

## 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.