



# Kuchoka Ku Kuchita Bwino pa Chuma kufikira ku Khazikika

## NDONDOMEKO YA ZACHUMA YOKOMERA ANTHU 2024/25

### CHUMA CHA DZIKO LA MALAWI

Chuma cha dziko la Malawi chidatsika mphamvu kuchoka pa 1.9 pa 100 iliyonse (kapena kuti peresenti) kufika pa 1.5 peresenti mchaka cha 2023. Izi zidachitika chonchi pazifuka zingapo monga kusowa kwa ndalama zakunja zomwe zidapangitsa kuti dziko lisagule mokwanira katundu monga foteleza ndi mafuta a galimoto. Kuona chitsogolo, chuma chikuyembekezereka kukwera ndi 3.2 peresenti mu chaka cha 2024 komanso 4.8 peresenti mu 2025. Izi ndi Kamba chiyembekezo kuti dziko lino likolola zochulukira kuchokera ku minda yikuluyikulu (megafamu) komanso kuchuluka kwa phindu lochokera ku zomangamanga ndi ku makampani wopanga katundu mwa zina nwa izo.

Mitengo ya katundu idakwera kuchoka pa 20.9 peresenti mu 2022 kufika pa 28.8 peresenti mu 2023. Koma pali chiyembekezo choti mitengoyi idzitsika pang'onopang'ono kufika mpakana 27.1 peresenti mu 2024 ndikudzatsikanso kwambiri kufika pa 12.4 peresenti mu 2025. Izi zidzatheka chifukwa

cha zokolola zochulukira zomwe dziko lino likuyembekeza kuchepa komanso potengera kuchepa kwa zotsamwitsa pa chuma zomwe zinagwera dziko lino posachedwapa.

### MMENE NDONDOMEKO YA CHUMA YA MCHAKA CHA 2024-25 YAKONZEDWERA

Ndondomeko ya zachuma ya mchaka cha 2024/25 ndi yokulirapo ndi 38.6 peresenti kulekana ndi ndondomeko ya mchaka cha 2024/24. Yachoka pa K4,329.1 bilyoni mu mchaka cha 2023/24 kufika pa K5,998.8 bilyoni mu 2024/25. Izi zili chomwechi kaamba koti boma likufuna kubweza ngongole zamgonagona mu 2024/25, kufunikira kwonjezera ndalama ku ntchito zaumoyo, za ulimi, ndi maphunziro, komanso ntchito zina zokonzekera zisankho za panayi zomwe zidzachitike mchaka cha 2025.

**Kuchuluka kwa chuma chomwe Boma litolere ndi Kulandira**  
Pali chiyerekezo choti mchaka cha chuma cha 2023-24, kuchuluka kwa ndalama

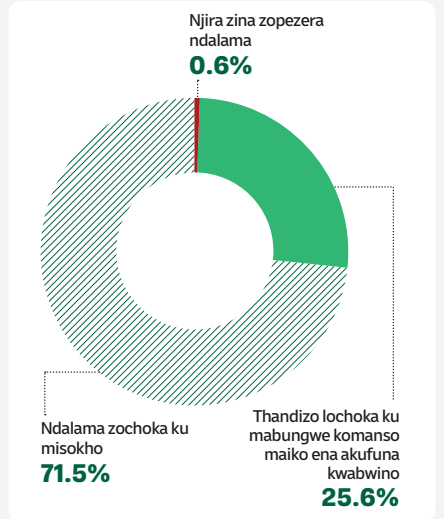
zomwe boma litolere komanso kulandira kuchokera ku mayiko ndi mabungwe omwe amalithandiza dziko lino zifika pa K4,329.1 bilyoni (yomwe ndi 24.3 peresenti ya chuma cha dziko lino). Mwandalamazi, K3,383.8 bilyoni yitolereredwa mdziko mommuno komanso K1,683.8 bilyoni yidzachokera ku mayiko ndi mabungwe omwe amathandiza dziko lino. Pandalamayolinganiziridwayi, pali chiyembekezo choti ndalama zamisonkho zikwana K3,257.3 bilyoni yomwe ikuyimira 71.5 peresenti; tikuyembekezanso kutolera kunjira zina ndalama zokwana K126.5 bilyoni, yomwe ikuyimira 4.5 peresenti; ndipo tikuyembekezera kuti mabungwe ndi mayiko omwe amathandiza atipatsa ndalama zokwana K1,168.4 bilyoni, yomwe ikuyimira 25.6 peresenti.

