

Malawi

Exchange rate: U.S.\$1.00 equals 85.72 kwacha.

Old Age, Disability, and Survivors

Regulatory Framework

Special system for public-sector employees only.

Sickness and Maternity

Regulatory Framework

Some medical services are provided free to the population at government health centers and hospitals.

Work Injury

Regulatory Framework

First law: 1946.

Current laws: 1990 and 2000 (worker's compensation).

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons.

Exclusions: Casual workers, family workers, and members of the armed forces.

Source of Funds

Insured person: None.

Employer: Total cost met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

A percentage of earnings based on the schedule in law. The benefit is payable after a 3-day waiting period until full recovery or certification of permanent disability.

Permanent Disability Benefits

A lump sum of 54 months' earnings, if totally disabled.

The minimum benefit is 54 times the minimum monthly wage.

Partial disability: A lump sum proportionate to the assessed degree of disability, according to the schedule in law.

Survivor Benefits

Survivor benefit: A lump sum of 42 months' earnings, less any disability benefit paid to the insured, is payable to dependents.

The minimum benefit is 42 times the minimum monthly wage.

A reduced benefit is paid if the survivor was only partially dependent.

Funeral grant (if no surviving dependent): If there is no surviving dependent, the cost of the burial is paid by the employer.

Administrative Organization

Ministry of Labor and Vocational Training enforces the law.

Employers may insure work injury liability with private insurance companies.