Sudan

Exchange rate: US$1.00 equals 2.17 pounds.

Old Age, Disability, and Survivors

Regulatory Framework


Current law: 1990 (social insurance), with 2004 amendment.

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. Retirement from work is necessary.

Early pension: Paid from 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). In the absence of a surviving widow and children, the pension is paid to dependent brothers, sisters, and parents.

Death grant: Paid for the death of an insured person or pensioner. In the absence of a surviving widow(er), children, or parents, the benefit is paid to dependent brothers and sisters.

Old Age Benefits

Old-age pension: The pension is equal to 0.02% of the insured’s average monthly earnings in the last 3 years before retirement for each 12-month period of contributions.

The minimum pension is equal to 40% of the insured’s average monthly earnings in the last 3 years before retirement.

The maximum pension is equal to 80% of the insured’s average monthly earnings in the last 3 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: An amount equal to 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 equal to 50% of the insured’s average monthly earnings in the last 3 years before the disability began or 0.02% of the same earnings for each 12-month period of contributions (whichever amount is greater).

The maximum pension is equal to 80% of the insured’s average monthly earnings in the 3 years before the disability began.

Survivor Benefits

Survivor pension: The maximum pension is equal to 50% of the deceased’s average monthly earnings in the last 3 years before death or 1/50 of the same earnings for each 12-month period of contributions, whichever is higher. If there is more than one widow, the pension is split equally among them.

The eligible widow(er) receives 90% of the pension if there are no other eligible survivors (50% if there are eligible parents or children; 30% if there are eligible children and parents). Full orphans receive 100% of the pension.
Surviving parents receive 90% of the pension if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

**Death grant:** A lump sum equal to 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**


National Social Insurance Fund administers the program.

**Sickness and Maternity**

**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**

**Regulatory Framework**

First law: 1947.

**Current law:** 1990 (social insurance), with 2004 amendment.

**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, above.

**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 equal to 80% of the insured’s monthly average earnings in the 3 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 a disability of at least 15%, 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 equal to 80% of the deceased’s average monthly earnings in the 3 years before death.

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

Full orphans receive 100% of the pension.

Surviving parents receive 90% of the pension 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 equal to 42 months of earnings is paid to eligible survivors for the death of an insured person or pensioner.

**Administrative Organization**


National Social Insurance Fund administers the program.

Employers must insure against liability with private insurance companies.