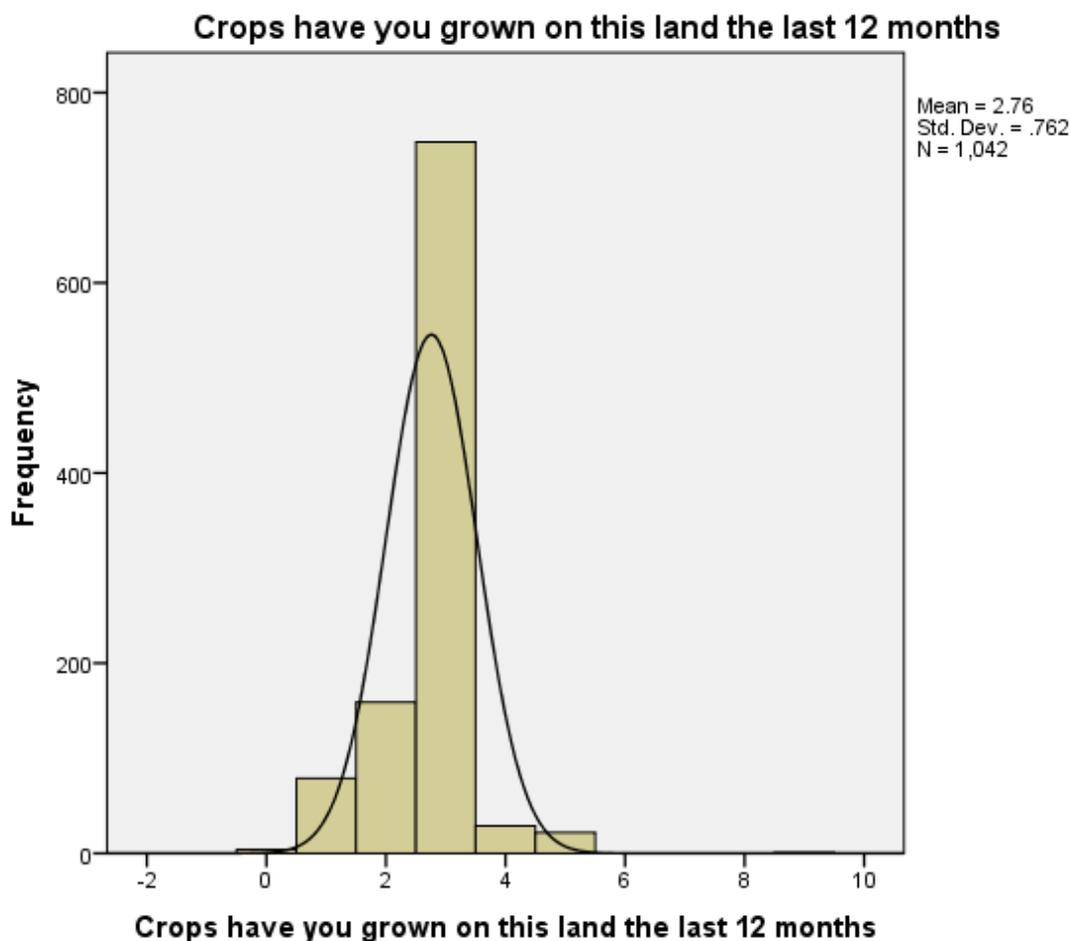
3.5.11. Type of crops being grown by the HH

On crops households grew the last twelve months. (Table 3.5.11) shows most respondents about 72 % of the respondents indicated cassava as their most grown crop during the past twelve months, compared to about 15 % of the respondents who uses the land for growing maize %; then 7.6 % of the interviewed households mentioned rice as the crop they grow on their land; while potatoes, vegetables and others share the remaining percentage. The results are a true reflection of the situation since cassava is the main food crop for Nkhata Bay, every family grows cassava unlike the central and southern part of Malawi where maize is widely grown as their main staple food.

Table 3.5.11. Types of crops grown by the HH in last 12 Months

	Frequency	Percent	Valid Percent	Cumulative Percent
0	4	.3	.4	.4
rice	79	6.5	7.6	8.0
maize	159	13.2	15.3	23.2
Valid cassava	748	62.0	71.8	95.0
potatoes	29	2.4	2.8	97.8
vegetables	22	1.8	2.1	99.9
other (specify)	1	.1	.1	100.0
Total	1042	86.3	100.0	
Missing System	165	13.7		
Total	1207	100.0		

Figure 18



3.5.12. Household livelihood

A livelihood skills refer to the skills that if well used can maintain life by bringing an income. A skill nowadays can also mean available talent. We are in times of talent identification. As such, sustainable livelihood is dependent on the available skills as assets that can make a livelihood sustainable. Working with poor people, requires identifying their skills and talents, and partner with such vulnerable skills and talents with technical knowledge and finances. This is what transformational development is all about. The survey made deliberate efforts to interview households in terms of skills that can maintain a livelihood. **(Table 3.5.12)** tabulates the results in which 47.1 % said fishing as the main livelihood skill. This means that majority of the community members are fishermen, they mainly survive on fishing. The survey shows that

business skills are also available with 20.8 % use their business skills to sustain their livelihood; third being farming skills; then carpentry at 5.6 %, then arts at 3.9 %; tailoring at 2.0 %; and finally computer skills at 1 %.

Table 3.5. 12. Livelihood skills available in the household

	Frequency	Percent	Valid Percent	Cumulative Percent
0	12	1.0	1.1	1.1
carpentry	60	5.0	5.6	6.7
fishing	507	42.0	47.1	94.9
business	224	18.6	20.8	45.8
tailoring	21	1.7	2.0	47.8
farming	197	16.3	18.3	25.0
arts	42	3.5	3.9	98.8
computer	1	.1	.1	98.9
8	12	1.0	1.1	100.0
Total	1076	89.1	100.0	
Missing System	131	10.9		
Total	1207	100.0		

3.6. Access to Built, Social and Natural Resources

As an integrated baseline survey, it was more necessary to capture data in various aspects of human welfare, so that the survey produces comprehensive information regarding the holistic welfare of the target community. Poverty is holistic in nature, and socioeconomic challenges are interrelated. Defeating poverty requires a holistic approach to development, where all aspects of well being are carefully considered. Access to built, social and natural assets, as a main variable in the survey, was meant to investigate about social assets and natural assets that are available for socioeconomic development of the community. Several sub variables under this main variable have been carefully analyzed. These include distance to nearest health centre, nearest market, nearest pre-school, household access to land; household ability to plant trees, main source of fuel, and the use of change changu moto.

3.6.1. Nearest Health Centre

On the question of nearest health centre, 35.2 % said they answered that their nearest health centre is 6 – 10 Km; 29.6 % of the respondents indicated that their nearest health centre is in the distance of between 3 to 5 km away, while 24 % of the respondents indicated that their nearest health centre is less than 2 Km away; and 3 % did not know exactly their mileage to the nearest health centre. The results show that many people in this community walk long distances to access health services. Communities where many walk on foot without a car, it is worrisome development especially for pregnant women and children.

Table 3. 6. 1. Nearest health centre

	Frequency	Percent	Valid Percent	Cumulative Percent
less than a Km	105	8.7	9.0	9.0
less than 2 Km	285	23.6	24.5	33.5
Valid 3-5 Km	344	28.5	29.6	63.1
6-10 Km	413	34.2	35.5	98.6
Any other	4	.3	.3	99.0
6	12	1.0	1.0	100.0
Total	1163	96.4	100.0	
Missing System	44	3.6		
Total	1207	100.0		

3.6.2. The Nearest Market

On the nearest market results tabulated on (Table 3.6.2) shows that there are less differences in the distance to the nearest health centre and that of nearest market. Just as the case with the nearest health centre, majority of respondents, 28.8 % said they travel about 6 to 10 Km to sell their products; while others, about 28 % mentioned that they travel 3 to 5 Km to reach their nearest market; while 22.8 % said they travel a distance of less than 2 Km to reach their nearest market; while 9.1 % indicated that they travel less than a Km to reach their nearest market; and 13.5 % of the respondents did indicate exact distance covered to their nearest market.

Differences in distance by these respondents is normal considering the fact the community, T/A Malenganzoma, is a big catchment area in which other villages are 5 Km apart; and this is possible that other respondents are close to the market and health centre source than others that are far. For example, respondents from Chifira and Kande, are very close to their local market and health centre, compared to those from Kamwala respectively. .

Table 3.6.2. Nearest market

	Frequency	Percent	Valid Percent	Cumulative Percent
less than a KM	105	8.7	9.1	9.1
less than 2 Km	263	21.8	22.8	31.8
Valid 3-5 Km	301	24.9	26.0	57.9
6-10 Km	310	25.7	26.8	84.7
any other	156	12.9	13.5	98.2
6	21	1.7	1.8	100.0
Total	1156	95.8	100.0	
Missing System	51	4.2		
Total	1207	100.0		

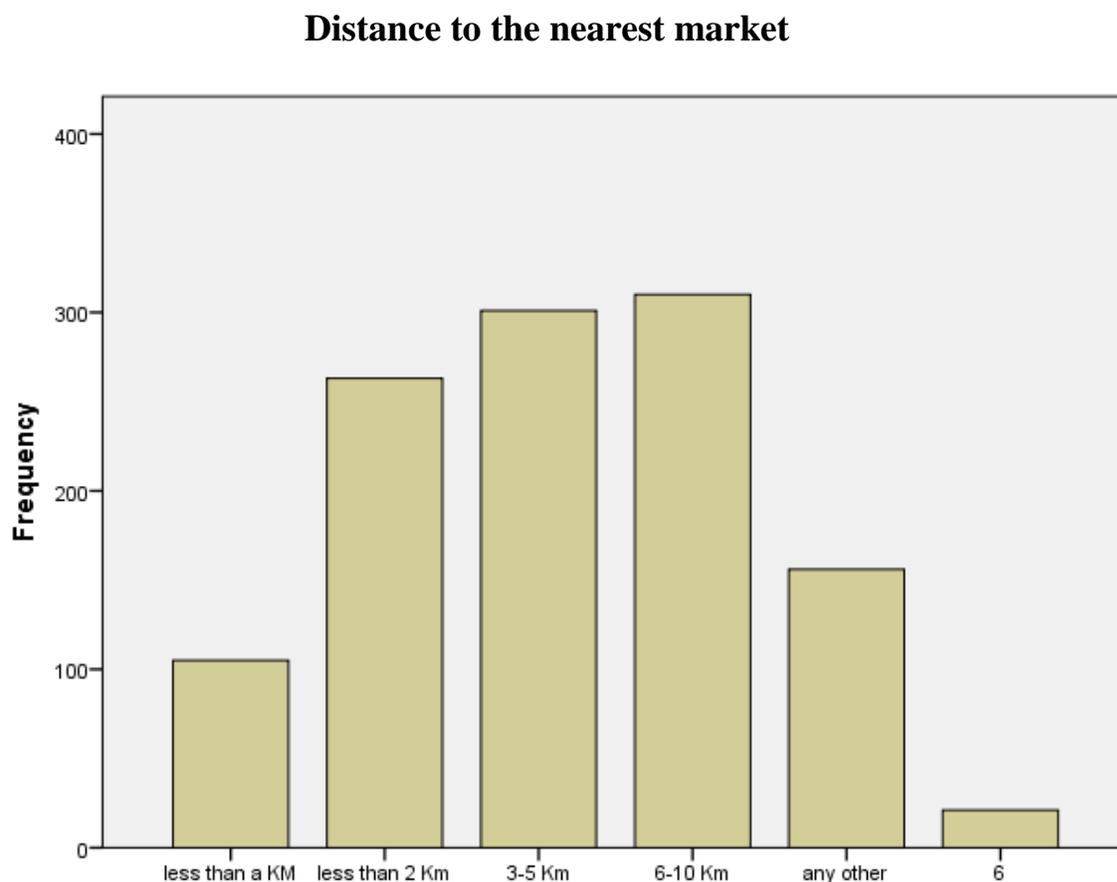


Figure 19 Distance to the nearest market

3.6.3. Nearest pre - school

Unlike distances to the nearest health centre and market respectively in which numbers were increasing for those having long distances to travel to these social support systems; numbers are now decreasing of those having long distances to reach their nearest pre-school but increases for them that said they have shorter distances to reach the pre-school. Results presented on Table 3.6.3 indicates that 63.3 % of the respondents travel less than a Km, while 25.8 %, and 10.0 % said they travel between 3 to 5 Km and only 3% mentioned that they travel between 6 to 10 Km

Table 3.6.3. Nearest pre-school

	Frequency	Percent	Valid Percent	Cumulative Percent
less than a Km	737	61.1	63.3	63.3
less than 2 Km	301	24.9	25.8	89.1
Valid 3-5 Km	117	9.7	10.0	99.1
6-10 Km	4	.3	.3	99.5
16	1	.1	.1	99.6
23	5	.4	.4	100.0
Total	1165	96.5	100.0	
Missing System	42	3.5		
Total	1207	100.0		

3.6.4. Replanting of Trees

Sustainable development is only possible where the present generation is wisely using their present resources considering that the future generation also maintain and satisfy their daily needs. Sustainable development is a double obligation, in which it strives to meet the needs of the present population and that of the future. Destruction of natural resources by human actions such as cutting down trees wantonly has lead to many environmental challenges such as climate change. As such, one of the important survey questions, was to interview households in terms of their commitment to the present global call for replanting at least three trees when cutting down one, especially bearing in mind that Nkhata Bay District most people survive on trees, for example; people burn bricks using natural trees, charcoal and firewood for cooking, making of canoes, house construction, opening news farms, herbalists etc all depend on trees.

