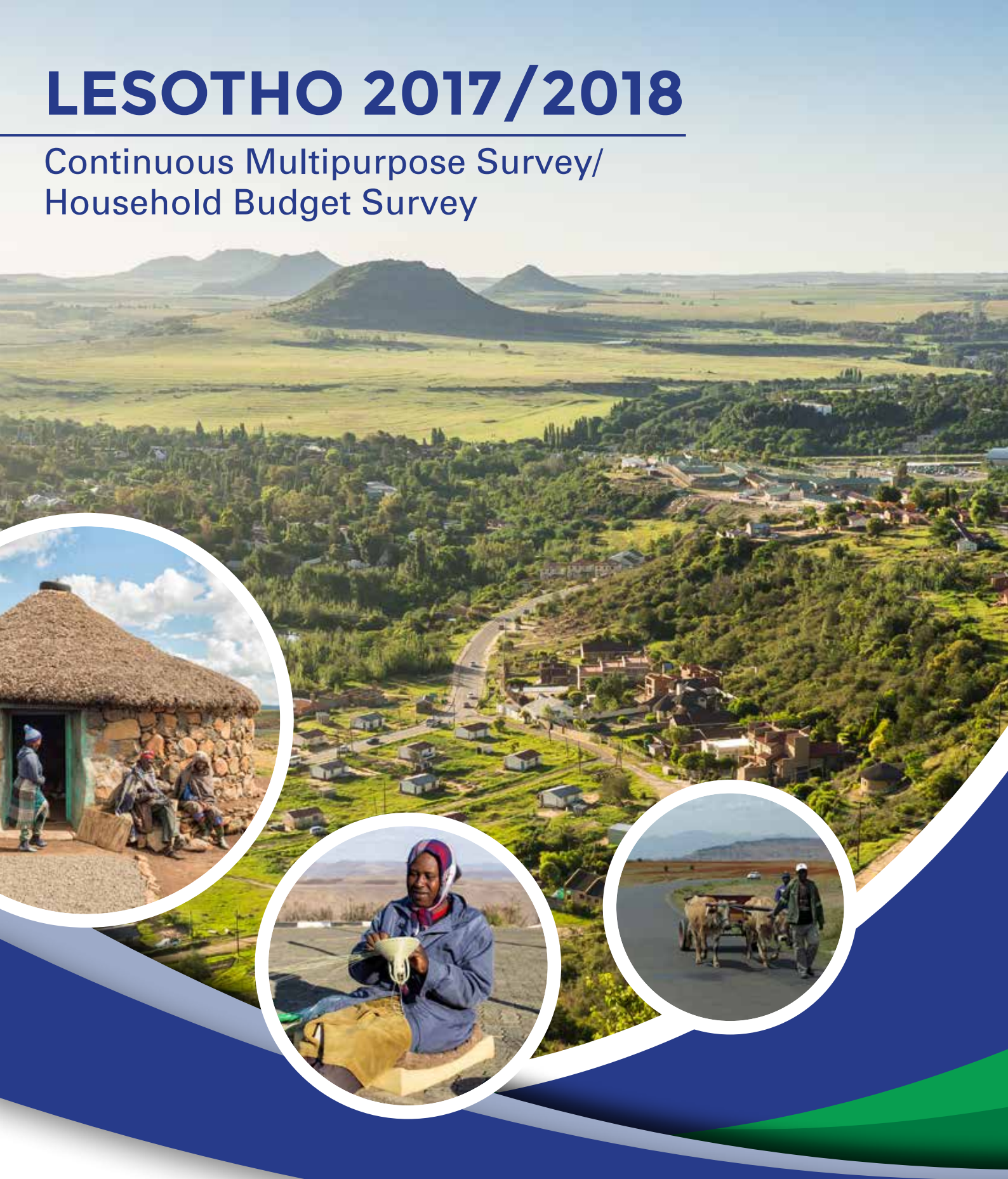
LESOTHO 2017/2018

Continuous Multipurpose Survey/ Household Budget Survey



ΣBOS
Bureau of Statistics

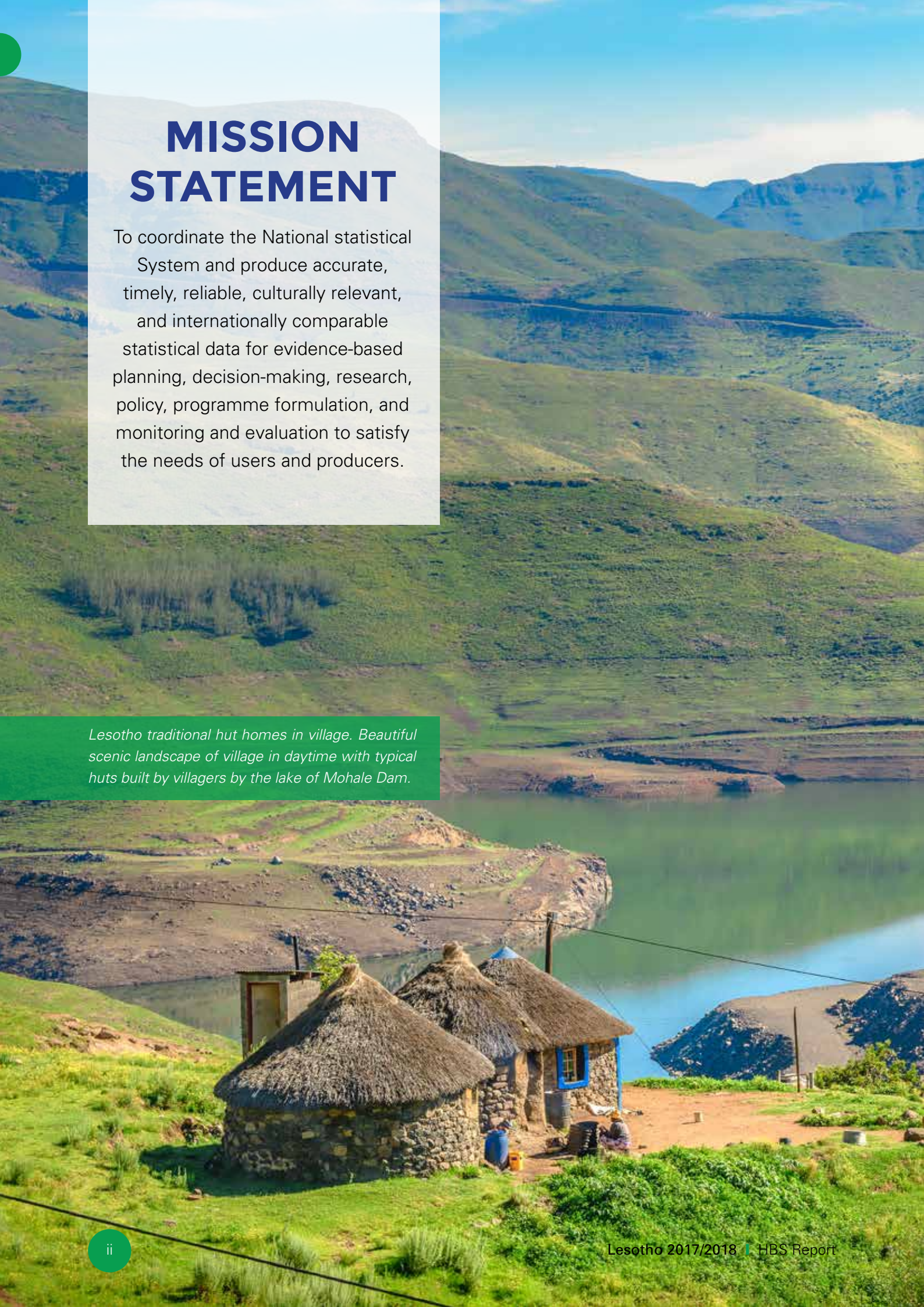
LESOTHO 2017/2018 CONTINUOUS MULTI-PURPOSE AND HOUSEHOLD BUDGET SURVEY (CMS/HBS)

STATISTICAL SURVEY REPORT

August, 2021
Lesotho Bureau of Statistics

MISSION STATEMENT

To coordinate the National statistical System and produce accurate, timely, reliable, culturally relevant, and internationally comparable statistical data for evidence-based planning, decision-making, research, policy, programme formulation, and monitoring and evaluation to satisfy the needs of users and producers.



Lesotho traditional hut homes in village. Beautiful scenic landscape of village in daytime with typical huts built by villagers by the lake of Mohale Dam.

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EXECUTIVE SUMMARY

Background

The 2017/2018 Household Budget Survey (HBS) Report is based on the sixth nation-wide household income and expenditure survey, which was conducted as a module of the Continuous Multi-purpose Household Survey (CMS). It was designed to provide detailed information on household income and expenditure for poverty analysis, as well as provide information pertaining to other vital social and economic indicators, such as demographics, housing characteristics, education and access to health and other facilities, economic activity, agriculture, enterprises and asset ownership, among others. Key indicators are listed in the following table and key findings derived from the report are summarised below for each area of study.

2017/2018 HBS Key Indicators					
	Total	Rural vs Urban		Non-Poor vs Poor	
		Rural	Urban	Non-Poor	Poor
Household					
Distribution of households (%)	100.0	60.0	40.0	59.7	40.3
Average household size (number)	3.9	4.3	3.3	3.3	4.8
Distribution of population (%)	100.0	65.8	34.2	50.3	49.7
Education					
Percentage of primary school aged children (aged between 6-12) who were in education	94.7	94.0	96.3	95.4	94.2
Net primary school enrolment rate (% of children aged between 6-12)	90.4	89.7	91.9	91.8	89.5
Percentage of secondary school children (aged between 13-17) who were in education	78.1	72.6	91.4	83.4	74.3
Net secondary school enrolment rate (% of children aged between 13-17)	42.0	33.4	62.7	55.6	32.3
Adult literacy rate (% of population aged 15+)	90.5	87.8	95.2	93.1	87.3
Adult (aged 25+) years of schooling	7.0	5.8	9.2	8.3	5.4
Percentage of population (aged 6+) using the Internet	26.4	16.8	44.6	39.6	12.7
Health					
Percentage of population that suffered illness or were involved in accidents	24.5	24.8	24.1	26.0	23.0

2017/2018 HBS Key Indicators					
	Total	Rural vs Urban		Non-Poor vs Poor	
		Rural	Urban	Non-Poor	Poor
Percentage of population that suffered illness or were involved in accidents and received treatment	66.1	64.8	68.6	69.2	62.5
Percentage of population with disabilities	17.1	17.3	16.7	19.0	15.1
Percentage of population taking lifetime medication	14.6	14.0	15.6	13.5	15.6
Percentage of population with chronic or permanent health conditions	16.4	15.6	17.9	17.7	15.1
Percentage of population consulting a health-care provider	19.8	19.3	20.6	20.9	18.6
Percentage of population with medical insurance	1.3	0.5	2.9	2.2	0.4
Percentage of population (aged 12+) who smoke or sniff substances	22.1	25.5	15.9	20.9	23.5
Percentage of population (aged 12+) who consume alcohol	20.9	19.1	24.2	24.8	16.4
Employment					
Labour force participation rate (percentage of the working-age population)	52.9	46.4	64.9	59.9	44.6
Male labour force participation rate (percentage of the male working age population)	58.6	53.3	69.2	66.4	49.6
Female labour force participation rate (percentage of the female working age population)	47.7	39.6	61.3	54.0	39.8
Youth labour force participation rate (percentage of the population aged 15-24)	31.3	30.8	32.5	33.0	29.8
Average weekly hours worked	47.1	46.3	48.1	48.6	44.3
Average gross monthly salary or wage (M)	2,999	2,242	3,930	3,770	1,598
Household Income					
Average gross monthly household income (M)	3,156	1,935	4,974	4,429	1,272
Average monthly household consumption (M)	2,869	2,413	3,554	3,870	1,390
Percentage of households in poverty (%)	40.3	52.9	21.6		
Percentage of population in poverty (%)	49.7	60.7	28.5		
Gini coefficient (by consumption, per adult equivalent)	0.448				
Social Protection					
Percentage of households receiving payments from Government-directed social assistance	49.8	60.3	34.0	35.2	71.4
Percentage of households receiving pensions or grants	18.7	24.3	10.4	16.2	22.5
Percentage of households receiving assistance from Non-Government Organisations (NGOs)	7.1	10.1	2.4	5.3	9.7

2017/2018 HBS Key Indicators					
	Total	Rural vs Urban		Non-Poor vs Poor	
		Rural	Urban	Non-Poor	Poor
Housing					
Number of rooms per housing unit	2.1	1.8	2.5	2.4	1.6
Number of rooms per capita	1.1	1.0	1.2	1.3	0.7
Percentage of households with access to improved water sources as drinking water	88.1	81.8	97.5	92.9	80.8
Percentage of households with access to improved sanitation services	64.9	53.1	82.4	75.1	49.7
Percentage of households with access to electricity	43.9	26.8	69.7	57.4	24.1
Household Enterprises					
Percentage of households with entrepreneurs	25.3	21.1	31.6	27.5	22.1
Business contribution to household income (percentage of household income)	42.5	41.1	44.0	43.2	41.3
Sole ownership/self-employed status (percentage of all household businesses)	94.5	96.1	92.9	94.5	94.4
Informal businesses (percentage of all household businesses)	87.4	89.6	85.3	84.6	92.8
Average number of employees	1.3	1.2	1.5	1.4	1.2
Agriculture					
Percentage of households that cultivate or own any land	62.2	75.5	42.2	56.3	70.9
Percentage of households that own or raised livestock or poultry	46.4	23.0	62.1	39.0	57.5
Self-estimated market value (M) of livestock or poultry owned	27,482	30,312	15,822	26,669	28,301
Household Consumption					
Average monthly household consumption (M)	2,869	2,413	3,554	3,870	1,390
Food consumption (M)	1,646	1,579	1,746	2,098	978
Non-food consumption (M)	1,224	834	1,808	1,772	413
Household Debt					
Percent of households that received loans	41.2	40.9	41.7	42.2	39.8
Percentage of households that received loans from formal loan sources	12.3	7.2	19.9	16.4	6.0
Average value of loans (M)	3,648	1,989	6,087	5,276	1,099
Transfer					
Percentage of households receiving transfers	43.2	45.6	39.7	45.1	40.5
Average value of transfers received (M)	7,561	5,731	11,031	9,899	4,463
Percentage of households that sent transfers	16.5	11.3	24.4	22.1	8.2
Average value of sent transfers(M)	5,203	4,608	5,615	5,913	2,360
Shocks					
Percentage of households that experienced any shocks during the 5-year period, prior the survey	89.3	91.3	86.2	88.1	91.0

Demographic Characteristics

HOUSEHOLDS AND POPULATION

Approximately 65.8 percent of the population lived in rural areas, as compared to 34.2 percent living in urban areas. The average household size was 3.9 persons per household, a percentage of 0.9 persons lower than that reported in the 2010/2011 HBS report. The average household size was higher in rural than those in the urban areas (4.3 and 3.3 persons respectively).

FEMALE VERSUS MALE POPULATION NUMBERS

Females accounted for 51.3 percent of the population, while males accounted for 48.7 percent of the population. The sex ratio comprised of 94.8 males for every 100 women, reflecting a slight increase from 93 males for every 100 females recorded in the 2010/2011 HBS report.

YOUTH

Lesotho had a young population, with 52.6 percent of the population under the age of 25.

AGE DEPENDENCY

The age dependency ratio was estimated at 0.67 and remained the same as those reported in 2002/2003 and 2010/2011 HBS reports, indicating that there are 67 children and senior citizens for every 100 citizens of the working population.

POVERTY

Nearly half (49.7 percent) of the population lived in poverty and 24.1 percent in extreme poverty. A significant gap in poverty rates was apparent between rural and urban areas, with 28.5 percent comprising urban households, as opposed to 60.7 percent representing rural households.

ORPHANHOOD

Nearly 20.8 percent of children under 18 years of age were either single or doubly orphaned.

HOUSE OWNERSHIP

Approximately 64.4 percent of households had formal house ownership, including leasehold, title deed, and Form C, while 35.6 percent had informal house ownerships.

HOUSING CONDITIONS

45.8 percent of households had at least one household member per room, while 28.7 percent of households reported one-to-two household members per room and 13.1 percent of households indicating a ration of two-to-three household members per room. On the other hand, 12.4 percent of households had more than three household members sharing a single room.

Education Characteristics

ACCESS TO PRIMARY EDUCATION

94.7 percent of primary school children were enrolled in formal education, with 90.4 percent in primary, 1.2 percent in education other than primary schooling, with 5.3 percent outside the formal education system and 3.1 percent reported to be in education, but not specifying the educational level. Primary school enrolment rates were similar across urban and rural areas, districts and income quintiles, which is likely the result of implementing free primary education and an increase in the number of primary schools, particularly in rural areas.

ACCESS TO SECONDARY EDUCATION

78.1 percent of the secondary school children aged between 13 and 17 years were receiving an education, with 42.0 percent in secondary education, 34.1 percent in education other than secondary schooling and 21.9 percent not in receiving education. 2.0 percent also reported to be in education, but did not specify the level of education. In urban areas, 91.4 percent of the secondary school children reported to be in education, with 62.7 percent in secondary education, as compared to 72.6 percent in education with 33.4 percent in secondary education in rural areas.

ADULT LITERACY

Lesotho had a relatively high adult literacy rate, with 90.5 percent of the adult population (aged 15 and above) being literate. The youth population aged between 15 and 24 had the highest literacy rate at 95.4 percent of the overall population.

YEARS OF SCHOOLING

The average years of schooling for people aged 25 and above was seven years. It comprises on average of 7.7 years for females, 6.3 years for males, 9 years for young people aged between 25 and 29 and 9.2 years for the urban population, as opposed to 5.8 years for the rural population.

Health Characteristics

PREVALENCE OF MORBIDITY

24.5 percent of the population contracted illnesses or sustained accidents during the four weeks prior to commencement of the survey. Influenza/the common cold was the most prevalent illness, accounting for 42.9 percent of the population suffering an illness. With 65.2 percent of those suffering from an illness or accident not being able to perform their usual daily activities for at least one day, while the average duration for incapacity in performing routine daily activities per person, was 3.8 days.

ACCESS TO TREATMENTS

66.1 percent of those suffering an illness or accident received treatment, while the remaining 33.9 percent of incumbent did not receive treatment. The main reason for not receiving treatment was cited as "*the illness was minor*" (58.5 percent of patients receiving no treatment), followed by "*cannot afford*" (13.4 percent and "Travel is too difficult or costly" (11.5 percent).

PREVALENCE OF DISABILITY

17.1 percent of the population experienced some form of disability. It was also apparent that the prevalence of disability increased gradually with age, from 5.1 percent for children under the age of 5 to 73.5 percent for persons aged 70 years and older.

PREVALENCE OF CHRONIC OR PERMANENT HEALTH CONDITIONS

14.6 percent of the population was compelled to administer lifetime, daily medication. 16.4 percent of the population lived with chronic or permanent health conditions and the average number of years living with chronic or permanent health conditions was deduced as 8.5 years per person. 15.0 percent of those individuals living with chronic or permanent health conditions could not work, continue being active, or go to school.

ACCESS TO HEALTH-CARE PROVIDERS

19.8 percent of the population consulted a health-care provider during the four week period prior to the commencement of the survey. The main reasons for visiting health care providers included check-up/follow-up visits, medicine renewals (33.5 percent of individuals pursuant to consulting a health care provider), influenza/colds (19.7 percent), back pain ailments (4.0 percent), headaches (4.0 percent), HIV/AIDS and related co-morbidities (4.0 percent) and diarrhoea/intestinal inflammation (3.3 percent). Collectively, they represent 68.5 percent of the total number of consultations with to health-care providers. The expenditures for health care visits and medications averaged at M48.3 and the transportation expenditure at around M19.

COVERAGE OF MEDICAL INSURANCE

Only 1.3 percent of the total population were covered by some form medical insurance. 3.6 percent of the households canvassed had members hospitalised or staying overnight in a medical facility during the 12 months prior to the advent of the survey. The median household expenditure for hospitalisation was M450 per household for the 12 months, accounting for 2.7 percent of a household income.

Health-Related Behaviours

SMOKING OR SUBSTANCE SNIFFING

Overall, 22.1 percent of the population aged 12 and above was smoking or sniffing substances, with 15 percent smoking and 7.2 percent sniffing. The prevalence of smoking was higher among males (30.4 percent) than females at 0.6 percent, while the prevalence of sniffing was higher among females (12.9 percent) when compared with males (1.1 percent). The prevalence of smoking or sniffing was also higher in rural areas (25.5 percent) than urban areas (15.9 percent).

Smokers consumed an average of 5.3 cigarettes per day while sniffers had an average of 4.7 sniffs per day. The average age for smokers first starting smoking was 20.2 years old, while sniffers on average started sniffing at 37.7 years.

ALCOHOL DRINKING

Generally, 20.9 percent of the population aged 12 and above consumed alcoholic beverages. The prevalence of alcohol drinking was higher among males (30.3 percent) in comparison with females (12.1 percent) and alcohol consumption was higher across the urban population (24.2 percent) when compared to the rural population at19.1 percent. Alcohol drinkers started drinking on a regular basis at the age of 25.1 years on

average and of which, 41.4 percent started drinking at least once per week before reaching the legal drinking age of 21.

Employment Characteristics

LABOUR FORCE PARTICIPATION

52.9 percent of the working-age population were in the labour force during the survey reference period. 47.7 percent of the female working-age population were part of the labour force, compared to 58.6 percent of the male working-age population and with 31.3 percent of the youth participating in the labour force.

MAIN REASONS FOR NON-PARTICIPATION

47.1 percent of the working-age population was not actively participating in the labour force with the main reasons provided for non-participation being further studies, housewife/homemaker functions (family consideration) and old age.

EMPLOYMENT

45.0 percent of the working-age population was in employment. Those in prime working age, aged between 25 and 54 accounted for 71 percent of total employment. There was still a high level of working poverty, with 35.5 percent of those in employment living in poverty. Service-related jobs accounted for 47.9 percent of total employment, followed by jobs within agricultural, industrial and construction sectors which accounted for 22.7 percent, 20.4 percent and 8.8 percent of total employment, respectively.

HOURS OF WORK

The average hours of work was 47.1 hours per week. Females worked slightly fewer hours (46.4 hours per week) than their male counterparts (47.7 hours per week). Those working within the service sector worked 50.6 hours per week (the longest), while those in the agricultural sector worked 42.0 hours per week (the least).

SALARY OR WAGES

The average gross salary or wage was M2,999 per month. Male workers earned an average gross salary of M3,393 per month, while female workers earned M2,545 per month.

EMPLOYER CONTRIBUTION TO PENSIONS, RETIREMENT FUNDS, OR GRATUITIES

Only 13.8 percent of the total working population received contributions from employers towards their pensions, retirement funds, or in the form of gratuities. 18.8 percent of waged, job workers had employers making contributions to pensions, retirement funds, or gratuities, while only 0.5 percent in self-employment did this.

Self-Assessment of Wellbeing and Security

MOST IMPORTANT SOURCES OF INCOME

Wages and salaries derived from the private and public sectors, pensions, casual work, and household business were the most important sources of household income. 26.5 and 15.6 percent of households considered wages and salaries from the private sector and public sector respectively, as the most important sources of income.

The average and median monthly Absolute Minimum Income Required (AMIR) per adult equivalent was estimated to be M1,529 and M901, respectively.

73.5 percent of households reported that their current incomes were less than their AMIRs, suggesting the 80 percent of all households did not earn a sufficient income to meet their absolute minimum requirements.

COMPARISON WITH THE PREVIOUS YEAR

Compared with the previous year, only 21.6 percent of households believed that their economic circumstances had improved. On the other hand, 40.7 percent of households believed that their economic situations had worsened, of which 17.6 percent of these households believed that their economic situations had significantly worsened.

SELF-ASSESSMENT OF POVERTY STATUS

57.3 percent of households considered themselves poor or among the poorest within their communities, compared with less than 10 percent of households considering themselves to have a middle income or affluent status.

Household Income

HOUSEHOLD INCOME

The average monthly household income was M3,156 and the average per capita income, M1,088.

SOURCES OF HOUSEHOLD INCOME

65.1 percent of households derived incomes from employment, 33.3 percent from business or the sale of their own produce or livestock, 5.7 percent from investments, 27.4 percent from social security and social assistance, 35.5 percent from remittances and 19.6 percent from cash loans.

Employment income, particularly cash wages and salaries, was the main source of household income (50.4 percent of household income), followed by business income or the sale of household produced goods and livestock (16.6 percent), social security and assistance (14.4 percent), as well as remittances sourced from within and outside Lesotho (13.2 percent). Other household income sources included property income (2.1 percent), cash loans received (1.5 percent) and other unidentified income sources (1.8 percent).

POVERTY

49.7 percent of the population lived below the national poverty line, while 24.1 percent lived in extreme poverty and below the national food poverty line. The poverty gap remained wide, with the average consumption per adult equivalent 44.1 percent below the national poverty line.

WELFARE INEQUALITY

The Gini-coefficient for the whole population based on adult equivalent household consumption was 0.448, while the Gini-coefficient for all households based on adult equivalent household consumption, was 0.455.

Social Protection

GOVERNMENT PROTECTION

60 percent of households had members who received payments from one or more Government social protection programmes. 49.8 percent received payments from government-run social assistance programmes and 18.7 percent received payments from pensions and grants.

The average payment amount accessed from government social assistance, pensions and grants, was M2,929 per recipient household.

NON-GOVERNMENT SOCIAL ASSISTANCE

7.1 percent of the households received payments from Non-Government Organisations.

Housing, Utilities and Durable Goods

HOUSING CONDITIONS

Overall, 66.9 percent of households used corrugated iron or steel sheets as roofing material for their primary house, 24.4 percent used thatch grass or straw and 7.9 percent used corrugated roof tiles. Moreover, 42.1 percent of households used sand or concrete block as the main source of wall materials, and 28.2 percent used stones with mud. 37.2 percent of households used cement as the main flooring material, with 27.5 percent using mud or dung and 15.9 percent having used tiles.

ACCESS TO IMPROVED WATER SOURCES

88.2 percent of households had access to improved water sources. By contrast, 11.8 percent of households were still using untreated sources as drinking water, including surface water. A significant gap existed in access to improved water sources. While 72.3 percent of urban households had access to safely managed water sources, only 10 percent of rural households had access to such water sources. Similarly, while 48.7 percent of non-poor households had access to safely managed water sources, only 9.1 percent of households living in extreme poverty had access to safely managed water sources.

ACCESS TO IMPROVED SANITATION SERVICES

64.9 percent of households had access to improved sanitation services, including 42.5 percent that were using basic or safely managed sanitation services and 22.4 percent using limited improved services. On the other hand, 20.3 percent of households had no access to sanitation services at all and 14.8 percent were using unimproved services. Significant gaps were apparent in access to improved sanitation services. While 82.4 percent of urban households had access to improved sanitation services, only 53.4 percent of rural households did. Similarly, while 75.1 percent of more

affluent households had access to improved sanitation services, only 49.7 percent of rural households did.

ACCESS TO ENERGY

The most widely used sources of energy for cooking were wood, LPG, electricity and paraffin, with 42.7 percent of households using wood, 30.7 percent LPG, 13 percent electricity, and 7.6 percent paraffin for cooking. The most widely used sources of energy for heating were wood and paraffin, with 43.7 percent of households using wood and 41.7 percent paraffin. The most commonly used energy sources for lighting were paraffin, electricity and candles, with 42.9 percent of households using paraffin, 40.5 percent grid-generated electricity, and 13.1 percent candles. Less than half of the households had access to clean energy defined to include biogas, liquefied petroleum gas, electricity and natural gas for cooking, heating, or lighting respectively.

ACCESS TO ELECTRICITY

43.9 percent of households had access to electricity, while 56.1 percent had no access. Significant gaps existed in access to electricity. While 69.7 percent of urban households had access to and were using electricity, only 26.8 percent of rural households were using electricity. While 57.4 percent of non-poor households had access to electricity, only 24.1 percent of poor households did.

Household Business Enterprises

HOUSEHOLDS WITH ENTREPRENEURS

25.3 percent of households had at least one member engaged in entrepreneurial activities, with 8.7 percent of the overall population engaged in entrepreneurial activities. Business incomes contributed an average of 42.5 percent to these household incomes.

BUSINESS CHARACTERISTICS

94.5 percent of household businesses comprised of sole ownership or self-employment enterprises, 3.3 percent were in partnerships and 2.1 percent were owned jointly by household members. 87.4 percent of the household businesses were informal, while only 12.6 percent were located within the formal workspace.

SOURCES OF FINANCE

56.7 percent of household businesses relied on household savings or the sale of household assets for initial funding, 6.7 percent relied on loans or cash transfers from relatives, 2.1 percent relied on money from inheritances, 2.6 percent on profits from other household businesses, 1.5 percent on formal loans from banks for start-up processes and 1.6 percent relied on informal loans from traders, landlords, or money lenders.

MAIN CUSTOMERS

For 96.1 percent of household businesses, consumers were their main customers; for the remaining 3.9 percent, other businesses or institutions were their main customers.

BUSINESS PERFORMANCE

On average, each household business employed 1.3 workers, annually spent M21,269 on business activities, generated an income of M43,113 and a profit of M21,844 during the past 12 months prior to the advent of the survey.

Agricultural income and Expenditure

AGRICULTURE CROP FARMING

62.2 percent of households cultivated or owned land during the last completed farming season, while the median size of land was 8,094m^2 or around 2 acres. Maize, sorghum, beans and wheat were the most widely grown crops. Peaches were the most widely cultivated fruit and spinach, radishes, cabbage, pumpkins, carrots, beetroots, tomatoes and potatoes were the main vegetables being cultivated. However, crop, vegetable and fruit cultivations were mainly subsistence farming in nature.

For all households that owned or cultivated land, 52.9 percent harvested crops during the last completed farming season. Each household had an average of 3.4 household members providing harvesting services, while hiring an average of 0.5 workers and spending an average of M153 on hired labour.

LIVESTOCK FARMING

46.4 percent of households owned or raised livestock or poultry during the past 12 months prior to the survey and each household had an average livestock or poultry stock worth M27,482 at the time of the survey.

Cattle, goats, sheep, pigs, chickens, donkeys and horses were the main livestock owned or raised. For households with members who owned or raised livestock or poultry during the last 12 months, 59.2 percent owned or raised cattle, 43 percent owned or raised chickens, 42.3 percent owned or raised sheep, 32.3 percent donkeys or mules, 29.3 percent goats and 25.1 percent owned or raised pigs.

Household Consumption Expenditure

AMOUNT OF HOUSEHOLD CONSUMPTION EXPENDITURE

Each household spent an average of M2,869 per month on household consumption, including an average of M1,646 on food consumption, 63.6 percent of household consumption expenditure; and an average of M1,224 on non-food consumption, 36.4 percent of household consumption expenditure.

HOUSEHOLD CONSUMPTION EXPENDITURE BY COICOP DIVISION

Expenditure on food, transportation, clothing and footwear, housing, water, electricity, gas and other fuels, as well as communication were among the top five household consumption expenditures. Each household spent an average of M1,646 per month on food consumption, M286 on transportation, M238 on clothing and footwear, M202 on various utilities and M142 on communication.

Food consumption comprised the major household consumption expenditure (63.6 percent), followed by clothing and footwear (7.5 percent), transportation (7 percent) and expenditure on housing, water, electricity, gas and other fuels costs (6.4 percent).

Expenditure on bread and cereals, meat, vegetables, alongside milk, cheese and eggs were the top four food consumption expenditures. Each household spent an average of M304 per month on bread and cereals, M221 on meat, M199 on vegetables and M87 on milk, cheese and eggs.

Household Indebtedness

INCIDENCE OF HOUSEHOLDS WITH LOANS

During the 12 months prior to the survey, 48.4 percent of households applied for loans and of which 41.2 percent acquired such loans.

SOURCES OF LOANS

Informal loan sources were the main channels for obtaining household credit, with 88.8 percent of households acquiring loans from informal sources. Rural households rely more on informal channels for credit, with 92.9 percent of rural households accessing loans from informal credit channels. Main informal credit sources were neighbours and friends, money lenders and relatives. Formal credit channels still remained not widely utilised, with only 12.3 percent of households obtaining loans from formal credit channels.

USAGE OF HOUSEHOLD LOANS

The majority of households (96.6 percent) secured loans for personal use. The main personal uses were directed towards household consumption and subsistence (68.6 percent of households), school fees (13 percent) and medical costs (4.7 percent). Only 5.4 percent of households accessed loans for business purposes.

COLLATERAL AND SECURITY

The majority of households (88.3 percent) did not use collateral for securing loans, while 6.2 percent used household assets, one percent clean borrowing records and 2.8 percent personal guarantees as collateral.

LOANS, REPAYMENTS AND OUTSTANDING BALANCES

The average size of household loans was M3,648. Generally, urban households took out more loans (M6,087) compared to rural households (M1,989). During the 12 months prior to the survey, borrower households paid back an average of M1,472 in respect of principle debts and interest fees, averaging M118 of monthly repayment. Each had an average outstanding debt of M2,414, equivalent to an average of 6.9 percent of their annual household incomes.

Inward and Outward Transfers

INWARD TRANSFERS

43.2 percent of households received transfers either from abroad or within Lesotho during the 12 months prior to the survey and the average value of transfers received, was M7,561 for recipient households. 24.4 percent of households received transfers from abroad, while 22.6 percent received transfers from within the borders of Lesotho.

TYPES AND METHODS OF INWARD TRANSFERS

96.8 percent of transfers were cash, while 3.3 percent were in-kind transactions, or a combination of the two. The primary methods of inward transfers were bank transfers, hand deliveries by friends and relatives, or via traders or shopping outlets, with 47.9 percent of the payments made through bank transfers, 29.7 percent as hand deliveries, 8.9 percent by way of traders or shopping outlets, 6 percent through TEBA Limited and 4.9 percent via mobile phone services.

USE OF INWARD TRANSFERS

Inward transfers were mainly spent on food, clothing and education, with 89.5 percent usilised for food and clothing and 7.2 percent towards education.

OUTWARD TRANSFERS

On the other hand, 16.5 percent of households made transfers to household members, relatives, other households, or individuals living in Lesotho or abroad. Each household sent an average of M5,203 in cash or in-kind (excluding in-kind transfers sent overseas).

Shocks to Households

INCIDENCE OF SHOCKS

89.3 percent of households experienced some form of shocks severely affecting their household economic situations. The most widely experienced shocks include droughts or floods (68.9 percent of households), large rises in food prices (68 percent), the death of family members (28 percent), death or theft of livestock (22.9 percent), crop disease or pests (20.5 percent), chronic or severe illness or an accident involving a household member (19.7 percent), as well as the loss of wage employment or the non-payment of wages (14.9 percent).

Rural households were more vulnerable to climate-related shocks, such as droughts and floods, or shocks to agricultural production, such as the death and loss of livestock, crop disease or pests, as well as a rise in agricultural input prices. Urban households on the other hand, were relatively more vulnerable to shocks due to business failures.

SEVERITY OF SHOCKS

Droughts or floods and the large rise in food prices were considered to be the two most severe shocks, with 34.2 percent of households considering droughts or floods as the most severe shock and 12.9 percent viewing the large rise in food prices as the most severe shock.

ACRONYMS

AMIR	Absolute Minimum Income Required
ATM	Automated Teller Machine
AU	African Union
BOS	Bureau of Statistics
CAPI	Computer-Assisted Personal Interviews
CMS	Continuous Multi-Purpose Household Survey
COICOP	Classification of Individual Consumption by Purpose
CPI	Consumer Price Index
DSR	Debt Service Ratio
DMA	Disaster Management Authority
EA	Enumeration Area
HBS	Household Budget Survey
HSCP	Household Survey Capability Programme (HSCP)
ICT	Information and Communication Technology
ILO	International Labour Organisation
ISIC	International Standard Industrial Classification
LDHS	Lesotho Demographic and Health Survey
LPG	Liquefied Petroleum Gas
LPHC	Lesotho Population and Housing Census
LTI	Loan to Income Ratio
SDGs	Sustainable Development Goals
MDP	Ministry of Development Planning
MoS	Measure of Size
NCD	Non-Communicable Disease
NGO	Non-Government Organisation
NSDP	National Strategic Development Plan
PPP	Purchasing Power Parity
PPS	Probability Proportional to Size
PSU	Primary Sampling Units
SDG	Sustainable Development Goals
SRV	Senqu River Valley
SSU	Secondary Sampling Units
ToT	Training of Trainers (TOT)
UNDP	United Nations Development Programme
VIP	Ventilated Improved Pit latrine
WB	World Bank

PREFACE

The Lesotho Government and other organisations are committed to the principles of evidence-based decision and policy making which is achieved through access to updated, current statistical data providing current information on the design, implementation, monitoring and evaluation of development agenda. These are integrated into the national and international strategic frameworks that focus on economic recovery and development, namely the National Strategic Development Plan II (NSDP II), the Sustainable Development Goals (SDGs), Agenda 2063 and others. The NSDP II provides a roadmap for economic recovery and growth as well as poverty reduction.

The Bureau of Statistics (BOS), is mandated to coordinate the Statistics System (NSS), to provide baseline and current data essential for updating indicators listed in these frameworks on a periodic basis. Among the many surveys undertaken by BOS is also the Lesotho 2017/2018 Continuous Multi-Purpose Survey/Household Budget Survey (CMS) (2017/2018 CMS/HBS). The survey aims to capture and provide detailed household income and consumption expenditure data for updating of poverty and welfare indicators, employment and unemployment statistics, derive the weights for the Consumer Price Index (CPI) and Purchasing Power Parities (PPP's) and finally revise the national accounts benchmarks.

Previous HBS surveys were undertaken independently (as stand-alone activities) within the framework of the Household Survey Capability Programme (HSCP). The 2017/2018 HBS was undertaken as an add-on module within the CMS Key to the success of 2017/2018 CMS/HBS were support of BOS team and survey committees who were responsible for the design of the survey and survey tools, sensitising stakeholders, the implementation and monitoring of the survey, as well as ensuring that the entire exercise was properly coordinated.

I wish to extent sincere thanks to the Government of Lesotho and the World Bank for funding all activities of the 2017/2018 CMS/HBS from its planning phase to the execution. I am also thankful for the value, the contribution and participation of all staff, line ministries and stakeholders during the various stages of the survey. In addition, the Basotho deserve appreciation for their understanding and usual willingness to provide data to BOS.

Finally, it is our hope that the data will not only be used for policy formulation, but also for further research with the aim of guiding appropriate decision making for enhancing the welfare of the Basotho at large.

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MALEHLOA C. MOLATO

DIRECTOR, BUREAU OF STATISTICS

FOREWORD

Monitoring of NSDP, Sustainable Development Goals (SDGs), the African Union Agenda 2063 and the SADC Indicative, requires timely disaggregated and quality data. On the other hand, users of statistics need a wide range of detailed data from various sources to support development effort to design appropriate policies and programmes and to monitor and evaluate their impact.

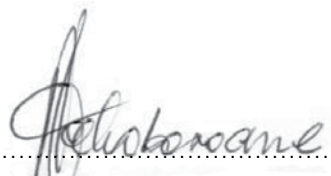
Hence from time to time, the BOS department of the Ministry of Development Planning, undertakes household and enterprise surveys to respond to user demand. The Household Budget Survey, as one of the tools, provides up to date information on detailed household income and expenditure to all stakeholders. The current survey was undertaken in 2017/2018 as an add-on module to the Continuous Multipurpose Household Survey (CMS).

This report, therefore presents the pattern of household consumption and expenditure as well as sources of household income across districts and urban and rural disparities. Also highlighted is information on remittances, social protection as well as shocks.

I therefore urge policy makers, development partners, researchers, Civil Society Organisations (CSOs) and the public at large to make use of this evidence-based analysis to enhance policy-making in Lesotho, for interventions that will better the lives of the Basotho nation.

The Ministry of Development Planning wishes to express its sincere gratitude to the World Bank for their immeasurable support in providing financial and technical assistance for the successful execution of the survey. The Ministry appreciates the dedication of all participants in the project activities all having assisted in different ways, from the BOS staff, individuals, line ministries and stakeholders.

A special word of appreciation to everyone who devoted their time in reviewing and designing this report, as well as the Ministry of Finance team through the Public Sector Modernisation Project (PSMP),who supported the members of the survey team with logistics of the fieldwork. Finally, the MDP wishes also to express appreciation to the Basotho nation along with their Chiefs for their willingness and cooperation to provide the required information.



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HONORABLE SELIBE MOCHOBOROANE

MINISTER OF DEVELOPMENT PLANNING

Mosotho man with his horse wearing traditional blanket.

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1 THE 2017/2018 HOUSEHOLD BUDGET SURVEY

1.0 Introduction

The 2017/2018 Household Budget Survey (HBS) is a survey in its sixth iteration since 1972/73 on household income and expenditure finalised by the Lesotho Bureau of Statistics (BOS) for the sixth time since 1972/1973. The previous five surveys comprise of:

- The 1972/1973 Household Budget Survey.
- The 1986/1987 Household Budget Survey.
- The 1994/1995 Household Budget Survey.
- The 2002/2003 Household Budget Survey.
- The 2010/2011 Household Budget Survey.

The 2017/2018 HBS is the second survey conducted as an added module within the framework of the Continuous Multipurpose Household Survey (CMS) which is conducted by BOS at quarterly intervals. The objective of the HBS was intended to provide detailed data on household income and expenditure for poverty analysis, as well as information related to other social and economic indicators. The implementation of HBS was conducted by BOS, in close collaboration and partnership with the World Bank Group, which provided financial support and technical assistance in survey design, data analysis and report writing process.

Statistical information from this survey will inform planning and policy-making processes at national and regional levels on progress towards the implementation of the national development plans, such as the National Strategic Development Plan 2012/13 to2016/17, and inform the development of new national and regional development plans. This information will also be used in monitoring and evaluating Lesotho's progress towards the country's Vision 2020, as well as achieving its commitments and obligations in relation to the African Union (AU) Agenda 2063 and attainment of the Sustainable Development Goals (SDGs).

This report is organised with this chapter providing a description of the 2017/2018 HBS, while the other seventeen chapters cover household demographic characteristics (chapter 2), education (chapter 3), health (chapter 4), health-related behaviours (chapter 5), economic characteristics (chapter 6), self-assessment of well-being and security (chapter 7), income (chapter 8), social protection (chapter 9), housing, utilities and durable goods (chapter 10), household business enterprises (chapter 11), agriculture (chapter 12), consumption expenditure (chapter 13), indebtedness (chapter 14), transfers (chapter 15) and shocks (chapter 16).

1.1 The Survey Design

1.1.1 Survey Design

The survey has adopted a two-stage stratified sampling procedure and stratification is further structured explicitly into rural versus urban areas, districts, regions, and four ecological zones. During the first stage, a total of 360 Enumeration Areas (EAs) were selected, with 126 EAs focussed on urban areas and 234 EAs on rural settings. These EAs were selected from the 2016 Population and Housing Census Master Frame, using Probability Proportional to Size (PPS) assessment tool with the total number of households within those EAs serving as the Measure of Size (MoS). This was designed to provide national and sub-national representative information for the household sample surveys.

During the second stage, a complete household listing and screening activity was concluded for each selected EA and 12 households were selected randomly following the survey methodology. This afforded all households located within a particular selected EA an equal opportunity to be included in the survey.

However, due to non-responsiveness and missing values, 25 households were excluded from the survey. As a result, a total of 4,295 households were included in the survey, achieving a response rate of 99.4 percent. Of these selected households, 1,470 households were located within urban areas, accounting for 34.2 percent of the sampled households; and 2,825 households in rural areas, in turn accounting for 65.8 percent of the sampled number of households. The rural and urban composition of these sampled households to some extent, represent the rural and urban composition of the total number of households in Lesotho.

For each sampled household, all the household members were listed and surveyed. This culminated in a total of 17,289 individuals covered by the survey, with 5,022 from urban areas, accounting for 29 percent of the sampled population; and 12,267 from rural areas, accounting for 71 percent of the sampled population.

The sample was allocated in achieving the estimates with a maximum margin of error presented as follows:

- 2.3 percent at the national level (annual)
- 4.6 percent at the national level (quarterly)
- Between 5 percent (for Maseru) and 8 percent (for the smaller districts) at district level (annual)

Table 1.1 represents the allocation of sampled EAs, households and the population by district, urban and rural areas.

Table 1.1 Distribution of sampled enumeration areas, households and the population by district, urban and rural areas

	Enumeration areas			Sampled households			Sampled population		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Botha Bothe	9	20	29	104	240	344	360	1,078	1,438
Leribe	17	31	48	202	372	574	663	1,591	2,254
Berea	16	28	44	190	336	526	598	1,397	1,995
Maseru	39	25	64	462	300	762	1428	1,189	2,617
Mafeteng	11	26	37	130	312	442	447	1,229	1,676
Mohale's Hoek	10	24	34	120	285	405	405	1,144	1,549
Quthing	7	20	27	84	238	322	374	1,085	1,459
Qacha's Nek	6	15	21	71	178	249	298	828	1,126
Mokhotlong	5	21	26	60	252	312	274	1,278	1,552
Thaba-Tseka	4	26	30	47	312	359	175	1,448	1,623
Total	**124**	**236**	**360**	**1,470**	**2,825**	**4,295**	**5,022**	**12,267**	**17,289**

Table 1.2 reflects the allocation of sampled households by district, urban and rural areas, as well as ecological zones.

Table 1.2 Distribution of sampled households by district, urban and rural areas, as ell as ecological zones

	Urban				Rural				
	Lowland	Mountain	SRV	Total	Lowland	Foothill	Mountain	SRV	Total
Botha Bothe	104			104	108	108	24		240
Leribe	202			202	276	48	48		372
Berea	190			190	288	48			336
Maseru	450	12		462	228	48	24		300
Mafeteng	130			130	252	60			312
Mohale's Hoek	120			120	69	36	48	132	285
Quthing			84	84			107	131	238
Qacha's Nek		71		71			94	84	178
Mokhotlong		60		60			252		252
Thaba-Tseka		47		47			264	48	312
Total	**1,196**	**190**	**84**	**1,470**	**1,221**	**348**	**861**	**395**	**2,825**

Table 1.3 indicates the distribution of the sampled population by district, urban/rural areas, as well as ecological zones.

Table 1.3 Distribution of sampled populations by district, urban and rural areas, as well as ecological zones

	Urban				Rural				
	Lowland	Mountain	SRV	Total	Lowland	Foothill	Mountain	SRV	Total
Botha Bothe	360			360	445	515	118		1,078
Leribe	663			663	1,171	223	197		1,591
Berea	598			598	1,181	216			1,397
Maseru	1,384	44		1,428	903	200	86		1,189
Mafeteng	447			447	948	281			1,229
Mohale's Hoek	405			405	298	117	214	515	1,144
Quthing			374	374			509	576	1,085
Qacha's Nek		298		298			446	382	828
Mokhotlong		274		274			1,278		1,278
Thaba-Tseka		175		175			1,209	239	1,448
Total	**3,857**	**791**	**374**	**5,022**	**4,946**	**1,552**	**4,057**	**1,712**	**12,267**

1.1.2 Sample Weights and Margin for Error

The sampled households and population were weighted as representative of district and national levels, as well as urban and rural composition. Since the sample comprised of a two-stage stratified cluster sample, sampling weights were calculated based on sampling probabilities and separately for each sampling stage and each cluster. The following notations were used:

N_h: The total number of EAs in the *h*th stratum.

M_{jh}: The number of households in the *j*th cluster (EA) within the *h*th stratum.

M_h: The total number of households in the *h*th stratum and defined as:

$$M_h = \sum_{j=1}^{N_h} M_{jh}$$

n_h: The number of clusters (EAs) selected from the hth stratum.

m_{jh}: The number of households selected from the jth cluster (EA) within the hth stratum.

P_{1jh}: First-stage sampling probability of selecting the *jth* cluster in the *h*th stratum (EA selection based on Probability Proportional to Size (PPS) method) and defined as:

$$P_{1jh} = \frac{n_h * M_{jh}}{M_h}$$

P_{2ij}: Second-stage sampling probability of selecting *ith* households within the *jth* cluster (household selection) and defined as:

$$P_{2ij} = \frac{m_{jh}}{M_{jh}}$$

The overall probability of selecting the *i*th household from the *j*th cluster (EA) of stratum, where *h* is, therefore, the product of the two-stage selection probabilities and is defined as:

$$P_{ijh} = P_{2ij} * P_{1jh}$$

The sampling weight for household *i* in cluster *j* of stratum *h* was the inverse of its overall selection probability, re:

$$W_{ijh} = \frac{1}{P_{ijh}}$$

1.1.3 Survey Modules

The survey questionnaire contains 17 modules, covering the following areas of interest:

- **Module 1:** Household Demographic Characteristics
- **Module 2:** Education
- **Module 3:** Health
- **Module 4:** Economic Activity
- **Module 5:** Access to Services
- **Module 6:** Self Assessed Well-Being and Security
- **Module 7:** Sources of Household income
- **Module 8:** Social Protection and Pensions/Grants
- **Module 9:** Housing, Utilities and Durable Goods
- **Module 10:** Household Enterprises (Non-Agricultural)
- **Module 11:** Household Agricultural Activities
- **Module 13:** Loans
- **Module 14:** Transfers Received and Sent
- **Module 15:** Recent Shocks to Household Welfare
- **Module 16:** Household Food Consumption in the Past Seven Days
- **Module 17:** Personal Consumption in the Past Seven Days
- **Module 18:** Household and Individual Consumption and Expenditure in the Past Seven Days, Three Months and Twelve Months.

1.2 Piloting and Training of Trainers

A team of four staff members from BOS spent two weeks in Santiago from the end of April to early May 2016 finalising the draft questionnaire, preparing for pre-testing and receiving training on CAPI data entry software.

Subsequent to finalising the draft questionnaire, BOS undertook thorough piloting of the survey instrument. A consulting firm, Sistemas Integrales, participated during the fieldwork exercise and closely monitored the pre-testing processes. A variety of households in terms of rural/urban and the four agro-ecological zones were selected for the testing. Based on the testing results, major revisions were made to the questionnaire and a second pre-testing exercise was conducted, the latter focusing only on the revised modules, after which a final draft of the CAPI questionnaire being produced.

On finalising the CAPI questionnaire, yet another field test was conducted to validate all survey tools and methodologies and subsequent to conclusion of thise test, the data entry programme and methodology were accordingly revised.

A one-week Training of Trainers (TOT) programme was provided to the core statisticians and supervisors who were to lead the interviewer training. Following the TOT, the instruments and training materials were revised as required.

1.3 Fieldwork

1.3.1 Staffing, Interviewers and Supervisors, as well as Training

The survey was conducted by ten teams of interviewers and survey supervisors. Each team in turn was made up of four members, comprising of three interviewers and one supervisor. The responsibilities of interviewers and supervisors are listed as follows:

1) **Interviewers**, responsible for

- Identifying assigned area boundaries;
- Identifying all households within the assigned enumeration areas;
- Interviewing and capturing information on all households designated to a particular enumeration area;
- Revisiting households where information was incomplete; and
- Synchronising data submitted to supervisors for verification.

2) **Assistant supervisors**; responsible for:

- Training the enumerators on the administration of the Continuous Multi-Purpose Survey/Household budget Survey tools and conduct;
- Managing work schedules for enumerators;
- Ensuring that all enumerators under his/her supervision had access to all necessary survey materials at all times;
- Ensuring that all enumerators under his/her supervision correctly identified enumeration area boundaries;
- Observing the administration of the data collection tool by enumerators;
- Re-interviewing identified households to verify the quality of enumerator's work and also identify errors, as well as possible falsification of information by enumerators;
- Solving challenges brought about by non-responding households;
- Identifying points of interest during supervision and making notes for reporting procedures.

3) **Supervisors (BOS team)**, responsible for:

- Receiving and resending completed questionnaires back to the enumerators;
- Editing the questionnaires more frequently/daily;
- Undertaking spot checks within the field to ensure the quality of data;
- Assigning the selected enumeration areas as well as selected households to enumerators;
- Organising logistics for the field teams.

Given the complexity of the HBS questionnaire, four-week training was provided to both interviewers and supervisors. Only those who achieved at least the minimum standards based on the performance or results from training, were ultimately engaged for the survey. The training was led by key survey staff who had participated in the pilot test phase and had received TOT training, as supported by Sistemas Integrales staff and CAPI developers.

1.3.2 Fieldwork Organisation and Training

Each survey team covered 36 EAs and generally spent ten days in each EA, except for the first 4 EAs, which were afforded a 15-day start-up period to allow for the slower commencement/familiarisation period to the survey, during which interviewers were familiarising themselves with the questionnaire and the CAPI application. Each of the interviewers were responsible for four of the 12 households in the sample, visiting each household at an average of three to four times, for no more than one-and-a-half hours per visit so as to reduce respondent fatigue and allow household members to be interviewed directly, rather than using proxy respondents.

1.4 Data Management

1.4.1 Data Collection

The survey integrated computer-based data collection and quality controls in relation to fieldwork. The interviewers were provided with tablets and a CAPI data entry programme so that the data was entered directly onto the tablets during the interviews.

