



Ndondomeko ya Zachuma ya Mchaka cha 2025/2026 Mwachidule

1

Chuma Cha Dziko la Malawi

Mchaka cha 2023, chuma cha dziko la Malawi chidakwera ndi 1.9 peresenti kusiyanana ndi chaka cha 2022 pamene chidakwera ndi 0.9 peresenti. Izi zinali chomwechi chifukwa cha kuyenda bwino kwa ntchito za magetsi zomwe zinapangitsa kuti ntchito za mafakitale ziyende bwino. Ngakhale izi zinali chomwechi, Chumachi chinakhudzidwa ndi namodwe wa Freddy yemwe anasokoneza ntchito za ulimu. Kuwonjezera apo, chumachi chinakhudzidwaso ndi kuchepetsedwa kwa mphamvu kwa ndalama ya Malawi ndi 44 peresenti kulingana ndi ndalama ya kunja. Izi zinapangitsa kuti katundu akwere mitengo.

Mu chaka cha 2024, chuma cha dziko lino chinangokwera ndi 1.8 peresenti chifukwa cha nyengo yoyipa ya el nino. Koma mu chaka cha 2025, chuma cha dziko lino chikuyembekezereka kukwera ndi mulingo wa 3.2 peresenti chifukwa cha kugwa kwabwino kwa mvula komwe kukuyembekezereka kupangitsa kuti zokolola zikhale zochulukirako. Chumachi chikuyembekezekanso kukwera chifukwa cha ntchito zokopa alendo komaso za migodi.

Mitengo ya katundu idakwera kuchoka pa 28.8 peresenti mu 2023 kufika pa 32.2 peresenti mu 2024. Koma pali chiyembekezo choti mitengoyi idzitsika pang'onopang'ono kufika mpakana 24 peresenti mu 2025 chifukwa cha zokolola zochuluka zomwe dziko lino likuyembekezera kupeza komanso kukhazikika kwa mitengo ya mafuta agalimoto.

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Mmene Ndondomeko ya Chuma ya Mchaka cha 2025-26 Yakonzedwera

Ndondomeko ya zachuma ya mchaka cha 2025/26 yomwe ndi pafupifupi K8 triliyoni, ndi yokulirapo ndi 28 peresenti kulekana ndi ndondomeko ya zachuma ya mchaka cha 2024/25 yomwe inali pafupifupi K6 triliyoni. Izi zili chomwechi kaamba koti boma likufuna kubweza ngongole zamgonagona zomwe lili nazo ku mayiko ndi mabungwe ongongoza ndalama, kufunikira kowonjezera ndalama ku ntchito zaumoyo, za maphunziro, komanso ntchito zina zokonzekera zisankho za panayi zomwe zidzachitike mchaka cha 2025.

2.1 Ndalama zonse zomwe Boma Lipeze mu 2025/26

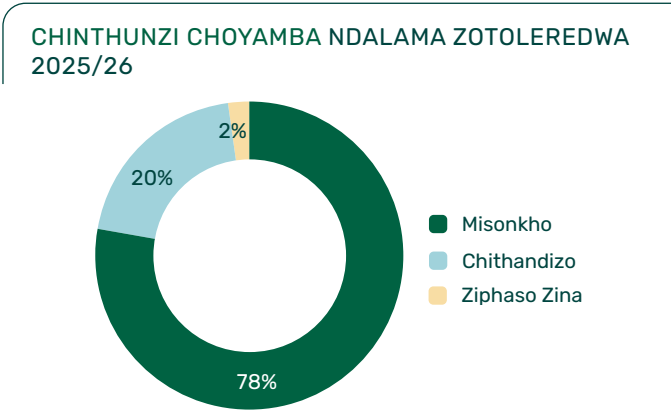
Pali chiyembekezero choti mchaka cha chuma cha 2025-26, kuchuluka kwa ndalama zomwe boma litolere komanso kulandira kuchokera ku mayiko ndi mabungwe omwe amalithandiza dziko lino zifika pa K5.6 triliyoni (yomwe ndi 21 peresenti ya zachuma cha dziko). Mwa ndalamazi, K4.4 triliyoni ndi yomwe boma itolere mdziko mommuno komanso K1.1 triliyoni yochokera ku mayiko ndi mabungwe omwe amathandiza dziko lino pachuma.