Results of this variable as indicated on Table 3.6.5 show no much difference between those who said yes, they replant trees; and those who said no, they do not replant the trees, although those who said no still have a higher score compared to those who said yes. Those who said no were 57.2 %, and those who said yes, were 42.8 %. Although the number of those who said no looks a bit higher, but it is still encouraging that a big number still realizes the importance of replanting

trees. This is not a mean achievement realizing the socioeconomic setting of the community, which heavily depends on trees for their survival. This achievement is accredited to the efforts of Malawi government and other organizations present in community such as the Ripple Africa. However, more efforts are to be done on this area.

Table 3.6.4. Planting at least three trees after cutting down one

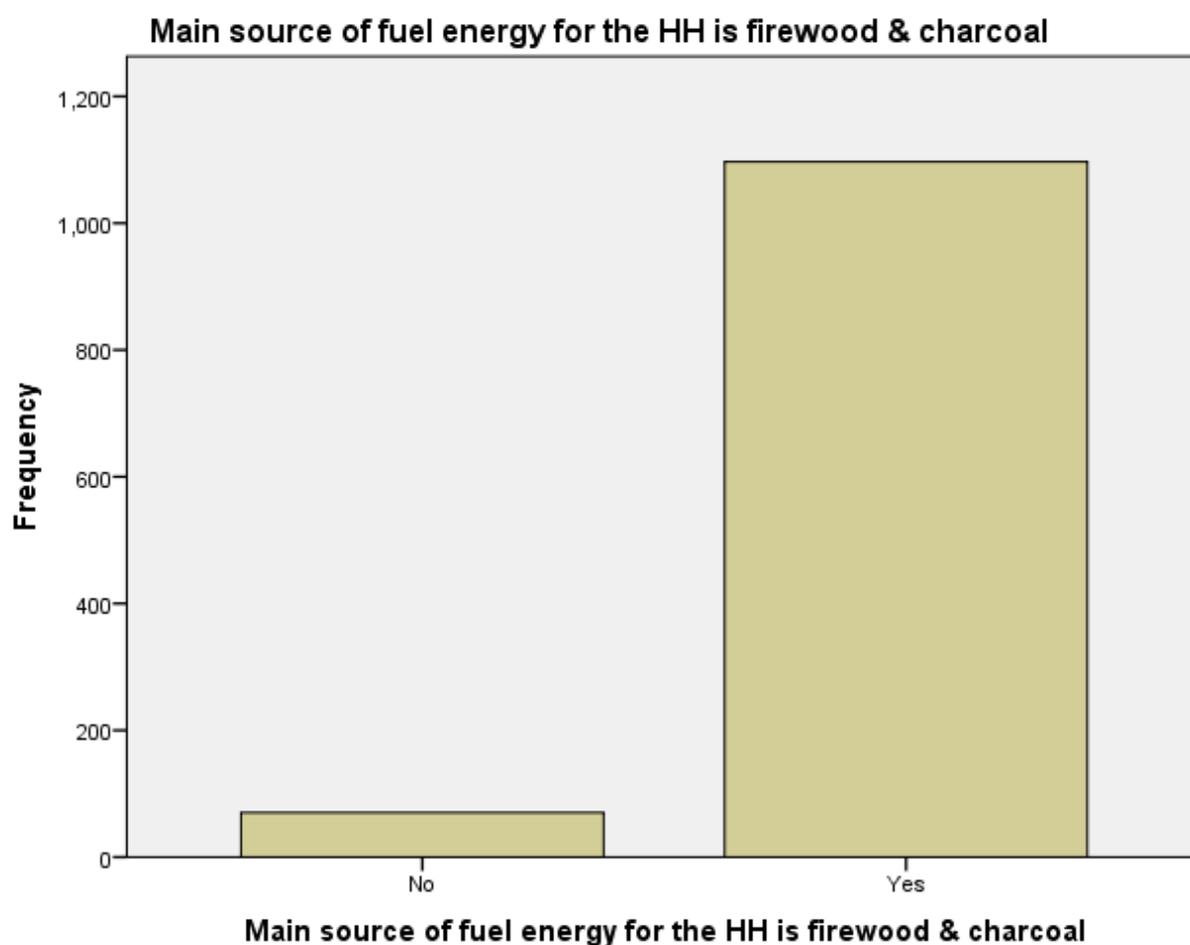
	Frequency	Percent	Valid Percent	Cumulative Percent
No	659	54.6	57.2	57.2
Valid Yes	494	40.9	42.8	100.0
Total	1153	95.5	100.0	
Missing System	54	4.5		
Total	1207	100.0		

3.6.5. Households using firewood and charcoal as their main source of fuel energy

Households were further asked if firewood and charcoal was their main source of fuel energy for their household. The results from Table 3.6.6 reveals that 94.0 % heavily depend on wood and charcoal for their daily fuel energy, while those who said no were just 6.0 %. This is attributed to high electricity tariffs and fewer connections especially in rural communities. National statistics indicate that about 10% of the population has access to electricity, but less than 5 % can use it for both lighting and cooking. This act, encourages environmental degradation. Ironically, Malawi government has a legislation that forbids selling of charcoal, but there is little political will to enforce this.

Table 3.6.5. Main source of fuel energy for the HH is firewood & charcoal

	Frequency	Percent	Valid Percent	Cumulative Percent
No	70	5.8	6.0	6.0
Valid Yes	1097	90.9	94.0	100.0
Total	1167	96.7	100.0	
Missing System	40	3.3		
Total	1207	100.0		

**Figure 20 Main source of fuel energy for the household**

3.6.6. Households using electricity as their main source of fuel energy

The following variable analyzed following the one above, was to find out how many households use electricity as their main source of fuel energy. Results are almost similar with the one above although there a slight about 2.2 % difference between the yes and the no in Table 3.6.6. Table 3.6.7 shows that 91.8 % do not use electricity as their main source of fuel energy. While 8.2 % said yes, they use electricity as their main source of fuel energy. This data is almost the same with the national data with the district data where majority use firewood and charcoal as cooking. There are many factors contributing to low numbers of families that use electricity as their main source of fuel energy. Although the Malawi government introduced rural electrification program, recently, many rural communities have access to electricity although still a few families are able to benefit from this project. Chief to the problem include electricity tariffs being comparatively high for rural poor to access electricity; and at the same, persistent power blackouts is a major challenge to access sustainable power all day; high poverty levels coupled with low income levels especially in rural setting, make it difficult for the project to benefit the rural masses. More deliberate efforts by government and other organizations are required to ensure that communities have access to electricity.

Table 3.6.6. Main source of fuel energy for the HH is electricity

	Frequency	Percent	Valid Percent	Cumulative Percent
No	995	82.4	91.8	91.8
Valid Yes	89	7.4	8.2	100.0
Total	1084	89.8	100.0	
Missing System	123	10.2		
Total	1207	100.0		

3.6.7. Households using changu changu moto

In the effort of protecting the natural environment, use of changu changu moto, locally made stoves is encouraged. Households interviewed if they use the changu changu moto stoves. As the table is showing, it is like there is a slight difference between those people using changu

changu moto and those not. Results as presented in the Table 3.6.8 below indicates that 52.7% of the households use the changu change while 47.3% said they do not use it, which is worrisome. Deliberate efforts have to be done to ensure an increase in the use of this environmental friendly stove.

Table 3.6.7. HH using changu changu moto

	Frequency	Percent	Valid Percent	Cumulative Percent
No	548	45.4	47.3	47.3
Valid Yes	610	50.5	52.7	100.0
Total	1158	95.9	100.0	
Missing System	49	4.1		
Total	1207	100.0		

3.7. Food Security, Diet and Food Economy

Households were further analyzed in terms of their access to food security, diets and food economy. Specifically, four sub variables were analyzed.

3.7.1. Access to Cereals/carbohydrates

Access to carbohydrates and cereals in these communities cannot become a big challenge because people of this community are subsistence farmers who grow a lot of cassava, maize and rice. This is in agreement with the survey results as tabulated in (Table 3.7.1) showing that majority (90.8 %) of the households in this community have access to cereals and carbohydrates such as porridge or nsima of maize or cassava, rice, sorghum, millet and wheat; compared to a small number of households about 8.7 % said, said they had no access to the cereals and carbohydrates.

Table 3.7.1. Access to Cereals /carbohydrates (porridge or nsima of maize, sorghum, rice, millet and wheat)

	Frequency	Percent	Valid Percent	Cumulative Percent
No	100	8.3	8.7	8.7
Valid Yes	1040	86.2	90.8	99.5
110	6	.5	.5	100.0
Total	1146	94.9	100.0	
Missing System	61	5.1		
Total	1207	100.0		

3.7.2. Access to fruits that are rich in Vitamin A

The results above may be different from the variable in which the households were analyzed in terms of their access to fruits rich in Vitamin A such as mangoes, papaya, and other yellow fleshed fruits. As tabulated in Table 3.7.2, majority households (81.9 %) said they had no access to the fruits mention, compared to the 18.1 % who said they have access. The only reliable fruit in this community is mango, unfortunately, mango is a seasonal fruit, it is only available about 3 months in a year, usually (October to December). If the survey was conducted in November, the yes score could be higher. Walking around the communities, you will notice mango trees at every home. The unfortunate part of this mango fruit is that about a half of the fruit is damaged and not consumed as they are ripen at the same, make it difficult to consume them at once. There is need to come up with a deliberate intervention of processing and preserving this precious fruit so that it can be consumed even during the off season. On economic sense, mango fruit can also become an economic engine for the community, think about mango juices???

Table 3.7.2. Fruits rich in Vitamin A (mango, papaya, other yellow fleshed fruits)

	Frequency	Percent	Valid Percent	Cumulative Percent
No	944	78.2	81.9	81.9
Valid Yes	208	17.2	18.1	100.0
Total	1152	95.4	100.0	
Missing System	55	4.6		
Total	1207	100.0		

3.7.3. Access to Milk and Milk Related Products

Access to milk and milk related products is a major challenge in this community as majority households have answered that they do not have access to milk and milk related products such as cheese, yoghurt, powder and water milk etc. The analysis has shown that 87.5 % of the households in this community have no access to milk and milk related products, which is a threat to their health, compared to 12.5 % who have access to milk related products.

Table 3.7.3. Milk and milk products (cheese, yoghurt, powder milk, condensed milk, milk of any animal)

	Frequency	Percent	Valid Percent	Cumulative Percent
No	1007	83.4	87.5	87.5
Valid Yes	144	11.9	12.5	100.0
Total	1151	95.4	100.0	
Missing System	56	4.6		
Total	1207	100.0		

3.7.4 Access to Protein Related Food Products

Finally, households were also analyzed in terms of their access to protein related food products such as meat, poultry, offal, beef, pork, chicken, duck, birds, goat, lamb, rabbit, other birds, liver, kidney, heart, other organs, etc. Results from Table 3.7.4 show that majority of the households

(90.0 %) have no access to protein related products listed here, compared to a few households of 10.0% that have access to a variety of protein related products. Due to high poverty levels especially in most rural parts of Malawi, access to meat or poultry is extremely difficult. Meat and poultry are extremely expensive. The only available source of protein in this community is fish. Protein is a serious body requirement for tissue repair and activation of white blood cells, more especially, lack of adequate intake of proteins is serious threat to people living with HIV/Aids. No projects are focusing much on livestock production, as an alternative way of reducing meat and poultry scarcity.

Table 3.7.4. Access to Protein Related Food Products

	Frequency	Percent	Valid Percent	Cumulative Percent
No	1039	86.1	90.0	90.0
Valid Yes	115	9.5	10.0	100.0
Total	1154	95.6	100.0	
Missing System	53	4.4		
Total	1207	100.0		

3.8. Water, hygiene and Sanitation

Water and sanitation remains important aspects of human health and sustainable livelihood. Therefore, one of key objectives of the survey was to establish community knowledge on issues concerning water, hygiene and sanitation. On this section, households were interviewed in terms of their access to main drinking water, treating water before consumption, and methods of treating water, type of sanitation used, washing hand s before taking a meal, and washing vegetables before preparing them.

3.8.1. Main Source of Drinking Water

On the question of main source of drinking water during the last 12 months, majority households (85.3 %) of this community access drinking water from a borehole, while 4.6 % access water from shallow unprotected wells; 3.5 % households access drinking water from river/lake; 2.2. % of the households access drinking water from public stand pipe, are 1.6 % respectively. No

wonder water borne related diseases have been reduced in this community especially during the rainy season. However, the figure is a bit higher compared to the district and national levels respectively. At district level it is about 75 % of the people who have access to safe water from boreholes and piped ones; and at national level, close to 80% of Malawians have access to safe water, from borehole as well as piped one (HIS 3) Report. But Nkhata Bay as a district, still it has 16.7 % of its households that access piped water, and at national level, 16.7 % of Malawians access piped water, and comparing to T/A Malenganzoma only 2.2 % have access to piped water.