The data entered in the particular field was then transferred to the central survey headquarters as

quickly as possible. The field staff were provided with mobile phones with access to Internet at all times for ease of transferring the collected data. In instances where there was no possibility of accessing Internet in a specific EA because of an unstable connection, the team (or at least the team's assistant supervisor) travelled to a location where access was possible to transmit the data at the end of the period spent in the EA. Where this was not possible, a headquarter supervisor would then visit the team within the EA and upload the data collected.

1.4.2 Quality Assurance

In addition to integrating computer quality controls to fieldwork activities, two more quality assurance strategies were adopted, re: standardised actions of the team supervisor in the field and the central monitoring of fieldwork quality indicators.

An essential action of the team supervisor was to verify that interviewers had asked respondents all questions contained in the questionnaire, as well as properly recorded the answers. Supervisors re-visited some of the households and re-asked some of the questions. The choice of the sample of households to be re-visited was random and so too the choice of the questions identified to be re-asked. Preference was, however, towards those questions that were more vulnerable to perverse incentives by being answered in a particular way, as well as to skip other questions and shorten the interview. For instance, each recent illness reported would trigger a series of follow-up questions about the symptoms, health services and expenses.

1.4.3 Data Quality Permanent Monitoring during Fieldwork

The same quality control principles guided central monitoring of the quality of fieldwork activities. The core survey team at headquarters used statistical rather than observational techniques to implement the principles. The core team carefully specified revealing indicators (for instance, the average number of illnesses reported per household), and attentively looked to identifying any significant differences between interviewers and the evolution of the indicators along the data collection period.

The core team applied quantitative methodologies to access the performance of field staff and address corrective action. The use of CAPI and the rapid transmission of data assisted timely monitoring of field performance.

1.4.4 Data Analysis

Data analysis was conducted, with technical assistance provided by the World Bank and utilising SPSS to:

- Construct the nominal household income and consumption parameters;
- Derive real consumption and income aggregate (adjusted for temporal and spatial price difference);
- Derive 2017/2018 poverty lines;
- Estimate the national poverty rate, poverty gap and Gini Index; and
- Compile descriptive statistics.

The results have been presented in terms of total numbers, averages and percentages in relation to the different estimates.

1.5 Reporting

The survey report was also developed with the technical support provided by the World Bank, in an effort to highlight the main socio-economic issues covered by the CMS/HBS, including demographics, education, health, labour, social protection and related key issues.

Basotho farmers wearing traditional blanket.

2

2 DEMOGRAPHIC CHARACTERISTICS OF THE POPULATION

2.0 Introduction

The demographic characteristics of a household demonstrate the socio-economic status of household members and provide information necessary for development planning and resource allocation. This chapter presents basic characteristics of households and household members from the 2017/2018 CMS/HBS. It furthermore provides a snapshot of the households and population in Lesotho.

The characteristics covered by this chapter include household and population distribution, delineated by age, sex, place of residence (rural versus urban areas, districts and regions), household size and headship, age dependency ratios, migration trajectories, orphanhood, as well as house ownership, etc.

2.1 Population and Household Size

Lesotho's population was estimated to comprise of 2,006,756 citizens, living in 517,815 households (*Table 2.1*). The average household size consisted of 3.9 persons per household. Nearly two-thirds of the population (65.8 percent) lived in rural areas, while 34.2 percent were located in urban areas. Households living in rural areas tended to maintain larger households (4.3 persons per household) than those living in urban areas (3.3 persons per household).

Table 2.1: Population distribution by household, urban and rural areas and household size

Urban/ Rural	Households	Total population (N)	Total population (%)	Average household size
Urban	207,189	685,574	34.2	3.3
Rural	310,326	1,321,182	65.8	4.3
Total	**517,815**	**2,006,756**	**100**	**3.9**

Maseru, Leribe, and Berea were the three most densely populated districts, respectively accounting for 25.9 percent, 16.8 percent, and 13.1 percent of the total population (*Table 2.2*). Qacha's Nek was the least populated district, accounting for only 3.7 percent. The size of households living in Mokhotlong was the largest with an average of 5 persons per household, while Maseru had the smallest with an average of 3.4 persons per household

Table 2.2: Population distribution by household, districts and household size

Districts	Households	Total population (N)	Total population (%)	Average household size
Botha-Bothe	28,335	118,150	5.9	4.2
Leribe	86,844	337,521	16.8	3.9
Berea	69,717	262,616	13.1	3.8
Maseru	150,743	519,186	25.9	3.4
Mafeteng	46,836	178,010	8.9	3.8
Mohale's Hoek	42,682	165,590	8.3	3.9
Quthing	25,789	115,388	5.7	4.5
Qacha's Nek	16,496	74,505	3.7	4.5
Mokhotlong	20,260	100,442	5.0	5.0
Thaba-Tseka	30,112	135,347	6.7	4.5
Total	**517,815**	**2,006,756**	**100**	**3.9**

2.2 Population Distribution and Sex Ratio

2.2.1 Population Distribution by Age and Sex

Table 2.3 describes the population distribution of Lesotho by age group and sex. More members of the population (11.8 percent) fall within the age group 10 to 14 years. Regarding sex, more males (12.4 percent) were identified at the 10 to 14 year age group, while females (11.7 percent) had a higher proportion at ages 5 to 9 years. The smallest population was shown identified at age 60 to 64 with 1.9 percent thereof represented by males.

Table 2.3: Distribution of population by age group and sex

Age Group	Male	Female	Total
0-4	10.2	9.8	10.0
5-9	11.5	11.7	11.6
10-14	12.4	11.1	11.8
15-19	11.4	9.1	10.2
20-24	9.5	8.7	9.1
25-29	8.2	8.8	8.5
30-34	7.8	7.0	7.4
35-39	7.2	5.9	6.5
40-44	5.0	4.6	4.8
45-49	3.7	3.9	3.8
50-54	3.4	3.9	3.6
55-59	2.6	3.4	3.0
60-64	2.4	3.1	2.7
65-69	1.9	2.6	2.2
70+	2.9	6.4	4.7
Total (%)	**100**	**100**	**100**
Total (N)	**976,377**	**1,030,299**	**2,006,756**

The population pyramid (**Figure 2.1**) below and based on the 2017/2018 CMS/HBS survey demonstrates similar characteristics as those identified in the 2016 population Census. The pyramid indicates a larger part of the population aged between 0 to 30 years at its base. It also shows that as age increases, the population declines exponentially. At ages 45 and above, there were also more females than males in the population.

Figure 2.1: Population pyramid

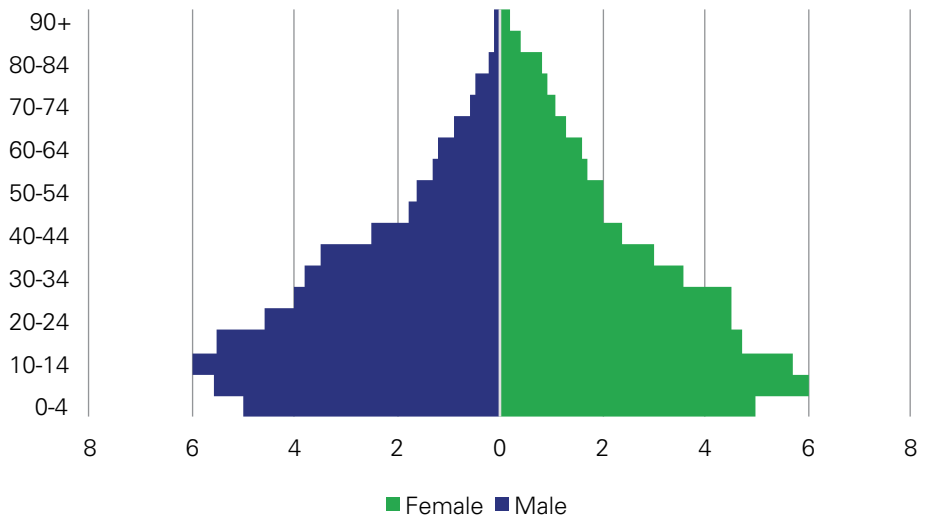


Table 2.4 represents the population distribution by district and sex. It highlights that the Berea district had the highest proportion of females (53.0 percent) by comparison to other districts. By contrast, Mafeteng and Mokhotlong had more males than females, with males constituting 51.0 and 51.1 percent of their population respectively over that of females at 49.0 and 48.9 percent. The smallest population lived in Qacha's Nek, with 74 505 citizens.

Table 2.4: Population distribution by district and sex

	Sex (N)		Sex (%)		
	Male	Female	Male	Female	Total
Total	**976,375**	**1,030,300**	**48.7**	**51.3**	**2,006,675**
District					
Botha Bothe	56,484	61,586	47.8	52.2	118,070
Leribe	166,336	171,185	49.3	50.7	337,521
Berea	123,324	139,292	47.0	53.0	262,616
Maseru	249,129	270,057	48.0	52.0	519,186
Mafeteng	90,752	87,258	51.0	49.0	178,010
Mohale's Hoek	79,086	86,504	47.8	52.2	165,590
Quthing	55,196	60,192	47.8	52.2	115,388
Qacha's Nek	37,008	37,497	49.7	50.3	74,505
Mokhotlong	51,333	49,109	51.1	48.9	100,442
Thaba-Tseka	67,727	67,620	50.0	50.0	135,347

2.2.2 Sex Ratio

The sex ratio is the proportion of males in relation to females within a population. It is defined as the total number of males per 100 females. *Table 2.5* indicates that there are more males than females living in foothills and mountains of the country. There are approximately 103 males to every 100 females and 101 males per 100 females in located in foothills and mountain areas, respectively. The overall sex ratio in the country is 94.8 males in relation to every 100 females.

Table 2.5: Population distribution by zone and sex

	Male	Female	Total	Sex Ratio
Total	**976,376**	**1,030,299**	**2,006,675**	**94.8**
Zone				
Lowlands	594,910	648,824	1,243,734	91.7
Foothills	98,884	96,360	195,244	102.6
Mountains	197,365	194,955	392,320	101.2
Senqu River Valley	85,217	90,160	175,377	94.8

2.2.3 Age Dependency

This is the measurement of the age structuring of the population and typically, focusses on those not participating within the labour force (the dependent population ages of 0 to 14 and 65 and above) and those actively engaged in the labour force (productive ages 15 to 64).

It also describes how much pressure an economy faces in supporting its non-productive population. The higher the value, the greater the burden carried by working age people and vice-versa. High dependency ratios are observed mostly in countries with higher young or aging populations. There are three measures of a dependency ratio namely: the Total (Age) Dependency Ratio, Child Dependency Ratio, and Old Age Dependency Ratio.

The **Total (Age) Dependency Ratio** is defined as the proportion of population that is dependent (age 0 to14 and 65+ years) on the working age population (age 15 to 64 years)

The **Child Dependency Ratio** constitutes the number of children aged below 15 years relative to the total number of persons aged 15 to 64 years.

The **Old Age Dependency Ratio** represents the population aged 65 years and above relative to the total number of persons aged 15 to 64 years.

Table 2.6 shows that the total dependency ratio was 0.67 in Lesotho, suggesting there were 67 dependents for every100 working age citizens. It further illustrates that there were 56 dependent children and 12 dependent aging persons for every 100 working age citizen nationwide. Mokhotlong had the highest Total Age Dependency and Child Dependency Ratio with 0.87 and 0.75 percent, respectively. Maseru had the lowest Old Age Dependency Ratio (0.08) followed by Leribe (0.09), while Mohale's Hoek had the highest ratio (0.17).

Table 2.6: Dependency (age, child and old age) ratios by district

	Total (Age) Dependency Ratio	Child Dependency Ratio	Old Age Dependency Ratio
Country	**0.67**	**0.56**	**0.12**
District			
Botha-Bothe	0.72	0.59	0.13
Leribe	0.65	0.56	0.09
Berea	0.68	0.55	0.14
Maseru	0.57	0.48	0.08
Mafeteng	0.68	0.54	0.14
Mohale's Hoek	0.73	0.56	0.17
Quthing	0.74	0.59	0.15
Qacha's Nek	0.80	0.66	0.15
Mokhotlong	0.87	0.75	0.12
Thaba-Tseka	0.80	0.66	0.13

Figure 2.2 indicates that the Total Age Dependency ratio (0.67) has remained constant since 2002/2003 to 2017/2018. The decline from 1994/1995 shows an increased working age population compared with young and aged persons.

Figure 2.2: Total age dependency ratio between1994/1995 and 2017/2018

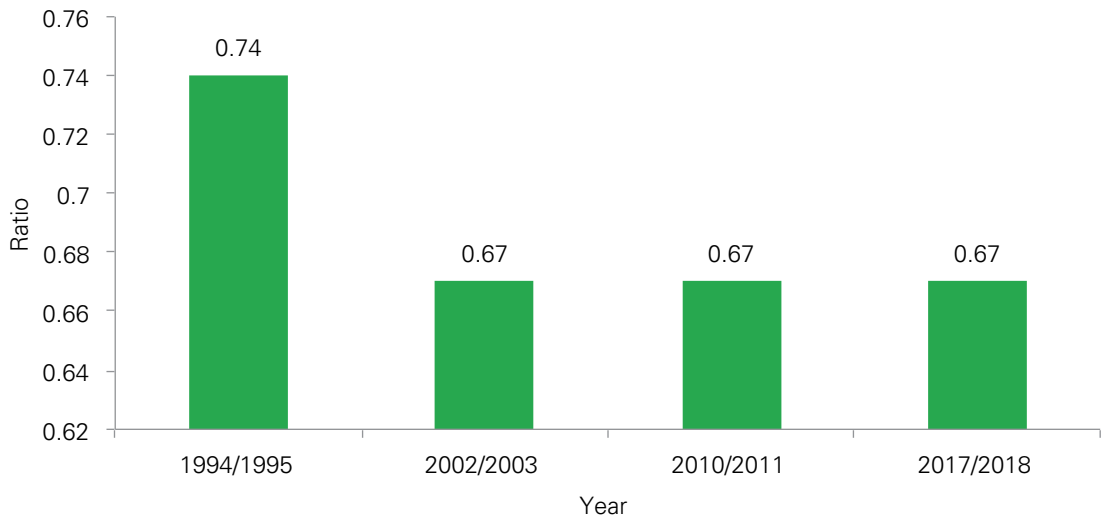


Table 2.7 illustrates that the Total Age Dependency Ratio was higher in rural areas (0.75) when compared with urban areas (0.54). By comparison to urban areas, rural areas had a smaller working age population, accounting for 57 percent of the rural population when compared with 64.9 percent in urban areas.

Table 2.7: Population distribution by age group and age dependency

	0-14	15-64	65+	Age Dependency
Total	**669,087**	**1,198,224**	**139,364**	**0.67**
Urban	31.1%	64.9%	4.0%	0.54
Rural	34.5%	57.0%	8.5%	0.75

2.2.4 Relationship to Household Head

The 2017/2018 HBS asked what each household member's relationship was to the head of the household And whether the person was related either by blood or marriage. The column code (in *Table 2.8*) *son/daughter* is relevant only in relation to the biological parent.

Table 2.8 reflects that 25.8 percent of the population were household heads and 33.6 percent of population were sons or daughters of household heads, which was smaller than the 40.1 percent recorded in the 2010/2011 HBS. For people aged 70 years and over, the majority were heads of the households themselves (78.2 percent).

Table 2.8: Distribution of population by age and relationship to the head of household - 2017/2018

	Head	Spouse	Partner	Son/Daughter	Son/Daughter -in-law	Step child	Brother/Sister	Parent	Step-parent	Parent in-law	Grand parent	Grand child/great	Other relative	Not related	Total Population
Total	**25.8**	**11.4**	**0.2**	**33.6**	**2.2**	**0.2**	**2.0**	**0.5**	**0.0**	**0.1**	**0.1**	**16.4**	**4.9**	**2.6**	**2,006,676**
Age															
0-4	0.0	0.0	0.0	51.2	0.7	0.2	0.1	0.0	0.0	0.0	0.0	42.1	5.0	0.7	200,986
5-9	0.0	0.0	0.0	52.7	0.9	0.5	0.8	0.0	0.0	0.0	0.0	37.8	6.3	1.1	232,252
10-14	0.2	0.0	0.0	52.8	1.2	0.7	1.3	0.0	0.0	0.0	0.0	33.3	8.6	1.9	235,849
15-19	2.2	0.7	0.1	51.1	2.8	0.3	3.6	0.0	0.1	0.0	0.0	21.5	10.7	6.9	205,209
20-24	9.6	8.5	0.4	45.2	7.3	0.2	3.4	0.0	0.0	0.1	0.0	10.8	7.4	7.1	182,699
25-29	21.5	22.1	0.1	33.1	6.7	0.4	4.7	0.0	0.0	0.1	0.0	4.9	3.9	2.5	169,840
30-34	38.1	26.1	0.0	23.6	2.3	0.0	2.6	0.0	0.0	0.0	0.0	2.1	2.4	2.7	148,819
35-39	48.6	23.6	0.3	18.4	1.4	0.0	2.2	0.0	0.1	0.0	0.2	1.2	2.0	2.0	130,692
40-44	56.1	26.7	0.4	10.1	0.8	0.0	2.2	0.3	0.0	0.0	0.0	0.4	0.6	2.5	96,739
45-49	58.4	29.5	0.3	6.4	0.9	0.0	0.5	0.5	0.0	0.0	0.1	0.2	1.2	2.1	76,183
50-54	65.8	24.4	0.2	5.7	0.7	0.0	1.1	0.7	0.0	0.0	0.0	0.0	0.2	1.2	72,894
55-59	72.2	21.4	0.9	2.0	0.0	0.0	1.0	0.7	0.0	0.0	0.0	0.0	0.9	0.9	60,228
60-64	72.1	21.3	0.4	1.0	0.0	0.0	1.3	2.3	0.0	0.0	0.0	0.0	1.4	0.2	54,920
65-69	77.6	15.6	0.2	0.8	0.0	0.0	1.3	1.6	0.0	0.1	0.3	0.0	1.8	0.6	44,934
70+	78.2	7.8	0.3	0.1	0.1	0.0	1.0	7.2	0.0	1.7	0.9	0.0	2.1	0.6	94,429

2.2.5 Distribution of Household Head and Age Group:

The household head is a person in the house who is responsible for the day-to-day activities in managing the home and able to make decisions. *Figure 2.3* reflects the distribution of household heads by sex. In general, the majority of the households (60.7 percent) were headed by males, while 39.3 percent were headed by females.

Figure 2.3: Population distribution of household head by sex

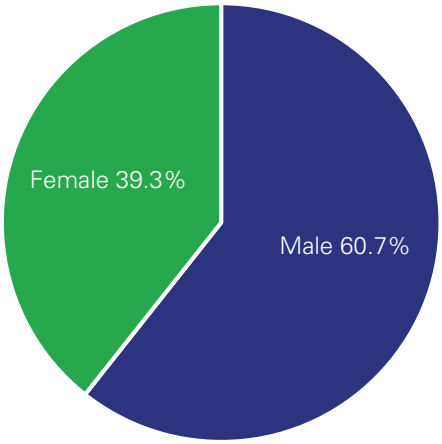
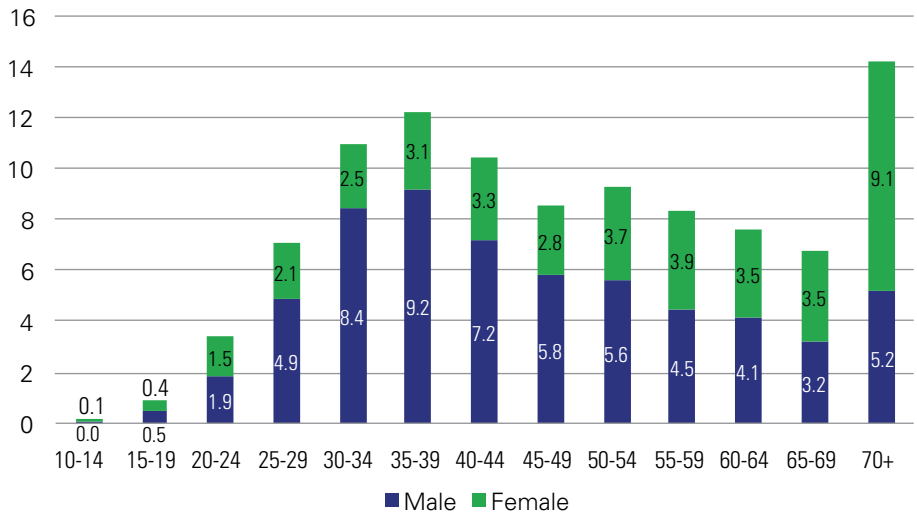


Figure 2.4 below, illustrates that people aged 70 and above accounted for 14.3 percent of household heads, the highest among any age group, which was followed by the age group 35 to 39 (14.3 percent), age group 30 to 34 (10.9 percent) and age group 40 to 44 (10.5 percent). In general, there were more male household heads than female household heads across all age groups, except for age groups 65 to 69 and 70 and above. At the middle-aged groups from 30 to 34 and 45 to- -49, males typically accounted for 4 to6 percentage points more for total household heads than their female counterparts. However, at the age groups 65 to 69 and 70 and above, there were more female household heads than male household heads and in particular, for the age group 70 and above, where females accounted for 9.1 percent of household heads, while males only for 5.2 percent. It is worth noting that there were families headed by the young population, accounting for around 0.1 percent.

Figure 2.4: Population distribution of household head by sex and age group



2.2.6 Marital Status:

Table 2.9 depicts that about 40 percent of the population were married, either monogamously or in polygamous unions, while slightly more than 40 percent of the population were never married (41.2 percent). A higher percentage of the urban population (44.1 percent) were married compared to the rural population (37.7 percent), while a higher percentage of the rural population (14.9 percent) were widowers in comparison to 9.3 percent of the widowed urban population.

Table 2.9: Population (aged 12+) distribution by marital status and urban/rural area

	Married (monogamy)	Married (polygamy)	Living together	Separated	Divorced	Widow /Widower	Never married
Urban	43.7	0.4	0.7	4.4	1.5	9.3	40.1
Rural	37.3	0.4	0.1	4.1	0.8	14.9	42.4
Total	**39.6**	**0.4**	**0.3**	**4.2**	**1.0**	**12.9**	**41.6**

The survey also asked persons aged 12 years and above about their marital status. *Table 2.10* revealed that all population aged 10 to 14 years were never married. It further indicates that the proportion of people that were never married decreased with age, while that of people who were monogamously married increased with age and then declined again from age 45 to 49 years. The age group 30 to 34 and 35 to 39 had a high level of separation than any other group with 8.6 and 7.3 percent respectively. The population aged 70 years and above had a high widow/widower proportion at 67.2 percent.

At national level, the proportion of monogamously married (39.6 percent), never married (41.6 percent) and widow/widower (12.9 percent) categories (*Table 2.10*) divulges more of the population than any other marital status grouping. The proportion of those living together and those in polygamous marriage was low with only 0.3 percent and 0.4 percent respectively.

Table 2.10: Population distribution by marital status and age

Age	Married (monogamy)	Married (polygamy)	Living together	Separated	Divorced	Widow/ Widower	Never married	Total
10-14	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100
15-19	4.7	0.0	0.0	0.2	0.3	0.3	94.6	100
20-24	25.9	0.5	0.2	1.8	0.4	0.7	70.5	100
25-29	50.5	0.4	0.3	6.1	1.0	1.5	40.3	100
30-34	62.8	0.5	0.2	8.6	1.9	3.6	22.5	100
35-39	65.0	0.3	0.6	7.3	1.8	7.8	17.2	100
40-44	65.5	0.5	0.9	6.3	1.4	15.1	10.3	100
45-49	64.8	1.0	0.5	6.6	2.5	18.4	6.3	100
50-54	59.9	0.6	0.3	4.3	1.1	27.4	6.3	100
55-59	52.8	0.7	1.5	6.7	2.8	31.6	3.9	100
60-64	52.7	1.4	0.6	4.0	1.1	36.7	3.5	100
65-69	45.5	0.7	0.0	4.5	0.6	44.8	3.9	100
70+	27.0	0.3	0.0	2.7	0.2	67.2	2.6	100
Total(N)	**584,028**	**6,277**	**4,617**	**61,458**	**14,891**	**191,169**	**614,192**	**1,476,632**
Total (%)	**39.6**	**0.4**	**0.3**	**4.2**	**1.0**	**12.9**	**41.6**	**100**

2.3 Population and Migration

A migrant in this survey is defined as a person who has moved to the current residence from other places, other than the current district, during the past five years. The question asked seeks to determine whether an individual household member lived somewhere else in the past five years, prior to the advent of the survey

Across the country, Quthing had the highest proportion of migrants, estimated to be 13.7 percent of its population, while Thaba-Tseka had the lowest, estimated at 7.3 percent. However, Maseru had the largest migrant population, estimated to be around 49,119 persons, accounting for more than 24.4 percent of the total number of migrants.

Table 2.11: Population distribution of migrants and non-migrants by district in the past 12 months

Districts	Migrants	Non-Migrants	Total
Botha Bothe	11.5	88.5	118,070
Leribe	9.8	90.2	337,521
Berea	10.0	90.0	262,616
Maseru	9.5	90.5	519,186
Mafeteng	11.6	88.4	178,010
Mohale's Hoek	9.8	90.2	165,590
Quthing	13.7	86.3	115,388
Qacha's Nek	12.0	88.0	74,505
Mokhotlong	8.2	91.8	100,442
Thaba-Tseka	7.3	92.7	135,347
Total	**10.1**	**89.9**	**2,006,675**

Mobility of the male population is higher than that of their female counterparts. *Table 2.12* indicates the distribution of migrants by district and sex. It also shows that male migrants accounted for 55.5 percent of total migrant population ,compared with 44.5 percent for female migrants. At district level, Mohale's Hoek had the highest percentage of male migrants (65.1 percent), followed by Thaba-Tseka (62.9 percent).

Table 2.12: Distribution of migrants by districts and sex in the past 12 months

District	Male	Female	Total Number of Migrants
Botha Bothe	54.5	45.5	13,545
Leribe	58.5	41.5	33,032
Berea	52.2	47.8	26,213
Maseru	50.5	49.5	49,119
Mafeteng	58.5	41.5	20,721
Mohale's Hoek	65.1	34.9	16,153
Quthing	54.7	45.3	15,864
Qacha's Nek	57.1	42.9	8,954
Mokhotlong	51.1	48.9	8,268
Thaba-Tseka	62.9	37.1	9,860
Total	**55.5**	**44.5**	**201,729**

The main reasons for migration include: to work, to live with relatives, school/study, and family movements. According to the survey, 42.3 percent of migrants moved around for work, 17 percent migrated to live with relatives, 16.3 percent migrated for school and training, while 9.7 percent migrated as the result of a family move.

2.4 Orphanhood

An orphan is defined as a child below 18 years who has lost one or both parents due to any cause of death. Orphanhood has significant negative impacts on both the orphaned children themselves, families, households and communities with orphans. The loss of one or both parents tends to push the orphaned children into poverty, limit their access to many social and economic services and in turn also damages their physical, cognitive, emotional and human capital development. For households and families with orphans, the responsibility of caring for the orphaned may push many extended families beyond their ability to cope with and inhibit their effort to get out of poverty. For the country as a whole, supporting orphans adds an additional strain on the government's budget.

The survey distinguished between a single orphan, who had lost one of his/her parents, and a double orphan, who had lost both his/her parents. In addition to orphans, there were some children under 18 years of age, whose parents' life or death status were unknown. These children faced similar social and economic hardships as orphans did, especially for children who had lost one parent while the status of the other was unknown.

Table 2.13 shows the percentage distribution of children under 18 years of age by their orphanhood and sex. It indicates that 20.9 percent of children were orphaned, either as single or double orphaned individuals. Furthermore, opproximately 5 percent of these children had one living parent, while the status of the other was unknown.

Table 2.13: Percentage distribution of children under 18 years by sex and orphanhood

Sex	Number of children under 18 years of age	Both parents are alive	One parent is alive, and the other is unknown	Orphan		
				Single orphan	Double orphan	One parent is not alive, and the other is unknown or both are unknown
Male	402,318	73.7	5.2	16.1	3.5	1.5
Female	392,872	74.5	4.9	15.8	3.2	1.6
Total	**795,190**	**74.1**	**5.0**	**16.0**	**3.3**	**1.6**

2.5 Summary

HOUSEHOLD COMPOSITION AND HOUSEHOLD SIZE

According to the 2017/2018 Household Budget Survey, the Lesotho population was estimated at 2,006,676 with 517,815 individual households. Most of the population lived in rural areas (65.8 percent). Qacha's Nek had is the least populated areas in the country with 3.7 percent (74,505) of the population and 4.5 of the average household size, which was the second highest in the country. Mokhotlong had the highest average household size of 5.0. On the contrary, Maseru is the most populated district with 25.9 percent (519,186), but has the lowest household size of 3.4 per household.

AGE DEPENDENCY AND SEX RATIO

Age Dependency is defined as the proportion of the population of dependents (0 to 14 and 65 or older years) compared with the working age (15 to 64 years). In every 100 working age population, there were 67 dependents nationwide. Mokhotlong had the highest age Dependency Ratio and Child Dependency Ratio with 87 and 75 percent respectively. The Sex Ratio in the country is 94.8 males for every 100 females.

HOUSEHOLD HEADSHIP AND RELATIONSHIP TO THE HEAD OF HOUSEHOLD

25.8 percent of the population represented household heads, while 11.3 percent were spouses of the household heads and 33.6 percent daughters or sons, with 16.4 percent representing grand children or great grandchildren.

The majority of the households (60.7 percent) were headed by males, while 39.3 percent headed by females.

People aged 70 and above accounted for 14.3 percent of household heads, the highest among any age group, which was followed by the age group 35 to 39 years (14.3 percent), the age group 30 to 34 years (10.9 percent) and age group 40 to 44 years (10.5 percent).

It is worthwhile noting that there was also a proportion of less than one percent at age group of 10 to 14 years who were heads of households.

MARITAL STATUS

At a national level, most people were never married (41.6 percent) followed by monogamous partners at 39.6 percent. The age peak of monogamously married partners was 40 to 44 years accounting for 65.5 percent of the population. Living together and polygamously married prtners constituted a smaller proportion across all ages, and below two percent.

ORPHANHOOD

An orphan is defined as a child below 18 years who has lost one or both parents to any cause of death. The survey shows that 20.9 percent of the children aged below 18 years were orphaned, either as a single double orphaned child. Furthermore, around 5 percent of these children had one living parent, while the status of the other was unknown

MIGRATION

A migrant is defined as a person who has moved to the current residence from another place during the past five years. Nationwide migration during the past five years accounted for 10.1 percent across the total population. Quthing had the highest number of migrants at 13.7 percent and Thaba-Tseka (7.3 percent) the lowest across the districts. Most of the population moved due to work opportunities (42.3 percent) followed by those who went to live with relatives (17.0 percent), while those migrating to start a business, only comprised 0.2 percent of the population.

Malealea, Lesotho, local school students in the classroom.

3 Education

3.0 Introduction

Education plays a critical role in improving the social and economic welfare of individuals. It is also important in contributing to the sustainable social and economic development of a nation. Lesotho Vision 2020 has identified education and training as one of the seven pillars for development. The 2030 Agenda, which Lesotho has fully committed to, also identifies education as one of the 17 SDGs. The Education Act of 2010 also legalised the right to free and compulsory education for all.

Lesotho 2017/2018 CMS/HBS collected data on access to formal education, attendance and achievement as well as education expenditure for all individuals aged three years and above. Formal education institutions consist of early childhood education facilities, primary and secondary schooling, technical and vocational colleges and the university sector. Additionally, the survey also collected data on access to Information and Communication Technology (ICT) infrastructure for all individuals aged three years and above. The main education indicators discussed in this chapter include enrolment and literacy rates, access to schools, access to ICT and household education expenditures.

3.1 Primary School Enrolment

The net enrolment rate in primary education is defined as the percentage of the total population of official primary school-age children whom are enrolled in primary education. In Lesotho, the official primary school-age is 6 to 12 years and primary education is compulsory. The net enrolment rate in primary education was calculated by dividing the number of students enrolled in primary schools, who are of the official primary school-age, by the population of primary-school-age children and multiplying the result by 100. The education status for primary school-age children is identified as follows: not currently in education, in primary education, in education other than primary schooling, in education yet with the grades unknown.

Table 3.1 presents the education status of primary-school-age children in Lesotho. The survey shows that at the national level, 94.7 percent of primary-school-age children were enrolled in a school, with 90.4 percent in primary education. On the other hand, 5.3 percent of primary school-age children were located outside the formal education system.

A higher proportion of girls were enrolled in primary education compared to that of boys. The results show that 92.4 percent of the girls were enrolled in primary education, 4 percentage points higher than that for boys (88.4 percent). At the same time, 7.7 percent of boys were not enrolled in education, 4.7 percentage points higher than that of girls (3 percent).

The net enrolment rate was higher in urban than in rural areas. By contrast, the share of children not in education was higher in the rural areas than was apparent in urban areas. Of the total number of primary school-age children enrolled in primary education, 91.9 percent were locted in urban areas, while 89.7 percent were in rural areas. However, the proportion of those in rural areas, comprising 6 percent of primary school-age children were not enrolled in education, while 3.7 percent were located in urban areas.

Across the districts, Berea and Qacha's Nek had the highest net primary school enrolment rates, with 93.4 percent of the primary-school-age children in primary education, followed by Quthing (92.4 percent) and Maseru (90.7 percent). Mokhotlong had the lowest net primary school enrolment rate, with 84.2 percent of primary-school-age children in primary education, followed by Thaba-Tseka with 85.6 percent. On the other hand, Thaba-Tseka had the highest proportion (11.4 percent) of primary-school-age children who were not enrolled in education, while Mafeteng had the smallest proportion of primary-school-age children not in school at only 2.2 percent.

Table 3.1: Percentage distribution of primary school-age population by sex, settlement type and district

	Primary school-age population	Not in education	At Primary education	At Education other than primary	At school yet grade unknown	Total
Total	**333,496**	**5.3**	**90.4**	**1.2**	**3.1**	**100**
Sex						
Male	164,716	7.7	88.4	1.0	2.9	100
Female	168,780	3.0	92.4	1.3	3.3	100
Urban/Rural						
Urban	102,690	3.7	91.9	1.8	2.6	100
Rural	230,806	6	89.7	0.9	3.3	100
Districts						
Botha Bothe	20,011	4.8	90.3	0.0	4.9	100
Leribe	55,818	3.6	92	0.7	3.7	100
Berea	43,602	3.7	93.4	2.1	0.8	100
Maseru	77,095	5.4	90.7	2.2	1.7	100
Mafeteng	30,068	2.2	89.7	0.7	7.5	100
Mohale's Hoek	27,221	7.8	88.4	0.4	3.4	100
Quthing	19,861	6.0	92.4	0.9	0.8	100
Qacha's Nek	14,009	5.2	93.4	0.9	0.5	100
Mokhotlong	21,273	7.0	84.2	0.5	8.3	100
Thaba-Tseka	24,537	11.4	85.6	0.8	2.2	100

3.2 Secondary school enrolment

The net enrolment rate in secondary education is defined as the percentage of the total official secondary school-age children that are enrolled in secondary education. In Lesotho, the official secondary age varies between 13 and 17 years, totalling a period of up to five years of secondary education. While Form one (1) comprises the first grade of secondary education, Form five (5) represents the final grade of secondary

education. In recent years however, the "A" level has been introduced to secondary education, which adds one more year to secondary schooling, but it is optional. Many children had not yet opted for the "A" level during the survey period and as a result, this section will focus mainly on the education status of those children aged between 13 and 17.

Education status for secondary school-age children is defined as: not currently in education; in secondary education; in education other than secondary schooling; in education of which the grades are unknown and education status unknown. *Table 3.2* presents the education status of children aged between 13 and 17 years.

The survey shows that 21.9 percent of secondary school-age children were not enrolled while 78.1 percent were in education. Out of those enrolled, 42 percent were in secondary education while 34.1 percent were enrolled in education other than secondary education.

According to the survey, a higher proportion of secondary school-age girls were in education as opposed to boys. It is reported that 85.6 percent of girls aged between 13 and 17 were in education, of which 51.9 percent were in secondary education. Conversely 71.5 percent of the boys were in education, where 33.3 percent were in secondary education.

The survey also revealed that children in urban areas were more likely to be enrolled in education when compared to children in rural areas. About 91.6 percent of urban secondary school-age children, aged between 13 and 17 were in education, with 62.7 percent in secondary education. Similarly, 72.6 percent of the children located in rural areas were in education, of which 33.4 percent were in secondary education.

Across districts, Berea had the highest proportion (89.5 percent) of secondary school-age children that were in education, 53.6 percent of which were enrolled in Secondary education. Thaba-Tseka had the lowest proportion (58.0 percent) of secondary school-age children that were in education, with 14.3 percent enrolled in secondary education.

Table 3.2: Percentage distribution of secondary school age population by education status, sex, urban/rural, and districts.

	Secondary school-age population	Not in education	Secondary education	In education other than secondary	In education, yet grade unknown	Total
Total	**219,340**	**21.9**	**42.0**	**34.1**	**2.0**	**100**
Sex						
Male	116,895	28.5	33.3	36.2	2.1	100
Female	102,445	14.4	51.9	31.8	1.9	100
Urban/Rural						
Urban	64,422	8.6	62.7	25.6	3.1	100
Rural	154,918	27.4	33.4	37.6	1.6	100
Districts						
Botha Bothe	13,866	15.5	45.6	35.4	3.5	100
Leribe	35,692	23.6	51.2	22.9	2.3	100
Berea	25,360	10.4	53.6	35.5	0.4	100
Maseru	55,715	15.0	52.4	30.7	1.9	100
Mafeteng	17,066	21.0	42.5	33.2	3.4	100
Mohale's Hoek	17,445	28.8	33.4	35.1	2.7	100
Quthing	13,573	26.8	29.0	44.2	0.0	100
Qacha's Nek	9,117	22.2	32.9	44.9	0.0	100
Mokhotlong	13,928	34.3	15.7	44.7	5.3	100
Thaba-Tseka	17,580	42.0	14.3	42.9	0.8	100

3.3 School Drop-Outs

School dropouts are defined as school age children, who were enrolled in school but for various reasons were out of school during the survey period. The main reasons for dropping out from school included: that it was too expensive to go to school; a lack of interest in education; poor performance and truancy; cultural and religious beliefs; marriage, pregnancy; personal illness and family member illness or death.

Figure 3.1 reflects the percentage of children aged between 6 and 18 who dropped out of school across primary and secondary school aged children, sex, rural and urban division and poverty statuses. The survey reports that, in general, 11.7 percent of school-age children dropped out of school. The dropout rate was particularly high for secondary school-age children. More than 25 percent of the secondary school-age children comprised school dropouts, while less than one percent of primary school-age children were dropouts. A lower dropout rate was reported for girls (8.6 percent) than for boys (14.7 percent). Rural areas had a higher school dropout rate that for urban areas. About 5.8 percent of school-age children who dropped out of school were located in urban areas, while 14.3 percent were resident in rural areas.

Figure 3.1: Percentage of children aged between 6 and 18 who dropped out of school

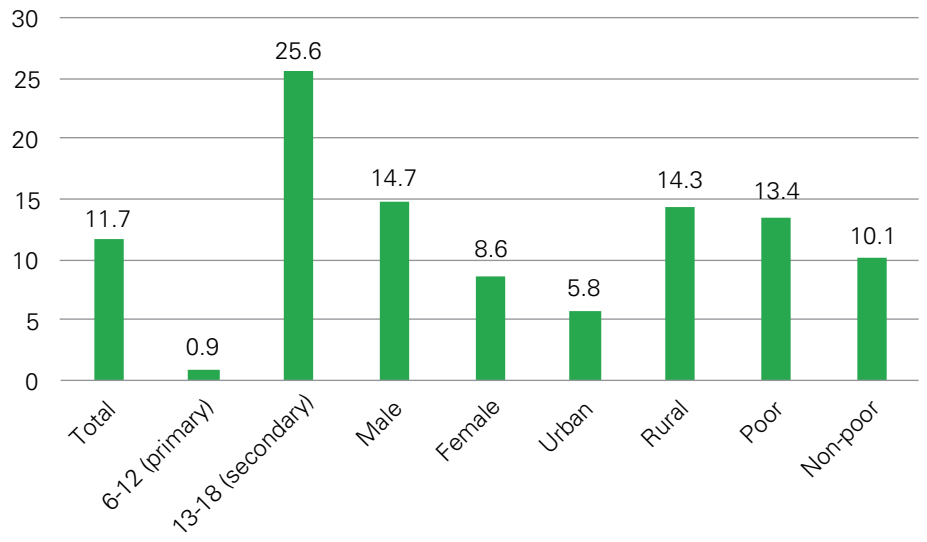


Figure 3.2 presents the distribution of school dropouts substantiated by the main reasons for dropping out of school and by sex. The survey shows that 43.4 percent of all school dropouts cited that it was too expensive to go to school, 24.5 percent cited a lack of interest in education, while 8.5 percent reported poor performance and truancy as the main reasons for dropping out of school.

There were different reasons between girls and boys for dropping out of schools. The main reasons among girls included high education expenditure (60.7 percent) and getting married or pregnant (13.2 percent). Among boys, the main reasons were the lack of interest in school (34.2 percent), high education expenditure (33.8 percent), and poor school performance and truancy (11.9 percent).

Figure 3.2: Percentage distribution of school dropouts by reasons for dropping out of school and sex.

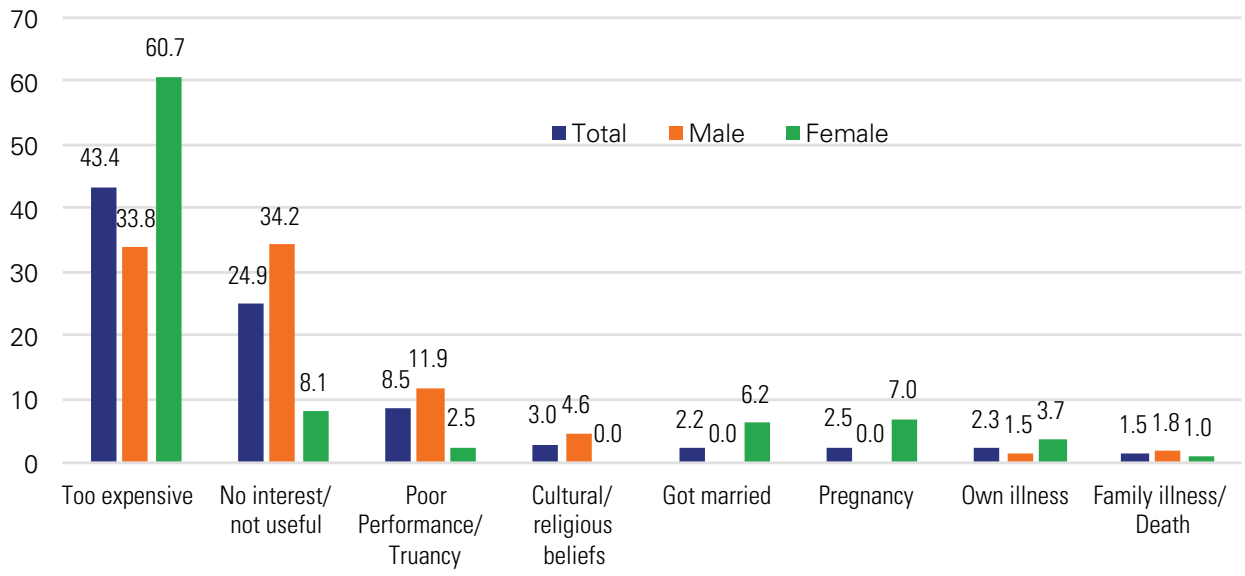


Table 3.3 presents the percentage distribution of school dropouts by main reasons for dropping out of school and settlement. The main reasons for dropping out of school were similar for those residing in both rural and in urban areas. These included high education expenditure (43.4 percent in both rural and urban areas), a lack of interest in education (20.4 percent in the urban and 25.6 percent in the rural areas) and deficient performance (8.6 percent in the urban and 8.5 percent in the rural areas).

Table 3.3 also indicates the percentage distribution of school dropouts by main reason for dropping out of school and district. The survey confirms that high education expenditure and a lack of interest in education were the two most prominent reasons for dropping out of school. Mafeteng had the highest percentage of children who dropped out of school due to high education expenditure (56 percent), followed by Botha Bothe (55.8 percent), while Mokhotlong had the lowest percentage (30.6 percent). Qacha's Nek had the highest percentage of children dropping out of school due to a lack of interest in education (39.8 percent), followed by Quthing at 31.9 percent, while Berea had the lowest percentage (9.9 percent).

Table 3.3: Percentage distribution of school dropouts by main reasons for dropping out and district

	Too expensive	No interest/ not useful	Poor Performance	Cultural/ religious beliefs	Got married	Pregnancy	Own illness	Family illness/Death	Other	Total
Districts										
Botha-Bothe	55.8	11.6	13.8	2.3	4.7	2.7	0.0	0.0	9.1	100
Leribe	46.4	26.2	5.9	0.0	0.0	5.5	0.0	1.4	14.6	100
Berea	40.5	9.9	16.9	4.9	2.4	5.4	4.8	0.0	15.2	100
Maseru	45.1	22.3	5.5	2.6	1.6	1.9	3.7	2.5	14.8	100
Mafeteng	56.0	25.4	0.0	4.8	2.5	2.0	0.0	4.7	4.6	100
Mohale's Hoek	43.0	23.1	7.9	2.6	4.1	1.2	1.3	0.0	16.8	100
Quthing	41.1	31.9	7.8	1.5	3.4	3.4	1.6	0.0	9.3	100
Qacha's Nek	32.0	39.8	5.2	6.0	4.5	0.0	2.4	2.3	7.8	100
Mokhotlong	30.6	31.5	14.1	4.4	0.9	0.9	2.9	1.0	13.7	100
Thaba-Tseka	42.0	28.0	11.2	4.4	2.8	0.8	4.4	2.2	4.2	100
Total	**43.4**	**24.9**	**8.5**	**3.0**	**2.2**	**2.5**	**2.3**	**1.5**	**11.7**	**100**

3.4 Educational Attainment

Educational achievement levels were classified into none, primary, secondary/high school, vocational after primary, vocational after secondary, vocational after high school, university and other. For pre-school children or children in early childhood education, a separate category "pre-school" was added.

Table 3.4 presents the percentage distribution of population by five-year age group and education attainment. It shows that 49 percent of the population had attained primary education level, 24.9 percent of the population secondary education, 3.3 percent university education, while only 1.7 percent had attained vocational education. On the other hand, 8.3 percent of the population had no formal education, excluding pre-school age children.

Table 3.4: Percentage distribution of household members by age-group and educational attainment

	Population size	Pre-School	None	Primary	Sec/high School	Vocational After Primary	Vocational after Secondary	Vocational after High School	University	Others
Age Group										
0-4	200,986	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5-9	232,134	19.8	24.3	55.9	0.0	0.0	0.0	0.0	0.0	0.1
Oct-14	235,849	0.1	1.3	92.7	5.9	0.0	0.0	0.0	0.0	0.0
15-19	205,209	0.0	2.2	47.1	50.2	0.0	0.0	0.1	0.4	0.0
20-24	182,699	0.0	2.0	33.3	56.2	0.2	0	2.8	4.8	0.7
25-29	169,840	0.0	3.3	36.2	45.3	0.2	0.1	3.9	10.2	0.7
30-34	148,819	0.0	6.6	44.4	37.1	0.0	0.1	3.3	7.5	1.0
35-39	130,692	0.0	9.3	43.7	34.7	0.2	0.6	3.9	6.1	1.6
40-44	96,739	0.0	10.1	49.5	31.9	0.0	0.0	2.3	5.3	0.8
45-49	76,183	0.0	10.1	49.7	32.0	0.0	0.5	2.6	4.6	0.4
50-54	72,894	0.0	11.7	55.5	25.8	0.4	0.1	1.3	4.9	0.3
55-59	60,228	0.0	12.6	58.3	22.3	0.0	0.0	1.5	3.9	1.4
60-64	54,920	0.0	15.0	59.3	16.3	0.2	0.1	1.8	6.8	0.4
65-69	44,934	0.0	19.3	66.4	8.0	0.8	0.0	0.7	4.5	0.4
70+	94,429	0.0	22.3	72.7	3.6	0.2	0.2	0.2	0.5	0.2
Total	**2,006,557**	**12.3**	**8.3**	**49.0**	**24.9**	**0.1**	**0.1**	**1.5**	**3.3**	**0.5**
Total N	**2,006,557**	**247,098**	**166,732**	**982,988**	**500,613**	**1,852**	**1,738**	**29,459**	**67,003**	**9,073**

3.5 The Adult Literacy Rate

The adult literacy rate is defined as the percentage of population aged 15 years and above who were able to read and write with understanding a short simple statement on their everyday life. Adult illiteracy on the other hand is defined as the percentage of the population aged 15 years and over who were unable to read and write with understanding a short and straightforward statement on their everyday life.

As part of the 2017/2018 CMS/HBS, respondents were asked whether they could read and write a short sentence in any language, and whether they could read and write a sentence easily or with difficulty. Those who had attended secondary or higher education were immediately classified as literate, informed by their education level. Those with no formal schooling or who had only attended primary education were also classified as literate when they could read and write a short sentence in any language.

Table 3.5 presents adult literacy rates by age group, sex, and urban/rural residence. A high adult literacy rate level was observed at the national level, where 90.5 percent of the adult population (aged 15 and above) were literate.

The survey shows that the youth population aged between 15 and 24 years was found to be the most literate, where 95.4 percent of those aged between 15 to 19 years and 20 to 24 years were literate. The survey also indicates that the adult literacy rate decreased with age, where people aged 70 years and above were found to be the least literate age group. Within this age group, 75.3 percent of the people were literate, 15 percentage points lower than those aged between 15 and 24 years.

Across sex, the female population had a higher literacy rate than the male population. The survey shows that 95.1 percent of the female population was literate, while 85.5 percent of their male counterparts were literate.

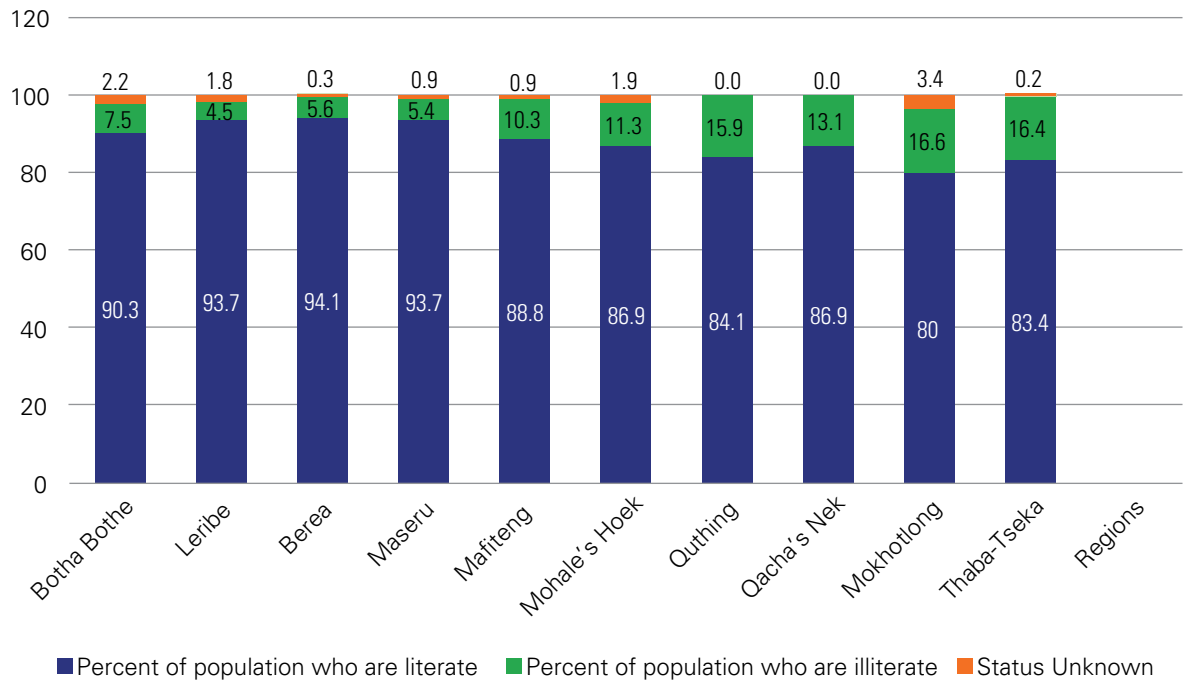
The urban population had a higher literacy rate than people living in rural areas. The survey substantiates that 95.2 percent of the urban population was literate, 7.4 percentage points higher than the literate population living in the rural areas.

Table 3.5: Adult literacy and illiteracy rates by age group, sex and urban/rural residence

	Population aged 15 and over	Percent of population who are Literate	Percent of population who are Illiterate	Status unknown	Total
Age Group					
15-19	205,209	95.4	3.0	1.6	100
20-24	182,699	95.4	2.8	1.8	100
25-29	169,840	95.0	3.8	1.2	100
30-34	148,819	92.2	6.7	1.1	100
35-39	130,692	89.1	9.6	1.3	100
40-44	96,739	89.0	10.1	0.9	100
45-49	76,183	89.4	9.7	0.9	100
50-54	72,894	87.3	12.1	0.6	100
55-59	60,228	86.8	12.7	0.4	100
60-64	54,920	86.0	13.2	0.7	100
65-69	44,934	81.2	18.8	0.0	100
70+	94,429	75.3	24.4	0.3	100
Sex					
Male	**643,648**	**85.5**	**13.5**	**1.0**	**100**
Female	**693,941**	**95.1**	**3.7**	**1.2**	**100**
Total	**1,337,588**	**90.5**	**8.4**	**1.1**	**100**

Figure 3.3 presents adult literacy rates by district. It indictes that across districts, Berea had the highest literacy rate at 94.1 percent, while Mokhotlong had the lowest literacy rate at 80 percent.

