Malawi
Exchange rate: US$1.00 equals 142 kwacha.

Old Age, Disability, and Survivors

Regulatory Framework
No statutory benefits are provided.
Special system for public-sector employees only.

Sickness and Maternity

Regulatory Framework
No statutory cash benefits are provided.
Some medical services are provided free to the population at government health centers and hospitals.

Work Injury

Regulatory Framework
First law: 1946.
Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage
Employed persons.
Exclusions: Casual workers, self-employed persons, family workers, and armed forces personnel.

Source of Funds
Insured person: None.
Self-employed person: Not applicable.
Employer: The total cost is 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 the insured’s earnings is paid, according to the schedule in law. The benefit is paid after a 3-day waiting period until full recovery or certification of permanent disability.

Permanent Disability Benefits
Permanent disability benefit: If the insured is assessed with a total disability, a lump sum is paid equal to 54 months of the insured’s earnings.
Partial disability: A percentage of the full benefit is paid depending on the assessed degree of disability, according to the schedule in law.
Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, a variable lump sum is paid depending on individual circumstances.

Workers’ Medical Benefits
The employer pays the cost of reasonable medical expenses for medical, surgical, dental, and hospital treatment; skilled nursing services; medicines; prostheses; mechanical aids; and transportation.

Survivor Benefits
Survivor benefit: A lump sum is paid equal to 42 months of the deceased’s monthly earnings minus any disability benefit paid before the date of death.
Eligible dependents are members of the insured’s family; a reduced benefit is paid if the survivor was only partially dependent.
Funeral grant: In the absence of a surviving dependent, the cost of the burial is paid by the employer.

Administrative Organization
Ministry of Labor (http://www.malawi.gov.mw) enforces the law.
Employers may insure work injury liability with private insurance companies.