Table 3.8. 1. Main source of drinking water during the last 12 Months

	Frequency	Percent	Valid Percent	Cumulative Percent
0	16	1.3	1.4	1.4
borehole	992	82.2	85.3	86.7
shallow well(unprotected)	54	4.5	4.6	91.3
shallow well (protected)	3	.2	.3	91.6
Valid river/lake	41	3.4	3.5	95.1
public stand pipe	26	2.2	2.2	97.3
deep well	19	1.6	1.6	99.0
natural water	3	.2	.3	99.2
other	9	.7	.8	100.0
Total	1163	96.4	100.0	
Missing System	44	3.6		
Total	1207	100.0		

3.8.2. Number of Households Treating Drinking Water

Many communities in Africa are exposed to several communicable diseases such as typhoid, diarrhea etc due to poor sanitation, hygiene and lack of knowledge in treating water to make it safe for consumption. The culture of treating water before consumption is still a serious issue in this community as revealed by the survey. The survey wanted to find out as how many

households treated their drinking water before consumption. The results show that majority of the households (63.3 %) consume untreated water. Only 32.3 % of the households do treat water before consumption. More water, sanitation and hygiene (WASH) interventions are required in this community as efforts to reduce chances of cholera, typhoid, diarrhea etc more especially during the rainy season. Despite consuming untreated water by many households, chances of the spread of waterborne related diseases is still since majority in this community have access to water from borehole, which a safe source.

Table 3.8.2. Number of households that treated their drinking water before consumption

	Frequency	Percent	Valid Percent	Cumulative Percent
No	730	60.5	63.3	63.3
Yes	373	30.9	32.3	95.6
2	3	.2	.3	95.8
Valid 4	37	3.1	3.2	99.0
11	6	.5	.5	99.6
15	5	.4	.4	100.0
Total	1154	95.6	100.0	
Missing System	53	4.4		
Total	1207	100.0		

3.8.3. Households Knowledge of Treating Drinking Water

Households were also analyzed in terms of their knowledge as how to treat drinking water. In agreement with the results above, majority still do not know or are ignorant on the methods of treating water. The analysis indicates as presented in Table 3.8.3 has shown that 62.0 % are ignorant on the methods of treating water; seconded by the 14.3 % who only knows about boiling the water; then 1.4 % mentioned filtering, 7.8 % said they use chlorine and 12.0 % said they use other unspecified means. There is need for more deliberate efforts by many other stakeholders to educate this community on how to treat drinking water.

Table 3.8.3. Households Knowledge of treat drinking water

	Frequency	Percent	Valid Percent	Cumulative Percent
0	13	1.1	1.1	1.1
Boiled water	166	13.8	14.3	15.4
Filter	17	1.4	1.5	16.9
Place water under the sun	5	.4	.4	17.3
Nothing	721	59.7	62.0	79.3
Using chroline/ certeza	91	7.5	7.8	87.1
other	150	12.4	12.9	100.0
Total	1163	96.4	100.0	
Missing System	44	3.6		
Total	1207	100.0		

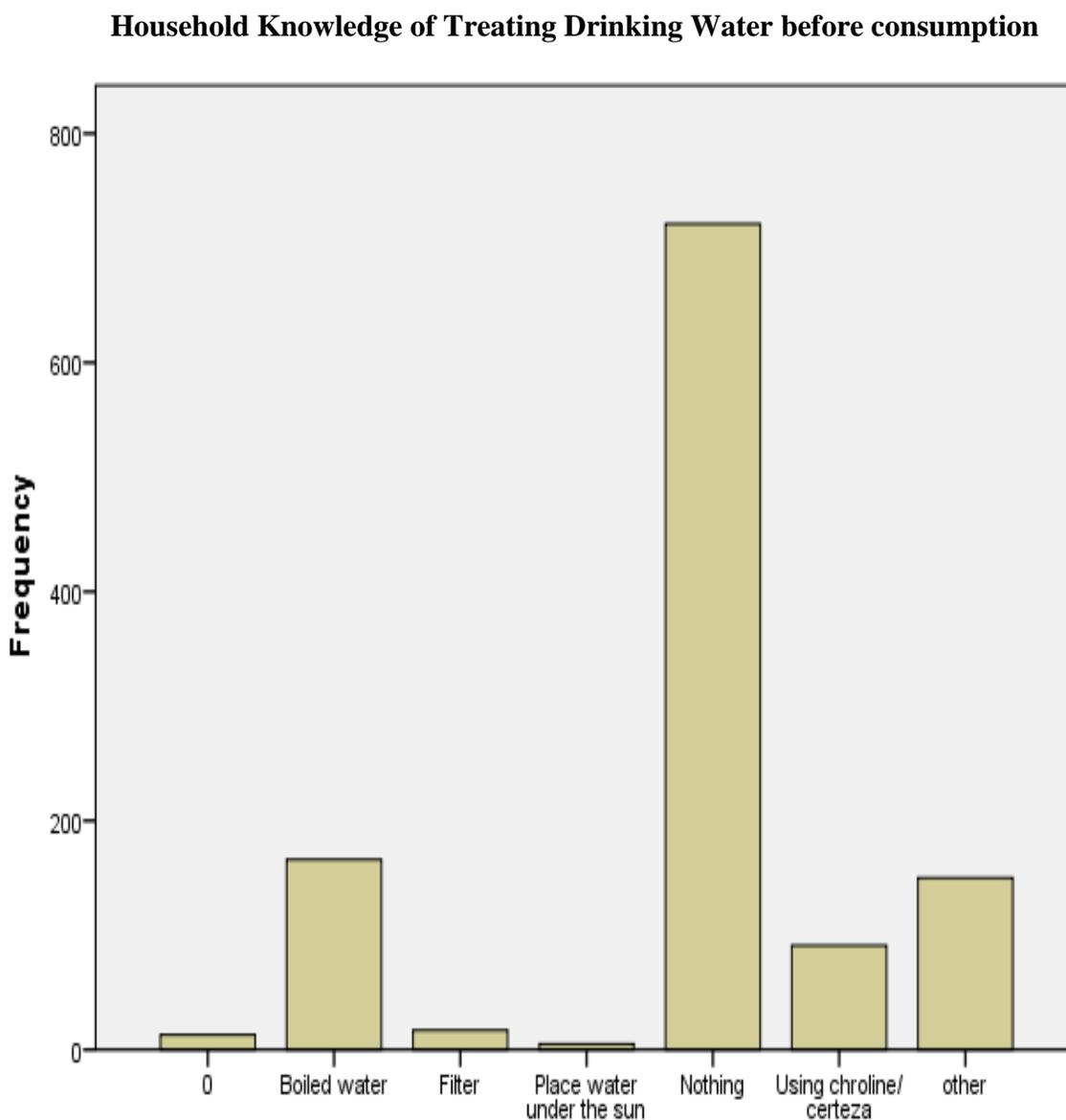


Figure 21 Household Knowledge of Treating Drinking Water before consumption

3.8.4. Household Main Type of Sanitation

Data was also collected in terms of the main type sanitation (toilet) household use. Most diseases such as typhoid, cholera, diarrhea etc spread quickly in most developing countries due to lack of safe sanitation, mainly lack of safe toilets. However, the data results are very encouraging to see a majority of the households use traditional pit latrines although most of the households are

allocated along the lakeshore, where there is too much sand, making it difficult to dig pit latrines. Traditionally these communities have been using either the bush or lake as their main latrine. As tabulated on (Table 3.8.4), 81.2 % of the households have pit latrines as their main sanitation. Of course, there is still a 13.9 % of the households that still use the bush as their main sanitation (toilet), which if more efforts from government and other organizations present in the communities, can improve the situation ensuring that all households have a safe sanitation. The results further shows that there is .a small number using .6 % using improved latrines; .3 % WC linked to sewer and those having an advanced septic sewage are 3.3 %.

Table 3.8.4. Main type of sanitation of the household

	Frequency	Percent	Valid Percent	Cumulative Percent
0	6	.5	.5	.5
Traditional pit toilet (latrine)	931	77.1	81.2	81.7
Valid Improved latrines	7	.6	.6	82.3
WC linked to sewer	4	.3	.3	82.7
Septic sewage	40	3.3	3.5	86.1
Bush/ open space	159	13.2	13.9	100.0
Total	1147	95.0	100.0	
Missing System	60	5.0		
Total	1207	100.0		

3.8.5. Washing of Hands before preparing their meals

Households were further interviewed if they wash hands before preparing their last meal. The scale of measurement was given in frequency format of no, sometimes, most times and always. The data analyzed shows that most households do wash hands always before preparing their food. As presented in Table 3.8.5, analyzed results indicates that 69.3 % of households do wash hands before preparing their food, 17.4 % households said they do it most times; and 10.5 % said

that they do wash sometimes and only a few households are still behind, the 2.8 % that still do not wash hands.

Table 3.8.5. Washing hands before preparing their meals

	Frequency	Percent	Valid Percent	Cumulative Percent
0	4	.3	.3	.3
No	28	2.3	2.4	2.8
Valid				
Sometimes	122	10.1	10.5	13.3
Most times	201	16.7	17.4	30.7
Always	802	66.4	69.3	100.0
Total	1157	95.9	100.0	
Missing System	50	4.1		
Total	1207	100.0		

3.8.6. Household washing vegetables before preparing them

Comparing the results from the variable tabulated in Table 3.8.5 to the results tabulated in Table 3.8.6, results show a slight difference, although households that always wash fresh vegetables has tremendously increased from 69.3 % of that who always wash hands before preparing a meal, to 86.1 % of those households that wash fresh vegetables before preparing them. While those who responded sometimes, and most times have decreased in this variable with 3.2 % and 6.8 % respectively. Surprisingly, the no has increased, from 2.4 % for those who do not wash hands before preparing a meal; to 3.2 % for those who said do not wash vegetables before preparing them.

Table 3.8.6. Households washing fresh vegetables the last time you prepared them

	Frequency	Percent	Valid Percent	Cumulative Percent
0	8	.7	.7	.7
No	37	3.1	3.2	3.9
Valid Sometimes	37	3.1	3.2	7.1
Most times	79	6.5	6.8	13.9
Always	995	82.4	86.1	100.0
Total	1156	95.8	100.0	
Missing System	51	4.2		
Total	1207	100.0		

Washing Vegetables before preparing them

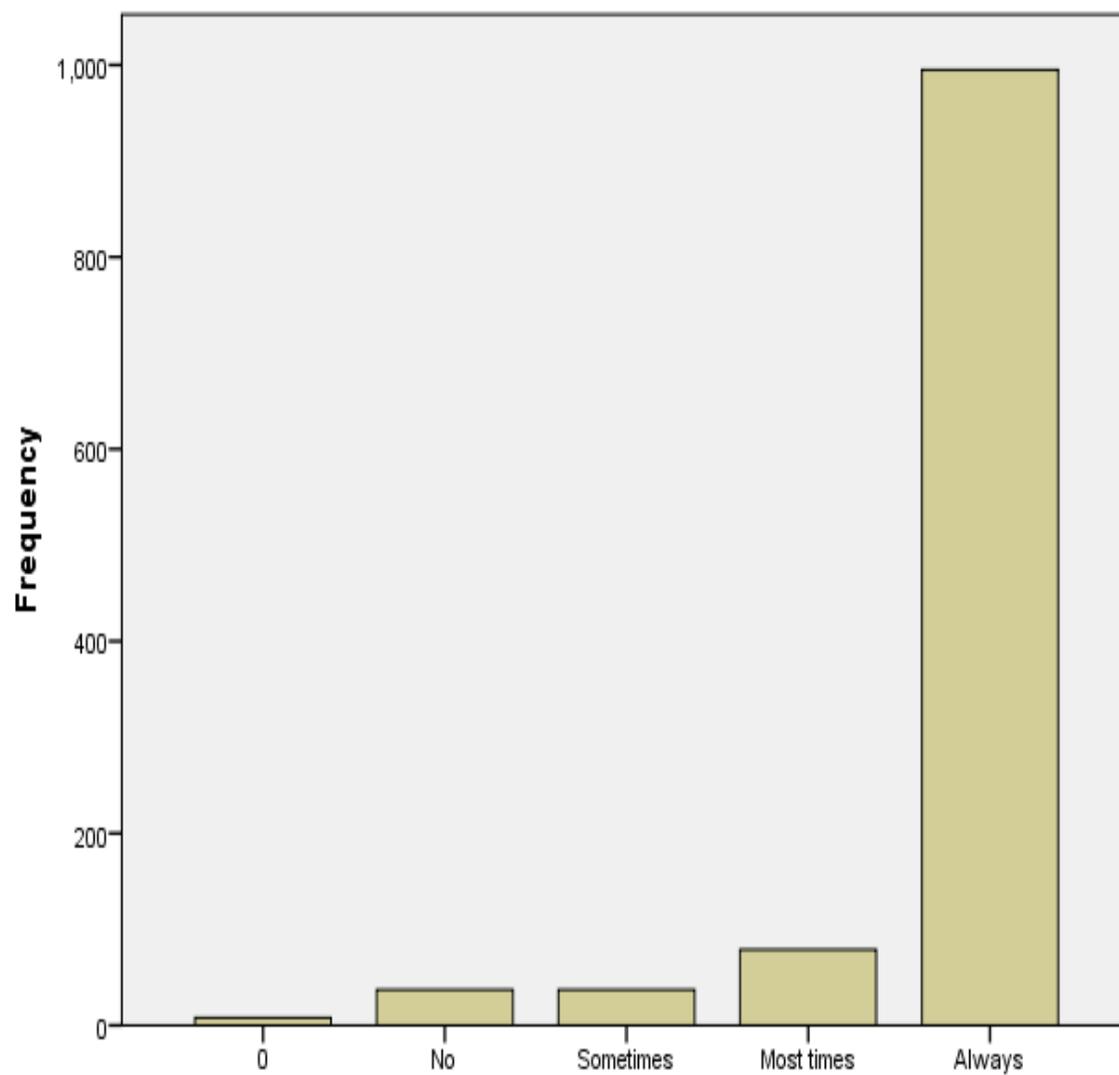


Figure 22 Washing Vegetables before preparing them

3.9. Education Attainment

Human capital is not built only on health people, but also educated people. Socioeconomic transformation will always be a nightmare, if there is no effort in improving literacy and education levels of the poor. Key among the sustainable livelihoods is education. As an integrated baseline survey, at household level, deliberate efforts were made during the survey in which households were assessed on their levels of education and literacy levels. Education history is a powerful tool that guides service providers on the approach and strategy to use for their community interventions. Eight variables were analyzed under this section, that include highest level of education attained of the household; number of household members who are able to read and write English and Chichewa; members of the household attending school or college; attendance trend; absenteeism record; school completion record including dropout and reasons for dropout.