Mchaka cha chuma cha 2024/25, pali chiyembekezo chakuti boma litolere ndalama zokwana K3,257.3 bilyoni kudzera mmisonkho zomwe ndi zochulukirapo ndi 32.5 peresenti kuyerekeza ndi K2,198.1 bilyoni yomwe idatolereredwa mchaka cha zachuma cha 2023/24. Palinso chiyembekezo choti boma litolere ndalama zochulukirapo ndi 9.6 peresenti kufika pa K126.5 bilyoni kuchoka pa K114.3 bilyoni yomwe idatolereredwa mchaka cha zachuma cha 2023/24. Izi ndi kaamba ka kukhazikika kwa mphamvu za magetsi ndi mafuta a galimoto komanso ntchito zomangamanga.

Pa ndalama zokwana K1,168.4 bilyoni zomwe tikuyembekezera kuti tilandira kuchokera kwa mabungwe ndi mayiko omwe amathandiza, K72.7 bilyoni idzachokera ku mayiko monga Norway ndi Germany pamene K1,095.7 bilyoni idzachokere ku mabungwe monga World Bank, African Development Bank, International Fund for Agricultural Development (IFAD), Flanders komanso Global Environmental Facility.

Polinganiza ndi chaka cha chuma cha 2023/24, ndalama zochokera ku mayiko ndi mabungwe otithandiza zikwera ndi 45.8 peresenti mchaka cha zachuma cha 2024/25.

### CHINTHUNZI CHOYAMBA Ndalama Zotolereredwa 2024/25



**Mmene boma ligwiritsire ndalama**  
Mchaka cha zachuma cha 2024/25, boma likuyembekezera kugwiritsa ndalama zokwana K5,998.8 bilyoni (yomwe ili 31.9 peresenti ya chuma chomwe dziko lino limapeza). Ndipo izi zikusonyeza kuti pali kukwera kwa 38.6 peresenti pa ndalama

zomwe boma ligwiritse ntchito kulekana ndi K4,329.1 bilyoni yomwe idavomerezedwa mu ndondomeko ya zachuma ya mchaka cha 2023/24. Pa ndalama imeneyi, K4,227.2 bilyoni ipita ku malipiro a ogwira ntchito m'boma, chiwongola dzanja pa ndalama zomwe boma limangongola ku mabanki ndi mayiko ena, kugula katundu yemwe amagulitsidwa pa mtengo wotsikirako pofuna kuthandiza opeza mochepekedwa monga feteleza wa makuponi, komanso kuyendetsa ntchito za boma, pamene K1,771.7 bilyoni idzagwiritsidwa ntchito pa zitukuko za dziko. Ndalama ya chitukukoyi ndi 30 peresenti ya ndalama ya ndalama zomwe boma ligwiritse ntchito. Pa ndalama imeneyi, K384.6 bilyoni idzachokera ku misonkho yomwe boma limatolera mdziko mommuno pamene mayiko ena atithandiza ndi ndalama yokwana K1,387.1 bilyoni. Ndalama yokwana K384.6 bilyoni yomwe boma likuyembekezera kutolera mdziko mommuno yagawidwa pawiri: K289.6 bilyoni ipita ku likulu la boma pamene K95.0 bilyoni ipita ku makhonsolo.