Pa ndalama yolinganiziridwayi, pali chiyembekezo choti ndalama zotoleredwa ku misonkho zikwana K4.3 triliyoni yomwe ikuyimira 78 peresenti. Izi za wonjezereka ndi 45 peresenti kuyerekeza ndi zomwe zinapezeka mu 2024/25 zomwe zinali pafupi fupi K3 triliyoni; boma likuyembekezanso kutolera ndalama zokwana K106 biliyoni kuchokera ku mabungwe ndi nthambi za boma, yomwe ikuyimira 2 peresenti. Izi ndi zocheperako ndi 17 peresenti kulingana ndi zomwe boma linapeza mu chaka cha 2024/25 zomwe zinali K128 biliyoni; Boma likuyembekezeraso kuti mabungwe ndi mayiko omwe amalithandiza alipatsa ndalama zokwana K1.1 triliyoni, yomwe ikuyimira 20 peresenti ya ndalama zonse, izi ndi zotsika ndi 8 peresenti kulinganiza ndi K1.2 triliyoni ya mu chaka cha 2024/25.

Pa ndalama zokwana K1.1 triliyoni zomwe boma likuyembekezera kuti lirandira kuchokera ku mabungwe ndi mayiko omwe amalithandiza, K86.36 biliyoni idzachokera ku mayiko monga Norway, Germany ndi mayiko a UK pamene K1 triliyoni idzachokere ku mabungwe monga World Bank, African Development Bank, International Fund for Agricultural Development (IFAD), Flanders komanso Global Environmental Facility.

2.2 Mmene boma ligwiritsire ntchito ndalama

Mchaka cha zachuma cha 2025/26, boma likuyembekezera kugwiritsa ndalama zokwana pafupifupi K8 triliyoni (yomwe ili 31.1 peresenti ya chuma chomwe dziko lino limapeza (GDP)). Ndipo izi zikusonyeza kuti pali kukwera kwa 24.3 peresenti pa ndalama zomwe boma ligwiritse ntchito kulekana ndi K6.5 triliyoni yomwe idagwiritsidwa ntchito mu ndondomeko ya zachuma ya mchaka cha 2024/25. Pa ndalama imeneyi, K6 triliyoni igwiritsidwa pa ntchito za boma za tsiku ndi tsiku monga Kupereka chiwongola dzanja cha ngongole za boma, malipiro a anthu ogwira ntchito mboma, fetereza ndi mbeu zotsika mtengo, komaso kuyendetsa ntchito za boma. K2 triliyoni ndi ndalama yomwe igwire ntchito pa chitukuko cha dziko yomwe K578.51 biliyoni ya ndalama imeneyi ichokere ku misonkho yomwe boma litolere mdziko mommuno pamene mayiko ena atithandiza ndi ndalama yokwana K1.4 triliyoni.



2.3 Kuchepa kwa ndalama yopita ku ndondomeko ya chuma ya boma

Boma likuyembekezera kuti mchaka cha chuma cha 2025/26, ndalama zomwe layerekezera kuti ligwiritsa ntchito ziperewera ndi K2.5 triliyoni (yomwe ikuyimira 9.6 peresenti ya chuma chomwe dziko lino limapeza, GDP). Pali chilinganizo choti boma lidzabwereka ndalama ku mayiko akunja zokwana K145.78 biliyoni (zogwiritsa ntchito pa ntchito zachitukuko)) komanso ndalama zokwana K2.4 triliyoni zidzabwerekedwa m'dziko mommuno.

MOMWE NDONDOMEKO YA ZA CHUMA YAKONZEDWERA (MK' MA MILIYONI)			
Gawo	Zomwe zinavomerezedwa mu 2024/25	Zowunikiridwaso mu 2024/25	Zovomerezedwa mu 2025/26
Ndalama Zonse	4,552,220	4,354,520	5,578,445
Za Mdziko Mommuno	3,383,808	3,114,131	4,435,706
Za Misonkho	3,257,273	2,985,992	4,329,689
Ziphaso ndi zina	126,535	128,139	106,018
Chithandizo	1,168,412	1,240,389	1,142,739
Kuchokera Ku mayiko akunja	72,693	72,693	86,359
Kuchokera ku mabugwe akunja	1,095,719	1,167,696	1,056,379
Ndalama Zogwilira Ntchito	5,998,834	6,499,498	8,076,668
Zogwilira ntchito tsiku ndi tsiku	4,227,175	4,743,243	6,060,516
Zoperekedwa kwa ogwira ntchito mboma	1,121,981	1,326,526	1,588,824
Malipiro	1,075,232	1,288,179	1,532,258
Zosonkha boma ku za opuma pa ntchito	46,749	38,347	56,566
Chiwongola dzanja	1,455,690	1,424,678	2,171,506
Cha ngongole za kunja	79,750	82,153	61,176
Cha ngongole za momuno	1,375,940	1,342,525	2,110,330
Zolipilira katundu ndi ntchito	845,543	1,050,537	1,377,253
Chithandizo ku ma bungwe ena a boma	412,373	379,008	546,915
Bungwe la Road Fund Administration	85,024	69,056	101,122
Bungwe la Roads Authority	6,200	6,200	8,000
Zopita ku MRA	97,653	89,471	129,692
Zopita kumabugwe aboma omwe amalandira zithandizo ku boma	199,496	190,127	272,101
Ngongole za ophunzira aku yuniverse	24,000	24,000	36,000
Zothandizira anthu	358,613	378,055	286,282
Zipangizo za ulimi zotsika mtengo	161,285	131,585	111,450
Fotereza otsika mtengo	150,700	121,000	102,000
Mbeu yotsika mtengo	4,000	4,000	4,000
Ziweto	585	585	450
Zogwiritsira ntchiro	6,000	6,000	5,000
Zopindulira omwe anapuma pa ntchito	193,169	242,311	170,418
Mtukula Pa khomo	4,159	4,159	4,415
Zoperekedwa kwina	32,975	184,438	89,736
Zonse zopangira ntchito za chitukuko	1,771,658	1,756,255	2,016,152
Za Chitukuko zo chokura kunja (Part I)	1,387,058	1,310,239	1,437,639
Za Chitukuko Zochokera mdziko mommuno (Part II)	384,600	446,016	578,513
Zonse zobwereketsa ndi kubwereka (net lending/borrowing)	-1,446,614	-2,144,978	-2,498,223

