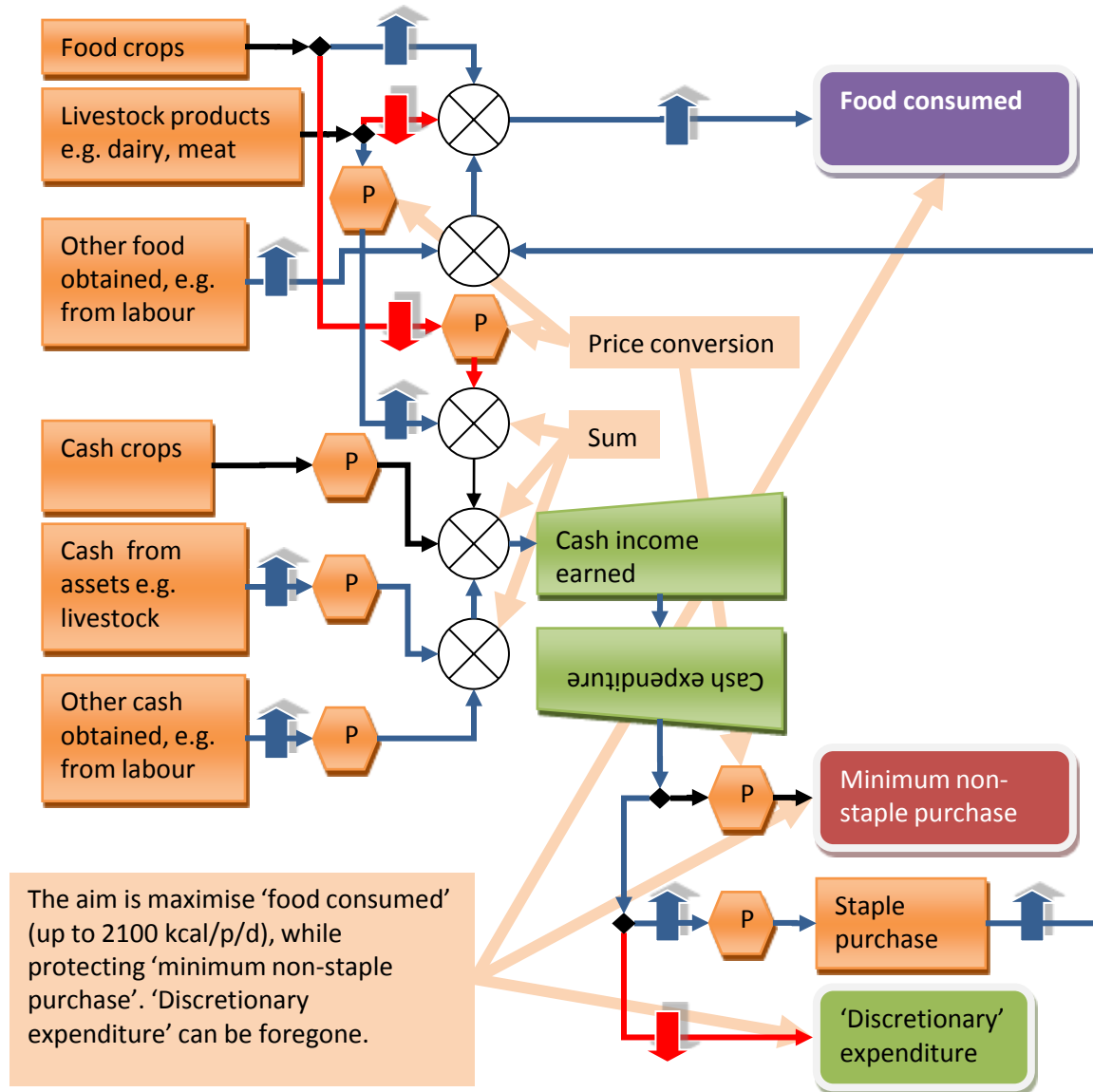
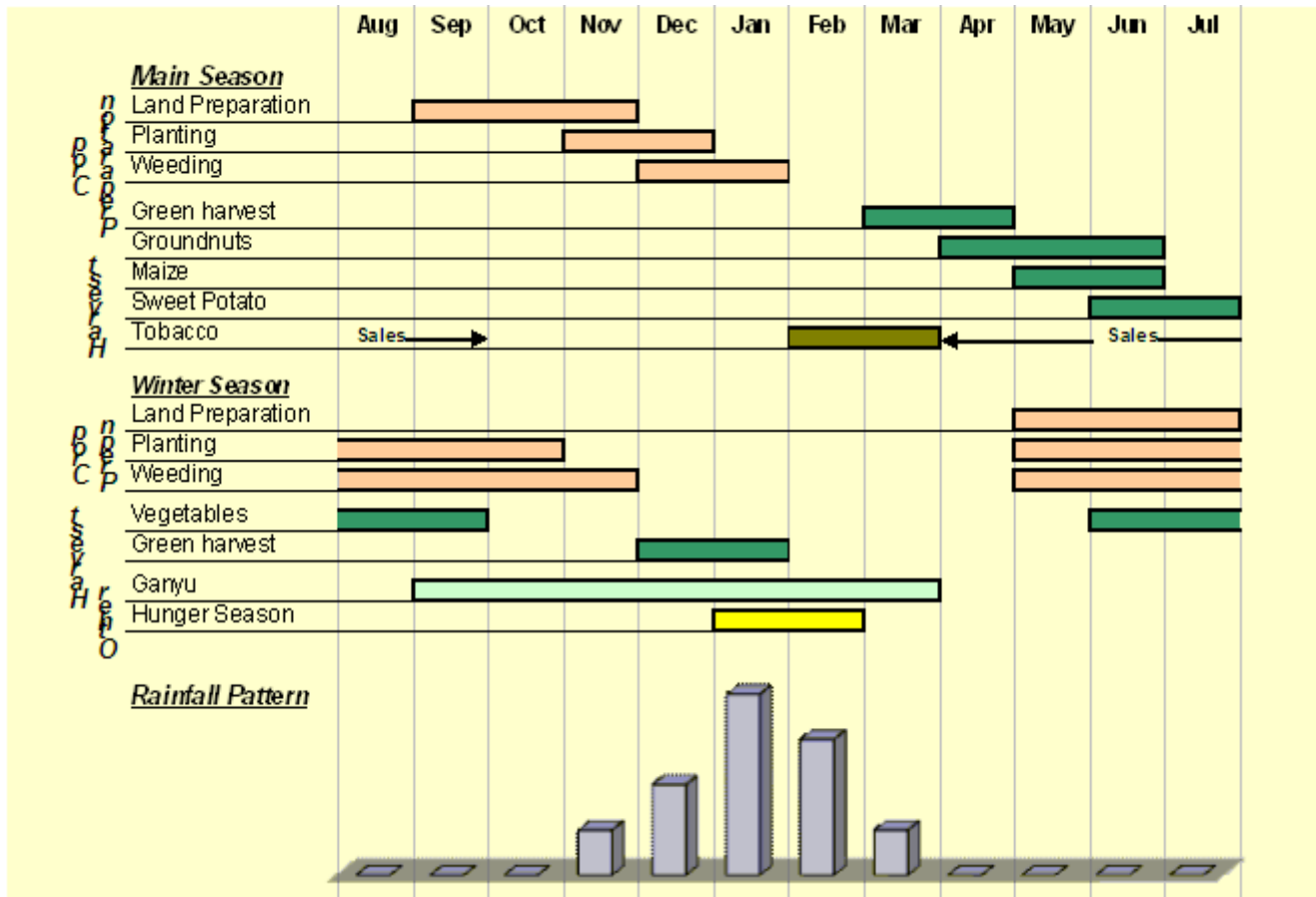