3.9.1. Highest Education Attainment of the Household

Highest education attainment of the household was assessed from PLSCE, JCE, MSCE and Diploma levels, and those of none. Table 3.9.1 indicates that majority of the households members have no formal education, with a 44.8% respondents said they do not have any formal education. A good number of people in this community have PLSCE (16.7 %); and surprisingly, those with JCE (20.4 %) which is a higher qualification are more than those with PSCLE which is a lower grade. Those who with MSCE are less than those with JCE (4.2 %); and those with attained Diploma qualifications at .7 %.

The 44.8% without any formal education qualification, is almost very low compared to national level of similar status where it is reported to be 72.4 %, and about 70 % have no formal education qualifications.

Table 3.9.1. The highest education attainment of this house hold

	Frequency	Percent	Valid Percent	Cumulative Percent
0	152	12.6	13.1	13.1
None	518	42.9	44.8	57.9
PLSCE	193	16.0	16.7	74.6
Valid JCE	236	19.6	20.4	95.0
MSCE	49	4.1	4.2	99.2
Diploma	8	.7	.7	99.9
10	1	.1	.1	100.0
Total	1157	95.9	100.0	
Missing System	50	4.1		
Total	1207	100.0		

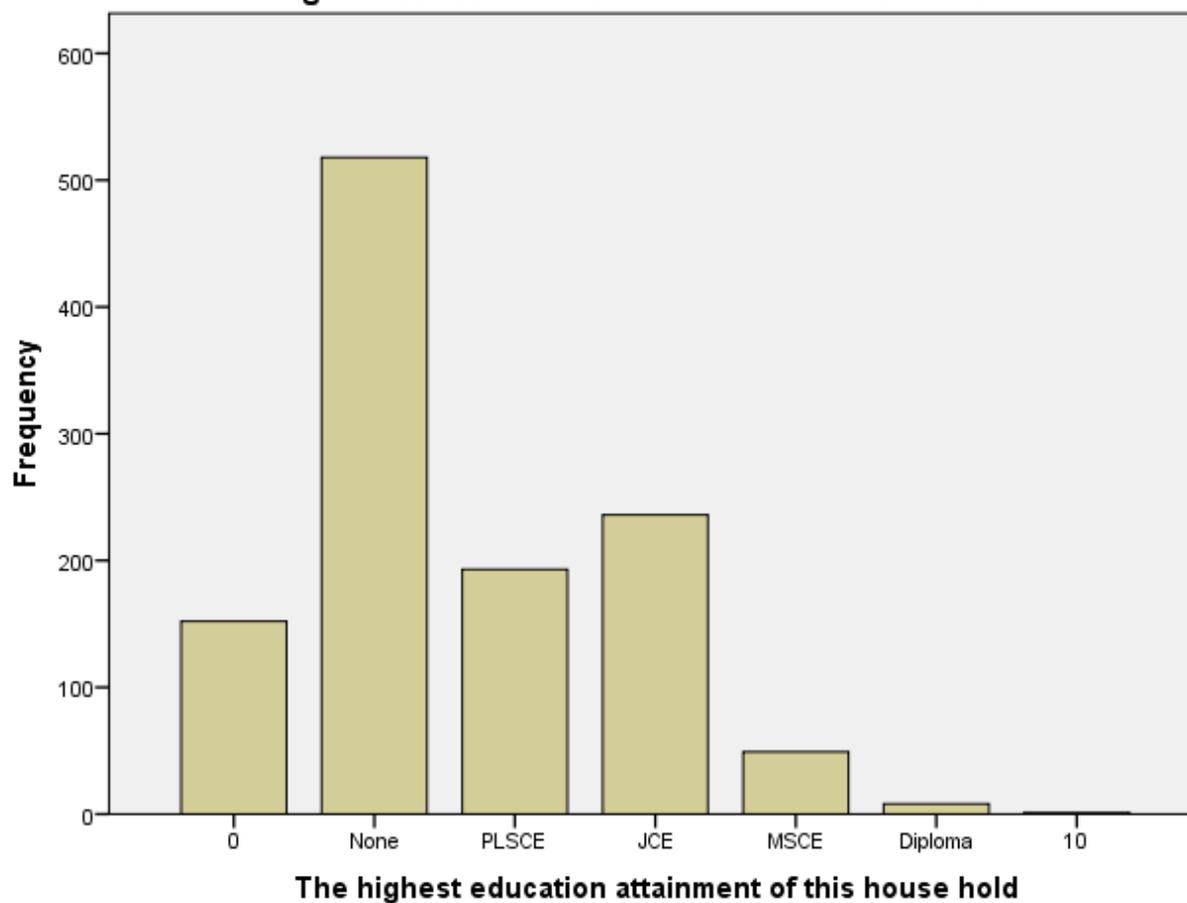
The highest education attainment of this house hold

Figure 23 Highest Education Attainment

3.9.2. Household Members who are able to read and write Chichewa and English

Households were also assessed in terms of their ability to read and write in Chichewa and English. Results presented in Table 3.9.2 shows that still there are a good number of people in this community who cannot read and write English. 24.4 % that cannot read and write is a serious concern when implementing any kind of project let alone the microfinance project. However, some households have one member who can read and write (24.7 %); and some have two (27.8 %); three (11.6 %); Four (6.1 %); all (4.5 %); and any other (.7%).

Table 3.9.2 Member of the household that are able to read and write English

	Frequency	Percent	Valid Percent	Cumulative Percent
None	283	23.4	24.4	24.4
One	286	23.7	24.7	49.1
Two	322	26.7	27.8	76.9
Three	134	11.1	11.6	88.4
Four	71	5.9	6.1	94.6
All	52	4.3	4.5	99.1
Any other	8	.7	.7	99.7
8	3	.2	.3	100.0
Total	1159	96.0	100.0	
Missing System	48	4.0		
Total	1207	100.0		

Household Members who are able to read and write English

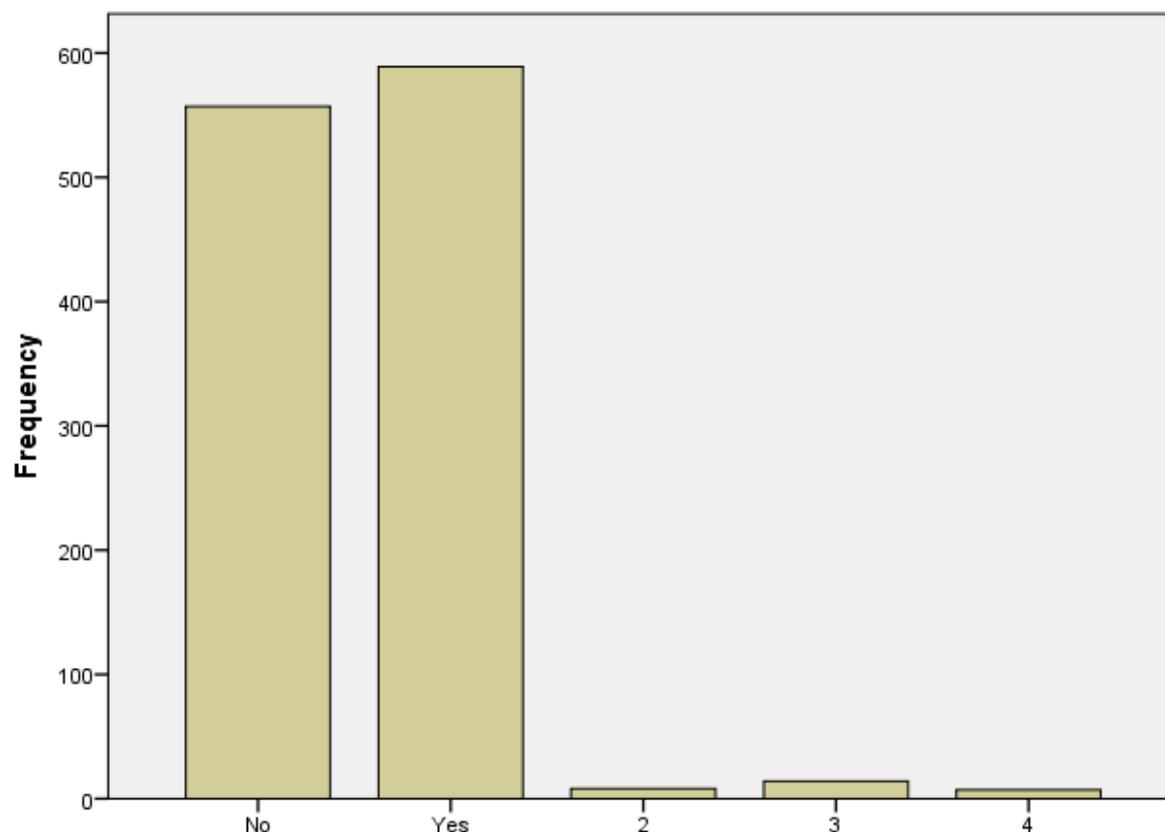


Figure 24 Household Members who are able to read and write English

3.9.3. Member of the household that is able to read and write Chichewa

Chichewa is Malawi's local national language, it is taught in school and in every communication. Chichewa is the most dominant language, seconded by English. Unlike English, the survey presented in Table 3.9.3 shows that unlike English, most families are able to read and write Chichewa; and this is good news when working in their community groups. Table 3.9.3 shows that only 9.4 % are unable to read and write in Chichewa compared to about 24 % who are unable to read and write in English. 24.6 % of households have one who can read and write

Chichewa; some have two (26.4 %); some have three (18.0 %); some have all members who can read and write Chichewa (7.2 %) and some have four members (11.1 %) and some have more members (2.2

Table 3.9.3. Member of the household that are able to read and write Chichewa

	Frequency	Percent	Valid Percent	Cumulative Percent
0	108	8.9	9.4	9.4
One	283	23.4	24.6	34.0
Two	304	25.2	26.4	60.4
Three	207	17.1	18.0	78.4
Four	128	10.6	11.1	89.5
Valid All	83	6.9	7.2	96.7
Any other	25	2.1	2.2	98.9
7	3	.2	.3	99.1
8	6	.5	.5	99.7
10	4	.3	.3	100.0
Total	1151	95.4	100.0	
Missing System	56	4.6		
Total	1207	100.0		

3.9.4. Member of the household attending school or college

On education, the survey wanted to establish if households have members still attending school or college education. School education in this case refers to pre-school, primary school and secondary school. College education here refers to any tertiary level education including University education. Table 3.9.4 shows that many households in this community have members who are still attending school and college education. Statistics show that 81.8 % households have members who attend school and college education. While 16.6 % said they did not have any member attending any kind education.

Table 3.9. 4. Member of the household attending school or college

	Frequency	Percent	Valid Percent	Cumulative Percent
No	189	15.7	16.6	16.6
Yes	933	77.3	81.8	98.3
Valid 2	11	.9	1.0	99.3
4	8	.7	.7	100.0
Total	1141	94.5	100.0	
Missing System	66	5.5		
Total	1207	100.0		

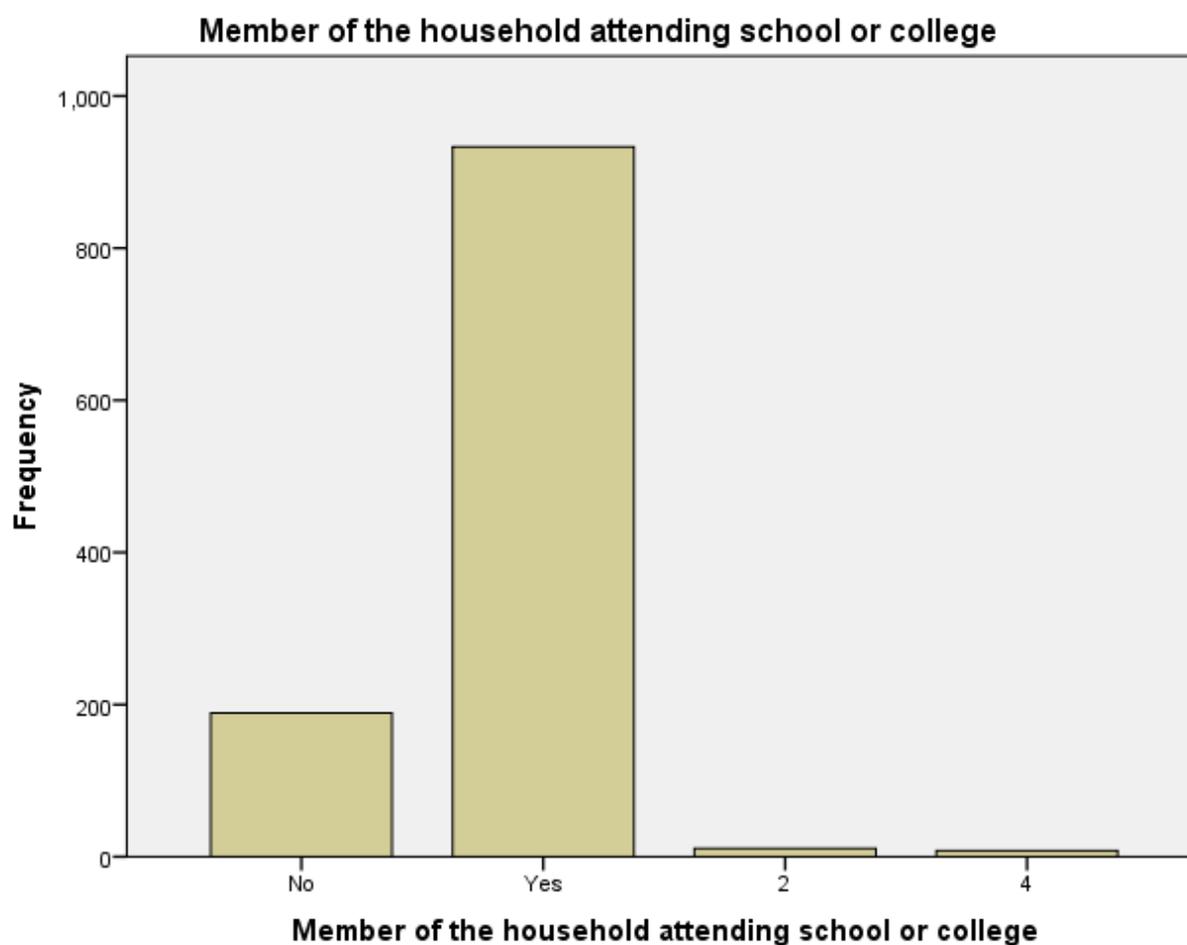


Figure 25 Member of the household attending school or college
3.9.5. School Attendance Trend