### Kuperewera kwa ndalama yopita ku ndondomeko ya chuma

Boma likuyembekezera kuti mchaka cha chuma cha 2024/25, ndalama zomwe layerekezera kuti ligwiritsa ntchito ziperewera ndi K1,446.6 bilyoni (yomwe ikuyimira 7.7 peresenti ya chuma chomwe dziko lino limapeza). Pali chilinganizo choti boma lidzabwereka ndalama ku mayiko akunja zokwana K149.9 bilyoni (zogwiritsa ntchito pa ntchito zachitukuko) komanso ndalama zokwana K1,296.7 bilyoni zidzabwerekedwa mdzino mommuno.

### MMENE BOMA LAGAWIRA NDALAMA KU NTHAMBI ZAKE

#### Ndalama za Malipiro za Anthu Ogwira Ntchito M' Boma

Boma likuyembekezera kuti ligwiritsa ntchito ndalama zokwana K1,075.2 bilyoni popereka chipuputa misozi kwa ogwira ntchito mchaka cha chuma cha 2024/25, zomwe zikuyimira 9.7 peresenti kusiyana ndi K980.5 bilyoni yomwe idavomerezedwa mchaka cha zachuma cha 2023/24. Izi ndi kaamba koti boma lili ndi malingaliro wolembe aphunzitsi komanso ogwira ntchito muzipatala komanso lilemba ntchito anthu mu ma unduna wosiyanasiyana. Mmenemunso muli K70 bilyoni yokwezera malipiro a anthu ogwira ntchito m'boma.

#### Ndalama Zomwe Boma Zogwiritsa Ntchito Tsiku ndi Tsiku

Boma lili ndi chiyembekezo choti ligwiritsa ntchito ndalama zokwana K3,459.5 bilyoni, zomwe ndi zokwera ndi 38.8 peresenti kusiyana ndi zomwe idavomerezedwa mchaka cha zachuma cha 2023/24. Ndipo ndalamazi zagawidwa motere: Kugula katundu ndi zina (K845.5 bilyoni); kubweza ngongole (K1,455.7 bilyoni); ndalama zopita ku nthambi zina zaboma (K412.4 bilyoni); zopita ku chisamaliro cha anthu (K358.6 bilyoni); komanso ndalama zogwira ntchito zina ndi zina (K32.98 bilyoni).

### MMENE NDALAMA ZAGAWIDWIRA MOGWIRIZANA NDI MFUNDO ZA CHITUKUKO ZA MALAWI 2063

Chomwe tajambula munsimu chikufotokozwa momwe boma lagawira ndalama mogwirizana ndi ngodya za chitukuko komanso zothandizira kuti masomphenya omwe ali mu ndondomeko ya zachuma ya chaka cha 2024/25 atheke.

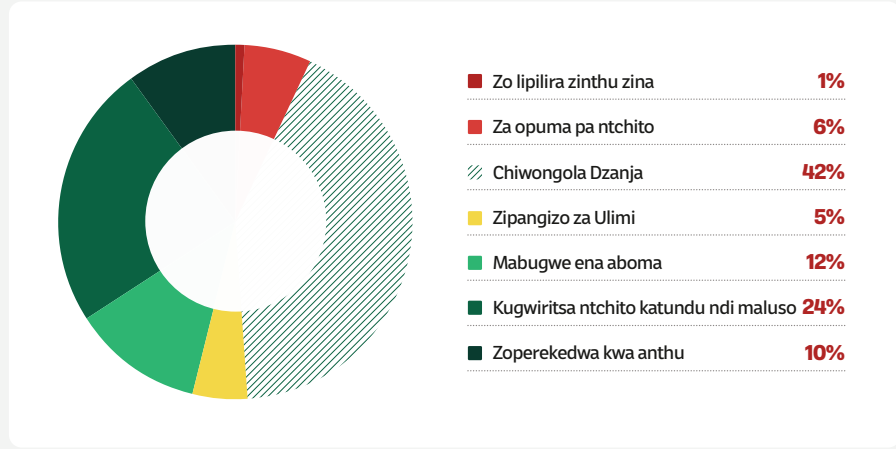
### Ngodya

10.1 peresenti ya ndalama zomwe taziyerekezazi zipita ku ntchito zotukula ulimi, 1.9 peresenti ipita ku ntchito zotukula mizinda ya dziko lino ndipo 0.9 ipita ku ntchito za mafakitale.