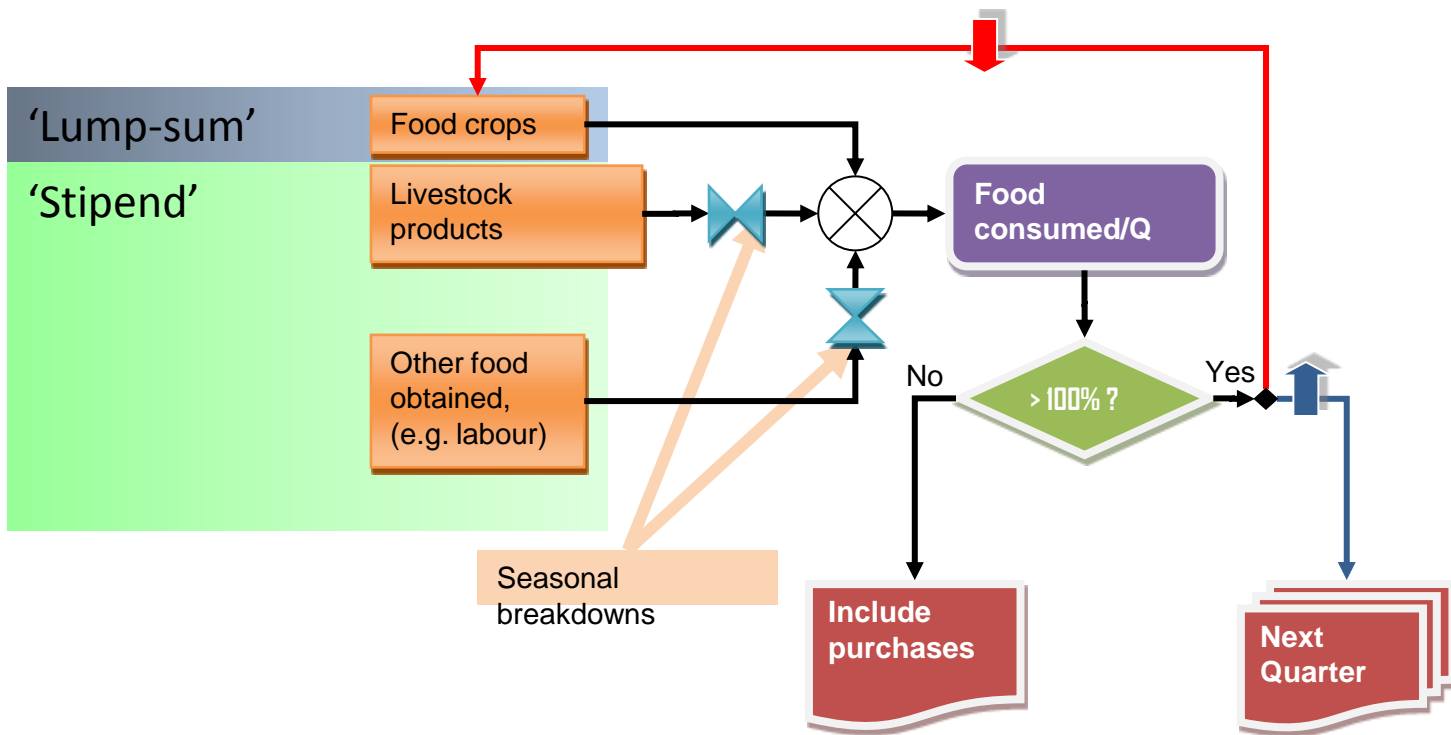