Figure 3.3: Adult literacy rate by district



3.6 Summary

Chapter 3 examined the main education indicators, including enrolment and literacy rates, access to schools and education attainment.

For primary school aged children, 94.7 percent were in enrolled education, of which 90.4 percent were enrolled in primary education, while 5.3 percent were outside the formal education system. Primary school enrolment rates were similar across urban and rural areas and districts, mainly as result of the free primary education policy implemented and the availability of a wider network of primary schools.

For secondary school-aged children, 78.1 percent were enrolled in education, with 42 percent in secondary education and 34.1 percent in education other than primary education, while 20 percent were not in education at all. A higher percentage of secondary school-age girls were in education than boys.

About 11.7 percent of school-age children dropped out of school. The dropout rate was particularly high for secondary school-age children, where 25 percent dropped out of school. The school dropout rate was higher in rural than urban areas. In rural areas, 14.3 percent of school-age children dropped out of school, compared with 5.8 percent in urban areas.

Lesotho reported a relatively high adult literacy rate. At the national level, 90.5 percent of the adult population (aged 15 and above) were literate, which was higher than the Sub-Saharan African country average of 64 percent (in 2016) and the world average of 86 percent (in 2016). The youth population aged between 15 and 24 was the most literate age group.

A Mosotho lady walks down to Metolong dam to collect water for her morning bath or bascom as it is referred to in Lesotho.

4 Health

4.0 Introduction

Health is one of the key indicators for assessing quality of life. Access to quality health services in ensuring "the highest attainable standard of physical and mental health for its citizens" and to "create conditions which would assure to all, medical service and medical attention in the event of sickness" are highlighted in the Constitution of Lesotho. The Lesotho Vision 2020 strategy underscores "a good quality health system with facilities and infrastructure accessible and affordable to all Basotho, irrespective of income, disabilities, geographical location and wealth".

Information on health care is crucial in the design of necessary policy interventions and for monitoring progress towards achieving national development goals and targets as well as the SDGs. Lesotho 2017/2018 CMS/HBS included two modules on health-related issues, one on health status and the other on health behaviours.

This chapter presents key indicators on general health statuses such as morbidity, health-seeking behaviour, utilisation of health care services and facilities, disability, health insurance coverage, health expenditure, etc.

4.1 Morbidity: Suffering from Illnesses and Accidents

The Lesotho 2017/2018 CMS/HBS asked respondents to provide details in relation to any illnesses or accidents experienced by household members during the four weeks preceding the advent of the survey. The survey also asked the respondents to indicate the number of days they were unable to perform usual daily activities due to illness or accidents.

4.1.1 Population with Illness and Suffering from Accidents and the Number of Days Being Inactive Delineated by Sex, Age Group, and Poverty Status

Table 4.1 presents the percentage distribution of the population who suffered any illnesses or accidents during the four weeks before commencement of the survey and delineated by sex and age group. It also shows the percentage distribution of those suffering illnesses or accidents, who were unable to perform their usual daily activities, as well as the average number of days not being able to do everyday activities.

The results from the survey show that, at the national level, 24.5 percent of the population sustained illnesses or suffered from accidents during the reference period. This included 23.8 percent who suffered from illnesses and 0.8 percent who sustained injuries from accidents. For those who suffered from illnesses or accidents, 65.2 percent could not perform their usual daily activities for at least one day. The average duration for not being able to perform their daily routines comprise of 3.8 days.

By sex, the prevalence of illnesses was higher for females than males. According to the survey, 21.2 percent of the male population suffered from illnesses or injures as a result of accidents during the four weeks, as apposed 27.7 percent of the female population, which in turn was 6.7 percentage points higher.

In terms of age, the prevalence of illness or accidents, and specifically illnesses, declined with age, initially from 30.4 percent for the age group between 0 to 4 years, to 16.6 percent for the age group of 10 to 14 years, which is the lowest percentage across all age groups. The highest incidence among all the age groups was for those aged 70 years and above, with 47.5 percent prevalence rate.

For those who could not perform their daily activities due to illnesses or accidents, the duration for not being able to do their daily activities followed a similar trend. It declined initially from an average of 3.6 days for the age group 0 to 4 years to 2.5 days for the age groups 5 to 9 and 10 to 14 years, and then gradually rose with age to an average of 6 days for the age group 70 years and above.

The prevalence of illnesses was lower for the population living in poverty than for those not living in poverty. However, their illnesses tended to be more serious. For people living in poverty, 23 percent suffered illnesses or accidents, and 68.5 percent of those who suffered illnesses or accidents were not able to perform their daily activities and had to stay inactive for an average of 4.5 days. However, for the population not living in poverty, 26 percent suffered illnesses or accidents, 4.6 percentage points higher than for those living in poverty. About 62.3 percent of those who suffered illnesses or accidents were not able to manage their daily activities and stayed inactive for an average of 3.4 days, lower than that for people living in poverty.

Table 4.1: Statistics on the population suffering from any illnesses or accidents in the last four weeks delineated by sex, age group, and poverty status

	Percent of the population suffering from			Population suffered from illnesses or accidents	
	Any illnesses or accidents	Any Illnesses	Any Accidents	Percent who were unable to work	Number of days not being able to do work
Total	**24.5**	**23.8**	**0.8**	**65.2**	**3.8**
Sex					
Male	21.2	20.4	0.9	64.2	3.6
Female	27.7	27.1	0.6	65.9	3.9
Age Group					
0-4	30.4	30	0.4	67.9	3.6
5-9	19.3	18.6	0.8	65.8	2.5
10-14	16.6	15.9	0.6	63.9	2.5
15-19	17.9	17.3	0.6	66.1	2.9
20-24	18.0	17.6	0.5	64.8	3.4
25-29	20.9	20.4	0.6	64.7	3.8
30-34	22.2	20.9	1.4	63.0	4.1
35-39	27.0	26.4	0.6	60.9	3.6
40-44	26.1	25.5	0.6	58.6	3.3
45-49	28.1	26.9	1.2	66.9	3.4
50-54	30.7	29.6	1.1	62.7	3.8
55-59	31.1	30.2	0.8	68.7	4.4
60-64	40.2	39.2	1.1	69.5	5.4
65-69	42.9	41.6	1.3	63.1	5.4
70+	47.5	46.5	1.0	68.2	6.0
Poverty Status					
Poor	23.0	22.3	0.8	68.5	4.2
Non-Poor	26.0	25.3	0.7	62.3	3.4

4.1.2 Population with Illness and Accidents by Location

Table 4.2 presents the percentage distribution of the population who suffered any illnesses or accidents during the four weeks prior to the survey, identified by settlements and districts.

The survey results show that the prevalence of illness or accidents was similar for rural and urban populations. In urban areas, 24.8 percent of the population suffered from various illnesses or accidents; while similarly 24.1 percent of the rural population suffered from various illnesses or accidents. However, the proportion of those who suffered illnesses or accidents and were not able perform their daily activities was higher in rural areas (66.6 percent) than that in urban areas (62.4 percent). Those in rural areas also tended to stay inactive for longer periods (4.1 days) than those in urban areas (3.1 days).

Across districts, the prevalence of illness or accidents was highest in Qacha's Nek, where 26.4 percent of the population suffered illnesses or accidents. Furthermore, in Qacha's Nek, 75.6 percent of those who suffered illnesses or accidents were not able to manage their daily activities and stayed inactive for an average of 4.9 days, which were both the highest percentage across all districts.

Table 4.2: Percentage of the population suffering from any illnesses or accidents in the last four weeks by location

	Percent of the population suffering from			Population suffered from illnesses or accidents	
	Any illnesses or accidents	Any Illnesses	Any Accidents	Percent who were unable to work	Number of days not being able to do work
Total	**24.5**	**23.8**	**0.8**	**65.2**	**3.8**
Urban/Rural					
Urban	24.1	23.3	0.8	62.4	3.1
Rural	24.8	24.1	0.7	66.6	4.1
Districts					
Botha Bothe	22.1	21.5	0.7	63.4	3.8
Leribe	25.0	24.2	0.8	62.0	3.9
Berea	24.6	23.6	1.1	68.2	3.9
Maseru	24.7	24.1	0.7	63.7	3.1
Mafeteng	24.7	24.2	0.6	65.8	4.0
Mohale's Hoek	24.1	23.4	0.6	64.5	3.7
Quthing	22.8	22.1	0.8	64.4	3.9
Qacha's Nek	26.4	25.6	1.0	75.6	4.9
Mokhotlong	23.9	23.7	0.3	67.5	4.1
Thaba-Tseka	26.0	25.3	0.8	67.2	4.2
Regions					
Maseru Urban	25.7	24.8	0.8	60.5	2.7
Other Urban	22.9	22.1	0.8	64.0	3.4
Rural Lowlands	25.5	24.7	0.9	65.2	3.8
Rural Foothills	22.7	22.0	0.7	68.0	4.5
Rural Mountains	24.6	24.1	0.5	68.5	4.5
Rural Senqu River Valley	25.1	24.4	0.8	66.9	4.0

4.1.3 Population with Illness and Accidents Defined by the Type of Illness

Table 4.3 reflect the percentage distribution of the population who suffered from any disease or illness by types of illnesses or accidents. The survey results conclude that the most prevalent illness was influenza or colds, which represnets 42.9 percent of the population who sustained illness or accidents. The other illnesses included headaches (10.2 percent), back or joint pain (9.0 percent), diarrhoea or intestinal inflammation (6.1 percent) and mouth or dental problems at 5.3 percent.

Most males (50 percent) were more likely to suffer from influenza/colds than their female counterparts (37.5 percent). On the other hand, females were more likely to suffer from headaches (11.9 percent), back/joint pain (11.2 percent) or other illnesses not specified (11.6 percent) than males, with 8.0 percent suffering from headaches, 5.7 percent from back/joint pain and 5.7 percent from other non-specified illnesses.

Table 4.3: Percentage of the population suffering from illnesses or accidents during the last four weeks, delineated by the types of illnesses or accidents

		Sex		Urban/Rural		Poverty Status	
	Total	Male	Female	Urban	Rural	Poor	Non-Poor
Illnesses							
Malaria / fever	2.0	1.9	2.5	1.7	2.4	1.7	2.3
Diarrhoea / intestinal inflammation	6.1	5.7	6.9	6.6	6.0	6.5	6.2
Anaemia	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Skin rash/ skin disease	2.9	2.4	2.9	3.3	2.8	2.6	3.1
Tonsillitis	1.6	1.4	1.8	1.2	1.6	1.3	1.9
Mouth or dental problem	5.3	5.2	5.4	4.6	6.0	6.5	4.6
Measles	0.4	0.5	0.0	0.4	0.0	0.4	0.4
Eye infection / disease	2.0	2.4	1.8	2.1	2.0	1.7	1.9
Headache	10.2	8.0	11.9	11.2	9.7	9.1	11.2
Nose/ ear/ throat problem	1.6	1.4	1.8	0.8	2.0	2.2	1.2
Influenza / cold	42.9	50.0	37.5	45.2	41.5	40.9	44.6
Fatigue / low blood pressure	0.8	0.5	0.7	0.8	0.8	0.4	0.8
Asthma	0.8	0.9	1.1	1.2	0.8	0.9	0.8
Pneumonia	0.4	0.5	0.0	0.4	0.4	0.4	0.0
Rheumatism	0.8	0.5	1.1	0.8	0.8	0.9	1.2
Back/ joint pain	9.0	5.7	11.2	7.1	10.1	10.4	7.7
Other illness	10.2	8.5	11.6	9.5	10.5	10.9	9.6
Accidents							
Burn	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wound	0.8	0.9	0.7	0.8	0.8	0.9	0.8
Fracture/ sprain	1.2	1.4	0.7	1.2	1.2	1.3	1.2
Stab wounds	0.4	0.5	0.0	0.0	0.4	0.4	0.4
Poisoning	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other injuries	0.4	0.9	0.4	0.8	0.4	0.9	0.4

4.2 Access to Treatment

4.2.1 Access to Treatment and whether they Receive Treatment or Not

Respondents were asked in the survey whether a household members' illnesses or injuries from accidents during the past four weeks were treated or not, and what the reasons were for them not being attended to.

Figure 4.1 presents the percentage distribution of those who suffered illnesses or accidents by whether they received treatments or not. The results show that at the national level, 66.9 percent of those who suffered illnesses or accidents received treatment, while the remaining 33.1 percent did not receive any treatment.

Figure 4.1: Percentage distribution of the population who received/not received treatment

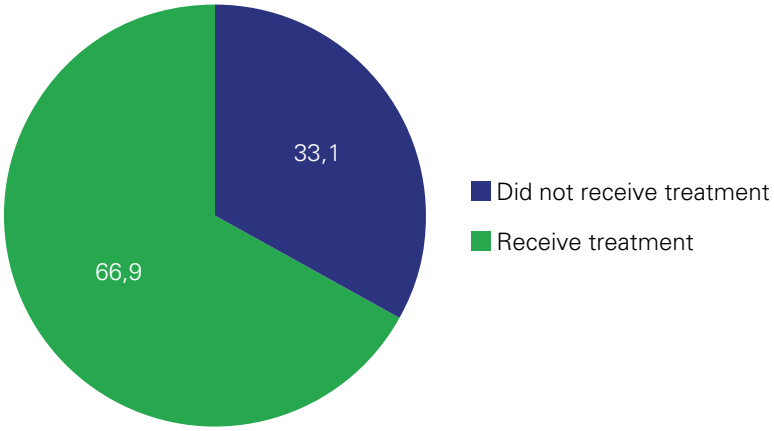
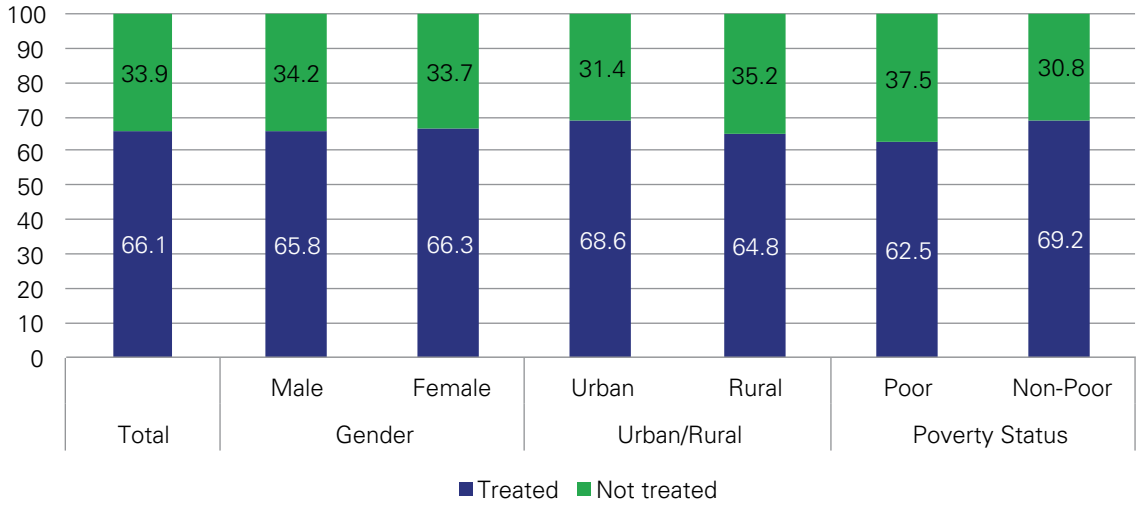


Figure 4.2 indicates the percentage distribution of the population who received/did not received treatment by sex, settlements and poverty status. The proportion of those who suffered illnesses or accidents but did not obtain treatment was 3.8 percentage points higher in rural areas (35.2 percent) than that in urban areas (31.4 percent). However, the proportion of patients who did not receive treatment was higher for patients living in poverty than for those not living in poverty. While 30.8 percent of the non-poor patients did not receive treatment, 38.1 percent of the patients living in extreme poverty and 36.9 percent of the patients living in moderate poverty did not receive any treatment.

Figure 4.2: Percentage distribution of the population who received/not received treatment



4.2.2 Reasons for Not Being Treated

Table 4.4 presents the percentage distribution of the population who did not receive treatment by main reason and several main categorisations. The survey results show that the main reason cited for not receiving treatments was that "the Illness was ninor", followed by "can't afford" and "travel is too difficult or costly". For those receiving no treatment, 58.5 percent reported that the illnesses were too minor to get treatments, 13.4 percent reported that they could not afford the treatments, while 11.5 percent reported that travel was either too difficult or too costly for them to obtain treatment.

Table 4.4: Percentage distribution of the population who did not receive treatment by the main reasons

		Sex		Urban/Rural		Poverty Status	
	Total	Male	Female	Urban	Rural	Poor	Non-Poor
Can Not Afford	13.4	11.9	14.5	10.8	14.5	17.6	8.9
Travel Is Too Difficult /Costly	11.5	8.9	13.5	1.1	16.2	17.0	5.7
No Doctor/ Nurse	0.5	0.4	0.6	0.0	0.8	1.0	0.0
No Medical Facility	0.7	0.2	1.1	0.4	0.9	0.9	0.5
No Medicine Available	0.8	0.8	0.8	0.6	0.8	1.1	0.4
Illness Was Minor	58.5	63.8	54.6	68.4	54.1	50.1	67.4
No Proper Service	0.9	0.2	1.3	1.1	0.8	1.0	0.8
Social And Cultural Reasons	1.2	1.6	1.0	1.1	1.3	1.7	0.7
No One To Provide Help At Home	1.4	0.8	1.8	0.2	1.9	2.0	0.8
Others	11.1	11.5	10.8	16.4	8.7	7.6	14.8

Treatment affordability, travel difficulty and cost featured more in rural than urban areas as the main reasons for not receiving treatments. In rural areas, 16.2 percent of those patients who did not receive treatment reported that the travel was either too difficult or costly for them to obtaining treatments, significantly higher than the 1.1 percent reflected for urban areas. Similarly, 14.5 percent of those rural patients who did not receive treatment reported that they could not afford the treatment, compared with 10.8 percent in the urban areas. In the same way, treatment affordability, travel difficulty and cost featured more significantly for patients living in poverty than for non-poor patients as the main reasons for not having received treatment. The share of patients who did not receive treatment because they could not afford it was higher for those living in poverty (17.6 percent) as compared to those not living in poverty (8.9 percent). At the same time, the proportion of patients who did not receive treatment because travel was either too difficult or costly for them to obtain treatment, was higher for poor (17 percent) than for non-poor patients (5.3 percent).

4.3 Disability

Disability by way of the Lesotho 2017/18 CMS/HBS was measured in terms of whether a person had difficulties in seeing even when wearing glasses, hearing even when wearing a hearing aid, walking or climbing steps, remembering or concentrating, washing or dressing, as well as communicating.

Table 4.5 presents the percentage distribution of the population with difficulties in seeing, hearing, walking or climbing steps, remembering or concentrating, washing or dressing, as well as communicating, delineated by age group, sex and poverty status. At the national level, 17.1 percent of the population were disabled, having one or more difficulties in seeing, hearing, walking, remembering, washing and communicating. In particular, 9.9 percent of the population had difficulty in seeing, 4.2 percent difficulty in hearing, 5.2 percent difficulty in walking, 5.6 percent difficulty in remembering, 1.6 percent difficulty in washing and one percent had difficulty in communicating. A small proportion of the population also had more than one challenge.

The prevalence of disability increased gradually with age from 5.1 percent for children under the age of 5 to 8.8 percent for young people aged between 25 and 29, then increasing to 12.8 percent for people aged between 30 and 34, and further increasing to 73.5 percent for older people aged 70 years and over. Difficulties in seeing, walking and remembering reflected the most significant increases, rising by 48.6, 46.4, and 41.5 percentage points respectively.

The prevalence of disabilities was higher for females than males. According to the survey, 14.5 percent of the male population was disabled, while 19.6 percent of the female population was disabled, 5.1 percentage points higher than that for males.

The prevalence of disability was lower for people living in poverty. According to the survey, 14 percent of people living in extreme poverty lived with disabilities; while 19 percent of non-poor people did, representing five percentage points higher.

Table 4.5: Percentage distribution of the population with difficulties in seeing, hearing, walking, remembering, washing, communicating by age group, sex, and poverty status

	All difficulties	Seeing	Hearing	Walking	Remembering	Washing	Communicating
Total	**17.1**	**9.9**	**4.2**	**5.2**	**5.6**	**1.6**	**1.0**
Age Group							
0-4	5.1	2.0	0.1	0.6	0.1	2.8	0.7
5-9	7.1	3.0	2.1	0.3	0.4	1.7	0.6
10-14	6.1	2.9	1.9	0.6	0.9	0.2	0.7
15-19	8.2	3.8	2.8	0.7	2.2	0.5	1.0
20-24	8.7	4.1	1.0	1.2	2.8	0.2	0.7
25-29	8.7	5.8	1.3	0.9	1.9	0.4	0.4
30-34	12.8	6.6	2.3	1.8	4.0	0.4	0.5
35-39	17.4	7.2	3.1	3.8	6.0	1.0	1.3
40-44	18.4	8.1	3.0	4.8	5.0	0.4	0.6
45-49	25.4	15.5	4.2	5.4	6.2	1.4	0.6
50-54	36.3	24.7	5.1	10.0	10.5	2.2	0.9
55-59	43.2	29.7	12.7	11.0	11.9	0.8	1.0
60-64	48.4	27.9	12.1	16.5	17.0	3.1	2.3
65-69	60.4	37.5	14.9	26.5	23.6	3.6	1.6
70+	73.5	50.6	29.7	47.0	41.6	11.1	3.9
Sex							
Male	14.5	7.4	4.2	3.7	4.0	1.3	0.9
Female	19.6	12.1	4.3	6.6	7.2	1.9	1.0
Poverty Status							
Poor	15.1	8.0	4.4	5.2	5.5	1.7	1.1
Non-Poor	19.0	11.7	4.2	5.2	5.7	1.4	0.7

Table 4.6 presents the percentage distribution of the population with difficulties in seeing, hearing, walking or climbing steps, remembering or concentrating, washing or dressing and communicating, by settlements and districts. It shows that the prevalence of disability is similar in rural and urban areas and across districts.

Table 4.6: Percentage distribution of the population with difficulties in seeing, hearing, walking, remembering, washing, communicating by urban/rural and districts

	All difficulties	Seeing	Hearing	Walking	Remembering	Washing	Communicating
Total	**17.1**	**9.9**	**4.2**	**5.2**	**5.6**	**1.6**	**1.0**
Urban/Rural							
Urban	16.7	10.3	3.2	4.0	4.6	1.1	0.8
Rural	17.3	9.6	4.8	5.7	6.2	1.8	0.9
Districts							
Botha Bothe	17.2	8.6	5.4	5.2	6.7	1.3	0.7
Leribe	17.3	9.8	4.0	4.6	5.5	2.0	1.4
Berea	18.9	11.6	4.4	5.5	6.5	1.5	0.9
Maseru	15.9	10.1	3.1	4.1	4.3	0.9	0.7
Mafeteng	18.8	10.2	5.6	6.9	7.7	2.2	0.7
Mohale's Hoek	17.5	10.3	5.3	6.8	5.6	1.8	1.1
Quthing	17.1	9.4	4.7	5.9	6.0	1.7	0.8
Qacha's Nek	17.7	9.4	5.3	6.6	6.3	1.7	1.0
Mokhotlong	14.4	7.5	3.9	4.9	4.9	1.5	1.1
Thaba-Tseka	16.6	8.4	4.7	4.9	6.1	2.2	1.0

4.4 Prevalence of Chronic or Permanent Health Conditions

The Lesotho 2017/18 CMS/HBS survey asked respondents whether they had chronic or permanent health conditions, what these conditions were, how many years they had these conditions and whether these conditions prevented them from working, being active, going to school, etc.

Table 4.7 presents the results on the prevalence of chronic or permanent health conditions in Lesotho, as well as the average number of years living with chronic or permanent health conditions defined by age group, sex and poverty status. It indicates that overall, 16.4 percent of the population or an estimated 329,000 people in Lesotho lived with chronic conditions or permanent health challenges. The average number of years that they had lived with chronic or permanent health conditions was 8.5 years. Furthermore, 15 percent of individuals with chronic or permanent health conditions could not work, be active, or go to school due to these conditions.

The prevalence of chronic or permanent health conditions and the number of years living with chronic or permanent health conditions increased with age from one percent for children under the age of 5 years to 54.9 percent for the age group 60 to 64 years, but then dropped to 50.7 percent for the age groups 65 to 69 years and 50.1 percent for those 70 years and above. The number of years of those living with chronic or permanent health conditions increased with age, from 2.1 years for children under the age of 5 to 14.6 years for those aged 70 and above.

The prevalence of chronic or permanent health conditions was higher for females than for males. For males, 11.3 percent lived with chronic or permanent health conditions on an average of 8.1 years. For females, 21.2 percent lived with chronic or permanent health conditions for an average of 8.7 years, nearly 10 percentage points higher than that for males. However, the chronic or permanent conditions tended to be more severe for males (18 percent) than females (13.5 percent).

Table 4.7: Percentage of population with chronic or permanent health conditions and average number of years with chronic or permanent health conditions

	Percent of the population with any chronic or permanent health conditions	Average number of years with chronic or permanent health conditions	Percent of those with chronic or permanent health conditions that prevented them from working, being active, and studying
Total	**16.4**	**8.5**	**15.0**
Age Group			
0-4	1.0	2.1	17.8
5-9	2.5	4.8	17.9
10-14	2.6	7.2	19.2
15-19	2.3	7.7	24.4
20-24	6.7	4.2	18.5
25-29	10.5	5.5	14.9
30-34	18.8	4.6	9.4
35-39	25.4	6.0	11.6
40-44	32.6	6.7	8.7
45-49	37.9	7.1	7.3
50-54	40.6	8.7	10.5
55-59	48.0	8.9	13.1
60-64	54.9	11.0	12.8
65-69	50.7	11.8	17.7
70+	50.1	14.6	30.9
Sex			
Male	**11.3**	**8.1**	**18.0**
Female	**21.2**	**8.7**	**13.5**
Poverty Status			
Poor	15.1	8.5	16.1
Non-Poor	17.7	8.6	14.1

Table 4.8 presents the prevalence of chronic or permanent health conditions in Lesotho, as well as the average number of years' people lived with chronic or permanent health conditions and which is delineated by urban and rural division as well as districts. The prevalence of chronic or permanent health conditions was higher for the urban population as opposed to that for the rural population. In rural areas, 15.6 percent of its population lived with chronic or permanent health conditions, having lived with the conditions for an average of 8.5 years. In urban areas, 17.9 percent of its population lived with chronic or permanent health conditions for an average of 8.6 years. However, the chronic conditions tended to be more severe for the rural than urban population, with 16.6 percent of those in rural areas who could not work, be active, or go to school, in turn representing 4.3 percentage points higher than in urban areas at12.3 percent.

The prevalence of chronic or permanent health conditions varied across districts. While 11.8 percent of the population in Mokhotlong lived with chronic or permanent health conditions, the lowest among all districts, 18.7 percent of the population in Mafeteng lived with chronic or permanent health conditions, the highest among all districts.

Table 4.8: Percentage of the population with chronic or permanent health conditions and the average number of years with chronic or permanent health conditions defined by urban/rural and districts

	Percent of the population with any chronic or permanent health conditions	Average number of years with chronic or permanent health conditions	Percent of those with chronic or permanent health conditions that prevented them from working, being active, and studying
Total	**16.4**	**8.5**	**15.0**
Urban/Rural			
Urban	17.9	8.5	12.3
Rural	15.6	8.6	16.6
Districts			
Botha Bothe	15.6	9.8	12.3
Leribe	16.2	7.7	15.8
Berea	17.7	8.5	16.3
Maseru	17.6	8.3	12.6
Mafeteng	18.7	9.4	20.5
Mohale's Hoek	17.8	9.7	12.1
Quthing	13.0	8.5	16.8
Qacha's Nek	14.7	9.1	14.7
Mokhotlong	11.8	8.1	17.1
Thaba-Tseka	12.9	7.8	16.2

4.5 Access to Lifetime, Daily Medication

The Lesotho 2017/18 CMS/HBS survey asked respondents whether they were taking lifetime daily medication, the distance and the length of time they had to travel to receive the renewal script for their medication, the means of transportation, the cost for travel and the cost for medication.

4.5.1 Lifetime Medication and Sex, Urban/Rural, and Poverty Status

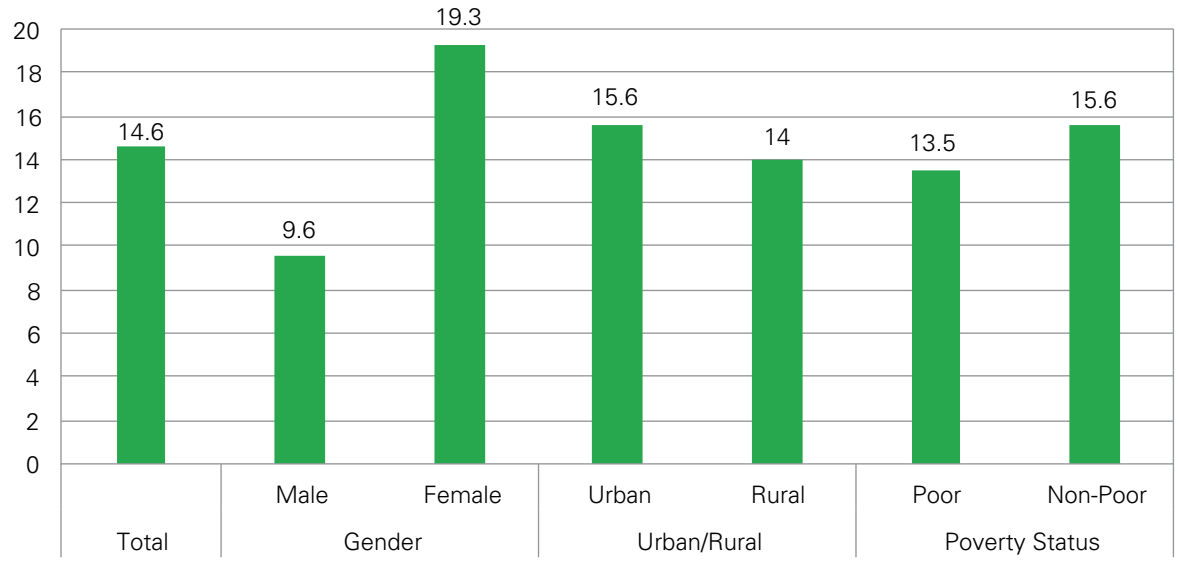
Figure 4.3 presents the distribution of the population who take lifetime daily medication by sex, settlement and poverty status. The results show that, 14.6 percent of the population, or an estimated 292,000 people, took lifetime medication on a daily basis.

It is also reported that females were more likely to take lifetime daily medication than males. The survey indicates that 9.6 percent of the male population took lifetime daily medication, as opposed to 19.3 percent among the female population, which is 9.7 percentage points higher than that of males.

Furthermore, people in urban areas were found to be more likely to take lifetime daily medication than those in rural areas. About 14 percent of the rural population took lifetime daily medication, while 15.6 percent of the urban population took lifetime daily medication.

People living in poverty were less likely to take lifetime daily medication. According to the survey, 12.6 percent of people living in extreme poverty, 14.3 percent of people living in moderate poverty and 15.6 percent of those not living poverty took lifetime daily medication.

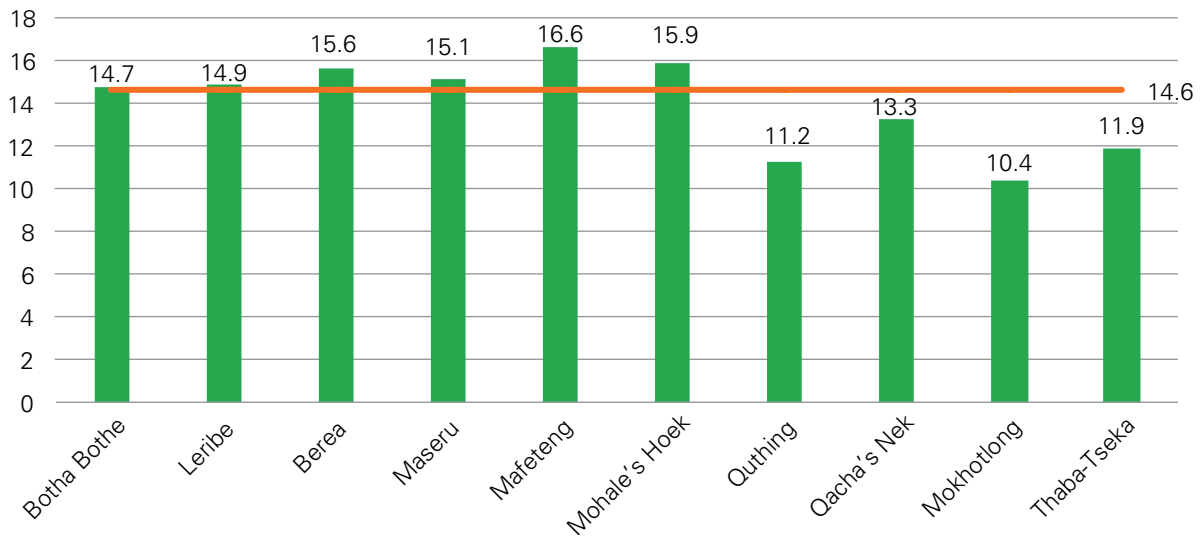
Figure 4.3: Percentage distribution of the population who take lifetime daily medication by sex, urban/ rural and poverty status



4.5.2 Lifetime Medication defined by District

Figure 4.4 presents the percentage distribution of the population taking lifetime daily medication defined by district. The share of the population taking lifetime daily medication varied across districts. The lowest proportion of those taking lifetime medication was reported in Mokhotlong with 10.4 percent, while the highest proportion was reported in Mafeteng, at 16.6 percent.

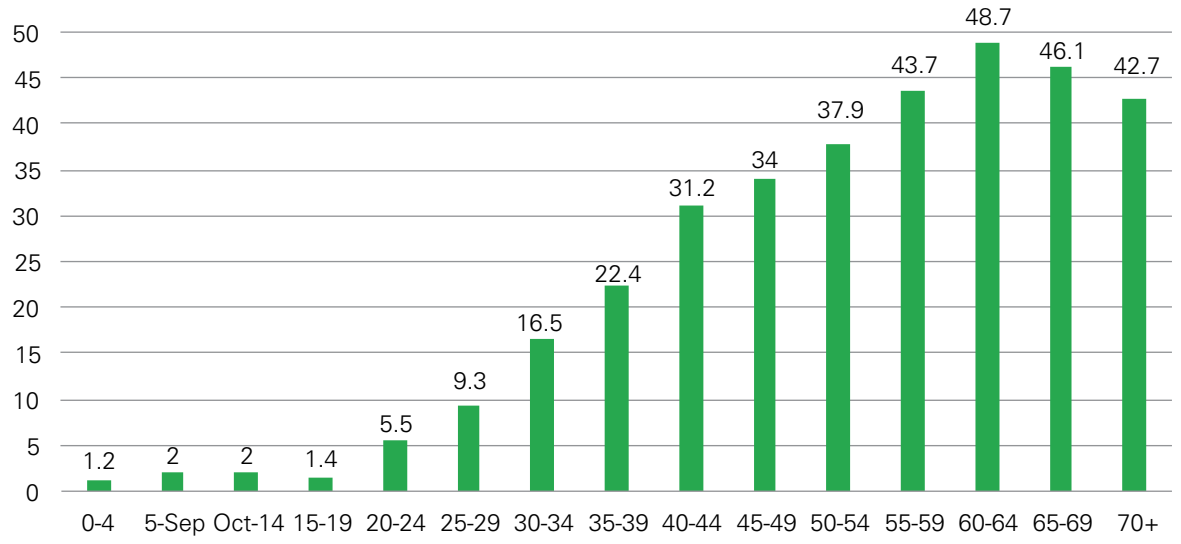
Figure 4.4: Percentage distribution of the population who take lifetime daily medication by district



4.5.3 Lifetime Medication and Age

Figure 4.5 presents the percentage distribution of the population taking lifetime daily medication defied by age group. The results show an increasing trend in the proportion of people taking lifetime daily medication with an increase in age. For example, the proportion of people who took lifetime daily medication increased from 1.2 percent for the children under the age of 5 years to 16.5 percent for people aged between 30 and 34 years and 48.7 percent for those aged between 60 and 64. However, there was a slight decline to 46.1 percent for people aged between 65 and 69, and 42.7 percent for people aged 70 years and over.

Figure 4.5: Percentage distribution of the population taking lifetime daily medication defined by age group



4.6 Access to Health Care Providers

The Lesotho 2017/2018 CMS/HBS survey asked respondents whether they consulted a health care provider or traditional or spiritual healer for any reason during the last four weeks prior to the advent of the survey, what the main reasons for visiting health care providers were, as well as the costs associated with these visits.

Table 4.9 represents the percentage of the population consulting a health care provider and the distribution of those who consulted a health care provider by the type of provider. It shows that overall, 19.8 percent of the population in Lesotho visited a health care provider within the four weeks prior to the survey. Government-owned health care facilities and funded health care providers were reported to be the major health care providers in Lesotho. According to the survey, 21.7 percent of those who consulted a health care provider visited government hospitals, 20 percent visited government health centres, 22.4 percent government clinics, 4.7 percent CHAL hospitals and 11.3 percent visited CHAL clinics, collectively accounting for more than 80 percent of consultations.

In addition to government owned or funded health care facilities, private health care providers, including private hospitals, doctors and pharmacies also played an important role in providing health care to the people of Lesotho. According to the survey, 6.3 percent of those who consulted a health care provider consulted private doctors, 2.6 percent private hospitals and 5.1 percent pharmacies.

Table 4.9: Percentage of the population who consulted a health care provider in the last four weeks and the percentage distribution of those who consulted a health care provider defined by the type of health care provider

		Of those who consulted health providers, percentage who consulted:											
	% of Pop.	Gov't hospital	Gov't Health Centre	Gov't clinic	NGO Clinic	Private hospital	Private doctor	CHAL hospital	CHAL Clinic	Traditional healer	Spiritual healer	Pharmacy	Other
Total	**19.8**	**21.7**	**20.0**	**22.4**	**0.6**	**2.6**	**6.3**	**4.7**	**11.3**	**2.7**	**0.8**	**5.1**	**2.0**
Sex													
Male	15.6	23.0	18.1	23.1	0.3	3.6	5.1	4.8	10.2	3.8	0.6	5.8	1.7
Female	23.7	20.9	21.1	22.0	0.7	2.0	7.0	4.7	11.9	2.0	0.9	4.6	2.2
Urban/Rural													
Urban	20.6	33.6	13.8	14.5	1.1	4.6	8.6	1.5	6.5	1.3	0.8	10.9	2.7
Rural	19.3	15.1	23.4	26.8	0.2	1.5	5.0	6.5	13.9	3.4	0.8	1.8	1.6
Districts													
Botha Bothe	18.0	27.9	17.8	19.2	1.2	1.2	4.8	9.4	8.3	2.7	3.0	4.5	0.0
Leribe	21.4	19.4	18.5	24.2	0.0	2.1	8.4	5.0	13.3	2.5	0.4	3.5	2.6
Berea	20.5	24.8	13.0	23.3	0.0	5.2	6.0	4.8	13.1	1.9	0.4	5.6	1.7
Maseru	19.9	21.8	21.2	15.6	1.5	4.5	7.5	5.6	7.6	2.7	0.7	9.3	1.9
Mafeteng	19.6	20.5	19.6	24.6	0.0	1.3	6.2	1.8	17.6	3.3	1.1	2.9	1.2
Mohale's Hoek	18.2	28.6	15.3	28.7	0.0	1.0	7.1	2.4	8.6	2.8	1.1	2.0	2.5
Quthing	18.2	18.6	26.4	26.7	0.0	0.8	5.2	0.4	13.6	4.4	0.3	1.8	1.8
Qacha's Nek	19.4	22.6	14.0	26.1	0.0	0.5	1.7	5.9	13.1	1.4	1.7	7.9	5.2
Mokhotlong	17.7	27.9	30.0	21.9	2.0	0.0	4.3	0.0	6.6	2.8	0.4	1.7	2.5
Thaba-Tseka	20.2	8.0	32.1	29.8	0.0	0.3	1.3	8.7	13.6	3.1	0.6	1.7	1.0
Poverty Status													
Poor	18.6	18.6	21.3	31.1	0.3	1.0	2.7	5.1	12.6	2.8	0.8	1.7	2.2
Non-Poor	20.9	24.4	18.8	14.9	0.8	4.1	9.4	4.4	10.1	2.5	0.8	8.0	1.8

4.7 Medical Insurance Coverage

The Lesotho 2017/18 CMS/HBS survey asked respondents whether they were covered by any health insurance (Medical Aid) and if yes, whether they were insured through private employers/NGOs, by means of self-insured Medical Aid or were insured through a household member's insurance.

Table 4.10 presents the percentage of the population covered by medical insurance as well as the distribution of those insured by the type of medical insurance. It shows that overall, only 1.3 percent of the total population or an estimated 26,760 persons were covered by medical insurance. Of those covered by medical insurance, 46.2 percent were insured through a household member's insurance, 37.3 percent by a medical aid facilitated through private employers or NGOs and 16.5 percent were self-insured.

The medical insurance coverage was higher for males than for females. According to the survey, only one percent of the female population were covered by medical insurance, while 1.6 percent of males were covered, 0.6 percentage points higher. Most males (43.8 percent) were insured through private employers while 13.8 percent were self-insured. On the other hand, 51.9 percent of females were insured through a household members' insurance.

Table 4.10: Percentage of the population with medical insurance and the percentage distribution of people with medical insurance defined by the type of insurance

	Percent of the population with medical insurance	Estimated Number of people with medical insurance	Percentage distribution of people with medical insurance By types of Medical Insurance		
			Medical aid through private employer/ NGO	Medical aid - self-insured	Through a household member's insurance
Total	**1.3**	**26,760**	**37.3**	**16.5**	**46.2**
Sex					
Male	1.6	15,973	43.8	13.8	42.4
Female	1.0	10,787	27.7	20.4	51.9
Urban/Rural					
Urban	2.9	19,554	27.7	17.5	54.9
Rural	0.5	7,207	63.3	13.8	22.9
Districts					
Botha Bothe	1.4	1,626	16.1	17.2	66.7
Leribe	0.8	2,849	83.2	12.0	4.8
Berea	1.1	2,761	48.8	29.6	21.6
Maseru	2.6	13,711	26.3	13.7	60.0
Mafeteng	0.6	1,000	74.5	11.2	14.3
Mohale's Hoek	1.8	2,980	24.2	19.1	56.7
Quthing	0.6	703	75.5	8.4	16.2
Qacha's Nek	0.6	422	15.0	41.9	43.2
Mokhotlong	0.3	336	100.0	0.0	0.0
Thaba-Tseka	0.3	372	0.0	46.0	54.0
Poverty Status					
Poor	0.4	4,109	35.9	7.6	56.5
Non-Poor	2.2	22,651	37.5	18.1	44.4

The urban population had higher levels of medical insurance coverage than their rural counterparts. In rural areas, only 0.5 percent of the population were covered by medical insurance, mainly through private employers or NGOs (63.3 percent). In urban areas, 2.9 percent of the population was covered by medical insurance, 2.4 percentage points higher than that of rural areas. However, they were insured through a household members' insurance (54.9 percent).

The coverage of medical insurance varied significantly across all districts. Less than 400 people (0.3 percent of the population) in Mokhotlong and Thaba-Tseka were recipient of medical insurance, while over 13,500 people (2.6 percent of the population) in Maseru were covered.

People living in poverty were less likely to have medical insurance. According to the survey, only 0.4 percent of those living poverty were covered by medical insurance, as opposed to 2.2 percent of those not living in poverty.

4.8 Summary

Chapter 4 presents key indicators on general health statuses such as morbidity, health-seeking behaviour, use of health care services and facilities, disability, health insurance coverage, etc. Key insights were noted.

MORBIDITY

24.5 percent of the population sustained illnesses or accidents during the reference period, including 23.8 percent who suffered from illnesses and 0.8 percent who suffered injuries from accidents.

About 65.2 percent of those who suffered from illnesses or accidents could not perform their usual daily activities for at least one day and the average duration for not being able to manage their daily activities was 3.8 days.

Influenza/colds (10.5 percent of the population) was reported as the most prevalent illnesses, followed by headaches (2.5 percent), back or joint pain (2.2 percent), diarrhoea or intestinal inflammation (1.5 percent) and Mouth or dental problem at 1.3 percent.

ACCESS TO TREATMENT

66.9 percent of those who suffered illnesses or accidents received treatment, while the remaining 33.1 percent did not. The main reasons for not receiving treatments were stated as "the illness was minor" (58.5 percent of patients receiving no treatments), followed by "can't afford" (13.4 percent), and "travel is too difficult or costly" (11.5 percent).

DISABILITY

17.1 percent of the population was disabled, having one or more difficulties in seeing, hearing, walking, remembering, washing and communicating. The prevalence of disability increased gradually with age from 5.1 percent for children under the age of 5 to 73.5 percent for older people aged 70 years and over.

ACCESS TO LIFETIME DAILY MEDICATION

14.6 percent of the population, or an estimated 292 000 people, took lifetime medication on a daily basis.

PREVALENCE OF CHRONIC OR PERMANENT HEALTH CONDITIONS

16.4 percent of the population lived with chronic or permanent health conditions, the average number of years that they had lived with chronic or permanent health conditions was 8.5 years, and 15 percent of those with chronic or permanent health conditions could not work, be active, or go to school.

ACCESS TO HEALTH CARE PROVIDERS

19.8 percent of the population had visited a health care provider during the four weeks prior to the survey. The main health care providers are government health care or funded health care providers, including government hospitals, health centres, clinics, CHAL hospitals and CHAL clinics, which collectively provided 80 percent of the consultations to those who required the services of a health care provider.

MEDICAL INSURANCE COVERAGE

Only 1.3 percent of the total population were covered by medical insurance. The urban population had a higher level of medical insurance coverage, with 2.9 percent of the population covered by medical insurance, 2.4 percentage points higher than that of rural areas at 0.5 percent.

Farmers preparing their fields in the old way, Lesotho.

5 Health-Related Behaviours

5.0 Introduction

Results from Chapter 4 illustrate that influenza/cold, headaches, back/joint pain and other diseases not specified were the leading diseases, affecting 44.0, 10.5, 9.2 and 10.5 percent of people in Lesotho, respectively. Effective managing of health behaviours is critical for the prevention and control of these diseases.

The Lesotho 2017/2018 CMS/HBS survey includes a module on monitoring three key health-related behaviours, namely: smoking, substance sniffing and alcohol consumption, in an effort to examine and determine the status of population health behaviours.

5.1 Prevalence of Smoking and Substance Sniffing

The 2017/2018 CMS/HBS survey asked respondents whether any of their household members aged 12 and above were currently smoking or sniffing, how many cigarettes they smoked per day or how many sniffers they sniffed per day, as well as when they started to smoke or sniff, etc.

5.1.1 Prevalence of Smoking and Sniffing Defined by Sex and Age Group

Table 5.1 presents the distribution of the population aged 12 years and above, who smoked or sniffed as defined by age and sex orientation. The survey results

show that at the national level, 22.1 percent of the population aged 12 years and above, was smoking or sniffing, of which 15 percent of the population was smoking and 7.2 percent sniffing during the period of the survey.

The prevalence of smoking was higher among males, while the prevalence of sniffing was higher among females. During the period of the survey, 30.4 percent of the male population aged 12 years and above was smoking, while only 1.1 percent of the female population was smoking. Similarly, 12.9 percent of the female population aged 12 or above was sniffing, compared with only 0.6 percent of the male population.

According to the survey, the prevalence of smoking increased with age from 0.2 percent among the 12 to14 year age group to 24.3 percent of the 30 to 34 year age group and then declining to 6.7 percent for the population aged 70 years and above. The prevalence of sniffing increased from 0.1 percent among the 12 to 14 year age group to 31.4 percent of the population aged 70 years and above.

The survey also indicates that the prevalence of smoking or sniffing was higher in rural than urban areas. In rural areas, 25.5 percent of community was either smoking or sniffing, of which 16.3 percent were smoking and 9.2 percent were sniffing. The Rural Senqu River Valley, in particular, had the highest proportion of people (31.5 percent) that were either smoking or sniffing. In urban areas, 15.9 percent of the population was either smoking or sniffing, where 12.6 percent was smoking and 3.3 percent sniffing.

Across all districts, the prevalence of smoking was similar, varying at around 15 percent of the population. However, the prevalence of sniffing varied significantly across districts. In Leribe, 4.4 percent of its population was sniffing, representing the lowest percentage among all districts. Qacha's Nek had 13.4 percent of its population sniffing; a total of nine percentage points higher than that in Leribe.

Table 5.1: Percentage of population aged 12 and above smoking or sniffing

	Smoking/sniffing	Smoking	Sniffing
Total	**22.1**	**15.0**	**7.2**
Age Group			
12-14	0.2	0.2	0.1
15-19	5.3	5.2	0.1
20-24	16.0	15.6	0.4
25-29	21.7	20.3	1.5
30-34	27.6	24.3	3.4
35-39	29.5	23.6	5.8
40-44	29.8	22.5	7.3
45-49	29.1	20.4	8.8
50-54	35.5	20.0	15.6
55-59	32.5	13.8	18.7
60-64	37.2	14.4	22.8
65-69	38.4	13.7	24.8
70+	38.0	6.7	31.4
Sex			
Male	**31.3**	**30.4**	**1.1**
Female	**13.5**	**0.6**	**12.9**

5.1.2 Prevalence of Smoking and Sniffing by Location:

Table 5.2 presents the distribution of the population aged 12 and above who smoked or sniffed as defined by location. The survey shows that the prevalence of smoking or sniffing was higher in rural than urban areas. In rural areas, 25.5 percent of the rural population were either smoking or sniffing, of which 16.3 percent were smoking and 9.2 percent sniffing. Rural Senqu River Valley, in particular, had the highest proportion of people (31.5 percent) whom were either smoking or sniffing. In urban areas, 15.9 percent of the urban population was either smoking or sniffing, with 12.6 percent smoking and 3.3 percent sniffing.

At district level, the prevalence of smoking was around 15 percent of the population across all districts. However, the prevalence of sniffing varied significantly across districts. The Leribe district reported the lowest proportion (4.4 percent) of those who were sniffing, while Qacha's Nek has the highest share of the population (13.4 percent) who were sniffing. On the other hand, Quthing had the highest proportion (17.5 percent) of people who were smoking while Maseru reported the lowest percentage at 13.8 percent.

Table 5.2: Percentage of population aged 12 and above smoking or sniffing defined location

Location	Smoking/sniffing	Smoking	Sniffing
Urban/Rural			
Urban	15.9	12.6	3.3
Rural	25.5	16.3	9.2
Districts			
Botha Bothe	21.1	15.1	6.0
Leribe	18.8	14.4	4.4
Berea	19.2	13.9	5.3
Maseru	18.6	13.8	4.8
Mafeteng	26.9	17.2	10.0
Mohale's Hoek	25.4	15.6	9.9
Quthing	27.3	17.5	9.9
Qacha's Nek	29.0	15.8	13.4
Mokhotlong	27.6	16.7	11.0
Thaba-Tseka	28.7	16.0	12.8

5.2 The Prevalence of Alcohol Consumption

Drinking too much alcohol weakens the immune system, making the body vulnerable to different chronic diseases. Gender differences in alcohol consumption is a common phenomenon. Additionally, alcohol consumption is also influenced by social and economic factors.

The Lesotho 2017/2018 CMS/HBS survey asked respondents whether their household members consumed alcoholic beverages, the amounts of various of alcoholic beverage brands they consumed, as well as the age at which they began consuming alcohol, at least once per week.

5.2.1 The Prevalence of Alcohol Consumption Defined by Sex and Age

Table 5.3 presents the percentage distribution of the population (aged 12 and above) who drank alcohol and the average age at which they first began drinking as defined by sex and age. The survey shows that 20.9 percent of the population (308, 463 people) aged 12 years and above consumed alcoholic beverages and started drinking regularly at an average age of 25.1 years.

The prevalence of alcohol drinking was higher for males than females and males tended to start to drink regularly at an earlier age. The results from the survey show that 12.1 percent of females drank alcohol and started to drink regularly at an average age of 30 years. However 30.3 percent of males drank alcohol and started to drink regularly at an average age of 23.2 years.

Considering the distribution across the different age groups, the survey shows the age group 35 to- 39 years had the highest alcohol consumption prevalence at 32.8 percent. The age group 30 to 34 years represents the second highest number of alcohol drinkers, with more than 46 000 people consuming alcohol. In general, the prevalence of alcohol drinking tended to initially increase with age, then peaked for the age group 35 to 39 years and declined gradually with age thereafter.