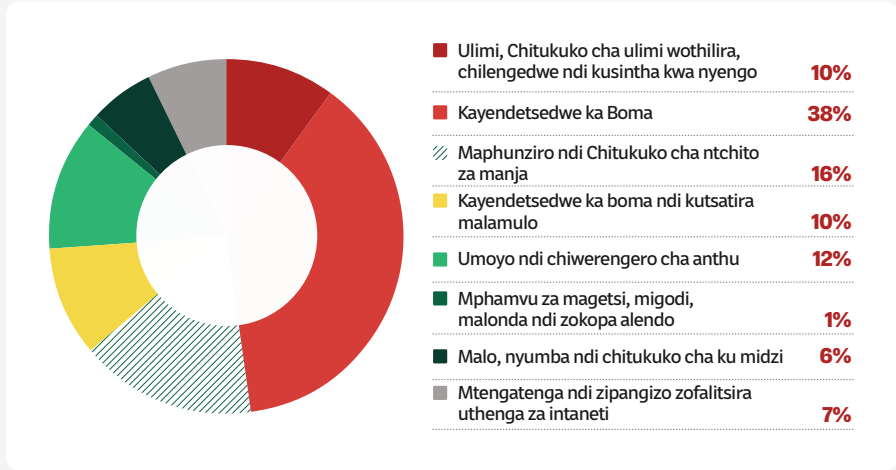
### Zothandizira zake

Boma layika padera 32.4 peresenti ya ndondomeko ya zachuma ku ntchito zophunzitsa anthu maluso omwe angathandizire potukula dziko lino. Ntchito zokonzana mmene nthambi zaboma zikugwirira ntchito zawo zapatsidwa 43.4 peresenti, 0.4 peresenti yapita ku ntchito zotukula maluso pakati pa ogwira ntchito m'boma, ndipo 7.3 peresenti yapita ku ntchito zotukula chuma cha dziko.

### CHITHUNZI CHA CHIWIRI Kagawidwe ka ndalama zogwiritsa ntchito tsiku ndi tsiku



### CHITHUNZI CHA CHITATU Kagawidwe ka ndalama ku gawo a ntchito za boma/selitala



### GAWO LA NDALAMA KU ZIGAWO ZA MIP1 NDI ZOTHANDIZA (MK' ma miliyoni)

| Gawo   | 2023-24 Yovomerezedwa | 2024-25 Yovomerezedwa | 2024-25 (%)    |
|--|-----------------------|-----------------------|----------------|
| Ka chulukitsudwe ka za ulimi ngati malonda       | 383,509               | 497,746               | 8.33%          |
| Zipangizo za zachuma                             | 206,329               | 435,050               | 7.28%          |
| Za kayendetsedwe ka boma ka bwino                | 1,622,947             | 2,592,599             | 43.37%         |
| Ka gwiridwe ka ntchito za boma koyenera          | 234,532               | 262,327               | 4.39%          |
| Kagwiritsidwe ntchito ka za chilengedwe kosamala | 63,660                | 21,206                | 0.35%          |
| Kutukula luso la ogwira ntchito                  | 1,161,837             | 1,939,285             | 32.44%         |
| Ntchito za ma Kampani                            | 33,233                | 64,570                | 1.08%          |
| Kusintha kaganizidwe                             | 2,392                 | 6,297                 | 0.11%          |
| Ntchito za makampani woti si a boma              | 7,273                 | 3,714                 | 0.06%          |
| Ku kweza mizinda                                 | 72,606                | 155,527               | 2.60%          |
| <b>Zonse pamodzi</b>                             | <b>3,788,319</b>      | <b>5,978,322</b>      | <b>100.00%</b> |