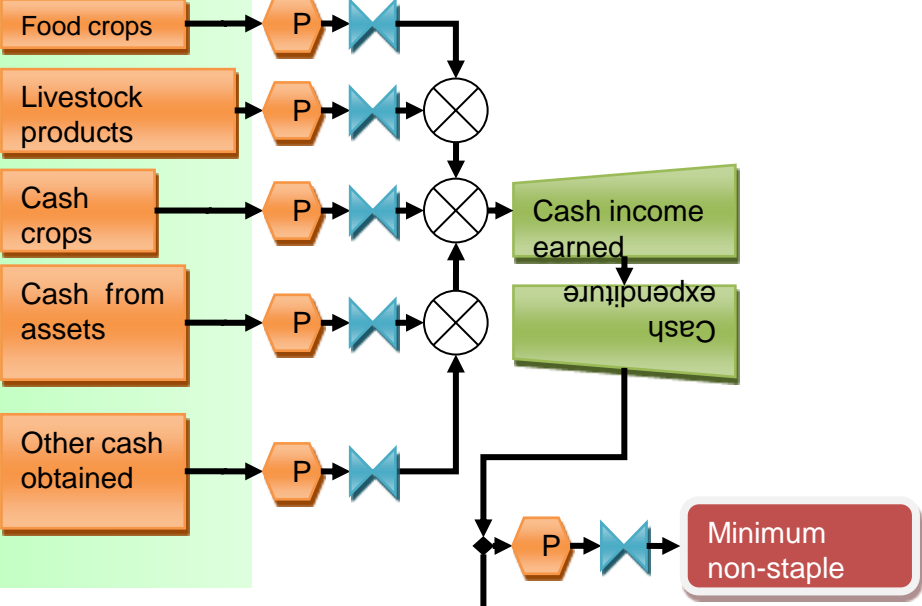
Figure - The HEA Model for a Consumption Year