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Mmene boma lagawira ndalama ku nthambi zake

3.1 Ndalama zolipira anthu ogwira ntchito mboma

Boma mu chaka cha 2025/26 likuyembekezera kugwiritsa ntchito ndalama zokwana K1.5 triliyoni kulipira anthu ogwira ntchito mboma. Ndalamazi zakwera ndi 20 peresenti kuchoka pa K1.3 triliyoni ya mu chaka cha 2024/25. Ndalamazi zakwera chifukwa cha kukweza kwa malipiro komaso kulemba anthu ntchito.

3.2 Ndalama za chipukuta misozi cha anthu opuma ntchito mboma

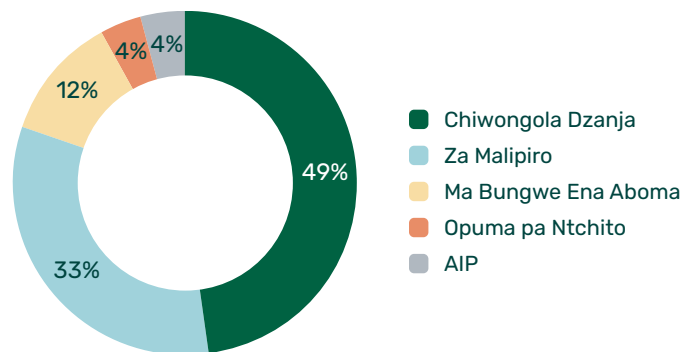
Boma mu chaka cha 2025/26 layika padera ndalama zokwana K56 biliyoni za Chipukuta misozi kwa opuma kugwira ntchi mboma. Izi za kwera kuchoka pa K46 biliyoni ya muchaka cha 2024/25.

3.3 Ndalama Zogwiritsa Ntchito tsiku ndi tsiku

Boma lili ndi chiyembekezo choti mu chaka cha 2025/26 ligwiritsa ntchito ndalama zokwana K4.5 triliyoni, zomwe ndi zokwera ndi 42 peresenti kusiyana ndi zomwe zinavomerezedwa mchaka cha

zachuma cha 2024/25. Ndipo ndalamazi zagawidwa motere: Kugula katundu ndi zina (K1.4 triliyoni); kubweza ngongole (K2.2 triliyoni); ndalama zopita ku nthambi zina zaboma (K547 biliyoni); zopita kwa opuma pa ntchito (K1.5 triliyoni).

CHITHUNZI CHACHIWIRI NDALAMA ZOGWIRITSA NTCHITO TSIKU NDI TSIKU



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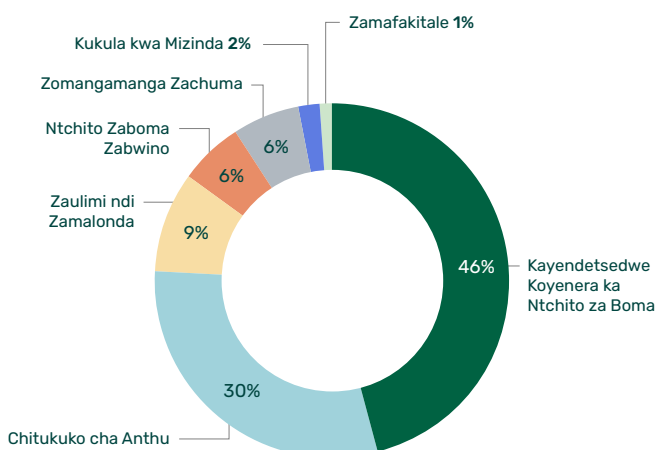
Mmene ndalama zagawidwa mogwirizana ndi mfundo za chitukuko za Malawi 2063

Chomwe tajambula munsimu chikufotokoza momwe boma lagawira ndalama mogwirizana ndi ngodya za chitukuko komanso zothandizira kuti masomphenya omwe ali mu ndondomeko ya zachuma ya chaka cha 2063 atheke.

