



## Our Average Client in Malawi

The aim of this fact sheet is to provide an idea of the circumstances in which our clients live. These statistics have been compiled from two recent independent studies which were carried out amongst MicroLoan Foundation clients in Malawi. Both were preliminary studies from which we intend to develop a more comprehensive study into the impact of MLF on the lives of our clients.

### About Her



- The average MLF client is around 35 years old, but clients do range from 18 to 60 years old.
- She is generally married (85% of MLF clients), with the other 15% widowed, single or divorced.

### Her Home & Household

- The average MLF client is around 35 years old, but clients range from 18 to 60 years old.
- 54% of clients have one or more orphans living with them. Often the children or grand-children of deceased friends or relatives. Some clients look after as many as seven or eight children.
- She typically lives in a household with 6 people, though she may live with up to as many as 10 family members. Most of the people in the household will be dependent on her.
- She commonly lives in a grass thatched house with a mud floor (grass thatch - 63% of clients, mud floor - 61%). If she is one of the better-off clients, she may have a corrugated iron roof (37%) or a cement floor (39%).
- She is likely to be one of the 64% of clients who do not have electricity in their home.

### Her Education

- The educational backgrounds of MLF clients are mixed and the quality of schooling is often insufficient.
- The average client has attended primary school: 72% of clients have had at least some though often incomplete, primary education. A full primary education is from age 6-14.
- Despite attempts by the government to limit class sizes to 60 students, teachers frequently find themselves with more than 200 students in a classroom. Consequently, many people who attend state primary schools will still be illiterate when they leave.
- She may have attended a year or two of secondary school (22% of clients have attended at least one of the standard four years of secondary education).
- 28% of clients have had no formal education.

### Her Village

- Her environment is largely rural but densely populated. She is likely to live in, or near, a small village of 100 people, with other similar sized villages nearby. There will be approximately 2,000 inhabitants living in the surrounding area.
- She probably has to collect water from a borehole, village pump, or another source outside the house. Only 5% of clients have water piped into their house.
- Only 53% of clients have access to a local health service in the nearest town. Journeys to the town may be long and arduous, and once at the centre supplies can be scarce.
- There will probably be schools nearby: 83% of clients live in a village with a local primary school, and 68% with a local secondary school. But despite free primary education, Malawians often cannot afford the compulsory uniform that costs around K1,500 (£5.30), and thus cannot send their children to school.

**In a recent survey, clients were asked about the impact of MLF on their businesses:**

97% of clients think that MLF has helped their business.

85% say MLF training is useful.

87% say their business is more robust/diversified.



## Her Income & Expenditure

- She is likely to be one of the 64% of clients who do not have electricity in their home.
- Before joining MLF the average client (77%) earns less than 5,000 MK per month. This amount is the equivalent of less than £18.
- If she is lucky, she will have the support of her husband's earnings. However, one-third of our less fortunate clients are the sole income provider in their household.
- Prior to joining MLF she spends less than 3,000 MK (£10) per month. 73% of new clients have this level of expenditure in the regions surveyed.
- If she stays with MLF she can hope to increase her income to 5-10,000 MK per month and build up savings of about 3,600 MK (£13). 80% of clients say they no longer suffer from lack of income.



*Olivine, an MLF Branch Manager for Mzuzu, leading a training session*

### When asked how they spend their business profits, clients gave the following answers:

92% now spend more money on health.

75% have made adjustments or improvements to their house.

87% say they are more able to look after their dependents (family who rely on them).

67% of clients spend more money on education.

## Her Assets

- She may well own up to 5 chickens. 70% of clients have some chickens, but one-third will have none.
- She will own or rent a mud shelter (her home), and probably some land (see 'food' section).
- She is unlikely to have radio or TV! These are luxury items owned by only 5% of clients.
- Almost no clients have a stove, so she will cook on a small fire that she builds daily
- She will own some small clay pots and one or two silver pots. Each pot costs K350-500 (£1.50). She will probably also own up to five plastic plates.

## Her Food

- Before joining MLF she may experience food shortages (58% of clients), often for extended periods. 18% of new clients state that they do not have sufficient food for more than three months of the year due to shortages of rainfall.
- She eats a staple diet of maize (nsima), which 95% of clients eat daily, sometimes accompanied by green leaves, beans, or small dried fish.
- She has some land for growing food to supplement the family's diet (96% of clients have land, but around 80% have less than five acres).
- If she is lucky, she will have fertilizer (65% of clients) and farming implements (43%). However, fertilizer supplies will often only cover a small part of her land as she either cannot afford more land or government supplies do not suffice.

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