Table 5.3: Percentage distribution of the population (aged 12 years and above) who drank alcohol and the average age when they first drank alcohol defined by sex and age group

	% of population (aged 12+) who drank alcohol	Average age when they first drank alcohol regularly
Total	**20.9**	**25.1**
Sex		
Male	30.3	23.2
Female	12.1	30.0
Age Group		
12-14	0.1	13.0
15-19	3.9	16.2
20-24	14.5	18.4
25-29	23.6	19.9
30-34	30.9	22.2
35-39	32.8	23.6
40-44	31.9	25.7
45-49	27.6	26.3
50-54	32.5	29.2
55-59	29.8	29.9
60-64	29.4	30.8
65-69	31.1	32.1
70+	22.6	37.0

5.2.2 Prevalence of Alcohol Consumption by Location

Table 5.4 presents the distribution of the population aged 12 years and above that consumed alcoholic beverages and the age at which they began drinking alcohol regularly defined by settlement and district.

The prevalence of alcohol consumption was higher (24.2 percent) for urban people than for rural people (19.1 percent) and citizens in urban areas started drinking regularly at an earlier age (23 years) when compared the rural population (26.6 years). Across districts, Quthing had the highest alcohol consumption prevalence (24.1 percent) while Maseru had the highest number of alcohol drinkers (more than 90 000 persons), while Mokhotlong had the lowest alcohol drinking prevalence (17.5 percent) and Qacha's Nek had the lowest number of alcohol drinkers (around 12 000 persons).

Table 5.4: Percentage distribution of the population (aged 12+) who drank alcohol and the average age when they first drank alcohol defined by location

	% of population (aged 12+) who drank alcohol	Average age when they first drank alcohol regularly
Urban/Rural		
Urban	24.2	23.0
Rural	19.1	26.6
Districts		
Botha Bothe	18.9	24.5
Leribe	19.4	23.9
Berea	20.5	24.7
Maseru	23.0	23.9
Mafeteng	18.5	28.3
Mohale's Hoek	21.7	26.8
Quthing	24.1	25.3
Qacha's Nek	22.6	26.2
Mokhotlong	17.5	26.5
Thaba-Tseka	19.4	27.7

5.2.3 The Prevalence of Alcohol Consumption and Poverty Status

Table 5.5 presents the percentage of the population aged 12 years and above that consumed alcoholic beverages, as well as the age at which they began to drink alcohol regularly, defined by district. The survey shows that the prevalence of alcohol consumption was higher for non-poor people (24.8 percent) than for people living in poverty (16.4 percent). However non-poor people started drinking at an earlier age (24.1 years) than those living in poverty (26.8 years).

Table 5.5: Percentage distribution of the population (aged 12+) who drank alcohol and the average age when they first drank alcohol defined by poverty status

Poverty Status	% of population (aged 12+) who drank alcohol	Average age when they first drank alcohol regularly
Poor	16.4	26.8
Non-Poor	24.8	24.1

5.3 Summary

Chapter 5 includes a module focussed on three key health-related behaviours, re: smoking, substance sniffing and alcohol consumption, with a view examine the status of population health behaviours. Several insights have been revealed from these results.

SMOKING AND SNIFFING:

22.1 percent of the population aged 12 years and above was smoking or sniffing, of which 15 percent was smoking, while 7.2 percent was sniffing. The prevalence of smoking was higher for males (34 percent) than females (1.1 percent), while the prevalence of sniffing was higher among females (12.9 percent) than for males (0.6 percent). The prevalence of smoking or sniffing was also higher in rural areas (25.5 percent) when compared to in urban areas at 15.9 percent.

ALCOHOL CONSUMPTION:

20.9 percent of the population aged 12 years and above consumed alcoholic beverages and they started drinking regularly at an average age of 25.1 years. The prevalence of alcohol consumption was higher for males (30.3 percent) than females (12.1 percent) and was higher among the urban population (24.2 percent) when compared to the rural population at 19.1 percent.

6

6 Economic Characteristics

6.0 Introduction

Economic activity refers to any type of work performed by individuals to earn a living. This chapter covers all persons aged 10 years and older. It also indicates the working status of those persons, either working for pay for someone (but who is not a member of the household), an enterprise, company, government and paid domestic work, even if the activity was performed for only an hour. Employed individuals were those persons permanently engaged, temporary wage earners, working members of a cooperation, working proprietors and unpaid family workers

It further explores the employment status of the population in Lesotho. The results focus on the types of employers for salary or wage earners (central government, parastatals, NGOs, private households and community projects). In addition, it identified whether the work/job was permanent, temporary, casual and seasonal, as well the working hours, number of days worked and months/ years in the job.

6.1 Concepts

Working-age Population comprises all persons aged 15 years and above. It includes both the economically active inactive population.

Economically Active Population (labour force) comprises all persons in the working-age population who were employed or unemployed during the reference period of the survey. Labour force represents the population (15 years and older) available for the production of goods and services.

Economically Inactive Population (outside labour force) comprise all persons in the working-age population who are neither employed nor unemployed.

Labour Force Participation Rate is defined as the proportion of the working-age population that is in the labour force, while inactive rate is defined as the proportion of the working-age population that is outside the labour force.

Employment Rate is defined as the percentage of the labour force that is employed, while unemployment rate is defined as the percentage of the labour force that is unemployed.

6.2 Labour Force Participation

Table 6.1 presents the distribution of the working-age population by age, sex and labour force participation. About 52.9 percent of working age citizens were in the labour force during the survey reference period, and 47.1 percent of them were economically inactive and did not participate in the labour force.

The age groups between the 30 to 34 years, 35 to 39 years and 40 to 44 years had the highest labour force participation rates, with over 70 percent of the population in the labour force. However, the age group 70 years and above had the lowest labour force participation rate at 14.8 percent. Labour force participation rates increased initially from 19.1 percent for the age group 15 to 19 years to 73.9 percent for the age group 30 to 34 years and remained at around 74.5 percent for the age groups 35 to 39 and 40 to 44 years and again started declining from 71.1 percent for the age group 45 to 49 years to 49.0 percent for the age group 60 to 64 years.

The results also show that the female working-age population reported a lower labour force participation rate than the male working-age population. The survey indicates that 58.6 percent of the male working-age population were in the labour force. However, only 47.7 percent of the female working-age population were in the labour force, comprising of 10.9 percentage points lower than that for their male counterparts.

Table 6.1: Labour force participation of the population aged 15 years and above defined by age and sex

	Size of Working-age population	Labour force participation rate (percent of working-age population)	Economically inactive (percent of Working-age population)
Total	**1,337,588**	**52.9**	**47.1**
Age Group			
15-19	205,209	19.1	80.8
20-24	182,699	45.0	54.9
25-29	169,840	66.3	33.7
30-34	148,819	73.9	26.1
35-39	130,692	74.5	25.5
40-44	96,739	74.5	25.5
45-49	76,183	71.1	28.9
50-54	72,894	65.4	34.6
55-59	60,228	56.8	43.2
60-64	54,920	49.0	51.0
65-69	44,934	38.7	61.4
70+	94,429	14.8	85.1
Sex			
Male	**643,648**	**58.6**	**41.4**
Female	**693,941**	**47.7**	**52.3**

Table 6.2 presents the distribution of the working-age population by labour force participation and educational attainment. According to the survey, 46.1 percent of people without any formal education and 48.9 percent of people with only primary education were active within the labour force, while 77.5 percent of people with a university education were part of the labour force, approximately 30 percentage points or so higher than the first and second groupings.

Table 6.2: Percentage distribution of the working age population defined by labour force participation and educational status

Educational Status	Size of Working-age population	Labour force participation rate (percent of working-age population)	Economically inactive (percent of Working-age population)
None	107,308	46.1	53.9
Primary	634,665	48.9	51.1
Sec/ high school	486,615	54.4	45.6
Vocational/ tech (after primary)	1,852	76.9	23.1
Vocational/ tech (after secondary)	1,738	62.7	37.3
Vocational/ tech (after high school)	29,459	74.4	25.5
University	67,003	77.5	22.5
Other	8,948	75.0	25.0

Table 6.3 presents the distribution of the working age population by settlement, district and labour force participation. The survey confirmed that labour force participation varied by settlement. The working-age population in urban areas had a higher proportion (64.9 percent) of labour force participation than irural areas (46.4 percent), which translates to 18.5 percentage points lower than in urban areas. Labour force participation also varied considerably across the districts. Maseru had the highest labour force participation rate at 60.2 percent, while Thaba-Tseka and Mokhotlong had the lowest labour participation rates at 44.5 and 44.3 percent, respectively.

Table 6.3: Percentage distribution of the working age population defined by labour force participation, settlement and district

Settlement/District	Size of Working-age population	Labour force participation rate (percent of working-age population)	Economically inactive (percent of Working-age population)
Urban/Rural			
Urban	472,557	64.9	35.1
Rural	865,031	46.4	53.6
Districts			
Botha Bothe	77,696	51.3	48.7
Leribe	222,880	53.2	46.9
Berea	177,058	54.3	45.7
Maseru	358,569	60.2	39.8
Mafeteng	120,736	47.7	52.4
Mohale's Hoek	111,597	49.7	50.3
Quthing	76,081	50.8	49.2
Qacha's Nek	47,351	45.1	54.9
Mokhotlong	60,126	44.3	55.7
Thaba-Tseka	85,494	44.5	55.5
Regions			
Maseru Urban	204,773	68.7	31.3
Other Urban	267,784	62.0	38.0
Rural Lowlands	432,442	49.3	50.7
Rural Foothills	129,752	41.1	58.9
Rural Mountains	208,939	44.9	55.1
Senqu River Valley	93,898	43.7	56.3

Labour force participation furthermore varies in terms of poverty status. According to the survey (*Table 6.4*), 59.9 percent of non-poor people were part of the labour force, as compared to 44.6 percent of those living in poverty whom were, which relates to 15.3 percentage points lower.

Table 6.4: Percentage distribution of the working age population defined by labour force participation, poverty status and income quintiles

Poverty Status/Income Quintiles	Size of Working-age population	Labour force participation rate (percent of working-age population)	Economically inactive (percent of Working-age population)
Poverty Status			
Poor	607,801	44.6	55.4
Extreme	285,205	43.8	56.2
Moderate	322,596	45.3	54.7
Non-Poor	729,787	59.9	40.1
Income Quintiles			
1st	289,211	39.6	60.4
2nd	286,685	43.1	56.9
3rd	275,004	52.7	47.3
4th	245,600	63.0	37.0
5th	241,089	70.6	29.4

Table 6.5 represents the distribution of the population aged 15 years and above by labour force participation status and sex. Females with formal education, who had any schooling through the formal and government recognised education system, were significantly more likely to participate in the labour force. Approximately 26.3 percent of working-age females without any formal education were part of the labour force, which relates to 24.8 percentage points lower than the 51.1 percent for their male counterparts. For working-age females with primary education, 41.9 percent were in the labour force as compared to 56.5 percent of males with the same level of education.

For working-age females with secondary or high school education, 50.2 percent participated in the labour force, which was ten percentage points lower than the 60.2 percent for males. For working age females with a university education, 75.7 percent participated in the labour force and only 4.7 percentage points lower than that of males with university education.

Table 6.5: Percentage distribution of the working age population defined by labour force participation status, sex, age group and education

	Male			Female		
	Working-age population	Labour force participation rate (percent)	Economically inactive (percent)	Working-age population	Labour force participation rate (percent)	Economically inactive (percent)
Total	**643,648**	**58.6**	**41.4**	**693,941**	**47.7**	**52.3**
Age Group						
15-19	111,211	23.0	77.0	93,998	14.6	85.4
20-24	92,811	49.5	50.5	89,888	40.6	59.5
25-29	79,621	71.5	28.4	90,220	61.6	38.4
30-34	76,526	80.3	19.7	72,292	67.2	32.8
35-39	70,316	79.6	20.4	60,377	68.6	31.4
40-44	49,178	80.1	19.9	47,562	68.8	31.2
45-49	35,673	75.8	24.2	40,510	66.8	33.2
50-54	32,857	71.9	28.1	40,037	60.0	40.0
55-59	25,673	64.1	35.8	34,554	51.2	48.8
60-64	23,376	46.9	53.1	31,544	50.6	49.4
65-69	18,073	44.5	55.5	26,861	34.7	65.3
70+	28,333	20.3	79.7	66,096	12.5	87.5
Education						
None	85,822	51.1	48.9	21,486	26.3	73.7
Primary	306,240	56.5	43.5	328,425	41.9	58.1
Sec/ high school	207,473	60.2	39.8	279,141	50.2	49.8
Vocational/ tech (after primary)	961	89.0	11.0	891	63.9	36.1
Vocational/ tech (after secondary)	329	100.0	0.0	1,409	54.0	46.0
Vocational/ tech (after high school)	14,173	79.0	21.0	15,287	70.3	29.7
University	25,995	80.4	19.6	41,009	75.7	24.3
Other	2,656	84.3	15.7	6,292	71.2	28.9

The results further indicate that females had a particularly lower labour force participation rate than males in the rural areas. According to the survey (*Table 6.6*), 39.6 percent of working-age females in rural areas were active within the labour forces, 22.0 percentage points lower than females in urban areas.

Table 6.6: Distribution of the working age population defined by labour force participation status, sex and location

	Male			Female		
	Working-age population	Labour force participation rate (percent)	Economically inactive (percent)	Working-age population	Labour force participation rate (percent)	Economically inactive (percent)
Urban/Rural						
Urban	213,491	69.2	30.7	259,066	61.3	38.7
Rural	430,156	53.3	46.7	434,875	39.6	60.4
Districts						
Botha Bothe	37,502	57.3	42.8	40,195	45.9	54.1
Leribe	110,334	59.1	40.8	112,546	47.2	52.8
Berea	81,369	60.8	39.2	95,689	48.7	51.3
Maseru	166,167	63.7	36.2	192,401	57.1	42.8
Mafeteng	60,208	56.3	43.7	60,528	39.0	61.0
Mohale's Hoek	52,922	57.3	42.7	58,675	42.7	57.2
Quthing	36,369	59.0	41.0	39,712	43.3	56.8
Qacha's Nek	23,054	51.3	48.7	24,297	39.3	60.7
Mokhotlong	31,652	48.4	51.6	28,474	39.9	60.1
Thaba-Tseka	44,071	50.2	49.8	41,423	38.6	61.4
Regions						
Maseru Urban	91,051	72.1	27.9	113,722	65.9	34.1
Other Urban	122,440	67.1	32.9	145,344	57.7	42.3
Rural Lowlands	211,879	56.7	43.3	220,563	42.2	57.8
Rural Foothills	65,452	49.9	50.1	64,300	32.1	67.9
Rural Mountains	106,951	49.8	50.2	101,989	39.8	60.2
Rural Senqu River Valley	45,874	50.8	49.2	48,023	36.9	63.1

Table 6.7 represents the percentage distribution of the working age population by labour force participation status, sex and poverty status. These results confirm that both males and females living in poverty are less likely to participate in the labour force than their counterparts who are not living in poverty.

Table 6.7: Percentage distribution of the working age population defined by labour force participation status, sex and poverty status

	Male			Female		
	Working-age population	Labour force participation rate (percent)	Economically inactive (percent)	Working-age population	Labour force participation rate (percent)	Economically inactive (percent)
Total	**643,648**	**58.6**	**41.4**	**693,941**	**47.7**	**52.3**
Poverty Status						
Poor	298,792	49.6	50.4	309,009	39.8	60.2
Extreme	140,531	48.8	51.2	144,673	39.0	61.0
Moderate	158,260	50.4	49.7	164,336	40.5	59.5
Non-Poor	344,856	66.4	33.6	384,932	54.0	46.0
Income Quintiles						
1st	120,638	49.0	51.0	118,214	41.8	58.2
2nd	119,795	47.9	52.1	126,603	36.3	63.7
3rd	127,376	54.4	45.5	139,403	42.9	57.1
4th	129,490	61.6	38.5	146,954	50.4	49.6
5th	141,150	77.4	22.6	157,376	63.6	36.4

6.3 Youth Labour Force Participation

Table 6.8 indicates the distribution of the youth population by labour force participation status. It shows that youth had a lower labour force participation rate in general. According to these results, 31.3 percent of the youth population was in the labour force, 21.6 percentage points lower than the national average at 52.9. For youth aged between 15 and 19 in particular, only 19.1 percent were in the labour force.

Table 6.8: Percentage distribution of the youth population defined by labour force participation status

	Youth population	Labour Force Participation rate (percent of the youth population)	Economically inactive rate (percent of the youth population)
Total	**387908**	**31.3**	**68.6**
Age Group			
15-19	205209	19.1	80.8
20-24	182699	45.1	54.9
Sex			
Male	204022	35.0	65.0
Female	183886	27.3	72.7

6.4 Main Reasons for Being Inactive

The survey asked respondents to identify the main reasons for not trying to find work or start a business in the last 30 days. A total of 18 reasons were listed in the survey, including: "awaiting the season for work"; "waiting to be recalled to former job"; "health reasons"; "pregnancy"; "disabled or unable to work (handicapped)"; "housewife/homemaker (family considerations/childcare)"; "undergoing training to help find work/apprenticeship/internship"; "no jobs available in the area"; "lack of money to pay for transport to look for work"; "unable to find work requiring his/her skills"; "lost hope of finding any kind of work"; "no transport available"; "scholar or student"; "retired"; "too old to work"; "too young to work"; "waiting to hear from applications" and other reasons.

Table 6.9 presents the distribution of those within the working-age population who are not in the labour force providing reasons for being inactive. The results show that 30.7 percent of those not in the labour force, were "scholars or students", 9.3 percent were "housewifes/homemakers (family consideration)", 13.9 percent were "too old to work", 6.1 percent had "no jobs available in the area", while 5.6 percent were not working due to "health reasons".

In addition, 43.8 percent of males and 24.2 percent of females could not participate in the labour market due to studies. However, 38.6 percent of females ascribed their non-participation to homemaking, while 9.4 percent of males considered the lack of job opportunities as one of the main reasons for being inactive.

In rural areas, the main reasons for not participating in the labour market were stated as homemaking (30.9 percent), studying (25.7 percent) and old age (16.3 percent). Similarly, 7.4 percent of the rural population stated a lack of job opportunities at the primary reason for being inactive.

Studying at school is the main reason for youth not participating in the labour force. The survey shows that 77.1 percent of the age group 15 to19 years and 36.8 percent of the age group 20 to 24 years who were not in the labour force were studying. On the other hand, being a housewife or homemaker is the main reason provided for non-participation of those aged between 25 and 69 years in the labour market.

Table 6.9: Percentage distribution of the economically inactive population by reasons provided

	Total	Sex		Education					location		Poverty Status	
		Male	Female	None	Primary	Sec/high school	TVET (post High school)	University	Urban	Rural	Poor	Non-Poor
Inactive pop.	629,550	266,481	363,069	57,838	324,129	221,700	7,521	15,051	165,896	463,734	336,625	293,005
Scholar or student	30.7	43.8	24.2	0.9	17.3	48.5	53.2	64.1	42.0	25.7	25.3	36.5
Housewife/ homemaker	29.3	10.6	38.6	17.1	33.6	27.9	19.8	14.9	25.8	30.9	31.6	26.9
Too old to work	13.9	10.1	15.8	42.9	21.4	1.3	0.0	2.1	8.6	16.3	15.5	12.2
No jobs available in the area	6.1	9.4	4.5	7.8	7.4	4.8	2.2	2.2	2.8	7.6	8.1	4.0
Health reasons	5.6	6.4	5.2	13.3	7.9	1.9	1.1	3.0	3.7	6.4	6.0	5.2
Waiting to hear from applications	1.8	2.5	1.4	0.7	0.4	3.5	3.4	1.0	2.1	1.6	1.9	1.7
Pregnancy	1.7	0.0	2.5	0.4	1.6	1.9	1.8	0.9	1.5	1.7	1.8	1.4
Disabled or unable to work	1.6	2.8	1.0	9.6	1.6	0.5	0.0	0.0	1.7	1.6	1.9	1.3
Retired	1.2	2.1	0.8	0.7	1.0	0.8	4.5	8.2	2.7	0.5	0.4	2.1
Lost hope of finding any work	1.1	2.0	0.6	2.2	1.0	1.1	0.0	0.0	1.7	0.8	1.1	1.1
Lack of money to pay for transport to l	0.7	1.0	0.6	0.7	0.7	0.8	1.2	0.0	0.3	0.9	1.0	0.4
Awaiting the season for work	0.6	1.0	0.4	1.1	0.6	0.5	0.8	0.9	0.4	0.7	0.5	0.7
Waiting to be recalled to the former job	0.6	1.1	0.3	0.0	0.7	0.5	0.0	0.0	0.5	0.6	0.4	0.8
Unable to find work requiring his/her s	0.5	0.7	0.3	0.0	0.4	0.4	8.2	0.0	0.6	0.4	0.3	0.6
Too young to work	0.5	0.6	0.4	0.0	0.5	0.5	0.0	0.0	0.6	0.4	0.5	0.4
Undergoing training to help find work/	0.2	0.2	0.2	0.0	0.1	0.4	0.0	0.9	0.6	0.1	0.0	0.4
No transport available	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.1	0.1	0.0
Other reason	3.9	5.6	3.0	2.6	3.7	4.5	3.9	1.8	4.3	3.7	3.6	4.2

6.5 Total Employment

6.5.1 Overall Employment

Table 6.10 presents the total number of persons employed, youth employment, male and female employment, as well as their distributions by different categories. The survey shows that an estimated 603.8 thousand people (45 percent of the working-age population) were employed. Those in prime working age (aged between 25 and 54 years) accounted for 71.0 percent (cumulatively) of the total employment space. Females accounted for 46.5 percent of total employment and males 53.5 percent. There were 88 211 youth, aged between 15 and 24 in employment, accounting for 14.6 percent of total employment. Approximately 37.0 percent of female youth were employed, while their male counterparts accounted for 63.0 percent.

More than half of the population had only primary and no formal education. The survey reveals that 7.4 percent of employees had no formal education, 44.0 percent only primary education while 36.4 percent had secondary education, 3.5 percent (cumulatively) vocational training and 7.6 percent a university education. Employed females had a higher educational achievement than their male counterparts where 54.7 percent of females possessed at least secondary education, compared with 41.4 percent for males in employment.

Rural employment accounted for more than half of total employment during the period of the survey. Rural employment was concentrated mainly in service and primary sectors (Agriculture), accounting for 55.2 percent of the total employment force. Urban employment was concentrated in service and industrial sectors, accounting for 44.8 percent of total employment. At district level, Maseru had the highest number of people who were employed, accounting for 31.3 percent of the total employment force, which is estimated at 189 000 persons in employment, the highest of all the districts. Furthermore, Qacha's Nek had an estimated 18 376 persons in employment, accounting for 3 percent of total employment, which is also the lowest percentage among all districts.

A significant number of people were living in poverty, despite being employed. The survey shows that 35.5 percent of the population lived in poverty yet were employed, with 15.5 percent in extreme and 20 percent in moderate poverty. 44.3 percent of the employed youth apparently also lived in poverty.

Table 6.10: Percentage distribution of the employed population defined by age, sex, educational attainment, district, settlement, poverty status and income quintiles

	All Employment		Youth		Males		Females	
	Size	Percent of the total employment	Size	Percent of youth	Size	Percent of Males	Size	Percent of Females
Total	**603,787**	**100.0**	**88,211**	**100.0**	**323,246**	**100.0**	**280,540**	**100.0**
Sex								
Male	323,246	53.5	55,611	63.0				
Female	280,540	46.5	32,601	37.0				
Education								
None	44,498	7.4	3,668	4.2	39,150	12.1	5,347	1.9
Primary	265,940	44.0	43,670	49.5	148,143	45.8	117,797	42.0
Sec/ high school	220,036	36.4	38,133	43.2	104,573	32.4	115,464	41.2
Vocational/ tech (after primary)	1,339	0.2	290	0.3	855	0.3	484	0.2
Vocational/ tech (after secondary)	921	0.2	0.0	0.0	161	0.0	760	0.3
Vocational/ tech (after high school)	18,926	3.1	1,129	1.3	10,228	3.2	8,698	3.1
University	45,832	7.6	1,322	1.5	17,899	5.5	27,933	10.0
Other	6,295	1.0	0.0	0.0	2,238	0.7	4,057	1.4
Urban/Rural								
Urban	270,753	44.8	28,806	32.7	133,268	41.2	137,486	49.0
Rural	333,033	55.2	59,405	67.3	189,978	58.8	143,055	51.0
Districts								
Botha Bothe	31,474	5.2	2,839	3.2	17,122	5.3	14,352	5.1
Leribe	101,357	16.8	15,089	17.1	56,213	17.4	45,144	16.1
Berea	81,046	13.4	10,108	11.5	42,326	13.1	38,721	13.8
Maseru	189,259	31.3	23,370	26.5	92,432	28.6	96,826	34.5
Mafeteng	46,545	7.7	7,141	8.1	27,733	8.6	18,812	6.7
Mohale's Hoek	46,975	7.8	7,681	8.7	26,008	8.0	20,967	7.5
Quthing	34,207	5.7	7,788	8.8	19,135	5.9	15,072	5.4
Qacha's Nek	18,376	3.0	3,138	3.6	10,309	3.2	8,067	2.9
Mokhotlong	23,222	3.8	4,953	5.6	13,474	4.2	9,748	3.5
Thaba-Tseka	31,325	5.2	6,106	6.9	18,494	5.7	12,831	4.6
Poverty Status								
Poor	214,395	35.5	39,101	44.3	117,719	36.4	96,676	34.5
Non-Poor	389,392	64.5	49,111	55.7	205,527	63.6	183,864	65.5

6.5.2 Employment by Main Industry

Table 6.10 presents the distribution of the working population by main economic activities, which were grouped into five major industries, namely: Agriculture, Industry, Construction, Services and Extra-Territorial Organisations. It shows that service-related jobs accounted for 47.9 percent of the total employment market, industrial and agricultural jobs accounting for 22.7 percent and 20.4 percent of the total employment bracket respectively, while construction-related jobs accounted for 8.8 percent and jobs related to the activities of international organisations accounting for 0.2 percent.

Female employment was concentrated within the services and industrial sectors, with service-related jobs accounting for 62.0 percent, while 23.5 percent were employed in industrial jobs and agricultural and construction jobs accounted for 13.2 and 1.2 percent respectively.

Male employment was distributed across several sectors, including service-related (35.6 percent), agricultural (31.0 percent), as well as industrial (17.7 percent) and construction jobs (15.4 percent).

Urban employment was concentrated in the service and industrial sectors, both accounting for 58.6 and 26.7 percent respectively. On the other hand, agricultural and construction sectors recorded lower shares, accounting for 7.1 and 7.3 percent respectively. Rural employment was concentrated in the services (39.1 percent) and agriculture sectors (35.4 percent) while industrial and construction jobs accounted for 15.3 and 10.1 percent respectively.

Table 6.11: Percentage distribution of the employed population defined by age, sex, educational attainment, district, settlement, poverty status and income quintiles

	ALL	Agriculture	Industry	Construction	Services	Extraterritorial organisations
Total	**603,787**	**22.7**	**20.4**	**8.8**	**47.9**	**0.2**
Sex						
Male	323,246	31.0	17.7	15.4	35.6	0.3
Female	280,540	13.1	23.5	1.2	62.0	0.2
Education						
None	44,498	51.6	12.8	14.0	21.7	0.0
Primary	265,940	32.7	19.7	9.9	37.7	0.0
Sec/ high school	220,036	10.8	27.0	7.4	54.6	0.2
Vocational/ tech (after primary)	1,339	27.5	33.9	0.0	38.7	0.0
Vocational/ tech (after secondary)	921	0.0	22.3	17.4	60.2	0.0
Vocational/ tech (after high school)	18,926	5.8	9.3	15.1	69.0	0.7
University	45,832	3.6	6.9	2.6	85.7	1.2
Other	6,295	3.0	2.3	5.6	87.7	1.4
Urban/Rural						
Urban	270,753	7.1	26.7	7.3	58.6	0.4
Rural	333,033	35.4	15.3	10.1	39.1	0.1
Districts						
Botha Bothe	31,474	22.0	10.8	16.5	50.4	0.3
Leribe	101,357	18.1	32.5	7.7	41.6	0.1
Berea	81,046	23.3	15.9	8.6	51.5	0.7

	ALL	Agriculture	Industry	Construction	Services	Extraterritorial organisations
Maseru	189,259	11.5	25.6	7.6	55.2	0.1
Mafeteng	46,545	24.7	17.3	10.1	47.5	0.4
Mohale's Hoek	46,975	33.6	11.0	10.9	44.2	0.2
Quthing	34,207	40.4	10.4	8.6	40.6	0.0
Qacha's Nek	18,376	37.6	10.3	8.4	43.8	0.0
Mokhotlong	23,222	37.2	10.5	8.4	43.9	0.0
Thaba-Tseka	31,325	45.8	14.7	8.4	31.2	0.0
Poverty Status						
Poor	214,395	35.5	17.0	9.6	37.9	0.0
Non-Poor	389,392	15.7	22.3	8.4	53.3	0.3

6.5.3 Employment by Main Industry

Table 6.11 shows the percentage distribution of employment by main occupations, age, educational attainment, sex, districts, settlement and poverty status. The main types of occupation were sorted into ten groups, namely; the armed forces, legislators, senior officials and managers, professionals, technicians and associated professionals, clerks, service workers, shop and market sales workers, skilled agricultural and fishery workers, craft and related trade workers, plant and machinery operators and assemblers, as well as elementary occupations.

Overall, elementary occupations; craft and related trade workers; service workers and shop and market sales workers; skilled agricultural and fishery workers and plant and machine operators as well as assemblers were the five most important occupations in Lesotho, constituting 85.2 percent of the total employment work force. The occupation group with the highest percentage of employment was elementary occupations with 35.6 percent. This was followed by craft and related trade workers (16.3 percent), service workers and shop and market sale workers (13.1 percent), skilled agricultural and fishery workers (10.6 percent) and plant and machine operators as well as assemblers, accounting for 9.6 percent. The remaining categories accounted for 14.8 percent of the total employment market, where professionals in particular, accounted for 5.8 percent of the labour force.

Male employment was concentrated in those five occupations identified at the national level, accounting for 88.4 percent of total employment occupied by males. Female employment on the other hand, was concentrated within elementary occupations (41 percent), service workers and shop and market sale workers (15.3 percent), craft and related trade workers (14.9 percent), professionals (8.7 percent), and skilled agricultural and fishery workers at 7.2 percent.

Urban employment was concentrated mainly in elementary occupations (22.8 percent), craft and related trade workers (20.7 percent), service workers, shop and market sale workers (17.6 percent) and plant and machine operators as well as assemblers at12.1 percent. The occupations with the smallest proportions included professionals (8.4 percent), as well as technicians and associated professionals (5.7 percent). Rural employment was also mostly centred in elementary occupations (46.0 percent), skilled agricultural and fishery workers (15.8 percent), craft and related trade workers (12.7 percent), service workers, shop and market sale workers (9.5 percent) and plant and machine operators as well as assemblers at 7.5 percent, cumulatively accounting for 84.0 percent of rural employment numbers.

Table 6.12: Percentage distribution of the employed population defined by major occupation, age, sex, educational attainment, district, settlement, poverty status and income quintiles

	Total employment	Armed forces	Legislators, senior officials and manager	Professionals	Technicians and associated professional	Clerks	Service workers and shop and market sale workers	Skilled agricultural and fishery worker	Craft and related trade workers	Plant and machine operators and assembler	Elementary occupations
Total	**603,787**	**0.6**	**2.4**	**5.8**	**3.7**	**2.3**	**13.1**	**10.6**	**16.3**	**9.6**	**35.6**
Sex											
Male	323,246	1.0	2.4	3.3	3.1	1.8	11.2	13.5	17.4	15.3	31.0
Female	280,540	0.0	2.4	8.7	4.5	3.0	15.3	7.2	14.9	2.9	41.0
Education											
None	44,498	0.0	0.6	0.3	0.8	0.3	6.0	21.5	12.4	6.1	51.9
Primary	265,940	0.0	0.8	0.3	1.5	0.6	10.6	14.9	15.0	9.4	46.8
Sec/high school	220,036	1.3	1.3	3.1	4.1	3.1	18.3	5.7	21.0	12.9	29.1
Vocational/ tech (after primary)	1,339	0.0	0.0	16.5	0.0	0.0	12.4	27.5	33.9	0.0	9.8
Vocational/ tech (after secondary)	921	0.0	10.3	26.7	0.0	0.0	0.0	0.0	62.9	0.0	0.0
Vocational/ tech (after high school)	18,926	0.0	8.7	24.0	13.0	5.0	16.4	3.1	17.0	4.9	8.0
University	45,832	0.8	14.9	40.9	13.1	9.5	8.3	2.6	4.3	1.9	3.8
Other	6,295	0.0	4.3	55.8	11.9	2.1	15.9	3.0	5.6	0.0	1.5
Urban/Rural											
Urban	270,753	1.1	3.4	8.4	5.7	3.8	17.6	4.3	20.7	12.1	22.8
Rural	333,033	0.1	1.5	3.6	2.1	1.2	9.5	15.8	12.7	7.5	46.0
Districts											
Botha Bothe	31,474	0.0	2.1	8.3	3.9	1.6	15.2	11.3	15.6	7.3	34.5
Leribe	101,357	0.0	1.0	4.6	3.2	1.5	11.2	7.3	22.6	13.1	35.4
Berea	81,046	0.4	3.3	7.4	5.6	3.8	14.6	13.8	13.0	7.6	30.4
Maseru	189,259	1.5	3.7	6.2	5.1	2.8	15.6	5.8	20.2	11.4	27.8
Mafeteng	46,545	0.0	2.5	5.5	2.4	2.4	12.2	11.1	13.5	9.9	40.6
Mohale's Hoek	46,975	0.0	1.4	5.6	2.3	1.8	11.6	16.0	10.1	8.9	42.1
Quthing	34,207	0.2	0.7	3.0	1.1	1.8	9.8	11.0	10.8	6.1	55.6
Qacha's Nek	18,376	0.7	0.6	5.1	3.0	1.1	10.9	14.0	11.2	5.2	48.2
Mokhotlong	23,222	0.0	2.0	4.6	1.6	1.8	13.7	18.3	8.4	4.4	45.4
Thaba-Tseka	31,325	0.0	0.8	5.8	1.7	1.0	6.5	24.7	9.7	4.9	44.8
Poverty Status											
Poor	214,395	0.1	0.7	2.2	2.1	1.3	9.9	16.2	14.2	5.4	48.0
Non-Poor	389,392	0.8	3.3	7.8	4.7	2.9	14.9	7.5	17.4	11.9	28.8

6.6 Hours of Work

The 2017/2018 CMS/HBS survey asked each employed person to report on the number of days per week or the number of hours per working day he or she usually worked in his or her main employment field/activity.

6.6.1 Hours Worked

Tables 6.13 to *6.15* present the percentage distribution of the employed population by working hours, age, sex, educational attainment, district, poverty status and industry.

Overall, the working population worked an average of 47.1 hours per week, where 56.5 percent of those employed worked more than 45 hours per week, and 21.3 percent worked between 40 and 45 hours per week.

The average weekly working hours displayed a decreasing trend as age increased. Youth aged between 15 and 19 years worked the longest hours, averaging 51.6 hours per week, of which 73.9 percent of employees worked more than 45 hours per week. The average hours worked declined to 45 hours per week for the working population aged between 35 and 39 years, where 57.3 percent of the latter worked more than 45 hours per week. For age groups 55 to 59 and 60 to 64, the average weekly hours worked declined further to 40.6 and 38.5 hours per week respectively.

Female workers, worked slightly shorter hours than their male counterparts. The survey shows that females worked for on average, 46.4 hours per week, of which 53.9 percent worked more than 45 hours per week. On the other hand, males worked for an average of 47.7 hours per week, whereas 58.8 percent worked more than 45 hours per week. Females worked significantly fewer hours per week in the agriculture and construction sectors, with an average of 30.6 hours and 37 hours, respectively. This represents 15.6 and 7.5 hours lower than hours worked than males working in the same sectors.

People living in poverty worked shorter hours than people not living in poverty. Those not living in poverty worked an average of 48.6 hours per week, with those living in extreme poverty working an average of 43.2 hours per week and people in moderate poverty working an average of 45.1 hours per week.

Table 6.13: Percentage distribution of the employed population defined by hours worked, age, sex, educational attainment and poverty status

	Average weekly hours worked	Hours Worked									
		[0-5)	[5-10)	[10-15)	[15-20)	[20-25)	[25-30)	[30-35)	[35-40)	[40-45)	[45+)
Total	**47.1**	**1.2**	**2.5**	**2.0**	**2.7**	**3.3**	**2.7**	**3.2**	**4.7**	**21.3**	**56.5**
Age Group											
15-19	51.6	0.6	2.7	0.2	2.6	2.7	4.8	1.8	5.3	5.6	73.9
20-24	50.1	0.9	2.3	1.4	2.0	3.0	3.0	1.7	2.8	15.4	67.3
25-29	49.0	0.8	1.7	2.4	1.1	2.2	3.4	2.5	4.2	19.8	62.1
30-34	49.8	0.8	2.2	1.8	2.1	1.8	1.1	3.4	3.6	20.7	62.4
35-39	47.8	0.4	1.4	1.6	2.3	2.1	1.6	2.8	3.7	26.8	57.3
40-44	47.2	0.8	1.4	0.8	2.8	3.3	2.0	2.1	6.5	23.5	56.8
45-49	48.2	1.7	2.0	1.8	1.9	3.0	1.7	3.4	4.4	24.4	55.8
50-54	44.4	1.7	3.5	1.7	3.4	3.6	2.2	4.5	6.6	24.8	48.1
55-59	40.6	2.6	3.0	5.1	3.7	5.1	3.5	5.6	4.8	27.7	38.9
60-64	38.5	3.8	4.8	4.4	3.9	6.4	7.0	7.4	5.3	24.3	32.7
65-69	39.2	2.9	10.3	0.8	7.8	7.9	4.5	5.7	8.2	13.7	38.2
70+	33.2	3.2	8.9	4.7	10.5	14.3	6.2	2.0	8.2	13.6	28.4
Sex											

	Average weekly hours worked	Hours Worked									
		[0-5)	[5-10)	[10-15)	[15-20)	[20-25)	[25-30)	[30-35)	[35-40)	[40-45)	[45+)
Male	47.7	0.6	1.8	1.4	2.3	3.2	2.3	2.8	5.1	21.6	58.8
Female	46.4	1.9	3.4	2.6	3.0	3.3	3.1	3.7	4.1	21.0	53.9
Education											
None	45.3	2.0	3.0	1.9	5.7	4.7	3.2	3.5	5.4	14.8	56.0
Primary	47.1	1.6	3.1	2.4	3.4	4.0	2.9	3.2	4.3	15.9	59.2
Sec/ high school	49.0	1.0	2.1	1.7	1.5	2.3	2.4	2.5	4.4	20.9	61.1
Vocational/ tech (after primary)	35.7	0.0	7.3	11.9	12.4	0.0	0.0	8.5	15.6	0.0	44.3
Vocational/ tech (after secondary)	44.2	0.0	0.0	0.0	22.3	0.0	0.0	12.3	8.4	16.4	40.6
Vocational/ tech (after high school)	43.4	0.0	2.5	0.6	1.3	7.0	1.8	4.3	2.7	37.9	41.9
University	42.1	0.0	1.1	1.1	1.4	0.8	2.6	3.8	7.6	51.3	30.3
Other	41.1	0.0	0.0	0.0	0.0	3.0	4.9	13.2	4.4	45.9	28.7
Poverty Status											
Poor	44.3	2.1	3.7	2.5	4.5	4.9	3.4	3.9	6.1	18.5	50.4
Extreme	43.2	2.8	4.5	2.6	5.2	5.2	3.5	3.1	8.1	16.3	48.7
Moderate	45.1	1.6	3.1	2.4	3.9	4.6	3.4	4.6	4.5	20.3	51.6
Non-Poor	48.6	0.7	1.9	1.7	1.7	2.4	2.3	2.8	3.9	22.8	59.9

Table 6.14: Percentage distribution of the employed population by hours worked, location and districts

	Average weekly hours worked	Hours Worked									
		[0-5)	[5-10)	[10-15)	[15-20)	[20-25)	[25-30)	[30-35)	[35-40)	[40-45)	[45+)
Total	**47.1**	**1.2**	**2.5**	**2.0**	**2.7**	**3.3**	**2.7**	**3.2**	**4.7**	**21.3**	**56.5**
Urban/Rural											
Urban	48.1	1.1	1.9	1.2	1.7	2.3	2.0	2.2	3.9	24.1	59.4
Rural	46.3	1.3	3.0	2.5	3.4	4.0	3.2	4.0	5.3	19.0	54.1
Districts											
Botha Bothe	47.5	2.5	3.2	2.0	1.1	2.3	2.9	2.9	4.4	24.1	54.6
Leribe	48.5	1.1	1.5	2.2	2.4	1.8	2.7	3.9	4.2	19.0	61.3
Berea	44.5	0.8	4.9	3.4	3.8	4.4	4.4	3.3	4.9	20.7	49.5
Maseru	47.7	0.8	1.4	1.2	2.3	3.7	1.7	2.7	4.2	23.8	58.1
Mafeteng	48.3	2.4	2.7	1.6	2.2	3.1	2.1	3.2	4.1	19.0	59.5
Mohale's Hoek	47.4	1.3	3.3	1.7	2.5	2.6	3.0	3.8	4.0	19.2	58.5
Quthing	46.7	0.7	3.1	1.5	1.7	3.1	3.1	3.4	5.5	24.1	53.6
Qacha's Nek	44.4	2.1	4.1	2.8	4.6	3.4	3.1	2.8	8.3	18.5	50.3
Mokhotlong	49.5	0.5	2.1	2.0	1.3	2.8	4.2	3.5	4.0	15.5	64.0
Thaba-Tseka	43.1	2.3	3.3	2.6	5.9	5.1	2.7	2.7	8.1	22.1	45.2
Regions											
Maseru Urban	48.3	1.1	1.0	0.8	1.9	2.7	1.0	1.8	4.4	24.5	60.8
Other Urban	47.8	1.0	2.8	1.6	1.6	2.0	2.9	2.5	3.5	23.8	58.2

	Average weekly hours worked	Hours Worked									
		[0-5)	[5-10)	[10-15)	[15-20)	[20-25)	[25-30)	[30-35)	[35-40)	[40-45)	[45+)
Rural Lowlands	46.6	1.3	3.1	2.5	3.1	4.1	3.1	4.0	5.5	18.6	54.7
Rural Foothills	46.7	1.3	2.0	3.2	2.0	3.9	5.1	6.6	2.4	20.8	52.6
Rural Mountains	46.0	1.3	3.3	2.3	4.3	3.9	2.9	2.6	6.9	17.8	54.6
Rural Senqu River Valley	45.3	1.2	3.2	2.5	4.6	4.0	2.7	4.3	3.7	21.8	52.1

The urban population worked longer hours than rural counterparts. In rural areas, employed people worked an average of 46.3 hours per week, of which 54.1 percent worked more than 45 hours per week, while in urban areas, average time worked per week comprised 48.1 hours, thus 1.3 hours longer than in rural areas 59.4 percent worked more than 45 hours per week.

Table 6.15: Percentage distribution of the employed population defined by hours worked and industry

	Average weekly hours worked	Hours Worked									
		[0-5)	[5-10)	[10-15)	[15-20)	[20-25)	[25-30)	[30-35)	[35-40)	[40-45)	[45+)
Total	**47.1**	**1.2**	**2.5**	**2.0**	**2.7**	**3.3**	**2.7**	**3.2**	**4.7**	**21.3**	**56.5**
Industry											
Agriculture	42.0	1.7	4.3	4.5	5.7	5.6	5.2	4.5	6.1	12.5	49.9
Industry	45.9	0.6	1.9	1.3	1.8	2.6	1.5	1.9	4.0	21.3	63.0
Construction	44.0	1.5	0.8	1.0	2.7	2.4	1.9	2.7	4.7	27.8	54.6
Services	50.6	1.2	2.3	1.2	1.6	2.6	2.1	3.2	4.2	24.3	57.2
Extraterritorial organisations	44.6	0.0	0.0	0.0	0.0	0.0	12.4	0.0	10.5	26.2	50.9
Occupation											
Armed forces	60.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.2	79.8
Legislators, senior officials and manager	44.9	0.0	2.0	0.0	0.6	2.5	4.2	1.5	0.4	48.0	40.9
Professionals	39.3	0.2	0.0	0.7	1.2	0.4	2.2	10.8	10.2	55.9	18.4
Technicians and associated professional	43.2	1.9	2.4	1.0	2.7	3.7	3.1	1.1	3.8	41.4	38.9
Clerks	46.0	0.0	0.6	1.5	0.0	1.0	2.6	0.6	3.6	41.0	49.1
Service workers and shop and market sale assistant	54.6	0.6	1.4	2.1	1.3	2.2	1.7	2.6	3.2	13.8	70.9
Skilled agricultural and fishery worker	37.6	3.0	6.4	5.5	7.0	7.3	7.2	5.8	9.2	10.0	38.7
Craft and related trade workers	44.2	1.2	1.5	0.9	2.0	2.9	2.5	2.4	3.5	24.8	58.3
Plant and machine operators and assembler	51.0	0.2	0.9	0.3	1.0	1.7	1.8	0.5	5.0	21.6	67.0
Elementary occupations	49.1	1.4	3.4	2.3	3.2	3.7	2.1	3.0	3.9	15.0	62.0

6.6.2 Hours Worked by Industry

Table 6.16 presents the average hours worked per week defined by industry, age, sex, educational attainment, district, poverty status and industry. Those in the service sector worked the most hours, while those in the agricultural sector worked the least number of hours. According to the survey, people working in the service sector worked an average of 50.6 hours per week, for the longest periods compared to other sectors. The industrial sector reported the second highest number of working hours, with an average of 45.9 hours per week. On the other hand, those working within the agricultural sector worked an average of 42.0 hours per week, the shortest among all sectors, of which 49.9 percent worked more than 45 hours per week. The construction sector reported an average of 44 hours per week.

Table 6.16: Average hours worked per week defined by industry, age, sex, educational attainment, district, poverty status and industry

	ALL	Agriculture	Industry	Construction	Services	Extraterritorial organisations
Total	**47.1**	**42.0**	**45.9**	**44.0**	**50.6**	**44.6**
Age Group						
15-19	51.6	51.6	43.1	43.8	54.3	
20-24	50.1	47.8	48.0	45.3	53.8	45.0
25-29	49.0	44.0	47.9	43.4	52.1	40.0
30-34	49.8	42.9	50.0	46.0	52.9	35.0
35-39	47.8	43.4	45.7	45.2	50.9	53.4
40-44	47.2	42.6	45.3	44.1	50.5	40.0
45-49	48.2	37.6	45.7	47.4	52.6	43.9
50-54	44.4	37.0	45.4	37.9	47.6	40.0
55-59	40.6	29.3	44.3	41.1	43.8	
60-64	38.5	35.0	35.9	40.0	41.1	
65-69	39.2	34.1	35.1	34.3	46.1	
70+	33.2	28.6	39.0	30.4	39.6	
Sex						
Male	47.7	46.2	47.2	44.5	50.7	50.7
Female	46.4	30.6	44.8	37.0	50.5	33.1
Education						
None	45.3	44.7	46.8	42.3	48.0	
Primary	47.1	42.4	45.1	43.8	53.1	
Sec/ high school	49.0	39.7	46.5	44.8	52.7	46.8
Vocational/ tech (after primary)	35.7	25.0	44.5		35.5	
Vocational/ tech (after secondary)	44.2		15.0	63.0	49.6	
Vocational/ tech (after high school)	43.4	25.7	49.7	46.9	43.2	48.0
University	42.1	33.3	47.8	38.4	42.2	37.1
Other	41.1	20.0	25.0	39.6	41.9	72.0

	ALL	Agriculture	Industry	Construction	Services	Extraterritorial organisations
Urban/Rural						
Urban	48.1	38.5	47.5	44.9	49.9	46.3
Rural	46.3	42.6	43.6	43.5	51.4	39.1
Districts						
Botha Bothe	47.5	41.1	41.8	45.7	52.2	40.0
Leribe	48.5	42.6	48.4	44.5	51.9	48.0
Berea	44.5	36.2	44.6	44.2	48.3	37.4
Maseru	47.7	43.5	46.3	42.7	49.9	56.0
Mafeteng	48.3	42.7	43.4	44.6	53.7	59.0
Mohale's Hoek	47.4	42.6	48.5	45.9	51.1	40.0
Quthing	46.7	44.0	42.2	45.8	50.8	
Qacha's Nek	44.4	40.2	38.6	42.3	49.7	
Mokhotlong	49.5	47.0	45.7	42.4	53.9	
Thaba-Tseka	43.1	42.1	37.2	42.2	47.6	
Regions						
Maseru Urban	48.3	42.8	47.1	43.1	49.8	56.0
Other Urban	47.8	37.2	47.9	46.5	49.9	43.9
Rural Lowlands	46.6	40.8	45.5	44.2	51.0	38.8
Rural Foothills	46.7	42.2	44.9	44.8	54.2	
Rural Mountains	46.0	44.8	37.6	41.4	51.6	
Rural Senqu River Valley	45.3	43.2	40.5	41.8	50.4	40.0
Poverty Status						
Poor	44.3	41.4	43.4	41.8	47.9	45.0
Extreme	43.2	41.5	39.6	40.3	47.4	
Moderate	45.1	41.4	45.7	43.3	48.3	45.0
Non-Poor	48.6	42.8	46.9	45.4	51.6	44.6

6.6.3 Hours Worked by Occupation

Table 6.17 presents the average hours worked per week defined by main occupation groups. People working in the armed forces worked an average of 60.5 hours per week, the most hours across all occupations. However, those in the armed forces only accounted for 0.6 percent of the total employment work force.

Service workers and shop and market sale assistants worked an average of 54.6 hours per week, following on the armed force. Plant and machinery operators and assemblers worked an average of 51.0 hours per week. On the other hand, those working as skilled agricultural and fishery workers worked an average of 37.6 hours per week, representing the shortest working periods across all occupations.

Table 6.17: Average hours worked per week defined by occupation, age, sex, educational attainment, district and poverty status

	Armed forces	Legislators, senior officials and manager	Professionals	Technicians and associated professional	Clerks	Service workers and shop and market sale	Skilled agricultural and fishery worker	Craft and related trade workers	Plant and machine operators and assembler	Elementary occupations
Total	**60.5**	**44.9**	**39.3**	**43.2**	**46.0**	**54.6**	**37.6**	**44.2**	**51.0**	**49.1**
Sex										
Male	60.5	46.8	40.9	44.5	46.2	57.9	42.1	44.2	51.5	47.3
Female		42.7	38.6	42.3	45.9	51.7	27.8	44.2	48.5	50.6
Education										
None		78.7	50.5	67.8	40.0	62.0	39.6	42.1	48.1	45.5
Primary	84.0	48.0	36.9	41.4	46.1	55.1	38.2	42.7	49.2	49.4
Sec/ high school	60.8	47.2	39.2	44.0	45.5	54.9	36.2	45.3	53.3	50.2
Vocational/ tech (after high school)		41.6	40.0	40.5	42.6	50.8	23.7	48.9	45.6	36.5
University	50.1	42.1	39.3	43.6	47.7	48.2	29.5	45.1	44.5	42.1
Other		50.4	39.5	39.0	45.0	47.9	20.0	39.6		63.0
Urban/ Rural										
Urban	59.8	42.4	40.0	43.6	46.3	53.2	33.9	45.6	52.5	51.2
Rural	68.2	49.5	38.0	42.5	45.4	56.7	38.4	42.3	49.2	48.2
Poverty Status										
Poor	84.0	49.8	36.6	36.6	51.9	55.3	38.0	41.7	46.8	45.0
Extreme	56.0	36.4	40.6	32.7	40.0	54.4	38.4	41.0	45.4	43.9
Moderate	112.0	55.9	35.8	38.9	52.5	55.8	37.6	42.1	47.6	45.9
Non-Poor	59.7	44.3	39.7	44.9	44.5	54.3	37.2	45.3	52.1	52.9

6.7 Salary or Wage Defined by Occupation and Industry

6.7.1 Salary or Wage by Industry

Table 6.18 represents the average monthly gross salary or wages per employed person defined by industries, age, sex, educational attainment, settlement, district, poverty status and income quintiles. The monthly gross salary or wages comprised of a basic salary, cash allowance or in-kind payments.

On the whole, those in employment earned an estimated average gross salary or wage of M2,999 per month. The extra-territorial organisations paid over the highest gross salary or wage, with an average gross salary of M11,562 per month. However, employment in extra-territorial organisations accounted for only 0.2 percent of the total employment figure.

The industrial sector had the second-highest salary bracket, with an average gross salary of M3,714 per month paid to employees, followed by the construction and service sectors, with average gross salary comprising of M3,624 and M3,401 per month respectively. The agricultural sector paid the lowest salaries, with an average gross salary of M1,183 per month paid to employees, representing less than one-third of the average gross salary within the industrial sector.