Ngodya Za Chitukuko

Monga mmene ziliri mu chithunzi chili pansipa, ndalama pafupi fupi K3.6 triliyoni zayikidwa ku ntchito zowonetsetsa kuti pali kayendetsedwe koyenera ka ntchito za boma (effective governance systems), ndalama zoposa K2.4 triliyoni zayikidwa ku ntchito zotukula ma luso (human capital development), komaso ndalama zosachepera K700 biliyoni zaperekedwa ku ntchito za ulimi.

CHITHUNZI CHACHITATU KAGAWIDWE KA NDALAMA MOLINGANA NDI NGODYA ZA MASOMPHENYA A 2063



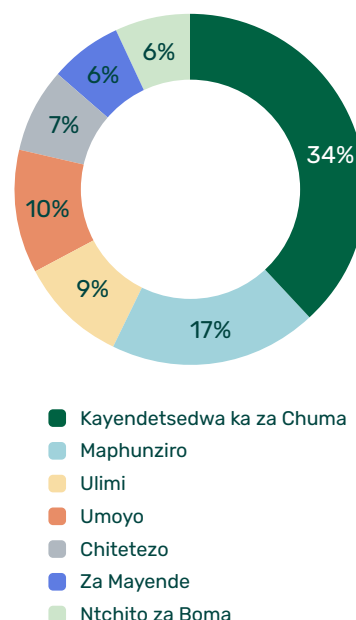
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Ndalama zopita ku zigawo za ntchito za boma (sectors)

Kagawidwe ka ndalama ku zigawo za boma

Mu chithunzi chili pa mwambachi, mwazina, 34 peresenti ya ndondomeko ya za chuma yapita ku ntchito za kandetsedwe ka za chuma, 17 peresenti yapita ku ntchito za maphunziro, 10 peresenti yapita ku zitukuko za ulimi, 9 peresenti yapita ku ntchito za umoyo, 7 peresenti yapita ku ntchito za chitetezo.

CHINTHUNZI CHA CHINAYI KAGAWIDWE KA NDALAMA KU ZIGAWO ZA BOMA



Ndalama zomwe zipindulire a Malawi (MK Mabiliyoni)



Maphunziro ndi Ntchito Zaluso

Sukulu za ukachenjede (yunivesite)	MK 150BN
Pulayimale, Sekondale ndi Zida Zophunzirira	MK 43BN
Ngongole za Ophunzira aku University	MK 36BN
Ntchito za omwe angomaliza kumene maphunziro	MK 3.7BN



Za Umoyo

Pogula mankhwala	MK 78.7BN
Poyendetsa zipatala zazikulu	MK 54.4BN
Yokonzera zipatala za pa boma zomwe zawonongeka	MK 18BN
Pomanga zipatala	MK 4.5BN
Yogulira ma ambulance	MK 1.6BN



Ntchito Zamtengatenga ndi Mtokoma

Pokonza misewu yatsopano	MK 160BN
Zokonzera misu yomwe yawonongeka	MK 10BN
Zotukula maulendo a pa ndege	MK 1BN
Yokonera doko la Likoma	MK 2BN
Zotukula maulendo a sitima za pamtunda (Njanji)	MK 2.5BN

Zotukula Miyoyo ya Anthu

Ntchito za MoGCDSW m'maboma ang'ono ang'ono	MK 10.3BN
Ntchito za mtukula pakhomu	MK 4.4BN
Ndongomeko ya Dziko ya Ualbino ndi Thumbi la Ulemavu	MK 0.5BN

Ulimi, Ulimi Wamthirira, komanso Chitukuko cha Madzi

Madzi ndi ukhondo	MK 279BN
Ntchito zogulira zipangizo za ulimi zotsika mtengo*	MK 112BN
Ntchito za ulimi wa mthilira	MK 123BN
Yaperekedwa kugulira chimanga choyika mu nkhowe za boma	MK 60BN
Mega Farms	MK 38.3BN

Yogululira fetereza	MK 102BN
Yogulira mbeu	MK 4BN
Yonyamulira katunduyu	MK 5.5BN



Chitukuko Chakumudzi

Anthu akumidzi kukhala odziimira paokha	MK 222BN
Ntchito ya chitukuko cha mmaboma ya GSED	MK 43BN
Thumba la chitukuko cha m'madera (CDF)	MK 42.4BN
Pomanga misewu ya mmizinda	MK 35BN
Chitukuko chomwe chimapezeka pa khonsolo (DDF)	MK 7.8BN
Miseu ya kumidzi	MK 2.5BN
Chitukuko cha madzi, monga kubowola	MK 2.3BN