In many poverty stricken communities, school attendance is always a challenge. As such, the survey wanted to investigate the trend of school attendance especially those who answered yes, meaning that they have members who attend school and college education. However, Malenganzoma community is just different and smart on that. The results again are very encouraging seeing improved school attendance by this community. The Table 3.9.5 shows that children always attend schools with 81.1 % attendance trend; frequent absenteeism is not popular here, with just 5.3 % of the population.

Table 3.9.5 School Attendance trend

	Frequency	Percent	Valid Percent	Cumulative Percent
0	28	2.3	3.0	3.0
Always	768	63.6	81.1	84.1
Often	21	1.7	2.2	86.3
Sometimes	79	6.5	8.3	94.6
Frequent absenteeism	50	4.1	5.3	99.9
6	1	.1	.1	100.0
Total	947	78.5	100.0	
Missing System	260	21.5		
Total	1207	100.0		

3.9.6. School dropout Record

There is confusion in tabulating this data; possibly the reason was error in data entry. It is difficult to come up with exact statistics from the respondents who said yes and no. However, from a general consensus, it seems school dropout has been reported to be low in this community, as the Table 3.9.7 tabulates the results.

Table 3.9.6. Member of the household dropout out of school

	Frequency	Percent	Valid Percent	Cumulative Percent
0	796	65.9	75.3	75.3
Yes	235	19.5	22.2	97.5
No	16	1.3	1.5	99.1
Valid 3	4	.3	.4	99.4
5	5	.4	.5	99.9
11	1	.1	.1	100.0
Total	1057	87.6	100.0	
Missing System	150	12.4		
Total	1207	100.0		

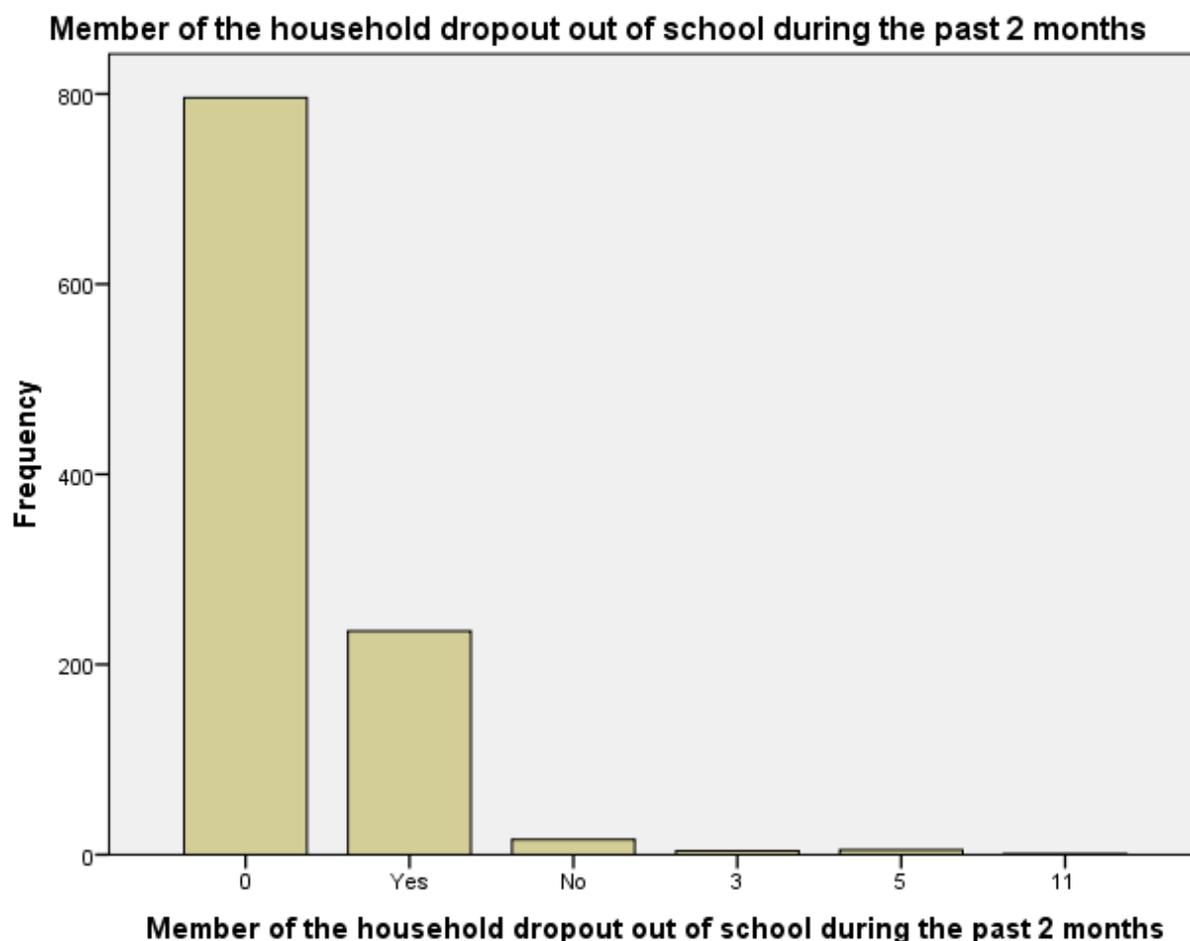


Figure 26 Household School Dropouts Record

3.9.7. Key Causes of School Dropout

Households were further asked about the causes of school dropout. As the results from Table 3.9.8 indicates that lack of school fees (42.6 %) is the main cause of school dropout for many households in this community. Early marriages (18.2 %) were also reported as the other main issue forcing children to dropout from school. Chronicle illness is also another challenge for school dropout. Other mentioned about migrating to South Africa also is another force causing school dropout. Early pregnancy scored very low at 1.9 %; Teacher behavior also contributes very low to pupil school dropout, at 0.2 %. The survey also discovered that some children drop

from school in search of jobs. Reasons for schools dropout are almost similar to those at national and district levels respectively like lack of finances, illness, lack of interest etc (HIS 3) Report.

Table 3.9.7. Causes of dropout

	Frequency	Percent	Valid Percent	Cumulative Percent
0	59	4.9	14.3	14.3
Chronic illness	15	1.2	3.6	17.9
lack of school fees	176	14.6	42.6	60.5
Early marriages	75	6.2	18.2	78.7
Going to South	43	3.6	10.4	89.1
Valid Africa	25	2.1	6.1	95.2
Job search	1	.1	.2	95.4
Teacher behaviour	8	.7	1.9	97.3
Pregnancy	11	.9	2.7	100.0
Any other	413	34.2	100.0	
Total	794	65.8		
Missing System	1207	100.0		
Total				

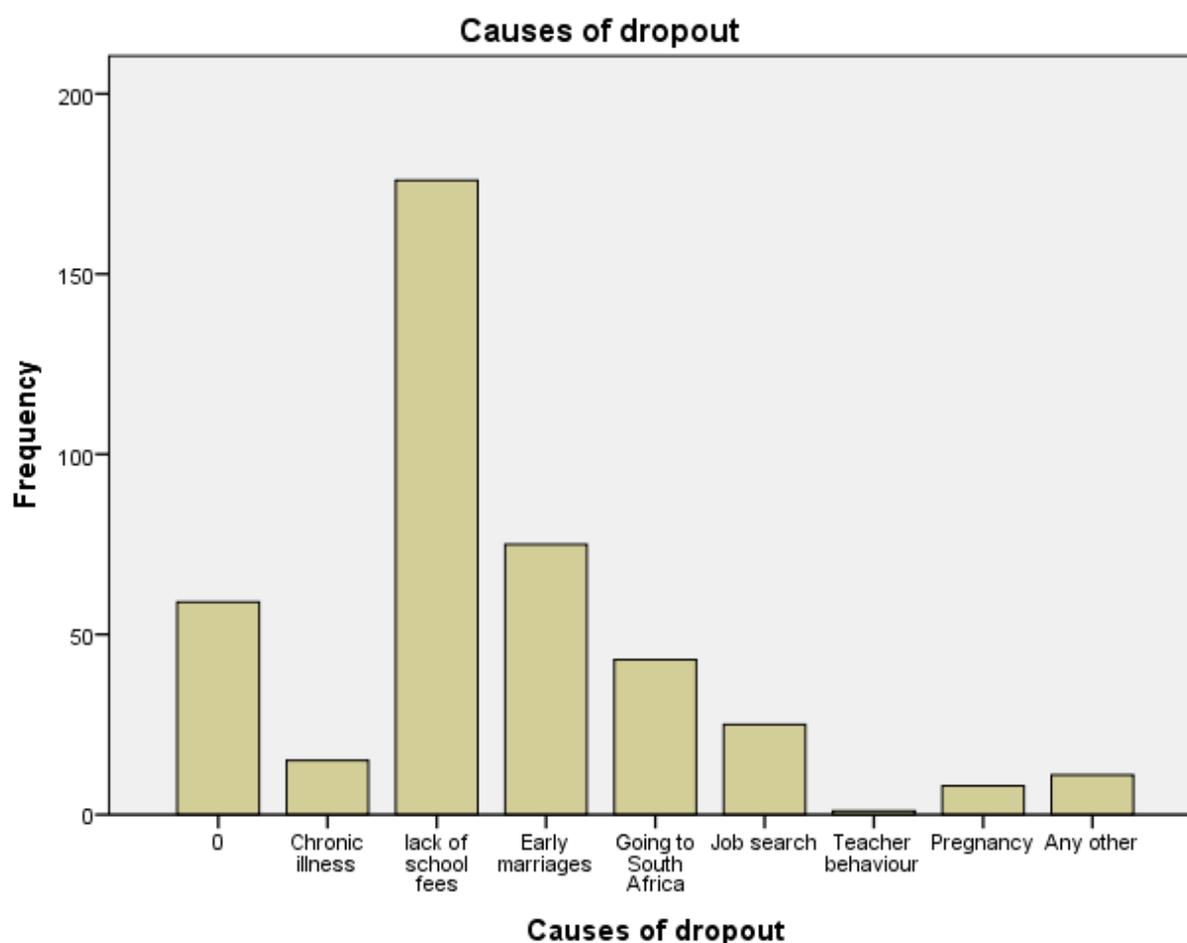


Figure 27 Causes of School Dropout

3.10. Health Factors

The households were also assessed in terms of health status at household level. Seven variables were analyzed. These include major health problems facing households; members of the household affected by HIV/Aids; how households treat illnesses; challenges faced by households in accessing treatment; number of deaths per household; causes of deaths at household level.

