

## Sudan

Exchange rate: US\$1.00 = 2.37 pounds.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1974.

**Current law:** 1990 (social insurance).

**Type of program:** Social insurance system.

#### Coverage

Employed and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, and unpaid apprentices.

Special systems for civil servants and police and armed forces personnel.

#### Source of Funds

**Insured person:** 8% of gross monthly earnings. (Contributions for work periods in uncovered employment may be paid retroactively by the insured person.)

**Self-employed person:** 25% of declared monthly income according to earnings classes ranging from 15,000 dinars to 200,000 dinars.

The self-employed person's contributions also finance work injury benefits.

**Employer:** 17% of gross monthly payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 20 years of contributions. The normal retirement age is reduced for those in arduous work. Employment must cease.

**Early pension:** Age 50 with at least 20 years of contributions.

**Old-age settlement:** Paid at the normal retirement age if the insured does not qualify for the old-age pension; at any age if the insured resigns from work or is laid off.

**Disability pension:** The insured must be assessed with a permanent total disability, be younger than the normal retirement age, and have covered employment in the last year. There is no minimum qualifying period.

**Survivor pension:** Paid for the death of an insured person or pensioner. There is no minimum qualifying period.

Eligible survivors are a widow or a dependent widower and children younger than age 18 (age 26 if a student, no limit for an unmarried daughter or if disabled). If there is no surviving widow or child, the pension is paid to dependent brothers, sisters, and parents.

**Death grant:** Paid for the death of an insured person or pensioner. If there is no surviving widow(er), child, or parent, the benefit is paid to dependent brothers and sisters.

#### Old-Age Benefits

**Old-age pension:** The pension is 0.02% of the insured's average monthly earnings in the last three years before retirement for each 12-month period of contributions.

The minimum pension is 40% of the insured's average monthly earnings in the last three years before retirement.

The maximum pension is 80% of the insured's average monthly earnings in the last three years before retirement.

The pension may be partially paid as a lump sum without interest.

**Early pension:** The pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

**Old-age settlement:** 100% of employer and employee contributions is paid; the adjusted current value of contributions is paid if the insured person resigns from work or is laid off.

#### Permanent Disability Benefits

**Disability pension:** The pension is 50% of the insured's average monthly earnings in the last three years before the disability began or 0.02% of the same earnings for each 12-month period of contributions (whichever is greater).

The maximum pension is 80% of the insured's average monthly earnings in the last three years before the disability began.

#### Survivor Benefits

**Survivor pension:** The maximum pension is 50% of the deceased's average monthly earnings in the last three years before death or 1/50 of the same earnings for each 12-month period of contributions (whichever is greater). If there is more than one widow, the pension is split equally.

90% of the pension is paid to the widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents.

100% of the pension is paid to full orphans.

90% of the pension is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

**Death grant:** A lump sum of 42 months of earnings is paid to eligible survivors for the death of an insured person; 42 months of pension if the deceased was a pensioner.

### **Administrative Organization**

Ministry of Welfare and Social Security (<http://www.welfare.gov.sd>) provides general supervision.

National Social Insurance Fund administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

No statutory cash benefits are provided.

Under the 2004 Health Insurance Act, the Health Insurance Fund (<http://www.nhif.gov.sd>) manages a special health insurance system for public-sector employees and insured pensioners.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1990 (social insurance).

**Type of program:** Social insurance system.

#### **Coverage**

Employed and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, unpaid apprentices, and prisoners working in prison workshops.

Special systems for civil servants and police and armed forces personnel.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** 2% of gross monthly payroll.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

#### **Temporary Disability Benefits**

No statutory benefits are provided.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, the pension is 80% of the insured's monthly average earnings in the three years before the disability began.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

Partial disability: If the insured is assessed with at least a 15% disability, a percentage of the full benefit is paid according to the assessed degree of disability.

#### **Workers' Medical Benefits**

No statutory benefits are provided.

#### **Survivor Benefits**

**Survivor pension:** The maximum pension is 80% of the deceased's average monthly earnings in the three years before death.

90% of the pension is paid to the eligible widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents.

100% of the pension is paid to full orphans.

90% of the pension is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Eligible survivors are the widow or dependent widower; children younger than age 18 or disabled; unmarried daughters; and dependent brothers, sisters, and parents.

**Death grant:** A lump sum of 42 months of earnings is paid to eligible survivors for the death of an insured person or pensioner.

#### **Administrative Organization**

Ministry of Welfare and Social Security (<http://www.welfare.gov.sd>) provides general supervision.

National Social Insurance Fund administers the program.

Employers must insure against liability with private insurance companies.