Females earned a smaller salary than males. The survey reveals that male workers earned an average gross salary of M3,393 per month, while female workers earned a median salary of M2,545 per month, representing only 75.0 percent of male workers' salaries. Within the industrial sectors in particular, female workers earned an average gross salary of M1,570, which was only 25.4 percent of that earned by male workers.

Workers with a higher educational achievement were likely to earn a higher salary, which reflected their higher human capital development and increased productivity. According to the survey, workers with no formal education earned an average gross salary of M1,320 per month, while workers with primary education earned an average gross salary of M2,071 per month. Those with secondary education earned a median gross salary of M2,693, while those with university education earned an average gross salary of M8,762 per month. Rural workers earned an average of M2,242 per month, whereas urban workers on average, earned a gross salary of M3,930 per month. Particularly within the service sector, rural workers earned an average gross salary of M2,129 per month as opposed to M4,447 in urban regions.

Gross salary figures also varied considerably across all districts. Mokhotlong had the lowest income figures with an average gross salary of M2,029 paid to employees per month while Berea had the highest average gross salary of M3,879 per month, almost double that for Mokhotlong.

Table 6.18: Average gross monthly salary or wages (M) defined by industries, age, sex, educational attainment, settlement, district and poverty status

	ALL	Agriculture	Industry	Construction	Services	Extraterritorial organisations
Total	**2,999**	**1,183**	**3,714**	**3,624**	**3,401**	**11,562**
Age Group						
15-19	600	395	1,808	2,236	689	
20-24	1,565	1,046	1,993	2,066	1,703	1,300
25-29	2,611	2,340	2,543	3,161	2,529	49,000
30-34	3,553	965	4,583	2,809	4,215	6,000
35-39	3,800	2,055	3,629	6,186	3,872	8,595
40-44	3,628	1,528	4,221	3,560	4,121	
45-49	3,581	1,164	4,528	2,746	3,662	14,528
50-54	3,544	834	4,694	3,044	4,048	6,000
55-59	3,758	1,495	5,625	3,027	3,956	
60-64	3,160	669	2,605	6,514	4,200	
65-69	1,485	892	1,548	2,637	1,880	
70+	638	337	733	633	1,190	
Sex						
Male	3,393	1,157	6,181	3,683	3,764	11,659
Female	2,545	1,257	1,570	2,758	3,160	11,379
Education						
None	1,320	685	3,062	2,417	1,084	

	ALL	Agriculture	Industry	Construction	Services	Extraterritorial organisations
Primary	2,071	1,136	3,822	3,568	1,580	
Sec/ high school	2,693	1,623	3,116	3,213	2,617	4,190
Vocational/ tech (after high school)	6,983	2,672	8,119	6,538	7,247	10,500
University	8,762	3,716	8,790	9,522	8,803	19,460
Other	8,461		10,000	6,308	8,836	9,000
Urban/Rural						
Urban	3,930	1,796	3,283	3,689	4,447	14,308
Rural	2,242	1,085	4,326	3,586	2,129	2,942
Districts						
Botha Bothe	2,551	743	3,510	2,638	2,836	49,000
Leribe	3,217	1,564	4,722	3,135	2,753	10,500
Berea	3,879	871	3,797	3,664	5,187	11,536
Maseru	3,049	794	2,796	3,304	3,594	6,000
Mafeteng	2,789	738	5,299	2,607	2,962	5,285
Mohale's Hoek	2,070	799	4,906	2,291	2,283	
Quthing	2,418	1,603	4,233	2,802	2,682	
Qacha's Nek	3,738	959	3,816	22,058	2,558	
Mokhotlong	2,029	1,569	3,609	2,994	1,854	
Thaba-Tseka	2,811	2,171	1,564	3,610	4,108	
Regions						
Maseru Urban	3,425	1,694	2,507	3,509	3,964	6,000
Other Urban	4,368	1,826	4,108	3,841	4,877	16,426
Rural Lowlands	2,350	612	4,842	2,678	2,273	4,233
Rural Foothills	1,976	906	5,050	3,113	1,552	
Rural Mountains	2,342	1,713	2,263	7,741	2,055	
Rural Senqu River Valley	1,806	1,179	3,936	2,247	1,999	
Poverty Status						
Poor	1,598	844	2,853	2,339	1,556	1,300
Extreme	1,351	870	2,163	2,221	1,285	
Moderate	1,787	819	3,275	2,447	1,737	1,300
Non-Poor	3,770	1,609	4,074	4,430	4,122	12,253

6.7.2 Salary or Wage by Occupation

Table 6.19 presents the average monthly gross salary identified by main occupation. At national level, legislators, senior officials and managers earned the highest salaries, with an average gross salary of M9,970 per month, followed by technicians and associated professionals at M7,699 per month; professionals, with M7,380 per month and the armed forces with M6,562 per month. Skilled agricultural and fishery workers earned the lowest salaries, with an average gross salary of M963 earned per month, followed by elementary occupations at M1,474 per month and service workers and sales workers, with and income of M2,542 per month.

Across all occupations, male workers earned more than their female counterparts. Furthermore, urban workers earned more than rural workers and workers with a higher education earned a larger salary or wage.

Table 6.19: Average monthly gross salary or wages (m) defined by main occupations, age, sex, educational attainment, settlement, district and poverty status

	All	Armed forces	Legislators, senior officials and managers	Professionals	Technicians and associated professionals	Clerks	Service workers and sales workers	Skilled agricultural and fishery workers	Craft and related trade workers	Plant and machine operators and assemblers	Elementary occupations
Total	**2,998**	**6,562**	**9,970**	**7,380**	**7,699**	**3,538**	**2,542**	**963**	**2,977**	**5,026**	**1,474**
Age Group											
15-19	597			545		8,691	486	122	873	819	702
20-24	1,565	3,614	12,000	3,380	3,290	1,447	1,208	560	1,969	2,253	1,461
25-29	2,607	5,185	7,297	5,122	5,068	2,533	1,730	3,910	2,654	3,899	1,498
30-34	3,553	5,959	5,346	6,206	20,390	3,419	4,265	529	2,539	4,123	1,664
35-39	3,796	6,600	14,132	7,352	5,190	4,958	2,529	2,917	4,701	4,374	1,435
40-44	3,624	9,309	14,507	8,595	4,979	3,683	4,097	503	2,717	5,194	1,820
45-49	3,581		10,073	9,064	4,615	6,948	1,844	950	2,156	6,746	1,863
50-54	3,544	14,817	9,569	6,497	6,188	3,688	2,548	516	3,680	7,233	1,656
55-59	3,772	300	12,610	10,184	6,409	2,940	1,428	694	3,646	7,088	1,703
60-64	3,160	10,111	9,248	11,025	4,530	587	2,189	368	2,769	4,729	1,151
65-69	1,485		4,151	3,505	6,598		2,294	232	1,840	5,540	733
70+	643		4,693	500	653		779	28	963	1,442	828
Sex											
Male	3,393	6,562	10,345	7,810	8,453	3,500	2,407	1,076	3,934	5,584	1,753
Female	2,542		9,533	7,191	7,111	3,564	2,655	722	1,686	1,689	1,230
Education											
None	1,320		1,516	2,114	3,864	2,500	1,331	325	2,179	4,487	1,096
Primary	2,072	1,250	2,557	1,517	1,673	1,849	1,301	1,012	3,190	5,341	1,310
Secondary / high school	2,692	6,852	3,836	2,956	3,057	2,388	3,372	1,388	2,183	4,607	1,749
Vocational / tech (after high school)	6,983		9,068	6,909	17,307	4,420	3,161	1,610	6,047	6,538	1,963
University	8,762	6,006	13,450	9,500	9,390	5,873	3,111	176	9,920	9,620	4,565
Other	8,461		63,103	7,015	7,308	2,700	3,471		6,308		2,000
Urban/Rural											
Urban	3,930	6,981	12,562	8,643	7,725	3,904	3,145	1,646	2,574	4,394	1,792
Rural	2,240	1,956	5,087	5,000	7,641	2,578	1,631	814	3,510	5,843	1,345
Districts											
Botha Bothe	2,547		13,575	6,007	2,427	5,971	1,547	413	2,253	5,902	1,445
Leribe	3,218		4,971	5,928	13,259	1,710	2,840	1,779	3,240	5,310	1,601
Berea	3,870	2,728	11,896	7,768	13,407	4,592	5,147	866	2,562	4,635	1,295
Maseru	3,049	7,313	11,042	8,547	5,078	3,982	1,831	292	2,460	4,134	1,316
Mafeteng	2,789		4,806	7,176	3,752	2,679	2,736	722	2,736	7,222	1,543

	All	Armed forces	Legislators, senior officials and managers	Professionals	Technicians and associated professionals	Clerks	Service workers and sales workers	Skilled agricultural and fishery workers	Craft and related trade workers	Plant and machine operators and assemblers	Elementary occupations
Mohale's Hoek	2,070		9,848	6,393	6,591	1,333	1,505	116	1,827	5,575	1,225
Quthing	2,413	1,500	2,428	5,319	2,332	3,155	2,371	1,144	3,221	5,230	2,032
Qacha's Nek	3,738	1,250	12,061	5,686	5,097	2,425	2,367	341	17,214	5,719	1,320
Mokhotlong	2,029		2,644	5,421	3,035	3,103	1,247	663	3,162	6,410	1,747
Thaba-Tseka	2,811		15,439	9,225	4,473	1,762	3,035	2,817	2,301	5,689	1,463
Regions											
Maseru Urban	3,425	7,313	12,066	9,714	5,210	4,144	1,944	688	2,091	3,575	1,536
Other Urban	4,366	2,451	13,178	7,953	9,901	3,704	4,315	1,971	3,083	5,102	1,982
Rural Lowlands	2,346	2,500	6,580	5,266	9,769	2,288	1,585	238	3,025	5,581	1,298
Rural Foothills	1,976		4,036	5,864	4,300	2,140	913	982	2,465	6,559	1,204
Rural Mountains	2,342		2,900	4,089	3,232	3,892	1,838	1,659	6,282	5,824	1,460
Rural Senqu River Valley	1,806	1,250	2,246	4,784	3,079	464	2,228	368	2,937	6,842	1,436
Poverty Status											
Poor	1,596	1,250	2,845	3,017	7,378	2,635	1,204	458	2,292	3,933	1,230
Non-Poor	3,769	6,762	10,783	8,052	7,777	3,766	3,031	1,564	3,285	5,301	1,696

6.8 Employer Contributions to Pensions, Retirement Funds, and Gratuities

The Lesotho 2017/2018 CMS/HBS survey asked those in employment whether their employers contributed to any pension/retirement fund or gratuity. *Table 6.20* presents the distribution of the working population by whether their employers contributed to any pension/retirement fund or gratuity classified by age, sex, educational attainment, settlement, district, poverty status and income quintiles.

Overall, only 13.8 percent of the total working population had employers contributing to their pension/retirement funds or gratuities. For employees working in waged jobs, 18.8 percent had employers contributing to pension/retirement funds or gratuities, while only 0.5 percent in self-employment did so.

A higher percentage of male workers received their employer contributions towards their pension/retirement funds or gratuities than female workers. According to the survey (*Table 6.20*), 14.9 percent of male workers received their employers' contribution, in contrast to 12.4 percent of female workers, which relates to 2.5 percentage points lower than their male counterparts.

Employers mostly contributed to pension/retirement funds or gratuities for workers with a higher educational achievement than other workers. The survey shows that 55.4 percent of the workers with a university education and 13.5 percent of workers with a secondary or high school education received their

employer contributions to their pension/retirement funds or gratuities, when compared to 4.5 percent of workers without any formal education and 5.3 percent of workers with only primary education.

Most workers whose employers contributed to their pension/retirement funds or gratuities were located in urban areas. The survey reveals that 20.7 percent of urban workers received their employer contributions as compared to 8.1 percent for the rural workers.

The percentage of workers having their employer contribution made to their pension/retirement funds or gratuities also varied across the districts. Maseru had the highest proportion of the working population who received employer contributions made to their pension/retirement funds or gratuities at 18.1 percent. However, Quthing had only 6.9 percent of its working population who received employer contribution.

Workers living in poverty were less likely to have their employer contributions paid towards their pension/retirement funds or gratuities than those not living in poverty. The survey indicates that 19.2 percent of workers not living in poverty had their employer contributions paid towards their social security benefits, while only 2.5 percent of the workers living in extreme poverty and 5.0 percent of the workers living in moderate poverty had their employer contributions made towards their social security benefits.

Similarly, workers with a higher income were more likely to have their employers contribute to their social security benefit schemes. For workers from the lowest income quintile, only 1.6 percent had their employers contributing to their social security schemes, while the contribution for workers from the top income quintile was 33.3 percent.

Table 6.20: Percentage distribution of the working population defined by contribution status of pension/retirement fund/gratuity, age, sex, educational attainment, settlement, district and poverty status

	All Employment			Employment (excluding self-employment)		
	Yes	No	Don't know	Yes	No	Don't know
Total	**13.8**	**85.9**	**0.3**	**18.8**	**80.7**	**0.5**
Age Group						
15-19	0.0	100.0	0.0	0.0	100.0	0.0
20-24	4.4	95.2	0.4	5.3	94.2	0.5
25-29	9.6	90.1	0.4	12.0	87.6	0.5
30-34	12.5	87.3	0.1	16.6	83.2	0.2
35-39	16.8	82.4	0.8	21.5	77.5	1.0
40-44	20.0	80.0	0.0	25.1	74.9	0.0
45-49	21.3	78.7	0.0	28.8	71.2	0.0
50-54	22.8	76.5	0.7	33.7	65.3	1.0
55-59	22.9	76.2	0.9	35.5	63.0	1.4
60-64	14.5	85.5	0.0	28.4	71.6	0.0
65-69	4.2	95.4	0.5	11.5	87.2	1.3
70+	0.8	99.2	0.0	2.8	97.2	0.0
Sex						
Male	14.9	84.6	0.5	20.0	79.4	0.6
Female	12.4	87.4	0.2	17.5	82.2	0.3
Education						
None	4.5	95.3	0.2	6.6	93.1	0.3
Primary	5.3	94.2	0.5	7.7	91.6	0.7
Sec/ high school	13.5	86.3	0.2	18.0	81.7	0.3
Vocational/ tech (after high school)	44.5	55.5	0.0	56.0	44.0	0.0

	All Employment			Employment (excluding self-employment)		
	Yes	No	Don't know	Yes	No	Don't know
University	55.4	44.5	0.2	63.4	36.4	0.2
Other	50.4	45.6	4.1	53.7	41.7	4.6
Urban/Rural						
Urban	20.7	78.9	0.4	27.2	72.3	0.5
Rural	8.1	91.6	0.3	11.6	88.0	0.4
Districts						
Botha Bothe	12.2	87.5	0.3	17.6	82.0	0.4
Leribe	13.1	86.4	0.4	17.7	81.7	0.6
Berea	17.5	82.0	0.5	25.1	74.2	0.7
Maseru	18.1	81.7	0.1	23.2	76.7	0.2
Mafeteng	10.0	89.5	0.5	14.4	84.9	0.7
Mohale's Hoek	9.2	90.6	0.2	13.2	86.5	0.4
Quthing	6.9	92.1	1.1	9.0	89.6	1.4
Qacha's Nek	9.4	90.3	0.3	13.4	86.2	0.4
Mokhotlong	7.5	92.0	0.5	11.3	87.9	0.8
Thaba-Tseka	8.4	91.6	0.0	13.8	86.2	0.0
Regions						
Maseru Urban	21.5	78.3	0.2	26.7	73.0	0.3
Other Urban	20.0	79.4	0.5	27.6	71.6	0.8
Rural Lowlands	10.4	89.2	0.4	14.5	84.9	0.5
Rural Foothills	7.0	92.8	0.2	9.9	89.8	0.3
Rural Mountains	5.5	94.3	0.2	8.4	91.3	0.4
Rural Senqu River Valley	4.0	95.8	0.2	5.5	94.2	0.3
Poverty Status						
Poor	3.9	96.0	0.1	5.6	94.3	0.1
Non-Poor	19.2	80.3	0.5	25.5	73.8	0.7

6.8 Summary

Chapter 6 investigates the economic characteristics of the population in Lesotho. The analysis focused on labour force participation, employed population, occupational and industrial status, working hours, salary, etc. The main findings are:

- **LABOUR FORCE PARTICIPATION**

The size of the working-age population was around 1.34 million, with 48.1 percent representing males and 51.9 percent females. Of the working-age population, 52.9 percent were in the labour force during the survey reference period, and 47.1 percent were economically inactive and did not participate in the labour market. Females had lower labour force participation rate (47.7 percent of the female working-age population) when compared with their male counterparts at 58.6 percent. The youth had a lower labour force participation rate (31.3 percent) in general.

- **MAIN REASONS FOR NON-PARTICIPATION**

The main reason provided for not being in the labour force was studies. 30.7 percent of those not in labour forces were currently studying, followed by those who were housewives/homemakers (29.3 percent), those who were too old to work (13.9 percent), those who said there were no jobs available in the area (6.1

percent) and those who stated health reasons (5.6 percent). For youth, the main reason was studying (77.1 percent for the age group 15 to 19 and 36.8 percent for the age group 20 to 24).

- **EMPLOYMENT**

An estimated 603,787 f people, or 45 percent of the working-age population, were in employment. Those in prime working age, aged between 25 and 54, accounted for 71 percent of the total work force. Females accounted for 46.5 and males for 53.5 percent. Youth, aged between 15 and 24, accounted for 14.6 percent. A significant number of people were living in poverty despite being in employment. A high level of working poverty was prevalent, with 35.5 percent of those in employment living in poverty,

The services sector had the largest employment figure, with the service-related jobs accounting for 47.9 percent of total employment, followed by the industrial, agricultural and construction sectors, accounting for 22.7 percent, 20.4 percent, and 8.8 percent of total employment respectively, while jobs related to activities of international organisations accounted for 0.2 percent.

Overall, the five most important occupations in Lesotho, accounted for 85.2 percent of the total employment market. These were elementary occupations (35.6 percent), craft and related trade workers (16.3 percent), service workers, shop and market sales workers (13.1 percent), skilled agricultural and fishery workers (10.6 percent), as well as plant and machine operators and assemblers (9.6 percent).

- **HOURS OF WORK**

The working population worked an average of 47.1 hours per week, while 56.5 percent of those employed worked more than 45 hours per week and 21.3 percent worked between 40 and 45 hours per week. Females worked slightly shorter hours (46.4 hours per week) than males (47.7 hours per week). The survey shows that females worked an average of 46.4 hours per week, 53.9 percent worked more than 45 hours per week, while males worked an average of 47.7 hours per week

Those in the service sector worked the longest hours (50.6 hours per week), while those in the agricultural sector worked the shortest number of hours at42 hours per week. By occupation, those working in the armed forces worked the longest hours (60.5 hours per week), followed by service workers and shop and market sale assistants (54.6 hours per week) and plant and machinery operators and assemblers (51 hours per week). On the other hand, skilled agricultural and fishery workers worked the shortest number of hours (37.6 hours per week), followed by professionals (39.3 hours per week).

- **SALARY OR WAGES**

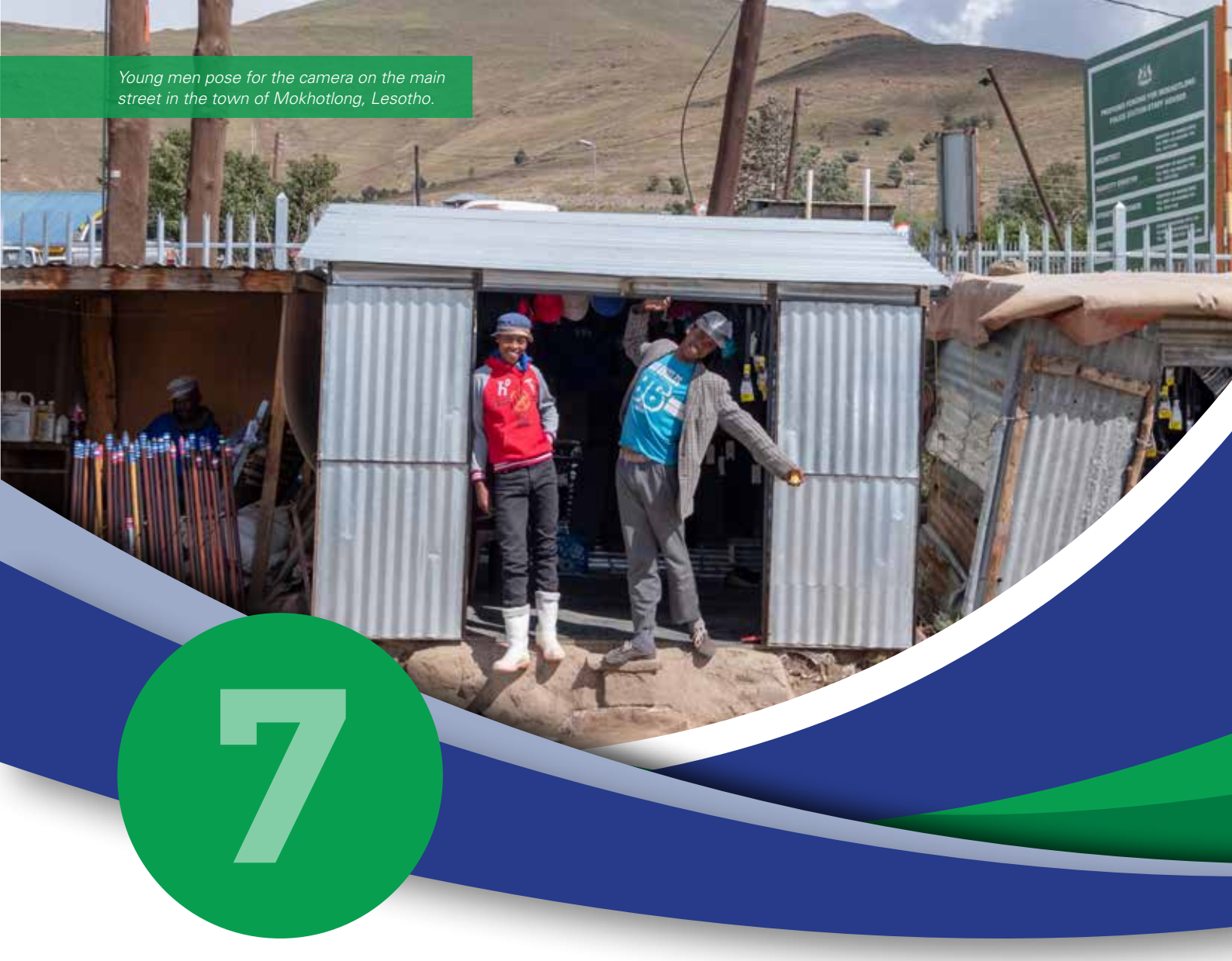
Overall, those in employment earned an average gross salary or wage of M2,999 per month. Those working in the extraterritorial organisations earned the highest gross salary or wage (M11,562 per month), followed by those working in the industrial sector (M3714 per month), the construction sector at M3624 per month and service sectors (M3401 per month). The agricultural sector had the lowest salary ratio (M1183 per month), which was less than one-third of the average gross salary across the industrial sector.

Female workers earned less than their male counterparts. Male workers earned an average gross salary of M3,393 per month, while female workers earned an average of M2,545 per month, which accounted for only 75 percent of male worker salaries. Within the industrial sectors, female workers earned an average gross salary of M1,570, which was only 25.4 percent of that earned by male workers.

By occupation, legislators, senior officials and managers earned the highest salaries (M9,970 per month), followed by technicians and associated professionals (M7,699 per month), professionals, (M7,380 per month), and the armed forces (M6,562 per month). Skilled agricultural and fishery workers earned the lowest salaries at M963 per month. Elementary occupations earnedM1,474 per month and Service workers and sales workers M2,542 per month.

- **EMPLOYER CONTRIBUTION TO PENSIONS, RETIREMENT FUNDS AND GRATUITIES**

Overall, only 13.8 percent of the total working population had employers contributing to their pension/retirement funds or gratuities. For employees working in waged jobs, 18.8 percent received employer contributions paid towards pension/retirement funds or gratuities, while only 0.5 percent in self-employment contributed to their own pension/retirement funds.



Young men pose for the camera on the main street in the town of Mokhotlong, Lesotho.

7

7 Self-Assessment of Well-Being and Security

7.0 Introduction

This chapter provides insight into the self-assessment of household's well-being and security.

7.1 Most Important Source of Income

In this chapter, the respondents were asked to provide an assessment of their most important sources of income. The sources of income were classified into wages and salaries derived from the public sector; wages and salaries from the private sector; farming; casual work; household businesses; pensions; remittances from abroad; other remittances; social assistance and other sources of income.

Table 7.1 presents the distribution of households by their most important sources of income. The results show that wages and salaries derived from the private and public sectors were the most important sources of income for households, determined at 26.5 and 15.6 percent of the total number of households respectively. Only 1.6 percent of households considered social assistance as their most important source of income.

In urban areas, most households considered private sector (36.5 percent), public sector (23.8 percent), and household businesses (14.6 percent) as their most important sources of income. In rural areas, wages and salaries from the private sector, pensions and casual work were reported to be the most important sources of income for these households, accounting for 19.8, 18.8 and 18.6 percent respectively.

Table 7.1: Percentage distribution of households defined by most important sources of income

	Most important source of income										
	Wages and salaries from public sector	Wages and salaries from private sector	Farming	Casual work	Household business	Pensions	Remittances from abroad	Other remittances	Social assistance	Other(Specify)	Total
Total (%)	**15.6**	**26.5**	**7.5**	**12.3**	**11.0**	**13.3**	**4.4**	**4.9**	**1.4**	**3.2**	**100**
District											
Botha Bothe	13.1	21.5	8.5	11.9	13.9	15.4	6.0	4.9	1.1	3.5	100
Leribe	12.8	33.9	5.2	14.5	11.4	11.6	4.3	4.1	0.9	1.4	100
Berea	18.7	21.2	5.0	12.5	11.5	14.2	4.5	5.4	2.3	4.7	100
Maseru	21.2	33.6	4.4	7.9	11.4	8.8	3.6	4.0	1.1	4.0	100
Mafeteng	11.5	22.9	7.3	14.4	9.6	16.0	4.8	10.0	1.2	2.3	100
Mohale's Hoek	12.1	17.6	9.2	16.4	10.5	18.8	5.1	6.2	1.5	2.5	100
Quthing	12.9	24.1	10.1	12.5	9.0	16.8	6.7	4.4	2.0	1.5	100
Qacha's Nek	11.3	14.6	12.8	14.2	9.8	16.7	9.9	5.7	2.3	2.8	100
Mokhotlong	9.6	18.4	15.7	17.5	9.7	16.7	2.8	3.8	0.7	5.1	100
Thaba-Tseka	11.6	18.3	22.0	13.4	9.3	16.8	1.8	2.1	1.4	3.2	100
Urban/Rural											
Urban	23.8	36.5	1.4	7.9	14.6	5.2	2.6	3.6	0.8	3.5	100
Rural	10.2	19.8	11.6	15.1	8.5	18.6	5.6	5.8	1.7	3.0	100
Zone											
Lowlands	18.2	30.5	3.8	10.3	12.2	10.3	4.7	5.5	1.2	3.3	100
Foothills	8.0	18.5	11.5	15.9	8.0	24.3	3.4	4.5	1.9	4.1	100
Mountains	11.3	19.0	17.6	15.8	9.0	16.4	2.9	3.1	1.8	3.1	100
Senqu river valley	11.5	17.0	13.2	17.0	7.5	19.4	6.6	4.5	1.5	1.8	100
Region											
Urban Maseru	25.2	41.0	.6	6.2	13.6	3.8	1.6	3.6	0.6	3.8	100
Other Urban	22.6	32.8	2.2	9.4	15.6	6.4	3.4	3.5	0.9	3.3	100
Rural Lowlands	10.9	22.5	7.4	13.4	9.0	17.1	7.3	7.6	1.8	3.1	100
Rural Foothills	8.0	18.5	11.5	15.9	8.0	24.3	3.4	4.5	1.9	4.1	100
Rural Mountains	9.9	17.0	19.5	16.9	9.0	17.4	2.8	3.3	1.6	2.6	100
Rural Senqu river valley	10.8	14.5	14.7	18.8	5.6	21.0	6.4	4.9	1.5	1.9	100
Poverty status											
Poor	7.1	19.3	11.5	18.0	9.8	17.8	5.4	5.8	2.4	2.8	100
Extreme Poor	4.4	16.5	13.3	22.3	8.8	18.6	4.1	5.4	2.8	3.8	100
Moderate Poor	9.3	21.6	10.1	14.6	10.6	17.2	6.5	6.2	2.0	2.0	100
Non poor	21.4	31.3	4.8	8.4	11.8	10.2	3.7	4.3	0.7	3.5	100

7.2 Average Absolute Minimum Income Required by Household, per Month

Table 7.2 represents the average absolute minimum income required by households. At national level, the average mean and median for absolute minimum income required, were M3,488 and M2,000 respectively.

Maseru reported the highest mean of M4,335 and median of M300 for the absolute minimum income required by households per month, followed by Berea with the mean of M3,549. The district with the least mean (M2,707) and median (M2,000) was Thaba-Tseka .

Table 7.2: Average absolute minimum income required (M) by household, per month

	Mean	Median
Total (M)	**3,488**	**2,000**
District		
Botha Bothe	3,494	2,500
Leribe	3,518	2,500
Berea	3,549	2,000
Maseru	4,335	3,000
Mafeteng	2,712	2,000
Mohale's Hoek	2,737	2,000
Quthing	2,709	2,000
Qacha's Nek	2,821	2,000
Mokhotlong	2,924	2,000
Thaba-Tseka	2,707	2,000
Location		
Urban	4,641	3,000
Rural	2,719	2,000
Zones		
Lowlands	3,912	2,600
Foothills	2,470	2,000
Mountains	2,765	2,000
Senqu river valley	2,531	2,000
Region		
Urban Maseru	5,073	3,000
Other Urban	4,281	3,000
Rural Lowlands	2,895	2,000
Rural Foothills	2,470	2,000
Rural Mountains	2,659	2,000
Rural Senqu river valley	2,338	2,000
Poverty status		
Poor	2,254	2,000
Extreme Poor	1,970	1,500
Moderate Poor	2,481	2,000
Non poor	4,323	3,000

7.3 Comparing the Absolute Minimum Income Required with the Actual Household Income

Table 7.3 presents the distribution of households by comparing their current income to their minimum income required. The majority of households (80.9 percent), reported that their current income was less than their minimum income required. Only 9.0 percent reported their current income to be the same and 10.0 percent reported their current income to be greater than their minimum income required.

At district level, more than 50 percent of households reported that their current income was much less than their minimum income required. The proportion of households who reported their current income to be the same ranged from 4.1 to 11.3 percent, while those who reported their current income to be greater ranged from 5.1 to 14.4 percent across all districts. In urban areas, 36.8 percent of households reported their current income to be much less while 2.4 percent reported their current income to be much greater. In rural areas 53.1 percent reported their current income to be much less and only 0.8 percent reported it to be much greater.

Table 7.3: Percentage distribution of households by comparing current income with absolute minimum income required

	Current income compared to absolute minimum income required					Total
	Much less	Less	About the same	Greater	Much greater	
Total (%)	**47.9**	**33.0**	**9.0**	**8.7**	**1.3**	**100**
District						
Botha Bothe	49.5	33.5	11.3	5.4	0.2	100
Leribe	44.0	34.7	11.0	9.3	1.0	100
Berea	39.6	36.0	10.0	12.0	2.4	100
Maseru	45.8	33.7	9.4	9.6	1.5	100
Mafeteng	55.0	29.9	4.8	7.6	2.7	100
Mohale's Hoek	49.0	28.5	10.6	11.4	0.6	100
Quthing	50.9	34.7	7.9	6.6	0.0	100
Qacha's Nek	56.9	29.5	7.2	5.4	0.9	100
Mokhotlong	54.1	29.3	10.1	6.0	0.5	100
Thaba-Tseka	58.3	32.5	4.1	4.0	1.1	100
Location						
Urban	36.8	35.5	12.2	13.1	2.4	100
Peri-Urban	52.6	29.4	7.8	9.7	0.5	100
Rural	53.9	32.0	7.4	6.0	0.8	100
Zone						
Lowlands	44.5	34.3	9.9	9.9	1.4	100
Foothills	53.1	31.0	5.5	7.8	2.5	100
Mountains	52.7	31.1	9.4	5.9	0.9	100
Senqu river valley	56.0	30.3	6.4	7.3	0.0	100
Poverty status						
Poor	51.3	35.8	6.2	6.1	0.5	100
Extreme Poor	54.9	33.9	5.4	4.9	0.9	100
Moderate Poor	49.9	36.6	6.4	6.8	0.4	100
Non poor	43.6	30.7	12.1	11.5	2.0	100

7.4 Economic Situation Compared to the Previous Year

Table 7.4 represents the percentage distribution of households by their economic situation, compared to a year before the survey. At national level, a slightly higher percentage of households (40.8 percent) reported that their economic situation had worsened compared to the previous year. About 37.7 percent reported that their economic situation remained the same, while 21.5 percent were better off than the preceding year.

Across all districts, more than 40 percent of households reported their economic situation to be worse than the previous year. Berea is the exception, where 35.4 percent reported that their economic situation was worse than a year ago. Further, 24.8 percent of the households in Berea reported that their economic situation has improved compared to previous year.

In urban households, 39.2 percent reported that their economic situations had worsened compared to 39.0 percent of those who reported their situation to have remained the same as a year before the advent of the survey. In rural areas, 41.8 percent reported that their economic situation had worsened, while 36.8 percent reported that it had remained unchanged. Only 21.7 percent and 21.4 percent of urban and rural households respectively, claimed to be better off than a year before.

Table 7.4: Percentage distribution of households defined by economic situation compared to previous year

	Economic situation of households compared to one year ago								
	Much worse now	A little worse now	The same	A little better now	Much better now	Worse now	The same	Better now	Total
Total (%)	**17.6**	**23.1**	**37.7**	**20.6**	**1.0**	**40.8**	**37.7**	**21.5**	**100**
District									
Botha Bothe	16.9	24.2	34.3	22.8	1.8	41.1	34.3	24.6	100
Leribe	15.9	25.0	36.6	21.8	0.7	40.9	36.6	22.5	100
Berea	12.6	22.8	39.7	23.3	1.5	35.4	39.7	24.8	100
Maseru	17.6	22.5	37.8	21.1	1.0	40.1	37.8	22.0	100
Mafeteng	24.0	19.9	39.9	15.1	1.1	43.9	39.9	16.2	100
Mohale's Hoek	18.0	23.5	39.9	18.3	0.4	41.4	39.9	18.7	100
Quthing	19.6	22.1	35.9	21.1	1.3	41.6	35.9	22.4	100
Qacha's Nek	19.1	23.7	38.0	18.1	1.1	42.8	38.0	19.3	100
Mokhotlong	21.6	24.5	36.2	17.8		46.0	36.2	17.8	100
Thaba-Tseka	19.1	25.0	34.7	20.7	0.5	44.1	34.7	21.2	100
Urban/Rural									
Urban	14.5	24.7	39.0	20.3	1.5	39.2	39.0	21.7	100
Rural	19.7	22.1	36.8	20.8	0.6	41.8	36.8	21.4	100
Zone									
Lowlands	16.6	23.2	38.7	20.4	1.1	39.8	38.7	21.5	100
Foothills	19.1	22.9	35.5	21.4	1.1	42.0	35.5	22.5	100
Mountains	19.5	24.8	35.0	20.5	0.2	44.3	35.0	20.7	100
Senqu river valley	20.4	19.5	37.3	21.6	1.2	39.8	37.3	22.8	100
Region									
Urban Maseru	15.6	22.7	40.7	19.9	1.1	38.3	40.7	21.0	100
Other Urban	13.6	26.3	37.7	20.6	1.7	40.0	37.7	22.4	100

	Economic situation of households compared to one year ago								
	Much worse now	A little worse now	The same	A little better now	Much better now	Worse now	The same	Better now	Total
Rural Lowlands	19.8	20.9	37.8	20.8	0.8	40.7	37.8	21.5	100
Rural Foothills	19.1	22.9	35.5	21.4	1.1	42.0	35.5	22.5	100
Rural Mountains	19.4	25.1	35.2	20.3	0.0	44.5	35.2	20.3	100
Rural Senqu river valley	20.6	20.2	37.3	20.9	1.0	40.8	37.3	21.9	100
Poverty status									
Poor	21.4	24.0	37.0	17.2	0.5	45.4	37.0	17.7	100
Extreme Poor	24.7	24.4	37.6	13.0	0.2	49.1	37.6	13.3	100
Moderate Poor	18.7	23.6	36.4	20.6	0.6	42.4	36.4	21.2	100
Non poor	15.1	22.6	38.2	22.8	1.3	37.6	38.2	24.2	100

7.5 Assessment of Households with Children under 18 Years by Owning a Pair of Shoes

The survey asked the respondents whether every child under 18 years in their households owned a pair of shoes.

Table 7.5 presents the percentage distribution of households by whether every child under 18 in their households had a pair of shoes. In the majority (88.3 percent) of households, every child under 18 years owned a pair of shoes. In only 11.7 percent of households, children under 18 years did not have a pair of shoes.

In each district, more than 80 percent reported that every child in their households had a pair of shoes. Thaba-Tseka however, reported less than the average 80 percent, with just 79.6 percent of households reporting that every child had a pair of shoes.

It is also apparent the table that in 88.7 percent of poor households, every child under 18 years had a pair of shoes, while 11.3 percent had children who did not own a pair of shoes. About 92.9 percent of non-poor households reported that every child had a pair of shoes, while only 7.1 percent had children who did not have a pair of shoes.

Table 7.5: Percentage distribution of households defined by children under 18 years and owning a pair of shoes

	Does every child under 18 in this household have a pair of shoes?		Total
	Yes	No	
Total (%)	**88.3**	**11.7**	**100**
Districts			
Botha Bothe	89.7	10.3	100
Leribe	88.9	11.1	100
Berea	88.6	11.4	100
Maseru	90.7	9.3	100
Mafeteng	89.6	10.4	100
Mohale's Hoek	87.0	13.0	100
Quthing	87.1	12.9	100

	Does every child under 18 in this household have a pair of shoes?		Total
	Yes	No	
Qacha's Nek	86.8	13.2	100
Mokhotlong	86.8	13.2	100
Thaba-Tseka	79.6	20.4	100
Location			
Urban	92.1	7.9	100
Peri-Urban	88.4	11.6	100
Rural	86.2	13.8	100
Zone			
Lowlands	89.9	10.1	100
Foothills	91.0	9.0	100
Mountains	83.5	16.5	100
Senqu river valley	85.2	14.8	100
Poverty status			
Poor	86.3	13.7	100
Extreme Poor	80.1	19.9	100
Moderate Poor	88.7	11.3	100
Non poor	92.9	7.1	100

7.5.1 Assessment of Poverty Status

The survey asked respondents to assess their poverty status, their neighbour's poverty status, as well as their friend's poverty status on a six-stage assessment, starting from the lowest being the poorest to the top being rich.

7.5.2 Self-Assessment of Personal Poverty Status

Table 7.6 represents the distribution of households determined by their poverty status. It was apparent that 11.2 percent of households considered themselves to be the poorest and 46.8 percent considered themselves to be poor, 41.8 percent of middle income, while only 0.1 percent considered themselves to be rich.

Table 7.6: Percentage distribution of households defined by a self-assessment of their poverty status

	On which step are you today? On which step are you today?						
	1 - poorest	2-poor	3-low middle	4- middle	5-upper middle	6 - rich	Total
Total (%)	**11.2**	**46.8**	**32.5**	**8.1**	**1.2**	**0.1**	**100**
District							
Botha Bothe	12.5	43.1	38.5	5.5	0.4	0.0	100
Leribe	10.1	41.8	38.0	8.9	1.2	0.0	100
Berea	11.0	41.2	36.0	10.4	1.2	0.2	100
Maseru	7.8	43.2	35.1	11.9	2.2	0.0	100
Mafeteng	10.8	50.7	32.1	5.8	0.5	0.0	100
Mohale's Hoek	13.2	52.4	27.3	6.2	0.8	0.2	100
Quthing	12.3	59.1	25.7	2.4	0.5	0.0	100
Qacha's Nek	14.6	50.7	27.9	4.8	2.0	0.0	100

	On which step are you today? On which step are you today?						
	1 - poorest	2-poor	3-low middle	4- middle	5-upper middle	6 - rich	Total
Mokhotlong	15.3	55.7	22.6	5.0	0.0	1.4	100
Thaba-Tseka	19.3	56.5	19.8	3.9	0.5	0.0	100
Location							
Urban	6.0	35.0	42.1	14.8	2.1	0.1	100
Peri-Urban	9.3	46.5	33.2	8.4	1.7	1.0	100
Rural	14.6	53.8	26.8	4.2	0.6	0.0	100
Zone							
Lowlands	9.0	40.9	37.6	10.8	1.5	0.1	100
Foothills	12.3	51.5	30.5	4.3	1.4	0.0	100
Mountains	15.6	58.2	21.3	4.1	0.5	0.4	100
Senqu river valley	16.0	58.1	23.4	2.0	0.5	0.0	100
Poverty status							
Poor	18.8	58.5	20.0	2.5	0.2	0.0	100
Extreme Poor	23.9	59.7	14.3	1.9	0.2	0.0	100
Moderate Poor	11.4	57.6	27.2	3.5	0.3	0.0	100
Non poor	5.1	35.2	43.9	13.4	2.1	0.2	100

7.5.3 Assessment of a Neighbour's Poverty Status

Presented in Table 7.7, is the distribution of household by the assessment of their neighbours' poverty status. According to the table, 7 percent of these households considered their neighbours to be among the poorest, while 38.7 percent considered their neighbours to be poor, and 53.6 percent their neighbours were of middle income, while only 0.8 percent considered their neighbours to be rich (sixth step).

Table 7.7: Percentage distribution of households defined by an assessment of a neighbours poverty status

	On which step are most of your neighbours today?						
	1 - poorest	2-poor	3-lower middle	4-middle	5-upper middle	6 - rich	Total
Total (%)	**7.0**	**38.7**	**37.8**	**12.5**	**3.3**	**0.8**	**100**
District							
Botha Bothe	7.7	36.1	42.2	10.5	2.2	1.3	100
Leribe	6.3	36.0	39.7	13.1	4.2	0.7	100
Berea	5.4	29.6	42.6	17.4	4.3	0.7	100
Maseru	4.4	32.9	40.3	15.8	5.4	1.3	100
Mafeteng	5.6	42.4	39.1	9.6	2.1	1.2	100
Mohale's Hoek	12.8	45.6	31.7	8.8	0.8	0.3	100
Quthing	9.8	53.7	29.0	6.0	1.5	0.0	100
Qacha's Nek	8.2	48.4	28.4	13.7	0.9	0.4	100
Mokhotlong	12.9	43.9	32.7	9.1	1.4	0.0	100
Thaba-Tseka	8.4	52.2	32.2	5.8	1.5	0.0	100

	On which step are most of your neighbours today?						
	1 - poorest	2-poor	3-lower middle	4-middle	5-upper middle	6 - rich	Total
Location							
Urban	2.3	26.9	41.8	20.9	6.4	1.6	100
Peri-Urban	7.2	30.3	43.0	13.8	4.8	0.9	100
Rural	9.7	46.7	34.7	7.3	1.3	0.3	100
Zone							
Lowlands	5.1	31.3	41.9	15.9	4.6	1.2	100
Foothills	7.6	48.2	36.9	5.5	1.6	0.2	100
Mountains	11.1	50.4	29.2	8.2	1.2	0.0	100
Senqu river valley	10.8	54.0	28.6	5.5	1.0	0.2	100
Poverty status							
Poor	8.5	43.8	36.3	8.8	2.0	0.6	100
Extreme Poor	8.2	46.8	35.3	7.1	2.0	0.6	100
Moderate Poor	9.3	41.2	36.6	10.6	1.8	0.5	100
Non poor	5.2	33.6	39.5	16.0	4.7	0.9	100

7.5.4 Assessment of a Friend's Poverty Status

Table 7.8 represents the distribution of households by assessing a friend's poverty status. The survey results show that 7.8 percent of these households considered their friends among the poorest, 41.3 percent considered them to be poor, and 50 percent considered their friends to be of middle income, while only 0.9 percent considered their friends to be rich.

Table 7.8: Percentage distribution of households defined by an assessment a friends' poverty status

	On which step are most of your friends today?						Total
	1 - poorest	2-poor	3-lower middle	4-middle	5-upper middle	6 - rich	
Total	**7.8**	**41.3**	**34.4**	**12.4**	**3.2**	**0.9**	**100**
District							
Botha Bothe	10.0	39.0	38.6	9.4	1.2	1.7	100
Leribe	8.0	40.1	35.8	12.0	3.6	0.5	100
Berea	6.4	35.0	37.9	16.1	4.1	0.4	100
Maseru	5.9	35.3	36.2	16.5	4.4	1.6	100
Mafeteng	5.1	44.9	35.4	10.0	3.9	0.7	100
Mohale's Hoek	10.0	45.4	31.5	10.3	2.0	0.8	100
Quthing	10.1	50.7	30.5	7.2	1.1	0.4	100
Qacha's Nek	9.9	49.5	29.4	8.1	2.1	0.9	100
Mokhotlong	14.9	48.7	27.2	6.4	2.7	0.0	100
Thaba-Tseka	7.9	53.6	26.9	9.2	1.4	1.0	100
Location							
Urban	4.2	27.3	41.5	20.0	5.5	1.5	100
Peri-Urban	6.0	38.3	35.9	14.8	2.7	2.3	100
Rural	10.1	49.9	30.0	7.6	2.0	0.4	100
Zone							
Lowlands	6.0	34.2	38.8	15.4	4.5	1.1	100
Foothills	9.1	49.9	31.3	8.3	0.7	0.7	100
Mountains	12.0	53.2	26.2	6.9	1.3	0.3	100

	On which step are most of your friends today?						Total
	1 - poorest	2-poor	3-lower middle	4-middle	5-upper middle	6 - rich	
Senqu river valley	9.7	55.6	24.7	7.3	1.4	1.1	100
Poverty Status							
Poor	10.7	52.0	28.6	6.2	1.8	0.8	100
Extreme Poor	11.9	55.4	26.9	3.6	1.2	1.0	100
Moderate Poor	9.1	47.2	31.1	9.5	2.5	0.7	100
Non poor	5.2	31.6	39.6	18.0	4.6	0.9	100

7.6 Summary

- The most important sources of income were wages and salaries derived from the private sector public sectors followed by pensions comprising of 26.5, 15.6 and 13.3 percent of the total number of households respectively.
- The mean and the median absolute minimum income required by households were M3,488 and M2,000 respectively.
- The majority of households (80.9 percent) reported that their current income was less than their absolute minimum income required, compared to 10.0 percent of those who reported their current income to be greater.
- Compared with the previous year, 40.8 percent of households reported that their economic situations has worsened and 37.7 percent reported that their economic situations remained unchanged, while 21.5 percent were better off.
- When asked if every child under 18 years in the households owned a pair of shoes, 88.3 percent reported that every child had a pair of shoes while 11.7 percent had children who did not have a pair of shoes.

The main street in the capital city, Kingsway road.

8 Household Income

8.0 Introduction

Household income is the main means by which households finance their current consumption and make provision for savings and investment. It is calculated as the aggregate earnings of all household members, including all forms of income arising from employment, household enterprises and household agricultural production, returns from both financial and property investments, social security and assistance and remittances, etc.

To understand the current situation of household income in Lesotho, the 2017/2018 CMS/HBS included a module on household income, covering the sources of household income and the monetary value of income from garnered from different income sources. This chapter reports on the results from analysing the household income data.

8.1 Sources of Household Income

The 2017/2018 CMS/HBS survey asked respondents to disclose the sources of their household incomes, which were categorised as follows:

- **Wages and salaries derived from employment**, including both cash wages /salaries and earnings in kind (e.g. food and clothing);
- **Incomes derived from household businesses and household production**, including business incomes, sales of self-owned produce and the sale of livestock;
- **Property income**, including rental income, interest on savings/dividends, or the sale of property (e.g. land and buildings);

- **Remittance income**, including cash transfers/ cash gifts from inside Lesotho, as well as cash transfers/cash gifts from outside Lesotho, as well as in-kind gifts received;

- **Social security and assistance**, including pensions, child maintenance/ alimony, assistance from Disaster Management Authority (DMA), social assistance, as well as grants from NGOs;

- **Cash loans received (including salary advances)** and other sources.

However, household income excluded the value of household production for personal consumption.

8.2 Household Income and Sources of Household Income

Tables 8.1, 8.2 and 8.3 present the percentage distribution of households by the source(s) of household income. They reveal that, overall, 65.1 percent of households generated incomes from employment, 33.3 percent from business or sale of self-owned produce or livestock, 5.7 percent from investments, 27.4 percent from social security and social assistance, 35.5 percent from remittances and 19.6 percent from cash loans.

8.2.1 Distribution of Households Identified by the Source of Household Income, Sex and Age Group of the Household Head

A higher percentage of male-headed households generated incomes from employment and businesses, or sale of household produce when compared to female-headed households. For male-headed households, 70.4 percent derived incomes from employment, 36 percent from business or the sale of household produce, 20.5 percent from social security or assistance, 30.8 percent from remittances, 19.9 percent from cash loans and 5.3 percent from property investments. For female-headed households, 56.8 percent made an income from employment, 29.2 percent from business activities or the sale of household produce, 38 percent from social security, 42.7 percent from remittances, 19.1 percent from cash loans and 6.2 percent from property investments.

Households headed by people at prime working age (25 to 54 years) were more likely to have generate an income from employment.

Table 8.1: Percentage distribution of households defined by income sources and by the sex and age group of the household head

		House-hold head sex		Household head age group												
	Total	Male	Female	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
All employment income	**65.1**	**70.4**	**56.8**	**0.0**	**7.8**	**59.4**	**74.6**	**78.0**	**80.1**	**77.1**	**76.1**	**72.8**	**66.7**	**55.6**	**55.4**	**30.1**
Cash wage / Salary from employment	64.0	69.7	55.0	0.0	5.8	58.5	74.2	77.0	79.7	75.7	75.5	71.1	64.6	52.9	54.5	29.2
Earnings in kind (e.g. food, clothing)	3.5	2.7	4.8	0.0	2.0	3.3	2.0	3.1	2.3	3.9	2.4	4.6	4.7	5.9	5.6	2.5
All Business income	**33.3**	**36.0**	**29.2**	**0.0**	**1.2**	**11.8**	**25.3**	**30.1**	**37.9**	**34.1**	**37.5**	**37.9**	**40.8**	**40.3**	**43.3**	**24.3**
Business income	22.0	22.3	21.5	0.0	0.0	10.4	18.5	20.6	28.5	22.7	25.3	25.1	25.0	25.1	26.8	13.1

		House-hold head sex		Household head age group												
	Total	Male	Female	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Sale of own produce	9.0	10.5	6.7	0.0	1.2	1.0	4.3	6.0	8.4	8.9	10.1	9.4	12.9	15.6	13.0	8.1
Sale of livestock	8.9	11.1	5.3	0.0	0.0	0.4	6.8	8.5	7.4	9.1	8.5	9.3	14.0	11.0	13.8	7.2
All property income	**5.7**	**5.3**	**6.2**	**0.0**	**2.7**	**5.1**	**4.2**	**4.1**	**1.9**	**4.8**	**7.9**	**8.3**	**7.8**	**12.7**	**4.3**	**4.2**
Rental income	4.5	4.0	5.3	0.0	2.7	3.2	3.4	3.0	1.3	3.4	5.7	7.6	6.2	10.6	3.2	3.8
Interest on savings/ dividends	0.9	1.0	0.7	0.0	0.0	1.9	0.7	1.0	0.5	0.9	1.5	0.8	1.0	2.2	0.7	0.2
Sale of property (land, buildings)	0.4	0.4	0.3	0.0	0.0	0.0	0.0	0.2	0.2	0.5	0.8	0.6	0.6	0.7	0.4	0.2
All social security and assistance	**27.4**	**20.5**	**38.0**	**0.0**	**2.7**	**9.0**	**4.2**	**11.1**	**12.8**	**14.8**	**13.6**	**19.7**	**19.8**	**26.0**	**26.8**	**95.5**
Pensions	17.4	11.9	25.9	0.0	0.0	0.0	0.5	0.9	2.6	2.7	2.4	4.8	5.4	12.2	9.9	94.6
Child maintenance/ alimony	0.7	0.4	1.2	0.0	0.0	0.0	0.7	0.8	0.8	1.3	0.7	0.4	0.8	1.0	0.5	0.7
Assistance from (DMA)	0.8	0.5	1.1	0.0	0.0	2.3	0.0	0.0	0.2	1.8	0.7	1.2	0.9	1.3	0.0	0.9
Social assistance	9.1	7.4	11.7	0.0	2.7	6.0	2.2	7.4	7.8	8.9	7.9	12.5	11.5	10.7	14.4	9.6
Grants from NGO's	3.1	2.5	4.1	0.0	0.0	0.7	0.8	2.3	2.7	2.4	3.4	3.5	4.1	3.5	5.0	4.5
All remittance	**35.5**	**30.8**	**42.7**	**100.0**	**74.7**	**44.2**	**29.2**	**27.8**	**28.8**	**29.3**	**27.4**	**33.4**	**40.6**	**50.0**	**49.7**	**38.1**
Cash transfers/ cash, gifts from inside Lesotho	16.6	14.0	20.5	68.4	58.2	30.2	14.4	10.4	13.9	12.4	11.2	14.9	20.3	22.7	24.5	16.4
Cash transfers/ cash, gifts from abroad	16.4	14.0	20.1	15.1	18.1	10.4	12.6	14.0	13.5	14.3	13.3	16.8	19.0	23.3	24.2	18.0
In-kind gifts received	10.2	8.7	12.6	31.6	5.5	12.0	8.3	8.7	7.8	9.5	7.6	8.9	12.9	16.6	13.4	10.5
Cash loans received (incl. salary advance)	**19.6**	**19.9**	**19.1**	**15.1**	**8.3**	**19.2**	**18.7**	**22.3**	**19.5**	**22.5**	**24.3**	**18.1**	**19.1**	**18.5**	**16.0**	**17.4**
Other sources	**3.2**	**3.2**	**3.1**	**0.0**	**19.2**	**9.7**	**5.2**	**2.7**	**2.5**	**2.0**	**3.0**	**2.4**	**3.3**	**2.0**	**3.1**	**2.8**

8.2.2 Distribution of Households defined by the Source of Household Income, Educational Level and the Employment Status of the Household Head, as well as Household Poverty Status

The higher the educational level of the head of household, the higher the likelihood of securing employment and property investment as the main sources of income. As the education level of the household head decreases, the more the likelihood of accessing an income mainly from social security and assistance sources, as well as remittances. For households headed by people with a university education by example, 82 percent had incomes derived from employment, 13.6 percent from property or financial investments, 10.8 percent from social security and assistance sources and 24.4 percent from the remittances. For those headed by people without formal education, 56.9 percent made an income from employment, 2.2 percent from property or financial investments, 37.8 percent from social security and assistance and 30.1 percent from remittances.