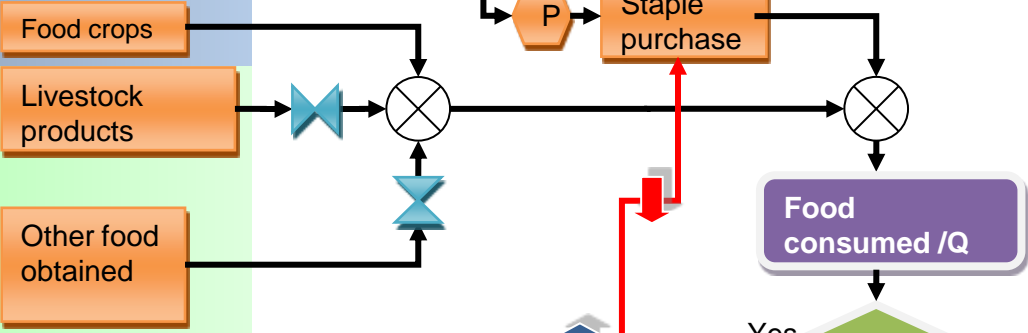


'Stipend'



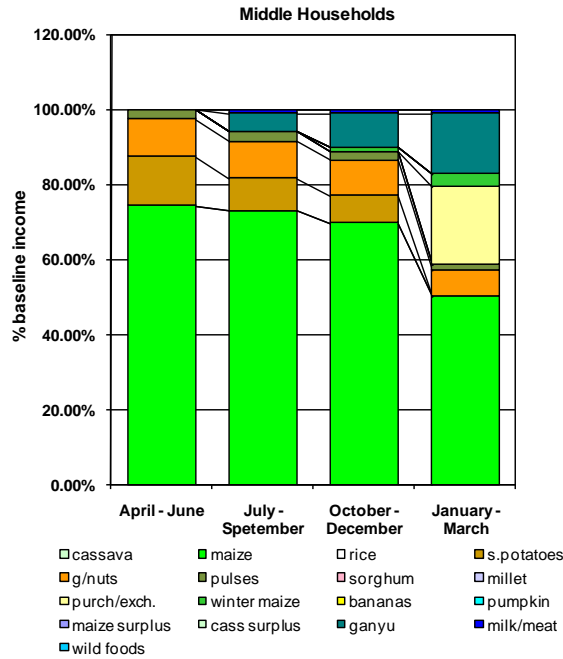
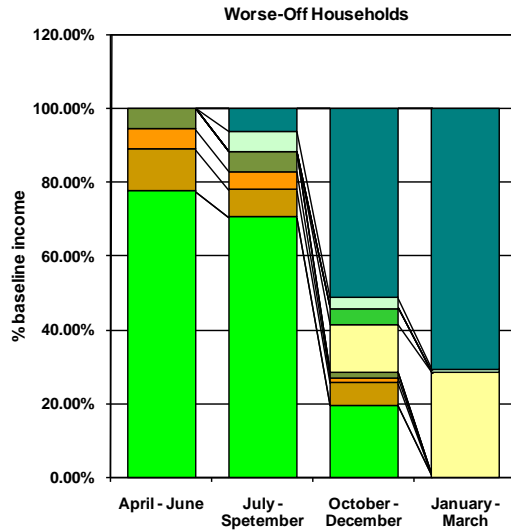
'Lump-sum'