3.10.1. Major Health Problems Facing the Household

Just as many countries in Sub Sahara Africa, malaria still remain a serious health problem that claims millions of lives per year. The results shown in (Table 3.10.1) indicate that malaria (82.7 %) is a serious health problem in many households. Although most households sleep in mosquito nets, most people in rural communities have no access to electricity, hence spend hours at night in the dark, and outside their houses. Mosquitoes that cause malaria are active this time. That is why it is advisable to apply mosquito repellent; which is not easy for poor families to access. Apart from malaria, the survey also revealed that diarrhea (5.5 %) is also a big health problem compared to HIV/Aids (1.6 %)

Table 3.10.1. Major health problems facing this household in the past 12 months

	Frequency	Percent	Valid Percent	Cumulative Percent
0	23	1.9	2.0	2.0
Malnutrition	16	1.3	1.4	3.3
HIV/Aids	19	1.6	1.6	5.0
Diarrhoea	64	5.3	5.5	10.5
Malaria	964	79.9	82.7	93.1
TB	12	1.0	1.0	94.2
Diabetes	3	.2	.3	94.4
Any other	65	5.4	5.6	100.0
Total	1166	96.6	100.0	
Missing System	41	3.4		
Total	1207	100.0		

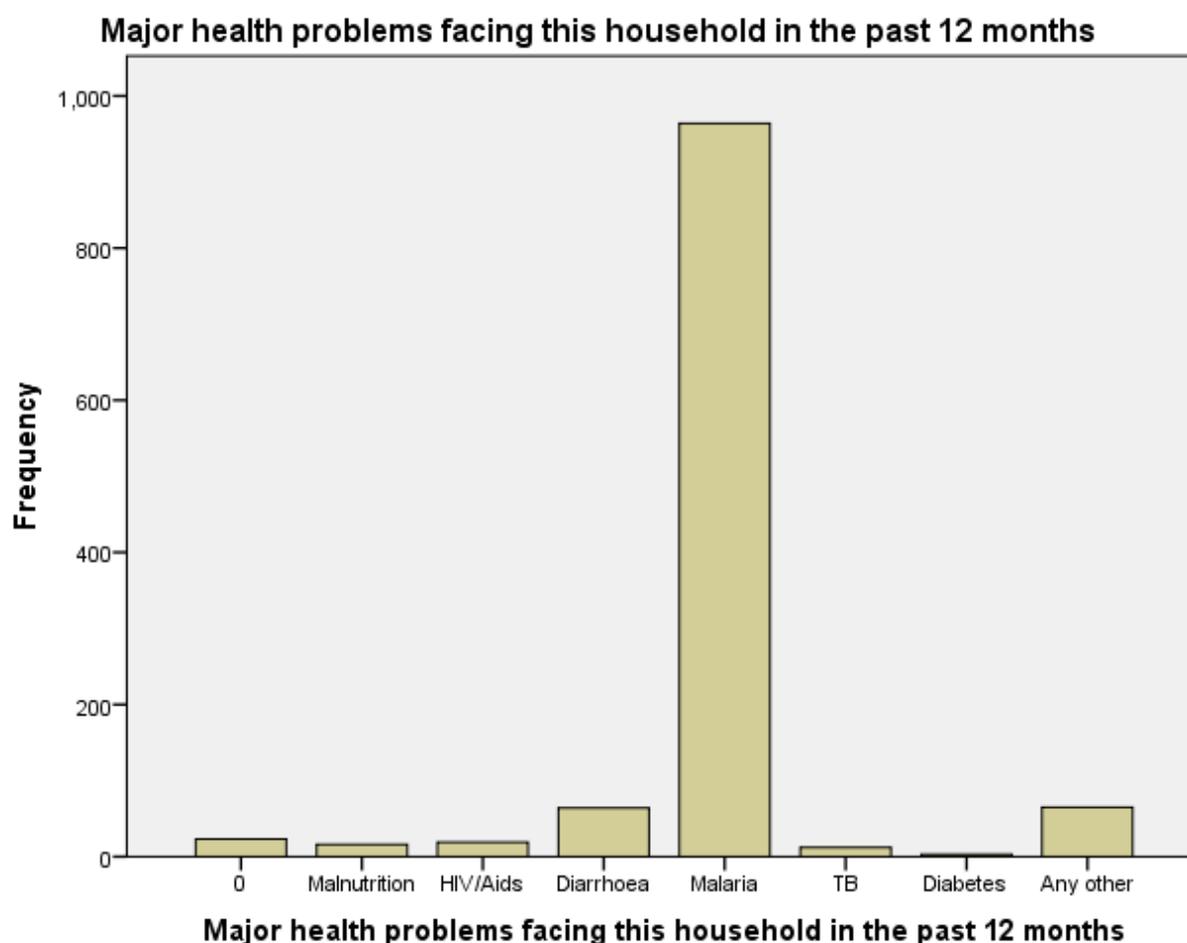


Figure 28 Major health problems facing the Household

3.10.2. HIV/Aids prevalence at household

HIV/AIDS remains a serious threat to human life in most of developing countries, more especially the Sub Sahara Africa that registers two thirds of the World HIV/Aids. Table 3.10.2 below shows that many households have not been affected by HIV/Aids (82.1 %); about (10.7 %) of the households reported to have been affected by HIV/Aids. The statistics are not much different from the national HIV/Aids prevalence rate of about 11 %. Many interventions have helped to minimize the spread of HIV/AIDS, such as condom use, ART treatment, etc.

Table 3.10.2. Member of the household affected by HIV/Aids illness

		Frequency	Percent	Valid Percent	Cumulative Percent
	No	965	80.0	82.1	82.1
	Yes	126	10.4	10.7	92.9
	2	2	.2	.2	93.0
Valid	3	42	3.5	3.6	96.6
	4	21	1.7	1.8	98.4
	5	15	1.2	1.3	99.7
	6	4	.3	.3	100.0
	Total	1175	97.3	100.0	
Missing	System	32	2.7		
	Total	1207	100.0		

3.10.3. How Households treat illness

When asked about how they treat illness, many households responded that they access medical help from public hospitals (84.5 %); compare to 6.8 % who said they access it from private hospitals.

As a community that is strong in religion, some households consult religious rituals (3.9 %) for treatment. Africa still uses traditional medicine for treating their illness. 3.3 % of households still use traditional medicine. The survey shows that there are still some households that do not access any medical treatment. Due to increased poverty levels, long distance to hospitals, religious beliefs, some households do not access any kind of treatment.

Table 3.10.3. Treatment of illness of household member in the last 12 months

	Frequency	Percent	Valid Percent	Cumulative Percent
None	16	1.3	1.4	1.4
Religious rituals	45	3.7	3.9	5.3
Traditional	38	3.1	3.3	8.7
Valid medicines	964	79.9	84.5	93.2
Public hospital	78	6.5	6.8	100.0
private hospital	1141	94.5	100.0	
Total	66	5.5		
Missing System	1207	100.0		
Total				

3.10.4. Challenges households face in accessing treatment

As Table 3.10.4 explains, many interviewed households mentioned finances and long distances to public hospitals in accessing treatment; (42.1 %; 41.4 %) respectively. Lack of drugs in public hospitals is another issues that the respondent mentioned most.

Table 3.10.4. Challenges the household face in accessing treatment by one of its members

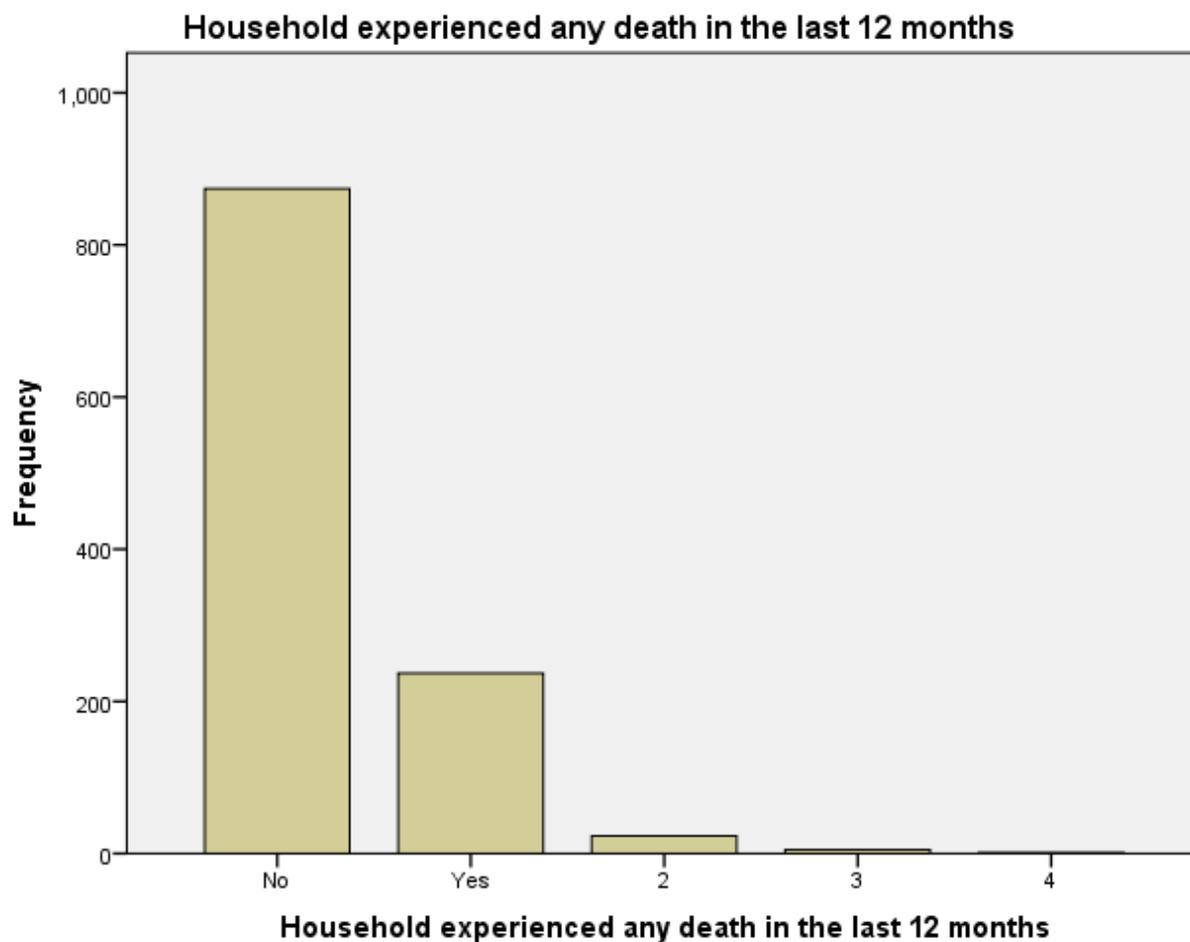
	Frequency	Percent	Valid Percent	Cumulative Percent
0	48	4.0	4.2	4.2
Finances	484	40.1	42.1	46.2
Valid Long distance to public hospitals	477	39.5	41.4	87.7
Valid Lack of drugs in public hospitals	131	10.9	11.4	99.0
Lack of knowledge that some diseases can occur	11	.9	1.0	100.0
Total	1151	95.4	100.0	
Missing System	56	4.6		
Total	1207	100.0		

3.10.5. Households death record

The statistical data from Table 3.10.5 shows that 76.7 % of households reported of having no deaths during the last twelve months. However, the data shows significant number of deaths that happened in several households. The 20.8 % households that reported having deaths in their families in a period of twelve months is something that should be taken care of.

Table 3.10.5. Household experienced any death in the last 12 months

	Frequency	Percent	Valid Percent	Cumulative Percent
No	874	72.4	76.7	76.7
Yes	237	19.6	20.8	97.5
Valid 2	23	1.9	2.0	99.5
3	5	.4	.4	99.9
4	1	.1	.1	100.0
Total	1140	94.4	100.0	
Missing System	67	5.6		
Total	1207	100.0		

**Figure 29 Death Record at Household Level**

3.10.6. Frequency of deaths at household level

Most households that reported of having deaths in their families the last twelve months were also interviewed about number of deaths per household. Results from Table 3.10.6 show that many respondents had one death (29.0 %); while others had two deaths (20.3 %); and the rest shared the remaining percentage.

Table 3.10.6. Frequency of deaths at household level

	Frequency	Percent	Valid Percent	Cumulative Percent
0	149	12.3	43.2	43.2
One	100	8.3	29.0	72.2
Two	70	5.8	20.3	92.5
Three	14	1.2	4.1	96.5
Four	3	.2	.9	97.4
Five	4	.3	1.2	98.6
6	5	.4	1.4	100.0
Total	345	28.6	100.0	
Missing System	862	71.4		
Total	1207	100.0		

3.10.7. Causes of deaths at household level

Since 20.8 % of households reported of having deaths the previous year, households were then asked to mention the causes on those deaths. The data that has been tabulated on the Table 3.10.7 shows that malaria still was reported to be the major cause of deaths in most households; followed by HVI/AIDS, claiming 18.2 %; then, accidents also claimed 10.2 %. More deaths were reported to be caused by other means such as BP (4.5 %), with minor cases of malnutrition at 1.3 %; diarrhea 3.8 % and other causes which did not specify also claims at 14.7 %

Table 3.10.7. Causes of deaths at household level

	Frequency	Percent	Valid Percent	Cumulative Percent
0	83	6.9	26.5	26.5
HIV/Aids	57	4.7	18.2	44.7
Malaria	65	5.4	20.8	65.5
Accident	32	2.7	10.2	75.7
Valid Malnutrition	4	.3	1.3	77.0
BP	14	1.2	4.5	81.5
Diarrhoea	12	1.0	3.8	85.3
Any other	46	3.8	14.7	100.0
Total	313	25.9	100.0	
Missing System	894	74.1		
Total	1207	100.0		

3.11. Household Participation in Community Projects

This data is very useful for a baseline survey, as it is an eye opener to project sponsors so that they have a clear sense as how the people of a particular community perceive community projects. This variable was analyzed in terms of two major areas like if NGOs and other organizations are available in the community that are providing any sort of socioeconomic services and their level of presence and impact or popularity, whether public or private organizations. Secondly, the variable wanted to establish if members of households are members of any community associations or organizations, including their level of influence and participation in these organizations.