Households headed by employed people tended to have a higher share of their income derived from employment and business incomes, while those headed by economically inactive people tended to have a higher share sourced from social security and assistance and remittances. For households headed by employed people, 79.5 percent generated incomes from employment, 37.9 percent from business incomes, 14.6 percent from social security and assistance and 28.5 percent received an income from remittances. For those headed by economically inactive people, 41.4 percent received an income from employment, 26.9 percent from business incomes, 48.7 percent social security and assistance, and 46 from remittances.

Non-poor households tended to derive a greater income from employment, while poor household tended to have a higher income share received from social security and assistance. About 70 percent of non-poor households made an income from employment and 21.9 percent received an income from social security and assistance, compared with 57.2 percent of poor households who made on income from employment and 35.2 percent e from social security and assistance. However, a similar percentage of poor and non-poor households generated an income from business activities.

Table 8.2: Percentage distribution of households defined by income source, educational level and the employment status of household head, as well as household poverty status

	Household head education level								Household head employment level			House-hold poverty status	
	None	Primary	Sec/high school	TVET (after primary)	TVET (after secondary)	TVET (after high school)	University	Other	Inactive	Unemployed	Employed	Poor	Non-Poor
All employment income	**56.9**	**60.5**	**71.1**	**80.1**	**62.0**	**84.6**	**82.0**	**92.3**	**41.4**	**64.1**	**79.5**	**57.2**	**70.5**
Cash wage / Salary from employment	55.2	59.0	70.6	80.1	62.0	84.6	82.0	92.3	40.1	62.9	78.4	55.0	70.1
Earnings in kind (e.g. food, clothing)	5.2	4.6	1.7	0.0	0.0	0.7	0.4	0.0	3.5	2.9	3.6	5.5	2.1
All Business income	**39.0**	**34.5**	**30.7**	**48.7**	**76.2**	**31.7**	**20.8**	**35.2**	**26.9**	**24.9**	**37.9**	**34.4**	**32.6**
Business income	17.2	20.8	26.5	39.3	59.4	26.1	17.5	33.7	11.0	15.5	29.1	19.1	24.0
Sale of own produce	16.2	10.4	4.7	9.4	0.0	3.1	4.6	1.5	11.1	8.8	7.8	10.3	8.1
Sale of livestock	16.0	10.6	4.2	0.0	16.8	4.1	2.2	0.0	10.9	8.7	7.6	11.3	7.1

	Household head education level								Household head employment level			House-hold poverty status	
	None	Primary	Sec/high school	TVET (after primary)	TVET (after secondary)	TVET (after high school)	University	Other	Inactive	Unemployed	Employed	Poor	Non-Poor
All property income	**2.2**	**4.3**	**7.7**	**8.7**	**15.7**	**7.0**	**13.6**	**14.4**	**6.5**	**2.2**	**5.4**	**2.1**	**8.1**
Rental income	1.6	3.2	6.3	0.0	15.7	5.7	12.3	12.8	5.1	2.1	4.3	1.2	6.8
Interest on savings/ dividends	0.3	0.6	1.4	8.7	0.0	1.3	1.9	1.6	1.3	0.0	0.7	0.5	1.2
Sale of property (land, buildings)	0.2	0.6	0.1	0.0	0.0	0.0	0.4	0.0	0.3	0.0	0.5	0.4	0.3
All social security and assistance	**37.8**	**35.2**	**12.9**	**44.6**	**15.7**	**10.4**	**10.8**	**13.0**	**48.7**	**23.0**	**14.6**	**35.2**	**21.9**
Pensions	27.2	23.2	4.2	24.8	15.7	7.9	9.8	10.0	37.0	4.7	6.2	21.2	14.7
Child maintenance/ alimony	0.2	0.6	1.6	0.0	0.0	0.0	0.0	0.0	0.7	0.9	0.8	1.0	0.6
Assistance from (DMA)	0.7	1.1	0.5	0.0	0.0	0.0	0.0	0.0	1.2	2.3	0.4	1.4	0.3
Social assistance	9.9	11.5	6.6	19.8	0.0	2.6	1.2	3.0	12.1	13.2	6.9	13.1	6.2
Grants from NGO's	4.1	4.2	1.6	0.0	0.0	0.0	0.8	0.0	4.4	3.6	2.3	4.3	2.3
All remittance	**30.1**	**40.0**	**32.3**	**53.7**	**24.8**	**25.9**	**24.4**	**57.7**	**46.0**	**40.2**	**28.5**	**38.1**	**33.7**
Cash transfers, gifts from inside Lesotho	12.4	16.8	17.1	42.9	16.8	15.6	17.2	46.9	23.2	20.0	12.2	17.3	16.0
Cash transfers, gifts from abroad	12.3	19.5	14.4	20.5	24.8	10.9	10.0	16.0	19.9	12.5	14.6	16.5	16.3
In-kind gifts received	11.1	12.2	7.7	10.8	0.0	5.6	4.4	19.7	13.5	16.7	7.7	11.8	9.1
Cash loans received (incl. salary advance)	**19.6**	**19.9**	**20.1**	**9.4**	**16.8**	**13.8**	**15.8**	**33.0**	**17.4**	**11.7**	**21.6**	**19.5**	**19.6**
Other sources	**3.0**	**3.3**	**2.8**	**0.0**	**0.0**	**1.4**	**4.9**	**6.5**	**5.3**	**4.2**	**1.8**	**3.6**	**2.9**

8.2.3 Distribution of Households Defined by the Source of Household Income, Urban/ Rural Area and District

Table 8.3 presents the percentage distribution of households identified by source, urban/rural area and district. It shows that urban households had a higher proportion of households receiving an income from employment and property investment. Rural households had a higher proportion of households generating an income from business or household production, social security and assistance, as well as remittances. For urban households, 73.8 percent received an income from employment, 30.7 percent from business activites and the sale of household produce, 10.5 percent from property investment, 14.5 percent from social security and assistance, 28.8 percent from remittances from both within and outside Lesotho and 18.8 percent from cash loans. For rural households, 59.2 percent made an income from employment, 35.1 percent from business activities and the sale of household produce, 2.4 percent from property investment, 36 percent from social security and assistances, 39.9 percent from remittances derived from both within and outside Lesotho and 20.2 percent from cash loans.

Table 8.3: Percentage distribution of households defined by income source, urban/rural division and district

	Urban/Rural		District									
	Urban	Rural	Botha Bothe	Leribe	Berea	Maseru	Mafeteng	Mohale's Hoek	Quthing	Qacha's Nek	Mokhotlong	Thaba-Tseka
All employment income	**73.8**	**59.2**	**62.2**	**68.3**	**65.3**	**72.7**	**56.9**	**56.0**	**66.5**	**58.8**	**56.8**	**54.1**
Cash wage / Salary from employment	73.4	57.6	61.5	66.5	64.8	71.7	56.5	55.4	64.6	57.1	54.2	52.2
Earnings in kind (e.g. food, clothing)	1.0	5.2	4.1	4.2	3.2	2.0	3.4	3.0	6.2	3.6	4.1	7.7
All Business income	**30.7**	**35.1**	**33.5**	**30.7**	**27.9**	**31.3**	**31.5**	**36.4**	**38.3**	**38.2**	**47.3**	**45.9**
Business income	26.5	18.9	21.7	21.9	19.4	24.1	19.4	20.5	22.6	22.3	22.7	22.8
Sale of own produce	4.9	11.8	9.1	5.8	6.7	7.0	9.1	11.1	10.7	15.4	21.7	17.2
Sale of livestock	3.1	12.8	7.4	7.4	6.2	4.2	10.0	11.8	13.8	11.8	23.6	21.9
All property income	**10.5**	**2.4**	**6.2**	**4.2**	**7.6**	**8.4**	**4.5**	**2.3**	**2.0**	**4.5**	**3.6**	**3.3**
Rental income	9.4	1.2	5.0	2.8	6.1	7.6	2.6	1.9	0.6	3.7	2.1	2.5
Interest on savings/ dividends	1.0	0.8	0.9	1.1	1.5	0.6	1.2	0.4	1.3	0.7	0.6	0.3
Sale of property (land, buildings)	0.2	0.5	0.3	0.3	0.8	0.2	0.7	0.0	0.0	0.0	0.9	0.5
All social security and assistance	**14.5**	**36.0**	**32.9**	**23.0**	**30.8**	**20.3**	**31.1**	**34.4**	**34.1**	**32.7**	**30.6**	**34.9**
Pensions	8.6	23.2	19.6	14.0	20.7	12.8	19.5	22.6	22.1	20.8	21.0	20.3
Child maintenance/ alimony	0.5	0.9	0.7	1.0	1.5	0.6	0.8	0.3	0.6	0.0	0.3	0.5
Assistance from (DMA)	0.1	1.2	0.6	0.3	0.8	1.0	1.5	0.7	1.4	0.5	0.0	0.0
Social assistance	6.1	11.0	14.0	9.1	9.5	6.0	12.2	9.8	7.5	12.7	11.3	10.2
Grants from NGO's	0.7	4.7	2.2	2.0	2.7	2.3	3.9	5.0	5.1	3.6	3.7	5.9
All remittance	**28.8**	**39.9**	**43.6**	**37.2**	**36.1**	**30.6**	**37.4**	**39.1**	**38.4**	**43.3**	**38.8**	**28.4**
Cash transfers, gifts from inside Lesotho	14.3	18.1	16.0	14.7	17.8	17.0	20.6	16.4	10.7	14.9	20.2	14.5
Cash transfers, gifts from abroad	13.9	18.1	23.7	21.7	16.3	11.2	14.1	21.1	22.3	20.5	16.7	8.4
In-kind gifts received	5.9	13.1	13.6	8.6	9.4	10.7	10.8	9.3	11.6	15.6	9.0	8.5
Cash loans received (incl. salary advance)	**18.8**	**20.2**	**20.4**	**16.0**	**19.4**	**21.6**	**17.4**	**21.3**	**20.6**	**23.2**	**19.6**	**18.1**
Other sources	**2.5**	**3.7**	**3.5**	**2.2**	**2.8**	**3.2**	**3.8**	**3.3**	**1.8**	**4.1**	**7.8**	**3.6**

8.3 Household Income

Household income was calculated as the aggregate earnings of all household members, including all forms of income arising from employment, household enterprises and agricultural production, returns from both financial and property investment, social security and assistance, as well as remittances, etc. Household disposable income was calculated as the gross household income less income tax (PAYE).

8.3.1 Household Income defined by the Sex and Age Group of the Household Head

Households headed by people at prime working age (35 to 54 years) tended to earn a higher household income, yet households headed by people aged between 20 and 29 tended to generate a higher per capita household income (*Table 8.4*). For households headed by people aged between 40 and 44, the monthly gross household income was M4,020 on average, representing the highest income threshold among all age groups. For households headed by people aged between 25 and 29, the household income per capita was M1,468 on average, the highest among all age groups.

Households headed by females tended to earn lower incomes than did households headed by males. For households headed by males, the monthly gross household income was M3,738 and the per capita income M1,211, on average. For households headed by females, the monthly gross household income was M2,261 and the per capita household income M898 on average, which was 40 and 26 percent lower than those for households headed by males.

Table 8.4: Household income (M) defined by the sex and age group of the household head

	Household income (Gross)		Household disposable income (Gross income less income tax)	
	Per household	Per capita	Per household	Per capita
Total	**3,156**	**1,088**	**2,846**	**978**
HHH Sex				
Male	3,738	1,211	3,352	1,087
Female	2,261	898	2,068	811
HHH Age Group				
10-14	465	462	465	462
15-19	613	510	613	510
20-24	2,039	1,125	1,983	1,086
25-29	2,892	1,468	2,639	1,329
30-34	3,004	1,223	2,706	1,094
35-39	3,665	1,370	3,286	1,213
40-44	4,020	1,309	3,526	1,145
45-49	3,720	1,122	3,241	979
50-54	3,875	1,134	3,447	1,000
55-59	3,281	961	2,815	820
60-64	4,511	1,353	4,195	1,270
65-69	2,103	616	1,931	552
70+	1,659	526	1,631	518

8.3.2 Household Income Defined by the Education Level and Employment Status of the Household Head

Household income tended to increase with the education level of the household head (*Table 8.5*). For households headed by people without any formal education, the monthly gross household income was M1,418, and the per capita household income M346, on average. For households headed by people with secondary or high school education, the monthly gross household income was M3,654 and per capita household income M1,294 on average, as 2.6 and 3.7 times of those for households headed by people without any formal education. For households headed by people with a university education, the monthly gross household income was M11,823 and per capita household income M4,968 on average, which were 3.2 and 3.8 times of those incomes for households headed by people with secondary and high school education.

Households headed by people who were in employment tended to have higher household incomes. For those households headed by unemployed people, the monthly gross household income was M1,426 and per capita household income on average M468. For households headed by people in employment, the monthly gross household income was M4,192 and per capita household income M1,491 on average, which were respectively 2.9 and 3.2 times respectively of the incomes for households headed by people in unemployment.

Table 8.5: Household income (M), household disposable income (M), defined by education attainment and employment status of the household head

	Household income		Household disposable income	
	per household	Per capita	Per household	Per capita
HHH Education				
None	1,418	346	1,371	335
Primary	1,958	573	1,848	547
Sec/ high school	3,654	1,294	3,344	1,197
TVET (after primary)	2,071	977	1,909	915
TVET (after secondary)	5,058	1,378	4,465	1,226
TVET (after high school)	8,846	2,909	7,504	2,441
University	11,823	4,968	9,783	4,094
Other	7,536	3,877	6,495	3,296
HHH Employment Status				
Inactive	1,672	502	1,590	478
Unemployed	1,426	468	1,359	448
Employed	4,192	1,491	3,725	1,322

8.3.3 Household Income Defined by Urban/Rural Division and District

Urban households tended to generate a higher household income than rural households. For rural households, the monthly gross household income was M1,935 and the per capita household income on average M599. For urban households, the monthly gross household income was M4,974 and per capita household income M1,816 on average, which were 2.6 times and three times higher respectively of the income for rural households.

The average household income varied considerably across districts and ecological zones. In Thaba-Tseka, the monthly gross household income was M1,958 and the per capita household income M895 on average. In Berea, the monthly gross household income was M4,262 and the per capita household income on average,M1,449, which were respectively 2.1 and 1.6 times higher than the income of those for households in Thaba-Tseka.

The income gap was more significant across ecological zones. In Rural Senqu River Valley, the average monthly gross household income and household disposal income were was M1,502 and M1,370 per household respectively; whereas in urban areas other than Maseru, the average monthly gross household income and household disposal income were was M5,003 and M4,448 per household respectively, more than three times the income of those for households in Rural Senqu River Valley.

Table 8.6: Household income (M) defined by the sex and age group of the household head

	Household income		Household disposable income	
	Per household	Per capita	Per household	Per capita
Urban/Rural				
Urban	4,974	1,816	4,433	1,615
Rural	1,935	599	1,781	550
Districts				
Botha Bothe	2,511	1,030	2,163	864
Leribe	2,966	942	2,740	873
Berea	4,262	1,449	3,820	1,295
Maseru	3,877	1,379	3,470	1,244
Mafeteng	2,497	821	2,270	744
Mohale's Hoek	2,475	831	2,202	732
Quthing	2,022	633	1,906	589
Qacha's Nek	2,288	763	2,069	684
Mokhotlong	2,558	665	2,440	623
Thaba-Tseka	1,958	895	1,714	763
Regions				
Maseru Urban	4,939	1,789	4,414	1,609
Other Urban	5,003	1,839	4,448	1,620
Rural Lowlands	2,191	688	2,003	635
Rural Foothills	1,659	408	1,523	377
Rural Mountains	1,740	571	1,636	520
Rural Senqu River Valley	1,502	480	1,370	436

8.3.4 Household Income Defined by Household Poverty Status

A significant gap existed between poor and non-poor households. For non-poor households, the monthly gross household income and household disposable income were M4,429 and M3,957 respectively and the per capita household income and household disposable income, on average, were M1,613 and M1,429 respectively. For households living in poverty, the monthly gross household income and household disposable income were M1,272 and M1,202 respectively, which was only around 30 percent of the average for non-poor households; the average per capita household income and household disposable income were M311 and M295 respectively, which was only around 20 percent of the average determined for non-poor households.

By income quintiles, the gap was even more significant. While the average monthly gross household income and household disposable income were M211 and M175 for households at the lowest income quintile, respectively, the average monthly gross household income and household disposable income were M8,551 and M7,524 for households at the highest income quintile, more than 40 times the income of those for households at the lowest income quintile.

Table 8.7: Household income (M) defined by the sex and age group of the household head

	Household income		Household disposable income	
	Per household	Per Capita	Per household	Per capita
Poverty Statuses				
Poor	1,272	311	1,202	295
Extreme	981	216	944	210
Moderate	1,505	386	1,408	362
Non-Poor	4,429	1,613	3,957	1,439
Income Quintiles				
1st	211	42	175	34
2nd	641	146	615	138
3rd	1,298	314	1,258	304
4th	2,305	673	2,211	651
5th	8,551	3,210	7,524	2,830

8.4 Composition of Household Income

This section examines the composition of household income. *Tables 8.8, 8.9,* and *8.10* present the composition of the monthly gross household income determined by income source. They show that employment income, particularly cash wages and salaries, were the main sources of household income. The survey shows that employment income accounted for 50.4 percent of household income, businesses or the sale of household production income accounted for 16.6 percent, social security and assistance income for 14.4 percent, remittances from within and outside Lesotho accounted for 13.2 percent, while property investment income and cash loans for 2.1 and 1.5 percent respectively.

8.4.1 Composition of Household Income Gefied by the Sex and Age Group of the Household Head

Table 8.8 presents the composition of household income by the income source, age group and sex of the household head. It shows that male-headed households had a higher percentages of income derived from employment and business or the sale of household produce, while female-headed households reflected higher percentages of income received from social security and assistance and remittances. For male-headed households, employment income accounted for an average of 56.3 percent of household income and business income or sale of household produce for an average of 18.5 percent, when compared with 41.4 and 13.9 percent respectively, for female-headed households. For female-headed households, social security and assistance, accounted for an average of 21.6 percent of household income, and remittances for 17.8 percent, when compared with 9.7 percent and 10.3 percent respectively, for male-headed households.

Table 8.8: Composition of monthly gross household income defined by the sex and age group of the household head

	Sex			Household head age group												
	Total	Male	Female	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Average Household Income	**3,156**	**3,738**	**2,261**	**465**	**613**	**2,039**	**2,892**	**3,004**	**3,665**	**4,020**	**3,720**	**3,875**	**3,281**	**4,511**	**2,103**	**1,659**
%	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
All employment income	**50.4**	**56.3**	**41.4**	**0.0**	**6.5**	**49.6**	**65.9**	**65.5**	**65.7**	**64.2**	**59.4**	**56.4**	**51.7**	**37.8**	**37.3**	**13.9**
Cash wage / Salary from employment	49.8	55.8	40.5	0.0	5.8	49.0	65.7	65.1	65.6	63.6	58.9	55.7	49.8	36.6	36.2	13.7

	Sex			Household head age group												
	Total	Male	Female	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Earnings in kind (e.g. food, clothing)	0.6	0.5	0.9	0.0	0.7	0.6	0.2	0.4	0.1	0.6	0.5	0.7	1.9	1.2	1.1	0.2
All business income	**16.6**	**18.5**	**13.9**	**0.0**	**0.7**	**8.4**	**12.8**	**17.2**	**19.5**	**17.4**	**19.6**	**19.0**	**21.2**	**21.8**	**21.8**	**6.8**
Business income	11.0	11.3	10.6	0.0	0.0	7.4	8.7	11.8	13.8	11.8	13.3	13.2	14.0	11.9	13.3	4.0
Sale of own produce	2.6	3.1	1.9	0.0	0.7	1.0	1.2	2.3	2.9	2.5	2.9	2.2	3.2	5.4	4.2	1.3
Sale of livestock	3.0	4.1	1.4	0.0	0.0	0.0	2.9	3.1	2.8	3.1	3.4	3.6	4.0	4.5	4.3	1.5
All property income	2.1	1.7	2.7	0.0	1.6	1.7	1.6	1.7	0.1	1.6	2.9	2.8	2.8	5.6	1.8	1.3
Rental income	1.6	1.2	2.3	0.0	1.6	1.1	1.2	1.4	0.1	0.8	2.2	2.4	2.4	4.3	1.4	1.2
Interest on savings/ dividends	0.4	0.4	0.3	0.0	0.0	0.6	0.4	0.3	0.0	0.6	0.5	0.3	0.3	1.1	0.4	0.1
Sale of property (land, buildings)	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.1	0.1	0.2	0.0	0.0
All social security and assistance	**14.4**	**9.7**	**21.6**	**0.0**	**2.4**	**2.8**	**1.5**	**3.5**	**3.1**	**3.8**	**4.8**	**6.6**	**6.8**	**10.0**	**12.2**	**67.9**
Pensions	11.3	7.5	17.2	0.0	0.0	0.0	0.3	0.4	1.0	1.3	1.1	2.6	2.8	5.7	6.6	66.4
Child maintenance/ alimony	0.3	0.1	0.6	0.0	0.0	0.0	0.7	0.4	0.4	0.2	0.4	0.1	0.3	0.6	0.0	0.1
Assistance from Disaster Management Authority (DMA)	0.1	0.1	0.1	0.0	0.0	0.4	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.4	0.0	0.0
Social assistance	2.0	1.4	2.9	0.0	2.4	2.1	0.4	2.0	1.2	1.7	2.1	2.7	2.9	2.5	4.5	1.1
Grants from NGO's	0.7	0.6	0.8	0.0	0.0	0.3	0.1	0.7	0.5	0.5	1.1	1.1	0.7	0.8	1.1	0.3
All remittance	**13.2**	**10.3**	**17.8**	**99.6**	**70.5**	**26.7**	**13.8**	**8.7**	**8.6**	**9.5**	**8.8**	**12.5**	**14.7**	**22.1**	**24.5**	**8.5**
Cash transfers or cash gifts from inside Lesotho	5.9	4.4	8.3	68.4	56.7	18.7	6.8	3.9	3.3	3.0	2.3	4.5	6.7	9.1	11.7	3.3
Cash transfers or cash gifts from outside Lesotho	5.6	4.5	7.4	13.8	12.5	4.5	4.8	3.8	4.4	5.0	4.9	6.1	6.5	9.5	10.8	4.1
In-kind gifts received	1.7	1.4	2.1	17.4	1.3	3.5	2.2	1.0	0.9	1.5	1.6	1.9	1.5	3.5	2.0	1.1
Cash loans received (incl. salary advance)	**1.5**	**1.7**	**1.3**	**0.4**	**0.4**	**1.6**	**1.1**	**1.9**	**1.6**	**2.0**	**2.5**	**1.4**	**1.7**	**1.5**	**1.3**	**0.7**
Other sources	**1.8**	**2.0**	**1.4**	**0.0**	**18.0**	**9.2**	**3.3**	**1.4**	**1.3**	**1.6**	**2.1**	**1.1**	**0.9**	**1.3**	**0.9**	**0.8**

8.4.2 Composition of Household Income Defined the Educational Level and Employment Status of the Household Head

Table 8.9 represents the composition of household income determined by income source and the education level and employment status of the household head. It shows that employment income accounted for a higher percentage of household income in those households headed by people in employment and with higher educational attainment, while business income, social security and assistance income, as well as remittances accounted for higher percentages of household income in households headed by economically inactive people and people with lower educational attainment.

Table 8.9: Composition of monthly gross household income defined by the education level and employment status of the household head

	Education level								Employment status		
	None	Primary	Sec/ high school	TVET (after primary)	TVET (after secondary)	TVET (after high school)	University	Other	Inactive	Employed	Unemployed
Average Household Income	1,418	1,958	3,654	2,071	5,058	8,846	11,823	7,536	1,672	4,192	1,426
%	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
All employment income	**41.4**	**44.0**	**59.4**	**55.8**	**55.8**	**71.2**	**72.0**	**72.2**	**27.1**	**64.8**	**48.4**
Cash wage / Salary from employment	40.3	43.1	59.3	55.8	55.8	71.2	71.9	72.2	26.4	64.2	47.5
Earnings in kind (e.g. food, clothing)	1.1	0.9	0.1	0.0	0.0	0.0	0.1	0.0	0.7	0.6	0.9
All business income	**20.1**	**17.3**	**16.7**	**15.4**	**29.4**	**10.6**	**7.0**	**10.2**	**12.6**	**19.2**	**15.2**
Business income	8.5	10.3	14.7	15.4	28.8	9.5	6.3	9.9	5.0	14.8	9.1
Sale of own produce	5.2	3.3	0.9	0.0	0.0	0.3	0.4	0.3	3.5	2.1	2.5
Sale of livestock	6.4	3.7	1.1	0.0	0.6	0.8	0.3	0.0	4.1	2.3	3.6
All property income	**0.5**	**1.7**	**3.2**	**8.7**	**9.6**	**1.7**	**3.4**	**0.6**	**3.3**	**1.4**	**1.5**
Rental income	0.4	1.2	2.6	0.0	9.6	1.5	3.2	0.6	2.5	1.1	1.5
Interest on savings/ dividends	0.1	0.4	0.6	8.7	0.0	0.2	0.1	0.0	0.7	0.2	0.0
Sale of property (land, buildings)	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.1	0.0
All social security and assistance	**23.2**	**19.3**	**4.2**	**16.6**	**0.9**	**3.7**	**4.1**	**4.3**	**30.7**	**4.9**	**9.2**
Pensions	19.8	15.4	2.0	13.5	0.9	3.7	3.9	4.3	26.2	3.0	3.1
Child maintenance/ alimony	0.0	0.2	0.8	0.0	0.0	0.0	0.0	0.0	0.3	0.3	0.6
Assistance from Disaster Management Authority (DMA)	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.2
Social assistance	2.4	2.7	1.1	3.1	0.0	0.0	0.0	0.0	3.1	1.2	4.0
Grants from NGO's	1.0	0.9	0.2	0.0	0.0	0.0	0.2	0.0	1.0	0.4	1.3
All remittance	**11.6**	**14.9**	**12.8**	**3.2**	**3.6**	**10.1**	**9.1**	**7.5**	**22.0**	**7.3**	**21.1**
Cash transfers or cash gifts from inside Lesotho	5.0	5.7	6.7	2.0	0.3	6.9	7.0	6.0	11.0	2.4	11.0

	Education level								Employment status		
	None	Primary	Sec/ high school	TVET (after primary)	TVET (after secondary)	TVET (after high school)	University	Other	Inactive	Employed	Unemployed
Cash transfers or cash gifts from outside Lesotho	4.2	7.3	4.8	0.8	3.3	2.5	1.4	1.3	8.3	4.1	5.3
In-kind gifts received	2.4	1.9	1.3	0.4	0.0	0.7	0.7	0.2	2.7	0.8	4.8
Cash loans received (incl. salary advance)	**1.9**	**1.5**	**1.6**	**0.3**	**0.6**	**1.4**	**1.0**	**3.4**	**1.2**	**1.8**	**1.0**
Other sources	**1.3**	**1.6**	**2.2**	**0.0**	**0.0**	**1.3**	**3.3**	**1.7**	**3.2**	**0.8**	**3.5**

8.4.3 Composition of Household Income Defined by Urban/Rural Division and District

Table 8.10 presents the composition of household income determined by income source and household location. It shows that urban households had higher percentages of income derived from employment and property investment, while rural households had higher proportions of income received from social security and assistance and remittances. For urban households, employment income accounted for an average of 61 percent of household income, while property investment income accounted for 4.1 percent, as compared with 43.3 and 0.7 percent for rural households. For rural households, social security and social assistance accounted for an average of 20 percent of household income and remittances for 15.4 percent, as compared with 5.8 and 10.1 percent respectively for urban households. Both rural and urban households had a similar proportion of income garnered from business or the sale of household produce.

Household income composition varied significantly across districts. In Maseru, employment accounted for 58.1 percent of household income, business income 15.3 percent, property income 3.1 percent, social security and assistance 9.4 percent, remittances 10.8 percent, while cash loans and other sources represent 3.5 percent. For Thaba-Tseka, on the other hand, employment income accounted for 38.1 percent of household income, while business income, property income, social security and assistance, remittances, cash loans and others accounted for 25.5, 0.8, 21, 11 and 3.6 percent respectively.

Table 8.10: Composition of household income determined by urban/rural division and district

	Urban/Rural		Districts									
	Urban	Rural	Botha Bothe	Leribe	Berea	Maseru	Mafeteng	Mohale's Hoek	Quthing	Qacha's Nek	Mokhotlong	Thaba-Tseka
Average Household Income	**4,974**	**1,935**	**2,511**	**2,966**	**4,262**	**3,877**	**2,497**	**2,475**	**2,022**	**2,288**	**2,558**	**1,958**
%	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
All employment income	**61.0**	**43.3**	**46.8**	**55.1**	**49.6**	**58.1**	**44.4**	**42.2**	**47.2**	**43.3**	**40.1**	**38.1**
Cash wage / Salary from employment	60.9	42.3	45.8	54.3	49.2	57.5	43.9	41.9	46.6	42.7	39.2	37.0
Earnings in kind (e.g. food, clothing)	0.1	1.0	1.0	0.8	0.4	0.6	0.5	0.3	0.6	0.6	0.9	1.1

	Urban/Rural		Districts									
	Urban	Rural	Botha Bothe	Leribe	Berea	Maseru	Mafeteng	Mohale's Hoek	Quthing	Qacha's Nek	Mokhotlong	Thaba-Tseka
All business income	**16.0**	**17.0**	**17.3**	**16.2**	**13.4**	**15.3**	**16.6**	**17.3**	**17.4**	**17.4**	**23.0**	**25.5**
Business income	14.1	8.9	12.9	11.6	10.0	11.6	11.2	11.0	10.8	9.2	7.9	9.7
Sale of own produce	1.0	3.7	1.9	2.1	1.4	2.1	2.1	2.9	2.8	5.1	7.0	6.2
Sale of livestock	0.9	4.4	2.5	2.5	2.0	1.6	3.3	3.4	3.8	3.1	8.1	9.6
All property income	**4.1**	**0.7**	**2.5**	**1.9**	**2.5**	**3.1**	**1.6**	**0.6**	**0.7**	**0.8**	**1.3**	**0.8**
Rental income	3.6	0.3	2.0	1.1	1.8	2.8	1.0	0.6	0.1	0.8	0.9	0.6
Interest on savings/ dividends	0.4	0.3	0.5	0.8	0.6	0.2	0.5	0.0	0.6	0.0	0.1	0.0
Sale of property (land, buildings)	0.1	0.1	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.3	0.2
All social security and assistance	**5.8**	**20.0**	**15.7**	**10.8**	**17.0**	**9.4**	**17.7**	**19.5**	**18.8**	**19.1**	**17.1**	**21.0**
Pensions	4.3	16.0	12.9	8.8	12.9	7.5	14.2	16.0	14.1	13.6	14.0	15.8
Child maintenance/ alimony	0.3	0.3	0.2	0.4	0.9	0.1	0.2	0.2	0.1	0.0	0.0	0.4
Assistance from Disaster Management Authority (DMA)	0.0	0.1	0.1	0.1	0.0	0.1	0.1	0.0	0.1	0.0	0.0	0.0
Social assistance	1.1	2.6	2.1	1.3	2.5	1.3	2.4	2.3	3.5	4.6	2.1	2.5
Grants from NGO's	0.1	1.0	0.4	0.2	0.7	0.4	0.8	1.0	1.0	0.9	1.0	2.3
All remittance	**10.1**	**15.4**	**14.1**	**13.8**	**13.6**	**10.8**	**17.2**	**16.5**	**12.9**	**15.4**	**12.2**	**11.0**
Cash transfers or cash gifts from inside Lesotho	5.2	6.4	5.0	4.8	6.1	5.9	9.6	6.7	3.2	4.3	6.1	6.2
Cash transfers or cash gifts from outside Lesotho	4.4	6.5	6.7	7.5	5.4	3.5	5.5	8.2	8.1	8.8	5.3	3.3
In-kind gifts received	0.5	2.5	2.4	1.5	2.1	1.4	2.1	1.6	1.6	2.3	0.8	1.5
Cash loans received (incl. salary advance)	**1.3**	**1.7**	**1.8**	**1.0**	**2.0**	**1.4**	**1.0**	**2.0**	**1.8**	**2.6**	**1.4**	**2.0**
Other sources	**1.7**	**1.9**	**1.7**	**1.2**	**1.8**	**2.1**	**1.5**	**1.8**	**1.1**	**1.4**	**4.8**	**1.6**

8.5 Summary

Chapter 8 reports on sources of household income. It shows that, overall, 65.1 percent of the households earned incomes from employment, 33.3 percent from businesses or sale of own produce or livestock, 5.7 percent from investments, 27.4 percent from Social security and social assistance, 35.5 percent from remittances and 19.6 percent from cash loans.

Employment income, particularly cash wages and salaries, were the main sources of household income at 9 50.4 percent of household income, followed by business or sale of household production income (16.6 percent), social security and assistance income (14.4 percent), remittances from within and outside Lesotho (13.2 percent), property investment income (2.1 percent) and cash loans at1.5 percent.

The average monthly income for all households was M3,156, the average per capita household income M1,088 and the per adult equivalent household income M1,322; while the average monthly consumption expenditure for all households was M2,869, the average per capita household consumption M930 and household consumption per adult equivalent M1,129.

Aerial view of the Maseru district.

9 Social Protection

9.0 Introduction

Social protection is an essential public service and a core element of any economy. It refers to the protection that society provides to individuals and households to ensure access to health care and guaranteeing income security, particularly in relation to of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner, as well as ensuring that citizens reach or maintain an adequate standard of living and good health throughout their lives.

The Government of Lesotho is committed to building a social protection system to provide all Basotho with a decent and dignified quality of life and freeing them from poverty and hunger. Lesotho's Constitution stipulates, "*The State shall take appropriate measures to promote equality of opportunity for the disadvantaged groups in the society and enable them to participate fully in all spheres of public life.*" Lesotho's Vision 2030 has also proposed to improve social services and increase the budget for social welfare services.

The social protection system comprises contributory social insurance (the Military and Work Retirement Pensions) and non-contributory social insurance (Old Age Pension), social welfare grants and funds (such as Education, Child Welfare and Disability Grants, as well as the Workmen's Compensation and Road Accident Funds) alongside other government-implemented social assistance programmes (such as the School Feeding Scheme, the Cash for Work Assistance programme, and Food Aid from Government intervention). These are complemented by non-government assistance, private transfers and community support initiatives.

The 2017/2018 CMS/HBS survey includes a module on household social protection coverage which is covered by this chapter.

9.1 Government Social Assistance Coverage

Government-run social assistance programmes include a School Feeding Scheme (Primary or Secondary schools), the Cash for Work Assistance Programme (FATO-FATO) and the Food Aid from Government intervention. The 2017/2018 CMS/HBS survey asked respondents whether any member of their households received any payment from government-run social assistance programmes during the 12 months before the advent of the survey.

Table 9.1 presents the percentage of households with at least one member whom received payment and the average amount of assistance received. It shows that nearly half of the households canvassed, received some form of payment from government-run social

assistance programmes. The survey reveals that during the 12 months before the survey, 49.8 percent of households received payments from government-run social assistance programmes, including 43.8 percent of households that received payments from the School Feeding Scheme, 11.2 percent from Cash for Work Assistance programme, and 5.6 percent from the Food Aid intervention.

A higher proportion of rural households received payments than did urban households. In rural areas, 60.3 percent of households received payments from government-run social assistance programmes, 26.3 percentage points higher than that of urban households (34 percent). By individual programme, 52.1 percent of rural households received payments from the School Feeding Scheme, constituting 20.7 percentage points higher than that (31.4 percent) of urban households; 15.4 percent of rural households received payments from the Cash for Work Assistance programme, comprising 10.5 percentage points higher than that (4.9 percent) of urban households; 8.8 percent of rural households received food aid from the Government, relating to eight percentage points higher (0.8 percent) than that of urban households.

Across the country, Maseru had the lowest proportion (35.7 percent) of households receiving payments from at least one government social assistance programme. Particularly in Maseru Urban, only 25.3 percent of households received payments from social assistance programmes. Qacha's Nek and Mokhotlong had the highest proportion of households (67.2 percent and 67.7 percent respectively) that received payments from government social assistance programmes.

A higher proportion of poor households benefited from government social assistance. According to the survey, 71.4 percent of poor households received payments from government social assistance programmes, twice as much as that of non-poor households (35.2 percent). By individual programme, 64.5 percent of poor households received payments from the School Feeding Scheme, 16.8 percent received payments from the Cash for Work Assistance Programme and 8.7 percent payments from government food aid intervention. For non-poor households, 29.8 percent received payments from the School Feeding Scheme, 7.4 percent from the Cash for Work Assistance programme and 3.5 percent received payments from government food aid intervention.

Table 9.1: Percentage of households reporting that at least one of its members received, during the past 12 months, any payment from Government social assistance programmes

	All	School Feeding Scheme		Cash for Work Assistance program		Food Aid from the Government	
	% of house-holds	% of house-holds	Average Value (M)	% of house-holds	Average Value(M)	% of house-holds	Average Value (M)
Total	**49.8**	**43.8**	**1,098**	**11.2**	**1,331**	**5.6**	**446**
Urban/Rural							
Urban	34.0	31.4	977	4.9	1,332	0.8	490
Rural	60.3	52.1	1,146	15.4	1,331	8.8	444
Districts							
Botha Bothe	55.5	51.4	1,093	15.5	1,514	3.5	703
Leribe	53.3	45.4	1,068	12.9	1,294	7.2	425
Berea	51.2	44.5	1,062	8.9	1,480	5.0	264
Maseru	35.7	31.7	1,013	6.9	1,214	3.6	499
Mafeteng	52.6	45.5	1,105	12.0	1,162	6.2	523
Mohale's Hoek	55.0	45.0	1,119	15.3	1,277	12.2	441
Quthing	60.7	54.4	1,219	18.0	1,836	7.6	560
Qacha's Nek	67.2	59.6	1,143	16.7	1,135	3.9	430
Mokhotlong	67.7	64.6	1,357	12.7	1,243	2.7	264
Thaba-Tseka	58.6	54.4	1,112	12.7	1,235	5.0	398
Poverty Status							
Poor	71.4	64.5	1,187	16.8	1,350	8.7	473
Non-poor	35.2	29.8	967	7.4	1,302	3.5	402

9.2 Pension and Grant Coverage

The main pension and grant in Lesotho comprise of the Military, Work Retirement and Old-age Pensions, the Education, Child Welfare and Disability Grants, as well as the Workmen's Compensation and Road Accident Funds. The 2017/2018 CMS/HBS survey asked respondents whether any member of their households received any payment from pensions or grants during the 12 month period prior to the advent of the survey.

Table 9.2 represents the percentage distribution of households with at least one of its members receiving any payment from pensions and/or grants. It shows that, during the 12 months before commencement of the survey, 18.7 percent of households canvassed had at least one member receiving payments from pensions and/or grants. The old-age pension, which is universal for all people aged 70 and above, had the broadest coverage, with 14.7 percent of households benefiting from the programme. On the other hand, the Work Retirement Pension represents the lowest coverage, with only 1.4 percent of households benefiting payments derived therefrom.

Rural areas had a higher percentage of households with at least a member who received payments from Government pensions or grants. In urban areas, 10.4 percent of households received payments from Government pensions and grants, while 23.4 percent of rural households received government pensions or grants, which was 13 percentage points higher than that in urban areas. This gap was mainly due to the higher coverage of the Old-Age Pension effected in rural areas, with 20.2 percent of rural households receiving an old-age pension, compared with 6.4 percent in urban areas.

By district, Botha Bothe had the highest percentage (24.2 percent) of households with at least one member receiving a pension or grant, while Maseru had the lowest percentage (14.1 percent). Particularly in Maseru Urban, only 8.7 percent of households received any pensions and grants.

Households in poverty were more likely to receive pensions and grants, and in the main the Old-Age Pension. For non-poor households, 16.2 percent had members whom received pensions or grants during the 12 months preceding the survey; while for poor households, 22.5 percent had members receiving pensions or grants, which was 6.3 percentage points higher than that for non-poor households.

Table 9.2: Percentage distribution of households reporting that at least one of its members received, during the past 12 months, any payments from pensions and grants

	All	Military Pension	Work Retirement Pension	Old-age Pension	Education Grant	Disability Grant	Workmen's Compensation Fund	Road Accident Fund	Other Pension or Grant
Total	**18.7**	**0.1**	**1.4**	**14.7**	**1.9**	**0.3**	**0.5**	**0.0**	**0.5**
Urban/Rural									
Urban	10.4	0.2	1.7	6.4	1.6	0.2	0.5	0.0	0.2
Rural	24.3	0.0	1.2	20.2	2.1	0.3	0.5	0.0	0.8
Districts									
Botha Bothe	24.2	0.0	0.5	16.5	6.3	0.3	0.7	0.0	0.9
Leribe	16.4	0.0	1.9	12.1	2.2	0.2	0.5	0.0	0.6
Berea	23.2	0.2	2.0	17.9	2.2	0.5	0.6	0.2	0.7
Maseru	14.1	0.1	2.0	9.7	1.1	0.2	0.7	0.0	0.4
Mafeteng	20.2	0.0	0.4	16.8	2.2	0.2	0.5	0.0	0.8
Mohale's Hoek	22.7	0.0	0.1	20.6	1.2	0.0	0.3	0.0	0.5
Quthing	23.4	0.6	0.6	21.0	2.3	0.0	0.5	0.0	0.3
Qacha's Nek	22.8	0.0	2.7	18.3	1.2	1.2	0.0	0.0	0.4
Mokhotlong	19.3	0.0	0.3	17.1	1.9	0.0	0.0	0.0	0.3
Thaba-Tseka	18.5	0.0	0.6	16.9	0.7	0.3	0.3	0.0	0.3
Poverty Status									
Poor	22.5	0.0	0.2	19.7	1.5	0.5	0.4	0.1	0.8
Non-poor	16.2	0.2	2.2	11.3	2.2	0.1	0.6	0.0	0.4

9.3 Assistance Derived from Non-Government Sources

Assistance from non-government sources, in particular from international NGOs, is an important complement to Lesotho's government-run social assistance and protection programmes. The leading international NGOs, which run social assistance programmes, include the Red Cross, World Vision, Caritas, CHAL, etc. The 2017/2018 CMS/HBS survey asked respondents whether any members of their households received any payments from these programmes during the 12 month period prior to the survey.

Table 9.3 presents the percentage distribution of households with members that received payments from non-government run social assistance programmes.

At national level, 7.1 percent of households received payments from non-governmental social assistance programmes during the 12 months prior to the launch of the survey, including 1.1 percent of households that received payments from the Red Cross, 2.7 percent from the World Vision, 0.2 percent from CHAL and 3.1 percent from other sources. Of the four programmes identified in the survey, World Vision had the broadest coverage, with 2.7 percent of households receiving payments from the organisation.

Rural households were more likely to receive payments from non-government social assistance programmes than urban households. In rural areas, 10.1 percent of households received non-government social assistance with World Vision featuring with the broadest coverage at 3.9 percent of rural households receiving payments from the latter organisation. In urban areas, only 2.4 percent of the households received social assistance from non-governmental sources, 7.7 percentage points lower than that in relation to rural areas.

At district level, 11.4 percent of households in Mohale's Hoek received payments from non-government social assistance programmes, the highest percentage among all districts, while in Maseru, only 4.5 percent of households received payments from non-governmental social assistance programmes.

Households in poverty were more likely to receive assistance from non-governmental social assistance programme and according to the survey, 9.7 percent of poor households received payments from non-governmental social assistance programmes, while onle 5.3 percent of the non-poor households received any assistance, 4.4 percentage points lower.

Table 9.3: Percentage distribution of households with members that received payments from non-government run social assistance programmes

	All non-Government	Red Cross	World Vision	Caritas	CHAL	Others
Total	**7.1**	**1.1**	**2.7**	**0.0**	**0.2**	**3.1**
Urban/Rural						
Urban	2.4	0.2	1.0	0.1	0.2	1.1
Rural	10.1	1.6	3.9	0.0	0.3	4.5
Districts						
Botha Bothe	2.4	0.2	1.0	0.1	0.2	1.1
Leribe	10.1	1.6	3.9	0.0	0.3	4.5
Berea						
Maseru	7.7	3.3	1.8	0.0	0.0	3.3
Mafeteng	6.2	0.1	4.5	0.0	0.5	1.0
Mohale's Hoek	7.0	3.0	2.7	0.0	0.0	1.5
Quthing	4.5	0.0	0.9	0.1	0.4	3.2
Qacha's Nek	9.4	0.8	5.0	0.0	0.0	3.7
Mokhotlong	11.4	1.0	4.7	0.0	0.3	5.7
Thaba-Tseka	10.9	0.0	5.2	0.0	0.0	5.8

	All non-Government	Red Cross	World Vision	Caritas	CHAL	Others
Poverty Status						
Poor	9.7	1.5	4.2	0.0	0.3	3.7
Non-poor	5.3	0.7	1.7	0.0	0.2	2.8

9.4 Summary

Lesotho's social protection system comprises of social insurance (the old age , military and public officer retirement pensions), social welfare grants, and other government implemented social assistance programmes. These programmes were complemented by non-government assistance, private transfers and community support interventions.

Nearly half of the households canvassed (49.8 percent), received payments from government-run social assistance programmes, including 43.8 percent from the School Feeding Scheme, 11.2 percent from the Cash for Work Assistance programme and 5.6 percent from the Food Aid.

18.7 percent of households received payments from pensions and grants, including 14.7 percent from the old-age pension and 1.4 percent from the Work Retirement Pension.

Additionally, 7.1 percent of households received payments from non-governmental social assistance programmes.

Rural Lesotho boasting beautiful mountain view

10

10 Housing, Utilities and Durable Goods

10.0 Introduction

Increasing urbanisation and migration from rural to urban areas have resulted in challenges regarding housing, particularly within urban areas in Lesotho. During 2018, the Government of Lesotho launched the National Housing Policy, with the vision to ensuring equal access to adequate, safe and affordable housing in planned settlements and the goal to of promoting housing as a basic human right; a social good; an economic investment; a job creator; and a strategy for poverty reduction.

This chapter focuses on housing conditions, access to water, sanitation, energy, and electricity in particular, as well as durable goods owned by households. Access to modern forms of energy contributes to economic development and improves the living standards of society. Energy access can contribute to reducing income poverty and hunger, as well as improving education, health, gender equality, water and sanitation conditions.

10.1 Housing Conditions

10.1.1 Roofing Material

The 2017/2018 CMS/HBS survey asked each respondent about the main roofing materials used for his or her primary house. Main roofing materials are classified into five groups: corrugated iron/metal sheets, thatch/grass/straw, corrugated roof tiles, ceramic/clay tiles and cement slabs.

Table 10.1 represents the percentage in distribution of households defined by the main roofing materials used for their primary houses. The most commonly used roofing material for the construction of houses was corrugated iron or steel sheets. According to the survey, 66.9 percent of the households interviewed, used corrugated iron or steel sheets, 24.4 percent used thatch, grass or straw, while 7.9 percent used corrugated roof tiles as the roofing material for their building their primary houses.

The results further show that 83.5 percent of the households in urban areas used corrugated iron or steel sheet. Slab was the least utilised roofing material in urban areas, as only 0.1 percent. However, while corrugated iron or metal sheets was still the most commonly used roofing material in rural areas, a significant proportion of rural households also used thatch, grass, or straw as the main roofing material. According to the survey, 55.8 percent of rural households used corrugated iron or steel sheets as the main roofing material, while 38 percent used thatch, grass, or straw. Thatch, grass, or straw was also the most commonly used roofing material in the rural lowlands and rural mountain areas, at 48.7 and 69.3 percent respectively.

Table 10.1: Percentage distribution of households defined by main roofing material used for the primary house, urban/rural residence and region.

	Corrugated Iron / Metal sheets	Thatch / Grass / Straw	Corrugated roof tiles	Ceramic / Clay tiles	Slab	Total
Total	**66.9**	**24.4**	**7.9**	**0.8**	**0.0**	**100**
Urban/Rural						
Urban	83.5	4.1	11.1	1.2	0.1	100
Rural	55.8	38.0	5.8	0.5	0.0	100
Districts						
Botha Bothe	54.6	37.1	7.0	0.8	0.6	100
Leribe	67.7	23.6	8.3	0.4	0.0	100
Berea	69.8	16.7	11.5	2.1	0.0	100
Maseru	77.8	11.0	10.3	0.9	0.0	100
Mafeteng	86.2	5.9	7.3	0.5	0.0	100
Mohale's Hoek	65.2	29.1	5.1	0.6	0.0	100
Quthing	55.5	41.4	3.1	0.0	0.0	100
Qacha's Nek	52.9	42.8	4.3	0.0	0.0	100
Mokhotlong	27.9	67.8	4.0	0.3	0.0	100
Thaba-Tseka	30.5	67.9	1.3	0.3	0.0	100

10.1.2 Main Wall Materials

Respondents were asked to indicate the main wall materials for constructing their primary houses. Main wall materials were classified into 12 groups: cane/tree trunks, stick and mud, masonite/cardboard, stone with mud, burned mud bricks, mud bricks, stone with cement, advanced stone, sand/concrete blocks, advanced burned bricks, corrugated iron/metal sheets, and other materials not identified in the previous classification.

Table 10.2 shows the distribution (in percentages) of households by main wall material used for constructing the primary house and the district in which it is located. It shows that the most widely used wall materials for constructing houses were sand or concrete blocks and stone with mud. The survey results indicate that 42.1 percent of households used sand or concrete block as the main wall materials and 28.2 percent used stone with mud. Other prominent wall materials used include; stone with cement (7.6 percent), advanced burned bricks (4.8 percent), stick and mud (3.3 percent), burned mud bricks (2.5 percent), corrugated iron/metal sheets (2.5 percent) and mud bricks (2.1 percent).

Furthermore, sand/concrete blocks were the most widely used wall materials in urban areas, while stone with mud was the most commonly used wall material in rural areas. The results show that in urban areas, 58.7 percent of these households used sand or concrete blocks as the main wall materials, while 42.8 percent of the households in rural areas used stone with mud and 31 percent used sand or concrete blocks.

The use of wall materials used for constructing houses was found to differ across all districts. For example, more than 40 percent of the households in Botha Bothe, Leribe, Berea, Maseru, and Mafeteng mainly used sand or concrete blocks as the main wall materials. However, more than 50 percent of the households in Quthing, Qacha's Nek, Mokhotlong and Thaba-Tseka in the main, used stone with mud.

Table 10.2: Percentage distribution of households defined by main wall materials used for constructing the primary house and by district.