'Stipend'

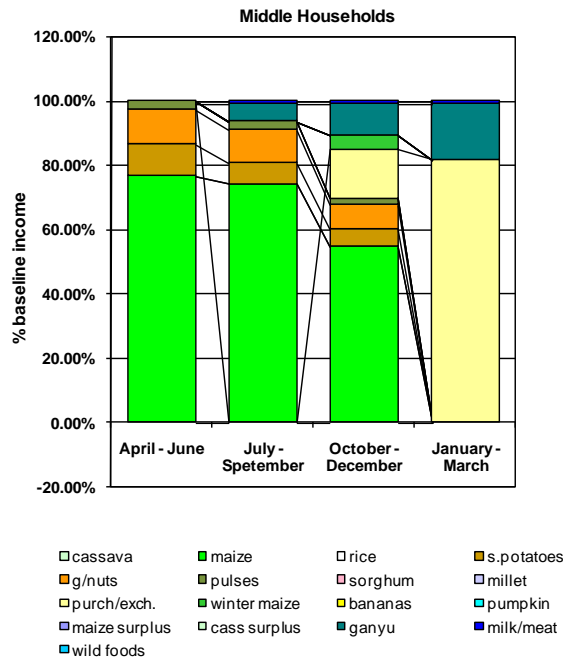
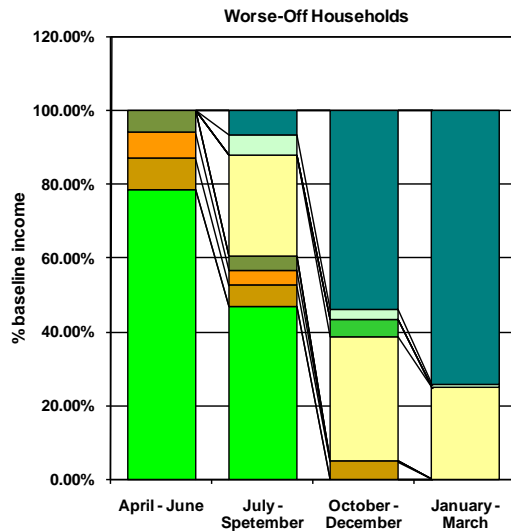