3.11.1. The most active NGOs/organizations in the community

The most well known organizations that are available in this community and that are offering different socioeconomic services are government organizations (64.8 %). This means that most services are offered by government compared to NGOs and the private sector. The survey further revealed that Ripple Africa is the most well know NGO in this community, compared to other NGOs scoring 20.0 %.; another well known NGO in this community is CIPAR. Some NGOs

available in this community include not well known less presence and impact include Microloan Foundation (0.9 %); World Vision International (0.1 %); other or

Table 3.11.1. The most active NGOs/ organizations in the community

	Frequency	Percent	Valid Percent	Cumulative Percent
0	16	1.3	1.6	1.6
Ripple Africa	206	17.1	20.0	21.6
CIPAR	46	3.8	4.5	26.0
FINCA	4	.3	.4	26.4
World Vision	1	.1	.1	26.5
Valid Microloan Foundation	9	.7	.9	27.4
Government	667	55.3	64.8	92.2
Other	74	6.1	7.2	99.4
64	6	.5	.6	100.0
Total	1029	85.3	100.0	
Missing System	178	14.7		
Total	1207	100.0		

3.11.2. Household Membership to Associations

The survey wanted to investigate if households are members of any association. Results tabulated in Table 3.11.2 indicate that most household members are members of Village Savings Groups (64.6 %). While some households reported to be members of VDC (1.5 %); and some belong to Agriculture associations (5.0 %)

Table 3.11.2. Household membership with associations

	Frequency	Percent	Valid Percent	Cumulative Percent
0	111	9.2	21.2	21.2
Village savings	338	28.0	64.6	85.9
Agriculture associations	26	2.2	5.0	90.8
Community policing	1	.1	.2	91.0
VDC	8	.7	1.5	92.5
Other	29	2.4	5.5	98.1
11	3	.2	.6	98.7
14	2	.2	.4	99.0
18	1	.1	.2	99.2
23	4	.3	.8	100.0
Total	523	43.3	100.0	
Missing System	684	56.7		
Total	1207	100.0		

Household membership with associations

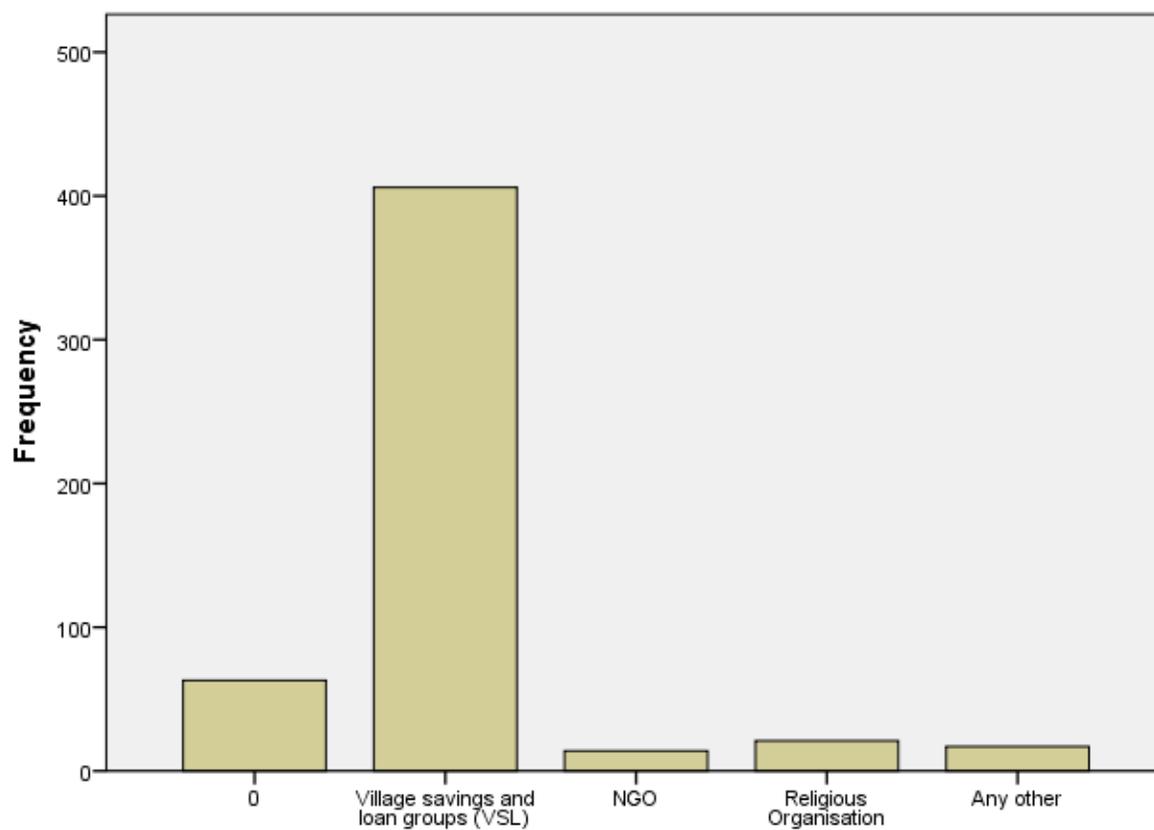


Figure 30: Household membership with Association

4.0. CONCLUSION AND OVERALL RECOMMENDATIONS

The survey project was a success; data collectors quickly captured the whole scope of the survey and how to use the survey tools. Starting with supervisors and data collectors training exercise was a success with relevant training materials, class participation and level of presentation. Logistical arrangement and punctuality was in excellent place.

Households that were visited were very cooperative and excited to be interviewed. In some cases, some households that were not included in the sample could stand in front of their doors inviting data collectors to interview them. All in all, the community was excited and is eagerly waiting for the fruit of the survey.

Allowances for the supervisors and data collectors, were reasonable enough regarding the fact that accommodation, transport and meals were all provided for. The tools for data collection were all relevant, despite some few shortfalls in the questionnaire where other questions were missing, and others not well phrased and make it difficult during data entry and analysis using software packages where next time we have to take a serious caution.

The supplier had challenges especially on time factor. The survey period was underestimated; it required more time, possibly full two months or so for data processing including report writing. This report has been written in a hurry and it is likely that some grammatical error and omission of other facts may be discovered.

Another outstanding limitation during this survey was to obtain and tarrying the data especially secondary data from secondary sources. Different sources provided its own socioeconomic statistics especially about the background information of Malawi, Nkhata Bay District as well as for the catchment area. No wonder, here and there, statistics may contradict.

From the overall data collected and analyzed, it is clear that the proposed project of microloan is feasible; what is needed now is to design a project that is feasible to the socioeconomic factors of the target community. The issue of interest rate and repayment period should be seriously considered. Adopting the marketing strategy of “marketing penetration” as you enter into new markets, can be very ideal to start with less interest rate and increase when the project is established; and to bring a meaningful socioeconomic transformation and sustainable livelihood in this community, a more holistic and integrated project approach is required; in which deliberate efforts have to be applied where all factors affecting individuals are taken care of. This can be only achieved by conducting an effective stakeholder analysis in the project design phase.

APPENDIX1: THE SURVEY QUESTIONNAIRE



Lilongwe Technical College & the Capacity Foundation (UK)

Integrated Household Survey Questionnaire

July 2016

Baseline Survey – T/A Malenganzoma Nkhata Bay (Malawi)

Introduction Note

“Hello. How are you? I am _____ working with Capacity Foundation, as a Data Collector. Do you have time to talk to me for about 30 Minutes or so? I would like to ask you some questions for a survey project we are conducting on household income, household debts, health care, food security, water and sanitation, livelihood and skills, education attainment and many other factors that affect our daily lives.

The purpose of this survey is to assess the socioeconomic challenges people face in this community especially at household level; and that the data collected, can be used for future socioeconomic development for this community; and your household has been one of those that has been randomly chosen for the survey.

You do not need to talk to me if you do not want to. And if there is any question you do not want to answer, that will be fine. If you do want to talk with me, I will keep everything that you tell me entirely private and confidential, and will not talk to other people about what you have said. I will also keep you and your family’s names confidential, and I will not tell anyone that you have talked to me. Your answers will in no way affect the assistance that any organization or government agency will provide to your community or your family. If you have any problems, or if you feel uncomfortable answering any question, you should feel free to stop talking with me at any time.

If you have any questions about this research or the survey, you can contact the Survey Program Manager, at 088 1548 334. We would appreciate your assistance in filling out the questionnaire, but participation is voluntary and there is no need to answer any question. You can refuse to answer any question that you don’t want to answer or you can stop to discuss the questions at any time. I want to thank you and say I hope this interview will only take 30 minutes. I want to remind you that all your answers are very important. This is not a test. There are no rights or wrong answers. Therefore, I want to ask you to answer correctly and tell the truth.

May we have your permission to ask these questions, and would you be willing to participate?”

Do you have any questions for me?

Can I start asking my questions now?

Questionnaire Code Number	NIHS16							
Data Entry Date		07	2016					

	DD	MM	YYYY
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SECTION A: SURVEY STAFF DETAILS			
NR	Staff Identification	Description	
A01	Name of Data Entry Clerk		
A02	Data Collector ID Number	DC/BS16	
A03	Sex of Data Collector	1. Male	2. Female
A04	Name of Field Supervisor		
A05	Field Supervisor ID Number	FS/S16	

SECTION B: COMMUNITY IDENTIFICATION			
B 01: Household Identification			
NR	Household Identification	Description	
B01.1.	Village Name		
B01.2	Village Head (Same as in B01.1)		
B01.3.	Group Village Head (Sometimes same as in B01.1.)		
B01.4.	Traditional Authority	Malenganzoma	
B01.5.	Location/Community (Don't read the options, but just enter the options in the answer column)	1. Chifira 2 2. Chituka 3. Kapesa 4. Kamwala 5. Mutchaya	Answer <input type="text"/> <input type="text"/>

B01.6.	District	Nkhata Bay			
B01.7.	Country	Malawi			
B01.8.	Household Code Number				
B01.9.	Name of Respondent (optional)				
B02: Household Head Characteristics					
NR	Question	Option		Answer	
B02.1.	What is the name of the household head (Sometimes can be the same as the respondent in B01.9)				
B02.2.	How old is the household head?	Age in Years			
B02.3.	How many people live in this household?	Enter the correct number in answer column			
B02.4.	What are the ages of people living in this HH	1. 0 – 5 2. 6 – 14 3. 15 – 49 4. 50 – 64 5. 64 - above			
B02.5.	What is the highest education level of the household head?	0. No formal school attended 1. Primary school dropout 2. Completed primary school 3. Secondary school dropout 4. Completed secondary school 5. Attended technical/vocational course 6. Completed technical/vocational course 7. Attended University or higher			
B02.6.	What is the sex of the Household Head?	1. Male	2. Female		
B02.7.	Does the household head know how to read and write in	1. Yes	O. No		

	Chichewa or Chitonga?			
B2.8.	Does the Household Head know how read and write in English?	1. Yes	0. No	
B02.9.	What is the marital status of the household head?	1. Married 2. Single 3. Widow/widower 4. Divorced/Separated		

SECTION C: HOUSEHOLD INCOME AND DEBT						
C01	What was the average income for your household during the past 12 Months	1. MK0000 - M10000 2. MK11 000 – MK20000 3. MK21000 – MK50000 4. MK51 000 – MK10000 5. MK101000 – K500000 6. MK501000 – MKMK900000 7. MK1000000 & Above				
C02	What was the average income for your household during the past 2 Months	1. MK0000 - M10000 2. MK11 000 – MK20000 3. MK21000 – MK50000 4. MK51 000 – MK10000 5. MK101000 – K500000 6. MK501000 – MKMK900000 7. MK1000000 & Above				
C03	What are the first most important sources of income for the household (rank them from 1 to 5 with 1 being most important source)	First	Second	Third	Forth	Fifth
C04	What were the second most important source of income for the household for the last 12 months? (rank them 1 to 5)					
(Answers to questions C03, C04 & C05 just write numbers in the answer column)						
1. Production/selling of basic food crops 2. Production/selling of cash crops 3. Production/selling of vegetables 4. Production/selling of fruits 5. Collection/selling of grass 6. Part time job 7. Fishing/selling of fish						

8. Livestock production and selling 9. Informal trade 10. Remittances 11. Collecting/Selling of firewood/vegetal coal/sticks 12. Brewing of traditional drinks 13. Transport Business 14. Farm job 15. Selling of building materials 16. Pension 17. Informal small businesses 18. Formal small businesses 19. Gifts 20. Government Social Grants 21. Arts 22. No income 23. Support from others 24. Others				
C06	Has any member of the HH ever taken a credit or a loan during the past 12 Months:	1. Yes	0. No	
C07	If yes, how much was the debt or loan?	1. Less than MK5000 2. MK5000 – MK10000 3. MK10000 – MK20000 4. MK20000 – MK50000 5. MK50000 – MK100000 6. MK100000 – MK500000 7. MK500000 and above.		
	Questions C08, C10, C12, C16 to C20 rank the answers in order of importance , where 1 is a highest score, 2 higher score, and 3 high score respectively)	First	Second	Third
C08	Where did you access the loan/debt? 1. Friend 2. Informal moneylender 3. Bank 4. Microloan lending organization 5. Village savings 6. Relative			
C09	Did the household repay the debt?	1. Yes	0. No	
C10	What did you use the loan/debt for?	First	Second	Third

	<ol style="list-style-type: none"> 1. Business start-up capital 2. Bought food supplies 3. Medicine 4. Farming activities 5. Open up a bank account 6. Paid school fees 7. Any other (specify) 			
C11	Did you face any challenges in repaying the loan/credit?	1. Yes	0. NO	
C12	If yes, what were the challenges? <ol style="list-style-type: none"> 1. High interest rates 2. Short period of repayment 3. Negligence 4. Business 5. Lack of business skills 6. Any other (specify) 	First	Second	Third
C13	Has any of the household a member of any microfinance lending institution, organization or savings or lending groups in the last 12 months?	1 Yes	0. No	
C14	If Yes, name the institution, organization or group? (Multiple answers are valid)	<ol style="list-style-type: none"> 1. Village Savings and Loan Groups (VSL) 2. NGO 3. Social Welfare 4. Religious Organization 5. Bank 6. Any other 		
C15	Has any of the members of the HH done any kind small business in the last 12 Months?	1. Yes	0. No	
C16	If no, what has been the problem? <ol style="list-style-type: none"> 1 Lack of capital 2 lack of business skills 3 Lack of interest 4 No markets to sell products 5 Family pressure 6 Any other 	First	Second	Third
C17	If yes, what kind of business (e) <ol style="list-style-type: none"> 1. Baking local cakes 2. Selling second hand clothes 			