	Sand / Concrete Blocks	Stone with mud	Stone with cement	Advanced Burned Bricks	Stick and mud	Burned Mud Bricks	Corrugated Iron / Metal sheets	Mud Bricks	Cane / Tree trunks	Masonite / Cardboard	Advanced Stone	Others	Total
Urban/ Rural													
Urban	58.7	6.4	6.1	7.8	0.5	4.2	2.8	2.3	0.1	0.5	0.9	9.7	100.0
Rural	31.0	42.8	8.5	2.9	5.2	1.4	2.3	2.0	0.1	0.3	0.4	3.1	100.0
Districts													
Botha Bothe	40.1	36.9	9.1	1.7	2.3	1.5	1.4	1.6	0.0	2.6	0.0	2.8	100.0
Leribe	46.7	20.5	8.4	3.3	3.5	3.0	3.1	2.7	0.0	1.2	0.3	7.3	100.0
Berea	44.3	16.4	11.1	8.8	4.1	3.1	3.4	1.4	0.0	0.0	0.7	6.5	100.0
Maseru	54.0	14.0	6.0	7.9	1.1	3.1	3.1	2.1	0.1	0.1	0.9	7.6	100.0
Mafeteng	51.7	23.1	7.7	2.6	1.9	1.5	3.4	2.7	0.0	0.0	0.6	4.9	100.0
Mohale's Hoek	28.2	39.5	5.4	1.9	9.1	2.4	2.1	2.9	0.0	0.0	1.0	7.6	100.0
Quthing	30.6	52.3	4.8	4.0	3.5	1.5	0.6	2.0	0.0	0.0	0.0	0.6	100.0
Qacha's Nek	15.7	54.4	7.9	0.4	6.0	5.8	0.8	4.6	0.5	0.0	0.0	4.0	100.0
Mokhotlong	15.7	72.5	7.5	0.0	1.1	0.0	0.7	0.3	0.9	0.0	0.6	0.6	100.0
Thaba-Tseka	12.8	68.2	8.4	1.8	6.2	0.3	0.6	0.6	0.3	0.0	0.6	0.3	100.0
Total	**42.1**	**28.2**	**7.6**	**4.8**	**3.3**	**2.5**	**2.5**	**2.1**	**0.2**	**0.4**	**0.6**	**5.7**	**100.0**

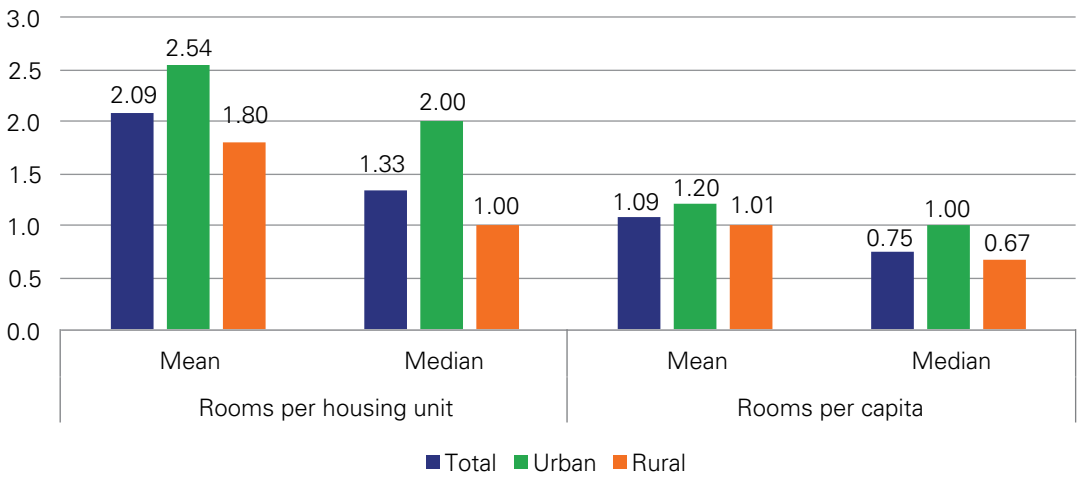
10.1.3 Number of Rooms per Housing Unit and Rooms per Person

The number of rooms per housing unit and the number of rooms per household member measures the housing resources available and the living quality for each household and its members.

Figure 10.1 presents the average number of rooms per housing unit and the number of rooms per capita. The survey results show that at national level, the average number of rooms per housing unit was 2.09 and the average number of rooms per capita was 1.09.

Households in urban areas had better housing conditions than rural households In urban areas, the average number of rooms per housing unit was 2.54, while the average number of rooms per capita was 1.20. However, in rural areas, the average number of rooms per housing unit and the average number of rooms per capita were lower, at 1.8 and 1.01 respectively.

Figure 10.1: Number of rooms defined per housing unit and average number per capita



10.2 Access to Utilities

Access to various modern, clean and reliable utilities, such as water, sanitation, energy and electricity is fundamental to fulfilling basic social needs, driving economic growth and fuelling human development.

10.2.1 Access to Water

The sources for drinking water were divided into fourteen categories, which can further be delineated into improved and unimproved water sources. Improved services are considered safe for drinking, including piped water into dwellings, piped water into yards/plots, piped water into someone else's yard/plot, borehole water into yard/plot, rainwater harvesting at homes, rainwater harvesting at a neighbours yard/plot, public tap/standpipe, public borehole and protected spring. Unimproved sources are considered unsafe for drinking, including unprotected springs, surface water, carts with small tanks/drums, tanker-trucks and other sources.

Table 10.3 presents the distribution of households defined by water sources and per district. At country level, 88.1 percent of households had access to improved water sources, of which 34.9 percent had access to drinking water from improved sources within their premises, 49.6 percent to sources with less than a 30 minute water collection time and 3.5 percent to sources with more than a 30 minute water collection time. On the other hand, 11.8 percent of households were still using unimproved sources for drinking water, including surface water.

Across all districts, Maseru had the highest proportion of households with access to improved water services, where 94.5 percent had access to improved water services while 5.5 percent used unimproved water services. In Thaba-Tseka, 71.5 percent of households had access to improved water services, while 28.5 percent were still using unimproved water services.

Table 10.3: Percentage distribution of households defined by improved and unimproved water sources for drinking water and by district.

	Improved sources				Unimproved sources	
	All improved	Limited service	Basic	Safely managed	All unimproved	Unprotected spring
Districts						
Botha Bothe	90.6	7.7	61.8	21.0	9.4	7.3
Leribe	82.9	5.9	45.4	31.7	17.1	16.9
Berea	90.3	4.9	46.8	38.6	9.7	8.7
Maseru	94.5	1.7	31.6	61.2	5.5	5.3
Mafeteng	84.2	3.3	58.5	22.3	15.8	15.1
Mohale's Hoek	87.3	2.2	67.7	17.5	12.7	12.0
Quthing	86.3	2.6	75.6	8.0	13.7	10.0
Qacha's Nek	91.7	0.5	65.1	26.1	8.3	8.3
Mokhotlong	85.9	1.4	73.6	11.0	14.1	13.1
Thaba-Tseka	71.5	4.2	61.2	6.1	28.5	26.8
Total	**88.1**	**3.5**	**49.6**	**34.9**	**11.9**	**11.1**

Table 10.4 portrays the proportion of households defined by improved and unimproved water sources for drinking water and per region.

There was a significant difference in access to safely managed water sources between rural and urban areas. In urban areas, 97.5 percent of the households interviewed, had access to improved water sources, of which 72.3 percent had access to safely managed water sources, 24.1 percent to basic water sources and 1.1 percent to only limited water sources. For Maseru urban, 84.2 percent the households had access to safely managed drinking water sources, while 0.6 percent sourced water from unprotected springs. In the rural mountains, only 68.3 percent of households had access to improved water sources while 31.7 percent accessed water from unimproved water sources.

Table 10.4: Proportion of the households defined by improved and unimproved water sources for drinking water and per region.

	Improved sources				Unimproved sources	
	All improved	Limited service	Basic	Safely managed	All unimproved	Unprotected spring
Urban/Rural						
Urban	97.5	1.1	24.1	72.3	2.5	2.1
Rural	81.8	5.1	66.7	10.0	18.2	17.1
Regions						
Maseru urban	99.4	0.0	15.2	84.2	0.6	0.6
Other Urban	96.0	2.1	31.6	62.3	4.0	3.4
Rural Lowlands	88.4	6.5	66.8	15.0	11.6	10.8
Rural Foothills	76.7	5.9	66.5	4.4	23.3	22.3
Rural Mountains	68.3	3.0	60.1	5.2	31.7	29.6
Rural Senqu River Valley	85.8	1.7	80.2	3.9	14.2	13.6
Total	**88.1**	**3.5**	**49.6**	**34.9**	**11.9**	**11.1**

10.2.2 Sanitation Facilities

Sanitation facilities specified in the survey include: flush toilets, including flush to piped sewer systems, flush to septic tank/biogas digester, flush to pit latrine, flush to elsewhere and Flush to unknown places; ventilated improved pit latrine (VIP), pit latrine with slab, open-pit latrine, dry compost or Enviroloo, bucket toilet, no facilities/bush/field and other types of sanitation facilities.

According to the WHO definition[1], sanitation facilities are broadly classified into open defecation, unimproved services and improved services. Open defecation is defined as the disposal of human faeces in fields, forests, bushes, open bodies of water, beaches and other open spaces or with solid waste. Unimproved sanitation service is defined as the use of pit latrines without a slab or platform, hanging latrines or bucket latrines. Improved sanitation service is defined as the use of flush or pour-flush toilets to sewer systems, septic tanks or pit latrines, ventilated improved pit latrines, pit latrines with a slab and composting toilets.

Improved services are further classified into limited service, basic service and safely managed service. Limited service is defined as the use of improved facilities shared between two or more households. Basic service is defined as the use of improved facilities, which are not shared with other households. Safely managed service is defined as the use of improved facilities, which are not shared with other households and where excreta are safely disposed in situ or transported and treated off-site. In this survey, the use of safely managed sanitation facilities cannot be identified.

Table 10.5 presents the distribution of households defined by the types of sanitation services. The survey results show that at national level, less than 50 percent of households had access to basic or safely managed sanitation services while one in 5 households had no access to any sanitation facilities at all. About 64.9 percent of the households were using improved sanitation services, of which 42.5 percent were using basic or safely managed sanitation and 22.4 percent limited improved services. On the other hand, 20.3 percent of households still had no access to sanitation services whatsoever, while 14.8 percent were using unimproved services.

Nearly half of rural households (30.7 percent) had no access to sanitation services or had only access to unimproved sanitation. In addition, 16.2 percent had access to only unimproved sanitation services, whereas 53.1 percent had access to improved

1 See https://washdata.org/monitoring/methods/facility-types

sanitation services. In urban areas, 82.2 percent of the urban households had access to improved sanitation services, while 43.1 percent had only limited services. Furthermore, 17.6 percent of urban households had no access to sanitation services at all or only access to unimproved services.

At the district level, Berea had the highest proportion (76.2 percent) of households with access to basic or safely managed sanitation services, while Quthing had the lowest proportion (44.2 percent) of households with access to basic and safely managed services. On the other hand, most households (48.3 percent) in Thaba-Tseka had no access to sanitation services while Maseru had the lowest (9.5 percent) proportion of households with no access at all.

Table 10.5: Percentage distribution of households defined by improved and unimproved sanitation services

	Open defecation no service	Unimproved sanitation service	Improved sanitation service		
			All	Limited	Basic or safely managed
Urban/Rural					
Urban	4.8	12.8	82.4	43.1	39.3
Rural	30.7	16.2	53.1	8.5	44.6
Districts					
Botha Bothe	19.7	20.1	60.2	12.3	47.9
Leribe	11.6	19.8	68.6	20.0	48.6
Berea	16.5	14.5	69.0	19.1	49.9
Maseru	9.5	14.3	76.2	38.9	37.3
Mafeteng	17.3	24.0	58.7	17.8	40.9
Mohale's Hoek	38.4	7.6	53.9	11.8	42.1
Quthing	42.1	13.7	44.2	10.2	34.0
Qacha's Nek	32.6	13.8	53.6	9.2	44.4
Mokhotlong	41.3	3.8	54.9	11.1	43.8
Thaba-Tseka	48.3	3.9	47.8	10.6	37.2
Total	**20.3**	**14.8**	**64.9**	**22.4**	**42.5**

Table 10.6 represents the distribution of households by the types of sanitation facilities, per settlement and district. The results show that 34.3 percent of households used ventilated improved pit (VIP) latrine sanitation facilities, 26 percent pit latrine with slab, 14.8 percent open-pit latrines, while 3.8 percent used various other types of flush toilets. Households in rural areas mostly used open defecation, while 44.3 percent of households in urban areas used VIP toilets.

Table 10.6: Distribution of households defined by main types of sanitation facilities, per urban/rural residence and district

	Ventilated Improved Pit latrine (VIP)	Pit latrine with slab	No facilities /bush /field	Open pit latrine	Flush Toilet						Bucket toilet	Others
					All Flush Toilet	Flush to piped sewer system	Flush to septic tank /Biogas digester	Flush to pit latrine	Flush to elsewhere	Flush to unknown places		
Urban/Rural												
Urban	44.3	29.9	4.8	12.8	7.8	5.0	2.1	0.6	0.1	0.0	0.0	0.3
Rural	27.6	23.3	30.7	16.1	1.5	1.1	0.2	0.2	0.0	0.0	0.0	0.8
Districts												
Botha Bothe	29.5	25.5	19.7	20.1	4.4	2.8	1.3	0.3	0.0	0.0	0.0	0.8
Leribe	33.6	30.4	11.6	19.8	3.3	2.5	0.4	0.4	0.0	0.0	0.0	1.1
Berea	35.1	26.9	16.5	14.5	6.1	2.6	3.0	0.5	0.0	0.0	0.0	0.9
Maseru	41.1	28.3	9.5	14.3	6.3	4.8	0.9	0.5	0.1	0.0	0.0	0.4
Mafeteng	34.0	23.3	17.3	23.8	0.7	0.5	0.2	0.0	0.0	0.0	0.2	0.7
Mohale's Hoek	31.1	20.7	38.4	7.6	1.9	0.7	1.0	0.0	0.0	0.2	0.0	0.2
Quthing	21.4	21.8	42.1	13.7	0.9	0.3	0.6	0.0	0.0	0.0	0.0	0.0
Qacha's Nek	25.0	27.6	32.6	13.8	0.4	0.0	0.4	0.0	0.0	0.0	0.0	0.7
Mokhotlong	30.9	22.8	41.3	3.8	0.8	0.5	0.0	0.3	0.0	0.0	0.0	0.3
Thaba-Tseka	27.9	16.0	48.3	3.9	3.3	3.0	0.0	0.3	0.0	0.0	0.0	0.6
Total	**34.3**	**26.0**	**20.3**	**14.8**	**3.8**	**2.6**	**0.9**	**0.3**	**0.0**	**0.0**	**0.0**	**0.6**

10.2.3 Electricity

This section focuses on the use of electricity for cooking, heating and lighting purpose as used by households. *Table 10.2.3* presents the distribution of households with access to electricity, their main sources of electricity and main utilisation of electricity by settlement and region. More than half of households (56.1 percent) in Lesotho still had no access to electricity, or even solar-powered electricity. The survey shows that 43.9 percent of households had access to electricity, whereas 40.8 percent were connected to the grid, 3.0 percent were using solar-powered electricity and 0.1 percent using electricity generated by stand-alone generators. Furthermore, 43 percent of households mainly used electricity for lighting, 13.0 percent for cooking and 4.9 percent for heating.

There were also significant differences in the access to electricity between rural and urban areas. The results show that 69.7 percent of households in urban areas were using electricity while 30.3 percent of households had no access to electricity. Alternatively, 26.8 percent of households were using electricity in rural areas, while a larger proportion (73.2 percent) of households in rural areas had no access to electricity. In some rural regions, households with no access to electricity is even higher. Specifically, more than 80 percent of households in rural foothills, rural mountains, and the Rural Senqu River Valley regions had no access to electricity.

Table 10.7: Percentage distribution of households using electricity

	Using electricity or not		Sources of electricity			Using electricity for		
	No	Yes	Grid	Generator	Solar	Cooking	Heating	Lighting
Urban/Rural								
Urban	30.3	69.7	68.6	0.1	1.0	24.9	9.7	69.1
Rural	73.2	26.8	22.3	0.1	4.4	5.2	1.7	26.5
Regions								
Maseru urban	28.2	71.8	70.4	0.2	1.1	25.1	9.5	71.0
Other Urban	32.1	67.9	67.1	0.0	0.9	24.6	9.9	67.6
Rural Lowlands	62.1	37.9	33.9	0.1	3.8	8.6	2.6	37.4
Rural Foothills	87.0	13.0	10.6	0.0	2.4	0.7	0.2	12.6
Rural Mountains	82.2	17.8	11.3	0.1	6.4	2.6	1.8	17.8
Rural Senqu River Valley	88.3	11.7	6.6	0.0	5.1	0.2	0.0	11.7
Total	**56.1**	**43.9**	**40.8**	**0.1**	**3.0**	**13.0**	**4.9**	**43.6**

10.3 Summary

Chapter 10 focused on housing conditions, access to water, sanitation, energy and electricity in particular, as well as durable goods owned by households. Several insights were revealed.

The most commonly used roofing material for constructing houses was corrugated iron or steel sheets (66.9 percent). About 24.4 percent of the population used thatch, grass or straw while 7.9 percent used corrugated roof tiles.

The most widely used wall materials for constructing houses were sand or concrete blocks and stone with mud. The survey shows that 42.1 percent of households used sand or concrete block as the main wall materials while 28.2 percent used stone with mud, together accounting for more than 70 percent of total number of households.

For the country as a whole, 88.2 percent of households had access to improved water sources, including 34.9 percent of households with access to improved water sources at their premise, 49.6 percent with access to improved water sources with less than a 30-minute water collection time and 3.5 percent of households with access to improved water sources with more than a 30-minute water collection time. On the other hand, 11.8 percent of households were still using unimproved sources for drinking water, including surface water.

There was a significant difference between rural and urban households in terms of access to safely managed sanitation sources. At national level, 64.9 percent of households were using improved sanitation services, of which 42.5 percent were utilising basic or safely managed sanitation services and 22.4 percent using limited improved services. On the other hand, 20.3 percent of households had no access to sanitation services and 14.8 percent were using only unimproved services.

At national level, 43.9 percent of the households had access to electricity, while 56.1 percent of households still had no access to electricity. While 69.7 percent of the households in urban areas were using electricity, only 26.8 percent of the households in rural areas were using electricity. There were also significant gaps in access to electricity among districts, with 60.8 percent of households in Maseru using electricity on the one hand and only 19.7 percent of households in Mokhotlong using electricity on the other.

The traditional Basotho grass-works made hat. It is a symbol of Lesotho's unification.

11 Household Business Enterprises

11.0 Introduction

Household business activities can improve household income, generate employment, diversify household economic activities and reduce exposure to external shocks, especially for poor households.

A significant proportion of households in Lesotho engage in entrepreneurial or business activities. The survey covered 34 business activities, which were primarily non-farming by nature.

11.1 Households with Entrepreneurs

The 2017/2018 CMS/HBS survey inquired whether any members of their households had engaged in any non-farming activities during the past 12 month period. *Table 11.1* shows the distribution of households with entrepreneurs and the contribution of household business to household income. At national level, 25.3 percent of households had at least one member engaging in entrepreneurial activities, where household business income contributed to 42.5 percent of their household income.

Table 11.1 Percentage distribution of households with entrepreneurs and the contribution of household business to household income

		Percentage of households with entrepreneurs	Contribution of Household business to household income
		%	%
Total		**25.3**	**42.5**
Location (Urban/ Rural)	Urban	31.6	44
	Rural	21.1	41.1
Districts	Botha Bothe	25.8	48.7
	Leribe	25.9	43.9
	Berea	24.1	41.2
	Maseru	27.6	41.4
	Mafeteng	22.6	48.6
	Mohale's Hoek	22.6	48.9
	Quthing	23	42.7
	Qacha's Nek	23.4	38.5
	Mokhotlong	23.5	31.8
	Thaba-Tseka	27.4	34.1

Table 11.2 presents the distribution of entrepreneurs by sex and location. More than half (59.3 percent) of females or involved in entrepreneurial activities than males (40.7 percent) across all regions.

Table 11.2: Percentage distribution of business enterprises defined by the sex of main entrepreneurs and per region

		Main entrepreneur sex		Total
		Males %	Female %	
Total		**40.7**	**59..3**	**100**
Location (Urban/Rural)	Urban	43.7	56.3	100
	Rural	37.6	62.4	100

11.2 Business Characteristics

Business ownership is classified into four categories: sole ownership and self-employed, joint ownership with household members, partnership, and cooperatives.

Table 11.3 shows the distribution of household enterprises defined by types of ownership. Across all districts, the majority of household enterprises were sole ownership or self-employment business odels. Overall, 94.5 percent of household businesses were either sole ownership or self-employment, of which 3.3 percent were partnerships and 2.1 percent were owned jointly by household members.

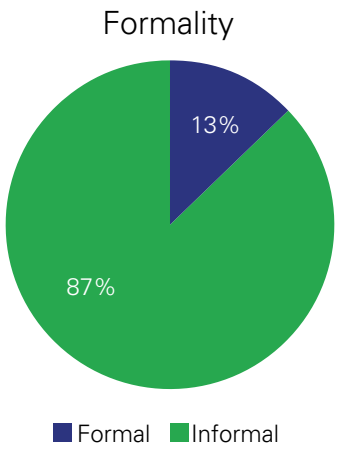
Table 11.3: Percentage distribution of business enterprises identified by type of ownership and districts

		OWNERSHIP				Total
		Sole ownership/ self employed	Owned jointly by members of this household only	Partnership	Co-operative	
		%	%	%	%	%
Business enterprises		**94.5**	**2.1**	**3.3**	**0.1**	**100**
District	Botha Bothe	89.9	6.3	3.8	0.0	100
	Leribe	95.9	1.0	3.1	0.0	100
	Berea	92.6	4.5	2.1	0.8	100
	Maseru	92.4	2.0	5.6	0.0	100
	Mafeteng	96.7	0.8	2.5	0.0	100
	Mohale's Hoek	95.9	1.0	3.1	0.0	100
	Quthing	95.8	2.7	1.5	0.0	100
	Qacha's Nek	100.0	0.0	0.0	0.0	100
	Mokhotlong	97.0	2.0	1.0	0.0	100
	Thaba-Tseka	99.1	0.9	0.0	0.0	100

Based on whether these enterprises were registered with the Ministry of Trade and Industry or any other professional associations, household enterprises were divided into formal and informal businesses.

Figure 11.1 shows that only 13 percent of household enterprises had registered with the Ministry of Trade and Industry or any other professional association, while 87 percent remained unregistered.

Figure 11.1: Percentage distribution of formal and informal household businesses in terms of the 2017/2018 CMS/HBS



Household enterprises engaged predominantly in easy-to-enter activities, such as handicraft making, sales and trade, rather than activities that required higher start-up costs. *Table 11.4* shows that the main business activities in both urban and rural areas included craftwork making, cooking and/or the selling of food, shoe repairs, selling fruits and vegetables, hawkers, etc. In rural areas, gathering and selling firewood was also an important business activity, accounting for 5.3 percent of total business activities.

Table 11.4: Percentage distribution of household enterprises defined by business activities

	Total	Urban	Rural
Making craftwork: baskets/wooden utensils	13.0	5.0	21.2
Cooking and/or selling food	9.6	11.9	7.3
Shoe repair	7.9	13.6	2.0
Selling fruits/vegetables	5.8	7.5	4.1
Hawkers	5.8	3.8	7.9
House Building	4.8	6.6	2.8
Entertainers	4.5	5.6	3.4
Sale of second-hand clothes	4.2	6.2	2.1
Hairdressing/ salon	4.1	6.4	1.7
General dealers	3.0	2.3	3.8
Gathering/selling firewood	2.8	0.4	5.3
Airtime vendor	2.6	2.0	3.3
Selling cattle/goat/sheep	2.1	1.0	3.2
Selling poultry	1.6	1.2	2.1
Making/selling clothes	1.3	0.1	2.5
Selling products, e.g. Golden products/Go for health	1.3	1.8	0.9
Selling traditional herbs	1.1	0.8	1.5
Taxi/combi service (for moving people or goods)	1.0	0.7	1.4
Plumbing	0.9	0.4	1.4
Property rentals	0.9	1.5	0.3
Phone shops	0.9	1.3	0.6
Gathering/selling thatch/reeds/straw	0.7	0.0	1.5

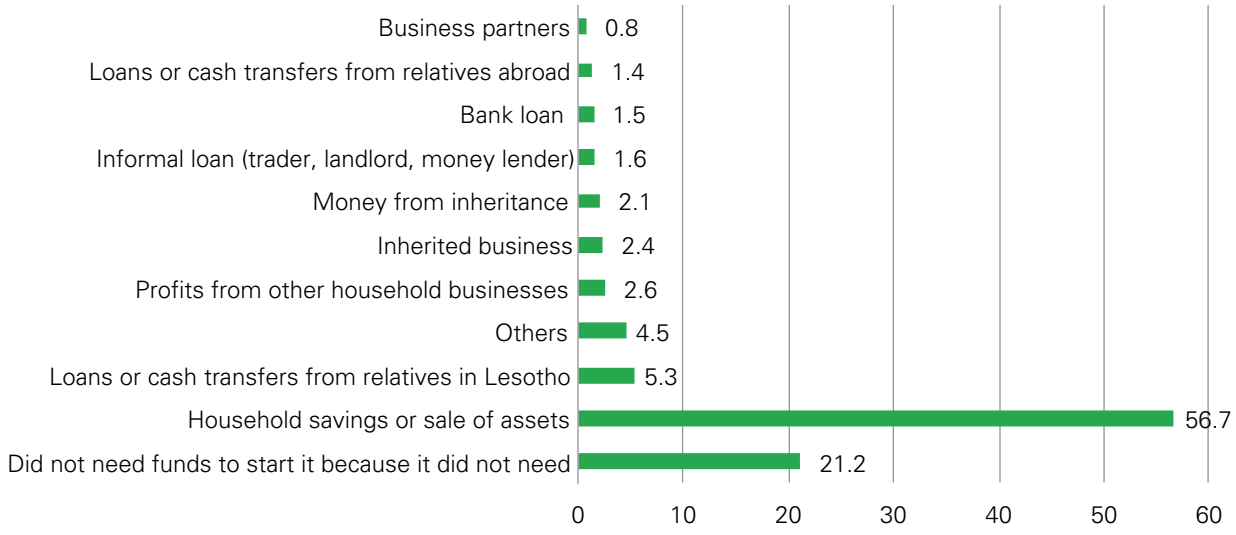
	Total	Urban	Rural
Traditional/spiritual healing	0.7	1.4	0.0
Selling maize/millet/sorghum	0.6	0.8	0.4
Brewing/selling beer/mamotsatsa	0.6	0.4	0.9
Blacksmithing/tin smithing	0.5	0.7	0.4
Vehicle repair/panel beating	0.5	0.4	0.7
Providing tractor-related services	0.5	0.4	0.6
Selling milk/media/eggs	0.4	0.3	0.5
Catching/selling fish	0.4	0.3	0.5
Selling/processing of animal products	0.3	0.2	0.4
Electrification	0.3	0.4	0.2
Making/selling furniture	0.2	0.3	0.0
Other (specify)	14.8	14.4	15.3
Total	**100**	**100**	**100**

11.3 Sources of Finance

Financing of household enterprises is crucial in supporting the business life cycle, enabling t firms to start-up, develop and grow, as well as contribute to employment, growth and social inclusion. However, access to finance has been identified as a major constraint for the development of household enterprises, which have a limited ability (e.g. collateral) to borrow from commercial banks and other formal financial institutions.

The survey also contained questions that inquired as to the primary source of finance of the enterprise on its establishment. *Figure 11.3* presents the distribution of household enterprises by their primary source of funding on formation. The results reveal that 56.7 percent of households relied on household networks and savings as the primary source of initial finance for household enterprises. In addition, 6.7 percent of households relied on loans or cash transfers from relatives, 2.1 percent on money from an inheritance while 2.6 percent utilised profits from other household businesses. Loans from outside the family network were limited, where 1.5 percent of these enterprises relied on formal loans from banks for start-up, whereas 1.6 percent relied on informal loans from traders, landlords or money lenders. Furthermore, 21.2 percent of household enterprises did not require funding to start-up. Particularly in the rural areas, 29.5 percent of household enterprises did not use any funds to start-up, compared with 13.2 percent of urban household enterprises.

Figure 11.2: Percentage distribution of household businesses defined by main sources of financing for starting up processes



11.4 Main Customers

The primary customers of sampled household enterprises were also investigated. *Table 11.5* presents the distribution of household enterprises by main customer groups. The results show that final consumers were the main customers for most household businesses, accounting for 96.1 percent of the total number of customers. This result holds for rural and urban areas and across all districts. However, for 3.9 percent of household enterprises, main customers were traders, manufacturers, institutions and other businesses.

Table 11.5: Percentage distribution of household businesses defined by main customers

	Final consumer	Traders	Other small businesses	Large established businesses	Institutions	Manufac-turers	Others	Total
Total	**96.1**	**0.7**	**0.9**	**0.1**	**0.8**	**0.9**	**0.5**	**100**
Urban/ Rural								
Urban	96.8	0.4	1.0	0.2	0.9	0.4	0.4	100
Rural	95.5	0.9	0.9	0.1	0.6	1.5	0.4	100
Districts								
Botha Bothe	92.5	2.0	1.1	0.8	0.9	2.7	0.0	100
Leribe	95.9	1.1	1.3	0.0	1.2	0.5	0.0	100
Berea	94.6	2.1	2.0	0.0	0.7	0.0	0.6	100
Maseru	96.8	0.0	0.4	0.3	0.5	1.5	0.5	100
Mafeteng	96.5	0.7	1.0	0.0	0.0	0.9	0.9	100
Mohale's Hoek	97.5	0.0	0.0	0.0	1.7	0.0	0.8	100
Quthing	97.7	0.0	0.0	0.0	1.1	1.2	0.0	100
Qacha's Nek	97.1	1.2	0.0	0.0	1.7	0.0	0.0	100
Mokhotlong	95.1	0.0	2.0	0.0	0.9	2.0	0.0	100
Thaba-Tseka	97.3	0.0	1.8	0.0	0.0	0.0	0.9	100

11.5 Household Business Performance

Table 11.6 represents the performance of household enterprises, including the average number of workers employed, average annual expenditure, income, and profits during the 12 months prior to the survey launch. At national level, each household enterprise employed an average of 1.3 workers, spent an average of M21,269 on business activities annually, generated an average annual income of M43,113 and earned an average profit of M21,844 per annum.

Household enterprises in urban areas in general were larger, more productive and profitable than those in rural areas. For example, each household enterprise in rural areas employed an average of 1.5 workers, generated an average annual income of M62,333 and earned an average profit of M31,943 annually. In rural areas, each household enterprise employed an average of 1.2 workers, generated an average annual income of M23,206 and earned an average annual profit of 11,384, which represents around only 35 percent of household businesses in urban areas.

Enterprises set up by poor households tend to be small and less productive. These enterprises employed an average of 1.2 workers per enterprise, generated an average annual income of M12,090 and earned an average annual profit of M5,823. On the other hand, enterprises set up by non-poor households employed an average of 1.4 workers, generated an average annual income of M58,954 and earned an average annual profit of M30,204.

Table 11.6: Household business performance

	Average Number of workers employed	Average Annual expenditure (M)	Average Annual Income (M)	Average annual profit (M)
Total	**1.3**	**21,269**	**43,113**	**21,844**
Urban/Rural				
Urban	1.5	30,390	62,333	31,943
Rural	1.2	11,822	23,206	11,384
Districts				
Botha Bothe	1.3	17,883	27,244	9,362
Leribe	1.2	18,320	37,777	19,458
Berea	1.6	21,133	51,268	30,135
Maseru	1.4	31,807	62,673	30,866
Mafeteng	1.5	16,553	33,318	16,766
Mohale's Hoek	1.1	17,293	34,399	17,106
Quthing	1.1	8,949	21,164	12,215
Qacha's Nek	1.1	12,198	27,201	15,002
Mokhotlong	1.3	17,268	28,418	11,150
Thaba-Tseka	1.2	5,000	10,831	5,831
Poverty Status				
Poor	1.2	6,267	12,090	5,823
Extreme	1.2	4,513	7,511	2,998
Moderate	1.2	7,493	15,291	7,798
Non-Poor	1.4	28,929	58,954	30,024

11.6 Summary

The survey results indicate that 25.3 percent of households had at least one member engaged in entrepreneurial activities. Out of the total number of household enterprises sampled, 94.5 percent were sole ownership or self-employment enterprises, 3.3 percent in partnerships, 2.1 percent owned jointly by household members, while 0.1 percent were cooperatives. Furthermore, 87 percent of household enterprises were informal by nature while 13 percent were formal. Furthermore, 56.7 percent of household enterprises relied on household savings or the sale of household assets for their initial funding, whereas 6.7 percent relied on loans or cash transfers from relatives. However 2.1 percent of enterprises relied on money from an inheritance, 2.6 percent on profits from other household businesses and 1.5 percent on formal loans from banks for start-up, while 1.6 percent relied on informal loans from traders, landlords or money lenders.

The main customers for most household enterprises (96.1 percent) were final customers, while other businesses or institutions were the main customers for the remaining 3.9 percent of household enterprises. On average, each household enterprise employed 1.3 workers, spent M21,269 on business activities annually, generated an annual income of M43,113 and an annual profit of M21,844.

Farmer working his fields with oxes. Lesotho is primarily a country of subsistence farming, with most people growing food for their own consumption.

12 Agriculture

12.0 Introduction

Agriculture, including both crops and livestock farming, is a key economic sector in Lesotho and plays an important role in Basotho livelihoods, especially for those living in the rural areas. It is the primary source of income and food security for many rural households, especially poor families. It is also the leading employer in the country and provides the raw materials as inputs for other sectors. Lesotho's agriculture consists largely of crops and livestock sub-sectors and is dominated by small-holder farming.

To understand household agricultural activities, the Lesotho 2017/18 CMS/HBS survey included a module on household agricultural activities, comprised of both crop and livestock farming.

12.1 Crop Farming

The Lesotho 2017/18 CMS/HBS survey asked respondents whether any members of their households owned or cultivated any lands during the last completed farming season.

Table 12.1 presents the distribution of households in relation either to cultivated, or any owned land in the previous farming season and the average size of agricultural land owned or cultivated per household. The results indicate that, overall, 62.2 percent of households (321 thousand) cultivated or owned lands during the previous farming season, with the average size of the land owned or cultivated comprising of around 4.5 Acres (18,771 M^2).

Rural households were more likely to own or cultivate land than were urban households. During the previous farming season, 42.2 percent of urban households and 75.5 percent of the rural households owned or cultivated lands. The survey also indicates that rural households also owned larger portions of agricultural land, where the average size of land owned or cultivated was around 5.5 Acers (23,185 M^2), compared to the average size 6,939 M^2 owned or cultivated by urban households.

At district level, 47 percent of the households in Maseru owned or cultivated lands during the past 12 months, with the median land size of around 3.5 Acres (6,939 M^2). However, the number of households that owned or cultivated lands varied between 60 to 75 percent across the other districts where the median size of the lands varied between 2 to 4 acres.

Non-poor households were less likely to own or cultivate land than poor households. During the past 12 months prior to the survey, 56.3 percent of non-poor households owned or cultivated lands, while 70.9 percent of poor households owned or cultivated lands, 14.6 percentage points higher than that for non-poor households.

Table 12.1: Percentage distribution of households who either cultivated or owned any land in the last completed farming season or not, defined by Districts.

	Percent of all households who had members owned or cultivated any lands	Size of agricultural land (M2) owned or cultivated per household
Total	**62.2**	**18,771**
Urban/Rural		
Urban	42.2	6,939
Rural	75.5	23,185
Districts		
Botha Bothe	71.1	13,383
Leribe	67.8	15,907
Berea	60.7	26,162
Maseru	47.0	9,365
Mafeteng	69.2	31,493
Mohale's Hoek	71.0	21,821
Quthing	68.7	17,373
Qacha's Nek	74.9	17,047
Mokhotlong	71.2	26,660
Thaba-Tseka	74.3	21,364
Ecological Regions		
Maseru Urban	35.9	4,802
Other Urban	47.4	8,288
Rural Lowlands	73.5	23,630
Rural Foothills	78.7	20,398
Rural Mountains	75.1	23,117
Rural Senqu River Valley	81.3	24,915
Poverty Status		
Poor	70.9	17,489
Non-Poor	56.3	19,863

Table 12.2 depicts the percentage distribution of households who cultivated certain crops or not, while *Table 12.3* shows the average household harvest of crops grown, during the last completed farming season, by crop types. The results show that maize, sorghum, beans and wheat were the most widely grown crops in Lesotho. For households that owned or cultivated land, 31.5 percent cultivated maize during the last farming season, 8.9 percent Sorghum, 8.5 percent beans, 5 percent maize green mealie and 3.1 percent cultivated wheat.

The results also show that peaches were the most widely cultivated fruit in Lesotho accounting for 5.8 percent of total households that owned or cultivated land. On the other hand, the main vegetables cultivated included spinach (15.4 percent), radishes (12.6 percent), cabbages (9.9 percent), pumpkins (5.4 percent), carrots (4.0 Percent), beetroot (3.8 percent), tomatoes (3.2 percent) and potatoes (2.2 percent). However, the scale of the fruit and vegetable production was small, with the typical vegetable harvest below 50kg and fruit harvest below 100KG per household.

Table 12.2: Percentage distribution of households defined by who cultivated or owned any land in the last completed farming season and by the types of crops grown

	Total	Urban vs. Rural		Poverty Status	
		Urban	Rural	All poor	Non poor
Main crops					
Maize dried (off the cob)	31.5	12.8	38.5	34.9	28.6
Maize green mealies (fresh on the cob)	5.0	6.2	4.6	4.8	5.2
Sorghum	8.9	0.9	11.9	10.0	8.0
Wheat	3.1	1.7	3.7	3.7	2.6
Beans	8.5	7.9	8.7	6.2	10.5
Peas	1.2	2.1	0.9	0.8	1.5
Barley	0.5	0.7	0.4	0.3	0.6
Oats	0.0	0.0	0.0	0.0	0.1
Lentils	0.1	0.1	0.1	0.2	0.0
Fruits					
Apples	0.8	0.9	0.7	0.4	1.1
Apricots	1.0	0.9	1.0	1.1	0.8
Grapes	0.5	0.2	0.6	0.2	0.8
Peaches	5.8	5.8	5.8	4.0	7.3
Watermelon	0.2	0.2	0.1	0.0	0.3
Pears	0.3	0.1	0.4	0.1	0.5
Plum	0.0	0.1	0.0	0.0	0.0
Other fruit	0.2	0.2	0.2	0.3	0.1
Vegetables					
Beetroot	3.8	5.4	3.2	2.3	5.1
Butternut	0.4	1.4	0.1	0.1	0.7
Cabbage	9.9	16.8	7.3	6.7	12.6
Carrots	4.0	6.9	2.9	2.0	5.7
Green beans	1.2	3.0	0.6	0.4	2.0
Green pepper	1.0	2.9	0.3	0.2	1.7
Lettuce	0.1	0.2	0.1	0.0	0.2
Onion	1.2	1.2	1.2	0.8	1.5
Potatoes	2.2	3.0	1.9	1.4	2.9
Pumpkins	5.4	5.7	5.3	4.0	6.6
Radish	12.6	19.2	10.1	9.1	15.5
Spinach	15.4	24.6	12.0	11.3	18.9
Other greens	2.1	4.4	1.2	1.6	2.5
Tomatoes	3.2	5.5	2.4	1.9	4.4
Other vegetable	2.0	2.7	1.7	1.6	2.3

Table 12.3: Average volume (KG) of a harvest defined by the types of crops grown

	Total	Urban vs. Rural		Poverty Statuses	
		Urban	Rural	Poor	Non-Poor
Main crops					
Maize dried (off the cob)	540.9	439.1	553.5	476.8	607.5
Maize green mealies (fresh on the cob)	225.9	104.0	287.9	183.4	259.7
Sorghum	326.9	164.8	331.3	256.6	402.4
Wheat	369.3	335.1	375.1	384.3	351.1
Beans	103.8	75.8	113.4	61.0	125.4
Peas	43.8	25.8	59.7	65.4	33.7
Barley	948.1	1817.6	329.4	159.9	1344.9
Oats	54.0		54.0		54.0
Lentils	100.0	7.0	130.6	100.0	
Fruits					
Apples	74.0	48.4	86.2	24.7	87.0
Apricots	61.3	67.2	59.5	61.9	60.7
Grapes	20.3	25.0	19.7	10.0	22.0
Peaches	122.3	94.3	132.7	119.0	123.8
Watermelon	50.2	50.0	50.3		50.2
Pears	35.5	100.0	29.0	10.0	39.2
Plum	25.0	25.0			25.0
Other fruit	630.9	75.0	876.2	876.2	75.0
Vegetables					
Beetroot	23.2	23.8	22.7	18.2	25.1
Butternut	81.1	84.5	50.0	50.0	84.5
Cabbage	41.5	32.1	49.6	37.0	43.5
Carrots	20.7	15.1	25.6	18.3	21.5
Green beans	46.3	57.2	25.1	6.3	52.6
Green pepper	17.8	17.6	18.6	7.2	18.8
Lettuce	21.9	13.5	27.1		21.9
Onion	32.1	13.7	39.0	65.8	17.0
Potatoes	308.0	729.6	54.7	49.0	417.5
Pumpkins	41.8	26.6	47.8	49.8	37.6
Radish	42.2	33.5	48.3	24.2	51.1
Spinach	31.6	34.1	29.6	22.5	36.2
Other greens	27.6	36.3	15.7	15.2	34.3
Tomatoes	39.6	42.1	37.4	27.7	44.0
Other vegetable	40.4	36.4	43.0	24.3	50.9

12.2 Agricultural Inputs

Table 12.4 represents the distribution of households who cultivated or owned land, bought seeds and/or fertilizer, hired tractors and/or labourers during the last completed farming season and identified by district. The results show that, of those households who cultivated or owned lands, 28.5 percent bought seeds, 7.7 percent fertilizer, 3.7 percent hired a tractor and 7.2 percent labourers.

Table 12.4: Percentage distribution of households defined by who bought seeds and who hired a tractor during the completed farming season, as well as by district.

	Number of households cultivated or owned lands	Percent Bought Seeds	Percent Hired a tractor	Percent purchased fertilizer	Percent hired labour
Total	**321,781**	**28.5**	**3.7**	**7.7**	**7.2**
District					
Botha-Bothe	20,159	28.6	7.3	18.2	11.1
Leribe	58,870	31.3	5.1	9.3	8.1
Berea	42,325	27.2	5.1	15.3	8.5
Maseru	70,820	38.3	2.7	5.2	5.4
Mafeteng	32,413	25.5	4.3	9.4	3.2
Mohale's Hoek	30,300	26.6	4.5	4.5	6.9
Quthing	17,728	19.4	1.4	2.5	4.9
Qacha's Nek	12,354	23.6	0.6	2.8	12.6
Mokhotlong	14,432	16.3	0.8	1.7	10.3
Thaba-Tseka	2,280	17.2	0.4	0	6.9

12.3 Livestock Farming

Livestock farming is a major economic activity in Lesotho, especially in rural areas. *Table 12.5* reflects the distribution of households which owned or raised any livestock or poultry in the previous farming season and the approximate value (in Maloti) of livestock or poultry owned per household. The survey shows that, overall, 46.4 percent of households owned or raised livestock or poultry during the past 12 months before the survey launch and each household had an average of M27,482 worth of livestock or poultry in stock at the time of the survey.

More households in rural areas (62.1 percent) owned or raised livestock or poultry than their counterparts located in urban households (23 percent). The value of stock also differed between rural and urban household farmers. Each household in urban areas had an average of M15,822 worth of livestock or poultry in stock, while in rural areas, each household had an average of M30,312 worth of livestock or poultry. While there were significant variations in livestock or poultry raising practices across districts, this however mainly reflected the difference between rural and urban divisions.

Households living in poverty were more likely to own/raise livestock or poultry than were households who were not living in poverty. According to the survey, 39 percent of the non-poor households raised/owned livestock or poultry during the past 12 months, while 57.5 percent of the households in poverty raised/owned livestock or poultry, 18.5 percentage points higher than that for non-poor households.

Table 12.5: Percentage distribution of households defined by who owned or raised any livestock or poultry and the average value of livestock or poultry owned

	Percent of all households owned or raised livestock or poultry	Approximate value (M) of livestock or poultry owned per household
Total	**46.4**	**27,482**
Urban/Rural		
Urban	23.0	15,822
Rural	62.1	30,312
Districts		
Botha Bothe	51.9	24,979
Leribe	44.8	29,679
Berea	44.5	21,020
Maseru	31.7	25,017
Mafeteng	56.2	24,222
Mohale's Hoek	56.0	28,278
Quthing	55.9	29,490
Qacha's Nek	61.4	26,977
Mokhotlong	64.9	50,823
Thaba-Tseka	66.8	27,718
Poverty Status		
Poor	57.5	28,301
Non-Poor	39.0	26,669

Table 12.6 presents the distribution of households engaged in livestock farming, the average number and value of livestock or poultry raised or owned during the last 12 months before the survey launch and identified types of by livestock and poultry tupes. The survey reveals that cattle, goats, sheep, pigs, chickens, donkeys and horses were the main livestock owned or raised in Lesotho. For households with members who owned or raised livestock or poultry, 59.2 percent represented cattle, 43 percent chickens, 42.3 percent sheep, 32.3 percent donkeys or mules, 29.3 percent goats and 25.1 percent owned or raised pigs.

Table 12.6: Percentage of households with members who owned or raised livestock or poultry defined by the types of livestock or poultry owned

	Total	Urban/Rural		Poverty Status	
		Urban	Rural	Poor	Non-Poor
CATTLE	59.2	36	64.9	62.6	55.7
GOATS	29.3	15.9	32.6	31.7	26.8
SHEEP	42.3	35.3	44.1	41.8	42.9
PIGS	25.1	38.3	21.8	21.1	29.2
CHICKEN	43.0	37.8	44.2	42.4	43.5
DONKEYS/ MULES	32.3	12.5	37.2	36.1	28.4
HORSES	17.4	6.4	20.1	20.3	14.3
GEESE	0.7	0.5	0.8	0.9	0.5
DUCKS	0.5	0.4	0.5	0.7	0.3
TURKEYS	0.2	0.3	0.2	0.2	0.3
RABBITS	0.2	0.4	0.2	0.0	0.5
OTHER	0.3	0.2	0.3	0.1	0.5

12.4 Summary

Chapter 12 examined household agricultural activities during the 12 months, or the last completed farming season, prior to the survey. There were important results highlighted:

In the last completed farming season, 62.2 percent of households cultivated or owned any lands, and the median size of the lands was 8094M^2 or around 2 acres.

Of the households that cultivated or owned any lands, 31.5 percent cultivated maize during the last farming season, 8.9 percent Sorghum, 8.5 percent beans, 5 percent maize green mealie and 3.1 percent cultivated wheat; while 5.8 percent cultivated peaches; 15.4 percent spinach, 12.6 percent radishes, 9.9 percent cabbage, 5.4 percent pumpkins, 3.8 percent Beetroot, 3.2 percent tomatoes and 2.2 percent cultivated potatoes.

Out of the total number of households owning or cultivating lands, 52.9 percent harvested crops from the lands, each had an average of 3.4 household members assisting with the harvest; 7.2 percent hired external labours, each household hired 3.7 persons on average and spent an average of M1,129 on hiring external labours.

Livestock farming remained a major economic activity in Lesotho, especially in rural Lesotho. Overall, 46.4 percent of households owned or raised livestock or poultry during the past 12 months before the survey and each household had an average of M27,482 worth of livestock or poultry in stock at the time of the survey.

Cattle, goats, sheep, pigs, chickens, donkeys and horses were the main livestock owned or raised in Lesotho. Of the households that owned or raised livestock or poultry during the last 12 months, 59.2 percent owned or raised cattle, 43 percent chickens, 42.3 percent sheep, 32.3 percent donkeys or mules, 29.3 percent goats and 25.1 percent owned or raised pigs.

Woman working at a plantation. All the work in the fields in poor countries are still manual.

13 Consumption Expenditure

13.0 Introduction

Consumption expenditure is the spending by households on goods and services. It covers all monetary and non-monetary expenditure, as well as the value of goods received in-kind. Household spending is the amount of final consumption expenditure made by households in meeting their everyday needs, such as: food, clothing, housing (rent), energy, transport, health costs, leisure, as well as miscellaneous services. Durable goods are excluded in this analysis.

13.1 Average Monthly Household Consumption Expenditure

Table 13.1 shows an average monthly household consumption expenditure in Maloti by district.

At national level, each household spent an average of M2,869 per month on household consumption, including an average of M1,646 per month on food and an average of M1,224 per month on non-food consumption. On average, food consumption accounted for 63.6 percent of household consumption expenditure, while non-food consumption accounted for 36.4 percent of the household consumption expenditure.

Rural households had lower consumption expenditures. For urban households, each household spent an average of M3,554 per month on household consumption, while for rural households, an average of M2,413 per month was spent on household consumption, which was 68 percent of that expended for urban households. Rural households spent an average of M834 per month on non-food consumption, which was only 46 percent of that for urban households. However, rural households spent a significant proportion of their expenditure on food consumption. According to the survey, food consumption accounted for an average of 69.5 percent of rural household consumption expenditure, 14.6 percentage points higher than that for urban households.

The level and composition of household consumption expenditure varied considerably across districts. For example, in Maseru, each household spent an average of M3,227 per month on consumption, the highest of all districts; while in the Thaba-Tseka, each household spent an average of M2,087 per month, the lowest across all districts, which was 64.7 percent of that expended in Maseru. Households in Maseru spent an average of 56.2 percent of their consumption expenditures on food consumption and 43.8 percent on non-food consumption; while in the Thaba-Tseka, households spent an average of 72.6 percent of their consumption expenditure on food consumption and 27.4 percent on non-food consumption.

Table 13.1: Average monthly household consumption expenditure in Maloti defined by district

	Household food consumption (food_in+food_out), monthly	Household nonfood expenditures (excl. durables, ceremonies), monthly	Household consumption (excl. durables, ceremonies), monthly
Lesotho	**1,646**	**1,224**	**2,869**
Urban/Rural			
Urban	1,746	1,808	3,554
Rural	1,579	834	2,413
Districts			
Botha Bothe	1,827	1,366	3,193
Leribe	1,648	1,229	2,877
Berea	1,634	1,337	2,971
Maseru	1,641	1,586	3,227
Mafeteng	1,585	879	2,465
Mohale's Hoek	1,516	869	2,385
Quthing	1,857	933	2,790
Qacha's Nek	1,848	1,022	2,870
Mokhotlong	1,799	793	2,591
Thaba-Tseka	1,403	685	2,087

Table 13.2 shows average monthly household consumption expenditure in Maloti by poverty status. Households in poverty spent less on consumption than non-poor families. According to the survey, non-poor households spent an average of M3,870 per month on consumption, while poor households spent an average of M1,390 per month, which was only 36 percent of that for non-poor households.

Households in poverty spent a higher percentage of their consumption expenditure on food consumption. The survey shows that non-poor households spent an average of 58 percent of their consumption expenditure on food consumption, while poor households spent an average of 71.9 percent of their consumption expenditure on food consumption, 13.9 percentage points higher.

Table 13.2: Average monthly household consumption expenditure in Maloti defined by poverty status

Poverty Status	Household food consumption (food_in+food_out), monthly	Household non-food expenditures (excl. durables, ceremonies), monthly	Household consumption (excl. durables, ceremonies), monthly
Poor	978	412	1,390
Non poor	2,098	1,772	3,870

13.2 Average Monthly Household Consumption Expenditure by COICOP Division

Table 13.3 reflects the percentage distribution of monthly household consumption expenditure defined by COICOP division and rural/urban residence. It shows that food and non-alcohol beverage consumption made up the majority of household consumption expenditure, accounting for an average of 63.6 percent of the household consumption expenditure, followed by clothing and footwear (7.5 percent), transportation (7 percent), as well as housing, water, electricity, gas and other fuels, which accounted for 6.4 percent of the total household consumption expenditure.

Rural households spent less on all these categories, in particular non-food consumption than urban households did. However, rural households spent a higher proportion of their consumption expenditure on food and non-alcohol beverage consumption. While

urban households spent an average of 54.9 percent of their consumption expenditure on food consumption, rural households spent an average of 69.5 percent, 15.4 percentage points higher than that for urban households. Conversely, rural households spent a lower proportion of their consumption expenditure on non-food consumption. For example, while urban households spent an average of 9 percent of their consumption expenditure on housing, water, electricity, gas and other fuels, rural households spent an average of 4.6 percent, 4.4 percentage points lower. While urban households spent an average of 8.9 percent on transportation, rural households spent an average of 5.8 percent, 3.1 percentage points lower.

Table 13.3: Percentage distribution of monthly household consumption expenditure defined by COICOP division and rural/ urban residence

COICOP division	Total	Urban	Rural
Food and Non-Alcoholic Beverages	63.6	54.9	69.5
Alcohol and Tobacco	3.3	3.4	3.3
Clothing and footwear	7.5	8.6	6.7
Housing, water, electricity, gas and other fuels	6.4	9.0	4.6
Furnishings, household equip., maintenance of the house	0.7	0.9	0.5
Health	0.8	0.9	0.7
Transport	7.0	8.9	5.8
Communication	4.9	5.9	4.3
Recreation and culture	0.4	0.6	0.2
Education	0.4	0.6	0.2
Restaurants and hotels	0.2	0.3	0.2
Miscellaneous goods and services	4.8	6.0	4.0
Total (%)	**100**	**100**	**100**

Table 13.4 illustrates the percentage distribution of monthly household consumption expenditure by COICOP division and district. Similar to national level percentages, expenditure on food and non-alcoholic beverages consumption dominated in each district, whereby Mokhotlong and Thaba Tseka recorded the highest with 72.2 and 72.6 percent respectively. Other significant expenditures across all districts included clothing and footwear, housing, water, electricity, gas and other fuels, transport and communication.