Next Quarter



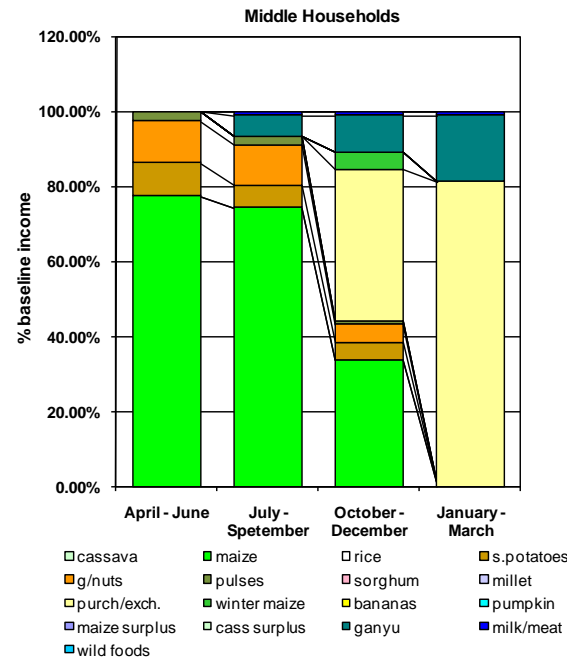
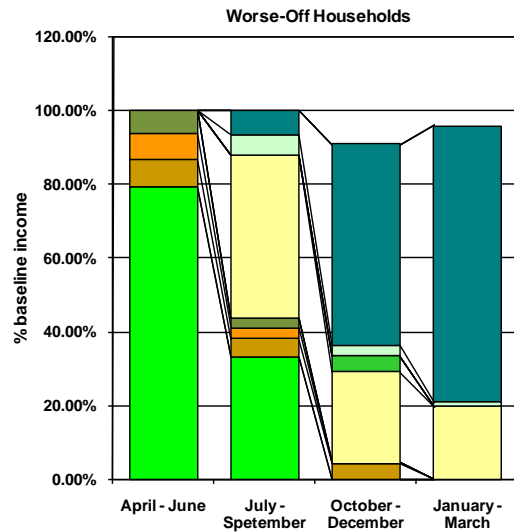


No crop losses, just price changes

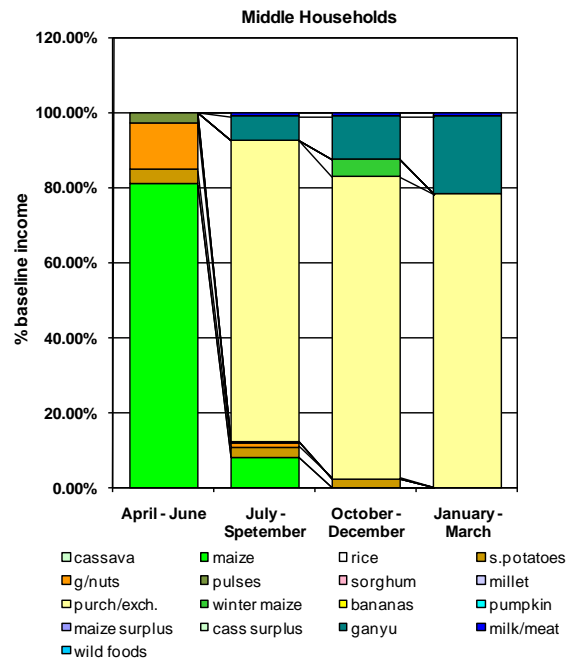
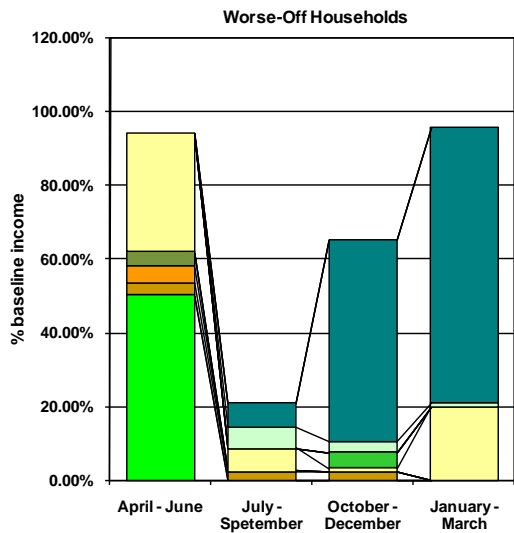


Mild crop failure: lose 13% tobacco and 25% main food crops

(source of data for model: Malawi Vulnerability Assessment Committee, 2003)