## Ndondomeko yamagawo opindulila aMalawi

Izi ndi zina mwa ntchito zomwe zithandizire kuti aMalawi apindule ndi ndondomeko ya zachuma imeneyi (MK bilyoni)

|  |  |   |
|--|--|---|
| <b>199.7B</b> yapita ku ntchito zogawira madzi ndi ukhondo               | <b>89.8B</b> ntchito za ulimi wothirira                                      | <b>218.7B</b> igwira ntchito pokonza misewu                                 |
| <b>161.3B</b> yapita ku ntchito yogula zipangizo za ulimi zotsika mtengo | <b>22B</b> igwiritsidwa ntchito pogula chimanga chosungu mu nkho kwa za boma | <b>1.5B</b> igwira ntchito potukula ntchito za maulendo a pa pamadzi        |
| <b>43.5B</b> Kubwereranso kwa ADMARC kulimbikitsa zokolola ndi phindu    | <b>5.2B</b> yigwiritsidwa ntchito kupangira makina osiyanasiyana a za ulimi  | <b>3B</b> igwira ntchito zotukula maulendo a pa ndege                       |
| <b>14.2B</b> yigwira ntchito kuminda yikuluyikulu (megafamu)             | <b>30B</b> yapita ku NEEF kuti aMalawi apezze ngongole za ulimi              | <b>0.35B</b> igwira ntchito zotukula maulendo a sitima za pamtunda (njanji) |

Chofuna kudziwa nchakuti zipangizo za ulimi zotsika mtengo, minda yikuluyikulu ija, ulimi wothirira komanso ngongole za ulimi zonsezi zulunji ku ntchito yowonetsetsa kuti zakolola zikhale zochulukira kwambiri.

### ZA UMOMO

|   |  |   |
|---|--|---|
| <b>57.95B</b> igwira ntchito pogula mankhwala opita muzipatala zikuluzikulu | <b>MK24.5B</b> muzipatala zikuluzikulu               | <b>MK33.4B</b> muzipatala za m'baboma               |
| <b>7.05B</b> igwira ntchito zomanga zipata                                  | <b>1.08B</b> yapita ku chipatala cha khansa          | <b>0.45B</b> Albinism Action Plan & Disability Fund |
| <b>17.2B</b> Kulimbikitsa zipatala kuti zipereke thandizo labwino           | <b>1.5B</b> igwira ntchito potumiza odwala ku mayiko | <b>9.97B</b> yapita ku MoGCDSW                      |

Ndalama zolimbikitsa kuti a Malawi akagwirire ntchito ku mayiko ena potero akatumize ndalama zakunja ku Malawi

### MAPHUNZIRO NDI NTCHITO ZALUSO

|  |  |  |
|--|--|--|
| <b>125.1B</b> yapita ku sukulu za ukachenjede (yuniveste) zaboma   | <b>128.8B</b> igwira ntchito yogulira zipangizo zophunzitsira ndi zophunzira ku sukulu za pulayimale ndi sekondale | <b>209B</b> Ministry of Education projects   |
| <b>24B</b> yapita ku thumba lomwe ophunzira a sukulu za ukachenjede ochokera ku mabanja ovutika amakangongolako ndalama yolipirira fizi ndi zina | <b>224.6B</b> yapita ku ntchito zomwe cholinga chake ndi kutukula madera akumidzi                                  | <b>38.6B</b> yaperekedwa ku thumba la chitukuko cha m'ndera omwe akuyimiridwa ndi apungu a ku Nyumba ya Malamulo (CDF) |
| <b>2.3B</b> yapita ku ntchito za chitukuko cha madzi, monga kukumba mijigo   | <b>6.2B</b> yapita ku thumba la chitukuko lomwe limapezeka pa khonsolo (DDF)                                       | <b>20.1B</b> igwira ntchito pomanga misewu ya mmizinda   |
| <b>14B</b> yapita ku ntchito yokonza zipatala za paboma  |  |  |

Dziwani zamбири:

Mlembi wamkulu wa mu unduna wa za chuma

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