Table 13.4: Percentage distribution of monthly household consumption expenditure defined by COICOP division and district

COICOP	Botha Bothe	Leribe	Berea	Maseru	Mafeteng	Mohale's Hoek	Quthing	Qacha's Nek	Mokhotlong	Thaba-Tseka
Food and Non-Alcoholic Beverages	64.5	63.4	62.1	56.8	68.2	69.8	68.8	68.0	72.2	72.6
Alcohol and Tobacco	3.5	2.9	3.1	3.4	3.3	2.9	3.9	4.0	3.6	4.0
Clothing and footwear	7.2	8.0	7.9	8.3	6.1	6.1	6.7	6.4	6.6	6.4
Housing, water, electricity, gas and other fuels	5.4	6.6	6.8	8.2	6.2	5.3	4.5	4.7	3.0	3.1

COICOP	Botha Bothe	Leribe	Berea	Maseru	Mafeteng	Mohale's Hoek	Quthing	Qacha's Nek	Mokhotlong	Thaba-Tseka
Furnishings, household equip., maintenance of the house	0.6	0.7	0.7	0.7	0.7	0.6	0.6	0.4	0.4	0.3
Health	0.8	0.8	1.1	0.9	0.9	0.8	0.5	0.5	0.5	0.4
Transport	7.5	7.1	7.5	8.6	5.6	5.5	5.4	5.7	4.9	5.4
Communication	4.9	5.1	5.4	5.4	4.4	4.3	4.7	4.7	3.7	3.4
Recreation and culture	0.3	0.4	0.5	0.6	0.3	0.1	0.2	0.2	0.2	0.1
Education	0.3	0.3	0.2	0.6	0.3	0.3	0.1	0.3	0.3	0.1
Restaurants and hotels	0.3	0.2	0.2	0.3	0.2	0.2	0.2	0.3	0.2	0.1
Miscellaneous goods and services	4.8	4.3	4.4	6.2	3.7	4.0	4.3	4.8	4.3	4.0
Total (%)	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
Average	**3,193.33**	**2,876.59**	**2,970.72**	**3,227.06**	**2,464.45**	**2,385.12**	**2,790.17**	**2,870.17**	**2,591.34**	**2,087.27**

13.3 Poverty and Inequality

To determine the household poverty status, the national poverty and food poverty lines were set as monthly, per adult equivalent consumption of M648.88 and M352.39 respectively. The poverty rate and food (or extreme) poverty rates are defined as the percentage of the population living below the national poverty and national food poverty lines, respectively. For those living in poverty, the poverty gap has been calculated as the ratio by which the mean consumption of the poor falls below the poverty line and provides an indication of the depth of poverty in Lesotho.

13.3.1Population Poverty Status:

Table 13.5 presents the population status and poverty gap. It illustrates that nearly half of the population lived in poverty. 49.7 percent of the population also lived below the national poverty line, suggesting that their monthly consumption expenditures were below the adult equivalent consumption of M648.88 per month, whereas 24.1 percent of the population lived below the national food poverty line, in turn suggesting that their monthly consumption was below the adult equivalent consumption of M352.39 per month.

Consequently, around 996 000 people were living in poverty. Of them, approximately 484 000 people found themselves in extreme poverty. The poverty gap was wide, with the average consumption expenditure of those living in poverty 44 percent below the poverty line and the average consumption expenditure of those in extreme poverty, 33.4 percent below the food poverty line.

The likelihood of being poor declines in tandem with the level of education. It is estimated that 63.8 percent of the population without any formal education lived in poverty, 58.1 percent of those with only primary education lived in poverty, compared with 35.6 percent of those with secondary or high school education and 6.2 percent of those with a university education living in poverty.

The status of the working poor was of concern. While 54.3 percent of those unemployed lived in poverty, 35.5 percent of those in employment remained impovrished as well, including 15.4 percent of those who lived in extreme poverty.

There was a significant gap in poverty between rural and urban areas. In urban areas, 28.5 percent of the urban population lived in poverty; including 11.9 percent living in abject poverty. In rural areas, 60.7 percent of the population lived in poverty, 32.2 percentage points higher than that in urban areas. Similarly, 30.8 percent of the rural population lived in

extreme poverty, 19 percentage points higher than in urban areas.

There were also significant gaps in poverty among districts. While 38.3 percent of the population in Maseru lived in poverty, the lowest across the country, 74.8 percent of the population in Thaba-Tseka lived in poverty, representing the highest percentage among all districts and 36.5 percentage points higher than that for Maseru. Similarly, while 16.6 percent of the population in Maseru lived in extreme poverty, so too 47.4 percent of the population in Thaba-Tseka lived in extreme poverty.

Table 13.5: Population poverty statuses and Poverty Gap

	Poverty rate		Non-poor	Poverty Gap	
	National Poverty	Extreme poverty		Poverty	Extreme poverty
Total	**49.7**	**24.1**	**50.3**	**44.1**	**33.4**
Age Group					
0-4	51.3	25.0	48.7	43.9	31.6
5-9	60.8	31.9	39.2	46.5	34.4
10-14	61.3	31.6	38.7	45.6	34.3
15-19	55.0	27.7	45.0	44.9	33.7
20-24	45.8	21.4	54.2	43.3	34.1
25-29	37.9	18.6	62.1	43.4	32.4
30-34	41.7	18.5	58.3	42.7	32.6
35-39	40.7	19.0	59.3	42.8	32.3
40-44	43.7	19.7	56.3	42.1	32.7
45-49	43.3	19.1	56.7	42.2	32.2
50-54	43.9	18.9	56.1	40.1	33.0
55-59	44.5	20.2	55.5	44.9	36.6
60-64	45.6	23.5	54.4	45.3	33.8
65-69	47.0	21.4	53.0	43.4	33.6
70+	54.4	24.5	45.6	42.5	32.4
Sex					
Male	50.0	24.6	50.0	44.4	33.6
Female	49.4	23.7	50.6	43.9	33.2
Education					
Pre-school	53.2	26.2	46.8	44.1	31.8
None	63.4	35.5	36.6	48.4	37.1
Primary	58.1	29.0	41.9	44.9	34.0
Sec/ high school	35.6	14.6	64.4	40.0	29.5
Vocational/ tech (after primary)	17.2	0.0	82.8	21.0	17.5
Vocational/ tech (after secondary)	20.7	4.5	79.3	33.0	17.5
Vocational/ tech (after high school)	10.6	1.5	89.4	30.3	0.0
University	6.7	1.2	93.3	27.7	28.7
Other	14.8	5.8	85.2	39.9	44.8

	Poverty rate		Non-poor	Poverty Gap	
	National Poverty	Extreme poverty		Poverty	Extreme poverty
Working-age Population by Labour Force Statuses					
Inactive	53.5	25.5	46.5	44.2	33.8
Unemployed	54.3	30.2	45.7	46.2	32.9
Employed	35.5	15.4	64.5	41.1	32.4
Urban/Rural					
Urban	28.5	11.2	71.5	38.1	28.7
Rural	60.7	30.8	39.3	45.6	34.3
Districts					
Botha Bothe	50.9	20.7	49.1	42.2	39.8
Leribe	49.0	20.5	51.0	40.8	33.3
Berea	46.1	24.9	53.9	45.7	29.1
Maseru	38.3	16.6	61.7	41.5	31.2
Mafeteng	52.6	26.9	47.4	45.2	30.9
Mohale's Hoek	56.0	27.3	44.0	45.0	39.1
Quthing	56.3	28.3	43.7	44.4	31.2
Qacha's Nek	49.1	20.3	50.9	44.4	38.7
Mokhotlong	62.3	33.4	37.7	47.8	37.5
Thaba-Tseka	74.8	47.4	25.2	49.6	34.1
Regions					
Maseru Urban	24.7	9.7	75.3	38.5	25.4
Other Urban	31.4	12.4	68.6	37.8	30.6
Rural Lowlands	54.4	25.8	45.6	43.6	32.6
Rural Foothills	63.6	33.1	36.4	45.8	32.5
Rural Mountains	67.8	37.2	32.2	47.8	35.8
Rural Senqu River Valley	67.9	35.2	32.1	47.6	38.4

13.3.2 Household Poverty Status:

Table 13.6 represents household poverty rates. It has shown similar patterns as those for population poverty rates:

Overall, 40.3 percent of households lived below the national poverty line, while 17.9 percent of households lived below the national food poverty line or the extreme poverty line. Consequently, approximately 208 000 households lived in poverty. Of them, around 92 700 households lived in extreme poverty.

Households headed by people aged between 20 and 29 were the least likely to be poor, while households headed by people aged below 14 and those aged above 65 were the most likely to live in poverty. The survey shows that 19.3 percent of households headed by people aged between 20 and 24 and 21.3 percent of those households headed by people aged between 25 and 29 lived in poverty, while 48.2 percent of those headed by people aged between 65 and 69 and 53.5 percent of those headed by people aged 70 and above lived in poverty, significantly higher than the national average.

Households headed by females were more likely to be living in poverty. It is estimated that 43.8 percent of the households headed by females lived in poverty and 5.7 percentage points higher than those households headed by males (38.1 percent).

Households headed by people with a higher educational level were less likely to live in poverty. The survey shows that 61 percent of households headed by people without any formal education and 50.3 percent of those households headed by people with primary education lived in poverty, compared with 24

percent of those headed by people with secondary or high school education and 6 percent of those headed by people with a university education lived in poverty.

Households headed by unemployed people or those not in the labour force were also more likely to live in poverty. According to the survey, 53 percent of those households headed by people not in the labour force and 53.3 percent of those headed by unemployed people lived in poverty, while 31.6 percent of those headed by employed people lived in poverty, more than 21 percentage points lower.

A higher percentage of rural households lived in poverty than did their urban counterparts. In urban areas, 21.6 percent of urban households lived in poverty; as pposed to rural areas, where 52.9 percent of households lived in poverty, 31.3 percentage points higher than that in urban areas. Moreover, nearly one-quarter of rural households lived in extreme poverty, compared with only 7.5 percent of the urban households living in extreme poverty.

Household poverty rates varied significantly across districts. While 28.3 percent of households in Maseru lived in poverty, the lowest among all districts, 63 percent of households in Thaba-Tseka lived in poverty, the highest among all districts and close to 35 percentage points higher than that in Maseru.

Table 13.6: Households defined by poverty status and poverty gap

	Poverty		Non-poor	Poverty Gap (percent)	
	All poverty	Extreme poverty		Poverty	Extreme poverty
Total	**40.3**	**17.9**	**59.7**	**41.9**	**32.3**
HHH Age Group					
10-14	60.7	0.0	39.3	15.1	0.0
15-19	33.8	13.4	66.2	37.0	22.6
20-24	19.3	8.8	80.7	38.2	30.1
25-29	21.3	8.1	78.7	37.7	28.0
30-34	34.0	13.0	66.0	40.1	31.0
35-39	33.1	14.2	66.9	40.8	30.6
40-44	41.9	18.5	58.1	41.6	32.9
45-49	42.7	19.3	57.3	42.5	30.3
50-54	42.6	18.7	57.4	39.5	31.0
55-59	44.1	21.4	55.9	46.8	38.1
60-64	45.3	23.3	54.7	44.9	34.3
65-69	48.2	20.7	51.8	42.7	35.7
70+	53.5	24.1	46.5	42.0	30.8
HHH Sex					
Male	38.1	16.2	61.9	40.9	32.0
Female	43.8	20.6	56.2	43.3	32.7
HHH Education					
None	61.0	32.4	39.0	46.0	34.3
Primary	50.3	22.2	49.7	42.3	33.2
Sec/ high school	24.0	8.9	76.0	36.8	24.4
TVET (after primary)	9.0	0.0	91.0	19.9	0.0
TVET (after secondary)	0.0	0.0	100.0	0.0	0.0
TVET (after high school)	5.3	0.0	94.7	23.4	0.0
University	4.0	0.3	96.0	22.2	3.5
Other	13.3	3.0	86.7	32.9	58.6

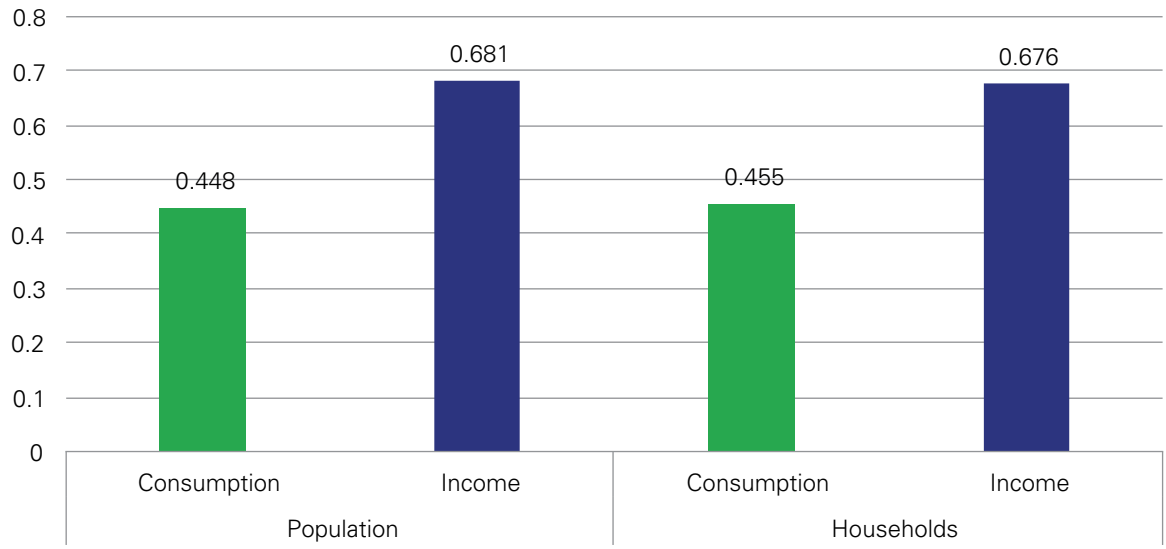
	Poverty		Non-poor	Poverty Gap (percent)	
	All poverty	Extreme poverty		Poverty	Extreme poverty
HHH Employment Status					
Inactive	**53.0**	**24.2**	**47.0**	**43.3**	**33.8**
Unemployment	**31.6**	**13.4**	**68.4**	**40.4**	**30.5**
Employed	**53.3**	**26.7**	**46.7**	**44.1**	**33.3**
Urban/Rural					
Urban	21.6	7.5	78.4	35.4	26.3
Rural	52.9	24.8	47.1	43.7	33.5
Districts					
Botha Bothe	40.1	15.2	59.9	41.2	39.4
Leribe	40.5	14.9	59.5	38.0	31.2
Berea	37.7	18.4	62.3	43.4	29.4
Maseru	28.3	11.2	71.7	39.1	29.2
Mafeteng	46.9	21.2	53.1	42.4	31.1
Mohale's Hoek	49.5	22.7	50.5	43.3	37.7
Quthing	49.0	24.0	51.0	43.9	31.1
Qacha's Nek	44.8	17.2	55.2	42.0	37.3
Mokhotlong	55.9	28.8	44.1	46.8	37.3
Thaba-Tseka	63.0	37.5	37.0	47.8	32.0
Regions					
Maseru Urban	18.8	6.9	81.2	36.4	23.3
Other Urban	23.9	8.0	76.1	34.8	28.4
Rural Lowlands	46.6	20.2	53.4	41.7	32.8
Rural Foothills	58.0	27.9	42.0	43.8	31.3
Rural Mountains	60.0	31.0	40.0	45.9	34.6
Rural Senqu River Valley	60.4	29.6	39.6	46.0	36.3

13.3.3 Inequality

The HBS utilises the Gini coefficient of per adult equivalent household consumption expenditure as an indicator to measure the inequality in the distribution of population or household welfare. The Gini coefficient lies between 0 and 1. If everyone in the population had the same consumption, the Gini coefficient would be zero. Gini coefficient values closer to 1 represent greater inequality.

In analysing the data, both the consumption Gini coefficient and the (gross) income Gini coefficient were calculated for the whole population and households alike. As the poverty report has already covered this topic, this chapter will only touch on it slightly. *Figure 13.1* presents the estimated population and households Gini Coefficients. It indicates that the Gini coefficient for the whole population based on adult equivalent household consumption was 0.448 and the Gini coefficient based on adult equivalent gross household income was 0.681; while the Gini coefficient for whole households based on adult equivalent household consumption was 0.455 and the Gini coefficient based on adult equivalent gross household income was 0.676.

Figure 13.1: Population and household Gini coefficients



It should be noted that the income Gini Coefficient might over-estimate household income inequalities because household incomes did not include incomes from household subsistence activities. This chapter will mainly use the per adult equivalent household consumption Gini coefficient to measure household welfare inequality.

13.4 Summary

Chapter 13 reports on the main results evident from analysing household consumption expenditures and presents a picture of the living standard of households as expressed in patterns of consumption.

On average, households spent an average of M2,869 per month on consumption, including an average of M1,646 per month on food consumption, accounting for 63.6 percent of household consumption expenditure; and an average of M1,224 per month on non-food consumption, accounting for 36.4 percent of the total consumption expenditure.

At national level, expenditures on food, transportation, clothing and footwear, housing, water, electricity, gas and other fuels, as well as communication were among the top household consumption expenditures. Each household spent an average of M1,646 per month on food consumption, an average of M286 on transportation, M238 on clothing and footwear, M202 on various utilities, M142 on communication and M98 per month on alcohol and tobacco.

Food consumption made up the majority of household consumption expenditure (63.6 percent), followed by clothing and footwear (7.5 percent), transportation (7 percent) and expenditure on housing, water, electricity, gas and other fuels (6.4 percent).

In terms of the poverty rate, 49.7 percent of the population lived below the national poverty line, including 24.1 percent of the population living in extreme poverty and below the national food poverty line. The poverty gap was wide, with the average per adult equivalent consumption of those living in poverty, 40 percent below the national poverty line.

The Gini coefficient for the whole population, based on adult equivalent household consumption, was 0.448, while the Gini coefficient for the entire households was 0.455.

Village in the beautiful mountain kingdom of Lesotho.

14 Household Indebtedness

14.0 Introduction

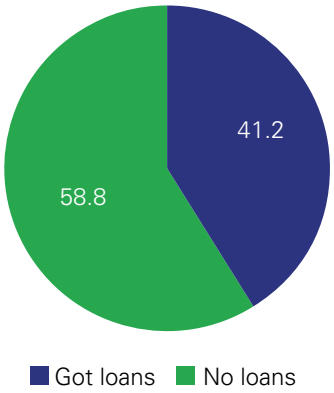
Provision of credit services to households is considered as a powerful instrument to alleviate poverty and improve social and economic development, through smoothing household consumption, production, as well as human capital investment, hence relieving the financial constrains in starting or expanding businesses to increase incomes.

The 2017/2018 CMS/HBS survey has included a module on household loans, covering all loans by household members over the past 12 months. It asked respondent to provide details on the sources, purposes, amounts, types of collaterals, loan payments, outstanding loans, etc. This chapter examines the status of household indebtedness in Lesotho.

14.1 The Distribution of Households with Loans

The 2017/2018 CMS/HBS survey asked respondents if any member of their households had obtained loans during the past 12 months. *Figure 14.1* presents the distribution of households that obtained loans during this period. At national level, 41.2 percent of households obtained loans, while 58.8 percent were unsuccessful.

Figure 14.1: Percentage distribution of households defined by who obtained loans



At district level (*Table 14.1*), Maseru reported the highest proportion (45.2 percent) of households that obtained loans during the past 12 months, followed by Mohale's Hoek at 43.9 percent. On the contrary, Mafeteng had the lowest proportion (35.1 percent) of households that successfully secured loans.

Table 14.1: Percentage distribution of households that obtained loans

		YES	NO	TOTAL
		%	%	%
Urban/Rural	Urban	41.7	58.3	100
	Rural	40.9	59.1	100
District	Botha Bothe	42.2	57.8	100
	Leribe	38.5	61.5	100
	Berea	40.2	59.8	100
	Maseru	45.2	54.8	100
	Mafeteng	35.1	64.9	100
	Mohale's Hoek	43.9	56.1	100
	Quthing	39.6	60.4	100
	Qacha's Nek	39.2	60.8	100
	Mokhotlong	41.6	58.4	100
	Thaba-Tseka	38.6	61.4	100
Poverty status	Poor	39.8	60.2	100
	Non-Poor	42.2	57.8	100

14.2 Sources of Loans

The survey results also show the households secured their loans through both formal and informal channels. Formal channels include commercial banks, micro-finance institutions, co-operatives and insurance companies, while informal channels include relatives, neighbours/friends, money lenders, employers (salary advances), religious institutions and NGOs. *Table 14.2* presents the distribution of households with loans and the sources of loans.

Informal sources were identified to be the main channels for household credit. The survey shows that 88.8 percent of households received loans from informal sources. The main informal sources were neighbours and friends (51.7 percent), money lenders (20.2 percent) and relatives (11.8 percent).

Formal credit channels were not widely utilised though. The survey shows that only 12.3 percent of households accessed loans from formal credit channels, with 6.4 percent from commercial banks, 3.7 percent from cooperatives and 1.9 percent from Micro-finance institutions.

Rural households relied more on informal channels for their credit. In the past 12 months, more than 92.9 percent of rural households obtained loans from informal credit channels. Of the three main informal channels, 54.7 percent of rural households got credit from neighbours and/or friends, 22 percent from money lenders and 10.9 percent from relatives. Only 7.2 percent of rural households secured loans from formal credit channels: commercial banks (3 percent), cooperatives (2.7 percent) and micro-finance (1.3 percent) outlets.

Urban households relied relatively more on formal channels for their loans. In urban areas, 19.9 percent of households obtained loans from formal credit channels, which represented more than 12 percentage points higher than that for rural households. Of the three main formal credit channels, 11.4 percent of urban households accessed loans from commercial banks, 5.1 percent from cooperatives, and 2.9 percent from micro-finance operators. However, urban households still relied heavily on informal credit channels, with 82.9 percent of households with loans from the three main informal channels. Of the three main informal credit channels, 54.7 percent of urban households obtained loans from neighbours and friends, 22 percent from money lenders and 10.9 percent from relatives.

Table 14.2: Percentage distribution of households with loans defined by loan sources[2]

Sources of loans	Urban/Rural		
	Total	Urban	Rural
Formal Sources	**12.3**	**19.9**	**7.2**
Commercial banks	6.4	11.4	3.0
Micro-finance institution	1.9	2.9	1.3
Co-operatives	3.7	5.1	2.7
Insurance company	0.5	0.8	0.2
Informal Sources	**88.8**	**82.9**	**92.9**
Relatives	11.8	13.2	10.9
Neighbour/friend	51.7	47.2	54.7
Money lender(shylock)	20.2	17.7	22.0
Employer (salary advance)	1.4	3.0	0.2
Religious institution	0.4	0.7	0.2
NGO	1.4	1.0	1.6
Other (specify)	9.3	8.4	10.0

14.3 Loan Usage

The 2017/2018 CMS/HBS survey asked respondents regarding the main purpose for obtaining loans. Household loans were divided broadly into two categories, re: loans for farming businesses and those for personal uses. Business loans were loans used for the purchase of farm inputs (fertilizers, insecticides, seeds, etc.), equipment, land and livestock, building improvement for business, other business or farm use, as well as starting a business. The survey has however recorded no households utilising loans for the purchase of land and livestock. Personal loans were loans used for household consumption, school fees, medical costs, property purchases (land/ house), improvements to a dwelling, funerals, weddings, family events, the purchase of durable goods, the purchase of a car, as well as other personal uses.

Table 14.3 presents the percentage distribution of households with loans defined by their utilisation of loans. It shows that the majority of households obtained loans for personal use. At national level, 95.6 percent of households secured loans for personal use and only 5.4 percent of households obtained loans for business use. The main personal uses were household consumption and subsistence, school fees and medical costs.

A proportion of households that received loans for business or farm uses was higher (8.3 percent) in urban areas than rural areas (3.4 percent). Similarly, 97.2 percent of the rural households and 93.3 percent of the urban households got loans for personal use.

Table 14.3: Percentage distribution of the household with loans defiend by loan use and location[3]

		Business or farm use	Personal use
		%	%
	Total	5.4	95.6
Location (Urban/Rural	Urban	8.3	93.3
	Rural	3.4	97.2

2 A household could borrow from more than one sources, for example from neighbours/friends and from relatives. So the sum of the percentages could be more than 100 percent.

3 A household could have more than one loans, and some of the loans might be for business use, the others might be for personal use, so the sum of the percentages could be more than 100 percent. A household could have more than one loans, and some of the loans might be for business use, the others might be for personal use, so the sum of the percentages could be more than 100 percent.

14.4 Collaterals and Securities

Collateral is any property or asset that is accepted by a lender as security for a loan to a borrower. It serves as an assurance that the lender will not suffer a significant loss.

The 2017/2018 CMS/HBS survey asked respondents about the types of collateral their households used for loans. The types of collateral and securities covered by the survey include agricultural land, buildings or other property, property/personal documents, saving certificates, personal guarantees from household members and personal guarantees from other people, clean past borrowing records and other types of collateral.

Table 14.4 presents the percentage distribution of households with loans defined by the type of collateral and securities. The survey shows that 88.3 percent of households that obtained loans did not have collaterals or securities, while 11.7 percent used collateral. Out of the total households that used collateral, 5.5 percent used household assets, 3.5 percent used clean borrowing records, while 2.8 percent used personal guarantees from household members or other persons outside their households. The results for urban and rural areas followed a similar pattern.

Table 14.4: Percentage distribution of households with loans defined by collateral and securities

	Total	Urban	Rural
Types of collaterals and securities	**%**	**%**	**%**
No collateral/security	**88.3**	**86.5**	**89.5**
Used Collateral/Security	**11.7**	**13.5**	**10.5**
Agricultural land	0.1	0.0	0.2
Buildings or other property	0.4	0.7	0.2
Property/personal documents	5.5	7.0	4.5
Savings certificates	0.2	0.3	0.1
Personal guarantee from someone else in the household	1.0	0.7	1.1
Personal guarantee from another person	1.8	2.3	1.5
Clean past borrowing record	3.5	4.1	3.0
Other (SPECIFY)	1.0	0.9	1.0
Don't know	0.1	0.0	0.2

14.5 Value of Loans, Loan Repayments and Outstanding Debts

Table 14.5 presents the mean values of household loans and the average loan repayments during the past 12 months, as well as the mean values of the outstanding loans by the end of the 12-month period. The study shows that the average size of household loans was M3,648. Throughout the 12-month period, the households refunded an average of M1,472 in principle debt and interests, with an average monthly repayment of M118. As a result, they had an average outstanding debt of M2,414.

Urban households took out more loans than rural households. The survey shows that the average loan size for urban households was M6,087, more than three times the average loan (M1,989) taken out by rural households.

Table 14.5: Mean value (M) of loans, loan repayments and outstanding debts

	Average Amount of Loans (M)	Repayment in principle and interest (M)	Outstanding debt (M)	Monthly Repayment (M)
	Mean	Mean	Mean	Mean
Total	**3,648**	**1,472**	**2,414**	**118**
Urban/Rural				
Urban	6,087	2,257	4,077	182
Rural	1,989	9,38	1,283	74
Poverty Status				
Poor	1,099	510	676	39
Non-Poor	5,276	2,086	3,524	167

14.6 Summary

At a national level 41.2 percent of households obtained a loan, while 58.8 percent did not. In urban areas, 41.7 percent of households obtained loans while 40.9 percent of the rural households secures loans

Informal sources are the main channels for securing household credit, with 88.8 percent of households accessing their loans from informal sources. Rural households relied more on informal channels for credit, where 92.9 percent of rural households received their loans through informal credit channels. The main informal sources were neighbours and friends (51.7 percent), money lenders (20.2 percent) and relatives (11.8 percent).

Formal credit channels were not widely utilised, where 12.3 percent of households obtained loans from formal credit channels, including commercial banks (6.4 percent), cooperatives (3.7 percent) and micro-finance lenders (1.9 percent).

The majority of households (95.6 percent) received loans for personal use while 5.4 percent of households obtained loans for business use. The main personal uses included household consumption and subsistence, school fees and medical costs. The majority of households that received loans did not use collateral or securities (88.3 percent) while 11.7 percent indeed did provide collateral and securities.

The average size of household loans was M3,648. Throughout the 12-month period, households paid back an average of M1,472 in principle debt and interests, with an average monthly repayment of M118. As a result, they had an average outstanding debt of M2,414.

The branches and berries of plant Sea Buckthorn tree (Hippophae rhamnoides). The healthy natural food with a high content of vitamin C.

15

15 Transfers

15.0 Introduction

Transfers are the provision of support or a gift either in the form of goods, services, financial assets, or other assets by an individual, household, or institution to another entity. Transfers can either be provided in the form of cash or in-kind and a household can either receive from or give out something to other entities.

Transfers play a significant role in supporting the incomes of recipient households. At the micro-economic level, transfers can increase the level of investment in the human and physical capital in recipient households. Transfers can also support investment in productive activities, especially micro, small and medium enterprises (MSMEs) and investment in property. Furthermore, transfers can serve as a buffer against adverse shocks caused by unexpected events, such as natural disasters or financial crises, especially when formal social security systems are underdeveloped. From a macro-economic perspective, transfers from abroad can strengthen the balance of payments (BOP) and increase the provision of foreign reserves. Transfers may also represent an important source of development finance for both individual households and the country as a whole.

The Lesotho 2017/2018 CMS/HBS survey included a module to gauge the status of household transfers. The respondents were asked whether their households received transfers from abroad and within Lesotho over the past 12 months, what the types of the transfers were, what the methods used for the transfers comprised of, the amounts of the transfers, how these transfers were used, etc.

15.1 Inward Transfers

This section focusses on inward transfers, which are transfers received by a household from household members and non-household members living within Lesotho and abroad.

Table 15.1 presents the distribution of households who received transfers from abroad and within Lesotho and the average inward transfers received during the past 12 month period. The survey shows that, at national level, 43.2 percent of households received transfers either from abroad or within Lesotho during the past 12 month period. The average value of transfers received was M7,561 for recipient households.

The proportions of households that received transfers from abroad and within Lesotho were comparable. The survey shows that 24.4 percent of households received transfers from abroad and 22.6 percent from within Lesotho. However, the average value of transfers received from abroad was 75 percent higher than transfers received from within Lesotho (M9, 074 versus M5,175).

Table 15.1: Statistics on household inward transfers during the past 12 month period

	Transfer from all sources		Transfer from abroad		Transfer within Lesotho	
	% of households	Average transfer (M)	% of households	Average transfer (M)	% of households	Average transfer (M)
Total	**43.2**	**7,561**	**24.4**	**9,074**	**22.6**	**5,175**
Urban/Rural						
Urban	39.7	11,031	21.5	12,379	21.4	8,485
Rural	45.6	5,731	26.3	7,364	23.4	3,410
Districts						
Botha Bothe	47.0	5,729	31.0	6,473	21.1	3,429
Leribe	47.7	8,271	31.6	10,152	19.4	4,043
Berea	42.7	7,032	24.7	8,821	22.7	4,317
Maseru	39.5	10,253	18.6	11,565	24.3	8,356
Mafeteng	43.8	4,971	22.1	6,208	26.6	3,744
Mohale's Hoek	48.8	6,839	29.5	8,097	23.3	4,459
Quthing	48.0	5,118	35.8	5,922	16.8	2,859
Qacha's Nek	49.7	6,180	28.1	8,112	24.8	3,276
Mokhotlong	42.2	5,405	22.0	6,879	22.1	3,621
Thaba-Tseka	31.4	7,173	11.3	15,308	20.8	2,533
Poverty Status						
Poor	40.5	4,463	22.4	5,667	20.7	2,952
Non-Poor	45.1	9,899	25.7	11,482	23.9	6,858

A higher proportion of rural households received transfers compared to urban households. In rural areas, 45.6 percent of households received transfers in the past 12 months while in urban areas, 39.7 percent of households received transfers, which is nearly 6 percentage points lower than that for rural areas. Rural areas also accounted for a higher proportion of households that received transfers from abroad. In rural areas, 26.3 percent of households received transfers from abroad, compared with 21.5 percent in urban areas. However, the average value of transfers received by urban households was much higher (M11,031) than that received by rural households (M5,731).

At district level, Qacha's Nek reported the highest proportion (49.7 percent) of households that received transfers in the past 12 months, while Thaba-Tseka accounted for the lowest (31.4 percent). Recipient households in Maseru received the highest number of transfers, averaging M10,253 per recipient household; recipient households in Mafeteng received the smallest number of transfers, at an average of M4,971.

Households living in poverty were less likely to receive transfers and the average value of received transfers tended to be smaller. According to the survey, 40.5 percent of the households living in poverty received transfers durint the past 12 months, while 45.1 percent of the non-poor households received transfers, which is 4.5 percentage points higher than households living in poverty. The average value of transfers received for recipient households living in poverty is M4,463 per household, which is only 45 percent of the average transfer received (M9,899) by non-poor recipient households.

15.2 Outward Transfers

Households in Lesotho also send money to household members or non-household members living in Lesotho and abroad.

Table 15.2 represents the proportion of households who sent transfers abroad or within Lesotho and the average outward transfer received during the past 12 months. At the national level, 16.5 percent of households sent out transfers to household members, relatives, other households, or individuals living in

Lesotho or abroad, during the past 12 months. The outward transfers amounted to an average of M5,203 in cash or in-kind (excluding in-kind transfers sent overseas).

The majority of the outward transfers were sent to other households or persons living in Lesotho. The survey shows that 14.7 percent of households sent out transfers within Lesotho, and each household sent an average of M4,203 to household members or relatives living within Lesotho. However, only 2.3 percent of households sent transfers abroad and each household sent out an average of M10,256 abroad.

Table 15.2: Statistics on household outward transfers during the past 12 month period

	Outward Transfer		Transfers to abroad		Transfers to within Lesotho	
	% of households	Average sent (M)	% of households	Average sent (M)	% of households	Average sent (M)
Total	**16.5**	**5,203**	**2.3**	**10,256**	**14.7**	**4,203**
Urban/Rural						
Urban	24.4	5,615	4.8	10,370	20.8	4,213
Rural	11.3	4,608	0.7	9,767	10.7	4,190
Districts						
Botha Bothe	13.4	4,910	2.3	12,293	11.4	3,269
Leribe	12.0	5,808	2.1	7,024	10.2	5,367
Berea	12.1	5,676	2.3	11,252	10.7	3,950
Maseru	26.3	4,845	4.0	10,960	23.3	3,580
Mafeteng	8.4	4,166	1.1	3,267	7.7	4,071
Mohale's Hoek	16.5	5,909	0.9	32,016	15.6	4,478
Quthing	13.0	4,812	2.1	5,120	10.9	4,751
Qacha's Nek	12.9	4,735	0.4	10,000	12.5	4,580
Mokhotlong	16.0	6,659	1.2	1,475	14.8	7,076
Thaba-Tseka	11.8	5,671	0.7	7,338	11.4	5,403
Poverty Status						
Poor	8.2	2,360	0.5	1,405	7.7	2,417
Non-Poor	22.1	5,913	3.6	11,011	19.4	4,683

A larger portion of urban households sent out transfers compared to rural households. The survey shows that 24.4 percent of urban households sent out transfers to household members or relatives over the past 12 month period, twice the amount than that for rural households (11.3 percent). Urban households also send out a higher value of transfers (M5,615) than that of rural households (M4,608).

At district level, Maseru had the highest proportion of households (26.3 percent) that sent out transfers, whereas 33.2 percent of households in Maseru urban sent out transfers. However, Mafeteng accounted for the lowest proportion of households (8 percent) that sent out transfers.

Households living in poverty were less likely to send out transfers to household members or relatives than non-poor households. In the past 12 months, 8.2 percent of the households living in poverty sent out transfers, while 22.1 percent of non-poor households did. The average value of transfers sent out by households living in poverty was smaller than the average value of those sent out by non-poor households. Each sender household living in poverty sent out an average of M2,360 worth of transfers, which was less than half of the average value (M5,960) sent out by non-poor households.

15.3 Types, Methods and Use of Inward Transfers

The Lesotho 2017/2018 CMS/HBS survey asked respondents on the types, methods, and usage of transfers received from household members abroad.

Table 15.3 presents the distribution of households who received transfers from household members living abroad by location and type of transfers received. The survey shows that 96.8 percent of the inward transfers were in cash while only 3.3 percent were in-kind or the combination of the two.

Table 15.3: Percentage distribution of households defined by location and the type of transfer

Location	Cash only	In Kind only	Both (Cash and In-kind)
Total	**96.8**	**0.6**	**2.7**
Urban/Rural			
Urban	95.8	0.0	4.2
Rural	97.1	0.8	2.0

Table 15.4 displays the distribution of households who received transfers from household members abroad defined by location and methods of transfers. The survey indicates that 47.9 percent of the inward transfers by household members were facilitated via bank transfer, 29.7 percent by way of hand delivery by friends or relatives, 8.9 percent through traders or shopping outlets and 6 percent via TEBA. Notably, around 4.9 percent of transfers were also made by using mobile phones.

There were some differences in the methods used for inward transfers between rural and urban areas. In urban areas, 64.3 percent utilised bank transfer and 13.4 percent used hand delivery methods provided by friends and relatives; while in rural areas, 41.6 percent used bank transfer and 36 percent used hand delivery by friends or relatives.

Table 15.4: Percentage distribution of households defined by location and methods of transfer

Location	Bank Account	Money Gram	TEBA	Post Office	Friends / Relatives	Traders / Shopping Outlets	Interchange (Money transfer Operator)	By mobile phone
Total	**47.9**	**1.1**	**6.0**	**0.9**	**29.7**	**8.9**	**0.4**	**4.9**
Urban/Rural								
Urban	64.3	0.8	6.9	0.7	13.4	10.6	1.0	2.2
Rural	41.6	1.2	5.7	1.0	36.0	8.3	0.2	6.0

Table 15.5 presents the distribution of households who received transfers from household members living abroad defined by location and use of such transfers. The survey shows that the inward transfers from household members were mainly used for expenditure on food and clothing as well as education. More than three quarters (89.5 percent) of inward transfers were used for food and clothing consumption and 7.2 percent for education.

Table 15.5: Percentage distribution of households defined by location and use of transfers

Location	Education	Medical	Building	Food, clothing, etc.	Furniture	Vehicle	Agriculture	Others
Total	**7.2**	**0.2**	**0.8**	**89.5**	**0.1**	**0.1**	**0.6**	**1.5**
Urban/Rural								
Urban	9.8	0.8	0.8	86.3	0.0	0.5	0.5	1.2
Rural	6.2	0.0	0.7	90.7	0.2	0.0	0.6	1.6

15.4 Summary

Chapter 15 examined household inward and outward transfers. Several important insights were noted.

Approximately 43.2 percent of households in Lesotho received transfers either from Lesotho or abroad over the past 12 months, with the average value of transfers received comprising of M7,561 for recipient households. Further, 24.4 percent of the households received transfers from abroad and each household received an average of M9,074, while 22.6 percent received transfers from Lesotho and each household received an average of M5,175.

About 96.8 percent of transfers were made in cash and 3.3 percent were in-kind transfers or the combination of the two. The primary methods of inward transfers were bank transfers, hand delivery by friends and relatives and via trades or shopping outlets, with 47.9 percent effected through bank transfers, 29.7 percent by way of hand delivery, 8.9 percent through traders or shopping outlets, 6 percent via TEBA and 4.9 percent by means of mobile phones.

The inward transfers were mainly used for expenditure on food and clothing as well as education, where 89.5 percent of the inward transfers were used for food and clothing and 7.2 percent for education.

Households in Lesotho also sent out transfers either within or outside Lesotho. Nearly 16.5 percent of the households sent out transfers to household members, relatives, other households, or individuals living in Lesotho or abroad, where each household sent out an average of M5,203 in cash or in-kind (excluding in-kind transfers sent overseas).

Transfers play a significant role in supporting the incomes of recipient households as well as the whole economy. Lesotho may consider developing policies to promote and support labour immigration to facilitate remittance transfers and channel remittances for financing development.

16

16 Shocks Incidence

16.0 Introduction

A shock is an event that may trigger a decline in the well-being of an individual, a community, a region, or even a nation. Households in Lesotho and in particular rural households, are vulnerable to poverty resulting from the frequent occurrence of various shocks, including climate-related shocks, such as droughts and floods, health-related shocks, such as chronic or severe illness, social and economic shocks, loss of family members, loss of employment, business failure, etc., and their limited access to formal coping mechanisms. It is worth noting that the same shock could affect different households differently.

16.1 Shocks by Urban/rural households

The Lesotho 2017/2018 CMS/HBS survey enquired from respondents whether their household economic situations were severely affected by any of the shocks listed in the survey during the five years before the advent of the latter survey. *Table 16.1* presents the distribution of households whose economic situations had been severely affected by different types of shocks. The majority of households (89.3 percent) reported that they had experienced some form of shocks which severely affected their household economic situations. The shocks included drought or floods (climate shocks (68.9 percent)), death of family members (social and economic) (28.0%), a large rise in food prices (economic) (68.0 percent), livestock death or theft (economic) (22.9 percent), crop disease or crop pests (economic) (20.5 percent), chronic/severe illness or accidents involving a household member (health) (19.7 percent), the loss of waged employment or non-payment of wages (economic) (14.9 percent), etc.

Rural households were more vulnerable to climate-related shocks such as droughts and floods, as well as shocks to agricultural production, such as the death and loss of livestock, crop disease or pests and a rise in agricultural input prices, while urban households were more vulnerable to shocks involving business failures than rural households. The survey shows that 78.5 percent of rural households experienced droughts and floods, 31.2 percent the death or loss of livestock and 24.3 percent crop diseases or pests. However, 54.4 percent of urban households experienced droughts or floods, while 10.4 percent experienced the death or loss of livestock and 14.9 percent experienced crop diseases or pests. In addition, 10.5 percent of urban households experienced household business failures during the past five years, compared to 6.1 percent of rural households.

16.2 Shocks by District

Table 16.1 represents the distribution of households who reported to have been affected by a shock during the last 5 years, identified by type of shock and district.

Household vulnerability to shocks varied across districts. This, to some extent, reflects the rural and urban characteristics across different districts. The survey shows that 61.2 percent of households living in Maseru experienced droughts and floods. More than 80 percent in Mokhotlong and Thaba-Tseka experienced droughts and floods, 61.1 percent of the households in Qacha's Nek experienced a large rise in food prices, while 70.9 percent from Leribe also experienced large rise in food prices. Approximately 13.5 percent of households from Maseru reported the death or loss of livestock while 40.6 percent from Thaba-Tseka reported the death or loss of livestock.

Table 16.1: Percentage distribution of household members who reported a shock during the last 5 years defined by type of shock and district

Type of Shock	Botha Bothe	Leribe	Berea	Maseru	Mafeteng	Mohale's Hoek	Quthing	Qacha's Nek	Mokhotlong	Thaba-Tseka
Any Shocks	**91.8**	**86.4**	**92.6**	**86.8**	**90.1**	**91.2**	**90.4**	**84.6**	**94.8**	**93.3**
Drought or floods	74.8	69	68.6	61.2	74.2	72.5	68.7	71.1	80.1	80.2
Large rise in price for food	69.1	70.9	69.1	69.3	66.9	63.7	67	61.1	70	61.3
Death of Household members	28.3	28.6	25	27.3	30.6	28.9	30.9	27.7	28.3	29.3
Livestock died or were stolen	29	23.4	21	13.5	21.7	26.9	32.3	30.9	38.3	40.6
Crop disease or crop pests	21.7	20	19.4	17.6	22.2	22.1	20.2	29	23.9	26.9
Chronic /severe illness or accident of household member	16.3	19.3	20.1	22	21.9	15.3	18.2	18.5	17.5	17.7
Loss of wage employment or non-payment of wage	17.2	18.9	13.8	16.8	12.2	12.4	11.8	11.2	8.7	9.9
Household business failure (non-agric.)	5.9	8.4	7.8	9.9	5.6	6.9	6.3	6.3	7	6.2
Birth in the household	5.2	8.1	6.9	6.3	7.2	7.9	5.3	8.1	4.6	5.8
Large rise in agric. input prices	6.4	6.6	8	3.7	7.6	7.9	8.3	9.1	6.5	7.6
Fire/ storm	6.1	4.2	5.9	5.5	7.6	5.9	5.7	4.6	8.5	6.2
End of regular assistance, aid or remittances from outside household	3.7	2.9	2.3	3.6	4.7	2.8	6.3	7.2	4.4	4.9
Break-up of the household	3.1	2.8	3.2	3.8	3.2	2.3	3.3	2.9	4.9	2.3
Large fall in sale prices for crops	4.1	3.1	4	2.2	1.9	0.9	5	3.8	1.1	2.1
Jailed /arrested	1.7	1.3	2.1	2.2	2.2	2.3	1.5	1.7	1.9	2.2
Other (Specify)	2.1	2.3	2.3	2.2	1.6	1.3	4.6	1.7	0.6	0.8

16.3 Shocks and Poverty Level

Table 16.2 depicts the percentage distribution of household members who have reported a shock in the last 5 years by type of shock and poverty status. The survey shows that households differ only slightly in their vulnerability to various shocks by poverty and household income statuses. According to the survey, 91 percent of households in poverty experienced some shocks during the past five years, less than three percentage points higher than that (88.1 percent) of non-poor households.

However, poor households and non-poor households differed in their vulnerability to different shocks. While poor households were more vulnerable to drought or floods (76.4 percent of extreme poor households compared with 64.2 percent of non-poor households) and death of household members (27.2 percent of extreme poor households versus 20.2 percent of non-poor households) than were non-poor households, non-poor households were more vulnerable to large increases in food prices (70.8 percent of non-poor households versus 57.1 percent of extreme poor households), the loss of waged employment or non-payment of wages (16.1 percent of non-poor households versus 10.7 percent of extreme poor households), and household business failure (9.5 percent of non-poor households versus 4.6 percent of extreme poor households) than poor households were.

Table 16.2: Percentage distribution of household members who reported a shock in the last 5 years defined by type of shock and poverty statuses

Type of Shock	Extreme Poor	Moderate Poor	Non-Poor
Any Shocks	90.6	91.3	88.1
Drought or floods	76.4	75.3	64.2
Large rise in price for food	57.1	69.3	70.8
Death of Household members	27.2	26.7	20.2
Livestock died or were stolen	18.5	20.1	22.2
Crop disease or crop pests	19.3	22.9	20
Chronic /severe illness or accident of household member	16.8	20.8	20.1
Loss of wage employment or non-payment of wage	10.7	14.9	16.1
Household business failure (non-agric.)	4.6	6.2	9.5
Birth in the household	8.6	7.8	5.8
Large rise in agric. input prices	6.6	6.7	6.1
Fire/ storm	5.7	6.8	5.5
End of regular assistance, aid or remittances from outside household	6.9	6.5	5.1
Break-up of the household	3.9	5.9	2.8
Large fall in sale prices for crops	2.1	2.5	3.9
Jailed /arrested	3.5	3.3	2.6
Other	3.3	2.7	2.5

16.4 Severity of Shocks

In an effort gauge the severity of the shocks to households, the Lesotho 2017/2018 CMS/HBS survey asked respondents to assess the severity of shocks that their households experienced over the past five years. This was assessed in terms of negative social and economic impacts on household welfare. Respondents were asked to rank the effects of the shocks as the most, second and third most severe.

Table 16.3 presents the distribution of households by the type of shocks and their severity. The results show that droughts or floods and the large increase in food prices were considered the two most severe shocks. Around 34.2 percent of households considered droughts or floods as the most severe shocks, whereby 68.9 percent of the households were affected by droughts or floods. In addition, 12.9 percent of households considered the large rise in food prices as the most severe shock, while 68 percent of households were affected by it.

The impact of droughts and floods were more severe on rural than urban households. The survey shows that 40.7 percent of rural households considered droughts and floods as the most severe shock, compared to 24.4 percent for urban households. On the other hand, the impact of the large increase in food prices were more severe on urban households than rural households. Around 18.9 percent of the urban households considered the large increase in food prices as the most severe shock, compared to 8.9 percent of rural households.

In addition to drought or floods and the large rise in food prices, 15.2 percent of households considered the death of family members as the most severe shocks, including 4.2 percent of the households who considered the loss of the household head as the most severe shock, 1.3 percent considered the loss of a working household members at the most severe shock and 9.7 percent considered the loss of another household members as the most severe.

The impact of drought or floods on households in poverty were more severe than for non-poor households, while the impact of the large rise in food prices were more severe for non-poor households than for those households in poverty. Approximately 28.7 percent the non-poor households and 40.7 percent of poor households considered droughts or floods as the most severe shocks. Similarly 8.4 percent of households living in poverty and 15.9 percent of the non-poor households considered a large increase in food prices as the most severe shock. Other major shocks for both urban and rural households include the death of household members, which were considered similarly severe for both rural and urban households.

Table 16.3: Percentage distribution of households experiencing shocks and their self-assessed severity of shocks

	All		Urban		Rural		Poor		Non-Poor	
	% experienced the shock	% considered it the most severe	% experienced the shock	% considered it the most severe	% experienced the shock	% considered it the most severe	% experienced the shock	% considered it the most severe	% experienced the shock	% considered it the most severe
Drought or floods	68.9	34.2	54.4	24.4	78.5	40.7	75.8	42.4	64.2	28.7
Large rise in price for food	68.0	12.9	69.0	18.9	67.4	8.9	63.9	8.4	70.8	15.9
Death of other family member	21.1	9.7	22.5	10.8	20.2	9.0	19.4	8.5	22.2	10.5
Chronic/severe illness or accident of household member	19.7	6.7	19.4	7.8	19.9	6.0	19.0	6.0	20.1	7.2
Loss of wage employment or non payment of wage	14.9	6.1	16.2	7.7	14.0	5.0	13.1	4.7	16.1	7.0
Livestock died or were stolen	22.9	4.8	10.4	2.0	31.2	6.7	26.9	5.9	20.2	4.1
Death of household head	5.8	4.2	4.5	3.4	6.7	4.7	6.3	4.5	5.5	4.0
Household business failure (non-agric.)	7.9	1.8	10.5	2.6	6.1	1.2	5.5	0.8	9.5	2.4
Fire/ storm	5.7	1.6	4.0	1.3	6.9	1.8	6.7	1.8	5.1	1.5
Birth in the household	6.7	1.4	6.8	1.5	6.7	1.3	8.1	1.7	5.8	1.2

	All		Urban		Rural		Poor		Non-Poor	
	% experienced the shock	% considered it the most severe	% experienced the shock	% considered it the most severe	% experienced the shock	% considered it the most severe	% experienced the shock	% considered it the most severe	% experienced the shock	% considered it the most severe
Death of working member of household	2.9	1.3	2.1	1.0	3.5	1.6	3.4	1.7	2.6	1.1
Break-up of the household	3.2	1.0	3.9	1.3	2.8	0.9	2.3	0.8	3.9	1.2
End of regular assistance, aid or remittances from outside household	3.7	0.8	3.1	0.8	4.1	0.8	5.0	0.9	2.8	0.7
Crop disease or crop pests	20.5	0.7	14.9	0.4	24.3	1.0	21.3	1.0	20.0	0.6
Jailed/arrested	2.0	0.6	1.8	0.6	2.1	0.6	2.3	0.8	1.7	0.4
Large fall in sale prices for crops	2.7	0.1	2.8	0.1	8.7	0.2	6.7	0.1	6.1	0.2
Large rise in agric. input prices	6.3	0.1	2.1	0.0	3.1	0.1	2.9	0.1	2.5	0.1
Other (Specify)	2.1	1.1	2.7	1.5	1.7	0.8	1.3	0.7	2.6	1.4

16.6 Summary

Chapter 16 presents household perceptions and experiences with various shocks and their responses to shocks during the five years prior to the advent of the survey.

The majority (89.3 percent) of households experienced some forms of shock which severely affected their household social and economic conditions. The most widely experienced shocks included droughts and/or floods (68.9 percent of households), large rises in food prices (68 percent), the death of family members (28 percent), death or theft of livestock (22.9 percent), crop disease or crop pests (20.5 percent), chronic or severe illness or the involvement of a household member in an accident (19.7 percent), as well as the loss of waged employment or non-payment of wages (14.9 percent).

Rural households were more vulnerable to climate-related shocks, such as droughts and floods, as well as shocks to agricultural production, such as the death and loss of livestock, crop diseases or pests and a rise in agricultural input prices, while urban households were relatively more vulnerable to shocks due to business failure.

Droughts or floods and the large rise in food prices were considered the two most severe shocks, with 34.2 percent of households considering droughts or floods as the most severe shocks, while 68.9 percent of the households were affected by droughts or floods; and 12.9 percent of households considering the large rise in food prices as the most severe shock, while 68 percent of the households were affected by it. At the same time, 13.1 percent of the households considered droughts or floods as the second most severe shock and 25 percent of households considered the large rise in food price as the second most severe shock.

As climate-related shocks, such as drought and floods, affected the majority of households and more than one-third of them severely, Lesotho may consider conducting climate vulnerability assessments at both national and regional levels and develop plans to manage the impacts of climate-related shocks.

The large increase in food prices affected more than two-thirds of households and affected more than one-eighth of households severely. This has raised concerns about the state of food security and safety of households, particularly those living in poverty.

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