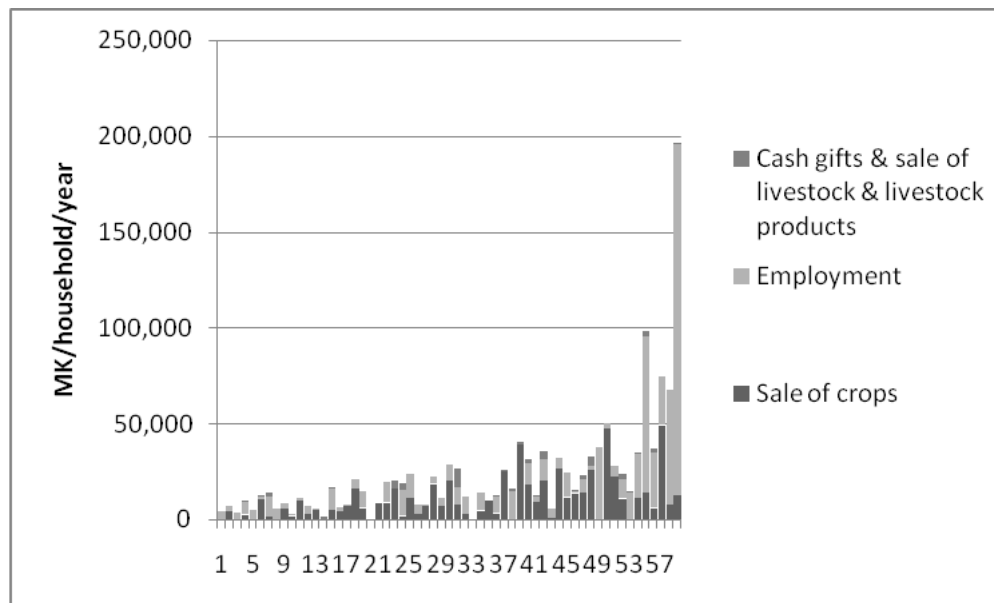


Significant failure: lose 17% tobacco and 33% main food crops

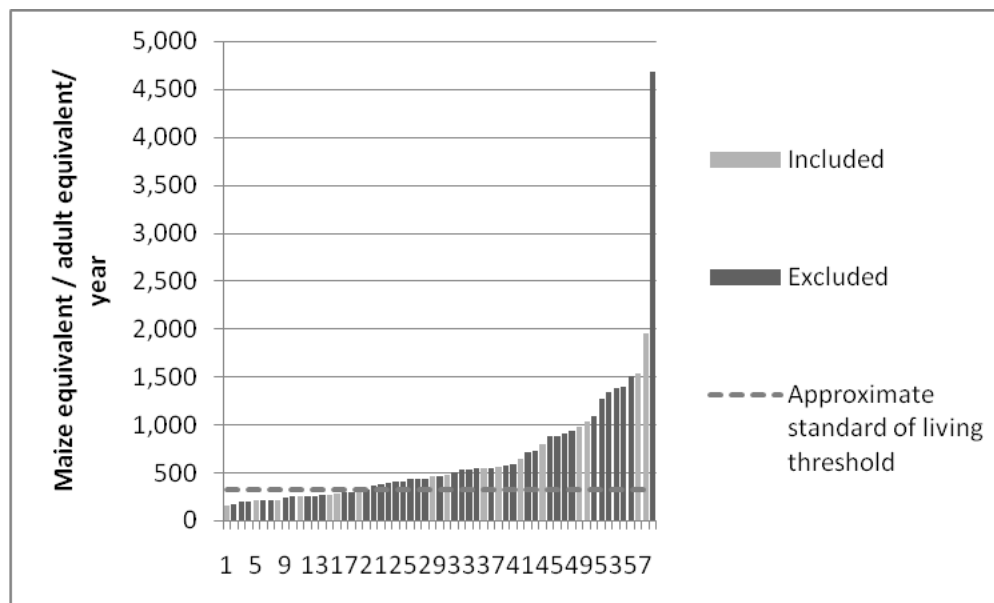


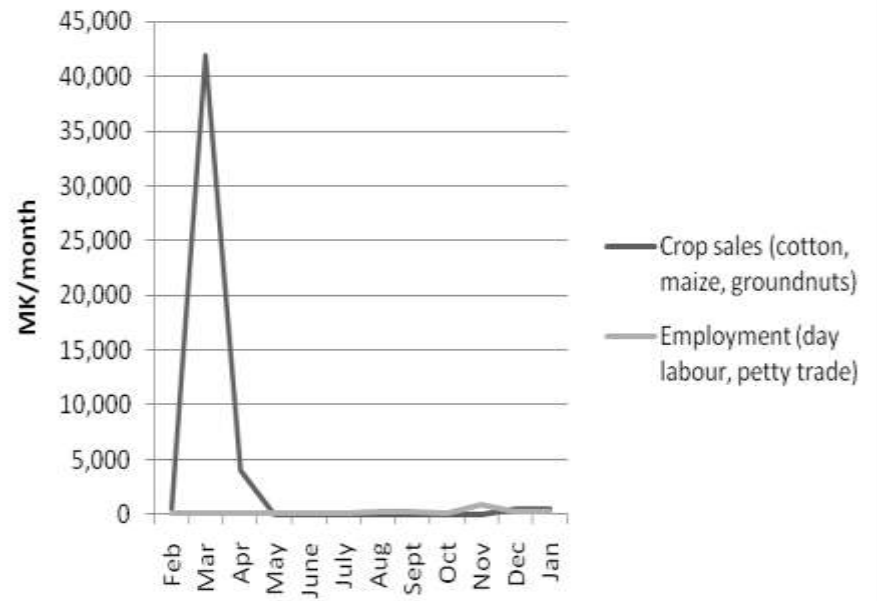
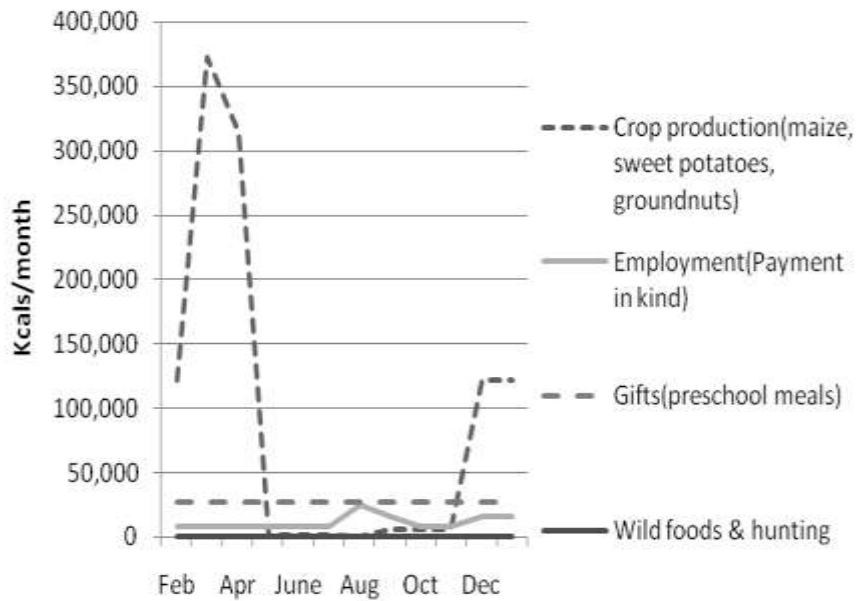
Extreme failure: lose 40% tobacco and 70% main food crops

Household cash income, Malawi Kwacha (MK) / household/ year



Households included in the analysis and the approximate standard of living threshold





Estimated seasonal consumption of the poorest household assuming a food intake equivalent to 1,400Kcals averaged over the whole population; 10% of the non-food expenditure required to meet the standard of living threshold and the lower food price