	3. Selling fish 4. Running a shop 5. Hawker 6. Selling farm produce 7. Selling chicken or meat 8. Hair Saloon 9. Any other (Multiple answers are valid)			
C18	What are the main marketing strategy you used to sell your merchandise? 1. Sell personally at specific market 2. Sell personally at no specific market 3. Sell through a contract with companies 4. Produce specifically to a single buyer 5. Other (specify) When answering this question, please refer to questions C17 & record the only main strategy)			
C19	In which market have you sold your merchandise? 1. At home /community market 2. Local market 3. District market 4. Province market 5. Outside the country			
C20	What challenges did you face when selling your products? 1 Lack of business skills 2 Low customer base 3 Too many competitors selling similar products 4 Small profit 5 Poor quality products 6 Could use the profits and capital for household needs 7 Could use the profits and capital repaying loans or debts			

SECTION D: LIVESTOCK, ASSETS, LIVELIHOODS, WELL BEING AND SKILLS

NR	Question	Option	Answer
D01	Did your household raise livestock the last 12 Months?	1. Yes 0.No	
D02	How many animals do you have at the moment?	1 Cattle	
		2 Goats	
		3 Pigs	

		4 Chicken	
		5 Duck	
D03	What is the roofing material for the main house (observe and select appropriate answer) (Do not read the options, just record the right answer)	1. Grass/cane /palm trees leaves 2. Zinc 3. Luzalite 4. Aluminium sheets 5. Plastic 6. Other	
D04	What kind of material are the walls of the MAIN house out of? (Do not read the options, just record the right answer)	.1. Sticks 2. Clay blocks 3. Clay connected to sticks/bamboo 4. Concrete blocks/bricks 5. Grass/Cane/Palm tree leaves 6. Aluminium sheets 7. Stone 8. Other	
D05	What kind of household assets has the main house? (Multiple answers are valid)	1. Chairs 2. Bed 3. Mattress 4. Table 5. Television 6. Radio 7. Telephone 8. Cell phone 9. Bicycle 10. Car 11. Motor cycle 12. Ox cart 13. Blanket	
D06	Did you sleep in mosquito net last night?	2 Yes	0. No
D07	What has been your most daily pressing need for your household in the last 12 months?	1 Income 2 Food 2 Land 3 House 4 Access to medication 5 Access to loan	
D09	How many meals do you take per day?	1 Once 2 Twice 3 Three times 4 Whenever is available	
D10	Has the household lived a day without a meal during the past 7 days?	1 Yes	0. No
D11	Does the Household have its own piece of land where to cultivate?	1. Yes	0. No
D12	How large is the land?	1. Less than a Hectare	

		2. 1 Hectare 3. Less than 5 Hectares 4. 10 -15 Hectares 5. 16 - 20 Hectares 6. 21 - 30 Hectares 7. 31 – 40 Hectares 8. 41 – 50 Hectares 9. 51 and above		
D13	What crops have you grown on this land the last 12 months? (Multiple answers are valid)	1. Rice 2. Maize 3. Cassava 4. Potatoes 5. Vegetables 6. Tobacco 7. Cotton 8. Paprika 9. Other (please specify)		
D14	What kind of livelihood skills is available in this household? (Multiple answers are valid)	1. Carpentry 2. Fishing 3. Business 4. Tailoring 5. Farming 6. Arts 7. Computer		
D15	Have any member of the household received any information/training the last 12 months?	1 Yes	0. No	
D16	If yes, specify	1 Business skills 2 Tailoring 3 Baking 4 Tinsmith 5 Farming 6 Any other		
D17	As head of household, if you were to be given a training opportunity, which training can you prefer? 1 Business skills 2 Tailoring 3 Baking 4 Tinsmith 5 Farming 6 Other (please specify)	First	Second	Third

SECTION E: ACCESS TO BUILT, SOCIAL AND NATURAL RESOURCES			
NR	Question	Options	Answer
E01	How far is your nearest health centre?	1. Less than a Km 2. Less than 2 Km 3. 3 – 5 Km 4. 6 – 10 Km 5. Any other (specify)	
E02	How far is your nearest Pre-school?	1 Less than a Km 2. Less than 2 Km 3. 3 – 5 Km 4. 6 – 10 Km Any other (specify)	
E03	How far is your nearest primary school?	2 Less than a Km 5. Less than 2 Km 6. 3 – 5 Km 7. 6 – 10 Km 8. Any other (specify)	
E04	How far is your nearest market?	1 Less than a KM 3 Less than 2 Km 4 3 – 5 Km 5 6 – 10 Km 6 Any other (specify)	
E05	Does the HH use any mode of transport when taking products from the farm to home, to market etc	1 Yes	0 No
E06	If yes, what is the mode of transportation? (Record only the main mode of transportation)	1. Push cart 2. Head Carrying 3. Wheelbarrow 4. Vehicle 5. Bicycle 6. Tractor 7. Use of animals 8. Other	
E07	Which of the following natural resources management practices have you followed the last 6 Months?	Options	
E07.1	Rotation of crops	1. Yes	0. No
E07.2	Planting at least three trees after cutting down one	1. Yes	0. No

E07.3	Preparing farm land without burning the crop residue	1. Yes	0. No
E07.4	Main source of fuel energy for the HH is firewood & charcoal	1. Yes	0. No
E07.5	Main source of fuel energy for the HH is electricity	1. Yes	0. No
E07.6	Does the HH use changu changu moto?	1. Yes	0. No

SECTION F: FOOD SECURITY, DIET AND FOOD ECONOMY

F01	<p>Now I would like to ask you about the household's food supply during different months of the year. When responding to these questions, please think back 12 months.</p> <p>In the past 12 months, were there months in which you did not have enough food to meet the family's needs?</p> <p>If yes, Which were the months (in the past 12 months) in which you did not have enough food to meet your family's needs</p>	Jan	1. Yes	0. No
		Feb	1. Yes	0. No
		Mar	1. Yes	0. No
		Apr	1. Yes	0. No
		May	1. Yes	0. No
		Jun	1. Yes	0. No
		Jul	1. Yes	0. No
		Aug	1. Yes	0. No
		Sept	1. Yes	0. No
F02	Now I would like to ask you about the types of FOOD GROUPS that you and anyone else in the household ate YESTERDAY DURING THE DAY AND NIGHT			
F02	Name of the Food Group	Option		Answer
F02.1	Cereals (porridge or nsima of maize, rice, sorghum, millet, wheat)	0. Yes	0. No	
F02.2	Pumpkin, carrots, orange-fleshed sweet potato, other vitamin A rich foods)	1. Yes	0. No	
F02.3	White potato cassava, yams other roots and tubers white fleshed	1. Yes	0. No	
F02.4	Dark green vegetables (pumpkin leaves, cassava leaves, spinach, others)	1. Yes	0. No	
F02.5	Other vegetables (cabbage, tomato, lettuce, cucumber, egg plant, water melon)	1. Yes	0. No	
F02.6	Fruits rich in Vitamin A (mango, papaya, other yellow fruits fleshed fruits)	1. Yes	0. No	
F02.7	Other fruits (banana, apple, others)	1. Yes	0. No	
F02.8	Eggs (any eggs)	1. Yes	0. No	
F02.9	Fish and Seafood (fress fish, dried fish, shell fish of any type)	1. Yes	0. No	
F02.10	Pulses, legumes, (pigeon pea, caw pea, common beans, other beans, food made from beans, lentils)	1. Yes	0. No	
F02.11	Milk and milk products (cheese, yoghurt, powder milk, condensed milk, milk of any animal)	1. Yes	0. No	
F02.12	Oils, fats (sunflower oil, vegetable oil, other oils, fat, butter, others)	1. Yes	0. No	
F02.13	Sugar, honey (any sugar/honey)	1. Yes	0. No	
F02.14	Meat, poultry, offal (any beef, pork, lamb, rabbit, chicken, duck, goat, other birds, liver, kidney, heart, other organs	1. Yes	0. No	
F02.15	Miscellaneous (tea, coffee, cake)	1. Yes	0. No	
F03.	Household Food Insecurity Scale	Never	Sometimes	Often

F03	(Circle the numbers to represent Never, Sometimes or often)	0	1	2
F03.1.	In the past 4 (four weeks) was there ever no food at all in your household?	0	1	2
F03.2	In the past four (4) weeks did you or any household member go to sleep at night hungry because there was no enough food?	0	1	2
F03.3	In the past four (4) weeks did you or any household member go a whole day without eating anything because there was no food?	0	1	2

SECTION G: WATER AND SANITATION

G01	What was the main source of drinking water during the last 30 days?	1. Borehole 2. Shallow well (unprotected) 3. Shallow well (protected) 4. River/lake 5. Rain water 6. Public stand pipe 7. Deep well 8. Natural water source 9. Other		
G02	In the last 24 hours did the household treat the drinking water before consumption?	Yes	No	
G03	How did the household treat the drinking water during last 24 hours?	1 Boiled water 2 Filter 3 Place water under sun 4 Nothing 5 Using Chlorine Solution /Certeza 6 Other (specify).		
G04	What is the main type of sanitation of the HH	1. Traditional pit toilet (latrine) 2. Improved latrines 3. WC linked to sewer 4. Septic sewage 5. Bush/open place		
G05	Do you and your household practice washing hands after using the toilet?	1-No 2- sometimes 3- most times 4- always		
G06	How did you wash/clean your hands the last time you defecated?	1. Simple water 2. Water and Ash 3. water and Soap 3. soil (sand) 4. other (specify)		
G07	Did you wash your hands before preparing the last meal?	1-No 2- sometimes 3- most times		

		4- always	
G08	Did you wash your fresh vegetables the last time you prepared them?	1-No 2- sometimes 3- most times 4- always	

SECTION H: EDUCATION ATTAINMENT

NR	Question	Option	Answer
H01	What is the highest education attainment of this household?	0. None 1. PSLCE 2. JCE 3. MSCE 4. Diploma 5. Degree 6. Post Graduate	
H02	How many members of the household are able to read and write in English?	0. None 1. One 2. Two 3. Three 4. Four 5. All 6. Any other	
H03	How many members of the household are able to write and read in Chichewa?	0. None 1. One 2. Two 3. Three 4. Four 5. All 6. Any other	
H04	Is there any member of the household attending school or college?	1. Yes 0. None	
H05	If yes, what is the school attendance Trend like?	1. Always 2. Often 3. Sometimes	

		4. Frequent absenteeism	
H06	If your answer is 4. What do you think are the key causes of school absenteeism?	1.Frequent illness 2.Lack of clothes & uniform 3.Hunger 4.Initiation ceremonies 5.Herding cattle/goats 6.Fishing 7.Attending household chores 8.Attending farming duties 9.Engaged with church activities 10.Menstruation 11.Any other	
H07	Has any member of the household dropout of school during the past 12 months?	1. Yes	0. No
H08	What are the causes of the dropout?	1.Chronicle illness 2.Lack of school fees 3.Early marriage 4.Going to South Africa 5.Job search 6.Parenting 7.Lack of school 8.Long distances to school 9.Teachers behaviours 10.Pregnancy 11.Any other	

SECTION J: HEALTH FACTORS

J01	What are the major health problems facing this household the past 12 Months?	1. Malnutrition 2. HIV/Aids 3. Diarrhoea 4. Malaria 5. TB 6. Diabetes 7. Any other	
J02	Has the household been affected by HIV/Aids illness by one of its members?	1 Yes	0 No

J03	How does the household treat illness of its members the last 12 months?	0. None 1. Religious rituals 2. Traditional medicine 3. Public hospital 4. Private hospital	
J04	What challenges does the household face in accessing treatment of its members?	1. Finances 2. Long distance to public hospitals 3. Lack drugs in public hospitals 4. Lack of knowledge that some diseases can be occurred	
J05	Has the household experienced any death the last 12 months?	1. Yes	0. No
J06	If yes, how many deaths?	1. One 2. Two 3. Three 4. Four 5. Five	
J06	If yes, what were the causes?	1 HIV/AIDS 2. Malaria 3. Accident 4. Malnutrition 5. BP 6. Diarrhoea 7. Any other	

SECTION K: HOUSEHOLD PARTICIPATION IN COMMUNITY PROJECTS

NR	Questions	Options	Ans
K01	Does the household participate in community projects/programs of NGO or Government?	Yes	No
K02	Which NGO/Organization is providing these programs/services (Multiple answers valid)	1. Ripple Africa 2. CIPAR 3. FINCA 4. World Vision 5. Microloan Foundation 6. Government 7. Other (please specify)	

K03	Is the HH head or any other member part of any association?	1 Yes	0 No	
K04	Which Association is this member attending? (Multiple Answers Valid)	1. Village Savings 2. Agriculture Associations 3. Community Policing 4. VDC 5. Community Health Association 6. Other (specify)		
K05	Does this member have an active influence on this association?	Yes	No	

Section I: General Comments or Opinion

Please record anything unusual or interesting about the interview, and be included here: